

APPENDIX D
SAES-422
Format for Multistate Research Activity
Accomplishments Report

Project/Activity Number: 052

Project/Activity Title: Family Economics

Period Covered: 2015-2016

Date of This Report: December 30, 2016

Annual Meeting Date(s): December, 9, 2016

Participants:

Griesdorn, Tim (griesdor@uiwtx.edu) – University of the Incarnate Word; Gutter, Michael (msgutter@ufl.edu) - University of Florida; Karraker, Amelia (karraker@iastate.edu) – Iowa State University; Kiss, Elizabeth (dekiss4@ksu.edu) – Kansas State University; O’Neill, Barbara (boneill@njaes.rutgers.edu) - Rutgers University; Saboe-Wounded Head, Lorna (lorna.woundedhead@sdsu.edu) - South Dakota State University; Serido, Joyce (jserido@umn.edu) University of Minnesota; Jasper, Cynthia (crjasper@wisc.edu) – University of Wisconsin

Brief summary of minutes of annual meeting:

Reports were presented about the history and mission of the NCC052 committee by Elizabeth Kiss. Barbara O’Neill presented a report provided by Caroline Crocoll to update the committee on the National Program Leader in Behavioral Economics search, FLEC public meeting, and planning related to changes in the Presidential administration.

2015-2020 NCCC52 Program proposal was reviewed. Goals were set to encourage representation on the committee from each region. Station reports were presented. New officers were elected for the 2016-2021 term. Elizabeth Kiss from Kansas State will serve as chair and Lorna Saboe-Wounded Head from South Dakota State University will serve as secretary.

Accomplishments:

Output – The major purpose of NCCC052 is to facilitate collaboration among family economics researchers nationally and internationally. The group met on Aug. 14, 2013 to discuss internationalization of family economics.

Outcomes/impacts – At the meeting, five research priorities were discussed to identify potential collaborative projects. Priorities identified were international family economic issues, financial decision making, best practices, effective change agents, and outreach in Extension, and effective financial behavior change strategies.

Publications:

University of Incarnate Word Timothy S. Griesdorn, Jose Moreno, and Alicia Rodriguez de Rubio

A. Refereed Journal Articles

*Cho, S., H., Mountain, T., P., Porto, N., Kiss, D., E., Gutter, M. S., & Griesdorn, T., S. (2016). Experimental design to understand the student loan decision: A methodological note. *Family and Consumer Science Research Journal*, 45(1), 65-76.

*Choi, S., Gudmunson, C. G., Griesdorn, T. S., & Hong, S. (2016). Assessing college student needs for comprehensive financial counseling. *Journal of Financial Counseling and Planning*, 27(2), 1-15. doi: 10.1891/1052-3073.27.2.1.

*Griesdorn, T. S., & Durband, D. B. (2016). Does self-control predict wealth creation among young baby boomers? *Journal of Family and Economic Issues*, 37(1), 18-28. doi:10.1007/s10834-015-9437-4.

**Rodriguez de Rubio, A. & Kiser, A. (2015). Gender and Age Differences in Servant Leadership. *Academy of Business Research Journal*, 1, 49-63.

Rodriguez de Rubio, A. (2015). Factors Associated with Households's Planning Horizon for Saving and Spending. *Family and Consumer Sciences Research Journal*, 43 (3), 284-292.

B. Books and Chapters in Books

Cervantes, M., Moreno, J.F., 2016. Lack of Money. Innovations for the Middle of the Pyramid in Emerging Markets edited by Miguel A. Montoya and Alvaro Cuervo-Cazurra. Pending Publication date.

Moreno, J.F., 2015. Containers: Vitro and Envases Unviersales. Mexican Multinationals: How to Build Multinationals in Emerging Markets edited by Alvaro Cuervo-Cazurra and Miguel A. Montoya. December, 2105.

C. Refereed Proceedings

**Rodriguez de Rubio, A. & Rubio Sanchez, A. (2016). Cultural Values and Household Savings Rate in Developing Countries Abstract. *Annual Conference on Global Economics, Business, and Finance*.

III. Grants and Contracts

2nd UIW Campus-wide StockTrak investor challenge. \$1,000 grant awarded.

IV. Conference and Research Presentations

**Rodriguez de Rubio, A. & Rubio Sanchez, A. (2016, June). *Cultural Values and Household Savings Rate in Developing Countries Abstract*. Annual Conference on Global Economics, Business, and Finance, Hong Kong, Unknown.

*Rodriguez de Rubio, A. (2015). *Determinants of Currency Crises in Mexico: What do we know?* Academy of Business Research, San Antonio, Texas.

VI. Awards

Best paper award Small business and self-employed retirement account participation. Smith, H. & Griesdorn, T. (2015). *Family and Consumer Sciences Research Journal*, 43(1), 47-60.

Iowa State University

Suzanne Bartholomae, Cynthia Needles Fletcher, Jonathan Fox, Clinton Gudmunson, Gong-Soog Hong, Amelia Karraker

II. List of Publications

A. Refereed Journal Articles

Peich, A. and C. N. Fletcher. (2015). "Public Libraries and Cooperative Extension as Community Partners for Lifelong Learning and Learning Cities." *New Directions for Adult and Continuing Education*. Vol. 2015, Issue 145, pp. 45-55.

