

A. Michael Rupured

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Work Experience

- 1999-Present ***Consumer Economics Specialist/Senior Public Service Associate***
University of Georgia Cooperative Extension Service
Provide leadership to statewide Extension program focused upon financial management for limited resource audiences. Develop curricula and other educational materials, provide training to Extension and non-Extension staff and provide support for special interest educational programs.
- 1997-1998 ***National Program Leader, Family Economics***
Cooperative State Research, Education & Extension Service, USDA
Provide national leadership to land-grant university teaching, research and Extension faculty in the area of family economics.
- 1990-1997 ***Family Financial Education Specialist***
Kentucky State University Cooperative Extension Program
- 1988-1990 ***Instructor***
University of Kentucky Family Studies Department
Taught two courses each semester including *Personal & Family Finance* and *Consumer Issues* at the undergraduate level.

Education

- 2006 AFC AFCPE-Certified Financial Counselor
Association for Financial Counseling and Planning Education
- 1990 M.S. Family Studies
Major: Family Economics
University of Kentucky
Lexington, KY
- 1987 B.S. Family Studies, (Graduated with Distinction)
Major: Family Resource Management & Consumer Studies
University of Kentucky
Lexington, KY

Awards and Honors

Walter B. Hill Public Service and Outreach Award (2009) awarded by the University of Georgia Vice President for Public Service and Outreach.

Dean Don Felker Financial Management Award (2008) awarded by the Georgia Extension Association of Family & Consumer Sciences (with Koonce and a team of Agents) for Financial Literacy for High School Students Teacher Training Workshop.

Outstanding Support by a Family and Consumer Sciences Professional (2008) awarded by the Georgia Association of Extension 4-H Agents.

Diversity Engagement Award (2008) awarded by the University of Georgia College of Agricultural and Environmental Sciences for bilingual Family and Consumer Sciences education and leadership development in Colquitt County.

Distinguished Extension Award of Merit (2004) awarded by Gamma Sigma Delta, the Honor Society of Agriculture, University of Georgia Chapter.

Distinguished Fellow (2003) awarded by the Association for Financial Counseling and Planning Education.

Dean Don Felker Financial Management Award (2002) awarded by the Georgia Extension Association of Family & Consumer Sciences (with Pat Stuckey and Rosalind Swainson, Cobb County) for Making Every Dollar Count Train-the-Trainer Program.

Program of Excellence Award (2001) awarded by the Family Development & Resource Management Base Program Team, CSREES-USDA for the Making Every Dollar Count Train-the-Trainer Program.

Journalism Award (1998) awarded for *FE NEWS* by the Association for Financial Counseling and Planning Education (with Jane Schuchardt).

Outstanding Educational Program (1994) awarded for *The Savings Series Financial Management Curricula for Low Reading-Level Audiences* by the Association for Financial Counseling and Planning Education.

Outstanding Program Award (1993) awarded for *Being All You Can Be* by the Association of Kentucky Extension Specialists (with Sam Quick, Karen Hicks, and David Payne).

Impact 2000 Award (1991) awarded for *Being All You Can Be: Development of Life Skills Among Adolescents* by the Cooperative Extension System, United States Department of Agriculture (with Sam Quick, Karen Hicks, and David Payne).

Awards and Honors (Continued)

Outstanding Graduate Student (1990) awarded by the University of Kentucky, College of Human Environmental Sciences, Department of Family Studies.

Outstanding Senior (1987) awarded by the University of Kentucky, College of Human Environmental Sciences, Department of Family Studies.

Phi Upsilon Omicron (1986).

Golden Key National Honor Society (1986).

Grants & Contracts

Rupured, M. & Everson, D. (2009). *Increasing Undergraduate Awareness of Career Opportunities with UGA Cooperative Extension*. Submitted to the UGA Parents and Families Association, \$3,840 (Pending).

Rupured, M., Schlanger, K., & Faulk, K. (2008). *Financial Literacy for Teens and Young Adults in Georgia's Foster Care System*. Submitted to the Georgia Department of Human Resources, \$65,571 (Not funded).

Nielsen, R. & Rupured, M. (2006). *Personal Finance Training for Georgia High School Teachers*. Funded by the National Council on Economic Education, \$13,645.

Mauldin, T., Moss, J., Mimura, Y., Rupured, M., & Jordan, J. (2006). *Intergenerational Transmission of Savings Behavior and Family Communications*. Funded by the Take Charge America Institute for Consumer Financial Education and Research, \$3,500.

Vaughn, B., Parks, S., Martin, J., Koonce, J., & Rupured, M. (2006). *Georgia's College Goal Sunday Program* funded by the Lumina Foundation, \$125,600.

Rupured, M. & Turner, P. (2006). *Financial Literacy and Homebuyer Education*, Contract with Georgia Department of Community Affairs, \$5,000.

Rupured, M. (2005). *Consumer Financial Literacy Program Salaries*, University of Georgia College of Agricultural and Environmental Sciences, \$30,000.

Rupured, M. (2005). *Financial Literacy and Homebuyer Education*, Contract with Georgia Department of Community Affairs, \$5,000.

