

ESTHER M. MADDUX, Ph.D., CFP®, AAPS, KCGC
KANSAS STATE UNIVERSITY
CURRICULUM VITA

I. Academic History

A. Name: Estoria (Esther) M. Maddux, Ph.D., CFP®, AAPS, KCGC

B. Rank: Professor
Personal Financial Planning Unit
School of Family Studies and Human Services
College of Human Ecology
Kansas State University

Date of Appointment: January 19, 2003

Proportion time assignments:

25% FTE Teaching
25% FTE Extension
10% FTE Service

C. Tenure Status: Tenured

Date of Appointment: March 4, 2005

D. Administrative Title: None

E. Graduate Faculty Status: Graduate Faculty Membership

Date of Appointment: Membership: October 9, 2003
Ph.D. Certification: October 4, 2005.

F. Highest Degree, the Institution, the Date:

Ph.D., Purdue University, West Lafayette, IN, Family Resource Management, 1979.
Doctoral Dissertation: Food resources of Indiana low-income families as
related to food stamp participation.

M.S., The University of Tennessee, Knoxville, TN, Home Management, Equipment,
and Family Economics, 1973.

Master's Thesis: Selected economic activities of 150 families living in Knoxville,
Tennessee.

B.S., The University of Georgia, Athens, GA, Housing and Home
Management, 1972.

Financial Planning Designations and Licenses Held
CFP®, College For Financial Planning, Denver, CO, 1988 to present
State of Georgia Insurance License, 2000
Series 6, Mutual Funds, 2000
Series 63, Variable Annuities, 2000
Series 65, Registered Investment Adviser, 2001

Addiction and Prevention Studies

AAPS Certificate, Allen County Community College, 2007
Kansas AAPS Certified Counselor, August 2007

G. Positions in Chronological Order:

2007 – Present (As needed) - Alcohol, Drug, and Gambling Counselor; Professional Treatment Services, Lawrence, KS; Provide alcohol, drug, and gambling assessment, treatment, and case management services; Modalities include intensive outpatient services, outpatient services, early intervention services. Methods include educational groups, process groups, family, couple, and individual counseling. Analyze treatment impact data and write reports to demonstrate clinical effectiveness.

2001 – 2002 - Financial Advisor and Owner, Maddux Financial Services

2000 – 2001 – Financial Advisor, Variable Annuity Life Insurance Company (VALIC).

1994-2000 - Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, Cooperative Extension Service (50% Appointment); Planned Giving Officer, Development Office, The University of Georgia, Athens, GA (50% Appointment).

1985-1994 - Associate Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, The University of Georgia Cooperative Extension Service, Athens, GA.

1980-1985 - Assistant Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, The University of Georgia Cooperative Extension Service, Athens, GA.

1976-1979 - Graduate Research and Teaching Assistant, Purdue University, West Lafayette, IN.

1973-1976 - County Extension Agent, University of Georgia Cooperative Extension Service, Cobb County, Marietta, GA.

1972-1973 - Home Management Residence Consultant, The University of Tennessee, Knoxville, TN.

II. Teaching (25% Time)

A. Classroom Instruction

1. **FSHS 760** (3 credit hours) Families, Employment Benefits, and Retirement Planning;
Fall 2003 Enrollment: 38

2. **FSHS 835** (3 credit hours) Professional Practices in Family Financial Planning; Enrollment: 31

| | |
|-------------|----------------|
| Spring 2004 | Enrollment: 31 |
| Spring 2005 | Enrollment: 29 |
| Spring 2006 | Enrollment: 25 |
| Spring 2007 | Enrollment: 32 |
| Spring 2008 | Enrollment: 29 |
| Spring 2009 | Enrollment: 47 |

3. **FSHS 624** (3 credit hours) Fundamentals of Financial Planning

| | |
|-----------|----------------|
| Fall 2004 | Enrollment: 34 |
| Fall 2005 | Enrollment: 37 |
| Fall 2006 | Enrollment: 29 |
| Fall 2007 | Enrollment: 37 |
| Fall 2008 | Enrollment: 43 |
| Fall 2009 | Enrollment: 39 |

4. **FSHS 675** (3 credit hours) Field Study in Family Economics

| | |
|-------------|---|
| Spring 2005 | Enrollment: 6 |
| Summer 2005 | Enrollment: 3 |
| Fall 2005 | Enrollment: 20 |
| Spring 2006 | Enrollment: 12 (10 in Self-Designed Independent Study; 2 in Guided Independent Study) |

| | |
|-------------|---|
| Summer 2006 | Enrollment: 3 |
| Fall 2006 | Enrollment: 16 (9 in Self-Designed Independent Study; 7 in Guided Independent Study) |
| Fall 2007 | Enrollment: 17 (6 in Self-Designed Independent Study I; 4 in Guided Independent Study II) |
| Spring 2008 | Enrollment: 10 (5 in Self-Designed Independent Study; 5 in Guided Independent Study) |

Study) Summer 2008 Enrollment 5(2 in Self-Designed Independent Study; 3 in Guided Independent Study)

| | |
|-----------|--|
| Fall 2008 | Enrollment: 10 (6 in Self-Designed Independent Study; 4 in Guided Independent Study) |
|-----------|--|

Study) Spring 2009 Enrollment 15 (9 in Self-Designed Independent Study; 6 in Guided Independent Study)

| | |
|-------------|--|
| Summer 2009 | Enrollment: 4 (4 in Guided Independent Study) |
| Fall 2009 | Enrollment: 10 (1 in Self-Designed Independent Study; 9 in Guided Independent Study) |

Study)

Self-Designed Independent Study:

The objective of this class is to provide the student an opportunity to integrate the knowledge, skills, and attitudes learned in the classroom to actual practice. It is expected that students will have met prerequisite competencies in financial planning and counseling so they can gradually be given responsibilities similar to those they will experience in the financial counseling and planning services industry.

Practicum requirements are worked out on an individual basis between the student and his/her major professor. Possibilities include participating in an internship, researching/writing a paper for publication, developing a program

or
supervisor,
a guided

project approved by the advisor, teaching classes approved by the
taking additional classes that are approved, or participating in
independent study with professor.

Guided Independent Study I: Financial Behavior Assessment and Consulting

Upon completion of this course, the student will be able to: 1.

suggest
toward greater financial

1. Form a diagnostic impression of a client's behavior to be able to suggest techniques to develop new behaviors to lead one toward greater financial satisfaction.
2. Distinguish the differences among appropriate use, misuse, abuse, and compulsive abuse of personal power.
3. Describe how dysfunctional financial behaviors evolve and manifest.
4. Become aware of, identify and define the twelve character traits that form the foundation for managing personal financial behavior to respond to life events.
5. Identify twelve action steps for owning one's personal power to have a healthier relationship with one's self.
6. Identify twelve action steps to have a healthier relationship with others.
7. Identify twelve action steps for managing when there are differences of opinion.

Guided Independent Study II: Motivating Clients to Achieve Financial Security

Upon completion of this course, the student will be able to:

power

1. Identify self-defeating behavior patterns that are presenting.
2. Identify the family roles and recognize the character traits of the imbalance within each role.
3. Understand the extent of the dysfunction and the resulting power imbalances being expressed by the individuals involved.
4. Define motivation and the stages of change.
5. Identify strategies for appropriately intervening at each level of functioning.