B. Books and Chapters in Books

Gudmunson, C. G., Ray, S. J., & Xiao, J. J. (2016). Financial socialization. In J. J. Xiao (Ed.), *Handbook of consumer finance research, second edition* (pp. 61-72). Kingston, RI: Springer. doi:10.1007/978-3-319-28887-1

Nielsen, R. B., Fletcher, C. N., and S. Bartholomae. 2016. "Consumer Finances of Low-Income Families." In J. Xiao (ed.) *Handbook of Consumer Finance Research*. (2nd edition). New York NY: Springer.

C. Refereed Proceedings

Ray, S. K., Gudmunson, C. G., Jorgensen, B. L., & Yorgason, J. B. (2016, June). Financial adjustment and couple resilience in the great recession. *Consumer Interests Annual*, 62.

D. Technical Reports and Research Briefs

Karraker, Amelia and Cassandra Dorius. "Marital Histories, Gender, and Financial Security in Late Mid-Life: Evidence from Four Cohorts in the Health and Retirement Study (HRS)." CRR WP 2016-4. Center for Retirement Research at Boston College.

Rimi, T. and Fletcher, C.N. "Survey of Rural Community Wealth and HealthCare Provision: Phase 3 Site Visit Selection Final Report." USDA, Economic Research Service. October 2015.

III. Grants and Contracts

Hong, Gong-Soog, PI. Child Welfare Research and Training Project. Child support training BOC-12-005, Iowa Department of Human Services, \$1,696,188, July 1, 2015-June 2016 (with Jan Melby as Co-PI).

Hong, Gong-Soog, PI. Child Welfare Research and Training Project. FOSU 16001 Service Training, Iowa Department of Human Services, \$113,879. July 1, 2015-June 30, 2016 (with Jan Melby as Co-PI).

Hong, Gong-Soog, PI. Child Welfare Research and Training Project. FOSU 16001 Service Training, Iowa Department of Human Services, \$1,948,458. July 1, 2015-June 30, 2016 (with Jan Melby as Co-PI).

IV. Conference and Research Presentations

Fletcher, C.N. & Peich, A. 2016. "A Case Study in Lifelong Learning: Partnering Rural Libraries with the Land-Grant University." Abstract submitted to the 13th PASCAL International Conference on Learning Cities 20140. Glasgow, Scotland.

Fletcher, C.N., Forbes, G., Fox, J., Hogarth, J.M., and Rimi, T. 2016. "Understanding Patterns and Predictors of Student Debt: Implications for Education Policy." APPAM International Conference. London, England.

Gudmunson, C. G., & Sorenson, E. D. (2015, November). *Building College Student Financial Literacy: Implementation and Dissemination of a savings app*. Paper presented at the annual meeting of the Association for Financial Counseling and Planning Education, Jacksonville, FL.

Karraker, Amelia, Bartholomae, Suzanne, & Fox, Jonathan J. "Health-Wise, Wealth-Wise? Functional Health Literacy and Financial Literacy among Older Americans." American Council of Consumer Interests Annual Meeting Washington, DC, June 2016.

Karraker, Amelia and Dorius, Cassandra. "Marital Histories, Gender, and Financial Security, in Late Mid-Life: Evidence from Four Cohorts in the Health and Retirement Study (HRS)." Retirement Research Association 2016 Annual Meeting, Washington DC, August 2016.

Karraker, Amelia and Gilligan, Megan. "Between- and Within-Family Variation in Parental Financial Support to Adult Children across Three Generations." Presented at the Annual Meeting of the American Sociological Association, Seattle, WA, August 2016; Population Association of America Annual Meeting, Washington DC, April 2016; "New Directions in the Study of Intergenerational Transfers and Time Use in Later Life: A Panel Study of Income Dynamics Conference," Ann Arbor, MI, June 2016; Population Association of America Annual Meeting, Washington, DC, April 2016.

Sorenson, E. D., Gudmunson, C. G., & Benson, A. (2015, November). *The SaveIt! app: An educational Tool for Behavior Modification*. Poster session presented at the annual meeting of the Association for Financial Counseling and Planning Education, Jacksonville, FL.

V. Thesis and Dissertations

Sorenson, Emily. "Financial Management Practices and Marital Quality: A Qualitative Inquiry." June 2016. MS Thesis.

VI. Awards

2015. Reuben Hill Award, NCFR Clinton G. Gudmunson & Meghan T. Gillette

The National Council on Family Relations (NCFR) is widely regarded as the flagship professional organization in Family Studies; its annual Reuben Hill Award is "given in recognition of the outstanding article, book, or monograph that combines theory and methodology in the analysis and interpretation of a significant family issue" (www.ncfr.org). The award was recognition for a 2014 article coauthored with my graduate research assistant, Meghan Gillette.

2015. Journal Contributions Peer Reviewer Exemplary Service Award for the *Journal of Financial Planning*. Clinton G. Gudmunson

Kansas State University

I. List of Faculty Kristy Archuleta, Associate Professor; George Belin, Instructor; Sonya Britt, Associate Professor; Ann Coulson, Assistant Professor; Stuart Heckman, Assistant Professor; Elizabeth Kiss, Associate Professor; Maurice MacDonald, Professor; Roxanne Martens, Instructor; Cliff Robb, Associate Professor (through May 2016); Ron Sages, Assistant Professor; Martin Seay, Assistant Professor

