

Dr. Michael S. Gutter
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EDUCATION

Institution	Field of Study	Degree	Year
The Ohio State University	Family Resource Management	Ph.D.	2000
The Ohio State University	Family Financial Management	B.S.	1997

EMPLOYMENT

Institution	Position	Dates
University of Florida	Assistant Professor *	08/01/2007-Current
University of Wisconsin-Madison	Assistant Professor *	08/28/2000-7/31/2007
* Tenure accruing		

B. Instructional Activities: Nature and Description of Courses Taught

1. Summary of Courses Taught

Course #	Semester	Title	Credits	% Resp	Enrolled	Format
FYC 6932 (Joint G/UG section)	Fall 2010	Retirement and Estate Planning	3	100	4	Lecture
FYC 4905(Joint G/UG section)	Fall 2010	Retirement and Estate Planning	3	100	17	Lecture
FYC 6932 (Joint G/UG section)	Spring 2010	Financial Planning Capstone	3	100	4	Lecture
FYC 4905 (Joint G/UG section)	Spring 2010	Financial Planning Capstone	3	100	26	Lecture

FYC 4801	Fall 2009	Applied Social Science Research Methods	4	100	91	Lecture
FYC 6932 (Joint G/UG section)	Fall 2009	Family Insurance Planning	3	100	3	Lecture
FYC 4905 (Joint G/UG section)	Fall 2009	Family Insurance Planning	3	100	10	Lecture
FYC 6932 (Joint G/UG section)	Summer 2009	Family Tax Planning	3	100	1	Lecture
FYC 4905 (Joint G/UG section)	Summer 2009	Family Tax Planning	3	100	4	Lecture
FYC 6932 (Joint G/UG section)	Spring 2009	Retirement and Estate Planning	3	100	2	Lecture
FYC 4905 (Joint G/UG section)	Spring 2009	Retirement and Estate Planning	3	100	24	Lecture
FYC-4801	Fall 2008	Applied Social Science Research Methods	4	100	91	Lecture
FYC-4003	Fall 2007	Family Financial Management	3	100	74	Lecture

Brief Description of Courses Taught

Course No. FYC 4003
Course Title Family Financial Management

Brief Description:

Personal Financial Management affects our everyday lives and is constantly evolving as both our lives and our environment changes. This course addresses many critical personal financial management topics in order to help students learn prudent habits both while in school and for their lifetime. The course is activity-based with emphasis on students' lives as the basis for their work. Students learn about cash, credit, wealth, and risk management as well as the environment for personal financial management.

Course No. FYC 4801
Course Title Applied Social Science Research Methods

Brief Description:

The research process is the cornerstone of scientific knowledge. This course enables students to understand and apply the principles of social science research methods. Students learn a variety of research methods and have “hands on” experience with the research process. Upon completing the course, students will be able to: locate current scholarly social science research, differentiate between quantitative and qualitative research methods, organize a research project, utilize various research methods, and understand how to write a literature review.

Course No. FYC 4905/FYC 6932
Course Title Personal and Family Retirement and Estate Planning

Brief Description:

The intent of the retirement planning aspects of the course is to provide individuals with knowledge of both public and private retirement plans. The public plans include Social Security, Medicare, and Medicaid. The private plans include defined benefit and defined contribution plans and their regulatory provisions. The specifics of the various plans are analyzed as well as non-qualified deferred compensation plans. Finally, issues that individuals face in retirement, such as lifestyles choices and medical issues are discussed. The intent of the estate planning aspects of the course focuses on the efficient conservation and transfer of wealth, consistent with the client’s goals. It is a study of the legal, tax, financial, and non-financial aspects of this process, covering topics such as trusts, wills, probate, advanced directives, charitable giving, wealth transfers and related taxes. The graduate section addresses the theoretical frameworks for analyzing resource allocation across time.

Course No. FYC 4905/FYC 6932
Course Title Personal and Family Insurance Planning

Brief Description:

This course introduces students to risk management and insurance decisions in personal financial planning. Topics include insurance for life, health, disability, property and liability risks, as well as annuities, group insurance, and long term care. The graduate section addresses the theoretical frameworks for analyzing decision making under uncertainty.

Course No. FYC 4905/FYC 6932
Course Title Personal and Family Tax Planning

Brief Description:

The course focuses on principles and current law and practice of income taxation and its impact

on financial planning for individuals, couples and families in their roles as investors, employees and business owners. The graduate section focuses on tax policies and how policy can influence behavior.

Course No. FYC 4905/ FYC 6932

Course Title Personal and Family Financial Planning Capstone

Brief Description:

This course will engage the student in critical thinking and decision-making about personal financial management topics in the context of the financial planning process. They learn and apply the process in order to analyze and make recommendations for a client in each of the financial planning topic areas of household accounting, taxes, investments, risk management, retirement planning, and estate planning. Students synthesize a plan of action based on the full picture of the client's financial situation. They demonstrate the ability to make appropriate product suggestions, communicate effectively with the client and present information at an appropriate level and prioritize goals and determine the feasibility of achieving said goals. The graduate course focuses on behavior theories and behavioral economics to better understand financial behaviors.

Other Instructional Activities

Teaching Related Presentations

Gutter, M.S. (2010) Paychecks, Financial Contracts, and Entrepreneurship. 2010 National Institute for Financial and Economic Literacy, Madison, WI, June 21-23, 2010

Gutter, M.S. (2009) Paychecks, Financial Contracts, and Entrepreneurship. 2009 National Institute for Financial and Economic Literacy, Madison, WI. June 22-26, 2009

Gutter, M.S. (2008) Paychecks, Financial Contracts, and Entrepreneurship. 2008 National Institute for Financial and Economic Literacy, Madison, WI, June 23-27, 2008.

Typically, my course evaluations both for instructor and course overall have been at or above averages for both my department and CALS. All teaching evaluation scores based on the following rating system: 5 = Excellent; 4 = Above Average; 3 = Satisfactory; 2 = Below Average; 1 = Poor. The following table summarizes these results with additional tables for each course provided after.

