

About the Authors

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E. Thomas Garman, *InCharge Financial Distress/Financial Well-Being Scale: Development, Administration, and Score Interpretation*, is a Professor Emeritus and Fellow, Virginia Tech, where he directed the university's National Institute for Personal Finance Employee Education. Seven research studies conducted under his direction won national research awards. Iterations of the items on the scale in this article date back 20 years to graduate student research. Author of over 30 college textbooks in personal finance and consumer economics and 200 academic articles, Garman continues his research and consulting while retired in Florida.

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