Sonya Britt-Lutter, Ph.D., CFP®

Kansas State University
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317 Justin Hall
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PROFESSIONAL EXPERIENCE

2014 to present — **Associate Professor** Personal Financial Planning
Kansas State University, Manhattan KS

I served as the program director from May 2012 through September 2015. I was responsible for course scheduling for seven full-time faculty, three part-time faculty, and graduate teaching assistants. I supervised one full-time graduate advisor. I managed a budget of approximately $500,000. My current appointment is a 2/2 course load with a 30% research appointment.

2010 to 2014 — **Assistant Professor** Personal Financial Planning
Kansas State University, Manhattan KS

I was responsible for undergraduate student advising and doctoral committee service in addition to my teaching and research responsibilities.

2009 to 2010 — **Instructor** Personal Financial Planning
Kansas State University, Manhattan KS

I started my appointment at KSU as an instructor while I finished my Ph.D. I had a 2/2 teaching responsibility.

2008 to 2009 — **Assistant Director** Red to Black®
Texas Tech University, Lubbock TX

I was responsible for training and supervising undergraduate and graduate student financial counselors. Applying for mini-grants and marketing the program were also my responsibilities as Assistant Director.

2007 to 2009 — **Graduate Research Assistant and Instructor** Personal Financial Planning
Texas Tech University, Lubbock TX

2004 to 2007 — **Part-time Instructor** Personal Financial Planning
Kansas State University, Manhattan KS

2003 to 2005 — **Academic Advisor** Family Studies and Human Services
Kansas State University, Manhattan KS

EDUCATION

2007 to 2010 — **PhD** Personal Financial Planning
Texas Tech University, Lubbock TX
Dissertation: Three Essays on Money Arguments Between Spouses
Co-Major Professors: Sandra J. Huston and Dorothy B. Durband

2003 to 2005 — **MS** Marriage and Family Therapy
Kansas State University, Manhattan KS
Thesis: The Impact of Perceived Personal, Partner, and Couple Financial Behaviors on Relationship Satisfaction
Major Professor: John E. Grable

2000 to 2003 — **BS** Personal Financial Planning
Kansas State University, Manhattan KS

COURSES TAUGHT

Kansas State University

Undergraduate
PFP 100 Careers in Personal Financial Planning
PFP 105 Introduction to Personal Financial Planning (on-campus and online)
PFP 300 Money 101 for First Generation Students (online)
PFP 400 Family and Consumer Economics (on-campus and online)
PFP 405 Advanced Personal Financial Planning
PFP 456 Financial Counseling and Communication
PFP 760 Families, Employment Benefits, and Retirement Planning

Graduate
PFP 675 Field Studies in Personal Financial Planning (online)
PFP 768 Introduction to Financial Therapy (online)
PFP 771 Financial Therapy Theory and Research (online)
FSHS 825 Family Resource Management
PFP 836 Case Studies (online)
FSHS 890 Research Methods II (online)
PFP 808 PFP Application (online)
FSHS 906 Statistics II

Texas Tech University

Undergraduate
PFP 2330 Financial Counseling I/Financial Problem Solving

GRADUATE STUDENT MENTORING

2016 to present	Robert Rodermund, Ph.D. Candidate, Doctoral Dissertation Chair
2015 to present	Philip Zepp, Ph.D. Student, Doctoral Dissertation Chair
2014 to present	David Jayne, Ph.D. Candidate, Doctoral Dissertation Chair
2013 to present	Greg Schink, Ph.D. Candidate, Doctoral Dissertation Chair
2011 to present	Kristen Stutz, Ph.D. Candidate, Doctoral Dissertation Chair
2015 to 2017	Aaron Swank, M.S., Master's Thesis Committee Member
2014 to 2017	Dennis Witherspoon, Ph.D., Doctoral Dissertation Committee Member The effects of financial stress on health, morale, and social functioning
2013 to 2017	Stephen Poplaski, Ph.D., Doctoral Dissertation Chair Charitable behavior: Christian beliefs that explain and predict donor intentions
2016 to 2017	David Allen Ammerman, Ph.D., Doctoral Dissertation Committee Member/Temporary Acting Chair Household capital structure and financial resilience: Evidence from the Netherlands
2012 to 2016	Linda Leitz, Ph.D., Doctoral Dissertation Chair The impact of credit and debt on wealth accumulation
2010 to 2016	Fred Fernatt, Ph.D., Doctoral Dissertation Committee Member Three studies of the associations of cognitive ability, health, and wealth among the elderly
2011 to 2015	Racquel Tibbetts, Ph.D., Doctoral Dissertation Chair Examining how stress relates to health and financial resources
2010 to 2014	Jeff Nelson, Ph.D., Doctoral Dissertation Co-Chair Three essays on personal financial difficulties of military members
2010 to 2014	Scott Spann, Ph.D., Doctoral Dissertation Chair Three essays on financial wellness in the workplace
2010 to 2014	Miyoung Yook, Ph.D., Doctoral Dissertation Chair A holistic approach to understanding retirement preparedness
2009 to 2014	Justin Henegar, Ph.D., Doctoral Dissertation Committee Member Homeschooling and financial literacy: A qualitative analysis

