RUTH H. LYTTON

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Professor of Financial Planning
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EDUCATION

Ph.D., 1986, Virginia Polytechnic Institute and State University
M.S., 1979, Virginia Polytechnic Institute and State University
B.S., 1977, Virginia Polytechnic Institute and State University

PROFESSIONAL EXPERIENCE

Virginia Tech

2009	Professor
2017-	Director, Certified Financial Planning Board of Standards, Inc. – Registered Financial Planning Program, Department of Finance, Insurance & Business Law
2007-2016	Director, Certified Financial Planning Board of Standards, Inc. – Registered Financial Planning Program, Department of Agricultural & Applied Economics and Department of Finance, Insurance & Business Law
1997-2007	Director, Certified Financial Planning Board of Standards, Inc. – Registered Family Financial Management Program
1992-	Associate Professor
1986-92	Assistant Professor
1984-86	Extension Specialist/Instructor (8/01/84 - 6/30/85, 50% appointment; 7/01/85 - 6/30/86, 75% appointment)
1982-84	Graduate Assistant, College of Human Resources
1976-78	Graduate Assistant

University of Tennessee at Martin

1985	Visiting Professor, Graduate Summer Course
1980-82	Assistant Professor

University of Rhode Island

1978-80	Instructor

HONORS AND AWARDS

Honorary Memberships

1975	Phi Upsilon Omicron
1977	Phi Sigma Society
1982	Phi Kappa Phi
1984-85	Phi Upsilon Omicron, National Founders Fellowship Recipient
1985	Kappa Omicron Nu (formerly Omicron Nu)
1997	Golden Key National Honor Society

Awards

2020	National Association of Personal Financial Advisors (NAPFA) Special Achievement Award
2020	Omicron Delta Kappa, G. Burke Johnston Award for Excellence in Teaching
2015	Virginia Tech Alumni Award for Excellence in Undergraduate Advising
2012	Financial Planning Association (FPA) Heart of Financial Planning Award
2009	John H. Cecil Lifetime Service Award from the Central Virginia Chapter of the Financial Planning Association (FPA)
2008	Ken Gillaspie Legacy Fund Scholarship Recipient to attend the Money Quotient Financial Life Planning Training (1 of 2 national recipients)
2008	North American Colleges & Teachers of Agriculture (NACTA) Teaching Award of Merit
2007	National Extension Association of Family & Consumer Sciences • Eastern Region Winner, Program Excellence Through Research Award • National Winner, Program Excellence Through Research Award
2006	CFP Board's American Council on Consumer Interests (ACCI) Financial Planning Research Paper Award
2003	Panhellenic Council of Virginia Tech Certificate of Appreciation for Teaching Excellence
2002	Professor Recognition Award for Superior Teaching by Alpha Chi Omega
2001	College of Human Resources & Education Excellence in Undergraduate Student Advising Award
2001	Virginia Tech Award for Excellence in Career Advising
1999	Association for Financial Counseling and Planning Education (AFCPE), Best Research Paper Conference Award
1995	Association for Financial Counseling and Planning Education (AFCPE), Mary Ellen Edmondson Educator of the Year Award
1994-95	College of Human Resources Certificate of Teaching Excellence
1991-92	College of Human Resources Nominee for W. E. Wine Award for Excellence in Teaching

RESEARCH & SCHOLARLY ACHIEVEMENTS

Books and Book Chapters

Grable, J. E., Klock, D. D. & Lytton, R. H. (2013). *The Case Approach to Financial Planning: Bridging the Gap Between Theory and Practice (2nd Ed.).* Erlanger, KY: The National Underwriter Co.

Grable, J. E., Klock, D. D. & Lytton, R. H. (2013). *Instructor's Manual.* To accompany *The Case Approach to Financial Planning: Bridging the Gap Between Theory and Practice (2nd Ed.).* Erlanger, KY: 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.)*. Erlanger, KY: The National Underwriter Co.

Lytton, R. H. (2013). *Instructor's Manual.* To accompany *The Process of Financial Planning: Developing a Financial Plan (2nd Ed.)*. Erlanger, KY: The National Underwriter Co.

Lytton, R. H. & Klock, D. D. (2009*). Instructor's Manual.* To accompany A. J. Keown, *Personal Finance, Turning Money Into Wealth* (5th Ed.). 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. & Klock, D. (2007*). Instructor's manual.* To accompany A. J. Keown, *Personal Finance, Turning Money Into Wealth* (4th Ed.). Upper Saddle River, NJ: Prentice Hall.

Lytton, R. H., Grable, J. E. & Klock, D. D. (2006). *The Process of Financial Planning: Developing a Financial Plan*. Cincinnati: The National Underwriter Co.

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

Lytton, R. H., Grable, J. E., & Klock, D. (2001*). Student study guide.* To accompany A. J. Keown, *Personal Finance, Turning Money Into Wealth* (2nd Ed.). Upper Saddle River, NJ: Prentice Hall.

Lytton, R. H., Grable, J. E., & Klock, D. (2001*). Instructor's manual.* To accompany A. J. Keown, *Personal Finance, Turning Money Into Wealth* (2nd Ed.). Upper Saddle River, NJ: Prentice Hall.

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

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

Lytton, R. H., McFall, B. S., Minish, R., & Lytton, C. H. (1998). Saturday sessions: Merging outreach and research in a quest for educational equity. *A Five-Year Retrospective of the Massachusetts Avenue Building Assets Fund Grants Program 1992-1996*. Washington, D.C.: American Association for Family and Consumer Sciences.

Refereed Journal Articles

Grable, J. E., Roszkowski, M., Joo, S., O'Neill, B. & Lytton, R. H. (2009) A test of the relationship between self-assessed financial risk tolerance and investment risk-taking behavior. *International Journal of Risk Assessment and Management*, 12(2/3/4), 396-419. Available: http://www.inderscience.com/browse/index.php?journalID=24&year=2009&vol=12&issue=2/3/4

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

Grable, J. E., Lytton, R. H., & O'Neill, B. (2004). Projection bias and financial risk tolerance. *Journal of Behavioral Finance, 5*(3), 240-245.

Lytton, R. H., & Grable, J. E. (2004). FCS (family and consumer sciences) academic programs and financial planning industry: Partnering to meet growing demand. *Journal of Family and Consumer Sciences, 96*, 40-45.

