

JOAN CAROL KOONCE

Department of Housing and Consumer Economics
College of Family and Consumer Sciences
University of Georgia Cooperative Extension
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EDUCATION:

Ph.D. 1988	The Ohio State University Major: Consumer Economics Minor: Business Finance: Emphasis in Insurance and Risk Management and Investments Dissertation: Selected Financial Management Attitudes and Behaviors of Low-Income Elderly Consumers
M.S. 1985	The Ohio State University Major: Consumer Economics Thesis: Attitudes of Black and White Females toward Labor Force Participation
B.S. 1983	North Carolina Central University Major: Family and Consumer Sciences Education Graduated Summa cum Laude
Certifications	Accredited Financial Counselor: Association for Financial Counseling and Planning Education (AFCPE)
Certifications Previously Held	Certified Homeowner Educator: American Homeowner Education and Counseling Institute (AHECI)
Licenses Previously Held	Series 6 and 63 Securities Life and Health Insurance Variable Life Insurance Variable Annuity Mortgage Brokers

Completed the Certified Financial Planner (CFP) Professional Education Program through the College for Financial Planning, Colorado, Courses included Financial Planning and Insurance, Investment Planning, Income Tax Planning, Retirement Planning and Employee Benefits and Estate Planning

PROFESSIONAL EXPERIENCE:

2007-present	Associate Professor, Department of Housing and Consumer Economics and Extension Financial Planning Specialist, Family and Consumer Sciences Cooperative Extension, University of Georgia
2004-2006	Undergraduate Coordinator, Department of Housing and Consumer Economics, College of Family and Consumer Sciences, University of Georgia
1990-2007	Assistant/Associate Professor, Department of Housing and Consumer Economics, College of Family and Consumer Sciences, University of Georgia
1988-1990	Assistant Professor, Department of Housing and Consumer Economics and Extension Financial Planning Specialist, Family and Consumer Sciences Cooperative Extension, University of Georgia
1984-1988	Graduate Research and Teaching Associate, Department of Family Resource Management, College of Human Ecology, The Ohio State University

HONOR SOCIETIES AND OTHER CITATIONS:

Educational Publications Award, State, Southern Region and National Winner, National Extension Association of Family & Consumer Sciences (team award) for the Guide for New Parents, 2009

Dean Don Felker Financial Management Award, State Winner, National Extension Association of Family and Consumer Sciences (team award) for Financial Literacy for High School Students Teacher Training Workshops, 2008

Nominated for the College of Family and Consumer Sciences Outreach Faculty Award, 2005

College of Family and Consumer Sciences Teacher of the Year, 2004

Department of Housing and Consumer Economics Teacher of the Year, 2004

Nominated for the Creswell Award, College of Family and Consumer Sciences, 2004, 2005, 2006

Sam M. Walton Free Enterprise Co-Fellowship, 2004-2006

AcademicKeys Who's Who in Social Sciences Higher Education, 2004

Who's Who among America's Teachers, 2002, 2005

American Council on Consumer Interests (ACCI) Mid-Career Award, 2002

Gamma Sigma Delta Distinguished Teacher Award, 2000

Department of Housing and Consumer Economics Teacher of the Year, 1998

International Faculty Development Seminar Participant, Council on International Educational Exchange, 1998

International Fellow, UGA, 1997-1998

Friendship Force Fellow, UGA, 1997

Russell A. Dixon Award for the Outstanding Applied Economics Paper published in Advancing the Consumer Interest, 1996

Consumer Representative, National Association of Insurance Commissioners, 1996

Gamma Sigma Delta Honor Society of Agriculture

Phi Beta Delta Honor Society for International Scholars

Alpha Kappa Mu Honor Society

Kappa Omicron Phi Honor Society

Ph.D.

Nominated for the Graduate Assistant's Outstanding Teaching Award, 1987

Master's Degree

University Fellowship, 1983-84

Bachelor's Degree

Who's Who in American Universities and Colleges, 1982-1983

Teacher Education Award (College of Education), 1982-83

Most Outstanding Family and Consumer Sciences Student Award, 1982-83

Student Teacher of the Year Award, 1982-83

National Dean's List, 1982-83

Kappa Omicron Phi Award, 1981-83

Eta Phi Beta Scholarship Award, 1981-82

Mary Morrow Scholarship Award, 1981-82

PRESENTATIONS:

Chapman, S. W., Turner, P., Koonce, J., & Gibson, S. Smart Strategies for "Going Green". *National Extension Association of Family and Consumer Sciences*, Birmingham, Alabama, September 15-18, 2009.

Chapman, S. W., Turner, P., Koonce, J., & Gibson, S. Smart Strategies for "Going Green". *American Association of Family and Consumer Sciences*, Knoxville, Tennessee, June 24-27, 2009.

Koonce, J. Using Technology in Financial Planning. Georgia/Florida affiliate meeting of the *American Association of Family and Consumer Sciences*, Savannah, Georgia, March 26-28, 2009.

Mauldin, T., Mimura, Y., Kabaci, M.J., Koonce, J., & Rupured, M. Communication among parents and youth about savings and investments: Impact of parents' marital status. *Annual Conference of the American Council on Consumer Interests*, Orlando, Florida, July 2008.

Rupured, M., Koonce, J., & Turner, P. The credit pyramid. *Eastern Family Economics and Resource Management Association Conference*, February 2008.

Linnenbrink, M., Rupured, M., Mauldin, T., & Moss, J. Koonce. The earned income tax credit: Experiences from and implications of the voluntary income tax assistance program in Georgia. *Eastern Family Economics and Resource Management Association Conference*, February 2006.

Mauldin, T., and Moss, J. Koonce. What can financial ratios tell us about low-income households? *The 51st Annual Conference of the American Council on Consumer Interests*, Columbus, Ohio, April 6-9, 2005.

Fleming, W., & Moss, J. Koonce. *An analysis of small face value life insurance policies in Texas*. Poster session presented at the annual meeting of the 2004 Public Service/Outreach Conference, Athens, Georgia, January 29, 2004.

Marlowe, J., Koonce, J., Lee, J., & Cai, T. An examination of the impact of student's work time on academic performance. *The 48th Annual Conference of the American Council on Consumer Interests*, Los Angeles, California, April 3-6, 2002.

Koonce, J., Mauldin, T., and Rupured, M. Availability of employer-sponsored fringe benefits: A comparison of the working non-poor, near-poor, and poor. *The Annual Conference of the Association for Financial Counseling and Planning Education*, St. Louis, Missouri, November 15-18, 2000.

Koonce, J., Mauldin, T., Rupured, M., &Parazo, J. The working poor: Research, outreach, and policy. *The 46th Annual Conference of the American Council on Consumer Interests*, San Antonio, Texas, March 22-25, 2000.

Lewis, J.Koonce. Lifelong money management, *Core Curriculum Pilot Model and Standards Testing Demonstration Housing Counseling Training*, American Homeowner Education and Counseling Institute, Stone Mountain, Georgia, December 2, 1998.

Lewis, J.Koonce, & Sweaney, A.L. Cross-cultural study of housing: Brazil and the United States. *The Annual Conference of the American Association of Housing Educators*, New Orleans, Louisiana, October 22-25, 1997.

Cude, B.J., Hunts, H.J., & Lewis, J.Koonce. Unfair discrimination in insurance: A look at three issues. *The 43rd Annual Conference of the American Council on Consumer Interests*, Salt Lake City, Utah, April 2-5, 1997.

Lewis, J.Koonce, Swagler, R., & Burton, J.R. Refund anticipation loans and the consumer interest: A preliminary investigation. *The 42nd Annual Conference of the American Council on Consumer Interests*, Nashville, Tennessee, March 27-30, 1996.

Lewis, J.Koonce, Swagler, R., & Burton, J.R. Low-income consumers' use of the alternative financial sector. *The 42nd Annual Conference of the American Council on Consumer Interests*, Nashville, Tennessee, March 27-30, 1996.

Swagler, R., Lewis, J.Koonce, & Burton, J.R. Use of the alternative financial sector: Toward a revisionist hypothesis. *The 42nd Annual Conference of the American Council on Consumer Interests*, Nashville, Tennessee, March 27-30, 1996.

Burton, J.R., Swagler, R., & Lewis, J.Koonce. The alternative financial sector: Policy implications for poor households. *The 42nd Annual Conference of the American Council on Consumer Interests*, Nashville, Tennessee, March 27-30, 1996.