II. List of Publications

A. Refereed Journal Articles

- Asebedo, S., & Seay, M. C. (2015). From functioning to flourishing: Applying positive psychology to financial planning. *Journal of Financial Planning*, 28(11), 50-58.
- Bell, M.M., Britt, S. L., Nelson Goff, B. S., & Archuleta, K. L., (2015). Similarities and differences in financial behaviors of students and soldiers. *College Student Journal*, 49(4), 542-552.
- Britt, S. L. (2016). The intergenerational transference of money attitudes and behaviors. *Journal of Consumer Affairs*. doi: 10.1111/joca.12113 *invited
- Britt, S. L., Mendiola, M. R., Schink, G. H., Tibbetts, R. H., & Jones, S. H. (2016). Financial stress, coping strategy, and academic achievement of college students. *Journal of Financial Counseling and Planning*, 27(2), 172-183. doi: 10.1891/1052-3073.27.2.172
- Britt, S., & Kaus, J. (2016). The importance of quality control and data collection at Kansas State University's Powercat Financial Counseling. *The Professionalizing Field of Financial Counseling and Coaching Journal*. <http://www.professionalfinancialcounselingjournal.org/the-importance-of-quality-control-and-data-collection-at-kansas-state-university.html>
- *Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M. S. and Griesdorn, T. (2016). Experimental Design to Understand the Student Loan Decision: A Methodological Note. *Fam Consum Sci Res J*, 45: 65–76. doi:10.1111/fcsr.12186
- Heckman, S.J. (2016). Financial catastrophes due to disability: Which households are most at risk? *Journal of Financial Planning*, 29(5), 44-51.
- Kemnitz, R., Klontz, B., & Archuleta, K. L. (2016). Financial Enmeshment: Untangling the Web. *Journal of Financial Therapy*, 6 (2) 4. <http://dx.doi.org/10.4148/1944-9771.1085>
- Kim, K., Seay, M. C., & Smith, H. (2016). After the Great Recession: Financial sophistication and housing leverage. *Applied Economics Letters*. doi: 10.1080/13504851.2016.1150944
- Robb, C. A. (2016). Considerations of credit card markets from the Shari'ah perspective. *Journal of King Abdulaziz University Islamic Economics*, 29(1), 89-94. DOI: 10.4197/Islec. 29-1.
- Taylor, C. D., Klontz, B., & Britt, S. L. (2016). Internal Consistency and Convergent Validity of the Klontz Money Behavior Inventory (KMBI). *Journal of Financial Therapy*, 6 (2) 3. <http://dx.doi.org/10.4148/1944-9771.1101>
- Taylor, C. D., Klontz, B., & Britt, S. L. (2016). Reliability and Convergent Validity of the Klontz Money Script Inventory-Revised (KMSI-R). *Journal of Financial Therapy*, 6 (2) 2. <http://dx.doi.org/10.4148/1944-9771.1100>
- White, K. J., & Heckman, S.J. (2016). Financial planner use among Black and Hispanic households. *Journal of Financial Planning*, 29(9), 40-49.

B. Books and Chapters in Books

- Archuleta, K. L., Britt, S. L., & Klontz, B.T. (2016). Financial therapy. In J. J. Xiao's *Consumer Finance Handbook*. New York: Springer.
- Tibbetts, R., Archuleta, K. L., Rice, H. (2015). Finances & wellness. In W. J. Dupree (Ed.). *WholeFit Wellness for Life*. Springville, UT: Plain Sight Publishing.

D. Technical Reports and Research Briefs

Archuleta, K. L. (2016). *When financial therapy is the answer for married clients*. White paper written as part of Hartford Funds Human-centric Insights Panel.

Archuleta, K. L. (2016). *Are the best financial advisors like mood rings from the 1970s?* White paper written as part of Hartford Funds Human-centric Insights Panel.

E. Other Publications

***Kiss, E.** (2016, August). Paying for education and training beyond high school (NC217-002, eXtension Personal Finance Student Loan Fact Sheet Series). Available on-line at http://articles.extension.org/sites/default/files/Paying_for_Education_and_Training_Beyond_High_School_E.Kiss_.pdf

Kiss, D. E. (2016, August). Spend some, save some, share some: Family budgeting (MF3306, fact sheet). Manhattan, KS: K-State Research and Extension.

Kiss, D. E. (2016, August). Spend some, save some, share some: Family budgeting (MF3307, leader's guide). Manhattan, KS: K-State Research and Extension.

Kiss, E. (2016, February) Essential Living Skills: Time Management (S134F). Available on-line at <http://www.bookstore.ksre.ksu.edu/pubs/S134F.pdf> Manhattan, KS: K-State Research and Extension.

III. Grants and Contracts

Medical Access and CHIP Reauthorization Act (MACRA) Funding Opportunity: Connecting Kids to Coverage: Outreach and Enrollment Cooperative Agreements, \$990,000 (Bradford Wiles, **Elizabeth Kiss**, Elaine Johannes, Debra Bolton, and collaborators from Kansas University Medical Center and Kansas Health Institute).

IV. Conference and Research Presentations

Ammerman, D. A. & **MacDonald, M.** (2016). *Spousal preference heterogeneity and collective financial decision-making: A model of household governance and capital structure*. Poster presented at Academy of Financial Services Annual Meeting, Las Vegas, NV. October.

Ammerman, D. A. & **MacDonald, M.** (2016). Spousal preference heterogeneity and collective financial decision-making: A model of household governance and capital structure. Presentation for Personal Financial Planning doctoral research seminar (Manhattan)

Archuleta, K. L. & Lawson, D. (May 2016). *Solution Focused Financial Therapy*. Refereed presentation given to the annual conference of the Financial Therapy Association, Asheville, NC.

Archuleta, K. L. (April 2016). *What's financial therapy got to do with it?* Presentation given for the FPA of Nebraska Meeting, Ashland, NE.

Archuleta, K. L. (February 2016). *What's financial therapy got to do with it?* Presentation given for the AFCPE-FPA Connect Webinar.

