Deanna L. Sharpe, Ph.D., CFP®, CRPC®, CRPS®

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Positions Held

2001-present	Promoted to Associate Professor and tenured, Personal Financial Planning Department (formerly Consumer and Family Economics Department), College of Human Environmental Sciences, University of Missouri, Columbia, Missouri
	University of Missouri-Columbia Affiliations • Center Fellow: Center for Family Policy and Research
1995 - 2001	Assistant Professor, Consumer and Family Economics Department, College of Human Environmental Sciences, University of Missouri, Columbia, Missouri
1988 – 1995	Assistant Professor, Consumer Sciences Department, College of Human Environmental Sciences, University of Alabama, Tuscaloosa, Alabama

Education

Ph.D., 1988	Iowa State University, 1988, Family Resource Management Dissertation: Time Devoted by Women to Selected Household Tasks, 1975-1981: Implications for Assessing Change in Standards
M.S., 1986	Iowa State University, 1986, Economics Thesis: Time Use of Single and Married Women in the Home
B.S., 1977	Southwest Missouri State University, 1977 Comprehensive Major: Economics Minor: Religious Studies Graduated Summa cum Laude

Professional Certification

2004	Earned Chartered Retirement Planning Counselor designation [CRPC®]
2004	Earned Chartered Retirement Plan Specialist designation [CRPS®]
1993	Earned CERTIFIED FINANCIAL PLANNER™ designation [CFP®]

RESEARCH AND SCHOLARLY ACTIVITY

Research Focus: Household Level Economic Well-Being

- Consumer expenditure analysis
- Effect of public policy on household financial and economic status, choice, resources, and outcomes
- Factors affecting later-life economic well-being

Work in Progress:

Book Chapter in Process

Sharpe, D. L. Client Psychology: The Older Client. Requested by Dr. Chaffin, Certified Financial Planner Board of Standards, Inc. for inclusion in book on Client Psychology

Journal Articles in Process

Guillemette, J., Jorgensen, J., & Sharpe, D. Determinants of the Stated Demand for Longevity Annuities

Hermsen, J., & Sharpe, D. Pastor's financial knowledge and needs

Journal Articles Under Review

Dorn, M., Sharpe, D., Dickey, G., & Herring, D. Determinates of Long-Term Care Insurance Purchase. In review *Journal of Financial Planning* (as revise and resubmit)

Refereed Conference Paper Accepted, Not Yet Presented

Guillemette, J., Jorgensen, J., & Sharpe, D. Determinants of the stated demand for longevity annuities. Submitted to Financial Planning Association annual conference to be held in Nashville, TN,Oct 2-4, 2017. [From conference organizer: "Your abstract, "Determinants of the Stated Demand for Longevity Annuities," was unanimously selected by peer reviewers…There were more than 30 high-quality submissions vying for only 9 available presentation slots and yours was along those selected!"]

Herring, D., & Sharpe, D. Effect of military service on Gen X retirement income expectations. Submitted to *Academy of Financial Services* annual conference to be held in Nashville, TN, Oct. 1-2, 2017.

Publications

Refereed Journal Articles:

Curl, A. L., Sharpe, D. L., & Noone, J. (2014). Gender differences in self-employment of older workers in the United States and New Zealand. *Journal of Sociology and Social Welfare*, 41 (1), 29-52.

Haron, S. A., Sharpe, D. L., Abdel-Ghany, M. &, Masud, J. (2013). Moving up the savings hierarchy: Examining savings motives of older Malay Muslim. *Journal of Family and Economic Issues*, 34, 314-328. (DOI 10.1007/s10834-012-9333-0)

Sharpe, D. L., Yao, R., & Liao, L. (2012). Correlates of credit card adoption in urban China. *Journal of Family and Economic Issues*, 33(2),156-166.

Yao, R., Sharpe, D. L., & Gorham, E. (2011). An exploratory study of Chinese Americans' debt holding. *Journal of Family and Economic Issues*, *32*(4), 600-611.

Yao, R., Sharpe, D. L., & Wang, F. (2011). Decomposing the age effect on risk tolerance. *Journal of Socio-economics*, 40(6), 879-887.

Haron, S. A., Sharpe, D. L., Masud, J., & Abdel-Ghany, M. (2010). Health divide: Economic and demographic factors associated with self-reported health among older Malaysians. *Journal of Family and Economic Issues*, *31*(3), 328-337.

Robb, C., & Sharpe, D. L. (2009). Effect of personal financial knowledge on college students' credit card behavior. *Financial Counseling and Planning*, *20*(1), 25-43.

Sharpe, D. L. (2008). Health and wealth connections. *Journal of Personal Financial Planning*, *6*(2 & 3), 37-56.

Sharpe, D. L. (2008). Economic status of older Asians in the United States. *Journal of Family and Economic Issues, 29*(4), 570-583.

James, R., & Sharpe, D. L. (2008). Is time running out? Savings and investments of renters nearing retirement age. *Financial Counseling and Planning, 18*(2), 61-75.

James, R., & Sharpe, D. L. (2007). The sect-effect in religious charitable giving. *American Journal of Economics and Sociology*, *66*(4), 697-726.

Sharpe, D. L, Anderson, C., White, A., Galvan, S., & Siesta, M. (2007). Specific elements of communication that affect trust and commitment in the financial planning process. *Financial Counseling and Planning, 18(1)*, 2-17.

Lee, Y., Lown, J., & Sharpe, D.L. (2007). Predictors of holding consumer and mortgage debt among older Americans. *Journal of Family and Economic Issues*, *28*(2), 305-320.

Sharpe, D. L., & Baker, D. (2007). Financial issues associated with having a child with autism. *Journal of Family and Economic Issues, 28*(2), 247-264.

James, R. N., III, & Sharpe, D. L. (2007). The nature and causes of the u-shaped charitable giving profile. *Nonprofit and Voluntary Sector Quarterly*, *36*(2), 218-238.

Sharpe, D., & Abdel-Ghany, M. (2006). Determinants of income differentials: Comparing Asians with Whites and Blacks. *Journal of Family and Economic Issues*, *27*(4), 588-600.

Finke, M., Huston, S. J., & Sharpe, D. L. (2006). Early boomer pre-retirement wealth: Are they different from pre-boomers? *Journal of Family and Economic Issues. 27*(3), 542-567.

Lee, Y. G., & Sharpe, D. L. (2003). Spending patterns of Korean women aged 60 and over. *Asian Women, 17,* 87-104.

Sharpe, D. L., Huston, S. J., & Finke, M. S. (2003). Factors affecting nutritional adequacy among single elderly women. *Family Economics and Nutrition Review, 15(1),* 74-82.

Fan, J. X., Sharpe, D. L, & Hong, G. S. (2003, March). Health care and prescription drug expenditures of elderly persons. *Monthly Labor Review, 126*(3), 16-26.

Cavanagh, J., & Sharpe, D. L. (2002). The impact of debt levels on participation in and levels of discretionary retirement planning. *Financial Counseling and Planning*, *13*(1), 47-62.

Kim, S., Sharpe, D. L., & Kim, H. (2002). Factors influencing the likelihood of leaving self-employment in Korea. *Family and Consumer Sciences Research Journal*, *30*(4), 554-569.

Norum, P. S., Lee, K., & Sharpe, D. L. (2002). Analysis of home furnishings expenditures in the USA during the 1990s. *Journal of Fashion Marketing and Management: An International Journal*, *6*(3), 223-239.

Sharpe, D. L., Hermsen, J., & Billings, J. (2002a). Factors associated with having flextime: A focus on married workers. *Journal of Family and Economic Issues*, *23*(1), 51-72

Sharpe, D. L., Hermsen, J., & Billings, J. (2002b). Gender differences in use of alternative full-time work arrangements of married workers. *Family and Consumer Sciences Research Journal*, *31*(1), 78-111.

Abdel-Ghany, M., & Sharpe, D. L. (2001). Lottery expenditures in Canada: Regional analysis of probability of purchase, amount of purchase, and incidence. *Family and Consumer Sciences Research Journal, 30*(1), 64-78.

Sharpe, D. L., Fan J. X., & Hong, G. S. (2001). Household out-of-pocket health care expenditure trends: 1980-1995. *International Journal of Consumer Studies, 25(2),* 114-122.

Sharpe, D. L., Abdel-Ghany, M., Kim, H., & Hong, G. S. (2001). Alcohol consumption decisions in Korea. *Journal of Family and Economic Issues, 22*(1), 7-24.

Yoon, J., & Sharpe, D. L. (2000). Relative deprivation in human capital investment of households in Inchon, Korea. *The Journal of Asian Regional Association for Home Economics, 7*(3), 141-147.

