Derek D. Klock, CFP®

Work Address:ddklock@vt.edu
3061 Pamplin Hall, Blacksburg, VA 24060

(o) 540-231-4419

Education Virginia Polytechnic Institute & State University, Pamplin College
December 2005
Masters of Business Administration
R.B. Pamplin Fellowship (2003 – 2005) R.B. Pamplin and First Union Scholarship (2003 – 2005)
Beta Gamma Sigma Honor Society, member 2005 – Present

Virginia Polytechnic Institute & State University December 1996
B.S., Housing, Interior Design & Resource Management
Option: Family Financial Management

Experience
Virginia Polytechnic Institute & State University (Virginia Tech) Jan 2006 – Present
Professor of Practice in Finance (May 2019 – Present)
Associate Professor of Practice in Finance (Jul 2014 – May 2019)
Assistant Professor of Practice in Finance (Aug 2010 – Jun 2014)
Instructor of Finance (Jan 2006 – Aug 2010)

- Teaching responsibilities:
  - CFP Board-Registered Program classes
    - FIN 4104: Retirement Planning (2014 – Present)
    - FIN 4114: Financial Planning Technology and Modeling (2014 – 2020)
    - FIN 4134: Financial Planning Applications (2017 – 2018)
    - AAEC 3104: Financial Planning for Professionals (2014)
  - General Finance classes
    - FIN 3144: Investments: Debt, Equity & Derivatives (2017 – Present)
    - FIN 3134: Concepts and Skills (2006 – 2017)
    - FIN 3104: Introduction to Corporate Finance (2015)
- Additional responsibilities:
- Financial Planning Program Coordinator (2008 – 2017)
- Co-advisor for Financial Planning Association VT student chapter (2010 – Present)
- Co-advisor for BASIS – student managed investment fund (2009 – 2013)
- Departmental Career Advisor (2007 – 2017)

Adjunct Instructor (Aug – Dec 2004)

- Taught one section of FIN 3204: Risk and Insurance for the Department of Apparel, Housing & Resource Management.

Hollins University, Part-time Instructor of Finance Jul 2005 – Jun 2007

- Teaching responsibilities: Introduction to Business, Investments, Personal Finance, and Corporate Finance.
- Regularly oversaw students seeking independent study opportunities in personal finance and personal investments.

Author / Independent Consultant Apr 2002 – Present
Development and review of various financial planning tools and products for small business. Development of personal finance educational materials to include end-of-chapter questions, case materials, and activities for a collegiate level textbook. Assisted with the development of web-based software applications for the student. Development of PowerPoint presentations and ancillary materials for the instructor.

First National Bank Nov 1999 – May 2002

Financial Consultant / Assistant Manager, Dublin, VA. (Jul 2000 – May 2002) Responsible for developing and maintaining personal and business relationships to include pension planning and funding, allocating and managing personal investment portfolios up to $500,000. Assisted with the development of a training seminars targeting various investment topics both at the branch and bank level. Created materials to assist with marketing and sales of new qualified retirement plans. Responsible for branch operations and reporting; opening, maintaining and expanding customer deposit and credit relationships; developing and servicing investment relationships with both retail and commercial banking customers; training and supervising branch level employees.

Personal Banker / On-site Manager, Christiansburg, VA. (Nov 1999 – Jul 2000) Responsible for branch operations and reporting; developing and expanding customer deposit and credit relationships; and employee supervision.

First American Federal Savings Bank, Personal Banker, Dublin, VA. Nov 1997 – Oct 1999

Responsible for new accounts, delinquent accounts, consumer and residential lending, insurance product sales, mutual fund investment sales, client file maintenance, client sales presentations, and branch level accountability reporting. Financial education seminars. Only 1 of 11 personal bankers in Virginia to meet or exceed all five sales and production goals for 1998.

