

About the Authors

Kelli Jo Anthon, *Book Review – The New Frugality: How to Consume Less, Save More and Live Better*, is a Financial Counselor at Belvoir Federal Credit Union and provides counseling and education for its membership which includes military families on Fort Belvoir Army Post as well as the surrounding community. She received her B.S. degree in Family and Consumer Sciences, with a minor in Family Finance from Utah State University. She is an accredited financial counselor (AFC) and certified housing counselor (CHC). She has served as the Practitioners' Forum Chair for the Association for Financial Counseling and Planning Education (AFCPE) annual conference and has reviewed conference submissions for a number of years. For the past two years, Kelli has been involved in the selection process for the FINRA Foundation Military Spouse Fellowship Program. Kelli is a member of the Mid-Atlantic Financial Educators Roundtable where she previously served as Vice-Chair and Chair. She has worked nationally with educators in the Land-Grant University Cooperative Extension System in the area of family resource management and personal financial education. In the 2004 AFCPE annual conference, Kelli was among a Cooperative Extension team receiving the Outstanding Educational Program Award for "Financial Security in Later Life," a Web-based financial education initiative used by educators and their community partners nationwide. She has also written and contributed to articles in the *Credit Union Magazine* and the *Credit Union Journal*.

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John E. Gilliam, *Measuring the Perception of Financial Risk Tolerance: A Tale of Two Measures*, is an Assistant Professor in the Division of Personal Financial Planning at Texas Tech University. His entry into academic life is strongly influenced by over 30 years of professional experience as a financial advisor. Dr. Gilliam incorporates his myriad of experiences as he teaches risk management, insurance planning, and employee benefits. His research and academic interest include the assessment of financial risk tolerance, financial risk tolerance in couples, the impact of behavioral heuristics and biases in financial planning, intra-cohort differences among baby boomers, and health care considerations during retirement. Dr. Gilliam currently serves on the national board of directors for the Society of Financial Services Professionals. He is a CERTIFIED FINANCIAL PLANNER™, Chartered Life Underwriter, and Chartered Financial Consultant.

John E. Grable, *Measuring the Perception of Financial Risk Tolerance: A Tale of Two Measures*, holds the Vera Mowery McAninch Professor of Human Development and Family Studies professorship at Kansas State University. He is the CERTIFIED FINANCIAL PLANNER™ Board of Standards Inc. and International Association of Registered Financial Consultants registered undergraduate and graduate program director at Kansas State University. Dr. Grable also serves as the Director of The Institute of Personal Financial Planning and Co-Director of the Financial Therapy Clinic at K-State. Dr. Grable served as the founding editor for the *Journal of Personal Finance*, and he is currently the co-editor of the *Journal of Financial Therapy*. Dr. Grable has served on the Board of Directors of the International Association of Registered Financial Consultants (IARFC), as Treasurer and President for the American Council on Consumer Interests (ACCI), and as Treasurer for the Financial Therapy Association. He was the recipient of the prestigious Cato Award for Distinguished Journalism in the Field of Financial Services, the IARFC

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Michael Gutter, *Gender Differences in Financial Socialization and Willingness to take Financial Risks*, is an Assistant Professor and Financial Management State Specialist for the Department of Family, Youth, and Community Sciences in the Institute for Food and Agricultural at the University of Florida. His B.S. is in Family Financial Management and his Ph.D. is in Family Resource Management from The Ohio State University with a specialization in Finance. Dr. Gutter has received several awards, including the 1999 Texas Instruments Award for an Outstanding Paper, 2001 ACCI Dissertation Award, 2003 School of Human Ecology Excellence in Outreach Service Award, and the 2008 American Council on Consumer Interests Mid-Career Award. Dr. Gutter is the current Vice President of the Florida Jumpstart Coalition and serves on the editorial boards for the *Journal of Consumer Affairs*, the *Journal of Consumer Education*, and the *Journal of Financial Counseling and Planning*. The common theme that connects his research, teaching, and outreach is helping households achieve financial security. Dr. Gutter's projects include Managing in Tough Times, Florida Saves, the Florida Master Money Mentor, and Get Checking. His research interests include the complex nature of how socioeconomic status, financial education, personal psychology, and financial socialization are related to financial behaviors. This line of research has had funding from the Great Lakes Higher Education Guaranty Corporation, the National Endowment for Financial Education, and the FINRA Investor Education Foundation.

Sherman D. Hanna, *Racial/Ethnic Disparities in Risky Asset Ownership: A Decomposition Analysis*, is a Professor in the Consumer Sciences Department at The Ohio State University. He has been the advisor for 28 Ph.D. students and also teaches undergraduate courses in financial planning. He served as editor of *Financial Counseling and Planning* from 1990 until 2002. Dr. Hanna has published in *Financial Services Review*, *Journal of Consumer Research*, *Journal of Consumer Affairs*, *Family and Consumer Sciences Research Journal*, *Journal of Consumer Studies and Home Economics*, *Housing and Society*, *AJIE Journal*, *Asia Pacific Advances in Consumer Research*, *International Journal of Human Ecology*, *Journal of Personal Finance*, and *Journal of Family and Economic Issues*. He received a B.S. in economics from the Massachusetts Institute of Technology and a Ph.D. in consumer economics from Cornell University.

