

# **Kimberly Watkins, Ph.D.**

Department of Financial Planning, Housing, and Consumer Economics  
College of Family and Consumer Sciences  
University of Georgia  
305 Sanford Drive  
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Athens, GA 30602  
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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 Positions**

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

## **Other Professional Experience**

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

## **Post-graduate Awards**

Outstanding Instructor Award Financial Therapy Association	Spring 2026
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Richard L. D. Morse Early-Career Award American Council on Consumer Interests	Spring 2026
Bill and June Flatt Outstanding Teacher of the Year Award College of Family and Consumer Sciences, UGA	Spring 2026
25 Financial Advisory & Wealth Management Leaders Shaping the Profession in 2026 The Industry Leaders	Spring 2026
20 People Who Will Shape Wealth Management in 2026 Financial Planning Magazine	Spring 2026
Career Champion Award University of Georgia Career Center	Spring 2026
CFP Board Best Paper Award Academy of Financial Services	Fall 2025
CFP Board Best Paper Award Finalist Academy of Financial Services	Fall 2025
Student Career Success Influencer Award University of Georgia Career Center	Spring 2025
Career Advocate Award University of Georgia Career Center	Spring 2024
Outstanding Community Outreach Leader Financial Therapy Association	Spring 2024
UGA Lilly Teaching Fellow University of Georgia Center for Teaching and Learning	Fall 2022 to Spring 2024
Faculty Recognition Award for Student Career Development University of Georgia Career Center	Spring 2023
Provost Service Award, \$5,000 Submission: <i>Savvy</i> Film Screening for Financial Literacy Week Office of the Provost University of Georgia	Spring 2023

## Instruction

Course Title	Semester	Enrollment	Evaluation Score
FHCE 3200E Intro to Personal Finance	Fall 2025	300	4.62
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Spring 2025	6	4.58

FHCE 3200E Intro to Personal Finance	Spring 2025	299	4.54
FHCE 7200E Adv. Financial Counseling and Client Comm. (3 cr.)	Su. 2024	1	N/A
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Fall 2024	6	4.83
FHCE 5250: Capstone in Financial Planning (3 cr.)	Fall 2024	14	4.03
FHCE 9010: Directed Study in Financial Planning, Housing and Consumer Economics (3 cr.)	Fall 2024	1	N/A
FHCE 7010: Directed Study in Financial Planning, Housing and Consumer Economics (3cr.)	Spring 2024	1	N/A
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Spring 2024	12	4.57
FHCE 5250: Capstone in Financial Planning (3 cr.)	Spring 2024	17	4.18
FHCE 5250: Capstone in Financial Planning (3 cr.)	Spring 2024	18	4.72
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Fall 2023	1	N/A
FHCE 5250: Capstone in Financial Planning (3 cr.)	Fall 2023	18	No response
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Spring 2023	11	4.75
FHCE 5250: Capstone in Financial Planning (3 cr.)	Spring 2023	22	4.75
FHCE 7200: Adv. Financial Counseling and Client Comm. (3 cr.)	Fall 2022	18	4.58
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Fall 2022	5	4.75
FYOS 1001: First Year Odyssey (1 cr.)	Fall 2022	17	4.70
FHCE 7250: Adv. Capstone in Financial Planning (3 cr.)	Spring 2022	6	4.40

### Supervision of Graduate Research

#### Served As Major Advisor

Student	Degree	Year	University	Current Placement
Ravisha Chutani (co-chair)	Ph.D.		University of Georgia	In Process
Jake Zavala Zavala	Ph.D.		University of Georgia	In Process
Kiana Drummond	Ph.D.		University of Georgia	In Process
Amanda Kpodo-Klegeson	M.S.	2024	University of Georgia	PwC
Grace Iverson	M.S.	2024	University of Georgia	E&G
Justin Miller	M.S.	2023	University of Georgia	University of Georgia
Kaim Welcher	M.S.	2022	University of Georgia	Deloitte

#### Served as Committee Member

Student	Degree	Year	University	Current Placement
Malilimalo Phaswana	Ph.D.	2025	University of Cape Town	University of Cape Town
Juan Sandoval Hoyas	Ph.D.	In Process	University of Georgia	University of Georgia
Eun Jin Kwak	Ph.D.	2023	University of Georgia	University of Wisconsin-Green Bay
Joycelyn Morris	Ph.D.	2022	Florida International University	Management Leaders of Tomorrow
Linda Olvera	M.S.	2022	University of Georgia	Blue Trust
Henry Chaussee	M.S.	2023	University of Georgia	Stuart Chaussée & Associates
Jonah Duyvelaar	M.S.	2023	University of Georgia	Wesley Foundation

