
STUART J. HECKMAN

Assistant Professor
 Personal Financial Planning
 School of Family Studies and Human Services
 Kansas State University

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EDUCATION

- Ph.D. 2014 Family Resource Management, The Ohio State University
 Dissertation: *Consumer risk preferences and higher education enrollment decisions*
 Advisor: Catherine P. Montalto, Ph.D.
 Minors: Economics, Statistical Data Analysis
- M.S. 2012 Family Resource Management, The Ohio State University
 Thesis: *A comparison of two savings measures: An application of institutional theory among low-income households*
 Advisor: Sherman D. Hanna, Ph.D.
- B.S. 2010 Personal Financial Planning, *summa cum laude*, Kansas State University
 Minors: Business, East Asian Studies

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER™ (CFP®) 2013 - Present

ACADEMIC POSITIONS

Kansas State University
 Assistant Professor, School of Family Studies and Human Services 2014 – Present

The Ohio State University
 Graduate Research Associate, Center for Higher Education Enterprise Spring 2014
 Graduate Teaching Associate, Department of Consumer Sciences/Human Sciences 2011 – 2013
 Graduate Research Associate, Student Wellness Center Spring 2013
 Graduate Administrative Associate, Department of Human Sciences Spring 2013

RESEARCH

Peer-Reviewed Publications

- Letkiewicz, J.C., & **Heckman, S.J.** (In press). Homeownership among young Americans: A look at student loan debt and behavioral factors. *Journal of Consumer Affairs*
- Heckman, S.J.**, & Montalto, C.P. (In press). Consumer risk preferences and higher education enrollment decisions. *Journal of Consumer Affairs*.
- White, K. J., & **Heckman, S.J.** (2016). Financial planner use among Black & Hispanic households. *Journal of Financial Planning*, 29(9), 40-49.

Peer-Reviewed Publications (continued)

Heckman, S.J. (2016). Financial catastrophes due to disability: Which households are most at risk? *Journal of Financial Planning*, 29(5), 44-51.

Heckman, S.J., & Hanna, S.D. (2015). Individual and institutional factors related to low-income household saving behavior. *Journal of Financial Counseling and Planning*, 26(2), 187-199.

Letkiewicz, J.C., Lim H., **Heckman, S.J.**, Bartholomae, S., Fox, J.J., & Montalto, C.P. (2014). The path to graduation: Factors predicting on-time graduation rates. *Journal of College Student Retention: Research, Theory & Practice*, 16(3), 351-371. DOI: 10.2190/CS.16.3.c

Lim, H., **Heckman, S.J.**, Letkiewicz, J.C., & Montalto, C.P. (2014). The impact of financial stress and self-efficacy on college students' financial help-seeking behavior. *Journal of Financial Counseling and Planning*, 25(2), 148-160.

Heckman, S.J., Lim, H., & Montalto, C.P. (2014). Factors related to financial stress among college students. *Journal of Financial Therapy*, 5(1), 19-39. DOI: 10.4148/1944-9771.1063

Heckman, S.J., & Grable, J.E. (2011). Testing the role of parental debt attitudes, student income, dependency status, and financial knowledge have in shaping financial self-efficacy among college students. *College Student Journal*, 45(1).

Conference Proceedings and Other Publications

Montalto, C.P., **Heckman, S.J.**, and Letkiewicz, J.C. (2016). Collegiate financial wellness: Understanding stress and worry. *Consumer Interests Annual*, 62.

Heckman, S.J., Seay, M.C., Letkiewicz, J.C., & Kim, K. (2016). Do financial planners improve household well-being? Inferring causality from observational data. *Consumer Interests Annual*, 62.

Seay, M.C., Letkiewicz, J.C., & Kim, K., **Heckman, S.J.**, (2016). Exploring the demand for seeking financial advice: The role of financial literacy. *Consumer Interests Annual*, 62.

Kimmes, J. & **Heckman, S.J.** (2015). Risky higher education decisions and family dynamics: What role for parents? *Proceedings of the Association for Financial Counseling and Planning Education*.

Heckman, S.J. (2014). Higher ed's "quality maximizer" behavior leads to price increases. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/05>

Heckman, S.J. (2014). Open educational resources as tools of affordability. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/04>

Heckman, S.J. (2014). Awareness is the key to balancing the costs and benefits of graduate education. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/03>

Conference Proceedings and Other Publications (continued)

Heckman, S.J. (2014). Is the credit hour to blame for issues in transfer and articulation? *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/03>

Heckman, S.J., Lim, H., & Montalto, C.P. (2013). Factors related to financial stress among college students. *Consumer Interests Annual*, 59.

