Joseph W. Goetz, Ph.D.

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EDUCATION

Ph.D. Consumer Economics/Personal Financial Planning, Texas Tech University, 2006
Dissertation: A Five-Nation Examination of Financial Risk Tolerance
M.A. Counseling & Social Psychology (Interdisciplinary), Texas Tech University, 2003
M.S. Personal Financial Planning, Texas Tech University, 2003
B.A. Psychology, University of Missouri-Columbia, 1996
Senior Honors Thesis: Analysis of counseling sessions: Tear and repair process in the working alliance

AREAS OF INTEREST

Teaching: All areas of financial planning and personal finance
Research: Collaborative financial and couples counseling(i.e., financial therapy); financial planning pedagogy, risk tolerance; behavioral economics; increasing employee benefits participation rates

ACADEMIC APPOINTMENTS

- Assistant Professor, Family Financial Planning Program, Department of Housing and Consumer Economics, University of Georgia, August 2006 – present

- Graduate Teaching Instructor/Teaching Assistant/Research Assistant, Division of Personal Financial Planning, Texas Tech University, 2002-2005

- Graduate Teaching Instructor, Department of Psychology, Texas Tech University, 2001

SELECT HONORS, FELLOWSHIPS, AND AWARDS

- Lilly Teaching Fellow 2008 – 2010
    - Ten junior faculty chosen each year based on teaching performance and potential – University of Georgia
- Team Advisor, 2008 Ameriprise Financial Planning Invitational®
    - Students placed 2nd nationally based on the development and presentation of a comprehensive financial plan and test of financial planning knowledge
- ACCI 2007 Best Dissertation Research Award
    - One award winner selected per year by the American Council on Consumer Interests

- Chancellor's Graduate Fellowship
    - Graduate School, Texas Tech University
- Health & Social Services Fellowship
    - Department of Psychology, Texas Tech University
- 2002 Advisor of the Year Award
    - Residence Hall Association, Texas Tech University
- Outstanding Student Scholarship
    - Department of Psychology, Texas Tech University
- Mystical 7 Member
    - Honorary, overseen by the Chancellor, recognizing top seven seniors passing through the University of Missouri each year
- Student Diversity Enhancement Award
    - University of Missouri Provost Office (One student selected per year based on their work to enhance diversity on campus)
- Carrie Frankie Leadership Award
    - University of Missouri, Student Government (Two students selected per year based on student leadership)

RESEARCH AND SCHOLARSHIP

a. Refereed Articles

1. Chatterjee, S., Goetz, J., & Palmer, L. (2009, Forthcoming). An examination of subprime short-term borrowing in the United States. *Global Journal of Business Research.*

2. Goetz, J., & Palmer, L. (2009, Forthcoming). Increasing students' awareness of varying socioeconomic classes and the influence of the U.S. income tax system. In A. Cooksey (Ed.), *Quick Hits for Service-Learning*. Indiana: Indiana University Press.

3. Chatterjee, S., Goetz, J., & Palmer, L. (2009). Sustainable withdrawal rates of retirees: Is the current economic shock a cause for concern? *Economics Bulletin, 29*(1), A10.

4. Goetz, J., Mimura, Y., Desai, M., & Cude, B. (2008). Hope or No-Hope: Merit-based college scholarship status and financial behaviors among college students. *Financial Counseling and Planning, 19*(1), 12-19.

5. Goetz, J., & James, R. (2008). Human choice and the emerging field of neuroeconomics: A review of brain science for the financial planner. *Journal of Personal Finance, 6*(2), 13-36.

6. Gilliam, J., Goetz, J., & Hampton, V. (2008). Spousal differences in financial risk tolerance. *Financial Counseling and Planning, 19*(1), 3-11.

7. Palmer, L., Goetz, J., & Moorman, D. (2008). Development of a multi-item spending behavior assessment: An application of the Transtheoretical Model of Change. *Journal of Consumer Education*, *25,* 17-31.

8. Goetz, J., & Bagwell, D. (2006). Difficult questions from clients: How practitioners respond. *Journal of Personal Finance*, *5*(1), 16-25.