Grants & Contracts (Continued)

- Rupured, M. (2004, July 1). *Consumer Financial Literacy Program for Southwest Georgia Housing Development Corporation* funded by the USDA Rural Development Rural Community Development Initiative for \$400,000.
- Rupured, M., & Howard, L. (2004, July 1). *Consumer Financial Literacy Program, Dalton-Whitfield* funded by Dalton-Whitfield City-County Government for \$28,330.
- Rupured, M., *Consumer Financial Literacy Program* funded by the Georgia Governor's Office of Consumer Affairs.
2004, \$500,000 for July 1, 2004 through June 30, 2005
2003, \$500,000 for July 1, 2002 through June 30, 2004
2002, \$279,000 for July 1, 2002 through June 30, 2003
- Rupured, M., *Debtor Education Project* funded by the Standing Chapter 13 Trustee, Northern District of Georgia.
2003, \$10,167
2002, \$40,272
- Rupured, M., *National Extension Leadership* funded by CSREES-USDA (Shared Faculty).
2004, \$11,500 for 10% time, March 2004 through February 2005
2003, \$11,500 for additional 10% time, November 2003 through April 2004
2003, \$11,500 for 10% time, March 2003 through February 2004
2002, \$11,500 for 10% time, March 2002 through February 2003
2001, \$11,500 for 10% time, March 2001 through February 2002
- Rupured, M. (2001). *Making Every Dollar Count for Under-served Audiences in Georgia* funded by American Express Economic Independence Foundation, \$30,000.
- Rupured, M. (2000). *Making Every Dollar Count for Under-served Audiences in Columbus, GA* funded by American Express Economic Independence Foundation, \$18,975.
- Rupured, M. & Parker, L. (1995). *Linking Family & Community Strengths* professional development conference for Cooperative Extension Staff. Received \$20,000 from the W. K. Kellogg Foundation; \$5,000 from Southern Rural Development Center; \$5,000 from Cooperative State Research, Education and Extension Service; \$5,000 from the Farm Foundation; and \$2,000 from the National 4-H Council.
- Rupured, M., Quick, S., Hansen, G. & Gage, B. (1994). *Reading More Than Words* training project for adult literacy volunteer tutors funded by Kentucky Department for Adult Education and Literacy, \$14,000.
- Rupured, M. (1991). *Money Management: Reaching Low Reading-Level Audiences* funded by Extension Service, United States Department of Agriculture, \$2,500.

Publications

Refereed Publications:

- 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.
- Mauldin, T., Rupured, M., Mimura, Y., Koonce, J. & Kabaci, M.J. (2008). Communication among parents and youth about savings and investments: Impact of parents' marital status. *Proceedings of the American Council on Consumer Interests*.
- Rupured, M., Koonce, J. & Turner, P. (2008). The credit pyramid. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- 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.
- Loibl, C, Hira, K., & Rupured, M. (2006). First-time vs. repeat filers: The likelihood of completing a Chapter 13 bankruptcy repayment plan. *Financial Counseling and Planning*, 17,1, pp 23-33..
- Linnenbrink, M., Rupured, M., Mauldin, T., & Moss, J. (2006). The Earned Income Credit: Experiences from and implications of the Voluntary Income Tax Assistance program in Georgia. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- Loibl, C, Hira, K., & Rupured, M. (2006). First-time vs. repeat filers: The likelihood of completing a Chapter 13 bankruptcy repayment plan. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- Dykes, J. & Rupured, M. (2006). Making Every Dollar Count: The University of Georgia's Consumer Financial Literacy Program, poster. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- Hira, T., Loibl, C., & Rupured, M. (2005). Debtor education and the ability to complete Chapter 13 plans. *Proceedings of the Academy of Financial Services*.
- Rogers, C., Lucas, S., Adams, A., & Rupured, M. (2004). Teaching youth money management should be fun. *2004 Proceedings of the Association for Financial Counseling and Planning Education*, (R. Travnichek, ed.), p. 45.

Refereed Publications (Continued):

- Williams, T., Giddens, S., Bartlett, B., & Rupured, M. (2004). Free tax preparation: A link to financial education programs. *2004 Proceedings of the Association for Financial Counseling and Planning Education*, pp. (R. Travnichek, ed.), p. 80.
- Rupured, M. (2003). Personal Financial Choices: Education for new Chapter 13 filers. *2003 Proceedings of the Association for Financial Counseling and Planning Education*, (R. Travnichek, ed.), p. 26.
- Rupured, M. (2003). Perspectives: The entrepreneurial Extension Service. *Forum for Family and Consumer Issues*, **8**(2).
[http://www.ces.ncsu.edu/depts/fcs/pub/8\(2\)/rupured.html](http://www.ces.ncsu.edu/depts/fcs/pub/8(2)/rupured.html)
- Rupured, M., Koonce, J., & Bales, D. (2002). Moving the working poor to financial self-sufficiency. *Journal of Extension*, **40**, #2. <http://www.joe.org/joe/2002/april/a6.html>
- Rupured, M. (2001). Making every dollar count: A train-the-trainer program. *2001 Proceedings of the Association for Financial Counseling and Planning Education*, pp. 188-189 (J. Hogarth, ed.).
- Koonce, J., Mauldin, T., & Rupured, M. (2000). Availability of employer-sponsored fringe benefits: A comparison of the working non-poor, near-poor and poor. *Proceedings: Association for Financial Counseling and Planning Education*, pp 19-25 (J.E. Morris & C. R. Hayhoe, eds.).
- Rupured, M. (2000, July). Promoting upward mobility for the working poor. *The Rural South: Preparing for the Challenges of the 21st Century*, #11. Starkville, MS: Southern Rural Development Center.
- Rupured, M., Most., B.M., & Sherraden, M. (2000). Improving family financial security: A family economics-social work dialogue. *Financial Counseling and Planning*, 11(2), pp. 1-8.
- Koonce, J., Mauldin, T., Rupured, M., & Parazo, J. (2000). The working poor: Research, outreach and public policy. *Consumer Interest Annual*, pp. 205-208 (R. J. Avery, ed.).
- Dolan, E., Stum, M., & Rupured, M. (1999). Addressing the economic security issues of same-sex couples. *Advancing the Consumer Interest*, 11(1), pp. 23-29.
- Rupured, M. (1998). EFT-99: Information for educators. *The Forum for Family and Consumer Issues*, 3(3). <http://www.ces.ncsu.edu/depts/fcs/pub/1998/eft99.html>

Refereed Publications (Continued):

Rupured, M. (1998). Employee education through Cooperative Extension: A guide for employers. *Proceedings: Personal Finance Employee Education Best Practices and Collaborations Conference*, pp 154-157 (T. Garman, S. Joo, I. Leech & D. Bagwell, eds.).