Archuleta, K. L. (January 2016). *It's a balancing act! Creating financial partnerships with family clients*. Mariner National Advisors Meeting. Overland Park, KS

Archuleta, K. L. (May 2016). Expanding Beyond Financial Planning: Financial Therapy in the U.S. Invited presentation to Seoul National University-Kansas State University Colloquium, Seoul,

South Korea.

Archuleta, K. L. (May 2016). *Theory and Research in Financial Therapy*. Keynote presentation given to the annual conference of the Financial Therapy Association, Asheville, NC.

Archuleta, K. L., Goetz, J., & Palmer, L. (November 2015). *Innovations in practice: Using solution-focused and cognitive behavioral techniques and interventions to transform clients' money behaviors and overall well-being*. Preconference workshop presented at the Association for Financial Counseling and Planning Education. Jacksonville, FL.

Archuleta, K. L., Zimmerman, L., Williams, K., Olsen, C. S., Coffman, B., & Burr, E. (February 2016). *Determinants of farm women's business satisfaction: An exploratory study*. Poster presented to the annual conference of the Women Managing the Farm, Manhattan, KS.

Atterberry, R., & **Kiss, E.** (2016). Developing personal and office emergency plans. Webinar presented for the Extension Disaster Education Network, September 13. Available at <https://learn.extension.org/events/2449>

Brown, V., Katras, M., **Kiss, E.,** Koonce, J., Martin, K., and Wise, D. (2016). What Extension professionals say about teaching health insurance. eXtension Financial Security for All webinar presentation, June 29.

* Cho, S., Johnson, C., **Kiss, E.,** O'Neill, B., Mountain, T., & Gutter, M. (2016). Student Loan Qualitative and Quantitative Data: Methodological Concerns. Workshop presented at the ACCI 2016 Conference, Washington, DC, June 9.

Fernatt, F. & **MacDonald, M.** Comparing the association of cognitive abilities and wealth for married and non-married households. Financial Planning Association Annual Conference Paper Presentation (Baltimore,).

Ford, M. R., **Archuleta, K. L.,** Grable, J. E., Kahler, R., Baker, M. & Degraff, A. (May 2016). Who is a financial therapist? Panel presentation to the annual conference of the Financial Therapy Association, Asheville, NC.

Ford, M., Degraff, A., Coombs, E., & Archuleta, K. L. (May 2016). Closing session presented to the annual conference of the Financial Therapy Association, Asheville, NC. **Archuleta, K. L.** (April 2016). *What's financial therapy got to do with it?* Presentation given to Kansas State University Foundation's Insurance and Financial Advisors Continuing Education (IFACE) conference, Manhattan, KS.

Heckman, S. J. (2016). Risky human capital decisions: Recent trends and future directions. Paper session presented at Iowa State University as part of the Big 12 Fellowship Program.

Heckman, S.J. (2016). *Financial Catastrophes Due to Disability: Which households are most at risk?* Insurance and Financial Advisors Continuing Education Conference (IFACE). Manhattan, KS.

Kennitz, R., Klontz, B. T., & **Archuleta, K. L.** (May 2016). Research presentation given to Ewha Womans University and Kansas State University Research Colloquium, Seoul, South Korea.

Kiss, D. E. (2016). Family Resource Management Topics and Program Resources. Presentation at SW Area Family and Consumer Sciences Program Enhancement Meeting, September 20.

Kiss, D. E. (2016). Spend some, save some, share some: Family budgeting. Workshop at Kansas

Association for Family and Community Education Leadership Training, Salina, KS, August 29.

***Kiss, E.**, Cho, S., Evans, D., & O'Neill, B. (March 2016). Does Borrowing for College Make Sense? Implications from a Mixed-Methods Research Study. Workshop at the 2016 Family Economics Resource Management Association Conference, New Orleans, LA.

Kiss, E., Koonce, J., & Wise, D. (March 2016). Cooperative Extension's National Framework for Health and Wellness. Presentation at the 2016 Family Economics Resource Management Association Conference, New Orleans, LA.

Kiss, E., Wiles, B., Yelland, E., Johannes, E., Olsen, C., Riportella, R., & Durband, D. (2016). Healthy Kansas is.... Presentation at the 2016 National Health Outreach Conference, Roanoke, VA, April 7.

Lawson, D. & **Heckman, S. J.** (2016). *Individual estimates of life expectancy and consumption patterns*. Paper session presented at the Academy of Financial Services Annual Conference, Las Vegas, NV.

Letkiewicz, J.C., & **Heckman, S.J.** (2016). *An analysis of financial distress, habit formation, and personality traits*. Paper session presented at The Habit Driven Consumer. Catalina Island, CA.

Meilitz, K. (November 2015). *Financial Education for Prisoners*. Student paper presented at the Association of Financial Counseling and Planning Educators conference in Jacksonville, FL. (Faculty Advisor: Morey MacDonald)

Mendiola, M., Mull, J., **Archuleta, K. L.**, & Klontz, B. T. (May 2016). *Does it matter who makes more? Exploring how income disparity impacts types of relationship arguments*. Research paper presented to the Korean Financial Planning Association, Seoul, South Korea.

Mendiola, M., Mull, J., **Archuleta, K. L.**, & Klontz, B. T. (November 2015). *Does it matter who makes more? Exploring how income disparity impacts types of relationship arguments*. Research paper presented at the annual conference of the Association of Financial Counseling and Planning Education, Jacksonville, FL.

