Personal Finance Seminar for Professionals
Speaker Bios

Michael Kothakota, PhD - Financial Planner, WolfBridge Wealth
Cryptocurrency and Gambling Behavior: A treatment effect analysis

As a practitioner and researcher, Michael is a dedicated financial planner who uses evidence-based approaches. Michael's approach is guided by a core belief that financial planning professionals' efforts on behalf of clients should be driven by data and a deep understanding of the field. Michael is committed to applying the science of financial planning to help his clients accomplish their goals.

Prior to WolfBridge Wealth, Michael worked for a large national financial services firm. He was the inaugural Head of Research at the Certified Financial Planning Board of Standards. His extensive experience and education have enabled him to provide exceptional financial planning services. In addition, he has provided support and planning to hundreds of individuals and families. Michael teaches Foundations of Wealth Management at Columbia University and is also a Professor at New York University, where he teaches Retirement Strategies, Research in Financial Planning and Behavioral Finance. Previously he has taught doctoral level statistics and statistical programming at Kansas State University.

Outside of the office, Mike enjoys reading, exercising, playing with the family dog and baking (bread, in particular).

Tom Manganello, J.D., Senior Counsel - U.S. Securities and Exchange Commission
Building Wealth Through Saving and Investing

Tom Manganello is a , senior counsel in the Securities and Exchange Commission's Office of Investor Education and Advocacy (OIEA). In that role, Tom helps to coordinate investor education throughout the SEC's headquarters and 10 regional offices. Tom researches, writes and disseminates an extensive library of plain language investor education tools and resources on the SEC's website, www.Investor.gov.

Tom is a subject matter expert on saving, investing and avoiding scams, and has been a featured lecturer, panelist, moderator, and social media communicator for 10 years. Tom regularly guest lectures on "Building Wealth Through Saving and Investing" to college and high school audiences, including HBCUs, and he speaks to organizations and groups representing novice investors, including returning citizens. Tom has conducted hundreds of financial readiness briefs at military installations around the world, and he highlights the red flags of investment scams and steps to protect investments in his "Never Stop Learning" presentations at libraries, senior centers, non-profits, community events.

Tom is an attorney who spent ten years in the SEC's Division of Enforcement, where he investigated violations of the federal securities laws, including insider trading, Ponzi and pyramid schemes, accounting and broker fraud, and unregistered offerings. He graduated from the University of Pittsburgh School of Law and earned a BS in journalism from Ohio University.

Marsha A. Goetting, PhD. CFP - Family Economics Specialist, Montana State University Extension
Think You Know Who Gets Your Property When You Die? Think Again.

Dr. Marsha Goetting is a Professor and Extension Family Economics Specialist at Montana State University in Bozeman. In 2023 she received the Distinguished Service Ruby Award from Epsilon Sigma Phi, an Extension Honorary. In 2024 the Community Partner Award from AARP-Montana was received by her. Dr. Goetting is a member of the Montana Alzheimer's and Related Dementia's Coalition. She has been appointed to the Montana Supreme Court Commission on Continuing Legal Education. She received her PhD from Iowa State University and her master's and bachelor's degrees from Kansas State University.

Daniel David Bachman, PhD - Affiliate Professor, George Washington University, and The Nowcast Blog
The US Economy: Current State and Prospects

I am an economist who has been involved in forecasting the US economy since 1992. I have taught economics at all University levels, worked for private forecasting companies, contributed to the OMB economic forecast while at the Commerce Department, and run Deloitte's U.S. Economic Forecast for over 10 years. I am now retired, but continue to publish a short term ("Nowcast") forecast of US GDP which I update every week on my Substack Blog.

Lucy M Delgadillo, PhD, CMC, CPC, CFSW - Professor, Utah State University
Sofia Monzon Rodriquez, PhD - Assistant Professor, Utah State University
Financial Interpretation across Languages: Strategies for Success

Lucy M. Delgadillo is a Professor in the Department of Applied Sciences, Technology, and Education at Utah State University. She is also a Certified Professional Coach and a Certified Financial Social Worker. Dr. Delgadillo is an interdisciplinary and transdisciplinary scholar with a background in journalism, broadcasting, sociology, public relations, political science, and consumer sciences. Dr. Delgadillo's leadership and research efforts have focused on financial literacy for individuals and families, as well as various interventions, including financial education, financial counseling, and financial coaching. She has over 140 publications in refereed journals, refereed proceedings, book chapters, specialized magazines, newspapers, and websites. Additionally, she has delivered more than 80 national and international presentations.

Sofía Monzón is Assistant Professor of Translation and Co-director of the Translation and Interpretation Program at Utah State University. She holds a Ph.D. in Transnational and Comparative Literatures from the University of Alberta (Canada), an MA. in Spanish from Auburn University (United States), an MA. in Public Service Translation and Interpreting and a BA. in Modern Languages and Translation Studies, both from Universidad de Alcalá (Spain). Her fields of study cover sociological approaches to translation studies, translation history, transfer studies, and translation and interpreting pedagogy. Dr. Monzón is co-editing a forthcoming volume on Affect in

Translation (Leuven University Press). Her academic works have been published in journals such as Mutatis Mutandis, Entreculturas, Translation Matters, Transcultural, and the publishers John Benjamins and Comares. She combines teaching and research with creative writing and literary translation. Her poetry books, Los afectos multilingües (Valparaíso, 2024) and Alas (Editorial Club Universitario 2019), have won or been shortlisted for several poetry awards in Spain.

Jenny Abel, M.S., AFC - Financial Security Outreach Program Manager, UW-Madison Division of Extension
52 Ways to Climate-proof Your Finances

Jenny Abel is the Program Manager for Financial Security with UW-Madison Extension. She works with Extension educators around the state to help meet the financial education needs of local residents. Together they have developed and lead programs such as Planning AHEAD (an end-of-life planning curriculum), Rent Smart, Encouraging Financial Conversations, and Money as You Grow. Prior to working in Wisconsin, Jenny spent more than 18 years leading financial education programs in Arlington County and the City of Alexandria as an Extension agent with Virginia Cooperative Extension. In this role she created the hybrid program Money Smarts Pay that combined money management lessons with financial coaching. She also co-led Extension's national involvement with the Consumer Financial Protection Bureau's Your Money, Your Goals initiative through which extension educators trained front-line case managers on how to empower their clients to achieve their financial goals.