Rupured, M., & Payne, D. (1993). Understanding limited resource audiences: Process or content? *Proceedings: The Association for Financial Counseling and Planning Education*, (V. Fitzsimmons, ed.).

Quick, D., Quick, S., & Rupured, M. (1989). Awakening positive self-esteem in young children. *Kaleidoscope, A Journal of the Kentucky Association for Children Under Six*, 5.

Quick, S., Rupured, M., Payne, D., & Hicks, K. (1989). Being all you can be: Development of essential life skills among adolescents. *Proceedings: Tuskegee University Youth in Crisis Regional Conference*.

Quick, D., Quick, S., & Rupured, M. (1988). Children of divorce: Understanding, healing and prevention. *Kaleidoscope: A Journal of the Kentucky Association for Children Under Six*, 4, pp. 7-12.

Extension Publications:

Rupured, M. & Campbell, C. (2008). *When Your Income Drops: Moving Forward* (HACE-E-74-1). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Koonce, J. & Rupured, M. (2008). *When Your Income Drops: What About Your Assets* (HACE-E-74-2)? Athens, GA: University of Georgia College of Family and Consumer Sciences.

Rupured, M. & Scarrow, A. (2008). *When Your Income Drops: Planning Your Spending* (HACE-E-74-3). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Koonce, J. & Rupured, M. (2008). *When Your Income Drops: Insurance Matters* (HACE-E-74-4). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Turner, P. & Rupured, M. (2008). *When Your Income Drops: Housing—Your Top Priority* (HACE-E-74-6). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Extension Publications (Continued):

Chapman, S. & Rupured, M. (2008). *Time Management* (HACE-E-71). Athens, GA:

University of Georgia College of Family and Consumer Sciences.

Rupured, M. (2008). *Your Good Credit: Understanding Your Credit Report* (HACE-E-70-1). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Rupured, M. (2008). *Your Good Credit: Understanding Your Credit Score* (HACE-E-70-2). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Rupured, M. (2008). *Your Good Credit: Managing Credit Wisely* (HACE-E-70-3). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Rupured, M. (2006). *How You Spend Makes a Difference* (HACE-E-61). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Rupured, M. (2006). *How to Get Out of Debt* (HACE-E-42). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Dykes, J. & Rupured, M. (2005). *Financial Management Activities for Youth and Adults*. Athens, GA: University of Georgia College of Family and Consumer Sciences.

Dodson, L., & Rupured, M. (2001). *Telemarketing Fraud Fact Sheet Series*. Athens, GA: University of Georgia College of Family and Consumer Sciences.

Hallford, T., & Rupured, M. (2000). *Telemarketing Fraud: It's A Crime!* Atlanta, GA: Governor's Office of Consumer Affairs.

Rupured, M. (1999). Athens, GA: University of Georgia College of Family and Consumer Sciences.

Fiscal Fitness: Getting Out of Debt

Fiscal Fitness: Getting Out of Debt Leader's Guide

Rupured, M. (1996). *More Bang for Your Buck!* Frankfort, KY: Kentucky State University Cooperative Extension Program Press.

Rupured, M., & Hansen, G. (1995). *Surviving Tough Times* (18-part leaflet series adapted for use in Kentucky.) Frankfort, KY: Cooperative Extension Program Press.

Rupured, M. (1993). Frankfort, KY: Cooperative Extension Program Press.

Help for Managing Work and Home (Lifestyles 1)

It's Your Money--Spend it Well! (Lifestyles 2)

The How To's of Saving and Using Credit (Lifestyles 3)

Extension Publications (Continued):

Quick, S., & Rupured, M. (1993). *Balancing Work and Personal Life (Lifestyles 4)*. Frankfort, KY: Cooperative Extension Program Press.

Kurzynske, J., & Rupured, M. (1993). *Nutrition on the Fast Track (Lifestyles 6)*. Frankfort, KY: Cooperative Extension Program Press.

Rupured, M. (1992). Frankfort, KY: Cooperative Extension Program Press.

Saving at the Bank (Savings Series, Unit 6).

Getting More for Less Money (Savings Series, Unit 5)

Avoiding Unpleasant Surprises (Savings Series, Unit 3)

Home Economics Extension Specialists (1992). *The Holiday Survival Guide*, M. Rupured (Ed.). Lexington, KY: University of Kentucky Cooperative Extension Press.

Rupured, M. (1991). Frankfort, KY: Cooperative Extension Program Press.

Put Your Money to Work! (Savings Series, Unit 4)

Tracking Expenses (Savings Series, Unit 2)

Paying Bills on Time (Savings Series, Unit 1)

Benson, C., Dyche, J., & Rupured, M. (1990). Lexington, KY: University of Kentucky Cooperative Extension Press.

Your Family Spending Plan

Your Family Spending Plan Lesson Guide

Rupured, M., Quick, S., Payne, D., & Hicks, K. (1990). *Being All You Can Be: A Manual for Leaders*. Lexington, KY: University of Kentucky Cooperative Extension Press.

Quick, S., Hansen, G., & Rupured, M. (1990). Lexington, KY: University of Kentucky Cooperative Extension Press.

Mid-life: Challenge & Opportunity (H.E. 7-135)

Mid-life: Challenge and Opportunity Leader's Guide

Rupured, M., & Quick, S. (1989). Lexington, KY: University of Kentucky Cooperative Extension Press.

Family Vitality: Characteristics of Strong Families (H.E. 7-138)

Family Vitality: Appreciation and Encouragement (H.E. 7-139)

Family Vitality: Time Together (H.E. 7-140)

Family Vitality: Building A Strong Marriage (H.E. 7-141)

Family Vitality: Family Council Meetings (H.E. 7-142)

Family Vitality: What You Can Do (H.E. 7-143)

Extension Publications (Continued):

Quick, S., Nall, M., & Rupured, M. (1989). Lexington, KY: University of Kentucky Cooperative Extension Press.