Summary of Course Evaluations with Comparison to Department and College

Sem/Year ¹	Course	#Enroll/		*	Cand. Overall	Dept. Overall	Coll. Overall
		#Resp	Req.				
Fall/2010	FYC-4905/7668	17/13	No	I	4.92	4.27	4.38
				C	4.38	4.03	4.16
Fall/2010	FYC-6932/3722	4/4	No	I	4.75	4.27	4.38
				C	4.25	4.03	4.16
Spring/2010	FYC-4905/1688	26/12	No	I	4.50	4.34	4.46
				C	4.09	4.11	4.27
Spring/2010	FYC-6932/5880	4/4	No	I	5.00	4.34	4.46
				C	5.00	4.11	4.27
Fall/2009	FYC-4905/7744	11/9	No	I	4.67	4.27	4.34
				C	4.22	4.06	4.14
Fall /2009	FYC-6932/7126	3/3	No	I	5.00	4.27	4.34
				C	5.00	4.06	4.14
Fall /2009	FYC-4801/2828	94/59	No	I	4.41	4.27	4.34
				C	3.86	4.06	4.14
Spring/2009	FYC-4905/5229	28/21	No	I	4.62	4.39	4.42
				C	4.43	4.12	4.23
Spring/2009	FYC-6932/5247	1/1	No	I	5.00	4.39	4.42
				C	5.00	4.12	4.23
Fall2008	FYC-4801/2828	90/54	No	I	4.15	4.33	4.35
				C	3.75	4.11	4.16
Fall/2007	FYC-4003/5119	74/50	No	I	4.61	4.04	4.32
				C	4.38	3.83	4.12

* I = Instructor; C = Course

GRADUATE COMMITTEE ACTIVITIES

Chair

Student Name	Committee Type	Beginning Date	Graduation Date	Home Department	Thesis/Research Topic
Blanco, Amanda	Master of Science	08/2010	Spring 2012	FYCS	
Dorman, Rachel	Master of Science	08/2010	Spring 2012	FYCS	

¹ Note that the 4905/6932 sections are courses taught with joint graduate/undergraduate sections. However, evaluations were separated for Undergraduate and graduate students.

Parker, William	Master of Science	08/2009	Summer 2011	FYCS	The role of the media in influencing financial behavior.
Peterson, Brandon	Master of Science	08/2009	Summer 2011	FYCS	Project: Evaluation Plan for Financial Education Outreach in Florida
Jackson, Kristin,	Master of Science	05/2009	Fall 2010	FYCS	Social Location, Social Learning, and Risky Credit Behavior
Garrison, Selena	Master of Science	08/2008	05/2010	FYCS	Gender Differences in Financial Socialization and the Willingness to Take Financial Risk

CREATIVE WORKS OR ACTIVITIES

Instructional Multimedia Presentations

Gutter, M.S., Peterson, B.J., Garrison, S., & McKinney, A. (2011) Florida Saves 2020: Calendar Based Budgeting

Gutter, M.S., Peterson, B.J., Garrison, S., (2011) Florida Saves 2020: Credit Use & Debt Reduction with Power Pay

Gutter, M.S., Peterson, B.J., Garrison, S. (2011) Florida Saves 2020: Goal Setting Saving and Investing

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 1

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 2

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 3

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 4

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 5

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 6

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 7

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 8

Garrison, S., Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training Module 9

Garrison, S. Gutter, M.S. & Peterson, B. J. (2010) Florida Master Money Mentor Training: Fact Finder

Gutter, M.S. & Parker, W.J. (2010) Land Conservation Easement: Overview of Estate Planning

Gutter, M.S. & Parker, W.J. (2009) Annie's Project Florida: Women and Money

Gutter, M.S. & Parker, W.J. (2009) Annie's Project Florida: Estate Planning

Gutter, M.S., Brennan, C., Baugh, E., Bobroff, B., Bobroff, L., Bolton, E., Fogarty, K., Jordan, J., Radunovich, H., Smith, S., Warren, G., & Wilken, C. (2008) Managing in Tough Times Flipbook.

Gutter, M.S. (2008) "Managing in Tough Times" 2008. A set of 40 slides developed for training and use with consumers, Gainesville, FL.

Family Album Radio Scripts

Gutter, M.S. (2008) "Back to Basics in Money Management" Family Album Radio

Gutter, M.S. and Mountain, T. (2008). "Saving and America Saves" Family Album Radio

RESEARCH NARRATIVE

My research emphasis is on family financial capability. This focuses on financial behaviors and factors influencing behaviors. My research is guided under the idea that families can control certain aspects of their financial well being, mainly their cash and credit management, wealth accumulation, and risk management behaviors. Further, the behaviors and, subsequently, financial well-being are influenced by three major factors. The first of these is preferences and needs, such as life cycle stages. The second factor is the access to the services, products, and information one needs to make prudent decisions about these products. Economic theory often

assumes that consumers have access and awareness of information, services and strategies. Finally, the third is the status of economy; changes in conditions often affect family well-being and may require changes to financial management behaviors.

My earlier work focused on issues of access, preferences, and behavior. Several papers focused on racial differences in financial behavior. My research showed that race was not related to actual behavior but only to whether or not one did it all. For instance, African Americans were less likely to own risky investment assets (Gutter, Fox, and Montalto, 1999) but that race was not related to actual portfolio behavior when controlling for likelihood of ownership (Gutter and Fontes, 2006). This research validated the use of two-step model of risky asset ownership. Other studies further explored the role of race and ethnicity on both preferences and other financial behaviors.

This research led to a further line of inquiry, the role of financial education and financial socialization. This is the process in which people learn values, attitudes, truths, and behaviors about money management. As a great deal of resources has been allocated to financial education, I found this area needed to be better understood. Specifically, does it make a difference in behavior? Do interventions such as financial education matter. The literature already suggested a weak relationship with financial knowledge. Thus, through several funded research projects, I have proposed and will be testing a comprehensive model of financial behavior. I first created a course where there is modeling of financial behaviors and required adoption. Then assess whether or not student attitudes, behaviors, or intentions changes as a result. Further, what, if any, changes lasted for a year? This project was funded for 2 years. However, in exploring the role of education one topic hotly debated is whether requiring it for high school students makes sense. We did show that students completing the course improved their financial behaviors over the course and were still likely to be budgeting 9 months after the course.

Through this line of research I began a project, funded by the National Endowment for Financial Education. I collected data from 15 college campuses which has allowed for the testing of the model of financial behavior that I had been formulating and using it to assess the effectiveness of state policies on financial education academic standards. This model included aspects of psychology, sociology, and economics to understand how economic socialization, formal financial education, and other factors are related to financial capability. In my research, financial capability is defined along the dimensions of knowledge, financial dispositions, and financial behaviors. This research has shown the importance parents play in influencing financial dispositions like materialism and also influencing behaviors such as risky credit use and savings. This research also showed the college students from states requiring a high school course on personal finances were more likely to budget, save, and avoid risky credit behaviors.

As part of my research activities, I have participated in several multi-state research projects. One such project, in which I have been an active member and leader (NCC 1172), has focused on the complex nature of savings behavior. This project involved understanding both the role of economics and psychology in understanding savings behavior. This resulted in several grants, conference papers, and a journal article. This research has been productive including data collection in Ankara, Turkey and most recently a large sample from the US, which our team is currently analyzing.

This research has already been very productive with 5 related conference presentations; including one invited. There are several published journal articles, a MS Student's thesis, and a

technical report. Additional research continues with several papers under development. These recent articles have focused on the relationship between social learning opportunities and subsequent financial dispositions and behaviors. Two of these journal articles were recipients of awards from their respective organizations.

PUBLICATIONS

Books, Contributor of Chapter(s)

Gutter, M.S. & Garrison, S. (2010) "Vital Knowledge in Troubled Times: The Role of Personal Finance in Economic Education" In Shugg M.C. & Wood, W.C. (Eds.) *Teaching Economics in Troubled Times: Theory and Practice for Secondary Social Studies* (2010). Routledge, Taylor and Francis (Forthcoming).