Lewis, J.Koonce, & Mauldin, T.A. Consumer knowledge: A comparison between consumers with and without bad telemarketing experiences. *The 24th Annual Conference of the Eastern Family Economics and Resource Management Association*, Myrtle Beach, South Carolina, February 9-11, 1995.

Lewis, J.Koonce, & Godwin, D.D. Low-income newlyweds' access to the financial services market. *The Annual Conference of the Association for Financial Counseling and Planning Education*, Nashville, Tennessee, November 10-12, 1994.

Lewis, J.Koonce. Financial resources, assets, and savings behavior of low-income families from different regions. *The Annual Conference of the Association for Financial Counseling and Planning Education*, Nashville, Tennessee, November 10-12, 1994.

Marlowe, J., & Lewis, J.Koonce. Low-income rental housing and the black tax. *The 23rd Annual Conference of the Eastern Family Economics and Resource Management Association*, Pittsburgh, Pennsylvania, February 3-5, 1994.

Lewis, J.Koonce. Consumer behavior of low-income persons: A pilot study. *The 39th Annual Conference of the American Council on Consumer Interests*, Lexington, Kentucky, March 31-April 3, 1993.

Lewis, J.Koonce, & Mauldin, T. Information use and demographic characteristics: Differences among consumers with and without purchase problems. *The 39th Annual Conference of the American Council on Consumer Interests*, Lexington, Kentucky, March 31-April 3, 1993.

Lewis, J.Koonce. Cash management of low-income persons: A pilot study. *The 22nd Annual Conference of the South Eastern Regional Association of Family Economics and Home Management*, Roanoke, Virginia, February 4-6, 1993.

Koonce, J.C., & Mauldin, T. Mail order use and problems: Differences by age. *The 37th Annual Conference of the American Council on Consumer Interests*, Cincinnati, Ohio, April 3-6, 1991.

Mauldin, T., & Koonce, J.C. Use of consumer information and complaint handling: Differences by age. *The 20th Annual Conference of the South Eastern Regional Association of Family Economics and Home Management*, Auburn, Alabama, February 7-9, 1991.

Koonce, J.C. Information search behavior of low-income elderly consumers. *The 35th Annual Conference of the American Council on Consumer Interests*, Baltimore, Maryland, March 29-April 2, 1989.

Koonce, J.C. Money management attitudes and behaviors of low-income older persons. *The 18th Annual Conference of the South Eastern Regional Association of Family Economics and Home Management*, Lexington, Kentucky, February 2-4, 1989.

Koonce, J.C., Sencindiver, C., & Rudd, N.M. Characteristics of holders versus non-holders of debit cards. *The 15th Annual Conference of the South Eastern Regional Association of Family Economics and Home Management*, Akron, Ohio, February 6-8, 1986.

PUBLICATIONS:

Refereed Journal Articles

Mimura, Y., Koonce, J., Rupured, M., Mauldin, T., & Jordan, J. (under revision). Intergenerational transmission of savings behavior and family communications. *Journal of Family and Economic Issues*.

Linnenbrink, M., Mauldin, T., Sabia, J., Koonce, J., & Palmer, L. (under revision). Saving for success: Predicting savings goal achievement among low-income individual development account participants.

Mauldin, T.A., Mimura, Y., Kabachi, M.J., Koonce, J., Rupured, M., & Jordan, J.W. (under first review). Parents' marital status and family communication about money. *Journal of Youth Development ~ Bridging Research and Practice*.

Koonce, J., Mimura, Y., Mauldin, T., Rupured, M., & Jordan, J. (2008). Financial information: Is it related to savings and investing knowledge and financial behavior of teenagers? *Financial Counseling and Planning*, (19)2, 19-28.

Linnenbrink, M., Koonce, J., Mauldin, T., Rupured, M., & Schlanger, K. (2008). The earned Income tax Credit: Experiences from and implications of the Voluntary Income Tax Assistance Program in Georgia. *Journal of Extension*, 46(1), available at www.joe.org.

Johnson, L.N., Carswell, A.T., Palmer, L., Sweaney, A.L., Mullis, R.M., Leonas K.K., Moss, J.Koonce, & Mauldin, T. (2005). Life skills literacy: Working to improve human capital. *Journal of Family and Consumer Sciences*, 97(4), 73-76.

Shelton, G.G., & Koonce, J.C. (2002). Development of a national certification examination for homeowner educators and housing counselors. *Financial Counseling and Planning Journal*, 13 (2), 83-92.

Rupured, M., Koonce, J., & Bales, Diane. (2002, April). Moving the working poor to financial self-sufficiency. *Journal of Extension*, www.joe.org/joe/2002april.

Koonce, J.C., & Mauldin, T.A. (2001). Differences in the availability of employer-provided fringe benefits among the working poor, near-poor and non-poor. *Financial Counseling and Planning Journal*, 12 (1), 79-87.

- Fan, J.X., & Lewis, J.Koonce. (1999). Budget allocation patterns of non-Hispanic black Americans. *Journal of Consumer Affairs*, 33(1), 134-164.
- Lewis, J.Koonce. (1998). Home service distribution system: A method of marketing life insurance to the poor. *Financial Counseling and Planning Journal*, 9(1), 35-39.
- Lewis, J.Koonce, Swagler, R., & Burton, J.R. (1997). Use of alternative financial services by the poor. *Journal of Consumer Education*, 15, 57-62.
- Marlowe, J., Meeks, C., Lewis, J.Koonce, & Cottrell, R.M. (1996). The effects of an energy education program on energy conservation behaviors. *Housing and Society*, 22(3), 36-52.
- Lewis, J.Koonce. (1996). Effect of financial resources and credit on savings behavior of low-income families. *Financial Planning and Counseling Journal*, 7, 81-86.
- Lewis, J.Koonce, & Mauldin, T. (1996). Returns to investments in consumer information: Can investments reduce consumer purchase problems? *Journal of Consumer Studies and Home Economics*, 20, 183-199.
- Lewis, J.Koonce, & Mauldin, T. (1996). Consumer knowledge and experiences with telemarketing. *Journal of Consumer Education*, 13, 41-47.
- Meyers, J.E., Mauldin, T.A., Lewis, J.Koonce, & Meeks, C.B. (1995). High school students' knowledge of telemarketing fraud tactics. *Journal of Consumer Studies and Home Economics*, 19, 205-218.
- Swagler, R., Burton, J., & Lewis, J.Koonce. (1995). The Alternative Financial Sector: An Overview. *Advancing the Consumer Interest*, 7(2), 7-12.
- Swagler, R., Burton, J., & Lewis, J.Koonce. (1995). The Operations, Appeals and Costs of the Alternative Financial Sector: Implications for Financial Counselors. *Financial Counseling and Planning Journal*, 6, 93-98.
- Lewis, J.Koonce. (1995). Regional differences in financial resources, assets, and savings behavior of low-income families. *Southern Journal of Rural Sociology*, 11(1), 61-78.
- Godwin, D.D., & Koonce, J.C. (1992). Cash flow management of low-income newlyweds. *Financial Counseling and Planning Journal*, 3, 17-42.
- Koonce, J.C., Marlowe, J., & Hall, D. (1990). Consumer judging contests: Teach decision making. *Advancing the Consumer Interest*, 2(2), 29-31.
- Koonce J.C. (1990). Helping low-income elderly improve money management. *Journal of Extension*, 28, 12-13.

Mauldin, T., & Koonce, J.C. (1990). The effect of human capital on the economic status of divorced and separated women: Differences by race. *The Review of Black Political Economy*, 18(4), 55-68.

Books, Book Chapters, Book Reviews, Etc.

Koonce, J.C. (1999). Developing effective counseling skills. Chapter in *A Guide to Becoming an Effective Homeowner Educator and Housing Counselor*, Washington, DC: American Homeowner Education and Counseling Institute.

Koonce, J.C. (1999). Money management and financial planning issues. *Model Homeowner Education Teaching Guide*, Washington, DC: American Homeowner Education and Counseling Institute.

Koonce, J.C. (1999). Lifelong money management, Chapter in *Core Curriculum: National Standards for Homeowner Educators and Housing Counselors* (pp. 2.1-2.30), Washington, DC: American Homeowner Education and Counseling Institute.

Marlowe, J., & Lewis, J.Koonce. (1996). An economic focus: The economics of discrimination are against the consumer interest. In E.T. Garman (Ed.), *Consumer Economic Issues in America* (p. 16). Houston, Texas: Dame Publications.

Lewis, J.Koonce. (1993). *Principles of Family Finance*. University of Georgia, University System of Georgia Independent Study: Georgia Center for Continuing Education.