Yoon, J., & Sharpe, D. L. (1999). Effect of family life cycle stage on relative deprivation in consumption of urban poor and middle class households in Inchon, Korea. *The Journal of Asian Regional Association for Home Economics, 6*(4), 232-239.

Sharpe, D. L., & Abdel-Ghany, M. (1999). Identifying the poor and their consumption patterns. *Family Economics and Nutrition Review*, *12*(2), 15-25.

Thompson, J. H., Sharpe, D. L., & Hamilton, J. A. (1998). Retirement programs: Reaching midlife professional women. *Financial Counseling and Planning*, *9*(2), 25-36.

DeVaney, S. A., Sharpe, D. L., Kratzer, C. Y., & Su, Y. (1998). Retirement preparation of the nonfarm self-employed. *Financial Counseling and Planning*, *9*(1), 53-60.

Boschung, M., Sharpe, D. L., & Abdel-Ghany, M. (1998). Racial, ethnic, and gender differences in postsecondary financial aid awards. *Economics of Education Review*, *17*, 219-229.

Abdel-Ghany, M., & Sharpe, D. L. (1997). Consumption patterns among ethnic groups of Canada. *Journal of Consumer Studies and Home Economics*, *21*, 215-223.

Abdel-Ghany, M., & Sharpe, D. L. (1997). Consumption patterns of the young-old and the old-old. *Journal of Consumer Affairs*, *31*, 90-112.

Sharpe, D. L., & Abdel-Ghany, M. (1997). Measurement of the value of homemaker time: an empirical test of the alternative methods of the opportunity cost approach. *Journal of Economic and Social Measurement*, *23*, 149-162.

Sharpe, D. L., & Abdel-Ghany, M. (1996). Discrimination due to race and gender in the youth labor market. *Journal of Economic and Social Measurement*, *22*, 43-55.

Sharpe, D. L., Abdel-Ghany, M. & Silver, J. L. (1995). Spending patterns of lone-parent and two-parent Canadian families. *Journal of Consumer Studies and Home Economics*, *19*, 289-298

Abdel-Ghany, M., & Sharpe, D. L. (1994). Racial wage differentials among young adults: Evidence from the 1990s. *Journal of Family and Economic Issues*, *15*, 279-294.

Sharpe, D. L., & Winter, M. (1991). Toward working hypothesis of effective management: Conditions, thought processes and behaviors. *Lifestyles: Family and Economic Issues*, *12*, 303-323.

Invited Journal Article

Schuchardt, J., Bagwell, D. C., Bailey, W. C., DeVaney, S. A, Grable, J. W., Hanna, S. D., Leech, I. E., Lown, J. M., Sharpe, D. L., & Xiao, J. J. (2007). Personal finance: An interdisciplinary profession. *Financial Counseling and Planning, 18(1),* 61-69.

Refereed Conference Proceedings (double blind peer-reviewed prior to acceptance):

International

Haron, S. A., Sharpe, D. L., Masud, J., & Abdel-Ghany, M. (2009). Health divide: Economic and demographic factors associated with self-reported health among older Malaysians. *Proceedings of the Asian Consumer and Family Economics Association*, Yamaguchi, Japan, July 2-5, 2009.

Sharpe, D. L. (2007). Economic status of older Asians in the United States. *Proceedings of the Asian Consumer and Family Economics Association*.

Sharpe, D. L., & Abdel-Ghany, M. (2005). Determinants of income differentials: Comparing Asians with Whites and Blacks. *Proceedings of the 6th conference of the Asian Consumer and Family Economics Association*, Sacramento, California, November.

Kim, S., Sharpe, D. L., & Kim, H. (2003). Expenditures on on-line education programs as a type of private education for children among Korean households. *Proceedings of the 5th conference of the Asian Consumer and Family Economics Association*, Taipei, Taiwan, December.

Kim, A., Sharpe, D. L., & Kim, H. (2001) The job stability of self-employed workers in Korea. In D. L. Sharpe, (Ed.) *Proceedings of a joint conference of the Asian Consumer and Family Economics Association and China Consumer Economics Research*, 54-63.

Kim, H., Sharpe, D. L., Abdel-Ghany, M., & Hong, G. S. (1999). Cigarette consumption in Korea: Determinants of its use and spending. In G. Olson, (Ed.) *Proceedings of the Asian Consumer and Family Economics Association*, 62-67.

Li, H., Sharpe, D. L., Xiao, J. J., & Abdel-Ghany, M. (1999). Materialist and post-materialist values in China. In G. Olson, (Ed.) *Proceedings of the Asian Consumer and Family Economics Association*, 102-108.

Yoon, J., & Sharpe, D. L. (1999). Relative deprivation in consumption of urban poor and middle class households in Inchon, Korea, by Family Life Cycle Stage. In G. Olson, (Ed.) *Proceedings of the Asian Consumer and Family Economics Association*, 124-132.

Haron, S. A., Abdel-Ghany, M., & Sharpe, D. L. (1997). Income disparity between and within ethnic groups in Peninsular Malaysia. In M. Abdel-Ghany (Ed.), *Proceedings of the Asian Consumer and Family Economics Association*, 173-175.

Abdel-Ghany, M., & Sharpe, D. L. (1997). Rural/urban income differentials in Peninsular Malaysia. In M. Abdel-Ghany (Ed.), *Proceedings of the Asian Consumer and Family Economics Association*, 83-85.

Abdel-Ghany, M., & Sharpe, D. L. (1996). Managing the home: An empirical test of the alternative methods of the opportunity cost of homemaker's time. In D. Caseby (Ed.) *Between Tradition and Innovation: Time in a Managerial Perspective. Proceedings of the International Symposium in Celebration of the 40th Anniversary of ISIDA*, 281-296.

Abdel-Ghany, M., Sharpe, D. L., & Sulaiman, H. (1995). Methodological alternatives of the opportunity cost approach in valuing homemaker's time in Peninsular Malaysia. In G. Hong & R. Widdows (Eds.) *Proceedings of the First Asian Consumer and Family Economics Association Annual Meeting*, 250-264.

Abdel-Ghany, M., & Sharpe, D. L. (1991). The effect of the number of children on the reallocation of mother's housework time. In J. Chebat & V. Venkatesan (Eds.) *Time and Consumer Behavior: Proceedings of the 6th John-Labatt Marketing Research Seminar*.

Abdel-Ghany, M., & Sharpe, D. L. (1989) The role of retirement plan participation in explaining the gap in the savings rate between the United States and Japan. *Proceedings of the 2nd CHIBAMA Conference (Joint research team of Chiba University, Japan and University of Alabama, U. S.A). Economic, Industrial, and Managerial Coordination Between Japan and the U.S.A.--A Comparative Analysis*, 101-120.

National

Sharpe, D. L., & Yilmazer, T. (2009). Spending patterns of older workers. *Proceedings of the 2009 American Council on Consumer Interests* annual meeting. [Paper won the AARP Public Policy Institute Financial Service and Older Consumer Best Paper Award]

Siman, E., & Sharpe, D. L. (2008). Home computer use in financial management, *Proceedings of the 2008 Academy of Financial Services* annual meeting.

Yan, H., Weagley, R. O., & Sharpe, D. L. (2008). Direct stock holdings for DB vs DC plan participants. *Proceedings of the 2008 Academy of Financial Services* annual meeting.

Siman, E., & Sharpe, D. L. (2008). Wealth accumulation differences between entrepreneurial and wage-earning families: The role of active saving behavior. *Consumer Interests Annual*, 54, 129-141.

James, R., & Sharpe, D. L. (2007). Retirement savings and expenditure patterns of renters and homeowners: Different resources or different views. *Consumer Interests Annual*

James, R., & Sharpe, D. L. (2006). Asset rich or asset poor: Retirement saving patters of older tenants. *Proceedings of the 2006 Association of Financial Counseling and Planning Education Annual Meeting.*

Sharpe, D. L., & Gibler, R. (2006). Defined contribution plan participation in a defined benefit environment: A case study of a higher education institute. *Proceedings of the 2006 Association of Financial Counseling and Planning Education Annual Meeting.*

Sharpe, D. L., & Huston, S. J. (2006). Wealth Status of Single Women: A 12-year comparison. *Consumer Interests Annual.*

Sharpe, D. L., & Baker, D. L. (2005). Financial problems associated with having a child with autism: How financial advisors can help. *Proceedings of the Association of Financial Counseling and Planning Educators Annual Conference*, Scottsdale, Arizona. [Paper won the Outstanding Conference Paper Award]

Sharpe, D. L., Finke, M. S., & Weagley, R. O. (2005). Relationship between credit card management and likelihood that financial situation will make college completion difficult. *Proceedings of the Association of Financial Counseling and Planning Educators Annual Conference*, Scottsdale, Arizona.

Sharpe, D. L., & Choi, E. (2005). Transition to poverty among the elderly: Evidence from the Health and Retirement Study. *Consumer Interests Annual*.