2009 to 2014	Kurt Schindler, Ph.D., Doctoral Dissertation Committee Member Examining capacity and preparation of teachers for teaching personal finances in Puerto Rico
2009 to 2014	Nicholas Carr, Ph.D., Doctoral Dissertation Committee Member Reassessing the assessment: Exploring the factors that contribute to comprehensive financial risk evaluation
2013 to 2013	Mark Melichar, Ph.D., Doctoral Dissertation Assigned Chair, Economics Essays on macroeconomic effects of energy price shocks
2010 to 2013	Mary Bell, Ph.D., Doctoral Dissertation Co-Chair Three essays on the financial behaviors of soldiers before and after deployment
2009 to 2012	Ron Sages, Ph.D., Doctoral Dissertation Co-Chair Three essays on the influence of self-esteem on retirement planning behaviors
2009 to 2012	Julie Cumbie, Ph.D., Doctoral Dissertation Co-Chair Three essays on money arguments and financial behaviors. Co-chair.

GRANT FUNDING

2017	**Brightpeak Financial** Love and Money, $49,400. (Principal Investigator)
2014	**Foundation for Financial Planning** Financial Planning Pro-Bono Day, $1,200. (Co-Investigator)
2013-2016	**The Council of Graduate Schools** Enhancing Student Financial Education at Kansas State University, $40,000. (Co-Investigator)
2014	**Kansas State University's Academic Excellence Committee, Office of the Provost** International guest speaker funding, $5,000. (Co-Investigator)
2012	**Kansas State University's Office of International Programs** Advanced Professional Issues in Financial Planning in the Netherlands, $2,500. (Co-Investigator)
2012	**Kansas State University's Academic Excellence Committee, Office of the Provost** Europe financial literacy summit and study abroad opportunities, $2,900.
2012	**DCE Course Development Grant** Behavioral Finance and Research and Theory in Financial Therapy, $10,000. (Co-Investigator).
2012	**Angela Herbers, Inc.** Physiological response to financial advisor's office environment, $3,330.
2011	**Kansas State University's Academic Excellence Committee, Office of the Provost** Bio-monitoring/feedback equipment, $23,960. (Co-Investigator)

2010 **Kansas State University's International Advisory Council** Collaborative teaching and research in South Korea, $3,000.

2010 **Kansas State University's College of Human Ecology Sponsored Research Overhead Grant** Examining the effectiveness of traditional financial counseling: A collaborative project with Housing and Credit Counseling, Inc., $3,000. (Co-Investigator)

2010 **DCE Course Development Grant** Archuleta, K. L., Grable, J. E., & **Britt, S. L.** (2010). Personal Financial Planning Ph.D. Program, $30,000. (Co-Investigator)

BOOKS

2015 Klontz, B. K., **Britt, S. L.**, & Archuleta, K. L. (Eds.) (2015). Financial therapy: Theory, research, and practice. New York, NY: Springer.

2014 Nazarinia Roy, R., Schumm, W., & **Britt, S. L.** (2014). Transition to parenthood. New York, NY: Springer.

2012 Durband, D. B., & **Britt, S. L.** (Eds.). (2012). Student financial literacy: Campus-based program development. New York, NY: Springer.

BOOK CHAPTERS

2015

Britt, S. L., Klontz, B. T., & Archuleta, K. L. (2015). Financial therapy: Establishing an emerging field. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 3-14). New York, NY: Springer.

Britt, S. L., Archuleta, K. L., & Klontz, B. T. (2015). Theories, models, and integration in financial therapy. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 15-22). New York, NY: Springer.

Lawson, D., Klontz, B. T., & **Britt, S. L.** (2015). Money scripts. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 23-34). New York, NY: Springer.

2013

Grable, J. E., & **Britt, S. L.** (2013). Function, purpose, and regulation of financial institutions. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 49-58). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Financial services regulations and requirements. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 87-96). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Consumer protection laws. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 107-116). John Wiley & Sons.

2012

Britt, S. L., & Goetz, J. (2012). Financial education program partnerships. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 89-107). New York, NY: Springer.

Britt, S. L., Halley, R. E., & Durband, D. B. (2012). Training and development of financial education program staff. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 37-55). New York, NY: Springer.

Durband, D. B., & **Britt, S. L.** (2012). The case for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 1-8). New York, NY: Springer.

Halley, R. E., Durband, D. B., **& Britt, S. L.** (2012). Staffing and recruiting considerations for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 27-36). New York, NY: Springer.

PEER REVIEWED PUBLICATIONS

2017

Tibbetts, R., & **Britt, S. L.** (in press). Examining how health and financial resources relates to stress. *Journal of Financial Counseling and Planning*.

Britt, S. L., Hill, J. E., LeBaron, A., Lawson, D., & Bean, R. (2017). Tightwads and spenders: Predicting financial conflict in couple relationships. *Journal of Financial Planning*, *30*(5), 36-42.

Britt, S. L., Ammerman, D. A., Barrett, S. F., & Jones, S. (2017). Student loans, financial stress, and college student retention. *Journal of Student Financial Aid, 47*(1), 25-37.

