

# LANCE PALMER, Ph.D., CPA, CFP®

Department of Housing and Consumer Economics  
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## EDUCATION

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Ph.D. Family, Consumer, and Human Development / Consumer Sciences, Utah State University, June 2004  
M.B.A., Business Administration, University of Utah, May 2000  
B.S. (Cum Laude) Accounting, University of Utah, May 1999

## AREAS OF INTEREST

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Assessing the impact of timing and context of financial education; Effectiveness of consciousness raising activities related to spending behavior and employee benefits education; expanding financial planning education in the community

## DISSERTATION

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The effects of mortgage debt on assets and total resources among near-retirement households (Major Professor: Dr. Jean M. Lown)

## ACADEMIC APPOINTMENTS

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- Assistant Professor, Department of Housing and Consumer Economics, University of Georgia, 2004 – present.
- Family Financial Planning Program Director, Department of Housing and Consumer Economics, 2004 – 2008.

## OTHER PROFESSIONAL EMPLOYMENT

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- Department of Family, Consumer, and Human Development, Utah State University, Graduate Research and Teaching Assistant, 2001 – 2004.
- KPMG, LLP – Auditor, Salt Lake City, UT, 2000 – 2001
- KPMG, LLP – Administrative Assistant, Salt Lake City, UT, 1998 - 1999
- Zions Bank, Accounts Receivable Loan Specialist, Salt Lake City, UT, 1997 – 1998

## FELLOWSHIPS, HONORS, AND AWARDS

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- Richard B. Russell Undergraduate Teaching Award, 2009, University of Georgia
- Lilly Teaching Fellow, 2007 – 2009, University of Georgia
- IRS Community Partner Award, 2007, 2008
- Gamma Sigma Delta Junior Achievement in Teaching Award, March 2007
- 2005 Best Journal Paper, Financial Counseling and Planning, AFCPE
- Jewell L. Taylor Fellowship, American Association of Family and Consumer Sciences, May 2003
- T. Clair and Enid Johnson Brown Scholarship, College of Education and Human Services, Utah State University, March 2003
- Phyllis R. Snow Scholarship, Department of Family, Consumer, and Human Development, College of Education and Human Services, Utah State University, March 2003
- Robins Award Nominee (USU Research Assistant of the Year), Utah State University, March 2003
- Research Assistant of the Year, College of Education and Human Services, March 2003
- Ford Motor Company Fund Student Travel Award, American Council on Consumer Interest, April 2002
- Nominee for the 2002 Research Assistant of the Year, Department of Human Environments, College of Family Life, Utah State University, January 2002
- Presidential Fellowship Award, Utah State University, August 2001 B May 2002
- MBA Committee Student Representative, University of Utah, August 1999 B May 2000
- John R. Anderson Scholarship, College of Business, University of Utah, 1999

## RESEARCH AND SCHOLARSHIP

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### a. Refereed Journal Publications

1. Palmer, L., Goetz, J., & Chatterjee, S. Expanding financial education and planning opportunities through service-learning. *Financial Services Review*, forthcoming.
2. Schuchardt, J., S. D. Hanna, T. K. Hira, A. C. Lyons, L. Palmer, J. J. Xiao. Financial literacy and education research priorities. *Financial Counseling and Planning*, forthcoming.
3. Chatterjee, S., Goetz, J. W., & Palmer, L. (2009). Sustainable withdrawal rates of retirees: Is the current economic shock a cause for concern. *Economics Bulletin*, 29(1), A10.
4. Palmer, L., Goetz, J. W., & Moorman, D. C. (2008). Development of a multi-item spending behavior assessment: An application of the Transtheoretical Model of change. *Journal of Consumer Education*, 25, 17 – 32.