Diversity

Guided Independent Study III: Understanding How Multicultural Impacts Financial Security

Upon completion of this course, the student will be able to:

and
effective financial
techniques.

effective

growth

1. Recognize that clients are products of differing cultural, context, and personal identity dimensions.
2. Increase knowledge of attributes for comparing cultural differences and understanding unique differences to develop the most effective financial counseling and planning intervention techniques.
3. Develop skills to become a culturally effective financial planner and counselor.
 - By understanding barriers that impede efforts
 - By understanding the characteristics of a culturally effective financial counselor
 - By understanding how cultural heritage shapes beliefs, attitude, and values
4. Understand the complex relationship of how multicultural human and development impacts financial security.
 - How the lifespan age stage impacts financial security

of
Asian
Lesbian, Gay,

- How stages of personal functioning impacts financial security
How culture impacts financial security
How financial needs impact financial security
5. Understand the unique factors that impact financial security of clients the following cultures: African American; American Indian; American; European American; Hispanic American; and and Bisexual clients.
How the lifespan age development stage of the client impacts financial security.
How stages of personal functioning (ability to address family rules, division of labor, disputes, and differences of opinion) of the client impacts financial security.
How culture of the client impacts financial security.
How financial needs of the client impacts financial security.
6. Develop increased knowledge of cultural diversity and lifespan development to use the most appropriate skills in choosing the appropriate interventions to produce the most favorable client that will lead to financial security.

most
outcomes

5. **FSHS 894** Readings in Family Studies and Human Services (1 credit hour)
Topic: Financial Assessment Behavior and Consulting
Summer 2009 Enrollment: 9
6. Topic: Income Tax Preparation (3 credit hours)
Fall 2005 Enrollment: 1
7. FSHS 708 Special Topics Related to Expansion of Gambling in Kansas: Legislation, Regulation, Social Costs, Recovery, Prevention, Treatment, Research, Enforcement
Location: Topeka, KS, January 2009 Enrollment: 24
Location: Dodge City, KS, August 2009 Enrollment: 15

B. Non-classroom Instructional and Curriculum-related Activity

- Study
1. Supervise self-designed student practicum experiences in FSHS 675 Field in Family Economics. See Appendix I for list of project topics.
2. Graduate Student Research
Master's Students
Chair: (List Names of Students)
Number: 0
Committee Member: (List Names of Students)
Number: 1. Kristy Archuleta, (December, 2005).
Title: Farm Wives' Level of Involvement in the Financial Management of the Farm Operation and Their Perception of Marital Quality
Participated on GPIDEA M.S. in Family Financial Planning on committees for students from other states
1. Kellie Masters Iowa State University

2. Rebecca Bender South Dakota State University
3. Carrie Johnson Iowa State University
4. Kim Copelan South Dakota State
5. Amy Faaborg Iowa State University
6. Kassandra Schumacher South Dakota State
7. Jeff Skinner South Dakota State
8. Joyce Lash Iowa State
9. Doug Davis Iowa State
10. Abby Hendrickson Iowa State

Temporary Chair, Ph.D., Personal Financial Planning

1. Brent Coffman Kansas State

Outside Chair: (List Students and Departmental Affiliation)

- | | |
|--|--|
| Number: | 1. Prayong Udomvarapant; Animal Sciences and Industry; 12/01/05 Title: Process Development and Properties of A Cook-In-Bag Product from Lamb Shoulder Meat |
| | 2. Carol Trissell; Educational Leadership Topic: Mobile Learning Information Technology (In Process) |
| | 3. J. Michael Finnegan; Student Development and Student Affairs Topic: Gender Theory and Developing Student Leaders (In Process) |
| 2 combine degree in Family both institutions and is | 3. Formed partnership with Allen County Community College Addiction and Prevention Studies Program to create an articulation agreement to offer a 2 x (2 year A.S. degree with 2 year B.S. degree in FSHS) Program to Addiction and Prevention Studies with an undergraduate Studies and Human Services. It has been approved by both institutions and is being finalized. |

C. Clinical Instruction

- | | |
|---|--|
| 1 Therapy use were <i>Tools for Lifestyle:</i> guide for organizing | Support clinical instruction. Cooperated with two Marriage and Family graduate students to co-author a financial guide for helping professionals to use when working with clients with financial problems. The workbooks were introduced throughout Kansas at three workshops entitled, <i>Financial Helping Professionals</i> . Archuleta, K., Maddux, E.M., Britt, Sonya. L. (2004). <i>Financing Your A Financial Checkup</i> . This workbook is a financial planning guide for professionals working with families to guide clients in financial information discussing financial issues. 115 |
|---|--|

pages. Content
lifestyle, 2. Attitudes,
and money, 4. Sources of
6. Net worth, 7. Tracking

includes: 1. Setting goals to manage financial
expectations, and money, 3. Relationships
income, 5. Why live within a budget,
progress, 8. Budget review.

D. Supervise student employment

1. Beda Garcia, Food Resource Management for Hispanic Audiences
2. Gabriel Asebedo, Kansas Saves Social Marketing Campaign
3. 2005 to 2007: Ann Sanders, Ph.D. Graduate Teaching Assistant, Financially Upward: Young Employee Investor Education Project funded by National Association of Securities Dealers (NASD) Grant.

E. Supervised production of student radio show entitled “Money Talks”. 2003 – 2004.

III. RESEARCH AND OTHER CREATIVE ENDEAVORS (0% Time)

A. Area of research interest:

help for Have developed an imaging scan to describe mutated behavior formation patterns to clients see their self-defeating behavior pattern formations and provide suggestions reforming behavior to develop higher levels of financial functioning

1. Refereed Abstract

Sanders, J. A. & Maddux, E.M. (2007) Measuring performance change leading toward financial quality of life in retirement as a result of participating in an investor education worksite program for beginning investors. In M. J. Sirgy (Ed.), *From Quality of Life Concepts to Quality of Life Performance Measure: Proceedings of the 2007 International Society of Quality of Life Studies ISQOLS) Conference, San Diego, CA.* (p. 90). Blacksburg, VA ISQOLS Central Office.
Paper has been written and will be submitted to Applied Research on Quality of Life

of Maddux, E.M. (2006). Steps for maximizing the prospect of optimal quality financial life in the new millennium. *Prospects for Quality of Life in the New Millenium.* Proceedings of the 7th Coonference of the International Society for Quality-of-Life Studies. Grahamstown, South Africa: Rhodes University, Page 70. Paper was also published on conference CD.

2. Invited paper

Maddux, E.M. (2005). Empowering Families and Strengthening Communities Through Financial Education. First International Home Economics Conference, March 2005. Government College of Home Economics, LaHore, Pakistan.

3. Papers published

Maddux, E.M. (2005). Empowering families and strengthening communities through financial education Area: Financial management. In (ED.), *Proceedings First International Conference of Home Economics, 14th – 16th of March 2005, Government College of Home Economics, Lahore Pakistan*, (pp. 65 to 75), Lahore, Pakistan: Meeran Jee Printing.

Maddux, E.M. (2004). Advancing financial quality of life in a turbulent world. *Proceedings of the International Society for Quality of Life Studies*. CD-ROM. Available from <http://market1.cob.vt.edu/isqols>. International Quality-of-Life Studies Annual Conference, Philadelphia, PA.

Grable, J. & Maddux, E. M. (2003). Help seeking and the internet. *The Register*, p. 13.

4. Personal Financial Planning Unit documents

Mayo, Megan, Moxley, G.M., & Maddux, E.M. (2003). *College of Human Ecology Kansas State University Personal Financial Planning: Academic Programs, Research, Outreach: Where We Are, Where We Want To Be*.

Maddux, E.M.; Grable, J.; & Wood, D. (2006) *Recertification of Financial Planning Curriculum for Certificate in Personal Financial Planning Kansas State University*. Manhattan, KS: Kansas State University School of Family Studies and Human Services.

5. Book

Maddux, E.M. (In Process). *Financial behavior assessment and consulting*. New York: Springer Science+Business Media, LLC

Publications.

6. E-Book Chapter

Maddux, E. (2008). Steps for developing and sustaining optimal financial quality of life for consumers worldwide. In ebook edited by Donoghue, M., *Global Sustainable Development: A Challenge for Consumer Citizens*. Lucerne, Switzerland: IFHE.

