

# Jamie Lynn Byram

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## Education

### University of Georgia, Athens, GA / 2020

- Doctor of Philosophy (Ph.D.) - Department of Financial Planning, Housing, and Consumer Economics

### University of Alabama, Tuscaloosa, AL / 2011

- Master of Science – Personal Financial Planning

### Asbury Theological Seminary, Wilmore, Kentucky / 2007

- Master of Divinity – Academic Track

### University of Alabama at Birmingham, Birmingham, Alabama / 2003

- Master of Business Administration Degree
- 5<sup>th</sup> Year Specialist in Education

### Samford University, Birmingham, Alabama / 1998

- Bachelor of Arts Degree in History/Political Science

### London Study Centre, London, England / 1997

- International Studies – work-study

## Professional Experience

### Peace Within Financial Counseling, LLC, Virtual (2005- present)

[www.peacewithinllc.com](http://www.peacewithinllc.com)

- Owner
- Offer financial counseling to individuals and couples
- Offer life planning to individuals and couples
- Offer educational seminars on broad range of personal finance topics
- Worked with approximately 250 clients since inception

### Ebix, Inc. Johns Creek, GA (2009 – present)

- Top Dollar – professional contributor
- Editorial Board Member – Personal Finance Editor
- Content Reviewer – PFP topics – Retirement, Estate, Insurance, and Tax Planning

### **Charles D. Haines, LLC, Birmingham, AL 2009-2010**

- Plan Coordinator - worked in both financial planning and portfolio investment areas
- Developed client financial plans
- Balanced client portfolio accounts
- Met with clients and senior planners to present financial and portfolio plans

### **BBVA Compass Bank, Birmingham, AL 1995-2004**

Treasury Management (Compass e-Access Team) 2001-2004

- Set-up all new customer accounts
- Handle majority of client training
- Facilitate communication between sales team and customers
- Completed initial testing for system and attended beta meetings

Corporate Finance (Cost Analyst/Product Model) 2000-2001

- Loaded and maintained product profitability model
- Created product tables for profitability system
- Assisted with developing new incentive program
- Performed center studies on internal cost centers

Investments (Bond Specialist) 1995-2000

- Created CDs and downloads for 50+ banks
- Worked with customers to solve accounting report problems
- Interacted with investment salesmen and traders
- Created monthly downloads for investment division

## **Academic Experience**

Virginia Polytechnic Institute and State University, Assistant Professor of Practice, (2020-present).

University of Georgia, Graduate Assistant, (2018-2020).

University of Georgia, Instructor, (2015-2018).

University of Southern Mississippi: Director of Financial Planning Programs (2011-2014).

University of Southern Mississippi: Associate Professor in Practice (2010-2014).

University of Missouri: Columbia: Instructor of Financial Planning and Counseling (2007-2008),  
Instructor of Corporate Finance (2007-2008).

## Topic Familiarity and Teaching Interests

- Personal Financial Planning for Professionals
- Client Relationship Management
- Retirement Planning
- Employee Benefits Planning
- Insurance Planning
- Personal Tax Planning
- Corporate Finance
- Business Statistics
- Financial Counseling
- Consumer Economics
- Estate Planning
- Capstone

## Teaching Experience

### *Undergraduate Financial Planning Courses*

#### *Client Relationship Management*

Virginia Tech: One semester with an average class size of 50.

#### *Financial Planning for Professionals*

Virginia Tech: One semester with an average class size of 50.

#### *Introduction to Financial Planning*

University of Southern Mississippi: Two years with an average class size of approximately 60.

#### *Insurance Planning*

University of Southern Mississippi: Two years with an average class size of approximately 60.

#### *Retirement Planning and Employee Benefits*

University of Southern Mississippi: Two years with an average class size of approximately 12.

#### *Advanced Financial Planning and Counseling Techniques*

University of Southern Mississippi: One year with an average class size of approximately 7.

#### *Family Tax Planning*

University of Georgia: One year with an average class size of approximately 10.

#### *Retirement Planning*

University of Georgia: One year with an average class size of 55.

#### *Estate Planning*

University of Georgia: One year with an average class size of 84.

#### *Capstone Course*

University of Georgia: One year with an average class size of 30.