Hanna, S., Gutter, M., & Gibbs, R. W. (2003). Life insurance math. In Garman, E. T., Xiao, J. J., & Brunson, B. G. (Eds.) *The mathematics of personal financial planning: Using calculators and computers*, Third edition, pp. 256-280 Cincinnati, OH: Thompson Learning/Dame Publications.

Hanna, S., Gutter, M., & Gibbs, R. W. (2000). Life insurance math. In Garman, E. T. & Xiao, J. J. (Eds.) *The Mathematics of Personal Financial Planning: Second Edition* (pp. 256-280). Cincinnati, OH: Thompson Learning/Dame Publications

F. Refereed Publications

Journal Articles

Gutter, M. & Copur, Z. (2011). Exploring the relationship between financial behaviors and financial well-being of college students. *Journal of Family and Economic Issues*, (In Press).**

Copur, Z., Gutter, M.S., & Erkal, S. (2010). Exploring saving behavior of Turkish families in Ankara, Turkey. *International Journal of Economics and Finance Studies*, 2(2), 105-112.

Garrison, S.* & Gutter. (2010). Gender differences in financial socialization and willingness to take financial risks. *Journal of Financial Counseling and Planning*, 21(2), 60-72***

Gutter, M., Copur, Z., & Garrison, S*. (2010). Social learning opportunities and the financial behaviors of college students. *Family and Consumer Sciences Research Journal*, 38(4), 387-404.

* Graduate student under my supervision

** Won Best Paper in Personal Finance and Consumer Economics in the Family & Consumer Sciences Research Journal

*** Won the 2010 Association for Financial Counseling and Planning Outstanding Conference Paper Award

Gutter, M.S. and Garrison, S*. (2008). Perceived norms, financial education, and college student credit card behavior. *Journal of Consumer Education*, 24, 73-88.

Gutter, M.S. and Hatcher, C.B. (2008). Racial differences in the demand for life insurance. *Journal of Risk and Insurance*, 75(3), 677-689.

Gutter, M.S., Hayhoe, C. & Wang, L*. (2007) Examining participation behavior in defined contribution plans using the Transtheoretical Model of Behavior Change, *Financial Counseling and Planning*, 18(1), 46-60.

Gutter, M.S. and Fontes, A. (2006). Racial differences in risky asset ownership: A two-stage model of the investment decision making process. *Financial Counseling and Planning*, 17(2), 64-78.

Yao, R., Gutter, M.S., & Hanna, S.D. (2005). The financial risk tolerance of blacks, Hispanics, and whites. *Financial Counseling and Planning*, 16(1), 51-62.

Gutter, M.S. & Saleem, T. (2005) Financial vulnerability of small business owners: Portfolio composition. *Financial Services Review*, 14, 133-147.

Lyons, A.C., Cude, B., Lawrence, F.C. & Gutter, M. (2005) The challenges of online surveying: What should family and consumer researchers know? *Family and Consumer Sciences Research Journal*. 31(10) 1-16.

Gutter, M.S. & Hanna, S.D. (2002). Applying a needs based approach to disability insurance planning. *Journal Of Personal Finance*, 2(1), 78-88

Hanna, S.D., Gutter, M.S., & Fan, J. (2001). A measure of risk tolerance based on economic theory. *Financial Counseling and Planning*, 12(2), 53-60.

Gutter, M. (2000). Human wealth and investment ownership. *Financial Counseling and Planning* 11(2), 9-20.

Gutter, M., Fox, J., & Montalto, C.P. (1999). Racial differences in investor decision making. *Financial Services Review* 8(3) 149-162.

Conference Proceedings

Garrison, S.* & Gutter. (2010). Gender differences in financial socialization and willingness to take financial risks. *Proceedings for the 2010 AFCPE Conference*, 5-9. (Paper)

Jackson, K.* & Gutter, M.S. (2010). Who stole the American dream: College students, social learning, and credit card behavior. *Proceedings for the 2010 AFCPE conference*, 22 (Poster)

- Jackson, K. *, Parker, W. *, Gutter, M.S., McKinney, A., & Godke, R. (2010) Family based financial education. *Proceedings for the 2010 AFCPE Conference*, 26 (Poster)
- Gutter, M.S., Copur, Z. & Garrison, S. (2009). Which students are more likely to experience financial socialization opportunities? *Proceedings for the Conference on Improving Financial Literacy and Reshaping Financial Behaviors: Research Papers and Perspectives*. (Poster)
- Eisen, J. & Gutter, M.S. (2009). Materialism and financial behaviors. *Consumer Interest Annual*, 55. (Poster)
- Gutter, M., Copur, Z., Garrison, S. & Pracht, D. (2009). Do the behaviors of students with school-based financial education differ from the behaviors of students with community-based financial education? *Proceedings for the 2009 AFCPE conference*. (Paper)
- Lee, H.J. & Gutter, M.S. (2009) Sustainable homeownership in Florida. *Proceedings for Housing Education Research Association Conference*. (Poster)
- Gutter, M., & Porter, N. M. (2009). Managing money in tough times. *Proceedings of the Association of Financial Planning and Counseling Education Conference*. (Paper)
- Gutter, M.S., Hayhoe, C. & DeVaney, S. (2008) Economic and psychological determinants of savings behavior: A conceptual model. *Consumer Interests Annual*, 54. (Poster)
- Gutter, M.S., Eisen, J., & Way, W. (2008) Financial management practices of college students from states with varying financial education mandates. *Consumer Interests Annual*, 54. (Poster)
- Copur, Z., Gutter, M.S., Eisen, J., & Way, W. (2008). Exploring the relationship between financial behaviors and financial distress/financial well-being of college students *Consumer Interests Annual*, 54. (Poster)
- Gutter, M. S. & Mountain, T. P. (2007). Impacts of race and ethnicity on retirement adequacy, life insurance adequacy, and dual adequacy. *Proceedings for the Association for Financial Counseling and Planning Education*, 12-13. (Paper)
- Gutter, M. S. & Renner, C. (2007). Exploring perceived norms, financial education and college student behavior. *Proceedings for the Association for Financial Counseling and Planning Education*, 11. (Paper)
- Gutter, M. S. & Zhu, D. (2007). An exploration of the relationship of debt and retirement planning for full-time workers. *Proceedings for 2007 Academy of Financial Services*.
- Gutter, M. S. & Zhu, D. (2007). Are perceptions of retirement financial resource adequacy consistent with estimated ex ante financial resource retirement adequacy? *Proceedings for the Association for Financial Counseling and Planning Education*, 124-132
- Gutter, M.S., Jasper, C.R., & Wang, L. (2004) Charitable giving and lifetime income. *Consumer Interest Annual*, 51
- Hanna, S. D., Gutter, M. S., & Fisher, P. J. (2003). Risk aversion and the elasticity of marginal utility with respect to consumption, *Consumer Interests Annual*, 49.