2016

Britt, S. L., Lawson, D. R., & Haselwood, C. A. (2016). A descriptive analysis of physiological stress and readiness to change. *Journal of Financial Planning, 29*(11), 45-51.

Britt, S. L., Mendiola, M. R., Schink, G. H., Tibbetts, R. H., & Jones, S. H. (2016). Financial stress, coping strategy, and academic achievement of college students. *Journal of Financial Counseling and Planning, 27*(2), 172-183. doi: 10.1891/1052-3073.27.2.172

Britt, S. L. (2016). The intergenerational transference of money attitudes and behaviors. *Journal of Consumer Affairs, 50*(3), 539-556. doi: 10.1111/joca.12113

Britt, S., & Kaus, J. (2016). The importance of quality control and data collection at Kansas State University's Powercat Financial Counseling. *The Professionalizing Field of Financial Counseling and Coaching Journal*. http://www.professionalfincounselingjournal.org/the-importance-of-quality-control-and-data-collection-at-kansas-state-university.html

2015

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Reliability and convergent validity of the Klontz Money Script Inventory-Revised (KMSI-R). *Journal of Financial Therapy, 6*(2), 1-13. (Released in 2016)

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Internal consistency and convergent validity of the Klontz Money Behavior Inventory (KMBI). *Journal of Financial Therapy, 6*(2), 14-31. (Released in 2016)

Delgadillo, L. M., & **Britt, S. L.** (2015). Financial coaching and financial therapy: Differences and boundaries. *Family and Consumer Sciences Research Journal, 44*(1), 63-72. doi: 10.1111/fcsr.12127

Britt, S. L. (2015). [Review of the book *A fragile balance: Emergency savings and liquid resources for low-income consumers*, by J. M. Collins, Eds.]. *Journal of Family and Economic Issues*. doi: 10.1007/s10834-015-9458-z

Bell Carlson, M., **Britt, S. L.**, & Nelson Goff, B. S. (2015). Factors associated with a composite measure of financial behavior among Soldiers. *Journal of Financial Counseling and Planning, 26*(1), 30-42.

Bell Carlson, M. M., **Britt, S. L.**, Nelson Goff, B. S., & Archuleta, K. L. (2015). Similarities and differences in financial behaviors of students and soldiers. *College Student Journal,* 49(4), 542-552.

Britt, S. L., Canale, A., Fernatt, F., Stutz, K., & Tibbetts, R. (2015). Financial stress and financial counseling: Helping college students. *Journal of Financial Counseling and Planning, 26*(2), 172-186.

Wilmarth, M. J., Seay, M. C., & **Britt, S. L.** (2015). Psychology, money, and marital arguments: What shapes a woman's happiness level? *Journal of Financial Planning, 28*(8), 44-50.

Britt, S. L., Klontz, B. T., Tibbetts, R., & Leitz, L. (2015). The financial health of mental health professionals. *Journal of Financial Therapy, 6*(1), 17-32.

Zimmerman, L., Canale, A., **Britt, S.**, & Seay, M. (2015). The theory of planned behavior and the Earned Income Tax Credit. *Journal of Financial Therapy, 6*(1), 44-63.

2014

Bell, M., Nelson, J. S., Spann, S., Molloy, C., **Britt, S. L.**, & Nelson Goff, B. (2014). The impact of financial resources on soldiers' well-being. *Journal of Financial Counseling and Planning, 25*(1), 41-52.

Britt, S. L., & Nazarinia Roy, R. R. (2014). Relationship quality among young couples from an economic and gender perspective. *Journal of Family and Economic Issues, 35*(2), 241-250. doi: 10.1007/s10834-013-9368-x

2013

Cumbie, J. A., MacDonald, S. T., & **Britt, S. L.** (2013). Spousal money argument insights from non-cooperative game theory and the NLSY. *Journal of Business and Economics, 21*.

Henegar, J., Archuleta, K. L., Grable, J. E., **Britt, S. L.**, Anderson, N., & Dale, A. (2013). Credit card behavior as a function of impulsivity and a mother's socialization factors. *Journal of Financial Counseling and Planning, 24*(2), 37-49.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2014

Britt, S. L., Asebedo, S., & Blue, J. (2013). Workaholism and well-being. *Financial Planning Review, 6*(3), 35-59. (Korean journal)

Archuleta, K. L., Grable, J. E., & **Britt, S. L.** (2013). A test of the association between financial and relationship satisfaction as a function of harsh start-up and shared goals and values. *Journal of Financial Counseling and Planning, 24*(1), 3-14.

Sages, R. A., **Britt, S. L.**, & Cumbie, J. A. (2013). The correlation between anxiety and money management. *College Student Journal, 47*(1), 1-11.

Britt, S. L., Cumbie, J. A., & Bell, M. M. (2013). The influence of locus of control on student financial behavior. *College Student Journal, 47*(1), 178-184.

2012

Gale, J., Goetz, J., & **Britt, S. L.** (2012). Preliminary considerations in the development of the Financial Therapy Association. *Journal of Financial Therapy, 3*(2), 1-13.