Grable, J. E. & Lytton, R. H. (2003). The development of a risk assessment instrument: A follow-up study. *Financial Services Review*, 12, 257-274.

Grable, J. E. & Lytton, R. H. (2001). Assessing the concurrent validity of the SCF risk tolerance question. *Journal of Financial Counseling and Planning, 12*, (2), 43-52.

Lytton, R. H., Decker, L. R., & Grable, J. E. (2001). Student credit card debt: Looking beyond the financial issue. *Family Economics and Resource Management Biennial, 4*, 105-113.

Grable, J. E., & Lytton, R. H. (1999). Assessing financial risk tolerance: Do demographics, socioeconomic, and attitudinal factors work? *Family Economics & Resource Management Biennial, 3,* 80-88.

Grable, J. E., & Lytton, R. H. (1999). Financial risk tolerance revisited: The development of a risk assessment instrument. *Financial Services Review,* 8 (3), 163-181.

Grable, J. E., & Lytton, R. H. (1998). Investor risk tolerance: Testing the efficacy of demographics as differentiating and classifying factors. *Journal of Financial Counseling and Planning, 9,* 61-74.

Lytton, R. H., Marshall-Baker, A., Benson, M. J., & Blieszner, R. (1996). Writing to learn: Course examples in family and consumer sciences. *Journal of Family and Consumer Sciences,* Spring, *88*, 35-41, 64.

DeMerchant, E. A., Lytton, R. H., Lovingood, R. P., & Lytton, C. H. (1995). Science education for 4-H youth with family and consumer sciences applications. *Journal of Family and Consumer Sciences,* Winter, *87*, 57-60.

DeVaney, S. A. & Lytton, R. H. (1995). Household insolvency: A review of household debt repayment, delinquency, and bankruptcy. *Financial Services Review, 4*(2), 137-156.

Lytton, R. H., & Porter, N. M. (1995). Financial management: Do consumers practice what educators preach*? Journal of Consumer Education, 13*, 10-18.

O'Neill, B. M., Lytton, R. H., & Parrott, K. R. (1995). Living on the edge: Characteristics and practices of overextended homeowners. *Family Economics and Resource Management Biennial: The Journal of the Family Economics and Resource Management Division of AAFCS, 1*, 109-114.

Lytton, R. H., Garman, E. T., & Porter, N. M. (1991). How to use financial ratios when advising clients. *Financial Counseling and Planning, 2,* 3-23. *(cited by the editor as the most cited article in the six volumes through 1995)*

Lytton, R. H., & Carsky, M. L. (1987). Marketing professional home economists. *Journal of Home Economics*, Winter, *79*, 17-21.

Lovingood, R. P., & Lytton, R. H. (1984). Household equipment research: Past accomplishments, challenges for the future. *Home Economics Research Journal*, *12*, 279-290.

Lytton, R. H., Garman, E. T., & Machooka, N. (1984). Consumer knowledge and attitudes of Kenya (Africa) college students. *Journal of Consumer Studies and Home Economics*, 8, 73-82.

Lytton, R. H., & Garman, E. T. (1983). Consumer knowledge, rights and behavior of community consumer leaders. *Journal of Consumer Studies and Home Economics*, *7*, 59-65.

Refereed Proceedings (Manuscript Submitted for Review & Paper Presented at the Conference)

Grable, J. E., Lytton, R. H., & Cantrell, J. (2001). Financial services employment opportunities: Beyond product sales. *Proceedings of the Association for Financial Counseling and Planning Education*, 132-142.

Grable, J. E., & Lytton, R. H. (1999). Financial risk tolerance: results of a concurrent validity analysis. *Proceedings of the Association for Financial Counseling and Planning Education*, 65-75.

Grable, J. E., Lytton, R. H., & Kratzer, C. Y. (1998). Determinants of defined contribution plan employee participation: A 403(b). In I. Leech (Ed.), *Consumer Interests Annual* (109-114). Columbia, MO: ACCI.

Lytton, R. H. & Grable, J. E., (1998). Financial manager profile scale: An initial analysis. In I. Leech (Ed.), *Consumer Interests Annual* (13-18). Columbia, MO: ACCI.

Lytton, R. H., & Grable, J. E. (1997). A gender comparison of financial attitudes. In *The Proceedings of the 1997 Conference of the Eastern Family Economics and Resource Management Association*, 1-14.

Grable, J. E., & Lytton, R. H. (1997). Determinants of retirement savings plan participation: A discriminant analysis. In E. T. Garman, J. E. Grable, & S. Joo (Eds.), *Proceedings of the Personal Finance Employee Education Best Practices and Collaborations Conference*, (184-189). Blacksburg, VA: VPI & SU.

DeMerchant, E. A., Lovingood, R. P., Lytton, R. H., & Lytton, C. H. (1995). Science experiments for residential settings. *National Technical Conference Proceedings of the Association of Home Equipment Educators*, 19-34.

O'Neill, B. M., Lytton, R. H., & Parrott, K. R. (1995). Overextended homeowners: What type of debtors are they? In C. Y. Kratzer (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education*, 133-146.

Board, B. A., Lytton, R. H., & Garman, E. T. (1993). Using focus groups to explore preferences in financial management education. In A. Holyoak & G. Olson, (Eds.) *Proceedings of the Western Region Family Economics-Home Management Educators 1993 Conference*, 48-54.

Lytton, R. H. & Leech, I. E. (1993). A survey of financial attitudes. In C. Y. Kratzer (Ed.), *Proceedings of the 22nd Annual Southeastern Regional Family Economics-Home Management Conference*, 57-67.

Parrott, K. R. & Lytton, R. H. (1993). Understanding the risk of homelessness: Introducing a model of family housing stability. In M. K. Johnson (Ed.), *Refereed Papers of the American Association of Housing Educators Conference*, 285-305.

Leech, I. E. & Lytton, R. H. (1991). Meeting health care costs: Attitudes and behaviors as determinants. In S. M. Danes, (Ed.) *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 36-47.

Carsky, M. L., & Lytton, R. H. (1990). Marketing a profession: The case of home economics. In R. Kosenko, (Ed.) *Proceedings of the Atlantic Marketing Conference*, 146-150.