Mielitz, K., & **MacDonald, M.** Ready for release? Financial knowledge of inmates preparing to return to society. Presentation at Southern Criminal Justice Association Annual Conference (Savannah).

Poplaski, S., Kemnitz, R., & **Robb, C.** (May 2016). *Human capital: At what cost?* Research presentation given to the Korean Financial Planning Association, Seoul, South Korea.

Poplaski, S., Kemnitz, R., & **Robb, C.** (May 2016). *Human capital: At what cost?* Research presentation given to Seoul National University-Kansas State University Colloquium, Seoul, South Korea.

Preece, G., **Seay, M. C.**, Schink, G. H., & Le, V. C. (May 2016). *Financial literacy and the use of interest-only mortgages*. Research presentation given to the Korean Financial Planning Association, Seoul, South Korea.

Preece, G., **Seay, M. C.**, Schink, G. H., & Le, V. C. (May 2016). *Financial literacy and the use of interest-only mortgages*. (May 2016). Research presentation given to Seoul National University-Kansas State University Colloquium, Seoul, South Korea.

Robb, C. Stebbins, R, Zimmerman, L. (May 2016). *The impact of confidence and knowledge on financial attitudes*. Research presentation given to Ewha Womans University and Kansas State University

Research Colloquium, Seoul, South Korea.

Seay, M. C., Asebedo, S., Thompson, C., Stueve, C., & Russi, R. (May 2016). Ewha Womans University and Kansas State University Research Colloquium, Seoul, South Korea.

Seay, M. C., Kim, K., & Asebedo, S. (2016, October). *Achieving positive financial behavior: Investigating the interaction between financial knowledge and ability*. Paper presented at the Academy of Financial Services 2016 Annual Meeting, Las Vegas, NV.

Seay, M. C., Kim, K., & Asebedo, S. (2016, October). *Achieving positive financial behavior: Investigating the interaction between financial knowledge and ability*. Paper presented at the Academy of Financial Services 2016 Annual Meeting, Las Vegas, NV.

Spann, S., **Britt, S. L.,** & **Seay, M. C.** (2016, October). *Exploring the association between financial wellness and retirement preparedness*. Paper presented at the Academy of Financial Services 2016 Annual Meeting, Las Vegas, NV.

V. Thesis and Dissertations

Asebedo, S. D. (2016, August). Three essays on financial self-efficacy beliefs and the saving behavior of older pre-retirees. Dissertation.

Tibbetts, R. H. (2015, December). Examining how health and financial resources relates to stress. Dissertation.

VI. Awards

Britt, S. L., Hill, J. E., LeBaron, A., Schmutz, C., & Bean, R. (2016, September). Savers and spenders: Predicting financial conflict in couple relationships. Best Theoretical Paper Award at Financial Planning Association annual conference: Baltimore, MD.

Ann Coulson received an award from KSU Provost April Mason for her long-standing service to the Great Plains Interactive Distance Education Alliance (GPIDEA) and outstanding efforts in tracking student assessment in the Family Financial Planning Master's Degree Program.

Heckman, S.J. received a Big 12 Faculty Fellowship to visit Iowa State University for the following project: Developing a Family Finance Research Alliance and Mentoring Relationship. The fellowship awards \$2,500 for travel to ISU.

Award for Best Paper in Personal Finance/Consumer Economics published in Family and Consumer Sciences Research Journal in 2015 for Cho, S., Xu, Y., and **Kiss, E.** "Understanding Student Loan Decisions: A Literature Review."

Kiss, D. E. as a member of team -- 2016 NEAFCS Social Networking Award, 1st Place National Team Winner and 1st Place Eastern Region Team Winner

Kiss, D. E., Brown, V., Katras, M. J., Koonce, J., Martin, K., and Wise, D. "Developing and Testing Mobile Delivery of Health Insurance Information" proposal selected as part of the first eXtension Community Issue Corps.

Ron Sages received the Faculty Excellence Award at the Great Plains Interactive Distance Education Alliance.

Sarah Asebedo and Martin Seay won the 2016 Montgomery-Warshauer Award from the *Journal of Financial Planning*

Martin Seay was awarded the Kenneth Tremblay Early Career Housing Award from the Housing

Education and Research Association

Robb, C. A. (2015). PFP International Programs Development, Enhancement and Networking. Awarded \$2000 by the Office of International Programs College International Advisory Council, Kansas State University.

The K-State **PFP program** received the Association for Continuing Higher Education's 2015 Distinguished Program: Credit Program Award, November 2015, St. Louis, MO.

Rutgers University

I. List of Faculty

II. Barbara O'Neill,

II. List of Publications

A. Refereed Journal Articles

O'Neill, B. Xiao, J.J., & Ensle, K.M. Health and Financial Behaviors: The Impact of Time Expenditure Behavior and Avoidance. *Journal of Personal Finance*, (2016), 15(2). 41- 51. <http://www.iarfc.org/documents/issues/Vol%2015%20Issue2.pdf>.

O'Neill, B. Xiao, J.J., & Ensle, K.M. Propensity to Plan: A Key to Health and Wealth? *Journal of Financial Planning* (2016), 29(3), 42-50. <https://www.onefpa.org/journal/Pages/MAR16-Propensity-to-Plan-A-Key-to-Health-and-Wealth.aspx>.

Xiao, J.J. & O'Neill, B. Consumer Financial Education and Financial Capability. *International Journal of Consumer Studies* (2016), DOI: 10.1111/ijcs.12285. <http://onlinelibrary.wiley.com/doi/10.1111/ijcs.12285/full>.