9. Goetz, J., Tombs, J., & Hampton, V. (2005). Easing the college student's transition into the financial planning profession. *Financial Services Review, 14*(3), 231-251.

b. Refereed Proceedings Publications

1. Chatterjee, S., Palmer, L., & Goetz, J. (2008). Dining together and household wealth creation? *Proceedings of the Academy of Financial Services,* Boston, MA: Academy of Financial Services.

2. Cude, B.J., Lawrence, F., & Goetz, J. (2007). Get financially fit: A financial education toolkit for college campuses. In I. Leech (Ed.), In *Proceedings of the Association for Financial Planning and Counseling Education*, (p. 144) Tampa, FL: Association of Financial Counseling and Planning. Available online at http://www.afcpe.org/doc/2006%20Conference%20Proceedings.pdf

3. Goetz, J., Mimura, Y., Miti, M., & Cude, B. (2007). Merit-based college scholarship status and financial behaviors among college students [Abstract]. *Proceedings of the American Council on Consumer Interests (Consumer Interests Annual).*

4. Palmer, L., Goetz, J., Moorman, D., & Davis, B. (2007). Tracking spending and changes in college students' expenditures. *Proceedings of the 21st Annual Meeting of the Academy of Financial Services,* Orlando, FL.

5. Goetz, J. (2006). Financial Risk Tolerance: A By-Country Comparison. *Proceedings of the 20th Annual Meeting of the Academy of Financial Services,* Salt Lake City, UT.

6. Goetz, J., Zhu, D., & Hampton, V. (2005). Integration of professional certification examinations with the personal financial planning curriculum: Increasing efficiency, motivation, and professional success. *Proceedings of the 19th Annual Meeting of the Academy of Financial Services,* Chicago, Illinois.

7. Gilliam, J., & Goetz, J. (2005). The case for a behavioral finance course in the personal financial planning curriculum. *Proceedings of the Annual Meeting of the Association of Financial Counseling and Planning,* Scottsdale, AZ.

8. Goetz, J. W., Bagwell, D. C, & Halley, R. E. (2004). Tough questions training technique (TQT) for financial educators. *Proceedings of the Annual Meeting of the Association of Financial Counseling and Planning*, Denver, Colorado.

9. Bagwell, D. C., Halley, R. E., & Goetz, J. W. (2004). Peer to peer financial counseling and education in a university setting. *Proceedings of the Annual Meeting of the Association of Financial Counseling and Planning*. Denver, Colorado.

c. Refereed Presentation (not published in proceedings)

1. Palmer, L., Goetz, J., & Chatterjee, S. (2008). Service-Learning for financial planning students: Providing personal income tax filing assistance. *Proceedings of the Academy of Financial Services,* Boston, MA: Academy of Financial Services.

d. Other Non-Refereed Publications

1. Palmer, L., Goetz, J., & Koonce, J. (2007). *A service learning income tax assistance partnership in Athens.* Office of the Vice President for Public Service and Outreach.

e. Refereed Poster Presentations

1. Kim, J., Green, L., Gale, J., Goetz, J. Bermudez, J. M., & Neustifter, R. (2008). Double Trouble: A Model for Relational & Financial Distress. Poster presentation accepted for the AAMFT Annual Conference, October 30 – November 2, Memphis, TN.

2. Green-Pimentel, L., Goetz, J., Gale, J., Bermudez, J. M. (2008). Providing Collaborative Financial and Couples Counseling: Experiences of the Financial Counselors and Couples Therapists. Poster presentation, AFCPE, November 19-21, Orange County, California.

3. Bjorna, L., Cook, S., & Goetz, J. (2000). Psychometric properties of the sexual double standard scale. Poster Presentation at the annual meeting of the American Psychological Association, Washington, D.C.

4. Goetz, J. (1996). Analysis of Counseling Sessions. Poster presentation at the annual meeting of the Midwestern Psychological Association Convention, Chicago, Illinois.

f. Invited presentations, seminars, and guest lectures

1. Goetz, J. & Palmer, L. (June 24, 2008). *Retirement Readiness*. Back to FACS Summer School Program, College of Family and Consumer Sciences, University of Georgia.

2. Goetz, J. (June 18, 2008). *Financial Planning for Retirement.* Training & Development, Human Resources Office, University of Georgia.