Lytton, R. H., Garman, E. T., & Sturgeon, J. A. (1989). Evidence on the content and format of a national certification examination for financial counselors. In I. F. Beutler, (Ed.) *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 17-29.

Lytton, R. H., Garman, E. T., and Dail, P. W. (1987). Middle class financial management: A profile. In M. E. Edmondson and K. L. Perch, (Eds.) *Proceedings of the Association for Financial Counseling and Planning Education Conference*, 70-79.

Lytton, R. H. (1986, Fall). A historical review of the Virginia agriculture experiment station funded family resource management research. In M. J. Sporakowski, R. P. Lovingood, J. Driskell, and B. A. Densmore, (Eds.) *College of Human Resources: Research Conference Proceedings*, 23-39.

Carsky, M. L., Lytton, R. H., & McLaughlin, G. W. (1984). Changes in consumer competency and attitudes: Do student characteristics make a difference? In K. P. Goebel, (Ed.) *Proceedings of the American Council on Consumer Interests 30th Annual Conference*, 166-173.

Lytton, R. H., Garman, E. T., & Machooka, N. (1983). Kenya college students' consumer knowledge and attitudes. In K. P. Goebel, (Ed.) *Proceedings of the American Council on Consumer Interests 29th Annual Conference*, 289-293.

Refereed Proceedings (Abstract Submitted for Review & Paper Presented at Conference)

Ellis, R. S., Garman, E. T., & Lytton, R. H. (1990). The family financial management curriculum at Virginia Tech. In R. O. Weagley, (Ed.) *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 184-187.

Garman, E. T., Lytton, R. H., & Dail, P. W. (1988). Factors associated with dissatisfaction with personal finances. *Proceedings of the Southeastern Regional Family Economics - Home Management 17th Annual Conference*, 63-73.

Lytton, R. H., Barclay, N. A., & Lovingood, R. P. (1988). Self-perceptions of managerial behavior and household task performance roles. *Proceedings of the Southeastern Regional Family Economics - Home Management 17th Annual Conference*, 13-23.

Lytton, R. H. (1987). A systems model of family resource management: Specification and empirical analysis. In M. J. Sirgy (Ed.) *Proceedings of the Southeastern Regional International Society of General Systems Research*, 106-124.

Lytton, R. H., & Barclay, N. A. (1987). The systems model of family resource management: Exploration of relationships. *Proceedings of the Southeastern Regional Family Economics-Home Management 16th Annual Conference*, 95-116.

Lytton, R. H., Garman, E. T., & Dail, P. W. (1987). Critical financial management competencies: Evidence on use. *Proceedings of the Southeastern Regional Family Economics - Home Management 16th Annual Conference*, 117-128.

Lytton, R. H. (1986). An empirical analysis of a systems model of family resource management. *Proceedings of the 8th Annual International Home Economics Conference*, 1-23.

Lytton, R. H. (1984). Home management today, in anticipation of the future. *Proceedings of the Southeastern Regional Family Economics - Home Management 13th Annual Conference*, 62-74.

Lytton, R. H. (1982). Freshman home management that students like and recommend to others. *Proceedings of the Southeastern Regional Family Economics - Home Management 11th Annual Conference*, 43-44.

Trade Publications

Lytton, R. H. & Grange, E. V. (November/December 2005). Networking: It's all about how you play the game. *Solutions*, 3(6), 20.

Lytton, R. H.. (2004, November). The Register interviews IARFC Board Director, Ruth Lytton – Educator and writer. *The Register, Official Publication of the IARFC*. 5(4), 7-9.

Lytton, R. H. (2004). Institutional profile: Family financial management at Virginia Tech. *Journal of Personal Finance*, 3, 148-154.

Grable, J. E., Lytton, R. H., & O'Neill, B. (2003) Predicting risky investment behavior: Do heuristics work? *NAPFA Advisor*, *The Journal of the National Association of Personal Financial Advisors*, 1, 36-39.

Lytton, R. H. (2001). *Investing for Your Future, Study Guide.* Rutgers Cooperative Extension, New Jersey Agricultural Experiment Station, Rutgers, The State University of New Jersey. 110 pages.

Lytton, R. H. (2019). What are the dos and don'ts of new year's resolutions, *WalletHub*, Dec. 19, 2019 https://wallethub.com/blog/financial-new-years-resolutions/9202/#expert=ruth-lytton

Published Abstracts of Oral and/or Poster Research Presentations

Grable, J. E., Roszkowski, M., Joo, S., O'Neill, B. & Lytton, R. H. (2006). How well do individuals assess their own risk tolerance? An empirical investigation. *Consumer Interests Annual, 52*. 217. Ames, IA: ACCI. (Abstract published by choice to preserve paper for future publication.)

Grable, J. E., & Lytton, R. H. (1999). Financial risk tolerance: results of a concurrent validity analysis. *Proceedings of the Association for Financial Counseling and Planning Education*, 65-75.

Lytton, R. H. (1998). Implementing writing-to-learn strategies: Introductory resource management as a course example. In E. Dolan (Ed.), *Proceedings of the 1998 Annual Conference of the Eastern Family Economics-Resource Management Association*, 112-114.

Lytton, R. H., Lytton, C. H., & Minish, R. (1998). 'Saturday Sessions" – Discovering the discipline: A model program for promoting family and consumer science. In E. Dolan (Ed.), *Proceedings of the 1998 Annual Conference of the Eastern Family Economics-Resource Management Association*, 115-117.

Grable, J. E. & Lytton, R. H. (1998). Financial risk-tolerance assessment: A multidimensional approach. In J. Heckroth (Ed.), *Proceedings of the 1998 Annual Conference of the Association for Financial Counseling and Planning Education* (251). Upper Arlington, OH: AFCPE.

Grable, J. E., & Lytton, R. H. (1998). Investor risk tolerance: Testing the efficacy of demographics as differentiating and classifying factors. *Capital Markets - Asset Pricing and Valuation, 1* (3), [On-line]. Available:.ssrn.com/paper.taf?abstract_id=132598

Lytton, R. H. (1995). Writing-to-learn as opposed to "paper writing:" A course example. In S. Gamboa, C. Lovitt, & A. Williams (Eds.*) Proceedings of the Second National Conference on Writing Across the Curriculum*. (unnumbered). Charleston, SC: College of Charleston.