- Hatcher, C. & Gutter, M.S. (2003). Racial differences in the propensity to protect human wealth using life insurance, *Consumer Interests Annual*, 50.
- Hanna, S.D., Gutter, M.S. & Fisher, P. (2002). Risk aversion and the elasticity of marginal utility with respect to consumption. *Consumer Interests Annual*, 49.
- Hanna, S.D. & Gutter, M.S. (2002). Your money or your life: implications of variations in willingness to pay to reduce the risk of death. *Proceedings of the International Household & Family Research Conference 2002: Consumers and Families as Market Actors, National Consumer Research Centre, Helsinki, Finland*, 60.
- Gutter, M. & Kim, M. (2001). Measuring the level of indebtedness and financial strain of college students. *Proceedings of the Association for Financial Counseling and Planning Education*.
- Fox, J.J., S. Bartholomae, and M. Gutter. (2000). What do we know about financial socialization? *Consumer Interests Annual*, 46, 217.
- Hanna, S., Gutter, M., Lovett, S., & Yao, R. (2000). Estimating the value of financial planning. *Proceedings of the Association for Financial Counseling and Planning Education*, 37. (Abstract)
- Hanna, S., & Gutter, M. (2000). Needs based retirement planning applied to client households. *Retirement Income Security: Current Practices and Emerging Issues, Preconference of Association for Financial Counseling and Planning Education*, 9-10.
- Gutter, M. & Hanna, S. (2000). Estimating the disability insurance needs of client households. *Consumer Interests Annual*, 46, 220.
- Fox, J., Bartholomae, S., & Gutter, M. (1999). Socialization factors impacting the financial competency of college students. *Proceedings of the Association for Financial Counseling and Planning Education*, 197.
- Hanna, S. & Gutter, M. (1999). Using real client households in a financial planning class. *Proceedings of the Association for Financial Counseling and Planning Education*, 193.
- Hanna, S., & Gutter, M. (1999). How well do client households estimate expenses? *Proceedings of the Academy of Financial Services*, 9.
- Gutter, M., Fox, J., & Montalto, C. (1999). Racial differences in investing. *Proceedings of the Academy of Financial Services*, 2.

Peer-Reviewed Research Reports

- Gutter, M.S., Copur, Z., and Garrison, S. (2010) Financial Capabilities of College Students from States with Varying Financial Education Mandates. The National Endowment for Financial Education. Available at <http://www.nefe.org/mandatesreport>

G. Non-Refereed Publications

Electronic Data Information Source (EDIS) Publications

The following publications are published by the University of Florida IFAS Extension Electronic

Data Information Source (EDIS), a Web-based system in which Extension publications are created and processed for electronic and print delivery. These peer-reviewed publications must be reviewed by the author(s) and revised as needed every three years; major revisions require additional peer review.

Donovan, M., Smith, S., Radunovich, H., & Gutter, M. (2011). Impacts of Technological Disasters, XXpp. FCS XX, Retrieved from (Submitted)

Nayda I. Torres, N.I.; Mitchell, V., Turner, J., Leslie, L. & Gutter, M.S. (2011). Money and Marriage: Saving for Future Use, 1-5pp., HE 158. Retrieved from <http://edis.ifas.ufl.edu/pdf/HE/HE15800.pdf>

Turner, J., Gutter, M. S., Torres, N. I., Soberon, H., & Copur Z. (2009). Federal Income Tax Management. 1-8 pp. FCS 7026. Retrieved from <http://edis.ifas.ufl.edu/pdf/HE/HE81700.pdf>

Turner, J. & Gutter, M. S. (2009). Your Financial Action Plan. 1-11 pp. FCS 5204. Retrieved from <http://edis.ifas.ufl.edu/FY373>

Gutter, M. S., Butcher, B. & Litchfield, B. (2009). Managing in Tough Times: Downsized? Job Loss and Retirement Plans. 1-5 pp. FCS 7240. Retrieved from <http://edis.ifas.ufl.edu/FY1109>

Walker, K., Gutter, M. S., & Turner, J. (2009). Coping with a Money Crunch: Values, Goals, and Standards. 1-3 pp. FCS 7006. Retrieved from <http://edis.ifas.ufl.edu/FY228>

Gutter, M. S., Turner, J., & Torres, N. I., (2009). Cutting Costs to Live Within Your Income. 1-3 pp. FCS 7009. Retrieved from <http://edis.ifas.ufl.edu/HE153>

Torres, N. I., Turner, J., Mitchell, V., & Gutter, M. S. (2009). Money and Marriage: Making Financial Plans Together. 1-4 pp. FCS 7010. Retrieved from <http://edis.ifas.ufl.edu/HE154>

Gutter, M. S. & Litchfield, B. (2009) Florida Renter's Guide to Foreclosure. 1-2 pp. FCS 3306. Retrieved from <http://edis.ifas.ufl.edu/FY1108>

Gutter, M. S. & Garrison, S.* (2009). Managing in Tough Times: Downsized? Maintaining Your Access to Health Care. 1-3 pp. FCS 7238. Retrieved from <http://edis.ifas.ufl.edu/FY1106>

Garrison S.*, Gutter, M. S., & Fayer, M. (2009). Teens and Media Use: Cell Phones? What's the Plan? 1-5 pp. FCS 7241. Retrieved from <http://edis.ifas.ufl.edu/FY1110>

Garrison, S.*, Gutter, M. S., Litchfield, B., & Leslie, L. (2009). Reverse Mortgages: Understanding the Basics. 1-7 pp. FCS 3305. Retrieved from <http://edis.ifas.ufl.edu/FY1105>