5. Lyons, A. C., Jayaratne, K.S.U., & Palmer, L. (2008). Financial Education and Program Evaluation for Extension Professionals: From Research to Practical Application. *Journal of the National Extension Association Family & Consumer Sciences*, 3, 29 – 35.
6. Jayaratne, K.S.U., Lyons, A. C. & Palmer, L. (2007). A User-Friendly Evaluation Resource Kit for Extension Agents Delivering Financial Education Programs. *Journal of Extension*, 46(1).
7. Palmer, L., Bhargava, V., & Hong, G. S. (2006). Will adoption and life events among older adults. *Financial Services Review*, 15(4), 281 – 295.
8. Lyons, A. C., Palmer, L., Jayaratne, K.S.U., & Scherpf, E. (2006). Are we making the grade? A national overview of financial education and program evaluation. *Journal of Consumer Affairs*, 40(2), 208 – 235.
9. Palmer, L. & Lown, J. M. (2006). Mortgages and asset accumulation: A ten year comparison of homeowners. *Journal of Personal Finance*, 5(2), 32 – 54.
10. Johnson, L. N., Carswell, A. T., Palmer, L., Sweaney, A. L., Mullis, R. M., Leonas, K. K., Moss, J. K., & Mauldin, T. (2005). An intervention model to alleviate family poverty. *Journal of Family and Consumer Sciences*, 97(4), 73 – 76.
11. Lown, J. M. & Palmer, L. (2005). Long term care insurance purchase: An alternative approach. *Financial Counseling and Planning*, 15(2), 1 – 11.
12. Hong, G.-S., Fan, J., Palmer, L., & Bhargava, V. (2005). Leisure travel expenditure patterns by family life cycle stages. *Journal of Travel & Tourism Marketing*, 18(2), 15 – 30.

b. Referred Book Chapters

1. 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.

c. Working Papers

1. Palmer, L., Harness, N. J., & Goetz, J. Assessing passive education with low to moderate income audiences: Evidence regarding the retirement savers tax credit.
2. Chatterjee, S., Goetz, J., & Palmer, L. Self-regulation and wealth accumulation: Does dining together as a family matter.

d. Referred Proceedings Publications and Conference Presentations

1. Palmer, L. & Lyons, A. C. (2008). Evaluating education in troubled times. *Extension Pre-*

*Conference Meeting* held in conjunction with the Association for Financial Counseling and Planning Education, November 19, 2008, Garden Grove, CA.

2. Palmer, L., Goetz, J., & Chatterjee, S. (2008). Service learning for financial planning students: Making a difference now and for years to come. *22<sup>nd</sup> Annual Meeting of the Academy of Financial Services*, October 3-4, 2008, Boston, MA.
3. Chatterjee, S., Palmer, L., & Goetz, J. (2008). Household wealth creation and asset allocation: Does dining together with family help? *Proceedings of the 22<sup>nd</sup> Annual Meeting of the Academy of Financial Services*, October 3-4, 2008, Boston, MA.
4. Palmer, L. (2008). Financial education evaluation toolkit: An introduction. *Second Annual Common Wealth Symposium: Improving Financial Education in Pennsylvania Communities*, May 20-21, 2008, Grantville, PA.
5. Palmer, L., Goetz, J., Moorman, D., & Davis, B. P. (2007). Tracking spending and changes in college students' expenditures. *Proceedings of the 21<sup>st</sup> Annual Meeting of the Academy of Financial Services*, October 16-17, 2007, Orlando, FL.
6. Pimentel, L. G., Palmer, L., Carswell, A., Koonce, J., Mauldin, T., & Johnson, L. (2007). Assisting families in poverty: The creation of a holistic approach. *Proceedings of the Association for Financial Counseling and Planning Education*, November 14-16, 2007, Tampa, FL, p 9.
7. Palmer, L., Lyons, A. C., & Jayaratne, K. (2007). Successful program evaluation: Financial education evaluation toolkit. General session presentation at the annual meeting of the Association for Financial Counseling and Planning Education, November 14-16, 2007, Tampa, FL.
8. Jayaratne, K. S. U., Lyons, A. C., and Palmer, L. (2007, November). An Innovative Approach for Building Evaluation Capacity of Grassroots Level Financial Educators Including Extension Agents. *21st Annual Conference of the American Evaluation Association*, November 7-10, 2007, Baltimore, MD.
9. Schuchardt, J., Lambur, M., & Palmer, L. (2007). How do you know financial education works? *Proceedings of the Association for Financial Counseling and Planning Education*, November 14-16, 2007, Tampa, FL, p 68.
10. Carswell, A., Leonas, K., Palmer, L., Johnson, L., Mullis, R., & Mauldin, T. (2005). Life skills literacy: Improving human capital through innovative service delivery. *Understanding and Information Policy Design: Twenty-Seventh Annual APPAM Research Conference*, November 3 - 5, 2005, Washington, DC.
11. Palmer, L., Bhargava, V., & Hong, G.-S. (2005). Will adoption and life events among older households. *Consumer Interests Annual*, 51.