Marshall-Baker, A., Lytton, R. H., Parsons, R., Benson, M., Blieszner, R., Buffer, L., Giddings, V., & Thye, F. (1995). Synergy and collaboration: Innovative writing techniques in human resources courses. In J. O. Beamish (Ed.*) Collaboration: Opportunities for Growth, College of Human Resources Fall Symposium*, 4-5.

Lytton, R. H. (1995). Goal setting: Discovering the spirit of success. *Conference Proceedings from the 49th Annual Conference of the National Association of Extension 4-H Agents*, 10.

Lytton, R. H. (1995). Plastic money: Learn now or pay more, and more, and more later. *Proceedings from the 49th Annual Conference of the National Association of Extension 4-H Agents*, 21.

Kratzer, C. Y. & Lytton, R. H. (1994). Appalachian financial attitudes and practices: comparing myth and reality. In R. H. Lytton (Ed.*), Proceedings of the Association for Financial Counseling and Planning Education Conference* (p. 139). Ames, IA: AFCPE.

Kratzer, C. Y., Leech, I. E., & Lytton, R. H. (1994). Bankruptcy in the western district of Virginia. In V. M. Gribschaw (Ed.), *The Proceedings of the 1994 Conference of the Eastern Family Economics and Resource Management Association*, 131-133.

Leech, I. E., Kratzer, C. Y., & Lytton, R. H. (1994). Selection of bankruptcy chapter: The influence of collection efforts. In L. D. Burns (Ed.), *Abstracts of Research, 1994 AHEA Annual Meeting*, 10.

Board, B. A., & Lytton, R. H. (1993). Preference of selected Virginia citizens for information and education in personal financial management. In E. P. Davis and J. G. Gilbreth (Eds.), *Diversity Among Economically Vulnerable Households, 1993 AHEA Pre-Conference Workshop* (pp. 107-110). Alexandria, VA: AHEA.

Lytton, R. H. (1993). Strumpel's behavioral economic model: An alternative for explaining financial management behavior. In E. P. Davis and J. G. Gilbreth (Eds.), *Diversity Among Economically Vulnerable Households, 1993 AHEA Pre-Conference Workshop* (pp. 117-118). Alexandria, VA: AHEA.

Lytton, R. H., & Parrott, K. R. (1993). Comprehensive early interventions to prevent homelessness: A model project. In E. P. Davis and J. G. Gilbreth (Eds.), *Diversity Among Economically Vulnerable Households*, *1993 AHEA Pre-Conference Workshop* (pp. 102-103). Alexandria, VA: AHEA.

Parrott, K. R., & Lytton, R. H. (1993). A model of family housing stability. In E. P. Davis and J. G. Gilbreth (Eds.), *Diversity Among Economically Vulnerable Households, 1993 AHEA Pre-Conference Workshop* (pp. 122-123). Alexandria, VA: AHEA.

Lytton, R. H. (1990). Personal finance character. *Proceedings of the Symposium, Household Resource Management Systems: A Challenge for the 1990's*, 23.

Porter, N. M., & Lytton, R. H. (1990). "Personal finance reports," two ways to provide feedback. In R. O. Weagley (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 44.

Lytton, R. H., Toccafondi, T., & Garman, E. T. (1990). A study of the financial attitudes and practices of Virginia citizens. *Proceedings of "Living and Working in the Year 2000: People, Products, Environment" Conference*, 28.

Porter, N. M., & Lytton, R. H. (1990). Personal finance reports, a useful tool for consumer information. *Proceedings of "Living and Working in the Year 2000: People, Products, Environment" Conference*, 33.

Lytton, R. H., & Porter, N. M. (1989). Factors affecting satisfaction with household production. In C. J. Peck (Ed.), 1989 *Abstracts of Research Presentations: American Home Economics Association*, 20.

Sturgeon, J. A., Lytton, R. H., & Garman, E. T. (1989). What should be the format of a national certification examination for financial counselors? In C. J. Peck (Ed.), *1989 Abstracts of Research Presentations: American Home Economics Association*, 21.

Lytton, R. H., & Garman, E. T. (1989). Insights into the financial management practices of DINKS, singles, blended and sandwich families. In I. F. Beutler, (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 122-125.

Barclay, N. A., & Lytton, R. H. (1989). Household time use. *Quality of Life Interface, A Symposium at the Third Quality of Life/Marketing Conference*, 1-8.

Lytton, R. H., & Garman, E. T. (1988). Personal self-concept and perceived financial difficulties go together. *Proceedings of the American Council on Consumer Interests 34th Annual Conference*, 157.

Lytton, R. H., Garman, E. T., & Dail, P. W. (1988). Personal self-concept and perceived financial difficulties. In R. P. Lovingood and J. E. Gritzmacher (Eds.), *1988 Annual Meeting Research Abstracts: American Home Economics Association*, 5.

Lytton, R. H., Barclay, N. A., & Lovingood, R. P. (1987). Spousal household task performance roles and wife's managerial behavior: An exploratory study. Distributed at the *1987 Family Economic - Home Management Section Pre-Conference*.

Lytton, R. H., Garman, E. T., & Dail, P. W. (1987). Relationship between worries about financial situation and managerial behaviors. In R. P. Lovingood and J. E. Gritzmacher (Eds.), *1987 Annual Meeting Research Abstracts: American Home Economics Association*, 13.

Lytton, R. H., Garman, E. T., & Dail, P. W. (1987). A systems approach to analyzing critical financial management competencies. *Proceedings of the American Council on Consumer Interests 3rd Annual Conference*, 339-340.

Invited Presentations and Refereed Presentations Not Appearing in Print

International Meetings

Lytton, R. H. (1990, June). Personal finance character. Household Resource Management Systems:

A Challenge for the 1990's Research Symposium to Commemorate the 350th Anniversary of the University of Helsinki, Finland.

Lytton, R. H., Garman, E. T., Machooka, M., & Ombwara, S. (1984, June). Consumer education knowledge and attitudes of future agriculture extension officers in Kenya. International Federation for Home Economics XVth World Congress, Oslo, Norway.