Diane E. Johnson, *Book Review – Master Your Debt: Slash Your Monthly Payments and Become Debt-Free*, is Associate Professor Emeritus, The Ohio State University Extension. She has published articles in the *Journal of Family and Consumer Sciences* and the *Journal of Extension* and has presented at several AFCPE conferences and at the University of Maryland Financial Counseling Seminar. Johnson holds a Bachelor of Science from West Virginia University and a Master of Science from Iowa State University. She co-authored *In Over Your Head: Strategies for Financial Crisis* and *Manage Your Money* letter study series for Ohio State University Extension. She also developed the Budget in a Box for OSU Extension. Johnson served as chairman of OSU Extension's Healthy Finances team. She is an Accredited Financial Counselor and Certified Housing Counselor with AFCPE and has served two terms on the AFCPE Board of Directors.

Brian R. Korb, *Financial Planners: Educating Widows in Personal Financial Planning*, is an Associate Professor of Personal Financial Planning at Texas Tech University. A former officer in the U.S. Air Force and faculty member at West Point, he brings with him over 25 years of financial planning experience, including 8 years as a full-time practitioner in Ohio where he worked principally with widows. This experience influences his research interests in the areas of client/planner relationships and military service member personal finance issues. He has served on committees of both the Financial Planning Standards Board, and the CFP Board of Standards, the global and national licensors of the certified financial planner designation. He received his B.S. in management from the U.S. Air Force Academy, M.B.A. in finance from the University of Michigan, and Ph.D. in Family and Consumer Sciences Education from Iowa State University. He holds both the CERTIFIED FINANCIAL PLANNER™, and Chartered Financial Analyst designations.

Robert B. Nielsen, *Assessing Financial Wellness Via Computer-assisted Telephone Interviews*, is an Assistant Professor of Consumer Economics at the University of Georgia. His research investigates how individual and family financial conditions are related to the physical, relational, and economic well-being of family members. He is particularly interested in the methods that survey researchers use to investigate these constructs. Prior to joining the faculty at the University of Georgia, he was an Economic Statistician in the Poverty and Health Statistics Branch of the U.S. Census Bureau where he worked on the health insurance components of the Survey of Income and Pro-

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Barbara O'Neill, *Book Review – How We Decide*, holds the rank of Professor II in the School of Environmental and Biological Sciences, Rutgers University, and is Rutgers Cooperative Extension's Specialist in Financial Resource Management. Previously, she was a Family and Consumer Sciences Educator in Sussex County, NJ and taught over 1,100 classes to over 24,000 adult learners. She also provides national leadership for the Cooperative Extension program Small Steps to Health and Wealth™ and directed the 5-year MONEY 2000™ savings and debt reduction campaign in the 1990s that resulted in over \$20 million of economic impact nationwide. Dr. O'Neill has written over 1,500 consumer newspaper articles and over 125 articles for academic journals, conference proceedings, and other professional publications. She is a certified financial planner (CFP®), chartered retirement planning counselor (CRPC®), accredited financial counselor (AFC), certified housing counselor (CHC), certified financial educator (CFEd), and certified in family and consumer sciences (CFCS). Dr. O'Neill served as president of the Association for Financial Counseling and Planning Education (AFCPE) in 2003 and is the author of two trade books, *Saving on a Shoestring* and *Investing on a Shoestring*, and co-author of *Money Talk: A Financial Guide for Women*. She has also written three financial case study textbooks and six book chapters. Dr. O'Neill received her Ph.D. in Family Financial Management in 1995 from Virginia Tech and holds a Master's degree in consumer economics from Cornell University and a B.S. in home economics education from the State University of New York at Oneonta. She has received over three dozen awards for program excellence and over \$515,000 in funding to support her financial education programs and research.

Cong Wang, *Racial/Ethnic Disparities in Risky Asset Ownership: A Decomposition Analysis*, is a Credit Risk Analytics Project Manager in Greenville, South Carolina. She received her Ph.D. from the Consumer Sciences Department at The Ohio State University. She won the American College Best Paper Award for a paper presented at the 2007 meeting of the Academy of Financial Services. She has published in *Consumer Interests Annual* and the *Proceedings of the Academy of Financial Services*. She received a Master's degree in Public Finance in the De-

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Yoonkyung Yuh, *Racial/Ethnic Disparities in Risky Asset Ownership: A Decomposition Analysis*, is an Associate Professor in the Department of Business Administration at Ewha Womans University in Seoul, Korea. She has served as a member of the evaluation committee in the Financial Supervisory Service in Korea and as a director of Financial Planning Center at Ewha Womans University in Korea. She has won several research awards for research publications in the U.S. and she had her research featured in an article in the *New York Times* and other newspapers. She has published in *Financial Services Review*, *Journal of Consumer Affairs*, *Financial Counseling and Planning*, *Family and Consumer Sciences Research Journal*, *International Journal of Human Ecology*, *Applied Economics*, and *The Geneva Papers on Risk and Insurance-Issues and Practice*. She received a B.S. and M.S. in Consumer Economics at Ewha Womans University in Korea and a Ph.D. in 1998 from The Ohio State University.