Finke, M. S., Huston, S. J., & Sharpe, D. L. (2005). Balance sheet changes among pre-retirement cohorts during the 1990's: How do boomers compare? *Consumer Interests Annual*. [Paper won the Outstanding Conference Paper Award presented by the Certified Financial Planner Board of Standards]

Sharpe, D. L. (2004). Expenditure patterns in grandchild resident households. *Proceedings of the Association of Financial Counseling and Planning Education Annual Conference*, November 17-20, 2004, Denver, Colorado. [Paper won the Outstanding Conference Paper Award presented by the Certified Financial Planner Board of Standards]

Sharpe, D. L. (2004). Socio-demographic and Economic Characteristics of Grandparent-maintained Households: Early Evidence from Census 2000. *Consumer Interests Annual*.

James, R. N., III, & Sharpe, D. L. (2002). Pass the collection plate: An economic analysis of religious charitable giving. *Proceedings of the Association of Financial Counseling and Planning Education* Annual Conference, November 20-23, Scottsdale, Arizona. J. Lown (ed.). pp 71-80.

Sharpe, D., L., & Runyan, R. (2002). Active business management: Implications for Financial planning and education. *Proceedings of the Association of Financial Counseling and Planning Education* Annual Conference, November 20-23, Scottsdale, Arizona. J. Lown (ed.), p. 67.

Hong, G. S., Fan, J. X., & Sharpe, D. L. (2001). A closer look on health care and prescription drug expenditures by seniors. *Consumer Interests Annual*.

Cavanagh, J., & Sharpe, D. L. (2000). Impact of debt levels on discretionary retirement savings. *Proceedings of the Retirement Income Adequacy preconference to the 2000 Association of Financial Counseling and Planning Education Annual Conference.*

Fan, J. X., Sharpe, D. L., & Soog, G. H. (2000). Household out-of-pocket health care expenditure patterns: A longitudinal study of 1980-1995. *Consumer Interests Annual*, *46*, 170-176.

Jang, Y. G. L, & Sharpe, D. L. (2000). Expenditure patterns of elderly women in Korea. *Consumer Interests Annual, 46*, 61-67.

Billings, J. R., & Sharpe, D. L. (1999). Factors influencing flextime usage among employed married women. *Consumer Interests Annual*, *45*, 89-94.

Newman, B., & Sharpe, D. L. (1999). How much is enough: Feasibility of welfare to work for single mothers. *Consumer Interests Annual*, *45*, 15-20.

Yoon, Y., & Sharpe, D. L. (1999). Relative deprivation in human capital investment in urban poor and middle class households in Inchon, Korea. *Consumer Interests Annual*, *45*, 47-52.

Sharpe, D. L. (1998). Health insurance expenditures of the self-employed. In J. Heckroth (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education*, 221-228.

Thompson, J. H., & Sharpe, D. L. (1998). The usefulness of employer-based retirement plans and programs: Evidence from a qualitative study. In E. T. Garman, P. L. Camp, D. C. Bagwell, & J. Jim (Eds.). *Personal Finances and Worker Productivity, Proceedings of the Personal Finance Employee Education Best Practices and Collaborations Conference, 2*(2), 183-189.

DeVaney, S., Su, Y., Kratzer, C. Y., & Sharpe, D. L. (1997). Retirement savings of nonfarm self-employed persons: An exploratory study. In I. E. Leech (Ed.), *Consumer Interests Annual*, *43*, 58-63. [Paper won the Outstanding Conference Paper Award presented by the Certified Financial Planner Board of Standards]

Sharpe, D. L., & Abdel-Ghany, M. (1997). Consumption patterns of Asian-Canadians and Canadian-born. In I. E. Leech (Ed.), *Consumer Interests Annual*, *43*, 64-69.

Abdel-Ghany, M., & Sharpe, D. L. (1996). Measurement of the value of homemaker's time: A comparison of the alternative methods of the opportunity cost approach. In K. F. Folk (Ed.), *Consumer Interests Annual*, *42*, 285-290.

Wang, H., Abdel-Ghany, M., & Sharpe, D. L. (1993). Consumer expenditure pattern differentials between working-wife and nonworking-wife families. In T. Mauldin (Ed.). *Proceedings of the 39th Annual Conference of the American Council on Consumer Interests*, 50-56.

Sharpe, D. L., & Winter, M. (1991). Determinants of change in time devoted to meal preparation and cleanup by married women, 1975-1981. In J. W. Bauer (Ed.) *Family Economic Well-Being in the Next Century: Challenges, Changes, Continuity, Family Economics-Home Management Section of the American Home Economics Association Conference Proceedings*, 80-88.

Regional

Abdel-Ghany, M., & Sharpe, D. L. (1996). Spending patterns of poor and nonpoor households. In B. O'Neill (Ed.). *Proceedings of the Western Region of Home Management and Family Economics Educators*, 20-25.

Burleson, T. L., Abdel-Ghany, M., & Sharpe, D. L. (1996). Intercountry differences in income polarization of households in the state of Alabama during the 1980s. *Proceedings of the 25th Annual Conference of the Eastern Family Economics and Resource Management Annual Association*, 32-47.

Sharpe, D. L., Abdel-Ghany, M., & Stephenson, P. W. (1995). Effect of age on spending patterns. *Proceedings of the 24th Annual Conference of the Eastern Family Economics and Resource Management Association*, 74-91.

Sharpe, D. L., & Abdel-Ghany, M. (1994). Consumption patterns among different Canadian age groups: An application of Tobit analysis. In A. Holyoak (Ed.) *Papers of the 34th Annual Conference of the Western Region Home Management-Family Economics Educators Conference*, *9*, 4-10

Sharpe, D. L., & Abdel-Ghany, M. (1991). Impact of retirement plan participation on household savings rate in the southern region of the United States. In C. Solheim & R. Travnichek (Eds.). *Proceedings of the 1991 Southeastern Regional Association of Family Economics Home Management*, 113-119.

Abdel-Ghany, M., Gibbs, J. E., & Sharpe, D. L. (1991). Quality of life indicators for Alabama counties. In C. Solheim & R. Travnichek (Eds.). *Proceedings of the 1991 Southeastern Regional Association of Family Economics Home Management*, 295-301.

Abdel-Ghany, M., & Sharpe, D. L. (1991). Ethical and social issues and their correlates in America. In J. McCullough (Ed.) *Papers of the Western Region Home Management Family Economics Educators, 6*, 38-43.

Abdel-Ghany, M., & Sharpe, D. L. (1990). Wage differentials Among black, Hispanic, and white male youth: How much of it is due to discrimination. *Proceedings of the Western Region Home Management-Family Economics Educators Conference*.

Refereed Poster Presentations (double blind peer-reviewed prior to acceptance)

Hermsen, J., & Sharpe, D. (2016). Financial Education and resource needs assessment of Missouri United Methodist Ministers. *American Council on Consumer Interests Annual Meeting,* Arlington, Virginia.

Sharpe, D. L., & Reynolds, L. M. (2007). Across the life-cycle: Comparative analysis of the financial well-being of single women. *American Council on Consumer Interests.*

Gu, J. F., Sharpe, D. L., & Abdel-Ghany, M. (2007) Chinese urban regional differences in patterns of food consumption. *American Council on Consumer Interests.*

Siman, E., & Sharpe, D. L (2007). Relationship between entrepreneurship and household wealth: Does full-time, part-time entrepreneurship activity matter? *American Council on Consumer Interests*

Sharpe, D. L., & Mueser, P. (2006). Assessing client flow and customer service in a One-Stop Career Center. *Consumer Interests Annual*.

Sharpe, D. L., Cooney, T. & Wiese, T. (2005). Factors associated with transition to poverty in grandparent headed households. *Proceedings of the Association of Financial Counseling and Planning Educators Annual Conference*, Scottsdale, Arizona.

Wiese, T., Cooney, T., & Sharpe, D. (2005). Economic status of Grandparent-Headed households before and at time of acquiring a co-resident grandchild. *Consumer Interests Annual.*

Choi, E., & Sharpe, D. (2005). Food Stamp participation among older Americans Pre- and post-welfare reform. *Consumer Interests Annual*.

Hye-Yeon Kim, Sharpe, D. L., & Yeon-Ju Jin (2001). Satisfaction with involvement in a small family business on Cheju Island in Korea. In D. L. Sharpe, (Ed.). *Proceedings of a joint conference of the Asian Consumer and Family Economics Association and China Consumer Economics Research*, 320-323.

Sharpe, D. L. (1999). Health insurance expenditures of older Americans. In I. E. Leech (Ed.) *Consumer Interests Annual*, *45*, 125.