National Meetings

Harvey, D., Lytton, R., & Mulholland, B. TD Ameritrade Probes Academia on How RIAs Can Bridge the Talent Gap. 2018 CFP Board Registered Programs Annual Conference, Washington, D.C. Invited panel member.

Palluzzi, N. & Lytton, R. H. (2017, February). Learn How NAPFA Can Work for You: Fee-Only Planning Resources. 2017 CFP Board Registered Programs Annual Conference, Washington, D.C.

Lytton, R. H. & Klock, D. D. (2016, October). Master Your Money and Retire Happy. Women in Natural Resources Conference, Blacksburg, VA

Lytton R., Chatterjee, S. & Graves. F. (2015, November). An Academic Home: CFP Board Center for Financial Planning Launch, for the national launch of the CFP Board Center for Financial Planning, New York, NY and national webinar. Invited panel member.

Lytton R., Beck, K. Burnes, R. & Wetzel, S. (2015, August). Improving Your Certification Completion Initiative (CCI) Reports, Invited Panel for the 2015 CFP Board Registered Program Annual Conference, Washington, D.C.

Lytton R. (2013 August). Conversations in Financial Planning Education and Practice, Invited General Session Panel member, CFP Board 2013 Registered Program Conference, Washington, D.C.

Lytton, R. H., Klock, D. D., & Grable, J. E. (2012, August). Perils and pitfalls of case development. CFP Board 2012 Registered Program Conference, Washington, D. C.

Lytton, R. H. & Klock, D. D. (2012, August). The Case-based classroom: Bringing the Harvard approach into your capstone course. CFP Board 2012 Registered Program Conference, Washington, D. C.

Lytton, R. H. & Klock, D. D. (2011, August). A client relationship management course: Integrating science, art and professional practice. CFP Board 2011 Registered Program Conference, Washington, D. C.

Lytton, R. H., Grable, J. E., & Klock, D. D. (2011, August). Real time or not: Do case details matter? CFP Board 2011 Registered Program Conference, Washington, D. C.

Lytton, R. H. (2010, October). Panel to promote financial planning research. Academy of Financial Services Annual Meeting, Denver, CO. (Member of 4-person panel)

Lytton, R. H. (2010, October). The editor's panel. Academy of Financial Services Annual Meeting, Denver, CO. (Member of a 3-person panel)

Lytton, R. H. (2010, August). Financial plan development course. CFP Board of Directors Conference, Washington, D. C.

L:ytton, R. H. (2009, October). The editor's panel. Academy of Financial Services Annual Meeting, Anaheim, CA. (Member of a 4-person panel)

Lytton, R. H. (2005, May). Why aren't you hiring interns? International Association of Registered Financial Consultants (IARFC) 2005 Financial Advisors Forum, Middletown, OH.

DeMerchant, E. A., & Lytton, R. H. (1996, June). Recruitment and retention in family and consumer sciences. American Association of Family and Consumer Sciences Annual Meeting, Nashville, TN.

Crawford, G., & Lytton, R. H. (1995, June). Engaging learners in the classroom: Designing "writing to learn" and "learner-centered instruction." American Association of Family and Consumer Sciences Annual Meeting, New Orleans, LA.

Kratzer, C. Y., & Lytton, R. H. (1994, March). Financial attitudes and practices in Appalachia: An initial explanation. 17th Annual Appalachian Studies Conference, Blacksburg, VA.

Dinneen, V. L., Lytton, R. H., & Parrott, K. R. (1993, March). Comprehensive early intervention to prevent homelessness, Prince William Cooperative Extension Service. Presentation to the "Beyond Shelter, Technical Assistance Workshop," sponsored by Beyond Shelter and the Department of Health and Human Services, Los Angeles, CA.

Dinneen, V. L., Lytton, R. H., & Parrott, K. R. (1993, May). Economic future of the American family: Early findings and implications of a research and demonstration project sponsored by the U.S. Department of Health and Human Services. Presentation to the "Financial Counseling Seminar for Professionals, Families and Finance: Housing Counseling Opportunities" sponsored by the Maryland Cooperative Extension Service, Columbia, MD.

Ellis, R. S., Garman, E. T., & Lytton, R. H. (1993, October). The family financial management curriculum at Virginia Tech. Association for Financial Counseling and Planning Education, Columbia, MD.

Leech, I. L., Lytton, R. H., & Kratzer, C. Y. (1993, November). Bankruptcy—what can extension do? Presentation to the Association for Financial Counseling and Planning Educators (AFCPE) Extension Pre-Conference sponsored by AFCPE, San Antonio, TX.

Lytton, R. H., Dinneen, V. L., & Parrott, K. R. (1993, May). Economic survival of the American family: A statistical look at families struggling to obtain, maintain, and retain housing. Presentation to the "Financial Counseling Seminar for Professionals, Families and Finance: Housing Counseling Opportunities" sponsored by the Maryland Cooperative Extension Service, Columbia, MD.

Lytton, R. H., Lovingood, R. P., Barclay, N. A., & Culver, S. M. (1989, April). Applying canonical correlation to the study of spouses' time allocation. NCR-116 Family Resource Management Technical Committee Meeting, Urbana, IL.

Lytton, R. H. (1988, October). Research, evaluation, theory and application. Association for Financial Counseling and Planning Education, Lubbock, TX. (Panel coordinator.)

Lytton, R. H. (1988, June). Systems theory in management: Specification and empirical analysis of the Deacon and Firebaugh model. American Home Economics Association, Baltimore, MD, June 20, 1988. (Roundtable discussion.)

Lytton, R. H., & Barclay, N. A. (1987, April). Specification and analysis of a systems model of family resource management. NCR-116 Family Resource Management Technical Committee Meeting, St. Louis, MO.

Lytton, R. H. (1987, July). Virginia Tech's College of Human Resources compliance with American Home Economics Association section 6.2. American Home Economics Association, Indianapolis, IN.

Regional Meetings

Lytton, R. H. (2013, November). Financial planning for young professionals. Minorities in Agriculture, Natural Resources, and Related Sciences Region II Cluster Meeting, Blacksburg, VA

Lytton, R. H. (2002, October). Coming of age with a CFP. 15th Annual Mid-Atlantic Financial Planning Association (FPA) Retreat, Cumberland, MD.