Being Your Best: Self-Esteem in the Adult Years (H.E. 7-103)

Being Your Best Manual for Leaders

Rupured, M., Smith, P., & Quick, S. (1989). Lexington, KY: University of Kentucky Cooperative Extension Press.

Television: Friend or Foe? (H.E. 7-104)

Television Friend or Foe?: Leader's Guide

Routt, M., Quick, S., Quick, D., & Rupured, M. (1989). ***Divorce and the Healing Process: Leader's Guide***. Lexington, KY: University of Kentucky Cooperative Extension Press.

Fetsch, R., Rupured, M., & Quick, S. (1988). Lexington, KY: University of Kentucky Cooperative Extension Press.

Transitions: Making New Starts

Transitions: Making New Starts Leader's Guide

Quick, S., Baugh, J., Quick, D., Botkin, D., & Rupured, M. (1988). Lexington, KY: University of Kentucky Cooperative Extension Press.

The Gratitude Attitude (H.E. 7-119)

The Gratitude Attitude Leader's Guide

Other Publications:

Rupured, M. (2008). ***What You Should Know about Identity Theft exhibit***. Athens, GA: College of Family and Consumer Sciences.

Rupured, M. (2006). ***PowerPay® Credit Card Debt Relief exhibit***. Athens, GA: College of Family and Consumer Sciences.

Rupured, M. (2006). ***How You Spend Makes a Difference exhibit***. Athens, GA: College of Family and Consumer Sciences.

Rupured, M. (2006). ***Six Free Credit Reports exhibit***. Athens, GA: College of Family and Consumer Sciences.

Rupured, M. (2006). ***Free Credit Report bookmark***. Athens, GA: College of Family and Consumer Sciences.

Rupured, M. (2006). ***PowerPay® User's Guide***. Athens, GA: College of Family and Consumer Sciences.

Other Publications (Continued):

Rupured, M. (2004) ***CFLP (Consumer Financial Literacy Program): The First Two Years***. Athens, GA: College of Family and Consumer Sciences.

Hachadorian, S., & Rupured, M. (2002). *Consumer Fraud Task Force Home Page and Abusive Lending Information Kit*. www.stop-georgia-fraud.org.

Rupured, M. (2000). *Making Every Dollar Count Guide for Agents*. Athens, GA: University of Georgia College of Family and Consumer Sciences.

Financial Services Education Coalition (1999). *Managing Electronic Transactions*, M. Rupured & J. Hogarth (Eds). Washington, DC: US-GPO.

Financial Services Education Coalition (1998). *Helping People in Your Community Understand Basic Financial Services*, M. Rupured & J. Hogarth (Eds). Washington, DC: US-GPO.

Rupured, M., & Schuchardt, J. (1997). *33 Ways to Use 66 Ways to Save Money*, Washington, DC: Consumer Literacy Consortium.

Rupured, M., & Schuchardt, J. (1997-1998, 2001-2003). *FE News* monthly newsletter for land grant teaching, research and extension faculty working in family economics and national partners.

Rupured, M. (1995-1997). *Family Financial Education News to Use* quarterly newsletter for Kentucky Cooperative Extension System staff.

Rennekamp, R., & Rupured, M. (1993, 1994). *Youth at Risk Recognition Awards for Extension Staff*. Chevy Chase, MD: National 4-H Council Press.

Rupured, M. (1993). *Reaching and Teaching Limited Resource Audiences in Coalition Exchange: Newsletter of the National Coalition for Consumer Education*.

Rupured, M. (1992). *AFCPE's Role in Reaching Limited Resource Audiences*. *Association for Financial Counseling and Planning Education Newsletter*, 9, 4, p. 1.

Hicks, K., Eclow, M., Schrader, P., Quick, S., Rupured, M., & Payne, D. (1990). *Being All You Can Be Videotape Series*. Kentucky Cooperative Extension Service.

Quick, S., & Rupured, M. (1988). *Choosing Wellness: Writing Your Way To Self-Discovery*. Lexington, KY: Songbird Press.

Quick, S., Rupured, M., Quick, D., & Flashman, R. (1988). *Increasing Your Work Satisfaction: A Key Concept Approach*. Lexington, KY: Songbird Press.

Other Publications (Continued):

Quick, S., Botkin, D., & Rupured, M. (1988). *Bibliography on Peak Performance*. Lexington, KY: Kentucky Cooperative Extension Service.

Presentations

National, Regional and Out-of-State Presentations:

In Your Back Yard: The USDA Cooperative State Research, Education and Extension Service (CSREES) presented at the *Women's Legislative Network Financial Stability Postconference of the National Conference of State Legislatures.*, Atlanta, GA (December, 2008).

Funding Programs for Financially Vulnerable Audiences presented as part of **Reaching Financially Vulnerable Audiences** super-session at the *National Extension Association of Family and Consumer Sciences Conference*, Nashville, TN (October 2004)

Improving Financial Literacy for Rural Populations presented to *AARP National Public Policy Committee Meeting*, Atlanta, GA (October 2004).

Education and Workforce Development: The Earned Income Credit presented at the *Southern Community Development Educators Conference*, Tampa, FL (May 2004).

Rural Earned Income Credit Outreach presented at the *New England Regional Workshop for Casey Funded Projects*, Manchester, NH (November 2002).

Rural Earned Income Credit Outreach presented at the *Southeast Regional Workshop for Casey Funded Projects*, Savannah, GA (November 2002).

Financial Counseling in the 21st Century presented at *Georgia Financial Counseling Seminar*, Columbus, GA (July 2001).

Moving the Working Poor to Self-Sufficiency presented to participants of the *San Joaquin Valley Children's Summit*, Fresno, CA (November 1999).