B. Extension unit documents

1. Maddux, E.M. (2009, Revised Annually) Wills and Estate Planning

Maddux, E.M., Sanders, A., Mace, D., Wright, Sonya, and FINRA Design Team. (2009, Revised Annually). *Starting Your Investment Program with \$1 to \$1,000*. Manhattan KS: K-State Research and Extension. www.moneycrunch.net.

Starting Your Investment Program With \$1 to \$1,000 is a basic savings

and investment education program to be delivered at worksites. The primary target audience is young workers age 18 to 24.

It has been developed by faculty from Kansas State University, The University of Tennessee, The University of Kentucky, and The University of Florida. Funding for the program is from a grant from the National Association of Securities Dealers (NASD) Investor Education Foundation.

Starting Your Investment Program with \$1 to \$1,000 is a ten-lesson series that includes a lesson plan, handout, power point presentation, and evaluation for each lesson. The class may be offered as a traditional classroom series, as a web-based learning experience, or on CD as a part of new employee orientation or at strategic times throughout the year.

The lesson topics are:

- Lesson One: Where Do I Begin?
- Lesson Two: Why Save?
- Lesson Three: Which Is The Best Alternative For Me?
- Lesson Four: What's What In Savings and Investments? Savings
- Lesson Five: What's What In Savings and Investments?
Investments
- Lesson Six: What's What In Savings and Investments?
Retirement Plans
- Lesson Seven: Where Will I Place The Money I Save?
- Lesson Eight: How Do I Protect My Nest Egg?
- Lesson Nine: How Do I Choose A Financial Adviser?
- Lesson Ten: How Do I Read The Financial Pages?

2. Maddux, E.M. (2009, Revised Annually). *Financial Record Book and Instructions for Completing Financial Record Book*. Manhattan, KS: K-State Research and Extension. (Available in hard copy and on CD).

3. Maddux, E.M. (2003). *Kansas Saves Financial Management for Life Planning Logic Model*. Manhattan, KS: Kansas State University Research and Extension.

4. Maddux, E.M. (2003). *Kansas Saves, Build Wealth Not Debt, Financial Management for Life*. Manhattan, KS: Kansas State University Research and Extension.

C. Review publications: Serve as peer reviewer for creative works of peers upon request

1. Six Steps to Financial Well-Being.

- For: Journal of Personal Finance
2. Dress to Impress: Wardrobe Plans for the Workplace
For: Marla Day
 3. Served as reviewer for Journal of Happiness Studies
The Paradox of Happiness: Towards An Alternative Explanation
What Buys Happiness? Analyzing Rends in Subjective Well-Being in
European Countries, 1973 - 2002
- 15
,
Subjectivity and the Problem of Wellbeing Assessment in Economics
Reliability of Job Satisfaction Measures

IV. EXTENSION (25%)

A. Starting Your Investment Program with \$1 to \$1,000 Impact Summary

Starting Your Investment Program With \$1 to \$1,000 is a basic savings and investment education program that agents can deliver at local worksites or at colleges and universities. Starting Your Investment Program With \$1 to \$1,000 is a ten-lesson series that includes a lesson plan, handout, power point presentation, and evaluation for each lesson. The class may be offered as a traditional classroom series, as a web-based learning experience, or on CD as a part of new employee orientation or at strategic times throughout the year.

Funding for this project was provided by the Financial Industry Regulatory Authority (FINRA) and the Kansas Office of the Securities Commissioner.

Publication

Maddux, E.M., Mace, D. E., Sanders, J. A., Wright, S. (2008). *Starting your investment program with \$1 to \$1,000*. Manhattan, KS. K-State Research and Extension.

Lesson topics:

Lesson One: Where Do I Begin?

Lesson Two: Why Save?

Lesson Three: Which Is The Best Alternative For Me?

Lesson Four: What's What In Savings and Investments? Savings

Lesson Five: What's What In Savings and Investments? Investments

Lesson Six: What's What In Savings and Investments? Retirement Plans

Lesson Seven: Where Will I Place The Money I Save?

Lesson Eight: How Do I Protect My Nest Egg?

Lesson Nine: How Do I Choose A Financial Adviser?

Lesson Ten: How Do I Read The Financial Pages?

Program Preparation: The curriculum was revised in 2009 to incorporate 2009 tax changes. It is available on the web at www.moneycrunch.net and at <http://www.ipfp.ksu.edu/research/extension-publications.php>

Program Implementation: In Kansas, The curriculum has been offered in the following ways to Extension agents ((721 contacts).

1. From February 1 to March 22, 2006 Extension educators from four states, Kansas, Kentucky, Tennessee and Florida reviewed the curriculum on K-State on-line and participated in an on-line weekly chat room to provide feedback. The title of the curriculum is "Starting Your Investment Program With \$1 to \$1,000". It was initially an eight lesson educational series with a pre-test and post-test. The participants reviewed the lesson that was

posted for that week; participated in weekly chat room and or message board discussions. As a result of this agent training, two lessons were added to the series. (392 contacts). The titles of the lesson are as follows:

- Lesson 1 Where Do I Begin?
- Lesson 2 Why Save?
- Lesson 3 Which Is the Best Alternative For Me?
- Lesson 4 What's What in Savings and Investments? Savings
- Lesson 5 What's What in Savings and Investments? Investments
- Lesson 6 What's What In Savings and Investments? Retirement Plans
- Lesson 7 Where Will I Place The Money I Save?
- Lesson 8 How Do I Protect My Nest Egg?
- Lesson 9 How Do I Choose A Financial Advisor?
- Lesson 10 How Do I Read the Financial Page?

2: A face-to-face agent training was held on March 29 to March 31, 2006 in Murfreesboro, TN for Tennessee and Kentucky Agents (28 attended).

3. A face-to-face agent training was held on May 11 (Noon to 5) and May 12 (8 to Noon) in Manhattan, KS (21 attended).

4. A ten-week on-line agent training with weekly chat rooms was held for Kansas Extension Agents from 1/22/07 to 3/26/07 (140 contacts)

5. A ten-week on-line agent training with weekly chat rooms was held for Kansas Extension Agents from 8/27/07 to 11/12/07 (140 contacts).

6. A ten-week on-line agent training with weekly chat rooms was held for Kansas Extension Agents from 9/9/08 to 12/18/08 (30 contacts). As a result of this class In 2009, I will hold a weekly chat with Extension Agents from 9:00 a.m. to 10:00 a.m. on Thursdays to answer financial related questions and we will discuss program successes and challenges. This was the most interested and engaged of all the classes I have had.

Program Dissemination

Presentations to human resource professionals, employees, students (6,881 contacts)

a. K-State Saves for K-State employees face-to-face lunch 'n learns weekly during spring semester for 13 weeks (1/23/07 to 5/1/06; 156 contacts)

b. Caterpillar face-to-face training for seven weeks at Caterpillar Work Tools, Wamego, KS (5/8/06 to 6/19/06; 280 contacts)

c. Caterpillar face-to-face training for seven weeks at Caterpillar Work Tools, Wamego, KS 1/22/07 to 3/5/07 (119 contacts)

d. Society of Human Resource Management Professionals, 2/21/07 (45 contacts)

e. Ft. Riley, ACME Forum
Personal Financial Education for the Soldiers and Military Families: Kansas State University Financial Management Programs 4/4/07 (25 contacts)

f. K-State Engagement Project: Beyond the Horizon: Envisioning the Best in Campus/Post Educational Interaction
Personal Financial Education for the Soldiers and Military Families: Kansas State

University Financial Management Programs 5/4/07 (21 contacts)

g. Ft. Riley Women's Conference
Making Your Money Work For You
Kansas State University Financial Management Programs
9/12/07 (200 contacts)

h. International Society of Quality of Life Studies (298 contacts)

Abstract

Sanders, J. A. & Maddux, E.M. (2007) Measuring performance change leading toward financial quality of life in retirement as a result of participating in an investor education worksite program for beginning investors.
In M. J. Sirgy (Ed.), *From Quality of Life Concepts to Quality of Life Performance Measure: Proceedings of the 2007 International Society of Quality of Life Studies ISQOLS) Conference, San Diego, CA* (p. 90).
Blacksburg, VA ISQOLS Central Office.

i. K-State Student Saves

1. One-time presentations: 41 presentations to 2,177 attendees.
Organizations included: Graduate Student Council, Graduate student classes, Graduate International Students, Graduate Student United, Non-Traditional Students, and Undergraduate classes.
2. Gated on-line training for ten weeks (3560 contacts)

Program Evaluation

The program has produced 13,339 contact hours of education to educators, human resource management professionals, employees, and/or college students.

