

About the Authors

Stacey Baxter, *The Wellbeing of Financial Counselors: A Study of Work Stress and Job Satisfaction*, is a lecturer in marketing at the University of Newcastle, Australia where she has taught undergraduate and postgraduate research method courses. She has a Ph.D. in Management with a specialization in Marketing from the University of Newcastle, Australia. Her research is focused on examining consumer-related phenomenon.

Belinda Creel Davis, *Tax Filing and Other Financial Behaviors of EITC-Eligible Households: Differences of Banked and Unbanked*, is an Assistant Professor of Political Science at Louisiana State University. She received her Ph.D. from Florida State University. Her research interests include public policy and state politics. Her most recent research focuses on the intersection of race and politics. Much of her work has an interdisciplinary approach. She has published research on the implementation and outcomes of Temporary Assistance for Needy Families in journals including *Journal of Politics*, *Journal of Policy Practice*, *Journal of Health and Social Policy*, and *Journal of Family and Economic Issues*. Her work on the Earned Income Tax Credit has been published in the *Journal of Poverty* and the *Journal of Consumer Education*. Dr. Davis' research with Dr. Robert Crew on the drug testing of welfare recipients was recently cited by a U.S. District Court Judge (Case No: 6:11-cv-01473-Orl-35DAB), highlighting the role that public policy research can play in shaping the policy landscape.

Sharon A. DeVaney, *Book Review: 30-Minute Money Solutions: A Step-by-Step Guide to Managing Your Finances*, is a Professor Emeritus from Purdue University. Her research interests include credit use, retirement planning, self-employment, and savings behavior. She has received numerous awards for research, teaching, and service including awards from the Association of Financial Counseling and Planning Education, the American Council on Consumer Interests, and the American Association of Family & Consumer Sciences. Since retiring from Purdue University in June 2008, she became the editor of the *Family & Consumer Sciences Research Journal* and has taught online for the Great Plains Interactive Distance Education Alliance (Great Plains IDEA). She continues to work with graduate students from Purdue University. Two of her students completed their dissertations during

spring semester 2010. She is a Fellow of the Association of Gerontology in Higher Education and a Distinguished Alumnus of South Dakota State University. She received the B.S. and M.S. from South Dakota State University and the Ph.D. from The Ohio State University.

Michael Finke, *The Impact of Financial Sophistication on Adjustable Rate Mortgage Ownership*, is an Associate Professor in the Division of Personal Financial Planning at Texas Tech University. He received his Ph.D. in Family Resource Management from The Ohio State University and is a CFP® certificant. Research interests include studying household personal finance decisions related to household investments, retirement, behavioral finance, and household financial trends.

Margaret Griffiths, *The Wellbeing of Financial Counselors: A Study of Work Stress and Job Satisfaction*, is a recently retired academic from the University of Newcastle. Dr. Griffiths has conducted considerable research over the past decade in the area of consumer credit and debt. In 2003, she was the recipient of the Consumer Advocate Award (the highest and only individual award in NSW Australia) for her research in the field of consumer credit.

Mary L. Grinstead, *Saving for Success: Financial Education and Savings Goal Achievement in Individual Development Accounts*, works in the areas of assessment and evaluation for the Iowa Department of Education. She received her M.S. in Housing and Consumer Economics from the University of Georgia. Her research focus at the Iowa Department of Education includes predictors of academic achievement, growth modeling, and educational program evaluation. Mary is currently working towards a Ph.D. in Educational Leadership from Iowa State University.

Sandra Huston, *The Impact of Financial Sophistication on Adjustable Rate Mortgage Ownership*, is an Associate Professor in the Division of Personal Financial Planning at Texas Tech University. She received her Ph.D. in Consumer Economics from the University of Missouri-Columbia. Research interests involve analysis of human capital related to personal finance including financial literacy, the impact of using of financial advice in household decision-making, and the impact of financial sophistication on resource allocation within household portfolios.

Joan Koonce, *Saving for Success: Financial Education and Savings Goal Achievement in Individual Development Accounts*, is a Professor and Financial Planning Specialist in the Department of Housing and Consumer Economics at the University of Georgia. In that role she provides leadership to Cooperative Extension in the areas of insurance, investments, taxes, retirement, and estate planning; trains Family and Consumer Sciences agents; and develops educational programs and conducts workshops and seminars for the public. She received her B.S. in Family and Consumer Sciences Education from North Carolina Central University and her M.S. and Ph.D. from The Ohio State University with a major in Consumer Economics and a minor in Business Finance. Prior to her current position, she taught personal finance courses and conducted research at UGA. She is the co-founder of UGA's CFP® program. She is the author of numerous refereed journal articles and conference proceedings. She is an Accredited Financial Counselor (AFC), Certified Personal and Family Finance Educator (CPFFE) and has held the following licenses: Series 6 and 63 Securities, Life and Health Insurance, Variable Life Insurance and Variable Annuity. She also completed the CFP® Professional Education Program.