Koonce, J.C. (1992). Money management counseling for low-income families. In F.L. Williams (Ed.), *Theories and Techniques in Financial Counseling and Planning: Middle and Low-Income Families* (pp. 66-85). West Lafayette, IN: Purdue Research Foundation, Purdue University.

Koonce, J. C. (1992). [Review of Insurance: What do you need? How much is enough?, by David W. Kennedy]. *Financial Counseling and Planning Journal*, 3, 157-160.

Refereed Conference Proceedings

Mauldin, T., Mimura, Y., Kabaci, M.J., Koonce, J., & Rupured, M. (2008). Communication among parents and youth about savings and investments: Impact of parents' marital status. *Consumer Interests Annual*, 54, 171, <http://www.consumerinterests.org/files/public/57.MauldinRupuredMimuraKoonceKabaci.pdf>.

- Rupured, M., Koonce, J., & Turner, P. (2008). The credit pyramid. *Proceedings of the Eastern Family Economics and Resource Management Association Conference, 33, 27.*
- Linnenbrink, M., Rupured, M., Mauldin, T., & Moss, J. Koonce. (2006). The earned income tax credit: Experiences from and implications of the voluntary income tax assistance program in Georgia. *Proceedings of the Eastern Family Economics and Resource Management Association.*
- Mauldin, T., & Moss, J.Koonce. (2005). What can financial ratios tell us about low-income households? *Consumer Interests Annual, 51*, www.consumerinterests.org.
- Marlowe, J., Koonce, J., Lee, J., & Cai, T. (2002). An examination of the impact of student's work time on academic performance. *Consumer Interests Annual, 48*, www.consumerinterests.org.
- Koonce, J., Mauldin, T., Rupured, M., &Parazo, J. (2000). The working poor: Research, outreach, and policy. *Consumer Interests Annual, 46, 205-208.*
- Koonce, J., Mauldin, T., and Rupured, M. (2000). Availability of employer-sponsored fringe benefits: A comparison of the working non-poor, near-poor, and poor. *Proceedings of the Association for Financial Counseling and Planning Education, 19-25.*
- Lewis, J.Koonce, & Sweaney, A.L. (1997). Cross-cultural study of housing: Brazil and the United States. *Proceedings of the American Association of Housing Educators, 85-86.*
- Lewis, J.Koonce, Swagler, R., & Burton, J.R. (1996). Refund anticipation loans and the consumer interest: A preliminary investigation. *Proceedings of the American Council on Consumer Interests, 42, 167-172.*
- Lewis, J.Koonce, & Mauldin, T.A. (1995). Consumer knowledge: A comparison between consumers with and without bad telemarketing experiences. *Proceedings of the Eastern Family Economics and Resource Management Association, 24, 98-110.*
- Lewis, J.Koonce, & Godwin, D.D. (1994). Low-income newlyweds' access to the financial services market. *Proceedings of the Association for Financial Counseling and Planning Education, 89-107.*
- Lewis, J.Koonce. (1994). Financial resources, assets, and savings behavior of low-income families from different regions. *Proceedings of the Association for Financial Counseling and Planning Education, 108-120.*

Marlowe, J., & Lewis, J.Koonce. (1994). Low-income rental housing and the black tax. *Proceedings of the Eastern Family Economics and Resource Management Association*, 23, 96-105.

Lewis, J.Koonce. (1993). Consumer behavior of low-income persons: A pilot study. *Proceedings of the American Council on Consumer Interests*, 39, 274-275.

Lewis, J.Koonce, & Mauldin, T. (1993). Information use and demographic characteristics: Differences among consumers with and without purchase problems. *Proceedings of the American Council on Consumer Interests*, 39, 265-266.

Lewis, J.Koonce. (1993). Cash management of low-income persons: A pilot study. *Proceedings of the South Eastern Regional Association of Family Economics and Home Management*, 22, 85-86.

Koonce, J.C., & Mauldin, T. (1991). Mail order use and problems: Differences by age. *Proceedings of the American Council on Consumer Interests*, 37, 227.

Mauldin, T., & Koonce, J.C. (1991). Use of consumer information and complaint handling: Differences by age. *Proceedings of the South Eastern Regional Association of Family Economics and Home Management*, 20, 52-64.

Koonce, J.C. (1989). Information search behavior of low-income elderly consumers. *Proceedings of the American Council on Consumer Interests*, 35, 160.

Koonce, J.C. (1989). Money management attitudes and behaviors of low-income older persons. *Proceedings of the South Eastern Regional Association of Family Economics and Home Management*, 18, 133-137.

Koonce, J.C., Sencindiver, C., & Rudd, N.M. (1986). Characteristics of holders versus non-holders of debit cards. *Proceedings of the South Eastern Regional Association of Family Economics and Home Management*, 15, 66-69.

Smith, J., Stafford, K., Gritzmacher, J., & Koonce, J.C. (1986). Clothing costs of women who earn income at home versus away from home. *Proceedings of the College Professors of Textiles and Clothing*.

Invited Papers

Cude, B.J., Hunts, H.J., & Lewis, J.Koonce. (1997). Unfair discrimination in insurance: A look at three issues. *Proceedings of the American Council on Consumer Interests*, 43, 163-166.

Lewis, J.Koonce, Swagler, R., & Burton, J.R. (1996). Low-income consumers' use of the alternative financial sector. *Proceedings of the American Council on Consumer Interests*, 42, 271-274.

Swagler, R., Lewis, J.Koonce, & Burton, J.R. (1996). Use of the alternative financial sector: Toward a revisionist hypothesis. *Proceedings of the American Council on Consumer Interests*, 42, 267-270.

Burton, J.R., Swagler, R., & Lewis, J.Koonce. (1996). The alternative financial sector: Policy implications for poor households. *Proceedings of the American Council on Consumer Interests*, 42, 279-284.

Abstracts

Koonce, J. C. (1990). Financial management attitudes and behaviors of low-income families. University Park, PA: College of Agriculture, Penn State University, *PENpages (MAPP-The Family and Economic Well-Being National Electronic Database)*, J. Van Horn, ed.; 085071569; Research Brief, 3 pp.

Extension Publications

Koonce, J. & Rupured, M. (2009, February). *When Your Income Drops: What About Your Assets?* (HACE-E-74-2). Athens, Georgia: University of Georgia Cooperative Extension.

Koonce, J. & Rupured, M. (2009, February). *When Your Income Drops: Insurance Matters* (HACE-E-74-4). Athens, Georgia: University of Georgia Cooperative Extension.

Koonce, J., & Rupured, M. (2008, March). Paying for your child's education: It's not as hard as you may think. In Ted G. Futris (Ed.), *Guide for New Parents (CHFD-E-86)* (pp. 20-21). Athens, Georgia: University of Georgia Cooperative Extension.

Rupured, M., & Koonce, J. (2008, March). Putting baby on a budget. In Ted G. Futris (Ed.), *Guide for New Parents (CHFD-E-86)* (pp. 18-19). Athens, Georgia: University of Georgia Cooperative Extension.

Koonce, J. (2008, January). *Insurance: Necessity or nuisance?* (HACE-E-66). Athens, GA: University of Georgia Cooperative Extension.

Koonce, J. (2008, January). *Before you invest* (HACE-E-67). Athens, GA: University of Georgia Cooperative Extension.

Koonce, J. C. (1994). *Insurance: Know the basics* [Series of Insurance Publications on Life, Health, Disability, Homeowner's, and Automobile Insurance]. University of Georgia College of Family and Consumer Sciences.

Koonce, J. C. (1990). *Making ends meet: The budget box approach* [Videotape]. University of Georgia College of Family and Consumer Sciences.

Koonce, J. C. (1989). *Money in your pocket* [Coloring Book]. University of Georgia College of Family and Consumer Sciences.

Koonce, J. C. (December, 1989). *Facts about the cost of moving within the same city* [Fact Sheet]. University of Georgia College of Family and Consumer Sciences.

Koonce, J. C. (December, 1989). *Rock-a-bye-baby: Goodbye carefree lifestyle* [Packaged Program]. University of Georgia College of Family and Consumer Sciences.

Marlowe, J., & Koonce, J. C. (May, 1989). *Questions and answers about funeral planning* [Fact Sheet]. University of Georgia College of Family and Consumer Sciences.

Marlowe, J., & Koonce, J. C. (February, 1989). *Money in your pocket: Money management for limited-income families* [Agent Training Manual]. University of Georgia College of Family and Consumer Sciences.