Other Poster Presentations

Curl, A., & Sharpe, D. (2009). Labor force transitions by gender and marital status: 1998 to 2004. HES Week Poster Session. University of Missouri-Columbia.

Curl, A., & Sharpe, D. (2008). Labor force transitions of older adults. 18th Annual Caring for the Frail Elderly Conference, Columbia, Missouri

Sharpe, D. L. (2005). Health related expenditures in grandchild resident households. Lifespan Development Initiative Poster Exhibition, University of Missouri-Columbia.

Wiese, T., Cooney, T., & Sharpe, D. (2005). Characteristics of grandparents assuming care of a minor-aged grandchild: Evidence from the Panel Study of Income Dynamics. Lifespan Development Initiative Poster Exhibition, University of Missouri-Columbia.

Choi, E., & Sharpe, D. (2004). Characteristics of individuals leaving a bequest. Lifespan Development Initiative Poster Exhibition, University of Missouri-Columbia.

Technical Reports

Financial Planning Association

Anderson, C. A., & Sharpe, D. L. (2008). Research: communication issues in life planning – *Defining key factors in developing successful planner-client relationships.* FPA Press White Paper.

Lilly Foundation: National Economic Initiative

Hermsen, J., Sharpe, D. (2017). Financial knowledge and needs of Missouri United Methodist Ministers Selected by representatives of the national Lilly Foundation to be one of 6 invited experts to join National Economic Initiative on the economic challenges facing clergy and congregations.

Missouri United Methodist Foundation

Hermsen, J., & Sharpe, D. 2015 Summary of the survey of financial Wellbeing of Pastors. Prepared for the Missouri United Methodist Foundation. [Report used by the Missouri United Methodist Foundation to obtain $1 million in grant funding from the

Lilly Foundation. A portion of those funds went to Personal Financial Planning Extension to support financial education and outreach to Missouri United Methodist pastors, especially those in low income or rural areas.]

Nelson A. Rockefeller Institute of Government

Mueser, P., & Sharpe, D. L. (2003). Food Stamp Program: An analysis of Jackson County, Missouri. Field research project conducted for the Nelson A. Rockefeller Institute of Government, Albany, N.Y.

Mueser, P., Sharpe, D. L., & Reynolds, L. M. (2002). TANF after welfare reform: An analysis of Missouri. Field research project conducted for the Nelson A. Rockefeller Institute of Government, Albany, N.Y.

Mueser, P., Sharpe, D. L., Reynolds, L. M., & Huston, S. J. (2002). An assessment of the impact of 1998 Workforce Investment Act on workforce service delivery in Missouri. Field research project conducted for the Nelson A. Rockefeller Institute of Government, Albany, N.Y.

Mueser, P., Kaiser, L., Sharpe, D. L., & Wilkins, V. (2001). Medicaid take up and welfare reform: Jackson County, Missouri. Field research project conducted for the Nelson A. Rockefeller Institute of Government, Albany, N.Y.

U.S. Department of Labor

Sharpe, D. L. & Mueser, P. (2006). Anatomy of a One-Stop: A study of process and function in three One-Stop Career Centers under the Workforce Investment Act. A summation and integration of findings from field research in Maryland and Missouri prepared for the Employment and Training Administration, U.S. Department of Labor.

Mueser, P., & Sharpe, D. L. (2006). Anatomy of a One-Stop: Camdenton and Columbia Missouri Career Centers. Field research project conducted for the Employment and Training Administration, U. S. Department of Labor, Washington, D. C.

Contributed research for Missouri reported in:

Barnow, B. S., & King, C. T. (2003, July). The Workforce Investment Act in eight states: Overview of findings from a field network study. ETA Occasional Paper 2003-03. U.S. Department of Labor, Employment and Training Administration, Washington, D. C.

Book Chapters

Sharpe, D. L. (2015). Aging clients: Special considerations. Chapter 85 in *Financial Planning Competency Handbook, 2nd Edition*. John Wiley & Sons, Inc.

Sharpe, D. L. (2016) Consumer financial issues in health care. In J. J. Xiao (Ed.) *Handbook of consumer finance research, 2nd Edition*. NY, NY: Springer, pp. 267-280.

Baker, D. L., Smith, A. L., & Sharpe, D. L. (2015). Budgeting and fiscal management for counselors, Chapter 7 in *Supervision and Agency Management for Counselors*. (E. O'Brien & M. Hauser, Editors). NY, NY: Springer

Sharpe, D. L., & Baker, D. L. (2011) The Financial Side of Autism: Private and Public Costs. Chapter 17 in *A Comprehensive Book on Autism Spectrum Disorders* (Mohammad-Reza Mohammadi, Ed.). InTech Publishing. [ISBN 978-953-307-494-8, 478 pp.; DOI: 10.5772/975, Accessible at http://www.intechopen.com/books/a-comprehensive-book-on-autism-spectrum-disorders/the-financial-side-of-autism-private-and-public-costs]

Sharpe, D. L. (2008) Consumer financial issues in health care. In J. J. Xiao (Ed.) *Handbook of consumer finance research*. New York, NY: Springer, pp. 319-336.

Mueser, P., & Sharpe, D. L. (2004). Missouri case study. In the Workforce Investment Act in Eight States: State Case Studies from a Field Network Evaluation, Volume 1. U.S. Department of Labor, Employment and Training Administration, Office of Policy Development, Evaluation, and Research: Washington, D. C.

Abdel-Ghany, M., Sharpe, D. L., & Shima, H. (1992). Japanese and U.S. household saving rate: The impact of retirement plan participation. In K. Abe, W. Gunther, & H. See (Eds.), *Economic, Industrial, and Managerial Coordination Between Japan and the U. S.* St. Martin's Press.

Textbook Support Materials

Developed test bank for Leimberg, S. R. & McFadden, J. J. (2005). *Tools and techniques of employee benefit and retirement planning, 9th Edition.* Cincinnati, Ohio: The National Underwriter Company.

Developed Power Point slides for Leimberg, S. R. & McFadden, J. J. (2005). *Tools and techniques of employee benefit and retirement planning, 9th Edition.* Cincinnati, Ohio: The National Underwriter Company.

Revised and edited Power Point slides for Leimberg, S. R., Ellis, J. H., Kandell, S. N., Miller, R. G., Polacek, T. C., & Rosenbloom, M. S. (2011). *Tools and techniques of estate planning, 15th Edition.* Cincinnati, Ohio: The National Underwriter Company.

Revised and edited Power Point slides for Leimberg, S. R. & McFadden, J. J. (2011). *Tools and techniques of employee benefit and retirement planning, 12th Edition.* Erlanger, KY: The National Underwriter Company.

Reviewed and edited select chapters in solution manual and Connect Accounting's online site for end of chapter questions for Spilker, B, Ayers, B., Robinson, J., Outslay, E., Worsham, R., Barrick, J., & Weaver, C. (2011). *Taxation of individuals and business entities, 2012 edition*. New York, New York: McGraw-Hill.

Invited Book Reviews

McKenna, J. & Sharpe, D. L. (2003, October). Book review: Rich dad, poor dad. *AFCPE Forum*, 21(4), 11-12.

Sharpe, D. L. (1999). Review of *Maximizing your health insurance benefits: A consumer's guide to new and traditional plans*. *Financial Counseling and Planning*, *10*(1), 95-96.

Sharpe, D. L. (1993, Autumn). The American dream [Review of *Reinventing America: A common sense domestic agenda for the 90's*]. *Advancing the Consumer Interest*, *5*, 33-34.

Invited Professional Media Interviews

Interviewed by Fox Business Network regarding research on older workers and health care spending, 2009.

Interviewed for television news segment on building a family budget with a special needs child produced for KOMU TV, 2009.

Interviewed for segment on Family Finances for Season One of the television documentary series of *Real Families, Real Answers* produced for KYBU TV, 2008.

Professional Trade Publications

Israelsen, C. L., & Sharpe, D. L. (1999, July). Investments: Social butterflies. *Financial Planning*, 65-68.

Academic Presentations

International

Sharpe, D. L., Yao, R., & Liao (2011). Correlates of Credit Card Adoption in Urban China. To be presented at the 2011 Asian Consumer and Family Economics Association, Seoul, South Korea, July 6-8.

Curl, A. L., & Sharpe, D. L. (2009, October). *Gender differences in later life labour supply*. Paper presented at the annual meeting of the New Zealand Association of Gerontology & Age Concern New Zealand, Wellington, New Zealand.

Haron, S. A., Sharpe, D. L., Masud, J., & Abdel-Ghany, M. (2009). Health divide: Economic and demographic factors associated with self-reported health among older Malaysians, Yamaguchi, Japan, July 2-5.

Curl, A. L., & Sharpe, D. L. (2008, November). *The role of self-employment as a resilient response to changes in later life.* Paper presented at the annual meeting of the Gerontological Society of America, National Harbor, MD.