Klontz, B. T., & **Britt, S. L.** (2012). Tactical asset management or financial trauma: Why the abandonment of buy-and-hold may be a symptom of posttraumatic stress. *Journal of Financial Therapy, 3*(2), 14-27.

Klontz, B. T., & **Britt, S. L.** (2012). How clients' money scripts predict their financial behaviors. *Journal of Financial Planning, November*, 33-43.

Grable, J. E., & **Britt, S. L.** (2012). Financial news and client stress: Understanding the association from a financial planning perspective. *Financial Planning Review*. (Korean journal)

Dew, J., **Britt, S. L.**, & Huston, S. J. (2012). Examining the relationship between financial issues and divorce. *Family Relations, 61*(4), 615-628. doi: 10.1111/j.1741-3729.2012.00715.x

Klontz, B. T., **Britt, S. L.**, Archuleta, K. L., & Klontz, T. (2012). Disordered money behaviors: Development of the Klontz Money Behavior Inventory. *Journal of Financial Therapy, 3*(1), 17-42.

Britt, S. L., & Huston, S. J. (2012). The role of money arguments in marriage. *Journal of Family and Economic Issues, 33*(4), 464-476. doi: 10.1007/s10834-012-9304-5.

Grable, J. E., & **Britt, S. L.** (2012). Assessing client stress and why it matters to financial advisors. *Journal of Financial Service Professionals, 66*(2), 39-45.

2011

Britt, S. L., Grable, J. E., Cumbie, J., Cupples, S., Henegar, J., Schindler, K., & Archuleta, K. L. (2011). Student financial counseling: An analysis of a clinical and non-clinical sample. *Journal of Personal Finance, 10*(2), 95-121.

Archuleta, K. L., **Britt, S. L.**, Tonn, T. J., & Grable, J. E. (2011). Financial satisfaction and financial stressors in marital satisfaction. *Psychological Reports, 108*(2), 563-576.

Grable, J. E., & **Britt, S. L.** (2011, January). A test of the video narration effect on financial risk-tolerance assessment. *Journal of Financial Planning: Between the Issues*. Available at: http://www.fpanet.org/journal/BetweentheIssues/LastMonth/Articles/ATestoftheVideoNarrationEffect

Grable, J. E., & **Britt, S. L.** (2011). An investigation of response bias associated with electronically delivered risk-tolerance assessment. *Journal of Financial Therapy, 2*(1), 43-52.

Klontz, B. T., **Britt, S. L.**, Mentzer, J., & Klontz, P. T. (2011). Money beliefs and financial behaviors: Development of the Klontz Money Script Inventory. *Journal of Financial Therapy, 2*(1), 1-22.

2010

Britt, S. L., Huston, S. J., & Durband, D. B. (2010). The determinants of money arguments between spouses. *Journal of Financial Therapy, 1*(1), 41-59.

Durband, D. B., **Britt, S. L.**, & Grable, J. E. (2010). Personal and family finance in the marriage and family therapy domain. *Journal of Financial Therapy, 1*(1), 7-22.

McGill, S., Grable, J., & **Britt, S.** (2010). The Financial Therapy Association: A brief history. *Journal of Financial Therapy, 1*(1), 1-6.

Mentzer, J., **Britt, S. L.**, Samuelson, J., Herrera, J., & Durband, D. B. (2010). An annotated bibliography in financial therapy. *Journal of Financial Therapy, 1*(1), 61-85.

2009

Grable, J. E., McGill, S., & **Britt, S.** (2009). Risk tolerance estimation bias: The age effect. *Journal of Business & Economics Research, 7*(7), 1-12.

2008

*Grable, J. E., **Britt, S. L.**, & Webb, F. J. (2008). Environmental and biopsychosocial profiling as a means for describing financial risk-taking behaviors. *Financial Counseling and Planning, 19*(2), 3-18.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2009

***Britt, S.**, Grable, J. E., Nelson Goff, B. S., & White, M. (2008). The influence of perceived spending behaviors on relationship satisfaction. *Financial Counseling and Planning, 19*(1), 31-43.
*Selected as an eXtension publication on “Financial Security for All” website

2007

Grable, J. E., **Britt, S.**, & Cantrell, J. (2007). An exploratory study of the role financial satisfaction has on the thought of subsequent divorce. *Family and Consumer Sciences Research Journal, 36*(2), 130-150.

2006

Grable, J. E., & **Britt, S.** (2006). A further examination of the validity of the Kansas Marital Satisfaction Scale: Implications for financial consultants. *Journal of Personal Finance, 5*(2), 17-31.

2004

Jariah, M., Husniyah, A. R., Laily, P., & **Britt, S.** (2004). Financial behavior and problems among university students: Need for financial education. *Journal of Personal Finance, 3*(1), 82-96.

OTHER PUBLICATIONS

2017

Britt-Lutter, S. (2017). Editorial. *Journal of Financial Therapy, 8*(1), i-ii.