## ***Undergraduate Finance Courses***

### *Corporate Finance*

Virginia Tech: Two semesters with an average class size of 30.

### *Principles of Finance*

University of Southern Mississippi: One and a half years with an average class size of 40.

University of Missouri- Columbia: Summer term, class size 75.

### *Business Statistics*

University of Southern Mississippi: Two years with an average class size of approximately 25.

### *International Finance*

University of Southern Mississippi/ Kings College (London: Waterloo Campus): Three years with an average class size of 30.

## ***Undergraduate Financial Counseling Courses***

### *Financial Counseling*

University of Missouri: One year with an average class size of approximately 35.

## ***Undergraduate Consumer Economic Courses***

### *Introduction to Consumer Economics*

University of Georgia: Three years with an average class size of 120.

### *Consumers in Our Society*

University of Georgia: Two years with an average class size of 50.

### *Family Economic Issues through the Life Course*

University of Georgia: One year with an average class size of 200.

### *Consumer Protection*

University of Georgia: One year with an average class size of 60.

## **Publications**

### *Book Contributions*

**Garrett, J. L.** (2012). Appendix. Durband, D. B., & Britt, S. L. (Eds.). *A Guide to Developing a University-based Financial Education Program*. New York: Springer.

### *Peer-Reviewed Academic Publications*

- Byram, J. L., Grable, J. E., White, K. J., Thomas, M., & Watkins, K.** (2021). Improving Youth Financial Literacy: A Profile of Middle School Camp Attendees. *Journal of Extension*.
- Grable, J. E., Kruger, M., **Byram, J. L., & Kwak, E. J.** (2021). An Exploration of the Association between Spousal Perceptions of Partner Spending and Saving Behavior and Financial Satisfaction. *Journal of Financial Therapy*.
- Grable, J. E., Hubble, A., Kruger, M., **Byram, J. L., Ford, M., & Clement, G. O.** (2020). Risk tolerance. Beware when clients are in a bad mood. *Journal of Financial Service Professionals*, 74(1), 46- 55.
- White, K. J., Watkins, K., McCoy, M., Muruthi, B., & **Byram, J. L.** (2020). An Investigation of Financial Socialization Messages: The Relationship between Race, Financial Management, Optimism, and Stress. *Journal of Family and Economic Issues*. 42(2), 237-250.
- Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A.** (2014). Adoption of mobile payment technology by consumers: Impacts and implications. *Family and Consumer Sciences Research Journal*. 42(4), 358-368.

### *Professional Publications*

- Garrett, J. L.** (2011, December). Reverse mortgage a viable option to build investment. *The Journal of South Mississippi Business*, p. 4.
- Garrett, J. L.** (2009). *Buy Now, Pay Later: Credit 101*. Co-author and editor for the curriculum Center for Family and Consumer Sciences (Texas ISD).

### *Editorial Service*

Personal Best – Top Dollar, Editorial Board Member, and Advisor, (2009-present).

**Minton, J. L.** (1997). An Interview with William Cobb. *Noccalula*, (2), 60-67.

### **Conference Papers, Posters, and Presentations**

- Grable, J. E., **Byram, J. L., Kwak, E. J., & Kruger, M.** (2020, November). *Decomposing the Association between Spousal Perceptions of Partner Spending and Saving Behavior and Financial Satisfaction*. Paper presented at 2020 Association for Financial Counseling and Planning Education Symposium, Virtual Conference.
- Byram, J. L., & Grable, J. E.** (2020, October). Spending and saving congruency: A key to understanding marital and financial satisfaction. Paper presented at 2020 Financial Therapy Association Annual Conference, Virtual Conference.

**Byram, J. L.** (2020, February). *An Examination of Debt Patterns among First-Generation College Students*. Paper presented at 2020 Academic Research Colloquium for Financial Planning and Related Disciplines Doctoral Seminar, Arlington, VA.

Watkins, K., & **Byram, J. L.** (2019, November). *The Association of Parenting Styles and Financial Management Behaviors*. Poster Session presented at 2019 Association for Financial Counseling and Planning Education Symposium, Portland, OR.

Kruger, M., Grable, J., Hubble, A., Ford, M., **Byram, J. L.**, & Clement, G. (2018, November). *Risk Tolerance: Don't Ask Me, I'm in a Bad Mood*. Poster Presented at 2018 CFP Board Academic Research Colloquium, Arlington, VA.