Sharpe, D. L. (2007) Economic Status of Older Asians in the United States. Paper presented at the 2007 Asian Consumer and Family Economics Association, Putrajaya, Malaysia, July 4-7.

Gu, J. F., Sharpe, D. L., & Abdel-Ghany, M. (2007) Chinese urban regional differences in consumption patterns. Poster presented at the 2007 Asian Consumer and Family Economics Association, Putrajaya, Malaysia, July 4-7.

Sharpe, D. L., & Abdel-Ghany, M. (2005). Determinants of income differentials: Comparing Asians with Whites and Blacks. Paper presented at the 2005 Asian Consumer and Family Economics Association, Sacramento, California.

Kim, S., Sharpe, D. L., & Kim, H. (2003). Expenditures on on-line education programs as a type of private education for children among Korean households. Paper presented at the 2003 Asian Consumer and Family Economics Association, Taipei, Taiwan, December.

Kim, S., Sharpe, D. L., & Kim, H. (2001) The job stability of the self-employed workers in Korea. Paper presented at the 2001 Asian Consumer and Family Economics Association meeting, Shijiazhuang University of Economics, Shijiazhuang, The People's Republic of China, July 4-7.

Kim, H., Sharpe, D. L., & Jin, Y. (2001) Satisfaction with involvement in a small family business on Cheju Island in Korea. Poster to be presented at the 2001 Asian Consumer and Family Economics Association meeting, Shijiazhuang University of Economics, Shijiazhuang, The People's Republic of China, July 4-7.

Kim, H., Sharpe, D. L., Abdel-Ghany, M., & Hong, G. S. (1999). Cigarette consumption in Korea: Determinants of its use and spending. Presented at the 1999 Asian Consumer and Family Economics Association, Seoul, Korea, July 7-9.

Li, H., Sharpe, D. L., Xiao, J. J., & Abdel-Ghany, M. (1999). Materialist and post-materialist values in China. Presented at the 1999 Asian Consumer and Family Economics Association, Seoul, Korea, July 7-9.

Yoon, J., & Sharpe, D. L. (1999). Relative deprivation in consumption of urban poor and middle class households in Inchon, Korea, by Family Life Cycle Stage. Presented at the 1999 Asian Consumer and Family Economics Association, Seoul, Korea, July 7-9.

Abdel-Ghany, M., & Sharpe, D. L. (1997). Rural-urban income differences in Peninsular Malaysia. Presented at the 1997 Asian Consumer and Family Economics Association Conference, Ghangzhou, China, July.

Haron, S., Abdel-Ghany, M., & Sharpe, D. L. (1997). Income disparity between and within ethnic groups in Peninsular Malaysia. Presented at the 1997 Asian Consumer and Family Economics Association Conference, Ghangzhou, China, July.

Abdel-Ghany, M., & Sharpe, D. L. (1996). Consumption patterns among ethnic groups of Canada. Presented at the 1996 Global Trends Conference of the Academy of Business Administration at Acapulco, Mexico, December 18-23.

Abdel-Ghany, M., & Sharpe, D. L. (1996). Managing the home: An empirical test of the alternative methods of the opportunity cost of homemaker's time. Presented at the 1996 Symposium, Palermo, Italy, May 22-24.

Abdel-Ghany, M., Sharpe, D. L., & Sulaiman, H. (1995). Methodological alternatives of the opportunity cost approach in valuing homemaker's time in Peninsular Malaysia. Presented at the

1995 First Asian Consumer and Family Economics Association Annual Meeting, Shah Alam, Malaysia, July 4-6.

Abdel-Ghany, M., Sharpe, D. L., & Stephenson, P. W. (1993). A country growing older: Its implications for consumer demand. Presented at the Seventh Biennial conference of the Asian Regional Association of Home Economics, Kuala Lumpur, Malaysia.

Sharpe, D. L., & Abdel-Ghany, M. (1992). Materialism versus post-materialism: A cross-national comparison. Presented at the XVIIth International Federation of Home Economists, Hanover, Germany.

Abdel-Ghany, M., & Sharpe, D. L. (1991). The effect of the number of children on the reallocation of mother's housework time. Presented at the 6th John-Labatt Marketing Research Seminar on Time and Consumer Behavior, Val Morin, Quebec, Canada.

Sharpe, D. L. (1990). Determinants of change in time devoted to selected home tasks by married women, 1975-1981. Presented at the International Conference on the Home, Warsaw, Poland.

Abdel-Ghany, M., & Sharpe, D. L. (1990) The effect of the number of children on mother's home work time. Presented at the International Conference on the Home, Warsaw, Poland.

Abdel-Ghany, M., Sharpe, D. L., & Shima, H. (1990). Japanese & U.S. household saving rate: The impact of retirement plan participation. Presented before Japanese and American participants at the Joint Conference: Economic, Industrial, and Managerial Coordination Between Japan and the U.S.—AComparative Analysis. East-West Center, Honolulu, Hawaii.

Abdel-Ghany, M., & Sharpe, D. L. (1989). The role of retirement plan participation in explaining the gap in the savings rate between the United States and Japan. Presented before Japanese and American participants at the Joint Conference: Economic, Industrial, and Managerial Coordination Between Japan and the U.S.—A Comparative Analysis. Izu, Japan, March.

National

Herring, D., & Sharpe, D. (2016). Generation X Retirement Confidence. *American Council on Consumer Interests Annual Meeting,* Arlington, Virginia.

Curl, A., & Sharpe, D. L. (2008). Self-employment as a resilient response to changes in later life. Gerontological Society of America Symposium: International Perspectives on Work and Retirement.

Siman, E. & Sharpe, D. L. (2008). Home computer use in financial management. *Academy of Financial Services.*

Yan, H., Weagley, R. O., & Sharpe, D. L. (2008). Direct stock holdings for DB vs DC plan participants. *Academy of Financial Services*.

Siman, E., & Sharpe, D. L. (2008). Wealth accumulation differences between entrepreneurial and wage-earning families: The Role of active saving behavior. *American Council on Consumer Interests.*

James, R., & Sharpe, D. L. (2007). Retirement savings and expenditure patterns of renters and homeowners: Different resources or different views. *American Council on Consumer Interests.*

James, R., & Sharpe, D. L. (2006). Asset rich or asset poor: Retirement saving patters of older tenants. *Association of Financial Counseling and Planning Education.*

Sharpe, D. L., & Gibler, R. (2006). Defined contribution plan participation in a defined benefit environment: A case study of a higher education institute. *Association of Financial Counseling and Planning Education*

Sharpe, D. L., & Huston, S. J. (2006). Wealth Status of Single Women: A 12-year comparison. *American Council on Consumer Interests.*

Sharpe, D. L., & Baker, D. L. (2005). Financial problems associated with having a child with autism: How financial advisors can help. Presented at the Association of Financial Counseling and Planning Educators Annual Conference, Scottsdale, Arizona, November.

Sharpe, D. L., Finke, M. S., & Weagley, R. O. (2005). Relationship between credit card management and likelihood that financial situation will make college completion difficult. Presented at the Association of Financial Counseling and Planning Educators Annual Conference, Scottsdale, Arizona, November.

Sharpe, D. L., & Choi, E. (2005). Transition to poverty among the elderly: Evidence from the Health and Retirement Study. Presented at the American Council on Consumer Interests Annual Conference, April.

Finke, M. S., Sharpe, D. L., & Huston, S. J. (2005). Balance sheet changes among pre-retirement cohorts during the 1990's: How do boomers compare? Presented at the American Council on Consumer Interests Annual Conference, April.

Sharpe, D. L. (2004). Expenditure Patterns in Grandchild Resident Households. Presented at the Association of Financial Counseling and Planning Educators Annual Conference, November 19-21, Denver, Colorado.

Sharpe, D. L. (2004). Socio-demographic and Economic Characteristics of Grandparent-maintained Households: Early Evidence from Census 2000. Presented at the American Council on Consumer Interests Annual Conference, March 31-April 3, Washington, D. C.

James, R. N., III, & Sharpe, D. L. (2002). Pass the collection plate: An economic analysis of religious charitable giving. Presented at the Association of Financial Counseling and Planning Educators Annual Conference, November 20-23, Scottsdale, Arizona.

Sharpe, D., L., & Runyan, R. (2002). Active business management: Implications for Financial planning and education. Presented at the Association of Financial Counseling and Planning Educators Annual Conference, November 20-23, Scottsdale, Arizona.

Hong, G. S., Fan, J. X., & Sharpe, D. L (2001). A closer look on health care and prescription drug expenditures by seniors. Presented at the 2001 American Council on Consumer Interests, Washington, DC, April 4-7.