Austin Rowland	M.S.	2023	University of Georgia	Investment Planning Advisors, Inc.
Kurtis Royalty	M.S.	2023	University of Georgia	Blue Trust
Jimmy Cochran	M.S.	2023	University of Georgia	Pandowealth
Clay Pender	M.S.	2023	University of Georgia	Conscious Wealth
Jaxon Etter	M.S.	2023	University of Georgia	Mixon Properties
Elijah Sheffield	M.S.	2023	University of Georgia	
Jennifer Short	M.S.	2023	University of Georgia	E&G
Blake Croyder	M.S.	2023	University of Georgia	The Millennium Alliance
Natalie Odom	M.S.	2024	University of Georgia	
Mac Wages	M.S.	2024	University of Georgia	Cannon Financial Strategists
Matthew Munoz	M.S.	2024	University of Georgia	E&G
Taylor Byers	M.S.	2024	University of Georgia	EY
Daszay Freeman	M.S.	In Process	University of Georgia	UGA- Defended Capstone in 2024
Naomi Hill	M.S.	2025	University of Georgia	University of Georgia
Amelia Haddad	M.S.	2025	University of Georgia	University of Georgia
Alzahra Mohammed Al-Khafaji	M.S.	2025	University of Georgia	University of Georgia
Nate Watson	M.S.	2025	University of Georgia	49 Financial
Brett Kerbey	M.S.	2025	University of Georgia	University of Georgia

### Professional Development

Designing and Facilitating an Effective Learning Environment	Spring 2025
Creative Uses of Generative AI for Teaching	Spring 2025
Leveraging Active Learning to Foster Student Metacognition	Spring 2024
UGA Lilly Teaching Fellow	Fall 2022 to Spring 2024
How Learning Works: Engaging Your Students in Active Learning	Fall 2022
The Effectiveness of "Pencasts" for Teaching	Spring 2022
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: The 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

## Instructional Grants and Awards

SEC Travel Grant, \$1,089.00 Fall 2024  
Submission: Expanding Pedagogical and Diversity and Inclusion Practices in the Financial Planning Profession with Auburn University; Lead-PI

Lilly Teaching Fellow, \$2,000 Fall 2022- 2024  
Center for Teaching and Learning  
University of Georgia  
*Competitive University Teaching Fellowship Program*

UGA FACS Sweaney Innovation Grant, \$5,500.00 Fall 2022  
Submission: Learn, Do, and Serve: Incorporating Peer Financial Counseling into the Client Communication and Counseling Course

## Scholarly Activities and Creative Works

### *Publications*

Chutani, R. \*, **Watkins, K+**, Lu, Z., & Grable, J. (2026). Family financial socialization, financial capability, and well-being across generations: Practical insights for financial planners.<sup>1</sup> *Financial Planning Review*. <https://doi.org/10.1002/cfp2.70038>

Rollins-Koons, A., Staples-Hall, T.\*, McCoy, M. & **Watkins, K.** (2026). The CFP® exam gender gap: Analyzing exam preparedness and pass rates among financial planning graduates. *Journal of Financial Counseling and Planning*. doi:10.1891/JFCP-2025-0023

Daniels-Hollar, I., Hollar, D., McCoy, M., & **Watkins, K.** (2026). Financial distress among law enforcement officers: Effects on job performance and resiliency. *International Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-04-2025-0324>

Olajide, O., Dihn, V.\*, **Watkins, K.+**, & Johnson, A. (2026). Perception vs reality of financial situation, the role of emotions, and locus of control. *Journal of Financial Therapy*. 17 (1) 4.

Reiter, M., Jurgenson, J., McCoy, M., **Watkins, K.**, White Jr., K., & Warmath, D. (2025). Klontz Money Script-Inventory Revised (KMSI-R): Examining measurement invariance using a diverse sample. *Journal of Family and Economic Issues*. doi: <https://doi.org/10.1007/s10834-025-10055-7>

Ming, S., Maietta, J. E., Ranum, R. M., Hermann, G., Murriel, E. C., Block, C., ...**Watkins, K.** & Kiselica, A. M. (2025). Practical considerations for job application, interview, and negotiation in clinical neuropsychology. *Journal of Clinical and Experimental Neuropsychology*, 1-19.  
<https://doi.org/10.1080/13803395.2025.2565213>