Program Impacts

Pretest Responses

Respondents reported the following behaviors.

15 percent were satisfied with their ability to save money.

41 percent were satisfied with the amount of debt they had, their ability to meet financial emergencies, their financial management skills, the amount of money they have available for recreation and fun activities.

29 percent were satisfied with their overall current financial situation.

21 percent were satisfied with their financial stress level.

32 percent rated their financial knowledge level as relatively high.

26 percent have set aside savings for retirement.

62 percent save money on a regular basis.

12 percent had a financial plan.

29 percent reported that they never spend more than they currently earn.

56 percent pay the entire balance on their credit cards monthly.

32 percent always keep track of how much money they earn and spend on a monthly basis.

End of Class Responses

13 percent reported being satisfied with their savings and/or investment contributions as they are today.

73 percent reported they would increase their contributions to savings and/or investments

87 percent reported they had identified ways to increase income or decrease expenses to find money to save.

75 percent reported that the lessons changed their mind to save more money to meet their

short, medium, and long-term goals.

2009 Program Impacts

In 2009, the grant was renewed with a focus on reaching College Students. As part of our participation in the Investor Education Program for College Students, funded by a grant from FINRA, Kansas State University grant participants proposed the creation of a new, one-credit hour, online course designed for freshmen and sophomore college students. Approval of a new course can be time consuming so the process required to receive approval of a new course is outlined below:

1. October 2008: A needs' assessment utilizing student focus groups to determine the content and best practices to use in creating a course to reach the target audience was conducted. The first course will focus on identification of values and goals, tracking spending, debt management, and getting started on a financial plan.
2. October – December 2008: Based on the needs' assessment and feedback from the student focus groups, the specific course objectives and description were defined. The content, delivery methods, and assessment tools were developed. The course, FSHS 101 Money 101, was then presented to the faculty of the School of Family Studies & Human Services as a new course which required approval of the faculty before the course could be presented to the College of Human Ecology's Academic Affairs Committee for their approval. The course received approval at the December 2008 faculty meeting of Family Studies & Human Services.
3. February 2009: The course proposal for FSHS 101 Money 101 was approved by the College of Human Ecology's Academic Affairs Committee.
4. March 14, 2009: FSHS 101 Money 101 was approved by the College of Human Ecology faculty as a new course.
5. January – April 2009: Course content for FSHS 101 was created in the format appropriate for an online platform so the course could be piloted in the May 2009 intersession.
6. April 7, 2009: FSHS 101 Money 101 was approved by the Academic Affairs Committee of the Kansas State University Faculty Senate.
7. May 12, 2009: FSHS 101 Money 101 was approved by the Kansas State University Faculty Senate. The course could not be listed in the Fall 2009 schedule of courses or on the Division of Continuing Education's website until the minutes of the May 12 Faculty Senate Meeting were officially approved.
8. Money 101 was listed in the May 2009 Intersession schedule as FSHS 300 Problems/ Money 101; Thirty-seven students participated in the course; and the course session began on May 18 and ended on June 5. Marketing for the course included posters, fliers distributed to academic advisors, and a mass email to students from the Office of Student Activities. A minimum of fifteen contact hours is required for a one-credit hour course so this course enrollment generated a total of 555 student contact hours.
9. June – July 2009: Changes and improvements were made to Money 101 based on the evaluation data from the course participants in the May intersession.
10. August 3, 2009: FSHS 101 Money 101 was listed in the online course schedule. Student enrollment was hindered by the late listing. Marketing strategies included sending out emails to students and academic advisors as well as posting fliers advertising the course.
 - FSHS 101 has eight students enrolled in the first online fall section which began August 12 and ended on October 18. The August enrollment generated 120 student contact hours.
 - The second session began on October 19 and ended on December 12. That section had 23 enrolled generating 345 contact hours. New marketing strategies included posting the course flier along with the Love Your Money posters created by the marketing group contracted through the Investor

Education for College Students FINRA Grant.

Other grant activities:

- One-time workshops were also used to provide investor education to college students. Workshops were presented to Alpha Phi Alpha, Kappa Kappa Gamma, and Kappa Omicron Nu, K-State Employees' Benefit Fair and Farmhouse Fraternity.
- An assignment in the FSHS 105 Introduction to Personal & Family Finance, a three-credit hour, on-campus course, incorporated a portion of the modules contained on the Love Your Money educational website.
- The Starting Your Investment Program with \$1 to \$1,000 was updated and submitted to the www.moneycrunch.net website which was developed from a previous FINRA grant.

B. Wills and Estate Planning

Description:

Wills and Estate Planning is a basic estate planning education program that agents can deliver in their local communities. The session provides information to answer the question "Is Your Estate in Order? Topics include: Planning tools to use when mentally or physically incapacitated, planning tools to use during lifetime and at death. Estate planning terms are identified and defined. Terms defined include probate, forms of property ownership, tools for property transfer, wills, gifts, trusts, death benefits. The workshop discusses how to determine value of gross estate and how to calculate the estate tax liability. The workshop include informational content in a workbook and powerpoint presentation as well as program planning and evaluation tools.

Publications

Maddux, E.M. (2007). Wills and Estate Planning. Manhattan, KS. K-State Research and Extension.

Maddux, E.M. (2007). Financial Record Book. Manhattan, KS. K-State Research and Extension.

C. Response to Expansion of Gambling in Kansas

In 2007, Kansas lawmakers passed Senate Bill 66 which authorized state-owned gaming facilities in Kansas and appropriated funds for the Problem Gambling and Addiction Grant Fund. These funds may be used for prevention and education, research and evaluation, crisis intervention and helpline services, treatment services, workforce development, public awareness and marketing. State law legislates that 2 percent of casinos revenues go toward gambling and addiction recovery.

In January 2009, a class was offered to prepare Kansas for the expansion of gambling by giving an overview of the issues and discussing the impact on individuals, families, and communities. Topics included: an overview of legislation that created the expansion, regulation, social costs, recovery, prevention, treatment, research, and enforcement. The class was facilitated by Esther Maddux, Ph.D., CFP®, AAPS, KCGC, Professor and Extension Specialist, Personal Financial Planning at Kansas State University, and Jean Holthaus, M.ED., LSCSW, KCGC, Problem Gambling Services Coordinator with Disability and Behavioral Health Services/AAPS/Kansas SRS. Twenty –three participants attended.

The first state-owned casino, Boot Hill Casino, opened in December 15, 2009 in Dodge City, Kansas. In preparation for the opening of the casino, Maddux and Holthaus teamed with Ethel Schneweis, Ford County Extension Director, and Debbie Snapp, Executive Director of Catholic Social Services, to organize a task force in Dodge City to repeat the Expansion of Gambling Class in Dodge City on August 4 and 5, 2009. Twenty-one participants attended.

