Kimberly Watkins, Ph.D.

Department of Financial Planning, Housing, and Consumer Economics
College of Family and Consumer Sciences
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EDUCATION

Ph.D.	University of Georgia: Athens, Georgia College of Family and Consumer Sciences Department of Financial Planning, Housing, and Consumer Economics *Concentration Financial Planning*	2018
M.S.	University of Florida: Gainesville, Florida Warrington College of Business *Major in Business Management*	2007
B.S.	Florida A&M University: Tallahassee, Florida College of Arts and Sciences *Major in Political Science and Minor in Education*	2006

ACADEMIC AND PROFESSIONAL EXPERIENCE

Assistant Professor, University of Georgia — Spring 2022-Present
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Assistant Professor, University of Alabama — Fall 2019-Fall 2021
Department of Consumer Sciences, Tuscaloosa, AL

Instructor and Graduate Teaching Assistant, University of Georgia — Fall 2017
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Co-Instructor and Graduate Teaching Assistant, University of Georgia — 2016-2017
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Graduate Research Assistant, University of Georgia — 2014-2016
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Human Resources Specialist — 2009-2013
Federal Energy Regulatory Commission, Washington, DC

ACADEMIC PUBLICATIONS

Reiter, M., Qing, D., Anderson, N., & **Watkins, K**. (2022). The intersectionality of race and gender in financial planner use. *Journal of Financial Therapy.*

Choi, S. L., Harrell, E. R., & **Watkins, K.** (2022). The impact of the COVID-19 pandemic on business ownership across racial/ethnic groups and gender. *Journal of Economics, Race, and Policy*, 1-11. doi: https://doi.org/10.1007/s41996-022-00102-y

White Jr., K., **Watkins, K.,** & McCoy, M. (2021). Resource management: Environmental sustainability across the financial literacy curriculum. *Journal of Family and Consumer Sciences Education*. *38*(1), 24-40

Byram, J.L., Grable, J.E., White Jr., K., Thomas Jr., M., & **Watkins, K**. (2021). Improving youth financial literacy: A profile of middle school camp attendees. *Journal of Extension. 59*(4*). doi:* 10.34068/joe.59.04.02

White Jr., K., Park, N., **Watkins, K.,** McCoy, M, & Morris, J. (2021). The relationship between financial knowledge, financial management, and financial self-efficacy among African American students*. Financial Services Review.* 29(*3*), 169-185.

White, K. J., McCoy, M., **Watkins, K.,** Chen, X., Koposko, J., & Mizuta, M. (2021). "We don't talk about that": exploring money conversations of Black, Hispanic, and White households. *Family and Consumer Sciences Research Journal*. DOI:10.1111/fcsr.12397

Muruthi, B. A**.**, **Watkins, K**., McCoy, M., White Jr., K., McRell Stafford, A., Thomas, Jr., M., & Taiwo, A. (2021). "Save, even if it's a penny": Transnational financial socialization of Black immigrant women. *Journal of Financial Therapy.*

White Jr., K., **Watkins, K.,** McCoy, M, & Muruthi, B. A**.**, & Byram, J.L. (2020). How financial socialization messages relate to financial management, optimism and stress: Variations by race. *Journal of Family and Economic Issues 38*(3)*,* 315-326.

Watkins, K., Osinubi, A., White, Jr., K., Williams, T., Thomas, Jr., M. & Grable, J.E. (2018). A comparative study of an abbreviated and extended youth financial education program. *The Forum for Family and Consumer Issues*. *22*.

White, Jr., K., McCoy, M., & **Watkins, K.** (2018). Exploring the relationship between sustainability and personal finance practices. *The Forum for Family and Consumer Issues*. *22*.

Fulk, M., Grable, J. E., **Watkins, K.**, & Kruger, M. (2018). Who uses robo advisory services – and who does not? *Financial Services Review 27*(2), 173-188.

Fulk, M., **Watkins, K.,** Kruger, M., & Grable, J. E. (2018) Who changes their financial planner? *The Journal of Financial Planning. 31*(8), 48-56.