3. Goetz, J. (May 14, 2008). *Financial Planning for Retirees.* Training & Development, Human Resources Office, University of Georgia.

4. Goetz, J. (March 4, 2008). *Financial Planning for Everyone*. Training & Development, Human Resources Office, University of Georgia.

5. Goetz, J., Hampton, V., & Zhu, D. (September 8, 2007). *Bridging the Gap – From Student to Practitioner: How do schools and employers help bridge the gap between the information taught in school and the needs of the workplace?* The National FPA/CFP Board Program Director's Meeting.

6. Goetz, J. (June 15, 2007). *Becoming Wealthy on a Teacher's Salary*. Back to FACS Summer School Program, College of Family and Consumer Sciences, University of Georgia.

7. Goetz, J. (November 7, 2007). *The Psychology of Money*. Honors College's *Lunchbox Lectures Series,* University of Georgia.

g. Invited Meetings, Symposiums, Think Tanks

- NEFE's 2008 Symposium: Financial Realities of Young Adults; Building a Financial Education Framework that is Relevant and Accessible

- 2008 Financial Therapy Forum, Kansas State University, Institute of Personal Finance

- 2008 Relationship Finance Summit - Department of Treasury

h. Manuscripts under review

1. Goetz, J., Bagwell, D., & Halley, R. A peer-based financial planning and education service program: An innovative pedagogic approach.

2. Pimentel Green, L., Goetz, J., Gale, J., & Bermudez, M. Providing collaborative financial and couples counseling: Experiences of financial counselors and couple's therapists.

3. Palmer, L., Goetz, J., & Chatterjee, S. Service-Learning for financial planning students: Making a difference now and for years to come.

4. Chatterjee, S., Palmer, L., & Goetz, J. Household wealth creation and asset allocation: Does dining together with the family help?

5. Roszkowski, M., & Goetz, J. Financial status and civic engagement among economically disadvantaged college graduates.

GRANTS AND FUNDED PROJECTS

a. Research grants

1. Gale, J., Goetz, J., Bermudez, M., & Burwell, S. Creating a Conjoint Financial Counseling and Couple Counseling Treatment model for Couples on the Threshold of Poverty. Grant funded by The University of Georgia, Office of the Vice President for Public Service and Outreach, Poverty and the Economy Faculty Research Grants Program. January 2007 – May 2008, $23,050.00.

2. Palmer, L., & Goetz, J. Effects of Volunteer Income Tax Assistance (VITA) on Students, Georgia Federal Credit Union, (10/01/2007 – 05/31/2008), $2,973.

3. Palmer, L., & Goetz, J. Volunteer income tax assistance and employee benefits education, Georgia Federal Credit Union, (01/05/2009–12/31/2009), $11,550.

4. Palmer, L., Harness, N., & Goetz, J., & Everson, D. Employee benefits education in the community through VITA. Scholarship of Engagement Grants to Enhance University Engagement (SEGUE), Fall 2008 – Spring 2009, $4,737.

b. Teaching grants

1. Palmer, L., & Goetz, J. Volunteer Income Tax Assistance Program, UGA Alumni Association Campus Support Fund, (09/07 – 06/08), $750.

2. Palmer, L., Goetz, J., & Koonce, J. A Service Learning Income Tax Assistance Partnership in Athens, UGA Office of the Vice President for Public Service and Outreach, Scholarship of Engagement Grants to Enhance University Engagement (SEGUE), January 2007 – May 2007, $4,500.

TEACHING

a. Teaching assignments (University of Georgia)

	Semester / Year	HACE Course Title / Description	Enrollment	Evaluation Score Scale 1 – 5 (5.0 = Highest)
1.	Spring 2009	8900: Graduate Seminar-Financial Therapy		Pending
2.	Spring 2009	5250/7250: Financial Planning Capstone		Pending
3.	Fall 2008	5250/7250: Financial Planning Capstone		4.92
4.	Fall 2008	5200/7200: Financial Counseling		4.67
5.	Spring 2008	5250/7250: Financial Planning Capstone		4.96
6.	Spring 2008	3250: Survey of Financial Planning		4.65
7.	Fall 2007	3250: Survey of Financial Planning		4.68
8.	Fall 2007	5200/7200: Financial Counseling		4.51
9.	Summer 2007	3250: Survey of Financial Planning		4.79