Lytton, R. H., & Grable, J. E. (2001, May). Risk tolerance assessment: Research & practice. Southeastern and South Central Wisconsin Chapters of the Financial Planning Association (FPA) & Wisconsin Institute of Certified Public Accountants, Waukesha, WI. (Approved for CFP Board of Standards continuing education credit)

Lytton, R. H., Lovingood, R. P. & Barclay, N. A. (1988, October). Daily time use in relation to employment time in Virginia families. S-206 Determinants of Time Use Technical Committee Meeting, Mountain Lake, VA.

Lytton, R. H. (1987, March). The demand function for household equipment. Eastern Economic Association, Washington, D.C.

Lytton, R. H., Barclay, N. A., & Lovingood, R. P. (1987, October). Spousal household task performance roles and wife's managerial behavior. S-206 Determinants of Time Use Technical Committee Meeting, Williamsburg, VA.

Zalenski, P. A., Lovingood, R. P., Barclay, N. A., & Lytton, R. H. (1987, October). Time use of Virginia families, 1978 and 1986. S-206 Determinants of Time Use Technical Committee Meeting, Williamsburg, VA.

Lytton, R. H. (1980, February). Knowledge, opinions, and behavior concerning rights and responsibilities of potential consumer education leaders: An exploratory study. Southeastern Regional Family Economics-Home Management Conference, Mobile, AL.

State/Local Meetings

Klock, D. D. & Lytton, R. H. (2019, June). Personal Financial Planning & Investments, Personal Finance Institute, Virginia Tech Center for Economic Education. Roanoke, VA

Lytton, R. (2017, June). Listening to Hear: Fostering Advisor-Client Relationships, Central Virginia Financial Planning Association (CVA-FPA) Annual Forum. Richmond, VA (Approved by the CFP Board of Standards, Inc. for continuing education credit.)

Lytton, R. (2015, February). The Employment Landscape: From the Registered Program Perspective, Financial Planning Association of the National Capital Area (FPA-NCA) Annual Career Day. McLean, VA

Lytton, R. (2014, February). Preparing the Next Generation of Planners," Financial Planning Association of the National Capital Area (FPA-NCA) Annual Career Day, Tyson's Corner, VA

Lytton, R. H. (2000, June). Risk tolerance assessment. Financial Planning Association (FPA) of Central Virginia, Charlottesville, VA. (Approved by the CFP Board of Standards, Inc. for continuing education credit.)

Lytton, R. H. (1996 - 2002, 2004, 2005 August). Time management issues. VPI & SU Graduate Teaching Assistant (GTA) Training Workshop, Blacksburg, VA.

Lytton, R. H. (1997, October). The value of student internships in today's market. Consumer Education and Information Association of Virginia, Richmond, VA.

Lytton, R. H. (1996, June). Goal setting for success. Virginia Cooperative Extension Support Staff Association Annual Meeting, Christiansburg, VA.

Lytton, R. H. (1995, October). Goal setting for community development. Giles County United Fund, Narrows, VA.

Lytton, R. H., & Lytton, C. H. (1995, November). Goal setting and communication for leadership. Carroll County, Grayson County, and the City of Galax Chamber of Commerce Leadership Development Program sponsored by the University of Virginia Weldon Cooper Center for Public Service, Fries, VA.

Lytton, C. H., & Lytton, R. H. (1994, February). Leadership: Setting goals that match you and your system. Rockbridge Area Leadership Development Program sponsored by the University of Virginia Weldon Cooper Center for Public Service, Lexington, VA.

Leech, I. E., & Lytton, R. H. (1991, August). Consumerama. Virginia Home Economics Teachers Association, Blacksburg, VA.

Lytton, R. H., & Leech, I. E. (1991, August). Go for the Gold, Career Planning and Employment Skills. Virginia Home Economics Teachers Association, Blacksburg, VA.

Lytton, R. H. (1988, March). The role of Cooperative Extension in providing financial counseling services. Consumer Education and Information Association of Virginia, Charlottesville, VA.

Zalenski, P. A., Lovingood, R. P., Barclay, N. A., & Lytton, R. H. (1987, April). Time use of Virginia families, 1978 and 1986. Virginia Home Economics Association, Fairfax, VA.

Lytton, R. H. (1987, April). Virginia Cooperative Extension's role in consumer education. Consumer Education and Information Association of Virginia, Charlottesville, VA.

Lytton, R. H. (1985, February). Developing and implementing a money management information program. Representatives of Fairfax County Government, Fairfax, VA.

Lytton, R. H. (1985, May). The image of extension home economics. Cooperative Extension Professional Associations 1985 Annual Meeting, Petersburg, VA.

Editorships

Lytton, R. H. (Ed.). (2006-2010), *Journal of Personal Finance*. Published by the International Association of Registered Financial Consultants.

Lytton, R. H. (Ed.). (1994). *Public policy and economic well-being: The financial counselor's role, proceedings of the 1994 Association for Financial Counseling and Planning Education annual conference*.

Ames, IA: AFCPE, 333 pages.

Funded Research Activities

Lytton, R. H. & Grable, J. E. (1998-2000) *College Student Credit Card Practices*. USDA-CSREES.

Lytton, R. H. (1993-1997) *Family Financial Management Among the Economically Vulnerable*. Virginia Agricultural Experiment Station

Leech, I. E., Lytton, R. H. & Kratzer, C. Y. (1992-1993) *Follow-up and Continuation: Bankruptcy in the Western District of Virginia*. Internal competitive funding.

Leech, I. E. & Lytton, R. H. (1991-1992). *Bankruptcy in the Western District of Virginia*. Internal competitive funding.

Parrott, K. & Lytton, R. H. (1990-1993). *Comprehensive Early Intervention Strategies to Prevent Homelessness Among At-Risk Families*. Contractors on a $300,000 Department of Health and Human Services grant to Prince William County Cooperative Extension Office

Lytton, R. H. (1990-1993). *Financial Attitudes and Practices of Virginia Citizens: Continuing Analysis*. Virginia Agricultural Experiment Station

Garman, E. T. & Lytton, R. H. (1989-1990). *Financial Attitudes and Practices of Virginia Citizens*. Internal competitive funding.