- Gutter, M. S., Garrison, S.*, & Spence, L. (2009). Managing in Tough Times: Building Your Assets by Volunteering and Networking. 1-5 pp. FCS 7239. Retrieved from <http://edis.ifas.ufl.edu/FY1107>
- Gutter, M. S., Garrison, S.*, England, J., Turner, J. & Torres, N.I. (2009). Financial Recordkeeping: Organizing Your Financial Life. 1-4 pp. FCS 5205 Retrieved from <http://edis.ifas.ufl.edu/FY374>
- Lee, H., Corbus, J. L., Gutter, M. S., Bryant, K., Elmore, J. P., Gorimani, E. T., & Royer, L. E. (2008). My Florida Home Book Part 1. Becoming a Homeowner. 1-8 pp. FCS 3283. Retrieved from <http://edis.ifas.ufl.edu/CD036>
- Elmore, J. P., Gutter, M. S., & Mountain, T. P. (2008a). YOU and YOUR CREDIT: Credit Card Basics. 1-5 pp. FCS 7230. Retrieved from <http://edis.ifas.ufl.edu/FY1065>
- Elmore, J. P., Gutter, M. S., & Mountain, T. P. (2008b). YOU and YOUR CREDIT: Credit Dos and Don'ts. 1-3 pp. FCS 7229 Retrieved from <http://edis.ifas.ufl.edu/FY1064>
- Elmore, J. P., Gutter, M. S., & Mountain, T. P. (2008c). YOU and YOUR CREDIT: Managing Your Credit. 1-7 pp. FCS 7231. Retrieved from <http://edis.ifas.ufl.edu/FY1066>
- Bryant, K., Elmore, J. P., Lee, H., Gutter, M. S., & Corbus, J. L. (2008). My Florida Home Book 1.1: Are You Ready to Be a Homeowner? 1-8 pp. FCS 3286. Retrieved from <http://edis.ifas.ufl.edu/CD039>
- Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008a). YOU and YOUR CREDIT: Credit Reports. 1-9 pp. FCS 7232. Retrieved from <http://edis.ifas.ufl.edu/FY1067>
- Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008b). YOU and YOUR CREDIT: Credit Scores. 1-4 pp. FCS 7233. Retrieved from <http://edis.ifas.ufl.edu/FY1068>
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- Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008e). YOU and YOUR CREDIT: Series of Five Parts, Bound as a Single Document. 1. 1-7 pp. FCS 7236. Retrieved from <http://edis.ifas.ufl.edu/FY1071>
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- Gutter, M. S. (2008). Being an Authorized User: What It Won't Do for Your Credit Score. Retrieved from <http://edis.ifas.ufl.edu/FY1022>

Gutter, M. S. (2007). "How to Prevent Foreclosure on Your Home." Gainesville, Florida: IFAS/EDIS. 3 pp. HE724. <http://edis.ifas.ufl.edu/HE724>.

Bulletins, Circulars, and Fact Sheets

Gutter, M.S., Garrison, S. & Jordan, J. (2008). Consumer Choices Study Guide: Energy Efficient Light Bulbs.

Gutter, M.S., Garrison, S. & Jordan, J. (2008). Consumer Choices Study Guide: Energy Bars.

Gutter, M.S., Garrison, S. & Jordan, J. (2008). Consumer Choices Study Guide: Savings Accounts.

Lee, H.J. and Gutter, M.S. (2009). Overview of Current Housing Situation in Florida. University of Florida Department of Family, Youth, and Community Sciences. Research News You Can Use. <http://fyys.ifas.ufl.edu/newsletters/rncyu09/RNYCUspr09.pdf>

Gutter, M.S. (2009) Avoiding the Holiday Spending Hangover. Family, Youth, and Community Science News. <http://fyys.ifas.ufl.edu/news/2007/shopping.htm>

Gutter, M.S. (2007). Financial Education and Program Evaluation. University of Florida Department of Family, Youth, and Community Sciences. Research News You Can Use. <http://fyys.ifas.ufl.edu/newsletters/rnycu07/RNYCUGutterfall07.pdf>

Abstracts

Gutter, M.S., Copur, Z., Garrison, S*. & Pracht, D. (2010). A Case for Family-based Financial Education. Presented 2010 CYFAR Conference

Lee, H.J. & Gutter, M.S. (2009) Sustainable Homeownership in Florida. Proceedings for Housing Education Research Association Conference. (Paper)

Peterson, B.J*. & Gutter, M.S. (2005) Are households in more complex situations more likely to be using professionals? Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education.

Peterson, B.J.* & Gutter, M.S. (2005) An Examination: Racial Differences in Mortgage Rates. Presented at the Annual Meeting of the Academy of Financial Services Conference.

Gutter, M.S. & Clement, P. (2004) Racial Differences in the Use of Information on Investment Decisions Presented at the Annual Meeting for the American Council on Consumer Interests (Paper)

Hanna, S.D. & Gutter, M.S. (2002). Your money or your life: implications of variations in willingness to pay to reduce the risk of death. (2002, July). Proceedings of the International Household & Family Research Conference 2002: Consumers and Families as Market Actors, National Consumer Research Centre, Helsinki, Finland, 60. (Paper)

Miscellaneous

Gutter, M.S., Courtney, E.A., Leslie L. M., Copeland, H.B., (2009). "Managing in Tough Times: Downsized," <http://fycs.ifas.ufl.edu/toughtimes/index.htm>

Reports

Gutter, M. S. & Renner, C. 2007. "Measuring the Impact of a Financial Education Curriculum on Student Attitudes and Behavior: Final Evaluation Report.." Madison, Wisconsin: Great Lakes Higher Education. 12 pp.
http://www.mygreatlakes.org/mglstatic/guaranty/forms/uw_financial_curriculum_report.pdf

LECTURES, SPEECHES, POSTERS, PRESENTED AT PROFESSIONAL CONFERENCES

International – Invited

Gutter, M.S. (2010). "Financial behavior of college students and young adults in the US and Turkey." Symposium: Hacettepe University, Ankara, Turkey. October 2010.

Gutter, M.S. & Courtney, E. (2010) "Overview of Family Economic Outreach in the US. Symposium" Hacettepe University, Ankara, Turkey. October 2010.

International Professional Conference/Meeting

Copur, Z., Gutter M. S., & Erkal S. (2010). Exploring saving behavior of Turkish families in Ankara, Turkey. *International Conference on Social Sciences (ICSS)-2010, 8-9 October, Kuşadası, Turkey.*

National Professional Conferences/Meetings – Contributed

Gutter, M.S. & Copur, Z. (2011). Presented at the 2011 Annual Meeting for the American Council on Consumer Interests. Washington D.C.

Mauldin, T., Gutter, M.S., Moorman, D., & Mimura, y. (2010). The Complex Nature of Savings: Psychological and Economic Factors Multistate Research Project. Presented at the 2010 Annual Meeting for the Eastern Family Economics and Research Management Association, Chattanooga, TN.

Gutter, M.S. & Way, W.L. (2010). Two Sides of the Standards Coin: The Impact of State Standards on Teacher Financial Preparation and Student Financial Behavior. Presented at Bellarmine Conference: In Search of Social Wealth. Louisville, KY.