Working with Limited Resource Audiences presented to participants of the *Georgia Financial Counseling Seminar*, Athens, GA (July 1999).

Working with Limited Resource Audiences presented via conference call, *Virginia CES Inservice* (February 1999).

Working with Limited Resource Audiences presented to participants of the *Seminar for Financial & Housing Counseling Professionals*, Columbia, MD (May 1998).

National, Regional and Out-of-State Presentations (Continued):

EFT-99 (with Jeanne Hogarth and Kevin O'Donnell) presented at annual meeting of the *Eastern Family Economics & Resource Management Association*, Blacksburg, VA (February 1998).

EFT-99 (with Jeanne Hogarth, Ron Rosenblum and LeOra Stevenson) presented at annual conference of the *Association for Financial Counseling and Planning Education*, San Diego, CA (December 1997).

Working with Limited Resource Audiences presented as a concurrent session at the *Association for Financial Counseling & Planning Education Conference*, New Orleans (November 1995).

Working with Limited Resource Audiences presented at *Annual WIC and Commodity Food Programs State Meeting*, Hastings, NE (April 1995).

Reaching Limited Resource Audiences presented at *Annual WIC and Commodity Food Programs State Meeting*, Hastings, NE (April 1995).

Helping People Manage Resources Wisely presented to *Mississippi State University Cooperative Extension* staff via compressed video, Starkville, MS (December 1994).

Promoting the Earned Income Tax Credit presented to *Mississippi State University Cooperative Extension* staff via compressed video, Starkville, MS (December 1994).

Working with Limited Resource Audiences presented to *WIC and Extension staff*, Grand Island, NE (October 1994).

Promoting the Earned Income Tax Credit presented to *Missouri Cooperative Extension field specialists* via conference call (October 1994).

Helping Families Manage Resources Wisely presented to *Purdue Cooperative Extension educators*, Indianapolis, IN (May 1994).

Helping People Manage Resources Wisely presented to *Mississippi State University Extension educators*, Starkville, MS (April 1994).

Promoting the Earned Income Tax Credit presented at *Professional Development Conference for Family Resource Management and Housing Specialists*, Herndon, VA (March 1994).

Working with Limited Resource Audiences presented at the *CES Conference: Reaching/Teaching Low Income Clients*, Grand Island, NE (March 1994).

National, Regional and Out-of-State Presentations (Continued):

Reaching Limited Resource Audiences presented at the *CES Conference: Reaching/Teaching Low Income Clients*, Grand Island, NE (March 1994).

Working with Limited Resource Audiences presented at the *Teaching Financial Responsibility Workshop*, Durham, NH (July 1993).

Networking With Extension presented at *Habitat for Humanity Regional Conference*, Danville, KY (November 1992).

Working with Limited Resource Audiences presented to *Illinois Cooperative Extension staff*, Champaign, IL (May 1992).

Working with Limited Resource Audiences presented to *Illinois Cooperative Extension educators*, Champaign, IL (April 1991).

Train-the Trainer Programs:

Financial Literacy for High School Students Teacher Training Workshop. A ten-hour workshop revolving around the Georgia Performance Standards related to financial literacy for high school students.

- Newton County, GA (February 2008)
- Oconee County, GA (July 2007)
- Muscogee County, GA (June 2007)
- Chatham County, GA (June 2007)
- Tift County, GA (May 2007)

Train-the Trainer Programs (Continued):

Making Every Dollar Count! A six-hour workshop revolving around the financial management component of the *Gateway to a Better Life* curriculum.

- Peach County, GA, 10 Fort Valley State University program assistants (February 2005)
- Richmond County, GA, 20 social service and adult education providers (May 2004)

- Chatham County, GA, 35 social service and adult education providers (April 2004)
- Crisp County, GA, 15 *Consumer Financial Literacy Program* staff, (September 2002)
- Chatham County, GA, 30 social service and adult education providers (May 2003)
- Bibb County, GA, 32 social service and adult education providers (May 2003)
- Gilmer County, GA, 30 social service and adult education providers (April 2003)
- Tift County, GA, 21 social service and adult education providers (October 2002)
- Oglethorpe County, GA, 20 social service and adult education providers (October 2002)
- Twiggs County, GA, 32 social service and adult education providers (May 2002)
- Fort Stewart, GA, 26 officers (May 2002)
- Walker County, GA, 66 social service and adult education providers (May 2002)
- Gordon County, GA, 44 social service and adult education providers (April 2002)
- Oconee County, GA, 22 social service and adult education providers (April 2002)
- Washington County, GA, 14 social service and adult education providers (January 2002)
- Monroe County, GA, 20 social service and adult education providers (September 2001)
- DeKalb County, GA, 42 social service and adult education providers (September 2001)
- Cobb County, GA, 32 social service and adult education providers (September 2001)
- Carroll County, GA, 85 social service and adult education providers (April 2001)
- Fort Stewart, GA, 42 army financial counselors (September 2000)
- Columbus, GA, 70 social service and adult education providers (August 2000)
- Columbus, GA, 40 social service and adult education providers (July 2000)
- Athens, GA, 8 bilingual educators, (December 1999)

Financial Management for EFNEP. A four-hour workshop for Expanded Foods & Nutrition Educational Program paraprofessionals.

- Breakout session for EFNEP Training Conference, Athens, GA (November 1999)
- Statewide at six area-level workshops, KY (June 1996)
- Statewide at six area-level workshops, KY (May 1992)

Train-the Trainer Programs (Continued):

Working with Limited Resource Audiences. A ninety-minute workshop to foster teaching techniques that serve to enhance self-sufficiency rather than fostering dependency.