2015

Britt, S. L. (2015). The intergenerational transfer of money attitudes and behaviors. *Consumer Financial Protection Bureau.*

2014

Alban, K., **Britt, S.**, Durband, D., Johnson, M. K., & Lechter, S. (2014, March). Financial literacy in higher education: The most successful models and methods for gaining traction. *Coalition of Higher Education Assistance Organizations Whitepaper*. Retrieved from http://www.coheao.com/wp-content/uploads/2014/03/2014-COHEAO-Financial-Literacy-Whitepaper.pdf

2012

Britt, S. L., & Grable, J. E. (2012). Your office may be a stressor: Understanding how the physical environment affects financial counseling clients. *AFCPE Newsletter, March*. (invited)

Sages, R. A., & **Britt, S. L.** (2012). Introducing clients to financial therapy. *Trusts & Estates Magazine, March*. Retrieved from http://subscribers.trustsandestates.com/estate_planning/estate_introducing_clients_financial/wall.html?return=http://subscribers.trustsandestates.com/estate_planning/estate_introducing_clients_financial/index.html

2011

Britt, S. L., & Grable, J. E. (2011). Risky business. *Financial Planning, May*. Retrieved from http://www.financial-planning.com/fp_issues/2011_5/risky-business-2672781-1.html?pg=1&pg=2&

2010

Grable, J. E., & **Britt, S. L**. (2010). Financial planning internships: A student faculty perspective. *The Register, March*, 10-11.

SELECTED ORAL PRESENTATIONS

2017

Huston, S. J., & **Britt-Lutter, S.** (2017, November). Bridging the gap between research and practice with the "Broccoli Banter." Keynote session at Association for Financial Counseling and Planning Education annual conference: San Diego, CA.

Britt-Lutter, S., & Winchester, D. (2017, November). Peer financial evaluation and depression among college students. Paper at Association for Financial Counseling and Planning Education annual conference: San Diego, CA.

Britt-Lutter, S., & Heckman, S. J. (2017, October). The financial life of a veterinarian. Paper at Academy of Financial Services annual conference: Nashville, TN.

Britt-Lutter, S., Dorius, C., & Lawson, D. (2017, October). The financial implications of cohabitation. Paper at Financial Planning Association annual conference: Nashville, TN.
***Won best theoretical paper award.**
Paper in progress with *Journal of Financial Planning*

Messina, M., Rafael, R., & **Britt-Lutter, S.** (2017, July). The science of love and money. Presentation at National Association for Relationship & Marriage Education annual conference: Denver, CO.

Potter, D., Jayne, D., & **Britt, S. L.** (2017, April). Financial anxiety of first generation college students. Paper at American Council on Consumer Interests annual conference: Albuquerque, NM. (not present)

Britt, S. L., Zepp, P., Potter, D., Haselwood, C., & Castinado, S. (2017, April). The influence of coping strategies on college student outcomes. Paper at American Council on Consumer Interests annual conference: Albuquerque, NM. (not present)

2016

Britt, S. L., Huston, S. J., Bi, R., Asebedo, S., Xiao, J. J., VanZutphen, N., Steuve, C., & Abbott, D. (2016, November). Building the practitioner-research bridge...with "broccoli." Presentation at the Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

VanZutphen, N., & **Britt, S. L.** (2016, November). Happiness risk/reward pyramid. Presentation at the Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

Huston, S. J., **Britt, S. L.**, Bi, R., Asebedo, S., Xiao, J. J., VanZutphen, N. (2016, November). Introducing "the broccoli banter" – The launching of a new webinar series. Presentation at the Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

Britt, S. L., Hill, J. E., LeBaron, A., Schmutz, C., & Bean, R. (2016, September). Savers and spenders: Predicting financial conflict in couple relationships. Paper at Financial Planning Association annual conference: Baltimore, MD.
***Won best theoretical paper award.**
Paper published in *Journal of Financial Planning* (2017)

2015

Britt, S. L., Haselwood, C., & Vaughan, S. (2015, November). The influence of physiological stress on readiness to change and goal achievement. Paper at Financial Planning Association annual conference: Boston, MA. (not present)

Paper published in *Journal of Financial Planning* (2016)

Britt, S. L., Ammerman, D. A., Webb, S., & Jones, S. (2015, November). Influence of financial stressors on college student retention. Poster at Association for Financial Counseling and Planning Education annual conference: Jacksonville, FL. (not present)

Paper published in *Journal of Student Financial Aid* (2017)

Cumbie, J. A., MacDonald, S., & **Britt, S. L.** (2015, May). Strategic behavior in marriage: A non-cooperative model of resource allocation. Paper at American Council on Consumer Interests annual conference: Clearwater Beach, FL. (not present)

2014

Britt, S. L., Mendiola, M., Schink, G., Tibbetts, R., & Jones, S. (2014, November). Coping with financial stress in college. Paper at Association for Financial Counseling and Planning Education annual conference: Bellevue, WA.

Paper published in *Journal of Financial Counseling and Planning* (2016)

Britt, S. L., & Huston, S. (2014, October). Money management and associations with marital happiness. Paper at Financial Therapy Association annual conference: Nashville, TN.