Muruthi, B. A**.**, **Watkins, K**., McCoy, M., Muruthi, J. R., & Kiprono, F. J. (2017). "I feel happy that I can be useful to others": Preliminary study of East African women and their remittance behavior. *Journal of Family and Economic Issues 38*(3)*,* 315-326. doi: 10.1007/s10834-017-9533-8

Grable, J.E., & **Watkins, K.** (2016). Quantifying the value of collecting: Implications for financial advisers. *Journal of Family and Economic Issues*, *37*(4),639-648. doi:10.1007/s10834-015-9471-2

CONFERENCE PAPERS, POSTERS, AND PRESENTATIONS

Grable, J. **Watkins, K.,** and Archuleta, A. (2022). Examining the Unbanked Status of Black Households. Presentation at 2022 Financial Therapy Conference, Denver, CO.

Watkins, K., McCoy, M., White Jr., K., and Reiter, M. (2022). Exploring the role of financial socialization on financial planning students: A thematic study. Poster presentation at 2022 Financial Therapy Conference, Denver, CO.

McCoy, M., **Watkins, K.,** Kahler, R., Reiter, M., and White Jr., K. (2022). The importance of being a "client" for financial planning students: A thematic analysis of financial planning students' experiences meeting with a planner. Presentation at the 2022 AFCPE Annual Symposium. Orlando, FL.

Watkins, K., White Jr., K., Choi, S. L., Harrell, E. R., Reiter, M. & Muruthi, B. (2022). Examining the Estate Planning Beliefs, Intentions, and Practices of African American Individuals and Families. Poster session presented at 2022 American Council of Consumer Interests Annual Conference, Clearwater, FL.

Watkins, K., Thomas, Jr., M, White Jr., K., & Denham, A. (2020). Exploring the use of gamification to increase financial goal achievement for college students. Accepted to the 2020 UAB Personal Finance Symposium.[1]

White Jr., K., **Watkins, K.,** McCoy, M., Park, N., & Thomas Jr., M., (2019, November). The Relationship between Financial Knowledge, Financial Management, and Financial Self-efficacy among African American Students. Presentation at 2019 AFCPE Symposium, Portland, OR.

[1] Conference was suspended due to COVID-19

Watkins, K., White Jr., K., Thomas Jr., M., & Byram, J.L. (2019, November). The Association of Parenting Styles and Financial Management Behaviors. Poster Presentation at 2019 AFCPE Symposium, Portland, OR.

White Jr., K., & **Watkins, K**., Thomas Jr., & Palmer, L. (2019, October). Exploring the Use of Active Learning to Increase Financial Planning Students' Confidence and Capability. Presentation at 2019 AFS Annual Meeting, Minneapolis, MN.

Cude, B., Barrow, E. & **Watkins, K**. (2019, May). Pet Expenditures: An Unexplored Research Topic. Poster session presented at 2019 American Council of Consumer Interests Annual Conference, Arlington, VA.

Fulk, M., Park, N., **Watkins, K**., & White Jr., K. (2019, February). Confidence/Self-Efficacy in Financial Planner Education. Poster session presented at 2019 Academic Research Colloquium CFP Board Center for Financial Planning, Arlington, VA.

Park, N., Thomas, M., White, K., **Watkins, K.,** & McCoy, M. (2019, February). The Relationship between Financial Knowledge, Financial Management, and Financial Self-efficacy among African American Students. Poster session presented at 2019 Academic Research Colloquium CFP Board Center for Financial Planning, Arlington, VA.

White, K., & **Watkins, K**. (2019, January). Sustainability and Personal Finance. Poster session presented at 2019 OnSustainability Conference, Vancouver, BC.

Watkins, K., Thomas Jr., M, Williams, T., White Jr., K. & Grable, J. E. (2018, May). Will it Work?: Condensing a Traditional Financial Education Program from 6 Hours a Day to 1 Hour. Presentation at 2018 FERMA Conference, Clearwater, FL.

Fulk, M., **Watkins, K**., & Kruger, M. (2018, February). Who Is Using Robo-Advisory Services and Who Is Not? Poster session presented at 2018 CFP Board Academic Research Colloquium, Arlington, VA.

Watkins, K., & Thomas Jr., M. (2017, November). Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program. Presentation at 2017 AFCPE Symposium, San Diego, CA.

Watkins, K., Muruthi, B. A., White Jr., K., & Thomas Jr., M. (2017, November). Factors and Implications of Financial Socialization of Black Immigrant Women. Poster session presented at 2017 AFCPE Symposium, San Diego, CA.