- *School Social Workers Association of Georgia Conference*, Saint Simons, GA (March 2006)

- *Back-on-Track Grant Employees*, Eatonton, GA (January 2006)
- *Family Connection State Conference*, Athens, GA (October 2005)
- *Court Appointed Special Advocates (CASA)*, Atlanta, GA (April 2004, 2005, 2006)
- *7th Annual Save Families Symposium*, Stone Mountain, GA (February 2004)
- *Family Connection Partnership Conference*, Jekyll Island, GA (October 2003)
- *Consumer Financial Literacy Program* staff, McRae, GA (November 2002)
- *Food Stamp Grant Match Staff*, Athens, GA (March 2001)
- *Action Ministries*, Atlanta, GA (October 2000)
- *EFNEP Training Conference* general session, Athens, GA (November 1999)
- *Nutrition Education Coalition of NE Georgia* (October 1999)
- South District FACS Agents, Tifton, GA, (May 1999)
- *Nurturing Georgia Families Conference*, Dillard, GA (May 1999)
- Clayton/DeKalb County Parent Aides, Jonesboro, GA (March 1999)
- *Georgia Extension Service Winter School*, Eatonton, GA, (January 1999)
- Washington County, KY community leaders (May 1997)
- Franklin County, KY Family Resource/Youth Service Center Staff (November 1996)
- Family Preservation Conference, Louisville, KY (November 1996)
- *Reading More Than Words* training, Kentucky Dam Village (October 1996)
- *Reading More Than Words* training, Lake Cumberland (October 1996)
- *Reading More Than Words* training, Greenbo Lake (October 1996)
- *Reading More Than Words* training, General Butler State Resort Park (October 1996)
- Cabinet for Human Resources Training Conference, Louisville, KY (September 1996)
- Owen County, KY Interagency Council (May 1996)
- Lake Cumberland Area Extension Paraprofessionals (December 1995)
- EFNEP orientation, Lexington, KY (August 1995)
- *Reading More Than Words* training, Elizabethtown, KY (June 1995)
- Department for Adult Ed. and Literacy Staff Orientation, Frankfort, KY (February 1995)
- Eastern Kentucky Regional PACE training, Lexington, KY (November 1994)
- PACE Teacher Orientation, Frankfort, KY (August 1994)
- EFNEP Paraprofessional Orientation, Frankfort, KY (July 1994)
- Family Literacy Conference, Louisville, KY (March 1994)
- Homeless Project Teachers, Frankfort, KY (March 1994)
- Habitat Regional Conference, Danville, KY (November 1992)
- Ballard County, KY Interagency Family Focus (November 1992)
- Trigg County Adult Learning Center, Cadiz, KY (October 1992)
- Division of Social Insurance staff, Frankfort, KY (August 1992)
- Harrison County, KY social service and adult education providers (May 1992)

Train-the Trainer Programs (Continued):

Helping Families Manage Resources Wisely. A five-hour workshop enabling participants to teach basic financial management to families they serve.

- Franklin County, KY social service and adult education providers (May 1997)
- Fayette County, KY health department staff (May 1997)
- Anderson County, KY social service and adult education providers (April 1997)

- Marion County, KY social service and adult education providers (April 1997)
- Madison County, KY social service and adult education providers (March 1997)
- Shelby County, KY social service and adult education providers (January 1997)
- Calloway County, KY social service and adult education providers (December 1995)
- Trimble County, KY social service and adult education providers (September 1995)
- Hopkins County, KY social service and adult education providers (May 1995)
- Lincoln Trail Area social service and adult education providers, KY (April 1995)
- Parent and Child Education (PACE) Program staff, Frankfort, KY (April 1995)
- Jessamine County, KY social service and adult education providers (March 1995)
- McCracken County, KY social service and adult education providers (October 1994)
- Pendleton County, KY social service and adult education providers (October 1994)
- Dept. for Adult Ed. and Literacy Fall Conference, Lexington, KY (September 1994)
- Daviess County social service and adult education providers (August 1994)
- Mammoth Cave Area social service and adult education providers (August 1994)
- Fleming County, KY social service and adult education providers (May 1994)
- Meade County, KY social service and adult education providers (May 1994)
- Madison County, KY social service and adult education providers (October 1993)
- Todd County, KY social service and adult education providers (September 1993)
- Crittendon County, KY social service and adult education providers (September 1993)
- Muhlenberg County, KY social service and adult education providers (September 1993)
- Carter County, KY social service and adult education providers (July 1993)
- Johnson County, KY social service and adult education providers (March 1993)
- Bluegrass Area Development District social service and adult education providers (March 1993)
- Livingston County, KY social service and adult education providers (February 1993)
- Operation Family staff, Lexington, KY (June 1992)

Agent and Staff Training:

- *Financial Management Basics*, Watkinville, GA (June 2008)
- *Financial Management Basics*, Cordele, GA (June 2008)
- *Your Good Credit* (for Energy Educators), Griffin, GA (March 2008)
- *What You Should Know About Identity Theft*, Eatonton, GA (January 2008)
- *Magic of Compound Interest*, Eatonton, GA (January 2008)

- ***Fishing for Financial Literacy Resources***, Eatonton, GA (January 2008; January 2007)
- ***Personal Financial Choices Education for Debtors***
 - Ellijay, GA (September 2007)
 - Macon, GA (April 2007)
 - Lawrenceville, GA (April 2006)
 - Tifton, GA (March 2006)
 - Atlanta, GA (June 2002)
- ***Financial Security Basics for 4-H Agents***, Eatonton, GA (August 2008; March 2006)
- ***Consider the Source***, Eatonton, GA (August 2008; March 2006)
- ***Money Management 101***, Eatonton, GA (January 2006)
- ***Financial Literacy for Youth***, Eatonton, GA (April 2005)
- ***Consumer Fraud Update***, Eatonton, GA (January 2004; January 2003)
- ***Update on Consumer Economics Programs***, Statesboro, GA (December 2002)
- ***Consumer Education Update***, Eatonton, GA (January 2002)
- ***How to Get Out of Debt***, Eatonton, GA (January 2008; January 2001; January 2000)
- ***Financial Management Update***, Eatonton, GA (January 2007; May 2005; January 2004; January 2001)
- ***Consumer Education Update***, Eatonton, GA (January 2001)
- ***Gateway to a Better Life***, Cordele & Cumming, GA (February 2000)
- ***Reaching Limited Resource Audiences***, Eatonton, GA (January 2000)
- ***How to Get Out of Debt***, Eatonton, GA (January 2000)
- ***Focus on the Working Poor***, Eatonton, GA (January 2000)
- ***Making the Most of Your Money***, Athens, GA, 12, (November 1999)
- ***Consumer Economics Foundations***, Athens, GA (November 2007; July 2007; May 2007; May 2006; November 2005; November 2003; October 2001; October 2000; April 2000; October 1999)