Britt, S. L., Seay, M. C., & Wilmarth, M. J. (2014, April). Influence of psychological characteristics on marital happiness. Featured research session at American Council on Consumer Interests annual conference: Milwaukee, WI.

Paper published in *Journal of Financial Planning* (2015)

2013

Britt, S. L., Blue, J., Asebedo, S. (2013, April). Workaholism and well-being. Paper at American Council on Consumer Interests annual conference: Portland, OR.

Paper published in *Financial Planning Review* (2013; Korean journal)

Canale, A., Zimmerman, L., **Britt, S**., & Seay, M.C. (2013, April). Using theory of planned behavior to determine reduced usage of the Earned Income Tax Credit. Paper at American Council on Consumer Interests annual conference: Portland, OR.

Paper published in *Journal of Financial Therapy* (2015)

2012

Britt, S. L., & Klontz, B. T. (2012, October). Financial planning for psychologists: 10 things every psychologist should know. Paper at Hawaii Psychological Association annual conference: Kaneohe, HI.

Klontz, B. T., & **Britt, S. L.** (2012, October). Financial psychology: Helping clients deal with the no. 1 stressors in their lives. Paper at Hawaii Psychological Association annual conference: Kaneohe, HA.

Britt, S. L., Archuleta, K. L., Britt, J. D., Bell, M. M., Robb, C., & Seay, M. (2012, September). Stress, personality, and risk tolerance. Research paper at Financial Therapy Association annual conference: Columbia, MO.

Britt, S. L., Fernatt, F., Nelson, J. S., Yook, M., Canale, A., Blue, J., Stutz, K., & Tibbetts, R. (2012, April). Does financial counseling really work. Research paper at American Council on Consumer Interests annual conference: Memphis, TN.

Britt, S. L., Bell, M., & Cumbie, J. (2012, April). The influence of locus of control of student financial behavior. Research poster at the American Council on Consumer Interests annual conference: Memphis, TN.
Paper published in *College Student Journal* (2012)

2011

Gale, J., Goetz, J., & **Britt, S. L.** (2011, September). Preliminary considerations for the development of the financial therapy discipline. Paper at Financial Therapy Association annual conference: Athens, GA.
Paper published in *Journal of Financial Therapy* (2012)

Sages, R. A., Cumbie, J. A., & **Britt, S. L.** (2011, September). Does mental health really influence financial behavior? Research paper at Financial Therapy Association annual conference: Athens, GA.
Paper published in *College Student Journal* (2012)

Archuleta, K. L, **Britt, S. L.**, & Nazarinia Roy, R. (2011, September). What is theory? Moving financial therapy forward through theory. Research paper at Financial Therapy Association annual conference: Athens, GA.

Britt, S. L., & Huston, S. J. (2011, April). The role of money arguments in marriage. Research paper at American Council on Consumer Interests annual conference: Washington, D.C.
Paper published in *Journal of Family and Economic Issues* (2012)

Huston, S. J., **Britt, S. L.,** Durband, D. B., & Grable, J. E. (2012, September). Retaining clients through improved relationship satisfaction. Research paper at Academy of Financial Services annual conference: Denver, CO.
Paper published in *Journal of Family and Economic Issues* (2012)

2010

Grable, J. E., & **Britt, S. L.** (2010, September). Risk-tolerance assessment and the narrator effect. Research paper at Academy of Financial Services annual conference: Denver, CO.
Paper published in *Journal of Financial Planning* (2011)

Klontz, P. T., Klontz, B. T., & **Britt, S. L.** (2010, September). Mind over money: The hidden brain: Recognizing and addressing financially disordered behaviors. Research paper at Academy of Financial Services annual conference: Denver, CO.

Britt, S. L., Huston, S. J., Durband, D. B., & Finke, M. S. (2010, April). The determinants of money arguments between married couples. Research paper at American Council on Consumer Interests annual conference: Atlanta, GA.

Paper published in *Journal of Financial Therapy* (2010)

2009

Britt, S. L., Huston, S. J., & Durband, D. B. (2009, November). Money arguments and marriage. Research paper at National Council on Family Relations annual conference: San Francisco, CA.
Paper published in *Journal of Financial Therapy* (2010)

Baker, A. K., & **Britt, S. L.** (2009, November). Integrating personal finance into addiction studies. Poster at Association for Financial Counseling and Planning Education annual conference: Scottsdale, AZ.

Britt, S. L., & Huston, S. J. (2009, July). Household saving behavior as predicted by behavior life cycle hypothesis. Research paper at American Council on Consumer Interests annual conference: Milwaukee, WI.

Durband, D. B., **Britt, S. L.**, & Grable, J. E. (2008, November). Personal and family finance in the marriage and family therapy domain. Research poster at Association for Financial Counseling and Planning Education annual conference: Orange County, CA.
Paper published in *Journal of Financial Therapy* (2010)

Huston, S., Hampton, V., Durband, D., Finke, M., Smith, H., & **Britt, S.** (2008, November). Financial literacy: Introducing a framework & instrument for assessment. Research poster at Association for Financial Counseling and Planning Education annual conference: Orange County, CA.
Paper published in *Journal of Consumer Affairs* (2010) – noted in acknowledgements

2008

Britt, S. L., & Grable, J. E. (2008, October). The determinants of financial satisfaction among working adults. Research paper at Academy of Financial Services annual conference: Boston, MA.