Cavanagh, J., & Sharpe, D. L. (2000). Impact of debt levels on discretionary retirement savings. Presented at Retirement Income Adequacy, a preconference to the 2000 Association of Financial Counseling and Planning Educators Annual Conference, November 15.

Fan, J. X., Sharpe, D. L., & Soog, G. H. (2000). Household out-of-pocket health care expenditure patterns: A longitudinal study of 1980-1995. Presented at the 2000 American Council on Consumer Interests Conference at San Antonio, TX, March 22-25.

Jang, Y. G. L., & Sharpe, D. L. (2000). Expenditure patterns of elderly women in Korea. Presented at the 2000 American Council on Consumer Interests Conference at San Antonio, TX, March 22-25.

Billings, J. R., & Sharpe, D. L. (1999). Factors influencing flextime usage among employed married women. Presented at the 1999 American Council on Consumer Interests Conference at Chicago, IL, March 24-27.

Newman, B., & Sharpe, D. L. (1999). How much is enough: Feasibility of welfare to work for single mothers. Presented at the 1999 American Council on Consumer Interests Conference at Chicago, IL, March 24-27.

Yoon, Y., & Sharpe, D. L. (1999). Relative deprivation in human capital investment in urban poor and middle class households in Inchon, Korea. Presented at the 1999 American Council on Consumer Interests Conference at Chicago, IL, March 24-27.

Sharpe, D. L. (1998). Health insurance expenditures of the self-employed. Presented at the 1998 Association for Financial Counseling and Planning Educators Conference, Ft. Lauderdale, Florida, November 18-21.

Thompson, J. H., & Sharpe, D. L. (1998). The usefulness of employer-based retirement plans and programs: Evidence from a qualitative study. Presented at the 1998 Personal Finance Employee Education Best Practices and Collaborations Conference, Roanoke, Virginia, November 10-11.

Sharpe, D. L., & Abdel-Ghany, M. (1998). Consumption patterns of the poor and nonpoor. Presented at the 1998 American Council on Consumer Interests Conference at Washington, D. C., March 25-28.

DeVaney, S., Su, Y., Kratzer, C. Y., & Sharpe, D. L. (1997). Retirement savings of nonfarm self-employed persons: An exploratory study. Presented at the 1997 American Council on Consumer Interests Conference at Salt Lake City, Utah, April 2-5.

Sharpe, D. L. (1997). Credit and debt use among retirees. Presented at the 1997 American Council on Consumer Interests Conference at Salt Lake City, Utah, April 2-5.

Sharpe, D. L., & Abdel-Ghany, M. (1997). Consumption patterns of Asian-Canadian and Canadian-born. Presented at the 1997 American Council on Consumer Interests Conference at Salt Lake City, Utah, April 2-5.

Huyer, J., & Sharpe, D. L. (1996). Investment simulations: A case of profit or loss? Presented at the 1996 Association for Financial Counseling and Planning Educators Conference entitled Financial Synergy: The Psychological and Technological Aspects of Counseling and Planning held at Grand Rapids, Michigan, November 13-16.

Wang, H., Abdel-Ghany, M., & Sharpe, D. L. (1993). Consumer expenditure pattern differentials between working-wife and nonworking-wife families. Presented at the 39th Annual conference of the American Council on Consumer Interests, Lexington, Kentucky, March 31-April 3.

Sharpe, D. L., & Winter, M. (1991). Determinants of change in time devoted to meal preparation and cleanup by married women, 1975-1981. Presented at the Family Economics-Home Management Section of the American Home Economics Association, Minneapolis, Minnesota, June 21-22.

Regional

Burleson, T. L., Abdel-Ghany, M., & Sharpe, D. L. (1996). Intercounty differences in income polarization of households in the state of Alabama during the 1980s. Proceedings of the 1996 Eastern Family Economics and Resource management association, Tuscaloosa, Alabama.

Sharpe, D. L., Abdel-Ghany, M., & Stephenson, P. W. (1995). Effect of age on spending patterns. Proceedings of the 1995 Eastern Family Economics and Resource Management Association, Myrtle Beach, South Carolina.

Sharpe, D. L., & Abdel-Ghany, M. (1994). Consumption patterns among different Canadian age groups: An application of Tobit analysis. Proceedings of the 1994 Western Regional Home Management-Family Economics Educators Conference, Denver, Colorado.

Abdel-Ghany, M., & Sharpe, D. L. (1991). Ethical and social issues and their correlates in America. Presented at the Western Region Home Management-Family Economics Educators annual conference, Denver, Colorado.

Sharpe, D. L., & Abdel-Ghany, M. (1991). Impact of retirement plan participation on household savings rate in the southern region of the United States. Presented at the 1991 Southeastern Regional Association of Family Economics Home Management, Auburn, Alabama.

Abdel-Ghany, M., Gibbs, J. E., & Sharpe, D. L. (1991). Quality of life indicators for Alabama counties. Presented at the 1991 Southeastern Regional Association of Family Economics Home Management, Auburn, Alabama.

Abdel-Ghany, M., & Sharpe, D. L. (1990). Wage differentials among Black, Hispanic, and White male youth: How much of it is due to discrimination. Presented at the Western Region Home Management-Family Economics Educators annual conference, Albuquerque, New Mexico.

University of Missouri

Sharpe, D. L. (2009, March 12). Will you still need me, will you still feed me when I'm 64…74…84…94…104? Retirement Seminar on Aging. Retirement in the U.S.: Current Status and Forecasting the Future. Interdisciplinary Center on Aging. University of Missouri.

Contract and Grants

Contract and Grants Awarded

2010 $9,370 University of Missouri System E-Learning grant for online course development in the Financial Education and Professional Development cluster; funds supported partial summer salary for department colleague and expenses for development of 3 on-line courses related to personal finance education.

2007 $7,437 Mobility Intentions Among Rural Youth: Personal, Ethnic, and Community Factors, May 2007, MU Research Council, a multi-disciplinary project involving faculty from Personal Finance, Human Development And Family Studies, Anthropology, and Extension.

2007 $1,500 Faculty International Travel to present research at the Asian Consumer and Family Economics Association Meetings in Putrajaya, Malaysia, July 2007.

2006 $1,580 Financial Management, Credit Card Usage, and Student Retention, Wave II, October 2006.

2004 $5,000 Certified Financial Planner Board of Standards for project: Specific Elements of Communication that Affect Trust and Commitment in the Financial Planning Process.

2004 $6,645 Research Council grant from University of Missouri for project: Economic Impact of Providing Care for Co-Resident Grandchildren.

2003 $1,400 Faculty Development Grant from the University of Missouri.

2001 $500 Awarded from University of Missouri to bring an international focus to CFE 483: Family in the Economy.

1999 $1000 Awarded from University of Missouri for international travel to Korea to present research at the Asian Consumer and Family Economics Biennial Meeting in Seoul, Korea, 1999.

1996 $950 Awarded from an Endowment fund in the College of Human Environmental Sciences, University of Missouri, Columbia, Missouri for qualitative research on women in retirement.

1990 $500 Awarded American Council of Learned Societies travel grant of to apply toward costs incurred to participate in the International Conference on the Home held in Warsaw, Poland.

Contracts and Grants Submitted, Not Funded

An examination of the effects of co-resident grandparents on economic status and well-being
Submitted to Retirement Research Foundation, 2003

Welfare reform impacts on rural low-income Missourians
Submitted to MU Research Council and UM Research Board, 2000

Change in Health Care Financial Burden of Older Americans
Submitted to National Institutes of Health: Secondary Analysis in Demography and Economics of Aging, 2000

TEACHING

University of Missouri

Undergraduate Courses

CFE 180 Personal and Family Management
CFE 380 Family Ecology / renamed **FINPLN 4380** Assessing the American Dream – Writing Intensive

CFE 386 Financial Planning: Employee Benefits and Retirement Planning / renamed **FINPLN 4386**
FINPLN 4187 Financial Planning: Tax Planning

Graduate Courses
CFE 410 Introduction to Graduate Study in Consumer and Family Economics
CFE 483 / FINPLN 8483 Family Economics
FINPLN 7380 Assessing the American Dream
FINPLN 7386 Financial Planning: Employee Benefits and Retirement Planning
FINPLN 7187 Financial Planning: Tax Planning

Distance Education
FINPLN 2183 Personal and Family Finance for MU Direct
FINPLN 7187 Financial Planning: Tax Planning for Great Plains Interactive Distance Education Alliance

University of Alabama

Undergraduate Courses
HES 101 Introduction to Human Environmental Sciences
CSM 201 Individual and Family Resource Management
CSM 304 Principles of Insurance, Employee Benefits, and Retirement Planning
CSM 401 Consumer Protection
CSM 405 Public Policy - Family and Community Resources
CSM 460 Personal Financial Planning and Counseling Techniques
CSM 490 Professional Preparation