In-State Presentations:

Surviving Tough Economic Times presented to University of Georgia employees through the UGA Training and Development Institute, Athens, GA (November, 2008)

Eight Steps to Financial Success: A Crash Course in Financial Management presented as a guest lecture for CHFD 3110 (Professional Development/Community Activities, Athens, GA (November, 2008).

The Magic of Compound Interest presented (twice) at the Georgia Association for Career and Technical Education Conference, Marietta, GA (July, 2008).

Financial Literacy for Teens presented at the Georgia Association of Family and Consumer Sciences Conference, Griffin, GA (March, 2008).

Eight Steps to Financial Success: A Crash Course in Financial Management presented as a guest lecture for CHFD 3110 (Professional Development/Community Activities, Athens, GA (May 2008).

Financial Literacy for Teens presented by invitation at the Georgia Association for Family and Consumer Sciences conference, Peachtree City, GA (March 2008).

Your Good Credit presented by invitation at the Farm, Home, Ministers Conference, Fort Valley, GA (January 2008)

Your Good Credit presented to participants of the Expanded Foods and Nutritional Educational Program State Conference, Athens, GA (October, 2007).

The Spending Game and the Magic of Compound Interest presented to the Greensboro Dreamers, Athens, GA (June 2007).

Teaching Kids About Money presented to participants in the Family and Consumer Sciences Summer College, Athens, GA (June, 2006).

Life in the State of Poverty (Simulation)

Douglas County Leadership Team, Douglasville, GA (January 2007)

High School Teachers, Forsyth, GA (October 2006)

Hubbard Elementary School teachers, Forsyth, GA (October 2006)

Middle School teachers, Forsyth, GA (August 2006)

Elementary School teachers, Forsyth, GA (July 2006)

Monroe County Public Schools Leadership Teams, Forsyth, GA (June 2006)

Motivating Behavior Changes and Successful Financial Literacy Programs presented at the Georgia Financial Counseling Seminar, Columbus, GA (July 2005).

In-State Presentations (Continued):

Credit Reports and Credit Scores presented at the Georgia Financial Counseling Seminar, Columbus, GA (July 2005).

Financial Literacy for Youth presented to 4-H Financial Literacy Ambassadors, Eatonton, GA (July 2005).

Money Management 101 presented to participants in Secretary of State sponsored Money Counts Seminars as follows: Waycross (February 2006); Valdosta (January 2006); Statesboro (October 2005); Brunswick (August 2005); Douglas (July 2005); Vidalia (June 2005); Thomasville (June 2005); and Americus (April 2005).

Financial Literacy and the Consumer Financial Literacy Program presented to community leaders at the Consumer Financial Literacy Program Roll-Out Conference, Cuthbert, GA (October 2004).

Consumer Savvy presented at Georgia Consortium for Financial Education Teacher Training Conference, Atlanta, GA (July 2004).

Money Management 101 presented at Georgia Association of Community Action Agencies Conference, Savannah, GA (July 2003).

Being a Smart Consumer presented at Georgia Consortium for Financial Education Teacher Training Conference, Atlanta, GA (July 2003).

Financial Literacy and the Consumer Financial Literacy Program presented to community leaders at the Consumer Financial Literacy Program Roll-Out Conference, Cochran, GA (January 2003).

Tracking Your Spending presented to UGA FRES 1010 students (September 2002).

Abusive and Predatory Lending presented to UGA FRES 1010 students (September 2002).

How to Get Out of Debt presented at the Georgia Consortium on African-American Aging Conference, Atlanta, GA (September 2001).

How to Get Out of Debt presented to social service and adult education providers, Columbus, GA (February 2001)

Helping People Understand Basic Financial Services presented to case managers and outreach workers of the Georgia Department for Rehab Services, Athens, GA (November 2000).

In-State Presentations (Continued):

Financial Management for the Newly Employed (with Joan Koonce) presented to welfare recipients in Survival Skills for Women workshop, Monroe, GA, (March 1999).

How to Be a Millionaire presented to participants of the Kentucky Youth Seminar, Lexington, KY (June 1997).

Understanding Insurance presented to teen mothers at Family Care Center, Lexington, KY (December 1996).

How to Be a Millionaire presented to participants of the Kentucky Youth Seminar, Lexington, KY (June 1996).

Money Management presented to teen moms, Family Care Center, Lexington, KY (May 1996).

Personal Financial Management presented to new Extension agents, Frankfort, KY (September 1995)

How to Be a Millionaire presented at the Kentucky Youth Seminar (June 1995).

Getting More for Less Money presented to teen mothers at the Family Care Center, Lexington (May 1995).

How to Be a Millionaire presented at 4-H Camp, Dawson Springs, KY (May 1995).

How to Be a Millionaire presented to middle-school children, Elkhorn Middle School, Frankfort, KY (April 1995).

Put Your Money to Work! presented to resource center clients, Paducah, KY (October 1994).

Planning Your Spending presented to teen mothers at the Family Care Center, Lexington, KY (September 1994).

Using Consumer Reports to Save Money presented to teen mothers at the Family Care Center, Lexington, KY (August 1994).