Awards & Honors

Omicron Delta Kappa VT Chapter *G. Burke Johnson Excellence in Teaching* Award 2020
Finance Department *Herakovich Undergraduate Teaching Excellence* Award 2015, 2011
University *Excellence in Undergraduate Teaching Certificate* 2014
Pamplin College *Excellence in Undergraduate Teaching Certificate* 2014
Virginia Tech Career Services *Excellence in Career Advising* Award 2009
Greek Life (Various groups), *Faculty Recognition* 2008, 2009, 2011, 2012, 2015,2020
Virginia Tech Housing and Resident Life, *Favorite Faculty* award 2010, 2011, 2013

Publications (Refereed Journals)

Grable, J.E., Lytton, R.H., O'Neill, B., Joo, S., Klock, D.D. (2006) Risk tolerance, projection bias, vividness, and equity prices. *The Journal of Investing*, 15(2), 68-74

Publications (Books & Ancillaries)

Grable, J.E., Klock, D.D. & Lytton, R.H. (2013). *A Case Approach to Financial Planning: Writing a Financial Plan*. 2nd Ed. Cincinnati: The National Underwriter Co.

Grable, J.E., Klock, D.D. & Lytton, R.H. (2013). *Instructor's manual*. To accompany *A Case Approach to Financial Planning: Writing a Financial Plan*. 2nd Ed. Cincinnati: The National Underwriter Co.

Lytton, R.H., Grable, J.E., & Klock, D.D. (2013). *The Process of Financial Planning: Developing a Financial Plan*. 2nd Ed. Cincinnati: The National Underwriter Co.

Lytton, R.H., Grable, J.E., & Klock, D.D. (2013). *Instructor's manual*. To accompany *The Process of Financial Planning: Developing a Financial Plan*. 2nd Ed. Cincinnati: The National Underwriter Co.

Lytton, R.H. & Klock, D.D. (2009). *Instructor's manual*. To accompany *Personal Finance,* *Turning Money Into Wealth*, 5th Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Grable, J.E., Klock, D.D. & Lytton, R.H. (2008). *A Case Approach to Financial Planning: Writing a Financial Plan*. Cincinnati: The National Underwriter Co.

Lytton, R.H., Grable, J.E., & Klock, D.D. (2007). *The Process of Financial Planning: Developing a Financial Plan*. Cincinnati: The National Underwriter Co.

Lytton, R.H. & Klock, D.D. (2007*). Instructor's manual*. To accompany *Personal Finance, Turning Money Into Wealth*, 4th Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H. & Klock, D.D. (2004*). Instructor's manual*. To accompany *Personal Finance, Turning Money Into Wealth*, Updated 3rd Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H. & Klock, D.D. (2003). *Instructor's Manual*, To accompany *Personal Finance, Turning Money Into Wealth*, 3rd Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H. & Klock, D.D. (2003). *Web-based Student Study Guide*, To accompany *Personal Finance, Turning Money Into Wealth*, 3rd Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H., Grable, J.E., & Klock, D.D. (2000). *Instructor's Manual*. To accompany *Personal Finance, Turning Money Into Wealth*, 2nd Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R. H., Grable, J. E., & Klock, D. D. (2000). *Student Study Guide*. To accompany *Personal Finance, Turning Money Into Wealth*, 2nd Edition by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H., Grable, J.E., & Klock, D.D. (1998). *Instructor's Manual*. To accompany *Personal Finance, Turning Money Into Wealth* by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Lytton, R.H., Grable, J.E., & Klock, D.D. (1998). *Student Study Guide*. To accompany *Personal Finance, Turning Money Into Wealth* by A. J. Keown. Upper Saddle River, NJ: Prentice Hall.

Book Reviews

Klock, D. D. "Informative Read w/ a Big Flaw." Review of *Maximizing Social Security Retirement Benefits*, by Mary Beth Franklin. The *NAFPA Advisor* Newsletter, Apr 2017, p26

Invited Presentations

Keynote Presenter at inaugural George Mason CFP program board meeting (virtual, Oct 2020)
How to Develop a Top-Quality, High-visibility CFP Board Registered Program

Northern Virginia Chamber of Conference Economic Recovery Event (virtual, Jul 2020)
Where Does Virginia Go From Here - A Story of Economic Recovery

CFP Board Programs Director's Conference (Washington, D.C., Aug 2018)
CFP Program Development and Experiential Learning Opportunities

CFP Board Programs Director's Conference (Washington, D.C., Aug 2015)
Benefits of running an FPA student chapter

CFP Board Programs Director's Conference (Washington, D.C., Aug 2012)
Perils and Pitfalls of Case Development (Joint with R. Lytton and J. Grable)