Grable, J.E., Archuleta, K., **Watkins, K.**, & Kwak, E.J. (2025). To bank or not to bank: Describing the banking status of Black households. *International Journal of Bank Marketing*.  
<https://doi.org/10.1108/IJBM-12-2023-0641>

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<sup>1</sup> Invited Review and 2025 CFP Best Paper Award

McCoy, M., Machiz, I., Johnson, P., White, K., **Watkins, K.**, & Bennetts, C\*. (2025). Resilient personality or financial resilience framework for coping with mental and physical health during the COVID-19 pandemic. *Financial Services Review*. 33(1), 67–85. <https://doi.org/10.61190/fsr.v33i1.3628>

**Watkins, K.**, Choi, S., Reiter, M., McCoy, M., Smodic, S\*, Thompson, C. \*, White, K., & Muruthi, B.A. (2024). U.S. Black adults' estate planning: The role of financial planner use, inheritance receipt, and life insurance ownership. *Financial Planning Review*. doi:10.1002/cfp2.1181

Johnson, P., **Watkins, K.**, McCoy, M., White, K., Byram, J.L., & Muruthi, B. (2024). Lessons for FCS professionals on the relationships between financial socialization messages, financial management, optimism, and stress by race. *Journal of Family & Consumer Science*.<sup>2</sup> doi: 10.14307/JFCS116.4.4

White, Jr., K., Olajide, O., **Watkins, K.**, Reiter, M., Johnson, P., & McCoy, M. (2024). The strength of perception of financial education quality on financial stress and anxiety. *Journal of Financial Counseling and Planning*. doi: 10.1891/JFCP-2023-0022

McCoy, M., **Watkins, K.**, Kahler, R., Reiter, M., & White Jr., K. (2024). The importance of being a “client” for financial planning students: A thematic analysis of financial planning students’ experiences meeting with a planner. *Journal of Financial Counseling and Planning*. doi:10.1891/JFCP-2022-0077

Reiter, M., Qing, D., **Watkins, K.**, & White, Jr., K. (2023). Race/ethnicity and financial advice seeking: An examination of three datasets. *Journal of Personal Finance*, 22(2).

Johnson, P., McCoy, M., **Watkins, K.**, & White, Jr., K. (2023). Encouraging money conversations among Black, Hispanic, and White households: Lessons for FCS professionals. *Journal of Family & Consumer Science*, 115(4). doi: <https://doi.org/10.14307/JFCS115.4.30>.<sup>3</sup>

**Watkins, K.**, McCoy, M., White Jr., K., Reiter, M., & Liu, Y\*. (2023). Exploring the role of financial socialization on financial planning students’ financial and career confidence: A thematic analysis. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-023-09892->

Reiter, M., Qing, D.\*, Anderson, N., & **Watkins, K.** (2022). The intersectionality of race and gender in financial planner use. *Journal of Financial Therapy*, 13(2). <https://doi.org/10.4148/1944-9771.1315>

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>

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<sup>2</sup> Invited Brief by Editor-in-Chief

\* Denotes graduate student

+ Denotes corresponding author

<sup>3</sup> Invited Brief by Editor-in-Chief

## Submissions Under Review and in Preparation

### *Manuscripts Under Review*

**Watkins, K.**, Chutani, R.\* , McCoy, M., Russell, M., Johnson, P., & White Jr., K. *Using the financial resilience and resilient personality frameworks to examine coping with financial uncertainty during COVID-19.*

**Watkins, K.**, Olajide, O., Reiter, M., Joseph, M., & Drummond, K. *The Role of Financial Education in Estate Planning Behaviors Among Black Americans.*

Chutani, R.\* **Watkins, K.**+ Grable, J. & Archuleta, K. *The Role of Gender in Financial Anxiety: Mediating Pathways Between Financial Capability and Financial Well-Being.* Revise and Resubmit.

Reiter, M., Olajide, O., **Watkins, K.**, White Jr., K., McCoy, M., & Jurgenson, J. *Financial self-efficacy scale: Examining reliability, validity, and measurement invariance.* Revise and Resubmit.

Choi, S., Chen, PJ, Fan, L., & **Watkins, K.** *Estate Planning Among Asian Americans and Pacific Islanders: Financial Cushioning Through Life Insurance.* Revise and Resubmit.