Consulting Activities

Investment Advisory Council, Betterment, 2020-

Consultant with financial planning firms on hiring and placement (job description development, salary/compensation, internship/externship responsibilities and recruitment, etc.), ranging from limited communication to on-site visits, such as the 2-day visit with Barnum Financial (subsidiary of MetLife) in July 2015. Serve as conduit for development of student resumes for the CFP® option website, and for extern/intern/job descriptions sent to me for distribution to current students and alumni (100+ annually). Advise and coach alumni for relocation and/or career advancement.

Consultant with Prentice-Hall, Inc. as lead author of end-of-chapter review questions, problems and activities, suggested projects, and two mini-cases for each chapter and co-author of five-part continuing case, for *Personal Finance: Turning Money Into Wealth* (1st, 2nd 3rd Ed., updated 3rd Ed., 4th Ed., and 5th Ed.) by Arthur Keown (1997, 2001, 2003, 2004, 2007 and 2009 editions).

Co-developer, for Prentice-Hall, Inc., with Derek Klock of *Financial Vision,* interactive, self-guided web-based financial planning software with executable Excel-based spreadsheets for use by students with *Personal Finance, Turning Money Into Wealth* by A. J. Keown. The 8-part, comprehensive financial planning program with 21 sub-parts, is the first such attempt to combine financial planning education and self-guided comprehensive planning.

Co-developer, for Prentice-Hall, with Derek Klock of *Web-based Student Study Guide* consisting of multiple choice and true/false quizzes and case application questions and answers to accompany the 2003 and 2004 editions of *Personal Finance, Turning Money Into Wealth* by A. J. Keown.

Risk tolerance instrument developed with John Grable and originally published in *Financial Services Review* (1999) was featured in the June 2002 Bloomberg *Personal Finance* and subsequently reprinted in the Canadian trade publication, *Objectif Conseiller*, July/August, 2002. The article was subsequently included in a book, *Institut Québécois De Planification Financière*.(La Collection de l'IQPF, édition 2003, Tome Placements), published by the Institut québécois de planification financière (IQPF). A revised version of the book was published in fall 2004 and the risk tolerance instrument was again included, pages 103-105.

The IQPF is the only organization in Quebec authorized to grant financial planning diplomas and to establish rules concerning the ongoing professional development of professional financial planners. This power is granted to the IQPF by the Act Respecting the Distribution of Financial Products and Services. *Only professionals recognized by the Institut québécois de planification financière are authorized to use the title of Financial Planner (F. Pl.).*

From 2002 until 2018, the scale appeared on the Rutgers Cooperative Extension financial education web page as a self-assessment and data-gathering site for continued research (N=200,000+). In 2018, the scale and the data collection moved to the University of Missouri, with a commitment to continue the initiative. The scale is used nationally and internationally, either in the original or adapted forms, by researchers, practitioners, and educators.
https://sebsnjaesnews.rutgers.edu/2018/01/rutgers-cooperative-extension-personal-finance-program-announces-investment-risk-tolerance-quiz-has-a-new-home/

Developed a print, and later Internet-based, study guide to accompany the 11-part USDA Cooperative Extension learn-at-home series, *Investing for Your Future (2001)***.**

Consultant/manuscript reviewer or "ghost" author for texts published by Pearson, Houghton Mifflin, West Publishing Company, Brooks/Cole Publishing Company, Addison Wesley, John Wiley & Sons, Inc., and McGraw-Hill.

PROFESSIONAL AND UNIVERSITY SERVICE

Professional Affiliations (With Selected Service)

Financial Planning Association (FPA)
- FPA Career Development Advisory Group, 2016
- FPA Academic Advisory Council, 2011-2014
- FPA Research Center Advisory Team, 2009-2012
- FPA Career & Professional Development Strategic Team, 2005-2006
- FPA Committee on the Student Volunteer Program for 2004 Denver Conference, 2004
- FPA Task Force on *The Journal of Financial Planning* Student Paper Competition, 2003

International Association of Registered Financial Consultants (IARFC), 2004-2009
- Vice President, Education, 2007-2008
- IARFC Board of Directors, 2004-2007

National Association for Personal Finance Advisors (NAPFA)
- NAPFA South Academic Advisory Panel, 2017-
- NAPFA Student Chapters Task Force, 2003

Academy of Financial Services

American Association of Family and Consumer Sciences (AAFCS), 1978-2008

American Council on Consumer Interests, 1978-2006
- Refereed Paper Reviewer, 1988-89, 1995, 1998, 2000, 2004-2005

Association for Financial Counseling and Planning Education
- Reviewer for conference submissions, 1989, 1990, 1993, 1995, 1997 - 1999
- Conference proceedings editor, 1994
- 1991 Annual Meeting Program Showcase, Chair, 1991
- 1990 Annual Meeting Co-Chair, 1989-90

Society of Financial Service Professionals
- Paul S. Mills Scholarship Selection Committee, 2019

Service as a Referee or Reviewer

Family Business Review

Financial Counseling and Planning
Financial Services Review
Journal of Behavioral Finance
Journal of Family and Consumer Sciences: From Research to Practice
Journal of Family and Economic Issues
Journal of Personal Finance
Personal Finance and Employee Productivity
Social Science Research
Journal of Personal Finance,
    Editorial Board, 2001-2006; 2014-2017
    Editor, 2006-2010
Social Science Research Network (SSRN), Journal in Behavioral & Experimental Finance,
    Advisory Editor

Selected Faculty Service and Responsibilities

<u>Professional Service and Responsibilities</u>

NAPFA South Region Academic Advisory Panel, 2017-
TD Ameritrade 2017 Advocacy Leadership Summit, 2017
Texas A&M (TAMU) National Advisory Board, Military Financial Readiness, 2016
CFP Board of Standards, Women's Initiative (WIN) Council, 2014-
Advisor, VT Financial Planning Women's Mentoring Initiative, developed by three alumni, 2014-16
CFP Board Financial Planning Competency Handbook, 2nd Ed., John Wiley and Sons, Inc. 2015.
    Served on planning committee and reviewed 12 chapters.
CFP Board of Standards, Exploring Research Initiatives Committee, 2013-2014
InvestmentNews, Annual Virtual Career Fair & Next Generation Project, 2013-14
Serve as external reviewer for candidates for promotion from other universities (e.g., Texas Tech
    University, U. of Georgia)
American Express Planning Invitational 2003 Leader's Guide and Client Profile, 2002
CFP Board of Standards, Inc. National Academy Foundation / Academy of Finance Financial
    Planning Curriculum Review, 2003
American Express Financial Advisors Steering Committee for the first American Express
    Planning Invitational, 1999