CFP Board Programs Director's Conference (Washington, D.C., Aug 2012)
The Case-based Approach: Bringing the Harvard Approach to your Capstone Class (Joint with R. Lytton)

CFP Board Programs Director's Conference (Washington, D.C., Aug 2011)
Real-time or Not: Do Case Details Matter (Joint with R. Lytton and J. Grable)

CFP Board Programs Director's Conference (Washington, D.C., Aug 2011)
The Client Relationship Management Course: Integrating the Art and Science of Professional

Practice (Joint with R. Lytton)

Committee Assignments
Department of Finance, Search committee – Prof of Prac in Financial Planning, Feb – Jun 2020
Department of Accounting and Information Systems, Search committee – Prof of Prac in Tax, Member, Oct 2018 – Jan 2019
Department of Finance, Undergraduate Placement committee, Member, Aug 2015 – Jun 2017
Department of Finance, Curriculum committee, Member, Aug 2011 – Aug 2017
Pamplin College, Assurance of Learning committee, Member, Aug 2012 – June 2017, Chair, Aug 2015 – June 2017
University, Search committee - Associate Provost and Honors Program Director, Member, Sep 2014 – Mar 2015
Department of Agricultural and Applied Economics, Search committee – Asst Prof, Member, Feb 2011 – Jun 2011; Feb 2014 – Jun 2014

Department Service
Financial Planning Association Student Chapter, *Co-advisor*, Jan 2012 – Present
Department of Finance, Financial Planning *Program Coordinator*, Aug 2007 – Aug 2017
Department of Finance, *Career Advisor*, Aug 2007 – Jun 2014
Bond And Securities Investing by Students (BASIS), *Co-advisor*, Jun 2009 – March 2014
Faculty Advisor, Wells Fargo / Pamplin Externship Program, (Jan 2011, Jan 2012, Jan 2013)

Related Service & Outreach
Faculty Leader, Virginia Council on Economic Education, Governor's Challenge Case competition (Annual: 2012 – Present)
Invited Presenter at the Virginia Council of Economic Education – Personal Finance Institute (June 2019)
Invited Presenter for Delta Sigma Pi (Mar 2019)
Invited Presenter at College of Natural Resources Women in Resources Program (Oct 2016)
Judicial Panelist, Virginia Tech Graduate Honor System, (2003-07, 2009-13, 2015-2017)
Invited Instructor, Virginia Council on Economic Education Personal Finance Institute (Jun 2012)
Invited Presenter at Pamplin LEAP Diversity-Initiative Program (Aug 2011 & Aug 2012)
Invited Presenter at Pamplin BASE Program (Summer 2010)
Invited Presenter at Pamplin Peer Mentorship Program (Fall 2010, Fall 2011, Fall 2012)
Invited Presenter for Corps of Cadets (Fall 2011, Spring 2015)
Invited Instructor, CFA preparatory program (Spring 2010, Spring 2011)
Faculty Advisor to the Virginia Tech Fed Challenge Team (Nov 2010)

Professional Memberships
Financial Planning Association (FPA), 2001 – 2003, 2011 – Present
International Association of Registered Financial Consultants (IARFC), Member, 2005 – 2009, Director, 2007 – 2009

Professional Outreach
Virginia Tech Student Financial Planning Challenge Team, Co-trainer, 2011 – 2015
Schwab *Impact* Conference, VT student Faculty Coordinator, 2008 – Present
TD Ameritrade *LINC* Conference, VT student Faculty Coordinator, 2014 – 2018, 2020
Journal of Personal Finance Reviewer, 2007 – 10
Virginia Tech MBA (Quest®), Facilitator, 2004 – 05, 2007
Virginia Tech American Express Financial Planning Invitational Team, Co-trainer, 2000 – 07
Junior Achievement, Classroom Facilitator, Christiansburg Middle School, 2003 – 04

Professional Education & Licensure
CFP® Designation, Aug 2018 – Present
NASD Series 7, General Securities License, May 2002 – May 2004
Virginia Life & Health Insurance License, Apr 1998 – Dec 2006
NASD Series 63, State Registration, May 1998 – May 2004
NASD Series 6, Limited Securities License, May 1998 – May 2002
American Institute of Banking Course, Analyzing Financial Statements, Sep 2001