Heo, W., Grable, J. & O'Neill, B. Wealth Accumulation Inequality: Does Investment Risk Tolerance and Equity Ownership Drive Wealth Accumulation? *Social Indicators Research* (2016), DOI: 10.1007/s11205-016-1359-5. <http://link.springer.com/article/10.1007/s11205-016-1359-5>.

O'Neill, B. & Xiao, J.J. Payday loan usage, State Law, and Financial Capability. *Journal of Financial Service Professionals* (2015), 69 (6), 89-98. <http://www.ingentaconnect.com/content/sfsp/jfsp/2015/00000069/00000006/art00016>.

Xu, Y., Johnson, C., Bartholomae, S., O'Neill, B., & Gutter, M.S. Homeownership Among Millennials: The Deferred American Dream? *Family and Consumer Sciences Research Journal* (2015), 44(2), 201-212. <http://onlinelibrary.wiley.com/doi/10.1111/fcsr.12136/abstract>.

B. Books and Chapters in Books

O'Neill, B. & Hensley, B. "Building the Financial Education Capacity of Teachers: Does It Make a Difference?" In *International Handbook of Financial Literacy*, 2016, Springer Books, p. 639-654. http://link.springer.com/chapter/10.1007%2F978-981-10-0360-8_40.

C. Refereed Proceedings

O'Neill, B. Empowering Information Intermediaries: Impact Evaluation of Financial Education for Library Professionals. *Association for Financial Counseling and Planning Education*, (2015), 67-76.

D. Other Publications

O'Neill, B. *Types of Student Loans* (2016). eXtension Student Loan Fact Sheet archived at http://articles.extension.org/sites/default/files/Types_of_Student_Loans_B.O'Neill.pdf.

O'Neill, B. Student Loans: Later Life Impacts (2016). eXtension Student Loan Fact Sheet archived at http://articles.extension.org/sites/default/files/Student_Loans_Later_Life_Impacts_B.O'Neill.pdf

III. Grants and Contracts

O'Neill, B. (and colleagues), \$950 from John and Anne Gerwig Director's Fund for Rutgers Cooperative Extension to support videotaping a financial education program for women farmers, 2016, <https://www.youtube.com/playlist?list=PLbsiTonzqFa6nZcscUwNg7TuwOiQ1nfsg>.

O'Neill, B., \$12,174 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2016.

O'Neill, B., \$5,000 from Next Gen Personal Finance to support financial education teacher training, 2016.

O'Neill, B. and the eXtension Financial Security for All CoP, \$1,000 from the *Consumer Federation of America* to develop a national social media campaign to promote *America Saves Week 2016*, 2016.

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O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, \$45,952 subcontract to grant to eXtension to develop training materials (webinars, blog posts, social media) for military financial counselors, 2016. ***

IV. Conference and Research Presentations

Invited Presentations

O'Neill, B. Why Does Research Matter? *Financial Planning Association Knowledge Circle Summit*, Baltimore, MD, 2016.

O'Neill, B. Financial Planning for the Second Half of Your Life, *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

O'Neill, B. (on a panel with 3 others) Research Panel: Building the Bridge from Research to Practice. *Association for Financial Counseling and Planning Education*, Jacksonville, FL, 2015.

Refereed Presentations

O'Neill, B. 25 Financial Health Metrics. *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

O'Neill, B. Improving Health and Increasing Wealth: Research Findings and Program Resources. *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

Swierk, M., O'Neill, B., Snorteland, I., & Behrendt, M. Taking FCS to the Streets: Resources to Improve the Well-Being of Military Families. *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

O'Neill, B. Positive Health and Financial Behaviors: The Impact of Daily Time Commitment and Avoidance. *American Council on Consumer Interests*, Arlington, VA, 2016.

Cho, S., Johnson, C., Kiss, E., O'Neill, B., Mountain, T., & Gutter, M. Student Loan Qualitative and Quantitative Data: Methodological Concerns. *American Council on Consumer Interests*, Arlington, VA, 2016.

O'Neill, B., Gillen, M., & Herndon, M. Measuring Impact: Methods and Metrics for Face-to-Face Classes and Social Media Outreach. *2016 National eXtension Conference*, San Antonio, TX, 2016.

O'Neill, B. Thirteen Terrific Technology Teaching Tools for Financial Education. *Family Economics and Resource Management Association*, New Orleans, LA, 2016.

O'Neill, B. The Personal Health and Finance Quiz: a Tool for Education, Research, and Program Evaluation. *Family Economics and Resource Management Association*, New Orleans, LA, 2016.

Kiss, E., Cho, S., Evans, D. & O'Neill, B. Does Borrowing for College Make Sense? Implications from a Mixed Methods Research Study. *Family Economics and Resource Management Association*, New Orleans, LA, 2016.

O'Neill, B. Empowering Information Intermediaries: Impact Evaluation of Financial Education for Library Professionals. *Association for Financial Counseling and Planning Education*, Jacksonville, FL, 2015.

Buchko, J., Herndon, M., O'Neill, B., & Gutter, M. Best Practices for Conducting Web Conferences, Writing Blog Posts, and Using Social Media to Increase the Capacity of Financial Counseling and Education Professionals. *Association for Financial Counseling and Planning Education*, Jacksonville, FL, 2015.

Johnson, C. & O'Neill, B. Online Focus Group Research. *National Extension Association of Family and Consumer Sciences*, White Sulphur Springs, WV, 2015.

VI. Awards

NEAFCS Social Networking Award, First Place National Winner, for eXtension Twitter chats and video conferences, *National Extension Association of Family and Consumer Sciences*, 2016, with five colleagues.