Other Extension Materials

Koonce, J. (2009). The *Insurance Jeopardy* PowerPoint Game and the *Insurance Jeopardy* Exhibit Game.

Koonce, J. (2009). The *Investment Jeopardy* PowerPoint Game and the *Investment Jeopardy* Exhibit Game.

Koonce, J. (2008). *Insurance: Necessity or Nuisance? Program* (PowerPoint with Notes, Exhibit and Activities).

Koonce, J. (2008). *Before You Invest Program* (PowerPoint with Notes, Exhibit and Activities).

Unpublished Articles

Gritzmacher, J. E., Stafford, K., Smith, J., & Koonce, J. (1987). Costs of working women in home-based businesses as compared to women who work for an employer in the same occupational statuses. *Unpublished Paper*, The Ohio State University.

Stafford, K., & Koonce, J. C. (1986). Use of computers in employment: A survey of graduates of the College of Home Economics. *Unpublished Paper*, The Ohio State University.

PROJECT COORDINATION AND PARTICIPATION:

Ambassador, Habitat for Humanity Women Build, 2009.

When Your Income Drops Program. Received a request from the team working on the Managing During Tough Times Initiative established by Extension Directors to use our materials. Laura Stephenson, Kentucky's FACS Extension Program Leader, requested permission to adapt the materials for use by FACS Agents in Kentucky, 2009.

Insurance: Necessity or Nuisance Program. Materials included on the managing During Tough Economic Times website for use by agents nationally, 2009.

Expert, U.S. Department of Labor Women's Bureau Financial Education Project, Part of a broad cross-section of financial professionals from across the United States who volunteer their time and knowledge to support the Wi\$eUp project by responding to questions submitted by online participants registered in the Women's Bureau demonstration project, 2008-2009.

Event Judging, 4-H Project Achievement, State Competition, Atlanta, Georgia, 2007-2009.

Event Judging, Northeast District's 4-H Project Achievement, Rock Eagle, March 1, 2008.

College Goal Sunday, Task Force member and site volunteer, February 2007, 2008 & 2009.

Judge, District Project Achievement, 4-H Students at State Competition, July 19, 2006, Atlanta, Georgia, 9:00 a.m.-2:00 p.m.

Judge, Consumer Judging and Cotton Bowl, 4-H Students at Fall Forum, December 9, 2006, Rock Eagle 4-H Camp, Eatonton, Georgia, 9:00 a.m.-12:00 p.m.

Mentor, Take Our Daughters to Work Day, The University of Georgia, April 24, 1997.

Judged the 1994 Awards of Excellence sponsored by the National Foundation for Consumer Credit.

Judged Resource Management State 4H Projects. The University of Georgia Cooperative Extension Service, 1992, 1994.

Judged Consumer Education State 4H Projects. The University of Georgia Cooperative Extension Service, 1990, 1991, 1994.

Judged State 4H Consumer Judging. The University of Georgia Cooperative Extension Service, 1990, 1991.

Helped coordinate the 4H Consumer Judging Project, a consumer education activity for youth. The University of Georgia Cooperative Extension Service, 1988-1990.

Judged Consumer Education and Home Management District 4H Projects. The University of Georgia Cooperative Extension Service, 1988-1990, 1993, 1997, 1998.

COOPERATIVE EXTENSION SEMINARS, WORKSHOPS, AND AGENT TRAININGS:

Koonce, Joan. (2009, July 23). Estate Planning Presentation, 35 employees at the Teachers Retirement System of Georgia (TRSGA) (2 hours), Atlanta, Georgia.

Koonce, Joan. (2009, April 21). FACS Foundations: Financial Planning Training, 9 FACS agents (2 hours), Athens, Georgia.

Koonce, Joan. (2009, April 13). Estate Planning Presentation, 22 employees at Augusta State University (1 hour), Augusta, Georgia.

Koonce, Joan. (2009, April 13). Financial Strategies for Retirement Security Presentation, 22 employees at Augusta State University (1 hour), Augusta, Georgia.

Koonce, Joan. (2009, March 7). Estate Planning Presentation, 125 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Augusta State University (1.5 hours), Augusta, Georgia.

Koonce, Joan. (2009, March 7). Financial Strategies for Retirement Security Presentation, 125 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Augusta State University (1.5 hours), Augusta, Georgia.

Koonce, Joan. (2009, February 28). Estate Planning Presentation, 225 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Middle Georgia College (1.5 hours), Cochran, Georgia.

Koonce, Joan. (2009, February 28). Financial Strategies for Retirement Security Presentation, 225 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Middle Georgia College (1.5 hours), Cochran, Georgia.

Koonce, Joan. (2009, February 23). Final Word: Estate Planning Presentation, 8 participants (2 hours), Forsyth, Georgia.

Koonce, Joan. (2009, February 9). Catch-up Strategies for Late Savers Workshop, 8 Clarke County EFNEP employees (2 hours), Athens, Georgia.

Koonce, Joan. (2009, February 7). Estate Planning Presentation, 150 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Effingham Board of Education (1.5 hours), Springfield, Georgia.

Koonce, Joan. (2009, February 7). Financial Strategies for Retirement Security Presentation, 150 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Effingham Board of Education (1.5 hours), Springfield, Georgia.

Koonce, Joan. (2009, January 31). Estate Planning Presentation, 83 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Kennesaw State University (1.5 hours), Kennesaw, Georgia.

Koonce, Joan. (2009, January 31). Financial Strategies for Retirement Security Presentation, 83 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Kennesaw State University (1.5 hours), Kennesaw, Georgia.

Koonce, Joan. (2009, January 24). Estate Planning Presentation, 236 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Georgia Gwinnett College (1.5 hours), Lawrenceville, Georgia.

Koonce, Joan. (2009, January 24). Financial Strategies for Retirement Security Presentation, 236 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Georgia Gwinnett College (1.5 hours), Lawrenceville, Georgia.

Koonce, Joan. (2009, January 22). Catch-up Strategies for Late Savers Online Wimba Training, 13 FACS agents (1.5 hours), Athens, Georgia.

Koonce, Joan. (2009, January 10). Estate Planning Presentation, 95 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Darton College (1.5 hours), Albany, Georgia.

Koonce, Joan. (2009, January 10). Financial Strategies for Retirement Security Presentation, 95 pre-retirees at the TRSGA One-Day Pre-retirement Seminar at Darton College (1.5 hours), Albany, Georgia.

Koonce, J. (2008, August 20). Finding Money to Invest Workshop, 4 Participants (1.5 hours), Oconee County Library.

Koonce, J. (2008, August 5). Financial Management Training: FACS Basics for 4-H Agents, 16 agents (1.5 hours), Eatonton, Georgia.

Koonce, J. (2008, July 10). Get the 411 on Investments Agent Training, 10 FACS agents (3 hours), Eatonton, Georgia.

Koonce, J. (2008, July 10). Get the 411 on Insurance Agent Training, 10 FACS agents, (3 hours) Eatonton, Georgia.

Koonce, J. (2008, February 26 & 27). Motivational and Career Planning Presentation for Students in Free Enterprise (SIFE), 26 students at Classic City High School (2 hours Each Presentation), Athens, Georgia.

Koonce, J. (2008, February, 19). Managing Your Estate Plan Concurrent Session, Under One Roof Housing Conference, 5 participants (1 hour), Fort Valley State University.

Koonce, J. (2008, February 12). Insurance and Risk Management, Financial Literacy for High School Students Teacher Training Workshop, 36 teachers (1.25 hours), Covington, Georgia.

Koonce, J. (2008, January 24). Before You Invest Agent Training, Winter School, 18 agents (1.5 hours), Eatonton, Georgia.

Koonce, J. (2008, January 23). Insurance: Necessity or Nuisance? Agent Training, Winter School, 10 agents (1.5 hours), Eatonton, Georgia.

Koonce, J. (2008, January 11). Insurance Presentation, Housing Education and Long-Term Planning Workshop, 96 participants (.5 hour), Fort Valley State University.

Koonce, J. (2007, July 9). At-risk teens and financial literacy, Career Technical Instruction/Coordinated Career Academic Education Coordinator Institute, 40 teachers and paraprofessionals that work with at-risk kids (2 hours), Athens, Georgia.

Koonce, J. (2007, October 11). Credit yourself for planning ahead (Estate Planning), presented to 60 Expanded Foods and Nutrition Education Program (EFNEP) staff at the Annual EFNEP State Conference (2 hours), Athens, Georgia.

Rupured, M. & Koonce, J. (2007, May 9). Foundations: Economic Well-Being for Individuals and Families Agent Training presented to 15 FACS agents (4 hours), Athens, Georgia.