<u>2016-2017 to Present University Service and Pamplin College of Business Responsibilities</u>

<u>University</u>

Advising Awards Selection Committee, 2019, 2020

<u>Pamplin College of Business</u>

Strategic Planning Task Force – Faculty, Staff & Students, 2019
AoL Ad Hoc Written Communication Assessment Committee, 2018-2020

<u>Department of Finance, Insurance & Business Law (FIN)</u>

Instructor Search/Hiring Committee, Chair, 2020
Undergraduate Awards Committee, 2016-
Career Planning and Placement Committee, 2016-

2006-07 to 2015-2016 University Service and College of Agriculture and Life Sciences Responsibilities

College of Agriculture & Life Sciences (CALS)
- Committee on Academic Programs and Policies (CAPP), 2007-2008, Chair, 2008-2009

Department of Agricultural & Applied Economics (AAEC)
- Undergraduate Curriculum Committee, 2006-15
- Financial Planning Curriculum Development Committee, Chair, 2006-2007
- Kohl Agribusiness Center Committee, 2009-10
- Awards Committee, 2010-13, Chair, 2012-2013
- NIFA Review Committee, 2013
- NIFA Review Response Committee, 2014
- Financial Planning Teaching Position Search Committee, Chair, 2013-14
- Financial Well-being Extension Specialist Search Committee, Chair, 2014-15

Prior to 2006-07 University Service and College of Liberal Arts & Sciences Responsibilities

University
- Commission on Research, 1990-1993
- Undergraduate Honor Court Panel Member, 1994-98
- Graduate Honor Court Panel Member, 1996-97
- Dean of Students, Freshman Orientation Committee, 1996
- GTA Excellence and Graduate Student Service Awards Committee, 2001
- CLAHS Representative to the Academic Policies Committee, 2002-2005
- Parking and Transportation Committee, 2002-2005
- 2003-2004 Award for Excellence in Career Advising Selection Committee, 2004
- Academic Policies Committee, 2002-2007

College of Liberal Arts & Human Sciences (CLAHS)
- Excellence in Teaching Committee, 1987-89, 1995-97
- AHEA Accreditation Self-Study Committee, 1993-94
- Hatch Project Review Committee, 1995
- Seed Money Grant Request Review Committee, 1995
- Ad hoc Department Head Review Committee, Chair, 1996
- HR 1104 Revision Committee, 1996-97
- Promotion and Tenure Committee, 1998-99, 2000-01
- Ad hoc Promotion and Tenure Review Committee, 1999
- Search Committee for the CLAHS Academic/Career Advisor, 2003
- Dean's Faculty Fellowship 2005-2006 Competition Review Committee, 2005

Department of Apparel, Housing & Resource Management (AHRM)
- Curriculum Committee, 1988-89, 1993-96, 2001- 2006
- AHRM Department Head Review Committee, 2004-05
- Undergraduate Recruitment Committee, Chair, 1989-90
- Recruitment Committee, Chair, 1990-91
- Graduate Qualifying Exam Committee, 1990-93
- Student Outcomes Assessment Committee, 1990-92, 2005-2006
- Graduate Admissions Committee, 1991-93; 1995-96
- Graduate Advisory Committee, 1992-95, Chair, 1996-97

Promotion and Tenure Committee, 1992-1994, 1995-98, Chair, 1993-1994, 1997-98
Resource Management Area Minority Search Committee, Chair, 1994-95
FFM Search Committee, Chair, 1995-96
HIDM Department Head Search Committee, 1996
Graduate Admissions and Qualifying Exam Committee, 1997-01; Chair, 2000-01
FFM Search Committee, Chair, 1999-2002

Service to Students in Co-curricular Activities

Advisor or Co-Advisor, Financial Planning Association Student Chapter, 2012-

Co-trainer or trainer for the Ameriprise (formerly American Express) Planning Invitational teams, 2000-2004, 2006-2008

- In 2002, competed as 1 of the 6 finalists in the national competition
- In 2003, ranked 2nd place overall in the competition
    - 1st place for the Financial Plan
    - 1st place for the Financial Plan Presentation to Clients
- In 2004, ranked 1st place overall in the competition
    - 1st place for the Financial Plan Presentation to Clients
    - 1st place for the "How Do You Know Challenge?"
- In 2006, competed as 1 of the top 8 finalists in the national competition
- In 2007, ranked 1st place overall in the competition
    - 1st place for the Financial Plan Presentation to Clients
- In 2008, competed as 1 of the top 8 finalists in the national competition

Co-trainer for the FPA/Ameriprise Financial/CFP Board of Standards Financial Planning Challenge teams, 2012-2015

- In 2012, ranked 2nd place overall in the competition
    - 3 teams competed among the top 8 finalists in the national competition
    - 1st place in the "How Do You Know Challenge?"
- In 2013, ranked 3rd place overall in the competition
- In 2014 and 2015, competed as 1 of the top 8 finalists in the national competition

Arranged for and proctored 3 students for the Certified Retirement Counselor (CRC) exam, January 2015

Trainer for the International Association of Registered Financial Consultants (IARFC)
Financial Plan Competition team, 2007

- In 2007, competed as 1 of the 3 finalists in the national competition

Organize travel and accompany students to regional or national Financial Planning Association (FPA) conferences, National Association of Personal Financial Advisors (NAPFA) conferences, annual Schwab *IMPACT*, annual TD Ameritrade *LINC*, or regional "urban market tours" to visit financial planning firms. 1999-

Collaborate with alumni and other individuals, financial planning firms, professional organizations, or corporate donors to promote gifts to support scholarships and program enrichment, including the Schwab Financial Planning room in Hutcheson Hall and the Williamson Alumni Donor Match Initiative, 1997-

Advisor, Phi Upsilon Omicron, 1980-82
Advisor, Consumer Finance Association (CFA), 1999-2000
Advisor or Co-Advisor, Financial Management Association, 1999-2012
Co-advisor, Kappa Omicron Nu, 1996-2002