Thomas Jr., M., **Watkins, K.**, Fulk, M., Muruthi, B. A., White Jr., K., & Grable, J. E. (2017, November). Gender Differences in the Financial Socialization of Adolescents: An Exploratory

Qualitative Study of Parental Instruction. Poster session presented at 2017 AFCPE Symposium, San Diego, CA.

Kruger, M., Fulk, M., Grable, J. E., & **Watkins, K.** (2017, October). Who Fires Their Financial Planner? Presentation at 2017 AFS Annual Meeting, Nashville, TN.

Watkins, K., Kruger, M., Hubble, A., Goren, M. J., & Grable, J. E. (2017, February). Does Financial Education Impact the Perceived Financial Confidence of College Students? Poster session presented at 2017 CFP Board Academic Research Colloquium, Arlington, VA.

Muruthi, B. A**.**, **Watkins, K**., McCoy, M., & Muruthi, J. R., (2016, November). Transnationalism and Family Resource Allocation for East African Immigrant Women. Poster session presented at 2016 AFCPE Symposium, Louisville, KY.

Watkins, K., & Grable, J. E. (2015, May). Financial Knowledge as a Mediator Between Racial/Ethnic Background and Financial Satisfaction. Poster session presented at 2015 American Council of Consumer Interests Annual Conference, Clearwater, FL.

Thomas Jr., M, **Watkins, K**., & Grable, J. E. (2015, May) A Father's Impact on Their Children's Trust, Risk Tolerance, and Consumer Choices. Poster session presented at 2015 American Council of Consumer Interests Annual Conference, Clearwater, FL.

SUBMISSIONS UNDER REVIEW AND IN PREPARATION

Watkins, K., McCoy, M., White Jr., K, Reiter, M., & Liu, Y. (Revise and Resubmit) *Exploring the role of financial socialization on financial planning students' financial and career confidence: A thematic analysis.*

McCoy, M., **Watkins, K**., Kahler, R., Reiter, M., & White Jr., K. (Revise and Resubmit). *The importance of being a "client" for financial planning students: A thematic analysis of financial planning students' experiences meeting with a planner.*

Johnson, P., McCoy, M., **Watkins, K**., & White, Jr., K. (Revise and Resubmit). *Encouraging money conversations among Black, Hispanic, and White households: Lessons for FCS professionals.*

Reiter, M., Qing, D., **Watkins, K**., & White Jr., K (Revise and Resubmit). *Race/ethnicity and financial advice seeking: An examination of three datasets.*

Watkins, K., Machiz, I., McCoy, M., Russell, M., Johnson, P, & White Jr., K. (Under Review) *Using the financial resilience and resilient personality frameworks to examine coping with financial uncertainty during COVID-19.*

Grable, J.E., **Watkins, K**., & Archuleta. (Under Review). To Bank or Not to Bank: Describing the Banking Status of Black Households.

HONORS, AWARDS, AND SCHOLARSHIPS

Lilly Teaching Fellow — Fall 2022- Present
Center for Teaching and Learning
University of Georgia
Competitive University Teaching Fellowship Program

Crenshaw Research Award, $1,295 — Spring 2021
Submission: The Influence of Parenting Styles on Financial Management Behaviors of Consumers
Competitive Award

Faculty Recognition Award for Student Career Development — Fall 2019
University of Georgia Career Center

Faculty Recognition Award for Student Career Development — Spring 2018
University of Georgia Career Center

Outstanding Teaching Assistant Award — Spring 2018
Office of Instruction
University of Georgia

Travel Award- $900 — Fall 2017
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Future Faculty Fellows Program- $600 — 2017-2018
Center for Teaching and Learning, University of Georgia *Competitive University Teaching Fellowship Program*

Endsley-Peifer Student Researcher Award- $1,500 — Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Dr. Betty Lane Graduate Scholarship- $1,200 — Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Travel Award- $1,000 Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Graduate Assistantship Award- $81,724 2016-2018
Financial Planning, Housing and Consumer Economics, University of Georgia
Competitive Award

Travel Award- $500 Spring 2015
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Graduate Assistantship Award- $54,109 2014-2016
Graduate School, University of Georgia
Competitive Award

GRANTS

Funded

Sweaney Innovation Grant, $5,500 Fall 2022
Submission: Learn, Do, and Serve: Incorporating Peer Financial Counseling into the Client communication and Counseling Course.