Heckman, S.J. (2013). Book review: Tools and techniques of financial planning by Leimberg, Satinsky, Doyle, and Jackson. *Family and Consumer Sciences Research Journal*, 41 (4).
DOI: 10.1111/fcsr.12031

Heckman, S.J., & Hanna, S.D. (2012). Factors related to saving behavior among low-income households in the 1995-2007 Survey of Consumer Finances. *Proceedings of the Academy of Financial Services*.

Heckman, S.J. (2009). Personal finance knowledge and self-efficacy among college students. *Proceedings of the Association for Financial Counseling and Planning Education*.

Peer-Reviewed Presentations & Posters

Lawson, D* & **Heckman, S.J.** (2016). *Individual estimates of life expectancy and consumption patterns*. Paper session accepted for presentation at the Academy of Financial Services Annual Conference, Las Vegas, NV.

Letkiewicz, J.C., & **Heckman, S.J.** (2016). *An analysis of financial distress, habit formation, and personality traits*. Paper session presented at The Habit Driven Consumer. Catalina Island, CA.

Montalto, C.P., **Heckman, S.J.**, and Letkiewicz, J.C. (2016). *Collegiate financial wellness: Understanding stress and worry*. Paper session presented at the American Council on Consumer Interests Annual Conference, Washington, D.C.

Heckman, S.J., Seay, M.C., Letkiewicz, J.C., & Kim, K. (2016). *Do financial planners improve household well-being? Inferring causality from observational data*. Paper session presented at the American Council on Consumer Interests Annual Conference, Washington, D.C.

Seay, M.C., Letkiewicz, J.C., & Kim, K., **Heckman, S.J.**, (2016). *Exploring the demand for seeking financial advice: The role of financial literacy*. Paper session presented at the American Council on Consumer Interests Annual Conference, Washington, D.C. **CFP Board Best Financial Planning Paper Award.**

Heckman, S.J. (2015). *Financial Catastrophes Due to Disability: Which households are most at risk?* Paper session presented at the Financial Planning Association Annual Conference, Boston, MA. **Best Applied Research Award.**

Peer-Reviewed Presentations & Posters (continued)

- Kimmes, J.G.* & **Heckman, S.J.** (2015). *Risky higher education decisions and family dynamics: What role for parents?* Paper session presented at the Association for Financial Counseling and Planning Education Annual Conference, Jacksonville, FL.
- White, K. J., & **Heckman, S.J.** (2015). *Financial planner use among Black households.* Poster session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- Montalto, C.P., McDaniel, A. Duckett, K., Bartholomae, S., Fox, J.J., **Heckman, S.J.**, & Letkiewicz, J.C. (2015). *National Student Financial Wellness Survey: Initial findings and research trajectory.* Poster session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- Heckman, S.J.**, Lim, H., & Montalto, C.P. (2014). *How much are students willing to borrow for a college degree?* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
- Letkiewicz, J.C., **Heckman, S.J.**, & Lim, H. (2014). *Loans, homes, and retirement: A study of young Americans.* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI. **National Endowment for Financial Education Best Paper Award.**
- Heckman, S.J.** & Ashton, B.M. (2014). *Examining the effects of a peer financial coaching program.* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
- Heckman, S.J.** & Ashton, B.M. (2014). *The development of a holistic peer-financial coaching model.* Poster session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
- Lim, H., **Heckman, S.J.**, Letkiewicz, J.C., & Montalto, C.P. (2014). *Financial socialization and college student debt: Does helicopter parenting breed financial ignorance?* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
- Letkiewicz, J.C., Kim, J., **Heckman, S.J.**, & Lim, H. (2013). *The impact of student loans on retirement savings and homeownership.* Paper session presented at the Academy of Financial Services Annual Conference, Chicago, IL.
- Heckman, S.J.**, Lim, H., & Montalto, C.P. (2013). *Factors related to financial stress among college students.* Paper session presented at the American Council on Consumer Interests Annual Conference, Portland, OR.

* Graduate student

Peer-Reviewed Presentations & Posters (continued)

Heckman, S.J. & Hanna, S.D. (2012). *Factors related to saving behavior among low-income households in the 1995-2007 Survey of Consumer Finances*. Paper session presented at the Academy of Financial Services Annual Conference, San Antonio, TX.