### *Manuscripts In Preparation*

Johnson, P., White, K., Park, N., **Watkins, K.**, McCoy, M., & Morris, J. *Objective Financial Knowledge, Financial Management, and Financial Self-efficacy among African American Students: Lessons for FSC Professionals.*

Chutani, R.\* , **Watkins, K.**, & Grable, J. *Consumer Adoption of AI in Financial Planning: How Prior Technology Adoption Moderates the Impact of Financial Capability.*

## Grants and External Funding

### *Funded*

Financial Planning Summer Academy, \$69,250.00 Summer 2026  
Submission: Member institution funding for the TTU/Charles Schwab Financial Planning Academy

UGA Ralston Institute Momentum Grant, \$15,000 Spring 2026  
Submission: Financial Self-Efficacy for Substance Use Recovery: A Pilot Program for Post-Rehabilitation Reintegration; Lead-PI

Foundation for Financial Planning, \$25,000 Fall 2025  
Submission: Providing Virtual Pro-Bono to First Responders and Educators; co-PI

Bobbi Meeler Sahn Public Outreach Award, \$10,000 Spring 2025  
Submission: Dollars and Dreams Workforce & Wealth Development Project with BGC of Athens

2025 Blue Vault Summit, \$9,711.82 Spring 2025

Submission: Funding for Student Registration and Travel, Blue Vault Partners

2025 Assetmark Gold Forum Student Travel, \$5,000.00 Spring 2025

Financial Planning Summer Academy, \$69,250.00 Summer 2025  
Submission: Member institution funding for the TTU/Charles Schwab Financial Planning Academy

John Hancock SIE Dalton Student Scholarships, \$990.00 Summer 2024

Financial Planning Summer Academy, \$69,250.00 Summer 2024  
Submission: Member institution funding for the TTU/Charles Schwab Financial Planning Academy

2024 Blue Vault Summit, \$9,711.82 Spring 2024  
Submission: Funding for Student Registration and Travel, Blue Vault Partners

Financial Literacy and Wellbeing Week Sponsor, \$5,000.00 Spring 2024  
Georgia United Credit Union

Financial Literacy and Wellbeing Week Sponsor, \$1,250.00 Spring 2024  
Narwhal Capital Management

CFP Board Center for Financial Planning, \$47,917.00; \$17,459 Summer 2023  
Submission: Increasing and Improving Financial Planner Retention Efforts; Lead-PI

Financial Planning Summer Academy, \$59,630.00 Summer 2023  
Submission: Member institution funding for the TTU/Charles Schwab Financial Planning Academy

Financial Planning Summer Academy, \$59,630.00 Summer 2022  
Submission: Member institution funding for the TTU/Charles Schwab Financial Planning Academy

Nefe Grant, \$111,417.00; \$14,659\*\* Spring 2021  
Submission: An examination of the KMSI-R: Relationship to Financial Literacy and Cross-racial  
Validity; Co-PI

ACCI Small Grant, \$2,500.00 Fall 2020  
Submission: Examining the Estate Planning Beliefs, Intentions, and Practices of African American  
Individuals and Families; Lead-PI

SEC Travel Grant, \$1,400.00 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, \$2,500.00 Fall 2016  
Submission: Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of  
the Money Dawgs Program; Co-PI

***Not Funded***

USDA NIFA, \$92,611 Spring 2024  
Submission: Building Resources by Investing in Growth and Health for Tomorrow (BRIGHT), CO-PI

NCAA Grant, \$35,000 Fall 2024  
Submission: Examining the Association of Social Media & Financial Help-seeking for Student Athletes, PI

National Institutes of Health Grant, \$94,867.00 Summer 2023  
Submission: The Building Resources to Invest in Growth and Health for Tomorrow (BRIGHT) Study; Co-PI

Russell Sage Foundation, \$75,000.00 Spring 2023  
Submission: Transnational Social Capitalism: Perceived Racism on Remittance Behaviors and Well-being of Black Immigrants; Co-PI

### **Conference Presentations**

Sabree, R., **Watkins, K.**, & Olajide, O. (2026). Developing the Financial Trauma Index (FTI-10) Across Diverse Populations. Presentation at the Annual Financial Therapy Association Conference, Austin, TX.

Chutani, R. \*, **Watkins, K.**, & Grable, J. (2026). From Money Lessons to Marital Decisions: A Dyadic Analysis of Financial Socialization, Marital Commitment, and Financial Behaviors. Presentation at the International Association for Research in Economic Psychology (IAREP) Conference, Castellón De La Plana, Spain.