12. Palmer, L. (2005). Student Debt Counseling and Assessment. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2005, 39.
13. Palmer, L., Lown, J., Fox, J., Gustafson, B., & Halley, R. (2005). Personal finance in an academic curriculum. *Consumer Interests Annual*, 51.
14. Lown, J. M. & Palmer, L. (2004). Long-term care insurance decisions: An alternative strategy. *Western Family Economics Association Annual Conference*, October 19-21, 2003, Salt Lake City, UT.
15. Palmer, L., Bhargava, V., & Evans, D. (2003). Recovery from bankruptcy: Evidence from the 2001 Survey of Consumer Finance. *Proceedings of the Association of Financial Counseling and Planning Education Annual Conference*, November 19-22, 2003, Savannah, GA, 27 - 36.
16. Hong, G. S., Bhargava, V., & Palmer, L. (2003). Intergenerational transfer behavior of single senior households: Does gender matter [Electronic version]? *Consumer Interests Annual*, 49.
17. Lown, J. M. & Palmer, L. (2002). Assessing the Retirement Preparation of Baby Boomers. *Papers of the 42<sup>nd</sup> Annual Conference: Western Region Home Management-Family Economics Educators*, Spokane, WA, 2002, 25 - 31.
18. Palmer, L. (2002). The mortgage prepayment decision: A different perspective. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2002, 123 - 125.
19. Palmer, L., O'Neill, B., & Lown, J. (2002). Development of a guidebook to help late savers prepare for retirement. *Financial Security in Later Life: National Initiative Roll-Out Conference*, Myrtle Beach, N.C.

e. Other publications

1. Jayaratne, K. S. U., Lyons, A. C., & Palmer, L. (2007). Financial Education Evaluation Manual. Greenwood Village, CO: National Endowment for Financial Education. Electronic version available from [http://www2.nefe.org/eval/manual\\_toc.html](http://www2.nefe.org/eval/manual_toc.html)
2. 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.
3. Palmer, L. (2007). Book review: The couples contract for a lasting relationship. *Financial Counseling and Planning*, 18(1), 76-78.
4. Palmer, L. (2005). Institutional profile: Family financial planning at University of Georgia. *Journal of Personal Finance*, 4(2).

5. O'Neill, B., Lown, J., & Palmer, L. (2003). *Guidebook to help late savers prepare for retirement* [electronic version]. Denver, CO: National Endowment for Financial Education.