Gutter, M.S., Copur, Z. & Garrison, S. (2009). Which Students are More Likely to Experience Financial Socialization Opportunities? Presented at the Conference on Improving Financial Literacy and Reshaping Financial Behaviors: Research Papers and Perspectives, Indianapolis, IN. (Paper)

- Garrison, S.* & Gutter, M.S. (2009) Are differences in financial psychology related to differences in financial education? Presented at the Annual Meeting for the American Council on Consumer Interests, Milwaukee, WI.
- Gutter, M.S., Copur, Z. & Garrison, S.* (2009). Are high school financial education policy differences related to differences in college student financial behavior? Presented at the Annual Meeting for the American Council on Consumer Interests, Milwaukee, WI.
- Eisen, J. & Gutter, M.S. (2009). Materialism and Financial Behaviors. Presented at the Annual Meeting for the American Council on Consumer Interests, Milwaukee, WI.
- Gutter, M., Copur, Z., Garrison, S. & Pracht, D. (2009). Do the Behaviors of Students with School-Based Financial Education Differ from the Behaviors of Students with Community-Based Financial Education? Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education, Scottsdale, AZ.
- Gutter, M., & Porter, N. M. (2009). Managing money in tough times. Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education, Scottsdale, AZ.
- Swanson, P., & Gutter, M. (2009, October). Using Chats and Webinars to Engage and Recruit CoP Members. National eXtension Conference, St Louis, MO.
- Gutter, M.S., Hayhoe, C. & DeVaney, S. (2008) Economic and Psychological Determinants of Savings Behavior: A Conceptual Model. Presented at the Annual Meeting for the American Council on Consumer Interests, Orlando, FL.
- Gutter, M.S., Eisen, J., & Way, W. (2008) Financial Management Practices of College Students from States with Varying Financial Education Mandates. Presented at the Annual Meeting for the American Council on Consumer Interests, Orlando, FL.
- Copur, Z., Gutter, M.S., Eisen, J., & Way, W. (2008). Exploring the Relationship between Financial Behaviors and Financial Distress/Financial Well-Being of College Students Presented at the Annual Meeting for the American Council on Consumer Interests, Orlando, FL.
- Gutter, M. S. & Mountain, T. P. (2007). Understanding Minority Preferences for Investor Education: Results from African-American and Hispanic Focus Groups. Presented at the Annual Meeting of the Academy of Financial Services. 2007, Orlando, FL. (Paper)
- Gutter, M. S. & Zhu, D. (2007). An Exploration of the Relationship of Debt and Retirement Planning for Full-Time Workers. Presented at the Annual Meeting of the Academy of Financial Services, Orlando, FL.
- Gutter, M. S. & Mountain, T. P. (2007). Impacts of Race and Ethnicity on Retirement Adequacy, Life Insurance Adequacy, and Dual Adequacy. Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education, Tampa, FL.
- Gutter, M. S. & Renner, C. (2007). Exploring Perceived Norms, Financial Education and College Student Behavior. Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education, Tampa, FL.

Gutter, M. S. & Zhu, D. (2007). Are Perceptions of Retirement Financial Resource Adequacy Consistent with Estimated Ex Ante Financial Resource Retirement Adequacy?. Presented at the Annual Meeting of the Association for Financial Counseling and Planning Education, Tampa, FL.

Note, I had 16 presentations between the years of 1999-2006.

Regional Conferences

Invited

Gutter, M.S. (2010). "College Students and Financial Education: The Big Picture" Building Family and Personal Financial Capability: Implications for Policy and Practice. Iowa State University, Ames, Iowa.

Volunteered

Gutter, M.S. (2009). Effectiveness of State High School Financial Education Policies, 2009 Annual Meeting for NCC 52 Family Economics Research Coordinating Committee, Jacksonville, FL.

Gutter, M.S. (2008). The Complex Nature of Savings: Psychological and Economic Factors. Annual Meeting for North Central Coordinating Committee for Family Economics. Detroit, MI.

State Conferences

Gutter, M.S. (2010). What do we know about the financial socialization of our youth?: Implications for financial education outreach. Annual Meeting for the Florida Jump\$tart Coalition, Orlando, FL.

Gutter, M.S. (2010). The Florida Master Money Mentor Program. Annual Meeting for the Florida Prosperity Partnership, Tampa, FL.

Gutter, M.S. (2010). Introduction to the Master Money Mentor Program, 2010 Extension Professional Association of Florida Meeting, Orlando, FL.

Gutter, M.S. (2009). Are Differences in College Student Financial Behaviors Related to Differences in State High School Financial Education Policies: Implications for financial education outreach. Annual Meeting for the Florida Jump\$tart Coalition, Orlando, FL.

Gutter, M.S. (2009). Credit and Retirement. 2009 Extension Professional Association of Florida Meeting, August 2009, Orlando, FL.

Gutter, M.S. (2009). Financial Planning Over Your Lifetime. 2009 Extension Professional Association of Florida Meeting, Orlando, FL.

Gutter, M.S. (2008). Florida Saves: A Statewide Social Marketing Program to Promote Asset Building. 2008 Annual Meeting Extension Professional Association of Florida, Orlando, FL.

Gutter, M.S. (2008) Holiday Spending in Tough Economic Times. Annual Meeting of Florida Home and Community Educators, Crystal River, FL.

18. CONTRACTS AND GRANTS SINCE THE LAST PROMOTION (NOT TO EXCEED TEN YEARS) OR FROM UF EMPLOYMENT FOR TENURE NOMINEES, whichever is more recent.

a. Funded Externally

Summary of All Contracts and Grants (2007-present)

Role	Total	Direct Costs	Indirect Costs
Principal Investigator	\$334,970.24	\$322,164.76	\$12,805.48
Co-Principal Investigator	\$12,500	\$12,500	\$0
Investigator	\$90,890	\$84,900	\$5,990
Sponsor of Junior Faculty	\$0	\$0	\$0
Total	\$438,360.24	\$419,564.76	\$18,795.48

A. Funded Externally

Date	Value	Funding Agency	Title	Role
2011	\$4,500	University of Nebraska	Healthy Homes Outreach	PI
2011-2012	\$126,000	Jessie Ball Dupont Foundation	Online Family Service Supercenter	PI
2010-2011	\$9,000	NIFA/U of Arkansas	MittNET Oil Spill Update	PI
2010-2011	100,000	Bank of America	Florida Master Money Mentor	PI
2010	\$100,000	Bank of America Foundation	Volunteer Financial Counseling	PI
2009-2010	\$2,500	KidsWealth	Family-Based Financial Education	PI
2009	\$3,000	UNC Chapel Hill	Literature Review	PI
2009-August 31, 2010	\$90,890*	FINRA Investor Education Foundation (Subcontract with U of Tennessee)	Investor Education for College Students	I
2008-2009	\$15,000	Real Sense Prosperity Campaign	Economic Impact of Earned Income Tax Credit in Florida	PI
2008	\$10,000	Consumer Federation of America	Florida Saves: A Statewide Vision	PI

2008	\$10,000	Federal Reserve Bank of Atlanta	RFP Process	PI
2006-2009	\$30,860.24	National Endowment For Financial Education (Subcontract with UW)	Financial Management Practices of College Students with Varying Financial Education Mandates	PI

* Note this grant is part of a multi-state effort led by the University of Tennessee for a total amount of \$592,680

Summary Table For External Grants

Role	Total	Direct Costs	Indirect Costs
Principal Investigator	\$319,970.24	\$301,174.76	\$12,805.48
Co-Principal Investigator	\$0	\$0	\$0
Investigator	\$90,890	\$84,900	\$5,990
Sponsor of Junior Faculty	\$0	\$0	\$0
Total	\$410,860.24	\$392,064.76	\$18,795.48