**Garrett, J. L.**, Anderson, N., Rodermund, R., Robb, C., & Stolberg, S. (2014, April). *How do you use new financial technologies?* American Council on Consumer Interests Annual Conference, Milwaukee, WI.

Laatsch, F., & **Garrett, J. L.** (2013, October). *Obamacare: The application process*. Paper presented at the annual meeting of the Academy of Financial Services, Chicago, IL.

## **Honors, Awards, and Scholarships**

The Graduate School Dean's Award - Social Sciences - \$2,750 (2020), University of Georgia.  
*Competitive Award.*

Future Faculty Fellows Program - \$600 (2019-2020) Center for Teaching and Learning, University Teaching Fellowship Program, University of Georgia. *Competitive Award.*

Thomas E. Cochran Emerging Leader Award, University of Georgia, \$2,000 (2019-2020) College of Family and Consumer Sciences, University of Georgia. *Competitive Award.*

Outstanding Teaching Assistant Award, University of Georgia, Office for Vice president for instruction (2019-2020). *Competitive Award.*

Excellence in Teaching Award Nominee, University of Georgia, Office for Vice President for Instruction (2019-2020). *Competitive Award.*

President- Graduate Student Organization - College of Family and Consumer Sciences, University of Georgia (2019-2020).

Travel Award - \$1150 (Spring 2020) College of Family and Consumer Sciences, University of Georgia  
*Competitive Award.*

Travel Award - \$1200 (Fall 2018) College of Family and Consumer Sciences, University of Georgia  
*Competitive Award.*

Blue Key National Honor Society – University of Georgia (2019-2020).

Graduate Assistantship Award - \$65,125.90 (2018-present).

Financial Planning, Housing, and Consumer Economics, University of Georgia *Competitive Award.*

FACS Featured Graduate Student – University of Georgia, (2019-2020).

Towel and Basin Award – Asbury Theological Seminary (2007).

## **Professional Accreditations**

Accredited Financial Counselor (AFC®)

## **Professional Affiliations**

Association for Financial Counseling Planning Education

Financial Therapy Association

National Association of Personal Financial Advisors

## **Student Supervision and Mentorship**

### *Mentor and Judge for Management*

Served as a mentor for groups of Management majors who took the Capstone course for their degree program. Students worked on teams consulting local small businesses. Also served as the Finance mentor for these teams; also served on the panel of judges each spring determining the winner for the academic year.

## **Innovative Teaching Experience**

### *Student Think Center, Hattiesburg, MS*

Held several classes at the Think Center each semester, as the Center offered an interactive learning environment that facilitated group work and stimulated creative thinking. Met with several staff members who provided support in implementing innovative teaching methods.

### *Master Teacher Seminar, Buckhead, GA*

Seminar for college-level professors focusing on content creation, evaluation techniques, and overall teaching effectiveness.

### *Money Dawgs- Lead Instructor, Athens, GA*

Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

### *Financial Planning Academy – Lead Instructor, Athens, GA*

Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

## **Institutional Service**

### **Leadership**

- FHCE - Graduate Student Organization - President (UGA) 2019-2020
- Eta Beta Rho - Hebrew Honor Society - President (Asbury) 2006-2007

### **Committee Membership**

- Research Awards Selection Committee (UGA) 2018-2020
- Luckyday Scholarship Selection Committee (USM) 2011-2014
- College of Business Foundation Committee (USM) 2011-2014
- Faculty Senate – College of Business Representative (USM) 2011-2014
- Bankruptcy Counselor (UMC) 2007-2008

### **Mentor/advisor**

- FMA Faculty Co-advisor, 2011-2014 (USM)

**Invited Speaker/ Lecturer**

- Honors Introduction to Personal Financial Planning (CSM 205), (UA) Fall 2020
- Behavioral Finance (FHCE 4900), (UGA) Spring 2020
- Retirement Planning (FHCE 6210), (UGA) Spring 2020
- SIFE chapter meeting (USM) 2010-2014
- Ethics Week Lecture Series (USM) 2010-2014
- BA250 guest lecture (USM) 2010-2014
- Career Day guest lecture (USM) 2010-2014