f. Other presentations, seminars, and guest lectures

1. Palmer, L. (November 14, 2008). Guest presentation: Research in financial planning. Honors seminar course.
2. Palmer, L. & Goetz, J. (June 24, 2008). Retirement readiness. *Back to FACS Summer School*. Athens, GA.
3. Palmer, L. (March 26, 2008). Debt, credit, taxes, and savings: An introduction. Guest lecture for the Graduate School's *Professional Development Seminar*.
4. Palmer, L. (November 7, 2007). Student spending behavior: Is anyone keeping track? Guest lecture for the Honors College's *Lunchbox Lectures Series*.
5. Palmer, L. (October 23, 2007). *2007 NAGDCAST #3: Financial Education Evaluation Toolkit*. National web-cast hosted by the National Association of Government Defined Contribution Administrators.
6. Palmer, L. (October 16-20, 2007). *Exhibit: Financial Education Evaluation Toolkit*. 2007 Annual Meeting of the National Association of Government Defined Contribution Administrators. Palm Springs, CA.
7. Palmer, L. (October 11, 2007). *Overview of the Family Financial Planning program*. Department of Housing and Consumer Economics seminar series.
8. Palmer, L. (September 7, 2007). The effect of spending diaries on college students' expenditures. Guest lecture for STAT 8000.
9. Palmer, L. (2006). Life long planning. Continuing the momentum of the White House conference on ageing: Developing an academic-practice partnership, Institute of Gerontology-University of Georgia, Report # UGAIG-06-003.
10. Palmer, L. (2005). Vipers, spiders, cubes, and diamonds: An introduction to exchange traded funds. *Financial Counseling Conference*, July 26-28 2005, Columbus, GA.
11. Palmer, L. (2005). Identity theft: Keeping you you and me me. *Back to FACS Summer School*, June 14 & 15, 2005, Athens, GA.

g. Work in progress

1. Palmer, L., Harness, N. J., & Goetz, J. W. Implications of the Retirement Savings Tax Credit for Government Employees.

2. Palmer, L., Bhargava, V., & Evans, D. Recovery from bankruptcy: Helps and hindrances.
3. Palmer, L., Bliss, D. L., & Goetz, J. W. Applying the Transtheoretical Model to college students' finances: A qualitative analysis.

## GRANTS AND FUNDED PROJECTS

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### a. Research grants

1. Palmer, L., Harness, N. J., Goetz, J., & Everson, D. Employee benefits education in the community through VITA. Scholarship of Engagement Grants to Enhance University Engagement (SEGEUE), Fall 2008 – Spring 2009, \$4,737.
2. Palmer, L. & Goetz, J. Effects of Volunteer Income Tax Assistance (VITA) on Students, Georgia Federal Credit Union, October 2007 – May 2008, \$2,973.
3. Johnson, L. N., Carswell, A. T., Palmer, L., Leonas, K. K., Moss, J. K., Mauldin, T., Mullis, R. M., & Bower, D. The effectiveness of Life Skills Literacy: A pilot study. Poverty and the Economy Faculty Research Grants Program-University of Georgia. January 2007 to December 2007. \$20,808.
4. Jayaratne, K.S.U., Lyons, A. C., Palmer, L. Capacity building for impact evaluation of financial education programs. (2004). National Endowment for Financial Education, May 2004 – November 2007. \$137,358.
5. Palmer, L. Exploring the relationship between bankruptcy and mortgage defaults in Georgia. (2004). University of Georgia Research Foundation, January 2005 – December 2005. \$6,102.

### b. Teaching grants

6. Palmer, L., Goetz, J. W., Koonce, J., Gibson, S., Chatterjee, S., Rupured, M., & Hudson, C. Immediate, Intermediate, and Long-term Strategies for Bringing Financial Planning to Underserved Populations, Fall 2009 – Fall 2012, \$280,673.
7. Palmer, L. & Goetz, J. Expanding the reach of students through Service-Learning initiatives. Georgia Federal Credit Union, January 2009 – December 2009, \$11,550.
8. Palmer, L. & Goetz, J. Effects of Volunteer Income Tax Assistance (VITA) on Students, Georgia Federal Credit Union, October 2007 – May 2008, \$2,973.
9. Palmer, L. & Johnson, L. N. Life Skills Literacy and Service Learning, UGA Alumni Association Campus Support Fund, January 2007 – January 2008, \$750.
10. Johnson, L. N., Carswell, A. T., Palmer, L., Leonas, K. K., Moss, J. K., Mauldin, T.,

Mullis, R. M., & Bower, D. Georgia Department of Human Resources-Clarke County Office. Duration January 2007 to December 2007. To provided Life Skills Literacy Services, \$15,000, funded.