Funded Internally

Date	Value	Funding Agency	Title	Role
2010-2011	\$5000 (14,992 among 3 Co-PI)	IFAS	FCS Response to the Deepwater Horizon Oil Spill	Co-PI
January - July 2008	\$15,000	IFAS	Updating and Evaluating the Super Shopper Program	PI
January - July 2008	\$15,000 (\$7,500 Gutter)	IFAS	Financial Education and Support for Foster Care Youth	CoPI

Summary Table For Internal Grants

Role	Total	Direct Costs	Indirect Costs
Principal Investigator	\$15,000	\$15,000	\$0
Co-Principal Investigator	\$12,500	\$12,500	\$0
Investigator	\$0	\$	\$0
Sponsor of Junior Faculty	\$0	\$0	\$0
Total	\$27,500	\$27,500	\$0

UNIVERSITY GOVERNANCE AND SERVICE

Institute of Food and Agricultural Sciences

Committee Member, College of Agricultural Life Sciences Curriculum Committee, 2010-2012

Family, Youth, and Community Sciences

Member, Curriculum Committee, 2009-Present
Member, Graduate Committee, 2008-Present
Member, PhD Proposal Committee, 2009-Present

EDITOR OF SCHOLARLY JOURNAL, SERVICE ON EDITORIAL ADVISORY BOARDS, REVIEWER FOR SCHOLARLY JOURNALS

Editorial Advisory Boards

2007-Present Journal for Financial Counseling and Planning
2007-Present Journal of Consumer Affairs
2010 Journal of Consumer Education

Reviewer for Scholarly Journals

2011 Journal of Risk and Insurance - 2
2011 Journal of Consumer Affairs - 2
2011 Journal for Financial Counseling and Planning 1
2010 Journal of Risk and Insurance, 1 review
2002-2007 Journal for Financial Counseling and Planning, 2-3 per year
2002-2007 Journal of Consumer Affairs, 1-2 per year
2009 Journal of Consumer Education, 1

EXTENSION PROGRAMS (for IFAS only)

My overall extension program connects the implications of both my research and teaching to the millions of Florida families currently managing their own personal finances. My effort can be placed into two main Program Areas, which are defined below. My productivity in Extension can be measured by 1) attainment of external funding, 2) development of program materials and EDIS (Electronic Data Information Source) publications, 3) meeting and in-service trainings for agents, faculty, consumers, partners, and stakeholders to increase the reach and impact of our programs. The following table summarizes my accomplishments in my extension programming. In my three years with UF Extension, I have produced 23 in-service trainings, 19 workshops (state and national), 24 EDIS publications, and helped create 3 websites. My in-service trainings have included an innovative use of extension.org and various distance communication approaches. Finally I have led at least 50 meetings for the focus team and the various state coalitions, in which I hold a leadership position.

Summary of Extension Program Activities

Activity

Extension Meetings	50
In-service Trainings	23
Workshops	19
Websites Developed	3
EDIS Publications	24

Help Florida Families Improve their Financial Capability and their Financial Well-Being

Program Objectives:

- Families will increase their connection to appropriate resources including financial services
- Families will improve their financial organization
- Families will manage their income and expenses to maintain a sustainable lifestyle
- Families will improve their understanding of credit and how to responsibly use debt
- Families will be more prepared for the financial aftermath of disasters or economic shocks
- Youth and emerging adults will improve their capability to manage their personal finances
- Educators will be more aware of evidenced-based materials
- Educators will be improve their knowledge of personal financial management
- Educators will improve their overall teaching efficacy toward teaching personal finance content

Educational Activities: Note that the following presentations do not appear in any other section in this document.

Presentations at Regional Meetings

O'Neill, B. Swanson, P. Gutter, M.S. & Seiling, S. (2010). Developing Content and Keeping it Current. eXtension National CoP Conference, June 2010, Austin, Texas

Gutter, M.S. (2008). "Looking at the Path to Financial Security". 4-H/FCS Multi-State Meeting, February 2008.

Presentations at State Meetings

Gutter, M.S. and McKinney, A. (2010). *Banking the Unbanked*. 2010 Family and Consumer Sciences Summit, Orlando, Florida.

Gutter, M.S. and Diehl, D. (2010). *Integrating Technology into Programming and Evaluation Efforts*. 2010 Family and Consumer Sciences Summit, Orlando, Florida.

Gutter, M.S. (2010). *Overview of Debt: types Costs, Reports, Scores, Management, and Regulations*. 2010 Family and Consumer Sciences Summit, Orlando, Florida.

Gutter, M.S., Royer, L., Leslie, L., and McKinney, A. (2009). Credit and Debt Management. 2009 Extension Symposium.

Gutter, M.S. and England, J. (2009) *Retirement Planning*. 2009 Extension Symposium.

Gutter, M.S. (2009) Managing Stress in Tough Times and Working Toward Long Term Solutions. 2009 Family and Consumer Sciences Summit.

Gutter, M.S. (2009). *Small Steps to Health and Wealth*. 2009 Annual Meeting Florida Association for Home and Community Educators Crystal River, FL,

Gutter, M.S. (2008). "Holiday Spending in Tough Times" 2008 Annual Meeting Florida Association for Home and Community Educators Crystal River, FL,

Gutter, M.S. (2008). Poverty Simulation. 2008 Family and Consumer Sciences Summit, Kissimmee, Florida.

Florida Saves

Outputs: Promotional materials; Radio broadcast; Proclamation; Classes

Outcomes and Impacts: In 2008, 10 counties actively participated. The total number of direct methods used (workshop, class, mail, face-to-face, etc.) was 68. Total people reached with direct methods: 24,480. Number of America Savers enrolled (paper or on-line): 416. Total monthly savings goal pledged: \$21,496. Number accounts opened and or contributed to: 875. Number of collaborating partners and volunteers: 75. In 2009, 19 counties actively participated; Total number of direct methods used (workshop, class, mail, face-to-face, etc.): 85. In 2010, Florida Saves continued its success with at least 14 County Offices participating. Compiling data from six of our counties, we were able to sign up 1074 savers just in those counties, with additional data, the number would likely be higher. This is an increase over 2009.

Managing in Tough Times

Outcomes and Impacts: All participants received copies of flipbook and presentation. We have distributed over 20,000 flipbooks to Floridians in English and Spanish; we continue to do so. In 2008, over 10,000 flipbooks were distributed mainly through county offices. Almost every county office received at least 100 to distribute. About 30 county Extension educators attended the initial training. Preliminary results from counties show most participants found the session helpful and learned new money management tips. In 2009, 178 people attended an informational on-line chat. Most found the session helpful. Over 14,000 flipbooks were distributed, mainly through county Extension offices. Training was held to provide background on this new information. There have been 377 web page views of the MiTT materials.

The counties have made use of this resource and the training. Since its inception, there have been at least 51 classes, 30 factsheets, and 43 media related activities, including radio and television.

For those reporting class data, six counties had 716 participants in MiTT classes.

Evaluation data was shared from 142 respondents. Over 90% learned steps they could take to improve their financial situation. In addition, roughly the same learned how to develop and manage a spending plan. Most importantly, over 90% intended to communicate with family about money, develop a spending plan, and stay on the spending plan.