Distinguished Service Award, *American Association of Family and Consumer Sciences*, 2016.

Best Paper in Housing Award for “Homeownership Among Millennials: The Deferred American Dream?”, *Family and Consumer Sciences Research Journal*, 2016, with four co-authors.

Recognized as the most prolific author (adjusted for number of co-authors) in five core financial planning journals from 1984-2014 in an article published in the *Journal of Financial Planning* (Cummings and Heck, December 2015, p. 50-62), <https://www.onefpa.org/journal/Pages/DEC15-The-Most-Prolific-Authors-in-Financial-Planning-Literature.aspx>.

NEAFCS Written Press Releases Award, First Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2015.

NEAFCS Dean Don Felker Financial Management Award, Second Place National Winner, for Military Families Learning Network Personal Finance outreach, *National Extension Association of Family and Consumer Sciences*, 2015, with three colleagues.

NEAFCS Social Networking Award, Third Place National Winner, for eXtension Twitter chats, *National Extension Association of Family and Consumer Sciences*, 2015, with three colleagues.

President’s Award, *New Jersey Coalition for Financial Education*, 2015.

South Dakota State University

I. List of Faculty

Lorna Saboe-Wounded Head,

Soo Hyun Cho,

Wookjae Heo,

II. List of Publications

A. Refereed Journal Articles

Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M., & Griesdorn, T. (2016).

Experimental Design to Understand the Student Loan Decision: A Methodological Note. *Family and Consumer Sciences Research Journal*, 45(1), 65-76.

Heo, W., Grable, J. E., Nobre, L., & Ruiz-Menjivar (2016). An estimate of mediation effect of risk tolerance among marital status, gender, and investing behavior. *International Journal of Home Ecology*, 17(1), 1-14.

Grable, J. E., Heo, W., & Kruger, M. (2016). The intertemporal persistence of risk-tolerance scores. *Journal of Financial Planning*, 29(8), 38-47.

Heo, W., Grable, J. E., Nobre, L., & Ruiz-Menjivar, J. (2016). What Role Does Financial Risk Tolerance Play in Mediating Investing Behavior? *Journal of Financial Service Professionals*, 70(5), 42-51.

Heo, W., Grable, J. E., & O’Neill, B. (2016). Wealth Accumulation Inequality: Do Investment Risk Tolerance and Equity Ownership Make a Difference? *Social Indicators Research*. doi:10.1007/s11205-016-1359-5

IV. Conference and Research Presentations

Saboe-Wounded Head, L. (2016). Emerging adults: Can simplifying financial behavior increase financial satisfaction? *American Council on Consumer Interests annual conference, June 8-10, 2016.*

Saboe-Wounded Head, L. (2016). Can Simplifying Financial Behavior Lead to Financial Satisfaction? *American Association of Family and Consumer Sciences annual conference, June 22-25, 2016.*

Cho, S. H., & Saboe-Wounded Head, L. (2016). SDSU Financial Education Day: How to successfully implement a financial education event on a college campus. *American Association of Family and Consumer Sciences annual conference, June 22-25, Bellevue, WA*

Cho, S. H., Johnson, C. L., Kiss, D. E., O'Neill, B. M., Mountain, T., & Gutter, M. (2016). Symposium: Student Loan Qualitative and Quantitative Data: A Methodological Concern. *Annual Conference of the American Council on Consumer Interests, June 8-10, Crystal City, VA.*

Kiss, D. E., O'Neill, B., Evans, D.E., and Cho, S.H. (2016). Does Borrowing for College Make Sense? Implications from a Mixed-Methods Research Study. *Annual Conference of the Family Economics Resource Management Association.* March 11-12. New Orleans, LA.

Heo, W., Park, N., & Grable, J. E. (2016). Prediction of the Household Saving-to-Income Ratio Using a Nonlinear Estimation Technique. *American Council of Consumer Interest Annual Conference.* June 8-10, Arlington, VA.

Heo, W., Park, N., & Henager, R. (2016). Are We Depressed because of Our Jobs? Depression and Coping among Finance Workers and non-Finance Workers. *Academy of Financial Services.* October 20-21, Las Vegas, NV.

Heo, W., Henager, R., & Park, N. (2016). What do Financial Planning Associations communicate to Consumers? Different Dialogue among Financial Planning Associations and News Articles. *Academy of Financial Services.* October 20-21, Las Vegas, NV.

VI. Awards

Best Paper Award in Personal Finance, Articles published in 2015 in the Family & Consumer Sciences Research Journal (June 2016), American Association of Family and Consumer Sciences (citation below)

Cho, S. H., Xu, Y., and Kiss, D. E. (2015). Understanding Student Loan Decisions: A Literature Review. *Family and Consumer Sciences Research Journal, 43(3), 229-243.* doi: 10.1111/fcsr.12099