Britt, S. L. (2008, July). Facilitating healthy financial decision making in recovering students. Curriculum at Association for Recovery Schools annual conference: Nashville, TN.

2007

Grable, J. E., Webb, F., **Britt, S.**, & Park, J. (2007, November). The effect of religiosity on financial risk taking. Research paper at Association for Financial Counseling and Planning Education annual conference: Tampa, FL.

2005

Britt, S. (2005, November). Using financial behaviors to project relationship satisfaction. Research paper at Association for Financial Counseling and Planning Education annual conference: Scottsdale, AZ.
Paper published in *Journal of Financial Counseling and Planning* (2008)

INVITED PRESENTATIONS

2017

Britt-Lutter, S. L. (2017, July). Setting standards for peer program assessment. Invited panelist at the Higher Education Financial Wellness (HEFW) Summit: Minneapolis, MN.

Britt-Lutter, S. L. (2017, June). Financial well-being of college students. Keynote presentation of the NASPA: Student Affairs Administrators in Higher Education annual meeting: Washington, DC.

Britt-Lutter, S. L. (2017, June). Our interconnected being: The relationship between psychological and financial well-being. Webinar presented for Garrett Planning Network.

Van Zutphen, N., & **Britt, S. L.** (2017, April). Happiness Risk-Reward Pyramid. Webinar presented for AFCPE-FPA Connect.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Research presented at a meeting of the Financial Planning Association of Utah: Provo, UT.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Webinar presented for Financial Therapy Association.

2016

Britt, S. L. (2016, September). Our interconnected being: The relationship between mental and financial health. Webinar presented for Association for Financial Counseling and Planning Education.

2015

Britt, S. L. (2015, October). Best practices in financial education—Colleges and universities. Panelist moderator at the Annual Financial Literacy Leadership Conference: Washington, D.C. (not present)

2014

Britt, S. L. (2014, October). Stressors in the office. Research presented at the Academy of Financial Services annual conference: Nashville, TN.

Britt, S. L. (2014, January). Women's income contribution: The correlation with money arguments and relationship satisfaction. Research presented at American Association of University Women: Manhattan, KS.

2013

Britt, S. L. (2013, May). Workaholism and well-being. Paper at Korean Academic Society of Financial Planning annual conference: Seoul, South Korea.
Paper published in *Financial Planning Review* (Korean journal)

Britt, S. L. (2013, May). Avoiding stress in financial affairs. Research presented at CoreFirst Bank & Trust women's seminar: Topeka, KS.
INVITED KEYNOTE SPEAKER

Britt, S. L. (2013, April). Stress: Identifying and addressing it in the counseling setting. Research presented at TG annual training conference: Austin, TX.
INVITED GENERAL SESSION SPEAKER

Britt, S. L. (2013, March). Money and stress. Research presented at Meadowlark Hills: Manhattan, KS.

2012

Britt, S. L. (2012, November). Stress: Identifying and addressing it in the counseling setting. Research presented at Association for Financial Counseling and Planning Education annual conference: Saint Louis, MO.
INVITED GENERAL SESSION SPEAKER

Britt, S. L., & Grable, J. E. (2012, May). Communication and counseling strategies: Managing client stress and risk tolerance biases. Research presented at Financial Planning Association annual retreat: Scottsdale, AZ.

Britt, S. L., & Grable, J. E. (2012, March). Stress: The effect it has on client relationships. Research presented at Financial Planning Association business solutions conference: San Francisco, CA.

Grable, J. E., & **Britt, S. L.** (2012, February). Facilitating trust and communication in the client-planner relationship by confronting client and planner stress. Research presented at Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

Britt, S. L. (2012, May). Financial therapy: Considering the principles of financial therapy in general financial education. Presentation for Virginia Jump$tart Coalition: Skype.

2011

Britt, S. L., Kaus, J., & Archuleta, K. L. (2011, September). Financial advice. Presentation for Women of K-State Brown Bag Series: Manhattan, KS.

Britt, S. L. (2011, October). The limits of logic: How (and where) difficult financial decisions are really made. Presentation at Financial Planning Association of Colorado annual symposium: Denver, CO.

Britt, S. L., & Grable, J. E. (2011, October). Pictures of physiological stress: How financial planners can reduce client stress and increase client trust. Research presented at Financial Planning Association annual conference: San Diego, CA.

Britt, S. L. (2011, May). Planning, coaching, counseling: Putting the pieces together. Presentation at National Association of Personal Financial Advisors annual conference: Salt Lake City, UT.

Britt, S. L. (2011, February). Retail therapy. Presentation at Fort Riley's Woman's Conference: Fort Riley, KS.

Britt, S. L. (2011, February). When couples argue. Research presented at Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

2010

Britt, S. L. (2010, May). The influence of money arguments on spousal relationship satisfaction. Research presented at Ewha Woman's University's "Advances and Applications in Consumer Studies Research" International Series: Seoul, South Korea.