Rupured, M. & Koonce, J. (2007, May 15). Agent training for Financial Literacy for High School Students Teacher Training Workshops presented to 15 NE District FACS agents (3 hours), Athens, Georgia.

Rupured, M. & Koonce, J. (2007, May 16). Agent training for Financial Literacy for High School Students Teacher Training Workshops presented to 5 NW District FACS

agents (3 hours), Dunwoody, Georgia.

Rupured, M. & Koonce, J. (2007, May 24). Agent training for Financial Literacy for High School Students Teacher Training Workshops presented to 11 SE District FACS agents (3 hours), Metter, Georgia.

Rupured, M. & Koonce, J. (2007, May 29). Agent training for Financial Literacy for High School Students Teacher Training Workshops presented to SW District FACS 14 agents (3 hours), Tifton, Georgia.

Koonce, J. (2007, June 4). Assisted SE District agents in delivering the Financial Literacy for High School Students Teacher Training Workshop, Sandersville, Georgia.

Koonce, J. (2007, June 13). Assisted NW District agents in delivering the Financial Literacy for High School Students Teacher Training Workshop, Clarkesville, Georgia.

Koonce, J. (2007, July 11). Assisted NE District agents in delivering the Financial Literacy for High School Students Teacher Training Workshop, Watkinsville, Georgia.

Koonce, J. (2007, July 13). Agent training for My Medicare Matters program presented to 2 NW District FACS agents (3 hours), Athens, Georgia.

Koonce, J. (2007, July 16). Agent training for My Medicare Matters program presented to 4 SE District FACS agents (3 hours), Statesboro, Georgia.

Koonce, J. (2007, August 1). Agent training for My Medicare Matters program presented to 4 SW District FACS agents (3 hours), Tifton, Georgia.

Koonce, J. (2007, July 19). Financial Planning Subject Matter Overview training for Andrea Scarrow, Colquitt County Financial Management agent, (1.5 hours) Athens, GA.

Koonce, J. (2007, November 6). Foundations: Economic Well-Being for Individuals and Families Agent Training presented to 13 FACS agents (1 hour), Athens, Georgia.

Insurance Program for Inmates at Athens Diversion Center, September 18, 1990.

Speaker at the Teenage Mother's Day Camp (TAM), July 9, 1990.

Budget Box Program for Department of Family and Children Services (DFACS), Coweta County, June 20, 1990.

Budgeting Program for inmates at Athens Diversion Center, June 5, 1990.

Insurance Program for inmates at Athens Diversion Center, May 29, 1990.

Low-Income Money Management Workshop at the Southeastern Region's Second

Annual Home Based Social Services Conference in Dekalb County, May 17, 1990.
Family Resource Management Core Training for county agents, April 19-20, 1990.

Budget Box Training for lawyers and paralegals in Clarke County, March 22, 1990.

Budgeting Program for inmates at Athens Diversion Center, February 6, 1990.

Choosing Medicare Supplement Insurance Program for Senior Citizens/Local Chapter of AARP, White County, January 25, 1990.

Understanding, Planning and Coping with Needs of the Elderly Program for Senior Citizens and Family Members of Senior Citizens, Bibb County, November 7, 1989.

One-on-one Low-Income Money Management Training, Barrow County agent, October 12, 1989.

Budget Box Training, Expanded Foods and Nutrition Education (EFNEP) agents and Program Assistants in Clarke, Barrow, Walton, and Hart County, September 15, 1989.

One-on-one Budget Counseling in Clarke County, September 6, 1989.

Low-Income Money Management Training for Community Action workers in Hall County, August 24, 1989.

One-on-one Budget Counseling in Clarke County, August 17, 1989.

Stock Investment Class at Hillsman Middle School, June 6, 1989.

Low-Income Money Management Training for Southwest District County agents in Tift County, May 25, 1989.

Low-Income Money Management Training for Central District County agents in Peach County, May 24, 1989.

Stock Investment Class at Hillsman Middle School, May 9, 1989.

Medicare Program for Senior Citizens in Houston County, April 24, 1989.

Family Resource Management Core Training for County agents, April 20-21, 1989.

Budgeting Program for prisoners at Lee Correctional Institute in Lee County, April 14, 1989.

Budgeting Program for University of Georgia classified employees, March 15, 1989.

Low-Income Money Management Training for North and North Central District County agents in Gwinnett and Barrow County, February 28, 1989, March 13, 1989.

Low-Income Money Management Pilot Training for Habitat for Humanity volunteers in Sumter County, February 9, 1989.

Family Decisions Computer Training, North District Update for County agents, Hall County, January 20, 1989.

Insurance Class at Hillsman Middle School, December 2, 1988.

Judging Event Training for County agents, November 21, 29, 1988.

Budgeting Program for prisoners at Lee Correctional Institute in Lee County, November 10, 1988.

Insurance Program for Senior Citizens in Houston County, November 4, 1988.

Insurance Program for Military personnel in Houston County, November 3, 1988.

INVITED SPEAKER:

Estate Planning Seminar, 15 Farmers, October 19, 2006, Madison, Georgia, 6:00-8:00 p.m.

Financial Management for Teens, 25 Paraprofessionals at the RVI/CVAE New Coordinator Institute, July 12, 2006, Athens, Georgia, 9:00-11:30 a.m.

Professional Women Panel, 20 At-Risk Teens, Campbell Street Church of Christ, June 15, 2006, Elberton, Georgia, 7:00-9:00 p.m.

Income Tax Workshop, January 23, 2006, 10 Low-income Participants in Clarke County School District's Even Start Financial Literacy Program, Athens, Georgia, 8:45-9:45 a.m.

Graduation Speaker, December 2, 2005, 9 Low-Income Participants Graduating from the New Connections to Work Program, Athens Tech, Athens Georgia.

Georgia Saves Workshop, September 2, 2005, 15 Participants in the New Connections to Work Program, Athens Tech, Athens Georgia.

Georgia Saves Workshop, July 5, 2005, Police Officers at the East Side Precinct, Athens Georgia.

Graduation Speaker, July 1, 2005, 10 Low-Income Participants Graduating from the

New Connections to Work Program, Athens Tech, Athens Georgia.
Motivational Speaker for Sparrow's Nest Outreach Ministry, 30 Low-Income Children from Athens Housing Projects, June 30, 2005, First United Methodist Church, Athens, Georgia.

Motivational Speaker for the "Paw"ing Your Way into Money Matters Program, May 28, 2005, 10 Low-Income Students from Green County High School, University of Georgia SIFE, Athens, Georgia.

Graduation Program Speaker for Sparrow's Nest Outreach Ministry, May 26, 2005, 25 Low-Income Graduating Seniors from Clarke County High Schools, First United Methodist Church, Athens, Georgia.

Georgia Saves Workshop, April 13, 2005, 20 Low-Income Participants in the New Connections to Work and Georgia Fatherhood Program, Athens Tech, Athens Georgia.

Starting and Running a Small Business Workshop, March 16, 2005, 15 Participants at Goodwill Career Center, Athens, Georgia.

Budgeting Workshop, February 24, 2005, 7 Participants at the Goodwill Career Center, Athens, Georgia.

Georgia Saves Workshop, February 16, 2005, 12 Low-Income Participants in the New Connections to Work and Georgia Fatherhood Program, Athens Tech, Athens Georgia.

Income Tax Workshop, February 2, 2005, 10 Low-Income Participants in Clarke County School District's Even Start's Financial Literacy Program, Athens, Georgia.

Georgia Saves Workshop, January 14, 2005, 20 Low-Income Participants in the New Connections to Work and Georgia Fatherhood Program, Athens Tech, Athens Georgia.

Fundamentals of Income Tax Preparation, January 28, 2004, 12 Participants, Low-Income Women in the Clarke County School District's Even Start Financial Literacy Program, Athens, Georgia.

Fundamentals of Income Tax Preparation, February 4, 2004, 15 Participants, Low-Income Women in the Clarke County School District's Even Start Financial Literacy Program, Athens, Georgia.

Georgia Saves Motivational Speaker, February 9, 2004, 60 Participants, Low-Income/High-Risks High School Students at Classic City High School, Athens, Georgia.