11. Palmer, L. & Goetz, J. Volunteer Income Tax Assistance Program, UGA Alumni Association Campus Support Fund, September 2007 – June 2008, \$750.
12. Palmer, L., Koonce, J. & Goetz, J. A service learning income tax assistance partnership in Athens, Scholarship of Engagement Grants to Enhance University Engagement (SEGEUE), Spring 2007, \$4,500.
13. Palmer, L. & Moss, J. K. Service learning through financial education workshops for UGA staff. (2005). University Employees' Federal Credit Union, October 2005 – May 2006, \$3,388.

c. Other grants

1. Palmer, L. College of Family and Consumer Sciences' Professional Development Fund. (2005). \$1,495.

TEACHING

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a. Teaching assignments

<u>Semester / Year</u>	<u>Course Title</u>	<u>Evaluation Score (5 = Highest)</u>
1. Spring 2009	HACE 4230/6230: Family Income Tax Planning	current
2. Spring 2009	HACE 4210/6210: Family Ret. & Emp. Ben. Planning	current
3. Fall 2008	HACE 8900: Financial Education and Evaluation	4.43
4. Fall 2008	HACE 3250: Survey of Financial Planning	4.16
5. Summer 2008	HACE 5910: Internship	n/e*
6. Spring 2008	HACE 4230/6230: Family Income Tax Planning	4.58
7. Spring 2008	HACE 3250L: Computer Appl. in Financial Planning	n/e*
8. Fall 2007	HACE 4210/6210: Family Ret. & Emp. Ben. Planning	4.46
9. Fall 2007	HACE 3250L: Computer Appl. in Financial Planning	n/e*
10. Summer 2007	HACE 3250L: Computer Appl. in Financial Planning	4.44
11. Spring 2007	HACE 4205: Family Portfolio Management	4.68
12. Spring 2007	HACE 3250: Survey of Financial Planning	4.38
13. Spring 2007	HACE 3250L: Computer Appl. in Financial Planning	n/e*
14. Fall 2006	HACE 4210/6210: Family Ret. & Emp. Ben. Planning	4.39
15. Fall 2006	HACE 4230: Family Income Tax Planning	4.24
16. Fall 2006	HACE 3250L: Computer Appl. in Financial Planning	n/e*
17. Summer 2006	HACE 3200: Intermediate Financial Management	4.27
18. Spring 2006	HACE 5250: Family Financial Planning	4.78
19. Spring 2006	HACE 3200: Intermediate Financial Management	3.74
20. Fall 2005	HACE 4230: Family Income Tax Planning	3.88

21. Fall 2005	HACE 4210: Family Ret. & Emp. Ben. Planning	4.33
22. Summer 2005	HACE 3150: Consumer Decisions: Home and Market	4.10
23. Spring 2005	HACE 4230: Family Income Tax Planning	4.19
24. Spring 2005	FRES 1010: Financial Fitness for College Students	n/e
25. Fall 2004	HACE 4210: Family Ret. & Emp. Ben. Planning	3.63
26. Fall 2004	HACE 3200: Intermediate Financial Management	4.33

\*The practice of the college is to not evaluation labs.

b. New or substantially revised courses

1. HACE 3250: Survey of Financial Planning, Spring 2007
2. HACE 3250L: Survey of Financial Planning Computer Lab, Fall 2006
3. HACE 4230/6230: Family Income Tax Planning, Spring 2005
4. HACE 4210/6210: Family Ret. & Emp. Ben. Planning, Fall 2004

c. Graduate students supervised

Ph.D. candidates

1. M. J. Kabaci, Housing and Consumer Economics, 2007-present (member).
2. Anne Duke, Housing and Consumer Economics, 2004-present (member).
3. Irina Kunovskaya, Housing and Consumer Economics, 2007-present (member).
4. C.W. Copeland, Housing and Consumer Economics, 2005-present (member).
5. Stephanie Vanderford, Housing and Consumer Economics, 2004-2006 (defense passed May 2006), Dissertation: Homeless families in Charlotte, North Carolina: Characteristics and patterns of exit from homelessness.