We obtained two grants; one grant was internal, and then I obtained a grant from NIFA via the University of Arkansas to update the Mittnet resources. I worked with Dr. Elizabeth Kiss. We held a web-based training in October 2010 with 10 participants

Florida Master Money Mentor Program

Outputs: Program resources, agent notebook, scheduling of county mentor trainings, curriculum, worksheet, training sessions, overall program coordination

Outcomes and Impacts:

Agent Training: We held a two-day in-service in Gainesville Florida with 10 agents in person and one using Elluminate to participate. The training was paid for out of gift funds. At the initial University of Florida Master Money Mentor Extension Agent Training, ten faculty members were certified and then surveyed for knowledge gained, and presenter performance. The results show that 95% (80% strongly agree) of the faculty who attended the training stated they intend to implement the Florida Master Money Mentor program in the county where they live. 60% of the agents strongly agree and 40% agree they are knowledgeable enough about personal financial management to train mentors for the program. Additionally, over 90% stated they are clear on the program premise and the expected outcomes are appropriate. 93% of the participants rated the presenters as competent in conveying the information. 90% said the presenters kept their attention and effectively answered questions. And 100% of attendees agreed or strongly agreed that they intended to implement the program in their counties within the next year.

Mentor Trainings: During 2010, we held trainings in 9 Counties and trained 129 mentors. The aggregated results of trainings from 7 Counties (83 participants) are included below. The majority of mentors trained met the learning objectives (over 90%). For example, 90% or more felt that they learned more about credit, debt management, personal communication, and one-on-one mentoring. Approximately 95% increased their confidence about helping others with basic money management. Most importantly, just over 95% stated an intention to help families as Florida Master Money Mentors.

Specific details include that we have conducted at least one training in the following fifteen counties: Alachua, Bay, Broward, Duval, Hernando, Hillsborough, Holmes, Jackson, Marion, Miami-Dade, Okaloosa, Osceola, Pinellas, Suwannee, Walton. We have trained 168 mentors who have already begun working with approximately 200 families/persons. Our program utilizes many partnerships in addition to our Extension Network. We have collaborated with agencies such as: United Way of Tampa Bay, South Florida Urban Ministries, United Way of Sarasota County, Hispanic Unity of Florida, All-Purpose Life Skills, Osceola Council on Aging, Children in Crisis Florida, Office of the Attorney General of Florida, Deaf Service Bureau of West Central Florida, and Pinellas County Center for Independent Living.

Online Learning Chair *Financial Security for All* Community of Practice, eXtension

Outcomes and Impacts:

During 2009, I conducted 9 online sessions with audiences in Florida as well as extension agents and specialists around the country. During 2009, 491 professional educators attended these webinars. Each webinar ended with a brief evaluation consisting of the following three questions. The first two “Have you increased your knowledge of the topic covered in this chat/web conference?” and “Has this /web conference provided you with new ideas for programming?” These both were based on the scale none, some, a lot. The last question was “Do

you plan to adopt or utilize the information from this chat in what you do in the future?” and used yes, no, not sure as possible responses. The results were that 100% of respondents increased their knowledge as a result of the chat or web conference. The sessions were helpful in promoting new ideas in programming, 90% of respondents had some or a lot of new ideas for programming in that subject matter. Finally, 80% of respondents planned to adopt practice or utilize information from the session in what they do in the future.

Poverty Simulation, Family and Consumer Sciences Summit

My Role: Prepare and implement a large-scale poverty simulation. I served as facilitator, which included recruiting and training volunteers, set-up, explanations, supervision and participation, and finally conducting a debriefing for participants.

Target Audience: IFAS county Extension agents, county Extension directors, and district Extension directors

Goal: Increase awareness of what life is like for those in poverty and improve our sensitivity

Outcomes and Impacts: Approximately 75 IFAS faculty and staff participated in the simulation.

MEDIA RELATIONS

Outputs: TV and radio interviews; news articles

1. Quoted in the New York Times article, “Working Financial Literacy in With the Three Rs” found at <http://www.nytimes.com/2010/04/10/your-money/10money.html?scp=1&sq=%22University+of+Florida%22&st=nyt>
2. Quoted in “Scaling back kids’ holiday gift expectations a sensitive subject, UF experts say” found at <http://news.ufl.edu/2009/12/16/wish-lists/>
3. Quoted on Home and Family Finance Radio segment “Tips for Happy Holidays without the Financial Headache” found at http://www.cuna.org/initiatives/hff_radio/
4. Quoted in Gainesville Sun article “Depression Lessons” found at <http://www.gainesville.com/article/20090710/ARTICLES/907101003/1002/news?Title=Depression-lessons>
5. Quoted in Gainesville Sun article “5 do-it-yourself projects -- and 5 to leave to the pros” found at <http://www.gainesville.com/article/20090725/ARTICLES/907249942/1004?p=all&tc=pgall>
6. Quoted in US Banker Magazine “The Business Case for Financial Literacy” found at http://www.americanbanker.com/usb_issues/119_9/the-business-case-for-financial-literacy-1001264-1.html

MEMBERSHIP AND ACTIVITIES IN THE PROFESSION

MEMBERSHIPS AND ACTIVITIES

National

- 1998 - present *American Council on Consumer Interests*
2005-present, Chair, AARP Awards Council
2005-present, Member, Dissertation Awards Committee
- 1998 - present *Academy of Financial Services*
2006-2009, Reviewer, Annual Meeting Paper Submissions
Committee
- 1998 - present *Association for Financial Counseling and Planning Education*
2005-present, Reviewer, Annual Meeting Paper Submissions
Committee
- 2008 - present *Epsilon Sigma Phi*

Regional

- 2001 - present *North Central Family Economics Research Coordinating
Committee (NCC 52, 2009-present, Vice President)*
- 2007 - present North Central Committee 1172 Complex Nature of Savings

State

- 2007 – present *Florida Extension Association of Family and Consumer Sciences*
2007-present, Campus District Director
- 2007 - present *Florida Association of Family and Consumer Sciences*
- 2007 - present *Florida Jumpstart Coalition, 2009-2010 Vice-President, 2010-
present, President*

Other

- 2000 - 2007 *Financial Planning Association*
2003-2006, Education Chair, FPA Southern Wisconsin

HONORS

National

- 2010 Best Paper in Personal Finance and Consumer Economics in the Family &
Consumer Sciences Research Journal
- 2010 National Extension Association for Family and Consumer Sciences Dean
Don Felker Financial Management Award
- 2010 Association for Financial Counseling and Planning Outstanding
Conference Paper Award
- 2009 eXtension.org, Outstanding Community of Practice for the Financial
Security for All Community of Practice
- 2008 American Council on Consumer Interests, Mid-Career Award

State

- 2009 Florida Extension Association of Family and Consumer Sciences
Outstanding Specialist Award
- 2008 Florida Jumpstart, President's Award for Service