Financial Planning Summer Academy, $60,000 Summer 2022
Submission: Member institution funding for the Charles Schwab Financial Planning Academy

Nefe Grant, $111,417 Spring 2021
Submission: An examination of the KMSI-R: Relationship to financial literacy and cross-racial validity; Co-PI

ACCI Small Grant, $2,500 Fall 2020
Submission: Examining the Estate Planning Beliefs, Intentions, and Practices of African American Individuals and Families; Lead-PI

SEC Travel Grant, $1,400 Summer 2019
Submission: Expanding Pedagogical and Diversity and Inclusion Practices in the Financial Planning Profession with the University of Georgia; Lead-PI

AFCPE Mary O'Neill Mini-Grant Team Recipient, $2,500 Fall 2016
Submission: Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program

Not Funded

FPA Allianz Grant, $15,000 — Spring 2021

Submission: Recruit, Retain, And Train: Building a Stronger Profession Through the Financial Planning Diversity, Equity, and Inclusion Research Center

UA Small Grant Program, $11,500 — Fall 2020

Submission: Examining the Estate Planning Beliefs, Intentions, and Practices of African American Families

Charles Schwab Foundation, $50,000 — Fall 2020

Submission: UA Financial Planning Academy- Application for membership to Texas Tech's Financial Planning Academy Program[2]

TD Ameritrade Grant, $15,000 — Fall 2020

Submission: Recruit, Retain, And Train: Building a Stronger Profession Through the Financial Planning Pedagogy Research and Counseling Center

TD Ameritrade Grant, $50,000 — Fall 2019

Submission: Recruit, Retain, And Train: Building a Stronger Profession Through the Financial Planning Pedagogy Research and Counseling Center

TEACHING EXPERIENCE

Courses	Semester	Evaluation[3]
Course Taught at the University of Alabama		
CSM 420/520: Estate Planning	Spring 2021	In Process
CSM 205: Honors Introduction to Personal Financial Planning	Spring 2021	In Process
CSM 420/520: Estate Planning (Online)	Fall 2020	4.88
CSM 205: Honors Introduction to Personal Financial Planning	Fall 2020	4.85
CSM 460/560: Financial Planning Capstone	Spring 2020	4.50
CSM 204: Introduction to Personal Financial Planning	Spring 2020	4.71
CSM 204: Introduction to Personal Financial Planning	Fall 2019	4.73
Courses Taught at the University of Georgia		
FHCE 7250: Adv. Capstone in Financial Planning	Fall 2022	4.75

[2] Applications were not considered due to COVID-19

[3] All scores are based on a five-point scale

FHCE 7200: Adv. Financial Counseling and Client Comm	Fall 2022	4.58
FHCE 7250: Adv. Capstone in Financial Planning	Spring 2022	4.40
FHCE 3250: Survey of Financial Planning	Fall 2017	4.72
FHCE 4900: Seminar in Financial Planning	Spring 2017	4.35

GRADUATE RESEARCH SUPERVISION

Joycelyn Morris, Ph.D.- Committee Member Spring 2020 - Summer 2022
Status: Graduated
Florida International University

Kaim Welcher, MS- Financial Planning- Chair Fall 2022
Status: Graduated
University of Georgia

Linda Olvera, MS- Financial Planning- Committee Member Fall 2022
Status: Graduated
University of Georgia

INVITED PRESENTATIONS AND LECTURES

Black Dollars and $ense: Understanding Black Wealth and Fin. Couns. Techniques Spring 2022
CPSY 615: Counseling in Diverse Populations, University of Oregon

Panelist, Financial Socialization Webinar Spring 2021
Extension, University of Minnesota [4]

Presenter, NCNW Financial Literacy Event Spring 2020
National Council of Negro Women, University of Alabama Chapter

Panelist, First Year Faculty Experience Spring 2020
FHCE, University of Georgia

Panelist, TA Orientation Q&A Session Summer 2018
Teaching and Lab Assistants' Orientation, University of Georgia

Presenter, Making a TAship Your Own Spring 2018
Spring Teaching Symposium, University of Georgia

[4] Invited; unable to attend

Guest Contributor Fall 2017
Nothing Funny About Money Radio Show, *WUGA*

Presenter, Getting Students to Talk Summer 2017
Teaching and Lab Assistants' Orientation, University of Georgia