Georgia Saves Motivational Speaker, February 23, 2004, 10 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, March 12, 2004, 8 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, March 17, 2004, 5 Participants, Low-Income Participants in the Georgia Fatherhood Program at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, April 16, 2004, 9 Participants, Low-Income Participants in the Georgia Fatherhood Program at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, May 12, 2004, 6 Participants, Low-Income Participants in the Georgia Fatherhood Program at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, May 14, 2004, 14 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, August 13, 2004, 8 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, September 24, 2004, 7 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Georgia Saves Motivational Speaker, October 1, 2004, 5 Participants, Parents of Students at Alps Road Elementary School, Athens, Georgia.

Georgia Saves Motivational Speaker, October 7, 2004, 9 Participants, Parents of Students at Alps Road Elementary School, Georgia.

Georgia Saves Motivational Speaker, October 20, 2004, 14 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at Athens Tech, Athens, Georgia.

Credit Use Portion of the Home buyer Education Class, October 28, 2004, 25 Participants, First-time Home buyers, East Athens Development Corporation, Athens, Georgia.

Budgeting and Savings, November 3, 2004, 18 Participants, Low-Income Women in the Clarke County School District's Even Start Financial Literacy Program, Athens, Georgia.

Georgia Saves Motivational Speaker, November 15, 2004, 9 Participants, Low-Income Participants Making a Transition from Welfare to Work, New Connections to Work at

Athens Tech, Athens, Georgia.

Money Management, November 17, 2004, 8 Participants, Members of AARP, Council on Aging, Athens, Georgia.

Consumer Services: Financial Opportunities, January 31, 2003, 375 Participants, Family and Consumer Winter-In-Service sponsored by the Georgia Association of Teachers of Family and Consumer Sciences and the Georgia Department of Education for Family and Consumer Sciences Teachers, Atlanta, Georgia, Sheraton Buckhead.

Basics of Life, Health and Property Insurance, March 10, 2003, 15 Participants, Athens Housing Authority Residents, Athens, Georgia, Rocksprings Community.

The Basics of Credit in the First Time Homebuyer's Class, May 8, 2003, 20 Participants, First-Time Homebuyers, East Athens Development Corporation, Athens, Georgia.

Financial Strategies for Lifelong Money Management, June 7, 2003, 100 Participants, Sponsored by the Cooperative Extension Service and the Department of Labor for Women in the Welfare-to-Work Program, Jonesboro, Georgia.

Working and Conducting Research with Low-Income Families, June 18 and 19, 2003, 25 Participants, Faculty and Graduate Students at Northern Illinois University, Dekalb, Illinois.

Fundamentals of Savings and Budgeting, October 15, 2003, 15 Participants, Low-Income Women in the Clarke County School District's Even Start Financial Literacy Program, Athens, Georgia.

Speaker at Youth Career Day, Youth at New Hope Full Gospel Baptist Church, June 20, 2002.

Participated in discussion at the Persistent Poverty Meeting in Perry Georgia, May 28, 2002.

Budget Seminar and Individual Budgeting Sessions, Residents at Athens Area Homeless Shelter, March-June 2002.

Budgeting Session for the First Time Home buyer's Class, Hancock County residents, Hancock County Human Development Center, February 8, 2002.

Investment Seminar, Gwinnett County Employees, Gwinnett Justice and Administration Center, October 3 & 10, 2001.

Alternative Financial Sector: Lending Practices Seminar, Low-Income Families in the East Athens Community, East Athens Community Center, April 18, 2001.

Alternative Financial Sector Session, Participants at the Tenth Annual Financial Counseling Seminar, Columbus Trade and Convention Center, July 18, 2001.

Accredited Financial Counselor (AFC) Course I and II Review Sessions, Participants at the Tenth Annual Financial Counseling Seminar, Columbus Trade and Convention Center, July 16, 2001.

Money Management/Budgeting Workshop, Members of Love in Action, Love-In-Action Church, July 11, 2001.

American Homeowner Education and Counseling Institute AHECI First Time Home buyer Education Training with the housing counseling class, Low-Income Families in the East Athens Community, East Athens Community Center, June 2, 2001.

Individual Money Management Counseling Sessions, New Hope Full Gospel Church Members, Wednesdays from January 19-March 15, 2000.

How to Make it in the Work Environment, Graduation Speaker, Welfare to Work Clients in the Survival Skills Workshop, Clarke County Cooperative Extension Service Office, February 2, 2000.

Alternative Financial Sector Seminar, Welfare to Work Clients in a Survival Skills Workshop, Athens Technical Institute, January 21, 2000.

Money Management Seminar, New Hope Full Gospel Church Members, November 22, 1999.

Money Management Seminar, New Hope Full Gospel Church Members, November 21, 1999.

Welcome to the State of Poverty Event, Teachers at North Clayton High School, Clayton County Extension Service, August 23, 1999.

The Alternative Financial Sector: The Unbanked, Financial Counseling Seminar, Georgia Center for Continuing Education, August 2, 1999.

Monthly Account Ordinary Life Insurance and the Home Service Distribution System, Welfare to Work Clients, Walton County Cooperative Extension Service, March 19, 1999.

How to Make it in the Work Environment, Graduation Speaker, Welfare to Work Clients in the Survival Skills Workshop, Athens Technical Institute, March 12, 1999.

Money Management Seminar, Welfare to Work Clients in the Survival Skills Workshop,

Athens Technical Institute, March 5, 1999.
Money Management Seminar, Welfare to Work Clients in the Survival Skills Workshop, Athens Technical Institute, March 4, 1999.

Planning for Your Financial Future, Deliverance Temple Ministries, February 28, 1998.

Careers and Motivation, Clarke Central High School students, February 19, 1998.

Budgeting Workshop, Community Action, October 16 and November 13, 1997.

Budgeting and Using Credit Wisely Seminar, Undergraduate Students at UGA, November 12, 1997.

AFCPE Research, National Foundation for Consumer Credit (NFCC) Annual Conference, September 30, 1997.

Cost Saving Tips and Home Service Method of Marketing Insurance, Community Action Transition Demonstration Project, November 12 and December 9, 1996.

Tips on How to Make Your Dollar Go Further, Freshman Students at UGA, October 24, 1996.

Life Insurance and Your Retirement Seminar, State Employees, May 8, 1996.

Alternative Financial Sector, Credit Education for Community Organizations: A Working Conference, National Consumers League, May 4, 1996.

Budgeting Workshop, Covenant Care Services, February 27, 1996.

Investment/Retirement Seminar, Community Action Staff, February 23, 1996.

Retirement and Estate Planning Seminar, First AME Church, September 26, 1995.

Insurance and Risk Management Workshop, Classic City Pilot Club, October 24, 1995.

Series of Budgeting Workshops, Community Action Transition Demonstration Project, September-December 1995.

Tax Workshop, Community Action Transition Demonstration Project, February 7, 15, 1995.

Tax Workshop, Athens Diversion Center, January 24, 1995.

Money Management Workshop, Community Action Transition Demonstration Project, November 8, 22, 1994.

Money Management Seminar, Center for Black Women's Wellness in Atlanta, Georgia and the Institute of Community and Area Development (ICAD) at the University of Georgia, June 17, 1992, November 17, 1993.

Budgeting Seminar, First Time Home Buyers Program sponsored by Housing and Economic Leadership Partners, Inc. (HELP), October 6, November 4, 8, 1993.

MASS MEDIA:

Magazine Articles

Koonce, J. C. (May, 1989). Family involvement in money management. *Youth View Newsmagazine: A Family Guide for Georgians*, Atlanta, Georgia.

Newspaper Articles

Contributed to an article titled "Millions of Americans are unable to control spending" by Candice Dyer, *The Times*, Gainesville, Georgia, January 17, 2000.

Contributed to an article titled "State regulators target industrial-life insurance" by Chad Terhune, *Wall Street Journal*, October 21, 1998.

Contributed to an article titled "It's money that matters but sometimes, still, race" in the *Athens Observer*, December 31, 1992.

Newsletter Articles

Twenty-four articles published in various Extension newsletters and databases, 1988-2008.

Radio Broadcast Releases

Sixteen radio spots, University of Georgia Cooperative Extension, 1989-2008.

Television Interviews

College students' use of credit cards, University News, Athens, Georgia, May 7, 1997.

EDITORIAL WORK:

Editor

Annual Conference Proceedings of the Association for Financial Counseling and Planning Education, 1996.

Editorial Review Board, *The Forum for Family and Consumer Issues Journal*.

Reviewer

Reviewer, Applications for the Military Spouse Fellowship for the Accredited Financial Counselor® Program, 2008.

African Americans and money matters: The journey on the road to financial security (2007). Chapter in *Advances in Consumer Finance Research*.

Eastern Family Economic and Resource Management Conference Proceedings, 2007.