Graduate Courses
CSM 503 Recent Developments in Home Management and Family Economics
CSM 501 Consumer Protection

Doctoral Dissertation Committee Service

Committee Chair

Simon, E. (2008). Entrepreneurship and active savings behavior. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Robb, C. (2007). College students and credit card use: Effect of personal financial knowledge on debt behavior. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Gibler, R. (2006). Participation in tax deferred retirement programs in a defined benefit environment. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

James, R. (2002). The impact of sects, rationality and human capital on religious charitable giving. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Haron, S. A. (2000). Outsourcing household tasks in 1973, 1983, and 1993 among single-mother and married-mother families. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Committee Co-Chair

Park, E. (2013). Financial risk attitude and behavior: Do planners help increase consistency? Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Linn, Y. (1998). Factors influencing financial asset holdings of near and in retirement households. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Committee Member

Andrade, A. (2013) A study of workplace attributes: Place to work index examined through organizational preference. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri. [Architectural Studies student]

Choi, E. (2010). A spatial economic analysis of the formal and informal childcare market in Kansas. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri. [Agricultural Economics student]

Huang, Y. (2007). Race and portfolio allocation. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Reynolds, L. (2004). The impact of student financial aid on undergraduate degree completion. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Pierce, N. (2004). Precautionary savings behavior of martially-stressed households. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Cha, K. (2001). Education loans: An analysis of demand by source. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Huston, S. (2000). Factors affecting level of life satisfaction of husbands and wives. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Huh, E. (2000). Leisure expenditure patterns of retired and near-retired households. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Robitaille, J. (1998). Valuation of household production time: Conceptual and empirical refinements of the standard opportunity cost of time methodology. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Cheng, S. (1996). Time allocation adjustment in married couple with children families. Unpublished doctoral dissertation, University of Missouri, Columbia, Missouri.

Invited Outside Reviewer

Falahati, L. (2010). Gender differences in financial well-being among Malaysian college students. Unpublished doctoral dissertation, Universiti Putra Malaysia, Selangor Darul Ehsan, Malaysia.

Master's Theses Committee Service

Committee Chair

Choi, E. Y. (2004). Examining the effect of Welfare Reform on the economic well-being of the elderly. Unpublished master's thesis, University of Missouri. Columbia, Missouri.

Runyan, J. (2000). Factors affecting odds of actively managing an owned business. Unpublished master's thesis, University of Missouri. Columbia, Missouri.

Billings, J. R. (1999). Alternative work schedules: Who uses them and why. Unpublished master's thesis, University of Missouri, Columbia, Missouri.

Newman, B. (1999). A basic need budget for rural Missouri single mothers: Estimation and comparison with poverty measures. Unpublished master's thesis, University of Missouri. Columbia, Missouri.

Huyer, J. (1997). Single, divorced, widowed professional women: Retirement, a question of independence or dependency. Unpublished master's thesis, University of Missouri, Columbia, Missouri.

Yang, Y. (1997). An economic analysis of clothing demand among different occupational groups. Unpublished master's thesis, University of Missouri, Columbia, Missouri.

Committee Member

Ellis, N. (2013). Environmental preferences index (EPI): Improving the person/environment congruence for an office setting. Unpublished master's thesis [Architectural Studies student]

Rossi, J. (2010). Comparing the impacts of biofuels using survey and non-survey estimation techniques. Unpublished master's thesis, University of Missouri, Columbia. [Agricultural Economics student]

Weaver, D. (2003). Time preference and saving behavior. Unpublished master's thesis, University of Missouri, Columbia.

Wilson, S. (2001). Student loan repayment. Unpublished master's thesis, University of Missouri, Columbia.

Ryu, M. (2001). Baby Boomers and apparel expenditure: An exploration of market segment. Unpublished master's thesis, University of Missouri, Columbia.

Choi, S. (2000). The impact of AFDC on recipients' wages: A case study of Missouri. Unpublished master's thesis, University of Missouri, Columbia.

Lee, K. (2000). A study on expenditures for household textiles, floor coverings, and furniture. Unpublished master's thesis, University of Missouri, Columbia.

Schad, S. (2000). A study of Rent-to-Own. Unpublished master's thesis, University of Missouri, Columbia.

Qin, J. (1998). Impact of family life cycle on households' financial asset allocation. Unpublished master's thesis, University of Missouri, Columbia, Missouri.

Burleson, T. L. (1995). Intercounty differences in income polarization of households in the state of Alabama during the 1980s. Unpublished master's thesis, University of Alabama, Tuscaloosa, Alabama.

Haron, S. A. (1995). Income disparity between and within ethnic groups in peninsular Malaysia. Unpublished master's thesis, University of Alabama, Tuscaloosa, Alabama.

Stephenson, P. W. (1993). Consumer expenditure patterns: A focus on the elderly. Unpublished master's thesis, University of Alabama, Tuscaloosa, Alabama.

Wang, H. (1992). The effect of wife's employment on family consumption patterns. Unpublished master's thesis, University of Alabama, Tuscaloosa, Alabama.

SERVICE CONTRIBUTIONS TO PROFESSIONAL ASSOCIATIONS

International

Asian Consumer and Family Economics Association

- Proceedings editor for conference proceedings for the 2001 joint conference of the Asian Consumer and Family Economics Association and China Consumer Economics Research
- Program chair for the 2001 meeting held at the Shijiazhuang University of Economics, Shijiazhuang, The People's Republic of China, July 4-6, 2001

National

American Council on Consumer Interests
- Treasurer: 2003-2006
- Chair, Mid-Career Award Committee: 2001
- Ph.D. Dissertation Award Committee member: 2000
- Master's Thesis Award Committee member: 1998, 1999
- National Membership Chair: 1990-92
- State Membership Chair for Alabama: 1988-92

Association for Financial Counseling and Planning Education
- Board Member at Large representing academic interests (elected by general membership): 1997-98, 1999-00
- Board Liaison and Member, Personnel Committee - selected by Executive Director to serve as advocate of Board evaluation of Executive Director performance: 2000
- Board Liaison and Member, journal review committee: 1999-2000
- Board Liaison for the Research Committee and the Membership Committee: 1997-1998
- Legislation and Regulation Committee Chair: 1992-1993
- National Membership Committee Co-Chair: 1992-1993

Certified Financial Planner Board of Standards
- Appointed to serve on a national task force that examined the education requirements relative to earning the CFP® designation and presented a policy recommendation to the Certified Financial Planner Board of Governors. Represented programs in Human Sciences

- Served on an exam review team.

Gamma Sigma Delta (national honor society for agriculture)- University of Missouri Chapter
- President, 2002-2003
- Vice President, 2001-2002
- Secretary, 2000-2001

Board Member, MoneyQuotient [a provider of professional support and tools to the financial planning industry]

Regional

Eastern Family Economics and Resource Management Association
- Shared research expertise: 1996

Southeastern Regional Association of Family Economics and Home Management Professionals
- Shared research expertise: 1991

Western Region Home Management-Family Economics Educators
- Shared research expertise: 1990, 1991, 1994, 1996

Missouri representative to NCR-52 a regional group of researchers in consumer and family economics and related disciplines from land grant institutions under the auspices of the Cooperative State Research Education and Extension Service, United States Department of Agriculture [CSREES, USDA]
- Helped draft document to renew status of NCR-52: 1999
- Committee member, Research Symposium on Retirement Income Security: 1999-2000
- Abstract Chair, Research Symposium on Retirement Income Security: 2000

Missouri Representative to NC-223, a multi-state research group that is studying the impacts of welfare reform on circumstances and functioning of low-income families
- Committee member, Designing Research Structure of Entire Study: 1998
- Committee member, Domains of Inquiry for Qualitative Aspects of Study: 1998

State

Alabama Home Economics Association
- Board member representing Family Economics: 1990-1991

Reviewer of Research Manuscripts Submitted for Double Blind Peer Review

Professional journals:

Member of Editorial Board for *Pertanika Journal of Social Sciences and Humanities* [published by the Universiti Putra Malaysia in Serdang, Selangor Darul Ehsan Malaysia]

Member of Editorial Review Board for *Financial Counseling and Planning*

Member of Editorial Review Board for *Journal of Financial Planning*

Member of Editorial Review Board for *Journal of Family and Economic Issues*

Panel of Reviewers for *Family and Consumer Sciences Research Journal*

Professional conferences:

American Council on Consumer Interests
Asian Consumer and Family Economics Association
Association for Financial Counseling and Planning Education
Certified Financial Planner® Program Director Conference
Eastern Family Economics and Resource Management Association
Western Region Home Management Family Economics Educators

Professional Organization Membership

Asian Consumer and Family Economics Association
American Council on Consumer Interests
Association for Financial Counseling and Planning Education