How to Be a Millionaire, presented to Youth Seminar participants, Lexington, KY (June 1994).

Managing Your Money presented to teen mothers at the Family Care Center, Lexington, KY (March 1994).

In-State Presentations (Continued):

Teen Consumerism presented to participants in the Kentucky Youth Seminar, Lexington, KY (June 1993).

Family Financial Management presented to participants of the R. J. Reynolds Farm Financial Management Seminar, Cave City, KY (June 1993).

Put Your Money to Work! presented to families, McCreary County, KY (April 1993).

Put Your Money to Work! presented at Kentucky Extension Homemakers Association annual meeting, Lexington, KY (April 1993).

Smart Teen Consumers presented to high school students, Woodford County High School Teen Issues Conference (April 1993).

Trends and Issues Affecting Consumers presented to participants of Madison County Power Tea, Richmond, KY (February 1993).

Reaching Diverse Audiences presented to Kentucky Cooperative Extension staff, Lexington and Princeton, KY (February 1993).

Put Your Money to Work! presented as part of Meade/Breckenridge County Winter School, Brandenburg, KY (January 1993).

Promoting the Earned Income Tax Credit presented to Montgomery County Rotary Club, Mount Sterling, KY, (January 1993).

Money Management presented to JOBS program participants, Greenup, KY (December 1992).

General Money Management presented to Kentucky State University Freshmen class (November 1992).

Take Charge of Your Finances leader training for Kentucky Extension Homemakers Association, Maysville, KY (November 1992).

Budgeting and Credit for *Yes You Can Buy a Home* program participants, Scottsville, KY (October 1992).

Money Management for GED class, Cadiz, KY (October 1992).

Money Management for JOBS program participants, Hopkinsville, KY (October 1992).

Money Management for Kids presented to camp participants, Danville, KY (July 1992).

In-State Presentations (Continued):

Money Management for Young Families, Cadiz, KY (July 1992).

How You Pay Makes a Difference, 4-H Senior Conference, Lexington, KY (June 1992).

Crisis and Credit, Lexington, KY (February 1992).

What You Should Know About Retirement Planning, presented to Family Studies Graduate Students, Lexington, KY (December 1991).

What You Should Know About Credit for University of Kentucky Wellness Program,
(November 1991).

Professional Development & Leadership

2008

- Executive Director, Eastern Family Economics & Resource Management Association
- Editorial Review Board, Forum for Family & Consumer Issues
- Member, Association for Financial Counseling and Planning Education
- Member, Georgia Extension Association of Family & Consumer Sciences

2007

- Executive Director, Eastern Family Economics & Resource Management Association
- Editorial Review Board, Forum for Family & Consumer Issues
- Member, Association for Financial Counseling and Planning Education
- Member, Georgia Extension Association of Family & Consumer Sciences

2006

- Executive Director, Eastern Family Economics & Resource Management Association
- Editorial Review Board, Forum for Family & Consumer Issues
- Member, Association for Financial Counseling and Planning Education
- Member, Georgia Extension Association of Family & Consumer Sciences

2005

- Executive Director, Eastern Family Economics & Resource Management Association
- Editorial Review Board, Forum for Family & Consumer Issues
- Editor, FENEWS, Cooperative State Research, Education & Extension Service
- Member, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests
- Member, Georgia Extension Association of Family & Consumer Sciences

Professional Development & Leadership (Continued)

2004

- Co-Chair, Georgia Consumer Fraud Task Force
- Editorial Review Board, Forum for Family & Consumer Issues
- Editor, FENEWS, Cooperative State Research, Education & Extension Service
- Member, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests
- Member, Georgia Extension Association of Family & Consumer Sciences

2003

- Co-Chair, Georgia Consumer Fraud Task Force
- Editorial Review Board, Forum for Family & Consumer Issues
- Editor, FENEWS, Cooperative State Research, Education & Extension Service
- Chair, 2003 Extension Preconference Planning Committee
- Chair, History Committee, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests
- Member, Georgia Extension Association of Family & Consumer Sciences

2002

- Co-Chair, Georgia Consumer Fraud Task Force
- Editorial Review Board, Forum for Family & Consumer Issues
- Editor, FENEWS, Cooperative State Research, Education & Extension Service
- Chair, History Committee, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests
- Member, Georgia Extension Association of Family & Consumer Sciences

2001

- Editor, FENEWS, Cooperative State Research, Education & Extension Service
- Past-President, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests

2000

- President, Association for Financial Counseling and Planning Education
- Member, American Council on Consumer Interests
- Consumer Advisory Council on Financial Planning, Certified Financial Planner Board of Standards

1999

- President-Elect, Association for Financial Counseling & Planning Education
- Member, American Council on Consumer Interests
- Consumer Advisory Council, Certified Financial Planner Board of Standards

Professional Development (Continued)

1998

- Chair, Financial Services Education Coalition, Washington, DC
- Board Member, Jump\$tart Coalition for Personal Financial Literacy
- Member, American Council on Consumer Interests
- Member, Association for Financial Counseling and Planning Education

1997

- Vice President, Association for Financial Counseling and Planning Education

- Board Member, Jump\$tart Coalition for Personal Financial Literacy
- Member, American Council on Consumer Interests

1996

- Secretary, Association for Financial Counseling and Planning Education

1995

- Co-Chair, Kentucky Adult Education and Literacy Implementation Team.
- Co-Chair, Linking Family & Community Strengths National Conference, Louisville.
- Board Member, Association for Financial Counseling and Planning Education

1994

- Board Member, Association for Financial Counseling and Planning Education

1993

- Chair, Awards Committee, Association for Financial Counseling and Planning Education
- Chair, Poster Committee, Association for Financial Counseling and Planning Education
- Local Arrangements, American Council on Consumer Interests
- Board Member, Association of Kentucky Extension Specialists

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