Online review of Chapters 2 and 6 in the textbook: Bajtelsmit, V. (2005). *Personal Finance: Skills for Life* (1st ed), Hoboken, N.J.: John Wiley & Sons.

Bajtelsmit, V. (2005). *Personal Finance: Skills for Life* (1st ed), Hoboken, N.J.: John Wiley & Sons.

Developed online multiple choice questions for the entire textbook: Bajtelsmit, V. (2005). *Personal Finance: Skills for Life* (1st ed), Hoboken, N.J.: John Wiley & Sons. Tax chapter in the textbook: Garman, E.T., & Fogue, R.E. (2004). *Personal Finance* (8th ed.), Boston: Houghton Mifflin Company.

Wrote a section titled "How to Choose a Financial Planner" for the "Ask the Expert Box" in Chapter 2 of the textbook: Garman, E.T., & Fogue, R.E. (2004). *Personal Finance* (8th ed.), Boston: Houghton Mifflin Company.

Prospectus for a textbook titled *Estate and Financial Planning*, Lawrenceville, N.J.: Thomson Business and Professional Publishing, 2004.

Cude, B. (2004). Understanding Georgia college students' consumer and financial attitudes and behaviors, *AES Proposal*.

Garman, E.T., & Fogue, R.E. (2003). *Personal Finance* (7th ed.), Boston: Houghton Mifflin Company.

Journal of Family and Economic Issues, 2002.

Mauldin, T. (2001). Poverty and financial hardship: What can personal financial ratios tell us about economic hardship?, *AES Proposal*.

Garman, E.T., & Fogue, R.E. (2000). *Personal Finance* (6th ed.). Boston: Houghton Mifflin Company.

Godwin, D. (2000). Consumer debt and debt repayment difficulties, *AES Proposal. Advancing the Consumer Interest*, 2000.

Family and Consumer Sciences Research Journal, 1998, 2009.

Journal of Consumer Affairs, 1998, 2000, 2001, 2002.

Phelps-Stokes Graduate Fellowship Applications, 1998, 2002.

Wall Street Journal Interactive Website, 1998.

Worheide's, *Personal Finance: An Internet Based Approach Using the Wall Street Journal Interactive Website*, 1998.

Journal of Family and Consumer Sciences, 1997.

Eastern Family Economics/Resource Management Association Conference Proceedings, 1997.

University-Wide Assistantship Applications for Minority Graduate Students, 1996, 1997.
Garman, E.T., & Forgue, R.E. (1994). Managing Taxes. In *Personal Finance* (4th ed.). Boston: Houghton Mifflin Company.

Association for Financial Counseling and Planning Education Conference Proceedings, 1994, 1995, 1997, 2002.

American Council on Consumer Interests (ACCI) Conference Proceedings, 1990, 1992-1994, 1999, 2005.

Financial Counseling and Planning Journal, 1990-1991, 1999-2001.

Factors affecting the consumer behavior of low-income consumers. *MAPP-The Family and Economic Well-Being National Electronic Database*, 1990.

Furry, M. (1990). *Families managing money: Protecting resources* [A Series of Insurance Publications]. The Pennsylvania State University Cooperative Extension Service.

Marlowe, J. (July, 1990). *Money in your pocket: The budget box system* [Guide sheet]. The University of Georgia Cooperative Extension Service.

PANEL PARTICIPATION OR MODERATOR:

Sessions Chaired at Professional Meetings

Association for Financial Counseling and Planning Education, 1995, 1996

American Council on Consumer Interests Annual Conference, 1990, 1994

GRANTS:

Smart Planner: Financial Education for Seniors, U. S. Department of Health and Human Services, \$21,971, June 2009-March 2010, Not Funded

Immediate, Intermediate, and Long-term Strategies for Bringing Financial Planning to Underserved Populations Through Experimental Learning and Student Recruitment, USDA Challenge Grant, \$280,662, August 2009-August 2012, Funded

Teaching Insurance, Risk Management, Investments and the Benefits of Financial Planning to Underserved Populations, CFP Board Financial Planning Grants, \$131,581, July 2008-June 2010, Not Funded

Smart Investing at Your Library, NASD Investor Education Foundation, \$26,409, February 2008-February 2010, Not Funded.

Georgia's College Goal Sunday Program, Lumina Foundation, \$125,600, January 1, 2007-December 31, 2009, Funded.

Life Skills Literacy: Designing an Intervention for Families with Limited Resources, Department of Family and Children Services, \$15,000, January 1, 2007-December 31, 2007, Funded.

The Effectiveness of Life Skills Literacy: A Pilot Study, UGA Poverty Initiative, \$20,888, January 1, 2007-December 31, 2007, Funded.

Intergenerational Transmission of Savings Behavior and Family Communications, Take Charge America Institute, \$3,500, October 1, 2006 September 30, 2007, Funded.

Tomorrow's Executives (SIFE Project), Marcus Foundation, \$5,000, March 1, 2006-November 30, 2007, Funded.

A Service Learning Income Tax Assistance Partnership in Athens, SEGUE, \$4,500, Spring 2007, Funded.

Paving into Money Matters, HSBC Financial Literacy Grant, \$1,000, February 1, 2006-December 31, 2006, Funded.

Life Skills Literacy Project, University of Kentucky Center for Poverty Research, \$19,669, Not Funded.

Life Skills Literacy: Designing an Intervention for Families with Limited Resources, UGA Poverty Initiative, January 2006-December 2006, \$29,992, Not Funded

Earned Income Tax Credit Workshop, Welfare Technical Assistance Workshop Grant, Department of Health and Human Services, November 2005, Funded the Georgia Workshop

Service Learning through Financial Education Workshops for UGA Staff, University Employees' Credit Union, October 2005-May 2006, \$3,388, Funded

Financial Education for UGA Staff and Athens Community, UGA Office of the Vice President for Public Service and Outreach, SEGUE, October 2005-April 2006, \$4,840, Not Funded

Investment Dawgs (SIFE Project), Marcus Foundation, March 2005- November 2005, \$10,000, Funded

Financial Literacy Program (SIFE Project), HSBC Education Trust and the Corporate, Investment Banking and Markets Division of HSBC, March 2005, \$1800, Funded

The Application of Statistical Methodology and the Receptivity to Computer Based Testing in the Refinement of a National Certification Exam, College of Family and Consumer Sciences, Faculty Research Development Grant, November 1, 1999-April 30, 2000, \$3,500, Funded.

Promoting Financial Literacy Through Student Outreach, United States Department of Education, Challenge Grant, 01/1/00-12/31/02, \$210,233, Not Funded.

Rotary Grant to Teach at the University of Botswana, The Rotary Foundation of Rotary International, August 1, 1999-May 1, 2000, \$20,000, Funded, but I did not accept the grant because I could not go for personal reasons.

Moving the Working Poor to Self-Sufficiency, Department of Labor (DOL), Proposal written to determine interest and to establish a working relationship with the department that will hopefully lead to funding from the DOL, Not Funded.

Promoting Financial Literacy through a Family Financial Management Center, Year-end FY '98 CSREES funds, September 1998-September 1999, \$8,000, Not Funded.

Industrial Life Insurance and the Home Service Method of Marketing Insurance, College of Family and Consumer Sciences, Undergraduate Research Award, 1997, \$700, Student's Advisor, Funded.

Alternative Financial Sector, College of Family and Consumer Sciences, Faculty Research Development Grant, 1995, \$700, Funded.

Low-Income Consumers and the Nontraditional Financial Services Market, National Science Foundation, 1994, \$54,760, Not Funded.

Consumer and Financial Management Attitudes and Behaviors of Low-Income Persons, National Science Foundation, 1992, \$538,435, Not Funded.

Consumer Behavior of Low-Income Persons: Differences by Race, Social Science Research Council, 1991, \$15,000, Not Funded.

Consumer Behavior of Low-Income Persons, National Science Foundation Development Grant, 1991, \$10,681, Funded.

Summer Institute in Research on Aging, National Institutes on Aging, July 1991, One Week Institute in Warrenton, Virginia.

Consumer Behavior of Low-Income Persons. Institute for Behavioral Research Faculty Mentoring Program, November 1990, \$3,000 plus mentor, Funded.