Britt, S. L. (2010, February). College students and financial education. Presentation at Iowa State University 1st Annual Financial Capability Symposium: Ames, IA.

RESEARCH CITED IN

Local	**National**	**International**
Midlands Business Journal	USA Today	NRC Handelsblad (Netherlands)
WIBW video recorded newscasts	NBC News	Winnipeg CJOB live radio show
KMAN InFocus Morning Show	Men's Health	El Mercurio Chilean newspaper
Channel 49 ABC News	New York Times	Dagbladet (Danish Magazine)
KJCK radio	Wall Street Journal	
	Vanguard	
	U.S. News and World Report	
	Investment Advisor	
	Financial Advisor Magazine	
	Kiplinger's	
	Market Watch	
	Huffington Post	
	Investment News	
	MSN Money	
	Fox Business	
	American Airlines Federal Credit Union Cents Magazine	
	CreditCards.com	
	Yahoo! Finance	
	USAA	
	Real Simple Magazine	
	WalletHub	
	Women's Health Magazine	
	HGTV Magazine	
	Money Magazine	
	New York's Magazine: The Cut	
	Savvy Money	
	Refinery 29	

CONSULTING

2016 to 2017	PIETech
2015 to 2017	Pearson
2016	Citibank

2015	Consumer Financial Protection Bureau

PROFESSIONAL SERVICE

2017 to present	Thrive Financial Wellness (South Africa) Advisory Board Member
2017 to 2020	Integrity in Research and Scholarly Activity Committee Member (1 of 12 university members), Kansas State University, Faculty Senate
2017 to present	Academic Affairs Committee Member, Kansas State University, College of Human Ecology
2017	Special Issue Editor, Journal of Financial Therapy (Topic: Stress)
2016 to 2017	Faculty Mentor, Developing Scholars Program
2016 to present	Associate Editor, Journal of Financial Counseling and Planning
2016	Tuition Surcharge Committee Member, Kansas State University, College of Human Ecology
2016 to present	Advisory Board Member, Texas Tech University Graduate School (Vice Chair 2016-2017; Philanthropy Committee Chair 2016-2017)
2015 to present	Editorial Board Member, Journal of Financial Counseling and Planning
2013 to present	Italian Journal of Sociology of Education International Scientific Board
2011 to present	Student Scholarship Committee, KSU School of Family Studies and Human Services, Chair 2015
2010 to present	Editorial Board Member, Journal of Financial Therapy
2009 to present	Journal Reviewer for Family Relations, Journal for Financial Counseling and Planning, Journal of Marriage and Family, Journal of Financial Therapy, Journal of Family and Economic Issues, Family and Consumer Sciences Research Journal, Journal of Consumer Affairs, Financial Services Review, Forum for Family and Consumer Issues
2013 to 2015	Children and Youth Finance International Academic Working Group Partner
2012 to 2015	Student Scholarship Committee, Morse Family and Community Public Policy Scholarship
2013 to 2014	KSU Director of School of Family Studies and Human Services Search Committee
2012 to 2015	Board Member, American Council on Consumer Interests
2011 to 2014	Associate Editor, Journal of Family and Economic Issues

2012 to 2013	KSU Dean of College of Human Ecology Search Committee
2013, Spring	Midwest Regional Advanced Planners Conference Invited Panelist
2013, Spring	External Evaluator for P&T, The American College
2012, Spring	Invited panelist for research webinar, American Council on Consumer Interests
2011 to 2012	Search Committee Member, KSU Assistant Professor (2 positions) of Personal Financial Planning
2011 to 2012	Nominations Committee Member, American Council on Consumer Interests
2011 to 2012	Student Scholarship Committee, American Council on Consumer Interests
2009 to 2012	Powercat Financial Counseling Steering Committee
2010 to 2011	Family Studies and Human Services All-University Campaign Representative
2010 to 2011	Guide to Personal Success Mentor for two KSU freshmen
2008, Fall	Introduced Distinguished Alumna, College of Human Sciences at Texas Tech University luncheon
2007 to 2008	Organized national Financial Therapy forum

PROFESSIONAL MEMBERSHIPS

2008 to present	Financial Planning Association
2005 to present	Association for Financial Counseling and Planning Education
2010 to 2015	Financial Therapy Association (President 2010-2011)
2007 to 2015	American Council on Consumer Interests (Board Member 2011-2012)
2003 to 2009	American Association for Marriage and Family Therapists

HONORS

2017	Kansas State University College of Human Ecology's commencement speaker
2017	Kansas State University Graduate School commencement marshal
2016	Best theoretical research paper award from *Financial Planning Association*
2013	Research profile featured in *Journal of Financial Therapy*

2012	Invited to Child and Youth Finance International Financial Literacy Summit in Amsterdam, Netherlands
2011	Biography appeared on Texas Tech University's Graduate School homepage as featured alum
2009	American Council on Consumer Interest's Student Young Professional Conference Scholarship recipient
2008	Awarded 1st prize for poster titled "The influence of perceived spending behaviors on relationship satisfaction" by Texas Tech University Graduate School Paper published in *Journal of Financial Counseling and Planning* (2008)