Master students

1. Andrea Cordy, Housing and Consumer Economics, 2006-present (chair).
2. DeShunnon Thomas, Housing and Consumer Economics, 2007-present (chair).
3. Eric Gilmore, Housing and Consumer Economics, 2006-2008 (chair), Portfolio and exam passed April 2008.
4. Paul Annis, Housing and Consumer Economics, 2007-present (chair).
5. Miti Paras Desai, Housing and Consumer Economics, 2006-present (member).
6. Mary Linnenbrink, Housing and Consumer Economics, 2005-2006 (defense passed August 2006), Thesis: Factors associated with savings and the achievement of savings goals in Individual Development Accounts: Evidence from the American Dream Demonstration.
7. Josalyn Dykes, Housing and Consumer Economics, 2005-present (member).

Undergraduate student research

1. Bryan Davis, Accounting, 2007, CURO Advisee, Thesis: Students' awareness of spending behavior.

d. Program development

1. Assisted with creation of Family Financial Planning undergraduate major, Spring 2005 –

Summer 2006

2. Initiated the formation of the Family Financial Planning Advisory Board, Fall 2005 – present
3. Initiated the creation of non-thesis M.S. option with financial planning concentration
4. Initiated the creation and partnership of the destination professional certificate program

e. Non-credit courses taught

1. CFP® Examination Review Course, Summer 2006

## SERVICE

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a. Committees

Department level

1. Director of CFP Board Registered Program, 2004 – 2008.
2. Graduate Admissions Committee, 2008.
3. Search Committee (member), Department of Housing and Consumer Economics, 2007.
4. Department Executive Committee (member), Department of Housing and Consumer Economics, 2006 – 2007.
5. Search Committee (member), Department of Housing and Consumer Economics—Griffin Campus, 2006 – 2007.
6. Multi-position Search Committee (sub-chair), Department of Housing and Consumer Economics, 2004 – 2005.

College and university level

1. College of Family and Consumer Sciences Faculty Advisory Committee, University of Georgia, 2005 – 2007.
2. Invited attendee, Academic Affairs Faculty Symposium, 2007, 2009.
3. Member, Family and Consumer Science Dean's Search Committee, 2005 – 2006.

b. Professional memberships

1. Academy of Financial Services.
2. American Council on Consumer Interests.
3. Financial Planning Association.
4. Association for Financial Counseling and Planning Education.

c. Professional service

Editorial review board

1. *Journal of Consumer Education*, 2005 – present.
2. *Financial Counseling and Planning*, 2005 – present.

Ad hoc reviewer

1. *Journal of Consumer Affairs*, 2005 – present.
2. *Financial Services Review*, 2007 – present.

Reviewer for Conferences

1. American Council on Consumer Interests, 2006 – 2008.
2. Academy of Financial Services, 2007.
3. Association of Financial Counseling and Planning Education, 2005 – 2008.

Other service

1. Best Journal Article Selection Committee (member), Association of Financial Counseling and Planning Education, 2007
2. Student Paper Award Chair, Association of Financial Counseling and Planning Education, 2006 – 2008
3. Poster Session Chair, American Council on Consumer Interests, 2006
4. Marketing Committee (member), American Council on Consumer Interests, 2003 – 2006

d. Public service

1. Volunteer Income Tax Assistance, Site Supervisor, 2007, 2008, 2009