University of Minnesota

I. List of Faculty

Sharon M. Danes; Joyce Serido; Cathy Solhiem; Marlene Stum

II. List of Publications

A. Refereed Journal Articles

- Danes, S.M., Alba, A., & Landers, A. (2015). Cultural meanings of resource management for Mexican Americans. *Journal of Family and Economic Issues*. DOI: 10.1007/s10834-015-9476-x
- Harrison, N., Agnew, S., Serido, J. (2015). Attitudes to debt among indebted undergraduates: A cross-national exploratory factor analysis. *Journal of Economic Psychology / Elsevier*, 46, 62-73.
- Landers, A. L., Danes, S.M., & White Hawk, S. (2015). Finding their way home: The reunification of First Nations adoptees. *First Peoples Child and Family Review*, 10 (2), 18-30.
- Nose, L., Korunka, C., Frank, H. Danes, S.M. (2015). Decreasing the effects of relationship conflict on family businesses: The moderating role of family climate. *Journal of Family Issues*, 1-27, DOI: 10.1177/0192513X15573869.
- Craft, S., Seal, K., Jang, J. & Danes, S.M. (2015). Spousal expectations and perceived social support during the creation of a new business venture. *Journal of Couple and Relationship Therapy*, 14:2, 169-195, doi: 10.1080/15332691.2014.921263.
- Serido, J., Curran, M. A., Wilmarth, M., Ahn, S. Y., Shim, S., & Ballard, J. (2015). The unique role of parents and romantic partners on young adults' financial attitudes and behaviors. *Family Relations*, 64(5), 696-710.
- Shim, S., Serido, J., Tang, C., & Card, N. (2015). Socialization processes and pathways to healthy financial development for young adults. *Journal of Applied Developmental Psychology*, 38, 29-38. Yang, Y. & Danes, S.M. (2015). Resiliency and resilience process of Entrepreneurs in new venture creation. *Journal of Entrepreneurship Research*, 15 (1), 1-30.

B. Books and Chapters in Books

- Serido, J. & Deenanath, V. (Forthcoming). Financial parenting: Promoting financial self-reliance of young consumers. In J. J. Xiao (Ed) *Handbook of consumer finance research, 2nd Edition*. New York: Springer

E. Other Publications

- Serido, J. & Hendrickson, L. (2016). [Review of the book Elliott, W. III & Lewis, M.K. (2015). *The real college debt crisis: How student borrowing threatens financial well-being and erodes the American Dream*. Santa Barbara, CA: ABC-CLIO] *The Standard: Association for Financial Counseling & Planning Education*.

III. Grants and Contracts

J. Serido PI (Co-PI L. Borden; K. Turner (Fond du Lac Tribal and Community College) National Institute of Food and Agriculture/Children, Youth and Families At-Risk Fostering Achievement and Connection to Engage Students (FACES)
July 2015 – June 2020

Direct Costs: \$1,320,000

J. Serido PI
Cooperative Extension

Financing Post-Secondary Education: Helping Families Make Informed Choices

December 2014 – December 2015

Direct Costs: \$10,000

IV. Conference and Research Presentations

Landers, A. L., Danes, S. M., & White Hawk, S. (2015, October). *Satisfactory reunification experiences of adopted and/or fostered American Indians*. Poster presentation at the 2015 Minnesota Association for Marriage and Family Therapy Conference, Minneapolis, MN.

Landers, A. L., Bellamy, J. L. & Danes, S. M. (2015). Child welfare outcomes of American Indian children in long-term foster care. Presented at the 2015 National Council on Family Relations (NCFR) Annual Conference, Vancouver, British Columbia, Canada.

Alba Meraz, A. & Danes, S.M. (2015). Exploring Mexican American Cultural Meanings about Financial Management. Presented at 2015 AFCPE Annual Conference, Nov.18- 20, Jacksonville, FL.

Deenanath, V., Danes, S.M., & Yang, Y. (2015). *Evaluation of financial literacy development of high school students: A longitudinal mixed methods study*. Presented at 2015 ACCI Annual Conference, May 20-22, Clearwater Beach, FL.

Landers, A. L., Danes, S.M., & White Hawk, S. (2015, August). *Reunification of adopted and/or fostered American Indians*. Poster presented at the 2015 American Association for Marriage and Family Therapy Annual Conference, Austin, TX.

Landers, A. L., Liebler, C. A., Ingalls-Maloney, K., Danes, S.M., & White Hawk, S. (2015). *Community-based participatory research: Reunification experiences of adopted and/or fostered American Indians*. Presented at the 33rd Annual Protecting Our Children National American Indian Conference on Child Abuse and Neglect, Portland, OR.

Serido, J. (September 28, 2015). *Financial parenting*. Corporation For Enterprise Development (CFED) Convening of Experts. Washington, DC.

Serido, J., Alba Meraz, A. & Danes, S.M. (2015). Financing Post-Secondary Education: Helping Families Make Informed Choices. Presented at 2015 AFCPE Annual Conference, Nov.18- 20, Jacksonville, FL.

Serido, J., Curran, M. A., Ahn, S. Y. (November, 2014). What's love got to do with it? In J. Serido & C. Gudmunson (Chairs), *Financial and Life Satisfaction: It's a Family Affair*. National Council of Family Relations, Baltimore, MD.

Serido, J. (March 6, 2015). Life after college: Pathways to self-Sufficiency in Young Adulthood. Invited Colloquium. The McClelland Institute for Children, Youth, and Families, University of Arizona.

Serido, J., Ballard, J., Deenanath, V., & Shim, S. (May, 2015). *Financial Parenting During Young Adulthood: Waning Power, Staying Power, or Changing Power?* American

Council on Consumer Interests Annual Conference, Clearwater, FL.

Serido, J., Danes, S., Alba Meraz, A., Garbow, J., Hagen Jokela, R., Hendrickson, L., Butler, S. (October, 2015). *Effective Community Collaboration and Accessing Post-Secondary Education: A Pilot Approach*. University of Minnesota Fall Cooperative Extension Conference, Bloomington, MN

VI. Awards

2014 (Danes) Hubler Award for Excellence in Service to Family Businesses presented by Twin Cities Business Magazine and Hubler for Business Families