Service at University of Missouri-Columbia

At the University level

Member, Institutional Review Board, 2009-2012
Member, Graduate Faculty Senate, 2003-2004
Member, Campus Writing Board, 2003-present
Member, University Undergraduate Curriculum Committee, 2001-present
Member, Diversity Committee, representing CFE and HES: 1999-2000

Within the College of Human Environmental Sciences [HES]

Chair, Promotion and Tenure Committee, 2005-2006, 2009-2010, 2012-2013
Member, Promotion and Tenure Committee, 2002-present
Member, HES Curriculum Committee, 1995-present
Chair, Faculty Council on College Policy [FCCP], 2012-2013
Member, Faculty Council on College Policy [FCCP], 1999-2000, 2000-2001

On behalf of the Personal Financial Planning Department

Director of Graduate Studies, 2002 to 2012
Certified Financial Planner™ (CFP®) Program Director for eight Personal Financial Planning programs that department has registered with the CFP Board of Standards: 1998-2012
Great Plains Interactive Distance Education Alliance (GP-IDEA) Liaison, 2010-present
Faculty advisor, Consumer Affairs and Personal Financial Management Association, 1996-1997

Professional Presentations

At professional associations

2010 Certified Financial Planner Program Director's Conference Keynote Speaker, August 14
Beyond the Books: The Purpose, the Practice and the Power of Experiential Learning

2006 Certified Financial Planner Program Director's Conference, Santa Monica, California, August.
Topic: Integrating Education and Application: Using the Volunteer Income Tax Assistance (VITA) program in a Personal Financial Planning curriculum
Topic: Teaching Retirement Planning

2006 U. S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey Microdata User's Workshop, July
Topic: Discussion of ways that I have used Consumer Expenditure Survey in applied research

2003 Certified Financial Planner Program Director's Conference, Denver, Colorado
Topic: Using Case Studies

1996 American Council on Consumer Interests annual meeting, Nashville, Tennessee
Topic: Cyberspace and the consumer interest, discussant

1996 Wakonse Conference on College Teaching
Topic: Concerns of pre-tenured faculty, co-chair of session
Topic: Teaching writing intensive courses, panel participant

1995 Association for Financial Counseling and Planning Educators annual meeting, New Orleans, Louisiana
Topic: Teaching retirement planning: How to motivate and activate

At the University of Missouri-Columbia

Fall 2005 to present
Presentation to group of University of Missouri-Columbia Faculty and Staff Pre-retirees

Winter 2002, 2008
Campus Writing Center Winter Faculty Workshop
Topic: WI from the front lines

Fall 2000
Campus Writing Center Fall Faculty Workshop
Topic: Using writing as an instructional tool in an undergraduate course

Winter 2000
Wakonse Celebration of Writing
Topic: Writing to Learn – use of writing in CFE 380 Family Ecology

Fall 1997
Consumer and Family Economics Department Research Seminars
Topic: Distinctions between qualitative and quantitative research methods
Topic: Managing and successfully completing the peer review process in research publication
Topic: Retirement preparation of mid-life single women
Topic: Out-of-pocket health care expenditures

Fall 1996
College of Human Environmental Sciences Research Seminar
Topic: Decomposition of Tobit coefficients

To the public

2006 Spring and Fall Pre-Retirement Workshop for University of Missouri Faculty & Staff

2006 Personal Financial Planning Teacher Workshop – Teaching Retirement Planning

2006 Annual Employee Meeting of Moore Fan, Inc. Marceline, Missouri
Topic: Planning for a Secure Retirement

2006 Secondary Education Teacher Workshop on Teaching Personal Financial Planning in High School Curriculums
Topic: Savings and Investment

Professional Service to Community

- Assisted graduate student in developing a survey of employees of large local service based business who had an alternative work schedule (defined as part time, job sharing, compressed work-week, staggered hours, or telecommuting). Supervised analysis of survey results and was lead author on a report that was delivered to business June 1999.

- Advisor and researcher for project undertaken by the Tuscaloosa County Bankruptcy Court in conjunction with the University of Alabama Computer Based Honors Program. Developed budgetary expenditure estimates per various income classifications using the Consumer Expenditure Survey conducted by the U.S. Bureau of Labor, 1992.

- Advisor for financial counseling volunteers participating in Project Adolescent Moms sponsored by Family Counseling Center of Tuscaloosa, Alabama, Fall, 1989.

PROFESSIONAL DEVELOPMENT

Continuing Education

2013 Mindful Writing Workshop, led by Dr. Donna Strickland, Associate Professor and Co-Director of Contemplative Studies in Higher Education, a Mizzou Advantage Initiative

2012 Summer Institute Workshop: Health and Retirement Survey, University of Michigan, Ann Arbor

2006 U. S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey Microdata User's Workshop, Washington, D.C.

2003 Selected to attend National Poverty Center workshop on analysis of U.S. Census Data, University of Michigan, Ann Arbor

2001 Communication Workshop led by Dr. Pam Benoit of the Speech Department, University of Missouri, Columbia

2000 National Institutes of Health Regional Seminar in Program Funding and Grants Administration, Kansas City, Missouri

1998 University of Missouri Teaching Retreat: Building a Teaching Portfolio

1998 University of Missouri Workshop on Grantsmanship Tools at MU: Survival Skills for New Faculty, MU Office of Research

1996 Audited Textile and Apparel Management 412: Qualitative Social Research Methods University of Missouri

1996 University of Missouri Teaching Retreat: Classroom Teaching Lake Ozark, Missouri

1996 Wakonse Conference on College Teaching Camp Miniwanca, Shelby, Michigan

1991 Participant in Community Development 440: Local Public Policy Development, a course offered through the University of Missouri, Columbia Extension Teaching Division.

1991 Participant in the Summer Training Program in Quantitative Methods of Research, sponsored by the Inter-university Consortium for Political and Social Research at the University of Michigan at Ann Arbor.

1989 Participant in Consumer Issues in Washington, D.C. a course sponsored by Virginia Polytechnic Institute, Blacksburg, Virginia and taught in Washington, D.C. by Dr. Tom Garman.

1989 Participant in the Survey of Income and Program Participation Workshop sponsored by the Census Bureau at the University of Michigan, Ann Arbor, Michigan.

Professional Experience Prior to University of Missouri Appointment

1988 - 95 Assistant Professor, Consumer Sciences Department, College of Human Environmental Sciences, University of Alabama, Tuscaloosa, Alabama

1988 Summer Instructor, Department of Family Environment, Iowa State University
Taught FE 378, Family & Management Patterns

1983 Research Assistant, Department of Family Environment, Iowa State University

1982-83 Instructor, Des Moines Area Community College
Taught Introduction to Financial Counseling and Developing Skills in Financial Counseling

1978-82 Teaching Assistant, Department of Economics, Iowa State University
Taught Principles of Macroeconomics and Principles of Microeconomics

AWARDS AND SPECIAL RECOGNITION

2016 American Council on Consumer Interest Mentor Award

2012 Writing Intensive Teaching Excellence Award 2011-2012. University of Missouri Campus Writing Program

2009 AARP Public Policy Institute Financial Service and Older Consumer Best Paper Award, presented at the 2009 American Council on Consumer Interests annual meeting for paper entitled: *Spending patterns of older workers*.

2005 College of Human Environmental Sciences Distinguished Research and Creative Activity Award

2005 Outstanding Conference Paper, presented at the 2005 Association of Financial Counseling and Planning Educators meeting for paper entitled: *Financial problems associated with having a child with autism: How financial advisors can help*.

2005 Certified Financial Planner Board Financial Planning Outstanding Conference Paper Award, presented at the 2005 American Council on Consumer Interests meeting for paper entitled *Balance sheet changes among pre-retirement cohorts during the 1990's: How do boomers compare?*

2004 Certified Financial Planner Board Financial Planning Outstanding Conference Paper Award, presented at the 2004 Association of Financial Counseling and Planning Educators meeting for paper entitled: *Expenditure patterns in grandchild-resident households.*

2001 Selected by department faculty to receive the Faculty Shares bonus that the College of Human Environmental Sciences allocated to the Consumer and Family Economics Department based on achievement during the 2000-2001 academic year

2001 Gamma Sigma Delta Junior Faculty Research Award

2001 Faculty Mentor in the May 2001 University of Missouri Honors Graduation

1998 Certified Financial Planner Board of Standards Outstanding Journal Article award for paper entitled *Retirement Savings of Nonfarm Self-Employed Workers: An Exporatory Study*

1996 Selected as a Wakonse Teaching Fellow at the University of Missouri, Columbia, Missouri, 1996.

1990 Recognized for outstanding volunteer service to Project Adolescent Moms 1989-1990 on May 10, 1990 by George C. Shelton, executive director of Family Counseling Center of Tuscaloosa.