Chutani, R. \*, **Watkins, K.**, & Grable, J. (2026). Exploring the Role of Financial Knowledge and Technology Use in Consumer Adoption of AI for Financial Planning. American Council on Consumer Interests, Long Beach, CA.

Chutani, R. \*, **Watkins, K.**, & Grable, J. (2026). Consumer Adoption of AI in Financial Planning: How Prior Technology Adoption Moderates the Impact of Financial Capability. Presentation at the 2026 Stanford Financial Education Symposium.

Drummond, K. \*, Ingram, C. \*, & **Watkins, K.** (2025). A Dyadic Examination of Estate Planning Financial Socialization of Black Mothers and Daughters. Presentation at the 2025 AFCPE Symposium.

Rollins-Koons, A. \*, McCoy, M., Staples, T. \*, & **Watkins, K.** (2025). The CFP® exam gender gap: Analyzing exam preparedness and pass rates among financial planning graduates. Presentation at the 2025 CFP Connections Conference.

Chutani, R. \*, **Watkins, K.**, Grable, J., Lu, Z. (2025). Understanding the Impact of Family Financial Socialization and Financial Capability on Financial Well-being Across Generations: Practical Insights for Financial Planners. Presentation at the 2025 CFP Board Connections Conference.

Hill, N.\*, **Watkins, K.**, Archuleta, K. (2025). Dollars & Decisions: Strengthening Substance Use Rehabilitation & Recovery Through Financial Empowerment. 2025 Georgia Marriage and Family Therapy Spring Conference.

Chutani, R. \*, **Watkins, K.**, & Archuleta, K. (2025). Bridging the gap: Financial anxiety as a mediation between financial capability and financial well-being. 2025 Financial Therapy Association Annual Conference.

Hill, N.\*, **Watkins, K.**, Archuleta, K. (2025). The Impact of Unsupportive Workspaces on the Financial Well-being of Individuals with Autism and Attention Deficit Hyperactivity Disorder. 2025 Financial Therapy Association Annual Conference.

Mapes, L. \*, Sandoval, J.S. \*, Ingram, C. \*, **Watkins, K.**, & Goetz, J. (2025). From Ashes to Advice: Counseling Clients through Wildfire Loss. 2025 Financial Therapy Association Annual Conference.

Chutani, R.,\* **Watkins, K.**, Lu, Z. (2025). The Roles of Financial Socialization and Financial Capability Across Generations' Financial Well-being. 2025 American Council on Consumer Interests Annual Conference.

Hill, N. \*, **Watkins, K.** & Archuleta, K. (2024). Fostering Neuroinclusive Classrooms and Workspaces for Financial Planning Students. 2024 Academy of Financial Services Annual Conference.

**Watkins, K.**, McCoy, M., & Lawson, D. (2024). From Classroom to Career: Factors Influencing Entry and Retention of Financial Planners. Presentation at the 2024 CFP Board Connections Conference.

Johnson, P.L., Russell, M., **Watkins, K.**, & McCoy, M. (2024). Personal Finance & Financial Stress: Case Studies for Educators and Practitioners. Presentation at the 2024 International Federation for Home Economics (IFHE) Symposium.

**Watkins, K.**, Akinde, M.\*, Olamide, O., Joseph, M., McCoy, M., & White Jr., K. (2024). “Who Can I Turn To??: Examining the Intersectionality of Chosen Kin and Race on Financial Discussions Within Couples. Poster presentation at the 2024 Financial Therapy Conference.

Reiter, M., Jurgenson, J., McCoy, M., **Watkins, K.**, White Jr., K., & Warmath, D. (2024). An Examination of the KMSI-R Using a Diverse Sample. Presentation at the 2024 Financial Therapy Conference.

**Watkins, K.**, Johnson, P., Reiter, M., White, K., & Olajide, O. (2023). Examining the Estate Planning Beliefs, Intentions, and Practices of Black Women. 2023 AFCPE Symposium.

Johnson, P., Russell, M. & **Watkins, K.** (2023). Financial Stressors Vignettes Case Study Review. 2023 AFCPE Pre-Symposium.

Johnson, P., **Watkins, K.**, & Dhakhwa, M\*. (2023). Off to a FAST Start: Implementing a FAFSA Intervention for High School Students. 2023 AFCPE Symposium.

Olajide, O., White, K., **Watkins, K.**, Johnson, P., Russell, M., & McCoy, M. (2023). The Strength of Perception of Financial Education Quality on Financial Stress and Anxiety. 2023 AFCPE Symposium.

