

Kimberly Watkins, Ph.D.

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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 <i>Concentration Financial Planning</i>	2018
M.S.	University of Florida: Gainesville, Florida Warrington College of Business <i>Major in Business Management</i>	2007
B.S.	Florida A&M University: Tallahassee, Florida College of Arts and Sciences <i>Major in Political Science and Minor in Education</i>	2006

ACADEMIC AND PROFESSIONAL EXPERIENCE

Assistant Professor, University of Georgia Department of Financial Planning, Housing and Consumer Economics, Athens, GA	Spring 2022-Present
Assistant Professor, University of Alabama Department of Consumer Sciences, Tuscaloosa, AL	Fall 2019-Fall 2021
Instructor and Graduate Teaching Assistant, University of Georgia Department of Financial Planning, Housing and Consumer Economics, Athens, GA	Fall 2017
Co-Instructor and Graduate Teaching Assistant, University of Georgia Department of Financial Planning, Housing and Consumer Economics, Athens, GA	2016-2017
Graduate Research Assistant, University of Georgia Department of Financial Planning, Housing and Consumer Economics, Athens, GA	2014-2016
Human Resources Specialist Federal Energy Regulatory Commission, Washington, DC	2009-2013

ACADEMIC PUBLICATIONS

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., Kopusko, 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

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.

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.

¹ Conference was suspended due to COVID-19

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

Choi., S., Harrell, E., & **Watkins, K.** (Revise and Resubmit). *COVID-19 is Affecting All Business Owners But is Hitting Black, Hispanic, and Women Entrepreneurs Hardest*

Watkins, K., White Jr., K., McCoy, M., & Reiter, M. *Does parenting styles mediate the relationship between financial socialization and financial management behaviors?* Manuscript in preparation.

Watkins, K., White Jr., K., & Grable, J.E. *An examination of financial socialization and the role of parent-child relationship quality on financial well-being.* Manuscript in preparation.

Watkins, K., Thomas Jr., M., White Jr., K., & Grable, J. E. *Father presence and discounting behavior.* Manuscript in preparation.

HONORS, AWARDS, AND SCHOLARSHIPS

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 College of Family and Consumer Sciences, University of Georgia <i>Competitive Award</i>	Spring 2016
Travel Award- \$1,000 College of Family and Consumer Sciences, University of Georgia <i>Competitive Award</i>	Spring 2016
Graduate Assistantship Award- \$81,724 Financial Planning, Housing and Consumer Economics, University of Georgia <i>Competitive Award</i>	2016-2018
Travel Award- \$500 College of Family and Consumer Sciences, University of Georgia <i>Competitive Award</i>	Spring 2015
Graduate Assistantship Award- \$54,109 Graduate School, University of Georgia <i>Competitive Award</i>	2014-2016

GRANTS

Funded

Nefe Grant, \$111,417 Submission: An examination of the KMSI-R: Relationship to financial literacy and cross-racial validity; Co-PI	Spring 2021
ACCI Small Grant, \$2,500 Submission: Examining the Estate Planning Beliefs, Intentions, and Practices of African American Individuals and Families; Lead-PI	Fall 2020
SEC Travel Grant, \$1,400 Submission: Expanding Pedagogical and Diversity and Inclusion Practices in the Financial Planning Profession with the University of Georgia; Lead-PI	Summer 2019
AFCPE Mary O'Neill Mini-Grant Team Recipient, \$2,500 Submission: Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program	Fall 2016

Not Funded

FPA Allianz Grant, \$15,000	Spring 2021
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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 Program²

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	Evaluation³
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 3250: Survey of Financial Planning	Fall 2017	4.72
FHCE 4900: Seminar in Financial Planning	Spring 2017	4.35

² Applications were not considered due to COVID-19

³ All scores are based on a five-point scale

GRADUATE RESEARCH SUPERVISION

Joycelyn Morris, Ph.D. Candidate

Spring 2020 to Present

Florida International University

INVITED PRESENTATIONS AND LECTURES

Panelist, Financial Socialization Webinar
Extension, University of Minnesota ⁴

Spring 2021

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

Spring 2020

Panelist, First Year Faculty Experience
FHCE, University of Georgia

Spring 2020

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

Summer 2018

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

Spring 2018

Guest Contributor
Nothing Funny About Money Radio Show, WUGA

Fall 2017

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

Summer 2017

Guest Contributor
Nothing Funny About Money Radio Show, WUGA

Summer 2017

Guest Lecturer
FHCE 3200, Introduction to Personal Finance

Fall 2016

ACADEMIC SERVICES

Reviewer, Journal Paper
Financial Planning Review

Spring 2021

External Reviewer, Research Grant Proposal
University of Minnesota Extension

Spring 2021

⁴ Invited; unable to attend

Mentor, Tide Together Program <i>University of Alabama Graduate School</i>	Spring 2021
External Reviewer, Financial Socialization Scale Development <i>University of Arizona</i>	Fall 2020
Reviewer, Journal Paper <i>Family and Consumer Sciences Research Journal</i>	Fall 2020
NAPFA Faculty Advisor <i>Department of Consumer Sciences, CHES</i>	Spring 2020
Diversity, Equity, and Inclusivity Committee Member <i>College of Human and Environmental Sciences</i>	Fall 2019-Present
Tenure Track Search Committee Member <i>Department of Consumer Sciences, CHES</i>	Fall 2019
CSM RCF Search Committee Member <i>Department of Consumer Sciences, CHES</i>	Fall 2019
Reviewer, Journal Paper <i>Journal of Family and Economic Issues</i>	Fall 2019
Junior Editorial Board <i>Journal of Consumer Affairs</i>	Fall 2019-Present
Reviewer, Journal Paper <i>Contemporary Family Therapy</i>	Summer 2019
Committee Member, TA Handbook Revision Committee <i>Center for Teaching and Learning, University of Georgia</i>	Spring 2018
Reviewer, Journal Paper <i>Journal of Adolescence</i>	Spring 2017
Reviewer, FHCE 3100 Family Resource Management Project <i>College of Family and Consumer Sciences, University of Georgia</i>	Spring 2016
COMMUNITY SERVICE, MEDIA, AND OUTREACH	
Why Teaching Our Kids About Financial Responsibility Matters Thrive Global, Interview	Spring 2021

How to Stop Your Teen’s Financial Stress Before It Starts
Thrive Global, Interview

Fall 2020

Best First Credit Cards
Wallethub, Contributor

Fall 2019

4-H Senior Camp Day Coordinator and Facilitator
Come See What You Can Be In FHCE

Summer 2017 and 2018

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 Association of Family and Consumer Sciences

American Council on Consumer Interests

Association for Financial Counselors Planners and Educators

Financial Planning Association

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, CIRTLL 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, CIRTLL 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