Younghee Lim, *Tax Filing and Other Financial Behaviors of EITC-Eligible Households: Differences of Banked and Unbanked*, is an Associate Professor of Social Work at Louisiana State University. She received her Ph.D. from The Ohio State University and was a postdoctoral fellow at the Center on Urban Poverty and Community Development at the Mandel School of Applied Social Sciences at Case Western Reserve University in Cleveland, Ohio before joining LSU. Her primary research area is poverty, specifically measuring the effectiveness of antipoverty policies and programs on children and families. Her research interests also include income inequality and financial literacy. She has been publishing in the area of welfare reform, the Earned Income Tax Credit, demography and income inequality, as well as on financial literacy. Dr. Lim has published research in the journals including *Journal of Politics*, *Social Service Review*, *Children and Youth Services Review*, *Social Work Research*, *Journal of Policy Practice*, *Journal of Consumer Education*, and *Journal of Family and Economic Issues*.

Michelle Livermore, *Tax Filing and Other Financial Behaviors of EITC-Eligible Households: Differences of Banked and Unbanked*, is an Associate Professor of Social Work at Louisiana State University. Her broad research interests include poverty, international social develop-

ment and community social capital. She is the co-editor of both editions of the *Handbook of Social Policy*. She has published articles on women's employment, poverty, social development, and community social capital in numerous journals including *Journal of Policy Practice*, *Journal of Politics*, *Journal of Family and Economic Issues*, *Journal of Poverty*, *Social Development Issues*, and *Journal of Consumer Education*. Her recent and current research focuses on the Temporary Assistance for Needy Families work program implementation and outcomes, the Earned Income Tax Credit, and Internet organizing.

Jean Lown, *2011 Outstanding AFCPE® Conference Paper: Development and Validation of a Financial Self-Efficacy Scale*, is a Professor in the Family, Consumer, and Human Development Department, Utah State University where she teaches consumer credit, personal financial management, investing, and retirement planning. Her research focuses on women and financial planning attitudes and practices, especially in relation to retirement planning. One of her research goals is to identify how to motivate women to take more responsibility for their own financial security in later life. She is interested in improving financial literacy through the application of behavioral and psychological theories to financial decision making. She is a member of the NC1172 Multi-state Research group "The Complex Nature of Saving: Psychological and Economic Factors," where her interest lies in understanding the role of self-efficacy as it relates to savings behavior. She teaches a monthly workshop: *Financial Planning for Women* <http://www.usu.edu/fpw/> to educate women about personal finance and investing and motivate them to take responsibility for their financial future.

Teresa Mauldin, *Saving for Success: Financial Education and Savings Goal Achievement in Individual Development Accounts*, is an Associate Professor in the Department of Housing and Consumer Economics at The University of Georgia. She received her Ph.D. from The Ohio State University in family resource management. Her research has been in the area of family economic issues of low- and moderate-income households as well as the effect of changes in family structure on family economic circumstances. She currently serves as the President of the American Council on Consumer Interests and on the editorial board of *The Journal of Family and Economic Issues*.

Barbara O'Neill, *Book Review: The Client Connection: How Advisors Can Build Bridges That Last*, 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.

Lance Palmer, *Saving for Success: Financial Education and Savings Goal Achievement in Individual Development Accounts*, is an Assistant Professor in the Department of Housing and Consumer Economics at the University of Georgia. He received his Ph.D. from Utah State University in Family, Consumer, and Human Development/Consumer Economics. His research interests include expansion of access to financial planning and education through experiential learning, impact of timing and context of financial education on outcomes, and improvement of financial education evaluation and assessment of financial behavior change.

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Syble Solomon, *Book Review: Mind Over Money: Overcoming the Money Disorders That Threaten Our Financial Health*, is the Founder of LifeWise. Her current focus is on the psychology of money and she has presented on this topic throughout the United States at national and regional conferences as well as internationally. She has produced a series of *Money Habitudes*[™] cards and guides which received the Smart Marriages Impact Award from the Coalition of Marriage, Family and Couples Education. They are also endorsed by the Institute of Consumer Education and are included in the Jump\$tart Clearinghouse. She is the co-author of *Money Habitudes for Teens: How to be Rich in Life and Love*, a teen curriculum published by the Dibble Institute. Her articles have been published in professional and popular publications and she has been a columnist for Military.com. She is currently the author of *Inspired Savings.com*, a daily blog to motivate women to invest in themselves and be financially responsible. The Association of Financial Counseling and Planning Education honored her as the Mary Ellen Edmondson Educator of the Year (2006) and she is currently serving on the association's advisory board. She has a B.A. in Economics from Douglass College, Rutgers University and received her M.Ed. from George Washington University. In addition, she has a Certificate in Gerontology from the University of North Carolina at Greensboro. She subsequently was an adjunct faculty member at UNCG and received the Association of Higher Education in Gerontology Outstanding Part-time Faculty Award for her innovative course Preparing for the Third Age. She was previously an adjunct faculty member in the Department of Home Economics at University of Nevada, Reno; the Department of Special Education at Southern Connecticut State University; and the Department of Education at Teikyo Post University (CT).

Maureen Townley-Jones, *The Wellbeing of Financial Counselors: A Study of Work Stress and Job Satisfaction*, is an academic of statistics at University of Newcastle. She received her MStats from University of Newcastle. Her research interests include the relationship of consumer credit and debt in society. She has been assisting Dr. Margaret Griffiths in designing, analyzing, and presenting research results since 2001 and continues to maintain research in this area.