Heckman, S. J. (2012). *Financial stress among college students: Implications for CFP Board registered programs*. Poster session presented at the CFP Board Registered Program Annual Conference, Washington D.C.

Lim, H., **Heckman, S.J.**, Letkiewicz, J.C., Fox, J.J., & Montalto, C.P. (2012). *The impact of self-efficacy on college students' debt, financial stress, and help-seeking behavior*. Poster session presented at the American Council on Consumer Interests Annual Conference, Memphis, TN.

Heckman, S. J. (2009). *Personal finance knowledge and self-efficacy among college students*. Paper session presented at the Association for Financial Counseling and Planning Education Annual Conference, Scottsdale, AZ.

Other Presentations and Department Seminars

Heckman, S.J., Lim, H., & Montalto, C.P. (2014). *How much are students willing to borrow for a college degree?* Paper session presented at The Ohio State University College of Education and Human Ecology Annual Graduate Student Research Forum, Columbus, OH.

Heckman, S.J. (2013). *Factors related to financial stress among college students*. Paper session presented at The Ohio State University College of Education and Human Ecology Annual Graduate Student Research Forum, Columbus, OH.

Heckman, S. J., & Hanna, S.D. (2012). *Saving behavior among low-income families using the Survey of Consumer Finances*. Paper session presented at the Department of Consumer Sciences at The Ohio State University, Columbus, OH.

Trombitas, K., Lim, H., **Heckman, S.J.**, Letkiewicz, J.C., Fox J.J., & Montalto, C.P. (2011). *Assessing student financial wellness through a persistence model*. Paper session presented at the meeting of the Department of Consumer Sciences at The Ohio State University, Columbus, OH.

Invited Presentations

Heckman, S.J. (2016). *Financial Catastrophes Due to Disability: Which households are most at risk?* Insurance and Financial Advisors Continuing Education Conference (IFACE). Manhattan, KS.

Heckman, S.J. & Montalto, C.P. (2014). Webinar: *Risky Human Capital and The National Student Financial Wellness Survey*. NC2172 Working Group: Behavioral economics and financial decision-making and information management across the lifespan.

GRANT ACTIVITIES**Internal**

Big 12 Faculty Fellowship

Project: Developing a Family Finance Research Alliance and Mentoring Relationship

Period August 2016-May 2017

Amount: 2,500

Office of International Programs International Incentive Grant

Kansas State University

Project: Advanced Professional Issues of Financial Planning in China

Co-Investigator: Britt, S.L.

Period: March 2016

Amount: \$3,365

Department of Human Sciences

The Ohio State University

Dissertation Research Award

Project: Consumer Risk Preferences and Higher Education Enrollment Decisions

Amount: \$967

Department of Consumer Sciences

The Ohio State University

Thesis Research Award

Project: Factors Related to Low-Income Saving Behavior

Amount: \$399

TEACHING**Undergraduate Teaching**

Institution	Position	Course # (credit hours)	Title	Term (Evaluations /5)
Kansas State University	Assistant Professor	PFP 100 (1)	Careers in Financial Planning	Fall 2016
		PFP 101 ^d (1)	Money 101	Summer 2015 (4.3) Summer 2016 (4.0)
		PFP 105 (3)	Introduction to Personal Financial Planning	Summer 2015 ^d (4.1)
		PFP 305 (3)	Advanced Personal and Family Finance	Fall 2014 (3.9) Fall 2015 (4.2)
		PFP 760 (3)	Families, Employment Benefits, & Retirement Planning	Fall 2014 (4.5) Fall 2015 (4.1)
		PFP 766 (3)	Insurance Planning for Families	Spring 2015 (4.5) Spring 2016 (4.4)
The Ohio State University	Graduate Teaching Associate	CFFS 4270 (2)	Retirement Planning and Employee Benefits	Autumn 2013 (4.9)

Institution	Position	Course # (credit hours)	Title	Term (Evaluations /5)
		CFFS 3260 (3)	Family Financial Management: Theory and Practice	Autumn 2012 (4.8)
		CFFS 2260 ^d (3)	Family Financial Management	Summer 2012 (4.9)
		CFFS 243 ^q (5)	Consumer Problems	Autumn 2011 (4.5) Winter 2012 (4.6) Spring 2012 (4.7)
Kansas State University	Career Specialist	EDCEP 120 (1)	Academic and Career Decisions	Spring 2010 Fall 2009