Task force members included representatives from court services, community corrections, area mental health, assessment center, treatment center, Social Rehabilitation Services, city and county administrators, casino development task force, casino, county health department, Kansas Racing and Gaming Commission, and Kansas Coalition on Problem Gambling

State-owned casinos bring the promise of increased revenue for the state but it also increases the potential for social problems. KSRE has educational resources that can help address financial problems that arise from problems arising from inability to stop gambling.

The task force is continuing to meet on a regular basis to address problem gambling prevention and education for the Dodge City and Ford County community. As part of the awareness component, the task force is setting up educational opportunities for key people in the community who have the ability to reach community members. Initial education programs will focus on providing these key people with information on prevention and increase public awareness on where to get help when gambling issues arise. This training will also focus on prevention strategies for high risk populations (i.e. youth, older adults and people of poverty).

The task force is identifying key community members to become involved in the Problem Gambling Task Force and the Community Readiness Trainings that will be offered in the near future. These key community members are being invited to participate in the following ways: 1.

Participate in Urgent Challenge training and prepared to share issues of problem gambling in the community, 2. Participate in Problem Gambling Task Force, 3. Participate in additional training opportunities. Involvement by key community members with the task force will get the information to community members. Prevention and education now will help reduce the negative impact of gambling to our community later.

Media interviews have been conducted with Kansas State University Media Relations, Pratt Tribune Lifestyles editor, WIBW radio, and Wichita Eagle.

Previous Extension Programs

Brief Description: Kansas Saves is a part of a nationwide social marketing campaign, America Saves, in which a broad coalition of nonprofit, corporate, and government groups work together to influence non-savers or under-savers to save money. Through information, advice, and encouragement, Kansas Saves assists those who wish to pay down debt, build an emergency fund, save for an education, save for a home, or save for retirement. Financially healthy individuals lead to a financially healthy state.

Primary Target Audiences

1. K-College teachers and students including after school programs
2. Employees at the workplace
3. Women managing the farm
4. Helping professionals: Marriage and family therapists, mediators, mental health professionals, ministers
5. Hispanic audiences
6. Older adults

Curriculum Content

1. K – College Teachers and Students including after school programs

- A. The National Endowment for Financial Education (NEFE) High School Financial Planning Program® (HSFPP): The NEFE HSFPP® is a six-unit, ten hour curriculum

that includes a free instructor's manual (406 pages) and student guide (128 pages) for each student. Content includes:

1. Financial planning: Your roadmap
2. Career: Labor you love
3. Budget: Don't go broke
4. Savings and investments: Your money at work
5. Credit: Buy now, Pay later
6. Insurance: Your protection

2. Workplace Education

Fannie Mae Foundation Growing Your Money: Personal Financial Tools Program: The Growing Your Money Curriculum is a nine-unit, eighteen hour curriculum that includes an instructor's guide and participant's workbooks.

Level I (Beginner Content) includes:

1. Developing a spending plan
2. Working with checking and saving accounts
3. Understanding credit and your credit report
4. Getting a loan

Level II (Advanced Content) includes:

5. Preparing a Foundation for Financial Freedom
6. Identifying Your Investment Needs and Goals
7. Developing Investment Strategies
8. Investing in Homeownership and Real Estate
9. Planning Your Retirement

3. Women Managing The Farm

Women Managing The Farm is a 1/12 day workshop that includes the following content:

1. Risk management skills – crop insurance, marketing contracts
2. Financial management
3. Succession planning
4. Landlord/tenant issues
5. Conduct family business meetings to discuss financial, employee and other farm related issues
6. Form support network to meet on continuing basis

In 2005, seminars were presented in Dodge City, KS; Lawrence, KS; and Logan, KS to 171 participants.

4. Helping Professionals: Marriage and Family Therapists, Mediators, Mental Health Professionals, Ministers

Financial Tools for Professionals Working with Families is a one-day workshop designed to:

1. Identify scope of financial considerations for families in conflict and crisis
2. Discuss tools to guide clients in problem solving and decision-making
3. Provide a framework for guiding client in planning strategies for a successful financial future
4. Be aware of where to access related professionals and resources for collaboration.

Topics include:

1. Financial considerations for families in conflict and crisis
2. Financial tools
3. Integrating financial planning into therapy
4. Principles for mediating
 - a. Property settlements
 - b. Child and spousal support

5. Tools and strategies for mediation
6. Collaborations and referrals

In the Fall of 2004, seminars were presented in Olathe, KS; Hays, KS; & Wichita, KS to 102 participants.

5. **Hispanic Population**

Food Resource Management for Low-Income Hispanic FNP Audiences.

Topics include:

1. Manage money to buy adequate nutritious food throughout the month
2. Plan for spending food money
3. Look for food money
4. Track food money
5. How food fits in the family spending plan
6. Put in place a system to manage food money
7. Know food needs versus food wants
8. Choose foods from the food guide pyramid
9. Plan meals
10. Make a grocery list
11. Know good foods to have on hand.

The English and Spanish version of this program is available at http://www.oznet.ksu.edu/financial_management.

6. **Older Adults**

Invest Before You Invest is available at http://www.oznet.ksu.edu/financial_management.

1. What Is A Security?
2. When Rules Are Broken
3. Assessing Your Risk Tolerance
4. Questions To Ask When You Are Thinking About Buying A Security
5. What To Do If You Have Trouble

7. **K-State Saves**

K-State Saves is for all K-State employees. It is a brown bag lunch series that meets weekly during Fall and Spring Semesters. K-State Saves classes are designed to help employees create ways to increase income, decrease expenses, and develop positive financial behaviors to save money to do the things that are important to them. The classes serve as a support group to look at all areas of financial planning, to discuss issues of concern, and to receive information to develop personal behavior and financial skills.

Funding Received to Support Financial Management Programming

Funding received that was facilitated by Esther Maddux and collaborators since 1/19/03 appointment

1. \$1,000 – Dean’s SRO Funds, Kansas Saves Incentive Grant
2. \$2,250 – Dean’s SRO Funds, Financial Tools for Helping Professionals
3. \$1,000 – Kate Archer Lecture Series Fund, Kansas Saves Training
4. \$1,500 – America Saves, Kansas Saves: Build Wealth Not Debt, Look Before You Leap
5. \$50,000 – Kansas Office of the Securities Commissioner, Building Resilient Families in Kansas
6. \$1,000 – National Endowment for Financial Education, Administering the NEFE High School Financial Planning Program
7. \$1,000 – FNP Program “Food Resource Management for Hispanic

| | |
|------------|--|
| Audiences” | (Received in 2003) |
| 8. | \$8,841 – FNP Program “Food Resource Management for Hispanic Audiences” |
| | (Received in 2003) |
| 9. | \$11,987 - CFP® Board of Standards – Alliance To Increase Number of Minority Students Enrolling for the CFP® Exam |
| 10. | \$4,427 – General Extension Operating Funds |
| 11. | \$40,000 – North Central Risk Management Center |
| 12. | \$1,300 – Faculty Development Award (Guikema - \$500; Kellett - \$500; Meredith - \$300) to support travel to present paper at First International Conference in Home Economics at Government College of Home Economics in LaHore, Pakistan. |
| 13. | \$47,004 – National Association of Securities Dealers (NASD) Investor Education Program |
| 14. | \$90,890 - Investor Education for College Students. 2009-2011. Wise, D., Berry, A., Badenhop, S., Gutter, M., Maddux, E., and Shaffett, B. FINRA Investor Education Foundation. \$90,890 |
| 15. | \$5,000 – Expansion of Gambling in Kansas. 2009. International Game Technology, Las Vegas, NV |
| Total | \$266,199 |

V. SERVICE (0% Time)

Professional Service

A. Participate in professional organizations

Membership in Professional Organizations

Financial Planning Association (FPA)

International Society for Quality of Life Studies (ISQOLS)

2006 and 2007 Track Chair for Financial Well-Being

International Federation for Home Economics

Kansas Coalition for Problem Gambling (KCGC)

