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Schedule of Events:

9:30 a.m. **Welcome**
Robert O. Weagley, PhD, CFP®, Chair, Personal Financial Planning University of Missouri, Columbia, Missouri

9:40 a.m. **Welcoming Remarks**
Clint Zweifel, Missouri State Treasurer

10:00 a.m. **“Why Didn’t Higher Education Protect Hispanic & Black Wealth?”**
William R. Emmons, PhD, Senior Economic Advisor for Household Financial Stability and Assistant Vice President & Economist Federal Reserve Bank of St. Louis, St. Louis, Missouri

11:00 a.m. **“From Crisis to Revolution: Imagining a Better Way to Make College Affordable, the Potential of Children’s Savings Accounts”**
William Elliott III, PhD, Director, Center on Assets, Education & Inclusion, University of Kansas, Lawrence, Kansas

12:00 p.m. **Lunch**

1:30 p.m. **“No Portfolio is an Island”**
David Blanchett, CFP®, CLU, ChFC, AIFA®, CFA, Head of Retirement Research, Morningstar Investment Management, Chicago, Illinois

2:30 p.m. **“Bringing the Human Element to Modern Finance”**
David S. Oransky, CPA/PFS, CFP®, RLP®, Financial Life Planner & Investment Advisor, Laminar Wealth, Chesterfield, Missouri
Clint Zweifel
Missouri State Treasurer

Clint Zweifel was elected Missouri’s 45th State Treasurer on Nov. 4, 2008. He was re-elected to his second and final term as Treasurer on Nov. 6, 2012.

As the state’s chief financial officer, he manages and invests Missouri’s $3.5 billion portfolio. Through conservative and effective investing, he has protected Missouri’s AAA credit rating through the worst economic downturn since the Great Depression.

As a strong proponent of making government services more accessible, Treasurer Zweifel has used technology to streamline services from his office, cutting costs and increasing accountability to taxpayers. Those innovations have allowed Treasurer Zweifel to return record amounts of Unclaimed Property each year. He has returned more than $242 million of Unclaimed Property to 820,000 account owners, more than half of all Unclaimed Property ever returned in state history.

As chairman of Missouri’s Higher Education Savings Program Board, Treasurer Zweifel has pushed for increased access to higher education for Missouri families through MOST—Missouri’s 529 College Savings Plan. He has grown the program to $2.2 billion in assets and more than 150,000 accounts, while cutting costs for Missouri families utilizing the plan. In 2012, Missouri created the MOST 529 Matching Grant program, laying the foundation for future public-private partnerships to provide at-risk children access to higher education savings accounts.

Treasurer Zweifel was the first member of his family to attend college and he graduated from the University of Missouri-St. Louis with a Bachelor of Arts in Political Science in 1996 and a Master of Business Administration in 2001. Treasurer Zweifel resides in Columbia with his wife, Janice, and their daughters, Selma and Ellie.

William R. Emmons, PhD
Senior Economic Advisor for Household Financial Stability and Assistant Vice President & Economist
Federal Reserve Bank of St. Louis

Bill Emmons is an Assistant Vice President and Economist at the Federal Reserve Bank of St. Louis. He conducts policy analysis and speaks frequently on topics including the economy, housing and mortgage markets, banking, financial markets, financial regulation, and household financial conditions.

Mr. Emmons has been with the St. Louis Fed since 1995. He also serves as an Adjunct Professor of Finance in the John M. Olin Business School at Washington University in St. Louis. Prior to joining the St. Louis Fed and Washington University, he was on the faculty of the Amos Tuck School of Business at Dartmouth College, in Hanover, New Hampshire.

Mr. Emmons received a PhD degree in Finance from the J.L. Kellogg School of Management at Northwestern University. He received bachelor’s and master’s degrees from the University of Illinois at Urbana-Champaign.

Mr. Emmons and his wife, Vera, have three children—Sonia, Thea, and Nathan.
David Blanchett, CFP®, CLU, ChFC, AIFA®, CFA
Head of Retirement Research
Morningstar Investment Management

David M. Blanchett is the head of retirement research for Morningstar Investment Management. In this role, he works to enhance the group’s consulting and investment services. He conducts research primarily in the areas of financial planning, tax planning, annuities, and retirement plans and he serves as the Chairman of the Advice Methodologies investment subcommittee. Prior to joining Morningstar, he was the Director of Consulting and Investment Research for the Retirement Plan Consulting Group at Unified Trust Company in Lexington, KY.

His research has been published in a variety of academic and industry journals, such as the Financial Analysts Journal, the Journal of Financial Planning, and the Journal of Wealth Management, and has been featured in a variety of media publications, such as InvestmentNews, Marketwatch, Money Magazine, the New York Times, PLANSPONSOR magazine, and the Wall Street Journal. His research won numerous awards including the Retirement Income Industry Association’s 2012 Thought Leadership Award, and the Journal of Financial Planning’s 2014 and 2015 Montgomery-Warschauer Awards.

In 2014 Money Magazine named him one of the five brightest minds in retirement and in 2014 InvestmentNews included him in their inaugural 40 under 40 list as a “visionary” for the financial planning industry. He is a RetireMentor for MarketWatch and an expert retirement panelist for the Wall Street Journal.

He holds a bachelor’s degree in finance and economics from the University of Kentucky, a master’s degree in financial services from the American College, and a master’s degree in business administration from the University of Chicago Booth School of Business. He currently a doctorate candidate in the personal financial planning program at Texas Tech University.
“Bringing the Human Element to Modern Finance”

David S. Oransky, CPA/PFS, CFP®, RLP®
Financial Life Planner & Investment Advisor
Laminar Wealth

David Oransky is a Certified Public Accountant, Certified Financial Planner and Registered Life Planner. After launching his career with Deloitte, he worked as a wealth advisor at Vista Wealth Management in Silicon Valley before leaving to start his own practice in 2013. He now lives in St. Louis and has built a location-independent practice serving clients around the country. The majority of his clients are under 40 years old and many have come into money suddenly through inheritance or an IPO.

A self-described nerd, David considers finance books and academic journals to be pleasure reading. In recent years he has also become fascinated with the non-technical side of financial planning, particularly the studies of positive psychology and life planning. By integrating these approaches with modern technology, David has seen both his clients and his practice come alive.

Personal Financial Planning Faculty
University of Missouri

Robert O. Weagley, Ph.D., CFP®

Rob Weagley is Emeritus Associate Professor and Department Chair of the Personal Financial Planning Department at the University of Missouri. Rob is also a registered investment advisor with Sundvold Financial, LLC an asset management and retirement plan specialty firm, providing 401k plan management and financial plan implementation.

Originally from Liberty, Missouri, he completed both his Bachelor’s and Master’s degree at the University of Missouri. His doctorate was received from Cornell University.

His research focuses on the areas of household investment and insurance management, with a current focus on college education funding and household portfolio management.

He served as Chair of the MU Chancellor’s Resource Advisory Council, and as a member of each of the following: Chancellor's Strategic Planning Advisory Committee, MU Service Learning Advisory Committee, MU Intercollegiate Athletics Strategic Planning Committee, and the NCAA Athletics Certification Self-Study Team, serving as Chair of the Minorities Sub-committee. He is Past-President of the University-YMCA, Past-Chair of Faculty Council, and past-President of Columbia Northwest Rotary.