^d Online Course, ^q Quarter System

Graduate Teaching

Institution	Position	Course # (credit hours)	Title	Term
Kansas State University	Assistant Professor	FSSH 806 (3)	Statistical Methods in FSSH 1	Summer 2016 (5.0)
		FSSH 808 (1-3)	Research Cluster: Young Adult Financial Decision-Making	Summer 2016 (5.0)
			Research Cluster: Survey of Consumer Finances	Spring 2016 (5.0)
		FSSH 894 (1)	Readings in FSSH: The Economics of Education	Summer 2014
		FSSH 907 (3)	Advanced Research Methods	Fall 2016
		FSSH 909 (1)	Topics in PFP: Research Seminar	Spring 2016 (4.6)

Graduate Student Research Supervision

Graduate Students Advised

Student	Degree	Year	Title of Thesis/Dissertation
Kemnitz, Randy (coadvised with M. MacDonald)	Ph.D.	In process	
Stebbins, Richard (coadvised with K. Archuleta)	Ph.D.	In process	
Glenn, Christina (coadvised with S. Britt)	Ph.D.	In process	

Membership on Graduate Student Thesis/Dissertation Committees

Student	Degree	Year	Title of Thesis/Dissertation
Jayne, David	Ph.D.	In process	
Le, Vincent	Ph.D.	In process	
Mendiola, Melanie	Ph.D.	In process	
Mielitz, Katherine	Ph.D.	In process	
Preece, Gloria L.	Ph.D.	In process	
Schink, Gregory H.G.	Ph.D.	In process	
NaRita Anderson	Ph.D.	In process	

HONORS & RECOGNITIONS

Professional Recognitions

- ACCI CFP Board's Best Financial Planning Paper Award for "Exploring the demand for seeking financial advice: The role of financial literacy." (with Seay, Letkiewicz, and Kim, 2016)
- FPA Best Applied Research Award for "Financial Catastrophes Due to Disability: Which households are most at risk?" (2015)
- ACCI National Endowment for Financial Education Best Paper Award for "Loans, homes, and retirement: A study of young Americans." (with Letkiewicz and Lim, 2014)

Media Recognition

- Financial Advisor Magazine (February 5, 2016). Financial advisors should consider clients' disability risk

The Ohio State University

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| Department of Human Sciences, Graduate Student Excellence Award | 2014 |
| Department of Human Sciences, Consumer Sciences Dissertation Research Award | 2013 |
| Department of Human Sciences Graduate Teaching Award | 2013 |
| Department of Human Sciences Graduate Research Award, Honorable Mention | 2013 |
| Office of Disability Services, Recognition for Service and Support to Students | 2013 |
| Department of Consumer Sciences, Thesis Research Award | 2012 |
| Department of Consumer Sciences Graduate Teaching Award | 2012 |
| University Fellowship | 2010 – 2011 |

Kansas State University

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| College of Human Ecology Outstanding Senior | 2010 |
| Presidential Scholarship | 2006 – 2010 |

PROFESSIONAL ASSOCIATIONS

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| Academy of Financial Services | 2012 – Present |
| American Council on Consumer Interests | 2012 – Present |
| Association for Financial Counseling and Planning Education | 2015 – Present |
| Financial Planning Association | 2014 – Present |
| Society of Financial Service Professionals | 2014 – Present |

PROFESSIONAL SERVICE

Ad Hoc Referee Service:

- Journal of Consumer Affairs* (2015, 2016)
- Journal of Financial Counseling and Planning* (2014-2016)
- Family & Consumer Sciences Research Journal* (2014, 2015)
- Journal of Financial Therapy* (2014-2016)

American Council on Consumer Interests:

Dissertation Award Committee Member (2016)

Investment Committee Member (2015)

Conference Submission Reviewer (2015, 2016)

Applied Consumer Economics Award Committee Member (2015)

INDUSTRY EXPERIENCE

CGN Advisors, LLC Manhattan, KS	2016 – Present
JH McKewen & Associates, LLC Columbus, OH	2010 – 2012
Budros, Ruhlin, and Roe, Inc. Columbus, OH	Summer 2010
Sabatka & Company Manhattan, KS	Spring 2010
Prism Financial Group, LLC Overland Park, KS	2005 – 2009