Kansas Responsible Gambling Alliance (non-voting member)

NAADAC (National)/ Kansas Association of Addiction Professionals

B. Participate on advisory boards

Allen County College Addiction and Prevention Studies Advisory Committee

C. Presented professional workshops or seminars

3/6 to 3/7/03 United Association Meeting of Association of Family and Consumer Sciences, Association of Extension Family and Consumer Sciences, Association of Teachers of Family and Consumer Sciences; Wichita, KS

1. Kansas Saves Exhibit

2. High School Financial Planning Program Exhibit

3/11/03 State of Kansas House of Representatives Education

Committee

Presented Letter of Testimony: Kansas Senate Bill 74 – Personal Financial Literacy in Schools

| | | |
|------------|-------------|---|
| | 3/27/03 | Spring Action Conference, Kansas Research and Extension Faculty, Salina, KS |
| | | Presented Kansas Saves Social Marketing Campaign Strategic Plan |
| | 4/10/03 | Kansas Ag Bankers |
| | | Presented Kansas Saves Social Marketing Campaign Strategic Plan |
| Training, | 4/30/03 | Northeast Area Family and Consumer Science Agent Manhattan, KS |
| | | Produced video presentation: Kansas Saves Social Marketing Campaign: Program Needs Assessment |
| | 5/8/03 | Missouri Society of CPA's Kansas City Chapter, Kansas City, MO |
| | | Presented Overview of K-State's Personal Financial Planning Program |
| | 5/13/03 | K-State Agricultural Economists |
| | | Presented Overview of Kansas Saves Social Marketing Campaign |
| | 6/12/03 | Kansas Department of Transportation Retirement Planning Seminar, Topeka, KS |
| | | Presented A Keynote On A Milestone: Retiring and Living Well |
| Evaluation | 5/21/03 | Kansas State University Community Health Institute Roundtable |
| | | Presented Overview of Kansas Saves Social Marketing Campaign Evaluation |
| | 7/18/03 | Future Business Leaders of America Advisors |
| | | Presented Overview of National Endowment for Financial Education High School Financial Planning Program |
| Evaluation | 7/30/03 | Kansas State University Community Health Institute Roundtable |
| | | Presented Overview of Kansas Saves Social Marketing Campaign Evaluation Update |
| | 8/5/03 | National Endowment for Financial Education High School Financial Planning Program State Coordinator's Meeting, Denver, Co |
| | | Presented the Kansas Strategic Plan for delivering the NEFE High School Financial Planning Program |
| | 9/24/03 | Johnson County Credit Union, High School Financial Planning Program |
| | 10/17/03 | Kansas Business Education Teacher Association, Wichita, KS |
| | | Presented NEFE High School Financial Planning Program |
| | 10/24/03 | Kansas Association of Teachers of Mathematics, Hays, KS |
| | | Presented NEFE High School Financial Planning Program |
| | 10/27-29/03 | K-State Research and Extension Agent Training, Manhattan, KS |
| | | Coordinated Kansas Saves Training |
| | 11/7/03 | Kansas Credit Union Association, Wichita, KS |
| | | Presented Kansas Saves Overview |
| Cottonwood | 1/14/04 | Southeast Area Extension Agents Program Enhancement, Falls, KS |
| | | Presented Kansas Saves Overview |
| | 1/22/04 | Traumatic Brain Injury Support Group, Manhattan, KS |
| | | Presented Financing Your Lifestyle |
| | 1/26/04 | Growing Your Money Pilot Series, Manhattan, KS |
| | | Presented Preparing a Foundation for Financial Freedom |
| | 1/27/04 | Lyons Federal Savings, Ellsworth, KS |
| | | Presented Financing Your Lifestyle |
| | 1/30/04 | USDA Radio Interview with Kristy Pettis |

Presented Use of Credit Cards

2/2/04 Growing Your Money Pilot Series, Manhattan, KS
Presented Identifying Your Investment Needs and Goals

2/9/04 Growing Your Money Pilot Series, Manhattan, KS
Presented Developing Investment Strategies

2/16/04 Growing Your Money Pilot Series, Manhattan, KS
Presented Investing in Home Ownership and Real Estate

2/23/04 Growing Your Money Pilot Series, Manhattan, KS
Presented Planning Your Retirement

2/24/04 Growing Your Money Pilot Series Graduation Ceremony,
Manhattan, KS

3/2/04 Kansas State Employees Federal Credit Union, Manhattan, KS
Presented Planning Your Retirement

3/4/04 United Association Meeting, Wichita, KS
Presented Kansas Saves

3/31/04 K-State Research and Extension Agent Training, Southeast
Spring Action Conference, Pittsburg, KS
Presented Kansas Saves

4/1/04 K-State Research and Extension Agent Training, Northeast Spring
Action Conference, Manhattan, KS

4/6/04 K-State Research and Extension Agent Training, Northwest Spring
Action Conference, Hays, KS

4/7/04 K-State Research and Extension Agent Training, Southwest Spring
Action Conference, Garden City, KS

11/18/04 Savings Basics, Ft. Riley Deploying Soldiers, 180 attended

7/26/05 How To Make Your Money Go Further, Ft. Riley Deploying
Soldiers, 180 attended

9/26/05 How To Make Your Money Go Further, Architectural
Engineering Management Graduating Seniors, 26 attended.

10/15/05 Teaching Young Children About Money, Kansas Association for
the Education of Young Children, 20 attended.

10/18/05 Promoting Learning Anywhere, Anytime for Soldiers and Family
Members, Advisory Council for Military Education, Ft. Riley,
Manhattan, KS.

11/12/05 Taking Charge of Money Matters: I Can Cope, An Educational
Class for Those Facing Cancer, Mercy Hospital, Manhattan, KS.

1/23/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn,
Manhattan, KS

1/30/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn
Manhattan, KS

2/9/06 Presented Young Investor Education Overview to K-State Research
and Extension Agents, Manhattan, KS

2/13/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn, Manhattan, KS

1/20/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn, Manhattan, KS

3/6/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn, Manhattan, KS

3/13/06 K-State Saves for Kansas State University Employees Lunch ‘n
Learn, Manhattan, KS

3/27/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 3/29 to
 3/31/06 Young Investor Program for University of Tennessee and University of Kentucky Agents
 4/3/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 4/4/06 Land ‘O Lakes Farmers Cooperative Annual Women’s Program, McPherson, KS
 4/10/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 4/17/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 4/24/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 5/1/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
 5/11 to
 5/12/06 Young Investor Program for Kansas Extension Agents, Manhattan, KS
 5/7/06 Young Investor Program, Caterpillar, Wamego, KS
 5/15/06 Young Investor Program, Caterpillar, Wamego, KS
 5/22/06 Young Investor Program, Caterpillar, Wamego, KS
 5/29/06 Young Investor Program, Caterpillar, Wamego, KS
 6/5/07 Young Investor Program, Caterpillar, Wamego, KS
 6/12/07 Young Investor Program, Caterpillar, Wamego, KS
 6/19/07 Young Investor Program, Caterpillar, Wamego, KS
 7/11/06 Financial Planning for Admissions Representatives at Kansas State University
 9/27/06 Presented Young Investor Program to Kansas Extension Agents at Extension Conference, Manhattan, KS
 9/28/06 Co-led Family Resource Management Program Focus Team at Conference, Manhattan, KS
 11/7 to
 11/9/06 Young Investor Training for University of FL Extension Agents, Gainesville, FL
 3/1/07 Financial Planning During Transition at United Association Meeting, Wichita, KS
 4/13/07 Financial Planning for Early Childhood Administrators Conference, Manhattan, KS (5 hour workshop)
 10/20/07 Action Strategies for Creating Positive Working Relationships in the Child Care Environment, Manhattan, KS
 1/25/08 Financial Recovery: A Twelve-Step Model at Professional Services, Lawrence, KS. (14 attended).
 4/17/08 Financial Costs of Illicit Drugs, P and TX 645, The Neurological Basis of Addiction: Physiological, Biochemical, Pharmacological and Treatment Concepts, University of Kansas College of Pharmacy, Lawrence, KS (32 attended).
 5/2008 Behavioral and Financial Foundations for Financial Security, FSHS 704, Money and Relationships (8 attended).
 5/23/08 Behavioral and Financial Recovery Foundations for the Problem Gambler, Kansas Association of Addiction Professionals Annual Summer Conference, Great Bend Kansas, (26

attended)

7/21/08 Steps for developing and sustaining optimal financial quality of life for consumers worldwide. In ebook edited by ghue, M., Sustainable Development: A Challenge for Consumer Lucerne, Switzerland: International Federation for Home Economics (IFHE).