Guest Contributor Summer 2017
Nothing Funny About Money Radio Show, *WUGA*

Guest Lecturer Fall 2016
FHCE 3200, Introduction to Personal Finance

ACADEMIC SERVICES

Member, FACS DEI Committee Fall 2022 to Present
College of Family and Consumer Sciences, UGA

Excell Conference Faculty Advisor Fall 2022
Department of Financial Planning, Housing and Consumer Economics, FACS

Reviewer, Journal Paper Fall 2022
Journal of Family and Economic Issues

Reviewer, Journal Paper Fall 2022
Financial Planning Review

Reviewer, Journal Paper Spring 2022
Family and Consumer Sciences Research Journal

Reviewer, Journal Paper Spring 2021
Financial Planning Review

External Reviewer, Research Grant Proposal Spring 2021
University of Minnesota Extension

Mentor, Tide Together Program Spring 2021
University of Alabama Graduate School

External Reviewer, Financial Socialization Scale Development Fall 2020
University of Arizona

Reviewer, Journal Paper Fall 2020
Family and Consumer Sciences Research Journal

NAPFA Faculty Advisor — Spring 2020
Department of Consumer Sciences, CHES

Diversity, Equity, and Inclusivity Committee Member — Fall 2019-Present
College of Human and Environmental Sciences

Tenure Track Search Committee Member — Fall 2019
Department of Consumer Sciences, CHES

CSM RCF Search Committee Member — Fall 2019
Department of Consumer Sciences, CHES

Reviewer, Journal Paper — Fall 2019
Journal of Family and Economic Issues

Editorial Board — Fall 2019-Present
Journal of Consumer Affairs

Reviewer, Journal Paper — Summer 2019
Contemporary Family Therapy

Committee Member, TA Handbook Revision Committee — Spring 2018
Center for Teaching and Learning, University of Georgia

Reviewer, Journal Paper — Spring 2017
Journal of Adolescence

Reviewer, FHCE 3100 Family Resource Management Project — Spring 2016
College of Family and Consumer Sciences, University of Georgia

COMMUNITY SERVICE, MEDIA, AND OUTREACH

Preparing the Next Generation of Planners with "Soft Skills" — Fall 2022
NAPFA Advisor, Contributor

FACS 2000 Alumni Panel — Fall 2022
College of Family and Consumer Sciences, Panelist

Georgia 4-H State Conference — Summer 2022
Georgia 4-H, Event Judge

NAPFA DEI Certification Program — Spring 2022
NAPFA, Module Facilitator

Why Teaching Our Kids About Financial Responsibility Matters — Spring 2021
Thrive Global, Interview

How to Stop Your Teen's Financial Stress Before It Starts — Fall 2020
Thrive Global, Interview

Best First Credit Cards — Fall 2019
Wallethub, Contributor

4-H Senior Camp Day Coordinator and Facilitator — Summer 2017 and 2018
Come See What You Can Be In FHCE
Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

Money Dawgs Camp Coordinator and Facilitator — 2016- 2018
Department of Financial Planning, Housing and Consumer Economics, University of Georgia

Volunteer Facilitator, Poverty Simulation — Fall 2016
Department of Financial Planning, Housing and Consumer Economics, University of Georgia

PROFESSIONAL ASSOCIATIONS

American Council on Consumer Interests
Association for Financial Counselors Planners and Educators
National Center for Faculty Development and Diversity

CERTIFICATES & RELATED PROFESSIONAL TRAINING

Using Stata to Conduct SEM Analysis	Summer 2021
Understanding Implicit Bias, LinkedIn/University of Alabama	February 2021
Creating Effective Learning Communities, CIRTL Workshop	October 2018
Teaching with Our Signatures: Cultivating Disciplinary Habits of Mind	April 2018
To Participation Grade or Not?	March 2018
One Size Fits Most: An Introduction to Universal Design for Learning	March 2018
Safe Space Training	March 2018
Teaching Inclusively, CIRTL Workshop	December 2017
Improving Student Performance in Your Class: The Surprising Benefits of Open Educational Resources	November 2017
Trans-Affirming Practices in Education and the Helping Professions	July 2017
Georgia Mandatory Reporter Training, Certificate	July 2017
Georgia Watch Identity Theft and Scams Training, Certificate	April 2016