STUDENT ORGANIZATION INVOLVEMENT:

Advisor, UGA Students in Free Enterprise (SIFE), 2004-2007

Advisor, UGA Council on Consumer Interests (CCI), 1990-1993, 1995-1998

STUDENT ADVISEMENT:

Undergraduate Students

Advised an average of 20 students per semester

Graduate Students

- Service on Ph.D. Student Committees
 - Geraldine Clarke
 - C. W. Copeland
 - Bill Fleming
 - Crystal Hudson
 - M. J. Kabaci
 - Yinghao Li

Kelly Manley
Katie Simmons
Manju Tanwar
Xin Xin Xu
Yali Yang*
Yue Zhang

- Service on Master's Degree Student Committees

Paul Annis
Andrea Cordy*
Josalyn Dykes
Eric Gilmore
Mary Linnenbrink
Farah Mihoubi*
Pamela Outlaw
Yali Yang

*Committee Chair

COURSES TAUGHT:

The University of Georgia

HCE 364 (Principles of Family Finance)
HCE 364 (Principles of Family Finance, Independent Study)
HCE 465/665 (Family Consumer Systems)
HCE 576/776 (Advanced Family Finance)
HCE 577/777 (Family Financial Counseling)
HCE 910 (Seminar in Housing and Consumer Economics on Tax Policy)
HACE 3200 (Intermediate Family Financial Management)
HACE 4200/6200 (Family Savings and Investments), Spring 2000; Fall 2003, 2004, 2005, 2006
HACE 4205/6205 (Family Portfolio Management), Spring 2006
HACE 4220/6220 (Family Estate Planning), Fall 2004, 2006
HACE 5200/7200 (Family Financial Counseling), Fall 2000
HACE 5250/7250 (Family Financial Planning), Spring 2000, 2004, 2005
HACE 5900/7900 (Internship Orientation), Fall 2005, Spring 2006
HACE 8200 (Family Financial Analysis), Fall 2000

The Ohio State University

FRM 260 (Family Financial Management)

NEW OR SUBSTANTIALLY REVISED COURSES:

The University of Georgia

HCE 364 (Principles of Family Finance, Independent Study)
HCE 576/776 (Advanced Family Finance)
HCE 577/777 (Family Financial Counseling)
HCE 910 (Seminar in Housing and Consumer Economics on Tax Policy)
HACE 3200 (Intermediate Family Financial Management)
HACE 4200/6200 (Family Savings and Investments)
HACE 4205 (Family Portfolio Management)
HACE 4220/6220 (Family Estate Planning)
HACE 5200/7200 (Family Financial Counseling)
HACE 5250/7250 (Family Financial Planning)

OTHER TEACHING RELATED RESPONSIBILITIES:

Non-thesis M.S. Degree proposal

Proposal to change the family financial management (FFM) emphasis to a major in family financial planning

Participated in the Certified Financial Planner (CFP) Board certification process of the department's curriculum.

COMMITTEE WORK:

Department Committees

Chair, Post-Tenure Review Committee for Teresa Mauldin, Department of Housing and Consumer Economics, University of Georgia, 2004, 2009.

Chair, Post-Tenure Review Committee for Patrice Dollar, Department of Housing and Consumer Economics, University of Georgia, 2004.

Chair, Post Tenure Review Committee for Roger Swagler, Department of Housing and Consumer Economics, University of Georgia, 2003.

Member, Post Tenure Review Committee for Julia Marlowe, Department of Housing and Consumer Economics, University of Georgia, 2003.

Member, Ph.D. Reading Committee, Department of Housing and Consumer Economics, University of Georgia, 2002-2006.

Member, Post Tenure Review Committee for Teresa Mauldin, Department of Housing and Consumer Economics, University of Georgia, 1999.

Chair, Post Tenure Review Committee for Julia Marlowe, Department of Housing and Consumer Economics, University of Georgia, 1998.

Member, Graduate Policy and Admissions Committee, Department of Housing and Consumer Economics, University of Georgia, 1994-2002.

Member, Student Recruitment Committee, Department of Housing and Consumer Economics, University of Georgia, 1992-1998.

Member, Seminar Committee, Department of Housing and Consumer Economics, University of Georgia, 1990-1991.

Curriculum Development for Ph.D., Department of Housing and Consumer Economics, University of Georgia, 1990-1991.

Member, Ad Hoc Committee to develop an in-service training curriculum for Extension Specialists, University of Georgia Cooperative Extension Service, 1989-1990.

Member, Screening Committee to choose candidates to be interviewed for the Associate State Leader position, University of Georgia Cooperative Extension Service, 1989-1990.

Member, Plan of Work/Report Committee for Revitalization of Rural Georgia, University of Georgia Cooperative Extension Service, 1989-1990.

College Committees

Member, Cooperative Extension Winter School Social Committee, 2008.

Member, Extension Computer Advisory Committee, College of Family and Consumer Sciences, University of Georgia, 2007.

Chair, Extension Financial Management Specialist Search Committee, Department of Housing and Consumer Economics, College of Family and Consumer Sciences, University of Georgia, 2005.

Chair, Assistant Professor in Family Financial Planning Search Committee, Department of Housing and Consumer Economics, College of Family and Consumer Sciences, University of Georgia, 2003.

Member, Family Financial Management Extension Specialist Search Committee, College of Family and Consumer Sciences, University of Georgia, 2000-2001.

Member, Curriculum Committee, College of Family and Consumer Sciences, University of Georgia, 1999-2000, 2002-2006.

Member, Leadership Advisory Board, College of Family and Consumer Sciences, University of Georgia, 1999-2000.

Member, Search Committee, Department of Textiles, Merchandising, and Interiors, College of Family and Consumer Sciences, University of Georgia, 1999-2000.

Member, Facilities and Safety Committee, College of Family and Consumer Sciences, University of Georgia, 1998-2000

Chair, Family Financial Management Extension Specialist Search Committee, Department of Housing and Consumer Economics, College of Family and Consumer Sciences, University of Georgia, 1998.

Member, Search Committee, Department of Child and Family Development, University of Georgia, 1997-1998.

Member, Associate Dean of Outreach Search Committee, College of Family and Consumer Sciences, University of Georgia, 1995-1996.

Member, Faculty Grievance Review Board, College of Family and Consumer Sciences, University of Georgia, 1995-2000.

Member, Strategic Planning Committee, College of Family and Consumer Sciences, University of Georgia, 1994-1997.

Member, Faculty Development Research Proposal Review Committee, College of Family and Consumer Sciences, University of Georgia, 1994-1995, 2002.

Elected Member, Faculty Advisory Committee, College of Family and Consumer Sciences, University of Georgia, 1992-1994.

Member, Student-Faculty Committee, College of Family and Consumer Sciences, University of Georgia, 1990-1998.

Member, Honors Program Committee, College of Family and Consumer Sciences, University of Georgia, 1990-1991.

Member, Junior Faculty Advisory Committee, College of Agriculture, University of Georgia, 1990.

Member, Ad Hoc Committee: New Ventures in Affirmative Action, College of Home

Economics, The Ohio State University, 1988.

University Committees

Member, Professional & Applied Studies (C) Area Committee for Appointment and Reappointment to the Graduate Faculty

Member, Academic Honesty Panel, University of Georgia, 1997-2003.

Member, Faculty Admissions Committee, University of Georgia, 1995-1996, Secretary, 1996-1997.

Member, Faculty Advisory Committee, University of Georgia Independent Study, 1995-1997.

Member, College of Family and Consumer Sciences Dean Search Committee, University of Georgia, 1990-1991.

Local Committees

Member, OneAthens Affordable Housing Action Team Housing Counseling Sub-Committee, 2009.

Regional Committees

Member, Rural Revitalization Planning Committee, Cooperative Extension Service, Southern Region, 1989-1990.

Organization Committees

Member, Georgia Extension Association of Family and Consumer Sciences Executive Board

Member, Georgia Saves Advisory Board, 2003-2005.

Member, Athens Area Habitat for Humanity Board of Directors, 2002-2003.

Member, American Council on Consumer Interests Board of Directors, 1997-2000.

Co-coordinator, American Council on Consumer Interests Conference Coordinating Committee, 1998-1999.

Member, American Council on Consumer Interests Finance, Foundation, and Grants Committee, 1998-2000.

Member, American Council on Consumer Interests Awards Coordinating Committee,

1998-1999.

Chair, Thesis Award Committee, American Council on Consumer Interests, 1996-1999.

Member, Affirmative Action Committee, Association for Financial Counseling and Planning Education, 1993-1994.

Conference Committees

Member, AFCPE Extension Pre-Conference Planning Team, 2009.

Chair, Conference Papers and Proceedings, Association for Financial Counseling and Planning Education, 1996.

Chair, Program Evaluation Committee, Association for Financial Counseling and Planning Education Annual Conference, 1992.