Global Citizens. 8/30/08 Financial Recovery from a 12-Step Perspective for Pathological Gamblers, Kansas City, Kansas. National Association of Alcoholism and Drug Addiction Counselors.

1/25/08 Financial Recovery: A Twelve-Step Model at Professional Treatment Services, Lawrence, KS. (14 attended).

4/17/08 Financial Costs of Illicit Drugs, P and TX 645, The Neurological Basis of Addiction: Physiological, Biochemical, Pharmacological and Treatment Concepts, University of Kansas College of Pharmacy, Lawrence, KS (32 attended).

704, 5/2008 Behavioral and Financial Foundations for Financial Security, FSHS Money and Relationships (8 attended).

5/23/08 Behavioral and Financial Recovery Foundations for the Problem Gambler, Kansas Association of Addiction Professionals Annual Summer Conference, Great Bend Kansas, (26 attended)

7/21/08 Steps for developing and sustaining optimal financial quality of life for consumers worldwide. In ebook edited by Donoghue, M., Global Sustainable Development: A Challenge for Consumer Citizens. Lucerne, Switzerland: International Federation for Home Economics (IFHE).

8/30/08 Financial Recovery from a 12-Step Perspective for Pathological Alcoholism Gamblers, Kansas City, Kansas. National Association of and Drug Addiction Counselors.

10/30/09 Wills and Estate Planning, KSRE Agent Training, Colby, KS

10/31/09 Wills an Estate Planning, KSRE Agent Training, Garden City, KS

1/29/09 Wills and Estate Planning, KSRE Agent Training, Chanute, KS

2/2/09 Wills and Estate Planning, KSRE Agent Training, Manhattan, KS

4/7/09 Financial Security Program Focus Team Program Framework, KSRE Extension Conference, Salina, KS

2/23/09 Build Wealth Not Debt, Alpha Phi Alpha, Kansas State University

3/4/09 Build Wealth Not Debt, Kappa Kappa Gamma, Kansas State University

3/10/09 Build Wealth Not Debt, Kappa Omicron Nu, Kansas State University

3/4/09 Build Wealth Not Debt, Radio Show Junction City, KS

10/8/09 Enough Money in Retirement: It It's To Be It's Up To Me, Kansas State University Employee Benefits Expo

VI. Institutional Service to Program Unit, School, College, and/or University:

A. Serve on Unit, School, College, and/or University committees

1. Family and Consumer Science Unit

2003 Family and Consumer Sciences Extension Agents in Metro Counties Financial Management Design Team

2003 4-H Consumer Quiz Bowl Support Team

2003 TenderHearts: A Helping Hand for Caregivers of the Elderly Design Team

B. Personal Financial Planning Unit

2003 Personal Financial Planning Program Faculty/Staff Team Committee design documents that describe and promote program

to

Facilitated the development and presentation of: College of Human Ecology Kansas State University Personal Financial Planning: Academic Programs, Research, Outreach: Where We Are, Where We Want To Be

1. 4/30/03

Used in meeting in Washington, DC with key agency leaders to seek their advise on personal financial planning program direction

American Savings Education Council
Consumer Federation of America
Department of Defense
Department of Treasury Office of Financial Education
Fannie Mae Foundation
Federal Reserve Board
United States Department of Agriculture
Cooperative State Research, Education and Extension Service
Science Policy and Legislative Affairs
U.S. Securities and Exchange Commission

2. 5/4,5,6/03

Used in meeting with CFP Board of Standards to seek resources to reach underserved diverse them to sit for CFP exam.

financial
populations to prepare

3. 7/30/03

Used in meeting with Kansas State Treasurer and with Education Director in Kansas State Securities Office to guide discussion for building

Investor
Commissioner's
collaborative partnership.

C. School of Family Studies and Human Services (FSHS)

2003 Family Center Committee to update mission/vision statement and strategic plan to focus on collaborative efforts

2004 to Present

study

FSHS Graduate Faculty Chair. Resolve issues related to graduate in FSHS. The Graduate Programs are Early Childhood Education M.S.; Family Life Education and Consultation M.S. and Ph.D., Life Span Marriage and Family Therapy M.S. and Ph.D.; Personal Financial Planning Distance Education Graduate Certificate, Master's Degree, and Ph.,D (traditional); Gerontology Distance Education Graduate Certificate and Master's Degree; and Youth Development Distance Education Graduate Certificate and Master's Degree.

FSHS Graduate Faculty Chair. Resolve issues related to graduate in FSHS. The Graduate Programs are Early Childhood Education M.S.; Family Life Education and Consultation M.S. and Ph.D., Life Span Marriage and Family Therapy M.S. and Ph.D.; Personal Financial Planning Distance Education Graduate Certificate, Master's Degree, and Ph.,D (traditional); Gerontology Distance Education Graduate Certificate and Master's Degree; and Youth Development Distance Education Graduate Certificate and Master's Degree.

Prepare agenda items for and chair faculty meetings

Graduate Faculty Meetings
Professorial Performance Awards

Update policy statements in FSHS Graduate Program Handbook

Facilitate FSHS Board of Regents Graduate Program Review

Address admission, probation, retention, dismissal, disciplinary and reinstatement issues

Resolve grade issues

Prepare letters of recommendation for students
Review graduate applications to be forwarded to Graduate
School
Promote FSHS at Graduate School Fair and Career and
Employment Services Graduate and Professional Fair

Served as Director of Personal Financial Planning Certificate
Program until Fall 2006

Worked with web designer to update web pages
Responded to visits, emails, phone calls, and
correspondence to promote program
Sent brochures to people on lists we received from DCE
and CFP® Board

Prepared 2006 Recertification Document

Attended GPIDEA Personal Financial Planning Faculty
Meeting in Minneapolis, MN (4/1 to 4/2/06)

Represented K-State Financial Planning Unit at Greater
Kansas City Financial Planning Association
Meetings

Met with financial industry representatives to promote
program

Reviewed graduate applications

Addressed probation, dismissal, retention, and disciplinary
issues

Served as Chair of Professorial Performance Awards

Serve on Search Committee for Distinguished Professor in
Health

Community

Serve as FSHS United Way Chair

**Examples of Practicum Projects Students Have Completed
Under the Supervision of Esther Maddux
FSHS 675 Field Study in Family Economics**

Counseling/Consulting

*Developed a comprehensive financial plan for

1. a high net worth client going through a highly contested divorce
2. a client who was in the military

*Prepared and presented a comprehensive financial plan for an actual client. The plan included the engagement letter, personal information, primary goals, statement of financial condition, current estate tax calculation, problem areas identified, retirement needs analysis, recommendations, and further considerations, investment summaries.

*Developed a comprehensive financial plan for a young couple

*Tax Preparation

1. AARP Tax Aide Volunteer; completed 8-hour efile training, completed tax preparation training class and passed exam to become certified tax preparer; volunteered three days a week for 10 hours per week during tax season;
2. Internal Revenue Service (IRS) Volunteer Tax Assistance (VITA) Program
 - a. Military Installation
 - b. Program sponsored by a state and IRS at Goodwill Industries done in conjunction with Tax Counseling for the Elderly.