10. Spring 2007	5250: Financial Planning Capstone	4.55
11. Spring 2007	5200/7200: Financial Counseling	4.86
12. Fall 2006	5200: Financial Counseling	4.89
13. Fall 2006	3250: Survey of Financial Planning	4.78
14. Spring 2006	5200: Financial Counseling	4.82
15. Spring 2006	3200: Introduction to Personal Finance	4.53

Other courses taught as a graduate student, 2002-2005 (Texas Tech University; Supervisors: Drs. Vickie Hampton and Dottie Durband):

1. PFP 2325 - Financial Counseling (non-majors section)
2. PFP 3375 - Risk Management & Insurance
3. PSY 1300 - Introduction to Psychology

b. New or substantially revised courses

1. HACE 8900: Graduate Seminar – Financial Therapy (New Course)
2. HACE 5250: Financial Planning Capstone, Spring 2007
3. HACE 3250: Survey of Financial Planning, Fall 2006
4. HACE 5200: Financial Counseling, Spring 2006

c. Graduate students supervised

Ph.D. candidates

1. Martin Seay, Housing and Consumer Economics, Family Financial Planning emphasis, 2008-present

2. Crystal Hudson, Housing and Consumer Economics, Family Financial Planning emphasis, 2008-present
3. C.W. Copeland, Housing and Consumer Economics, 2007-present

Master students

1. Paul Annis, Housing and Consumer Economics, 2007-present
2. Andrea Cordy, Housing and Consumer Economics, 2007-present
3. Lauren Shockley, Housing and Consumer Economics, 2007-present (chair)
4. Josh Waters, Housing and Consumer Economics, 2007-present
5. Eric Gilmore, Housing and Consumer Economics, 2006-2008, Portfolio and exam passed April 2008

d. Program development

1. Assisted with development and marketing of the Family Financial Planning undergraduate major (CFP Board-Registered), 2006-present
2. Assisted with development and marketing of a non-thesis master’s degree with a financial planning emphasis (CFP Board-Registered), 2007-present

3. Assisted with the development of a destination-based professional certificate program (CFP Board-Registered), 2007-present
4. Assisted with implementation of the first annual Financial Planning Spring Banquet, 2008
5. Assisted students with internship/job acquisition

e. Non-credit courses taught

1. CFP® Examination Review Course, Summer 2006

SERVICE

Department level
1. Search Committee (chair), Department of Housing and Consumer Economics, 2008-Present.
2. Graduate Admissions and Policy Committee (member), Department of Housing and Consumer Economics, 2007-Present
3. Graduate Curriculum Review Committee (member), Department of Housing and Consumer Economics, 2007-Present
4. Search Committee (chair), Department of Housing and Consumer Economics, 2006-2007.
5. Search Committee (member), Department of Housing and Consumer Economics—Griffin Campus, 2006-2007.

College and university level

1. Honor’s College Faculty Mentor, 2008-Present
2. Service Learning Faculty Learning Community (member), 2008-Present
3. Computer Advisory Committee (member), College of Family and Consumer Sciences, 2008-Present
4. Dean’s Search Committee (member), College of Family and Consumer Sciences, 2006-2007

a. Professional memberships

1. Academy of Financial Services (AFS)
2. American Council on Consumer Interests (ACCI)
3. Association for Financial Counseling and Planning (AFCPE)
4. Financial Planning Association (FPA)
5. Society for Financial Service Professionals (SFSP)

b. Professional service

Ad-hoc reviewer
1. *Journal of Personal Finance*, 2008-Present
2. *Financial Counseling and Planning*, 2007-Present
3. *Journal of Consumer Affairs*, 2007

4. *Journal of Family and Economic Issues*, 2006

Reviewer for Conferences

1. American Council on Consumer Interests, 2007-2008
2. Academy of Financial Services, 2006-Present
3. Association of Financial Counseling and Planning Education, 2007-Present

Reviewer for Paper Awards

1. ACCI - Financial Planning Paper Award Committee-2008