Curriculum Developed or Translated

Money for Food notebook (13 lessons) for limited resource audiences was translated into Spanish and made available to KS Extension agents by CD, hard copy and website. Is being prepared for publication on E-Extension in Espanol to be available nationwide.

Teaching Resources for Extension Agents in Basic Money Management: 1.

Budgeting,

2. Savings, 3. Credit.

1. Developed a Power Point Presentation for the three lessons.
2. Developed handouts for three lessons.
3. Developed evaluation tools for the three lessons.

Financial Analysis Tools Developed

*Prepared and presented an Investment Policy Statement for a scholarship fund for a non-profit organization. The Investment Policy Statement was reviewed by the Finance Committee and the Board of Directors, approved, and now in operation.

*Developed Excel spreadsheets to analyze financial decisions and project future outcomes

Internship

*Completed an internship with a fee-only, fee-based firm

Paper/article/publications written

*A Guide to Understanding and Including Long Term Care Insurance in a Financial Planning Practice

*Save your Children from Financial Disaster: A Parent's Guide

*We Can No Longer Afford to Fail Our Students: A position paper to encourage schools to teach personal finance

*Developed an outline for a textbook for a specific target audience (content and audience is

confidential because it will be submitted for publication)

*Wrote articles and created first issue of a financial planning magazine for women.

*How to properly analyze debt repayment decisions.

*Military Retirement: Our Future's Investment. The paper provides an overview of what income one can expect in retirement if one takes advantage of military retirement plans.

*Family Caregivers in Kansas: Financial Information, an Extension publication written for the Tenderhearts: Caregivers for the Elderly website.

*When You Hang Up Your Boots, Will You Be All Set? published in the Professional Women International newsletter in November 2004 [Done in conjunction with a workshop series] Where Are All My Clients? An article for beginning financial planners to develop a strategy to draw clients to the new financial planning practice in a way that fits the personality of the planner.

*Revision of Extension Service publication entitled "Starting Your Investment Program with \$1 to \$,1000" for Kansas State Research & Extension.

*The Use of Technology to Improve Quality and Customer Service as Well as to Increase the Productivity of Business Processes at the Chicago Board of Options Exchange submitted to the *Journal of Personal Finance*.

*Deploying Service Members Financial Situation Survey. The paper is being used to develop a grant to provide academic undergraduate distance learning education to Unit Command Finance Specialist Non-Commissioned Offices throughout the Department of Defense worldwide.

Practice Management

*Developed, implemented, and summarized a community survey to determine target audience for a new financial planning practice.

*Developed a comprehensive business strategic plan for

- a. creating a fee-based financial planning firm
 1. to serve military members and their families
 2. to serve the general public
- b. creating and operating a non-financial planning service company
- c. incorporating a financial planning practice into an ongoing CPA practice
- d. guiding the operations (website, software analysis and client management tools) of an existing firm
- e. the compliance division of an international firm
- f. an asset management financial planning firm

*Developed a marketing plan for starting a financial planning practice.

Projects developed

*Developed lesson guide with problems and Power Point presentation for teachers to use in math classes to teach students how to use math skills to solve financial planning problems.

*Developed a financial planning leader guide, handout and Power Point presentation to teach financial planning to high school students.

*Developed a comprehensive curriculum for a money management class for high school students.

*Developed resource manual entitled, "*Financial Management Resource Manual*" for *Victims of Domestic Violence*", and presented content to victims of domestic violence.

*Prepared marketing and educational materials for an accounting firm to use give to employee and to use with clients for their employees. Marketing and Educational brochure topics included: *401(k) Fact Sheet: What is a 401(k) Plan? The Importance of Fee Disclosure in Qualified Plans Or, What You Don't Know Can Hurt You!* *401(k) Fact Sheet: Catch Up Contributions;* *401(k) Fact Sheet: Non Discrimination Testing;* *Your Payroll-Deduction Individual Retirement Account;* *2006 Payroll and Benefit Limits;* *New 401(k) Funds;* *Group Health Insurance Program;* *Helping 401(k) Plan Participants Understand their Investment Choices.* PowerPoint presentation topic was entitled, "*Employee Benefits*"

Update”.

*Developed, conducted, and summarized a financial planning needs assessment survey of community residents to use in developing financial planning firm’s business plan. The survey data helped define the target population, define the timeline for implementation, target financial planning services on which the firm will focus, and the most effective marketing strategy for the business.

*Coauthored with instructor grant entitled: Increasing Financial Competence and Well-being of Financial Advisors. The purpose of the project is to develop professional skills of advisors to assist individuals and families to become responsible financial managers through the financial planning and counseling process. The funds will be used to offer a Financial Counseling and Planning Distance Learning Academic Certificate to financial advisers at military installations, financial institutions, financial aid officers, and Consumer Credit Counselors. The courses would include: Fundamentals of Financial Planning, Financial Counseling, Financial Behavioral Assessment Consulting, and Real Estate.

*Wrote feature news articles on the following topics: Smart Money Rules for Smart Money Makers (For Young Professionals); Family Financial Values: Children Reap What Parents Sow (For Parents of Young Children); The Rewards of Bible-Based Financial Planning. Developed Financial Management Course to meet the requirements of the US Treasury for the discharge of a bankruptcy. Topics included: Financial Management Definition and Concepts; Where You Are Now and How You Got Here; Budgeting; Credit: Friend or Foe; Other Financial Considerations.

Research Conducted

*Conducted research and coordinated a discussion that resulted in a proposed curriculum outline for a Distance Learning Doctorate in Financial Services that is under consideration by the Great Plains Interactive Distance Education Alliance (GPIDEA) administrators.

Workshops/classes presented

*Taught Mgt 372 Investing and Financial Responsibility for 43 U.S. Air Force Academy cadets

*Promoted, developed, delivered and evaluate a financial planning workshop to a faith-based group

*Prepared strategic plan and established initial contacts to conduct a NASD Investor Education at Ft. Riley, KS.

*Prepared Power Point presentation and conducted a six-part webinar series for employer clients on “Understanding and Choosing Retirement Plans for Employees”

*Developed, marketed and presented workshops for the seniors entitled: “*Preventing Financial Fraud*”. Topics included: the should haves dones, mental questions to ask, red flags; resources; questions and answers.

*Prepared presentation for the 2005 National Association of Student Financial Aid Administrators (NASFAA), presented the session, and evaluated the session entitled “*Financial Planning and Debt Management for Graduate/Professional Students: Helping Your Students Meet Their Financial Goals*”; Developed “*Managing Costs During School*” notebook for Graduate/Professional Students.

*Taught class entitled: “*Investing and Financial Responsibility*”for 3 hours of undergraduate credit at the Air Force Academy.

*Taught Fundamentals of Investments for 3 hours of undergraduate credit at Des Moines Area Community College.

*Fundamentals of Financial Freedom Workshop Series

1. Your Money Mind Set
2. Defining Your Values and Goals: Creating Your Ideal Future
3. The Magic of Defining Your Net Worth: Your Financial Foundation Making It Strong and Secure

4. Putting It All Together In A Real Financial Plan: What About Investing?
5. Individual Appointments for Personal Financial Plan Review

The marketing materials, class outline, and summary of participant responses provide evidence of the completion of the workshops.

*Financial Education – Junior Achievement Experience

“Our World” and “Personal Economics” curriculum were taught to middle schoolers. “Our World” was a five week program. “Personal Economics” was a ten-week program.

*Taught accounting from a financial planners perspective at a community college

International Immersion Experience

*Participate in Spanish and Mexican Culture Program in Monterrey, Mexico to design financial planning resources for the Hispanic population.