White, K., & **Watkins, K.** (2023). Crises, Stressors, and Retirement Planning: An Exploration By Race/Ethnicity and Gender. 2023 AFCPE Symposium.

Morris, J.\*, & **Watkins, K.** (2023). An Exploratory Examination of the Financial Knowledge and Socialization of Black College Students and Their Lived Experience of Personal Financial Management. 2023 AFCPE Symposium.

White, Jr., K., McCoy, M., **Watkins, K.**, Machiz, I., Johnson, P., Chen, Z., & Russell, M. A Resilient Personality or the Financial Resilience Framework? Protecting Consumers' Well-being During the COVID-19 Crisis. (2023). Presentation at the 2023 Global Forum for Financial Consumers Annual Conference. Tokyo, Japan.

Reiter, M., Jurgenson, J., McCoy, M., **Watkins, K.**, & White, Jr., K. (2023). An Examination of the KMSI-R: Relationship to Financial Literacy, Self-Efficacy, and Cross-Racial Validity. Presentation at the 2023 American Council of Consumer Interests Annual Conference, Las Vegas, NV.

McCoy M., Machiz I.\*, Johnson P., White K., **Watkins, K.**, & Bennets, C\*. (2023). Resilient Personality or Financial Resilience Framework for Coping with Physical and Mental Health During the COVID-19 Pandemic. Presentation at the 2023 Academy of Financial Services Annual Conference, Phoenix, AZ.

McCoy, M., Machiz, I.\*, **Watkins, K.**, & White, Jr., K. (2023). Impact of a Resilient Personality and Financial Resilience Framework on Well-Being during the COVID-19 Pandemic. Presentation at the 2023 American Council of Consumer Interests Annual Conference, Las Vegas, NV.

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

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

McCoy, M., **Watkins, K.**, Kahler, R., Reiter, M., & 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 the 2022 American Council of Consumer Interests Annual Conference, Clearwater, FL.

## **Invited Presentations and Lectures**

Panelist, Building Effective Research Teams

Spring 2026

*University of Georgia*, UGA Financial Planning Connections Event

Panelist, Pretty and Paid Financial Education Panel <i>University of Georgia, Alpha Kappa Alpha Sorority, Inc.</i>	Spring 2026
Presenter, Financial Psychology for STEAM Majors <i>University of Puget Sound</i>	Spring 2025
Presenter, Financial Education and Wellness <i>African Family Health Organization Spring Retreat</i>	Spring 2024
Presenter, Financial Well-being: Exploration of the Racial/Ethnic Wealth Gap <i>Vanderbilt College of Medicine</i>	Spring 2023
Module Facilitator, NAPFA DEI Certification Program- Hiring Practices <i>National Association of Personal Financial Advisors</i>	Spring 2022
Presenter, Black Dollars and \$ense: Understanding the Black Wealth Gap <i>CPSY 615: Counseling in Diverse Populations, University of Oregon</i>	Spring 2022
<b>Media</b>	
Understanding Financial Planning and Socialization <i>Education Matters, MEU Radio Athens</i>	Spring 2025
Navigating Tariffs and Personal Finance <i>NerdWallet</i>	Spring 2025
How the End of Affirmative Action Could Hurt Financial Advice <i>InvestmentNews, Interview</i>	Summer 2023
Taking DEI Action in Financial Planning <i>The Most Hated "F" Word</i>	Spring 2023
Cracking the Code <i>InvestmentNews, Interview</i>	Spring 2023
Preparing the Next Generation of Planners with "Soft Skills" <i>NAPFA Advisor, Contributor</i>	Fall 2022
Why Teaching Our Kids About Financial Responsibility Matters <i>Thrive Global, Interview</i>	Spring 2021

## **Service**

### **Service to Professional Organizations**

Editorial Board Member Summer 2023 to Present  
*Financial Services Review*

Editorial Board Member Summer 2023 to Present  
*Journal of Family and Economic Issues*

Editorial Board Member Summer 2023 to Present  
*Financial Planning Review*

Subcommittee Member, CMA Applied Consumer Economics Award Spring 2022 & 2023  
*ACCI Conferences 2022 and 2023*

Editorial Board Member Fall 2019 to Spring 2023  
*Journal of Consumer Affairs*

### **Ad hoc Manuscript Reviewer**

*Journal of Family and Economic Issues*

*Financial Planning Review*

*Financial Services Review*

*Review of Black Political Economy*

*Journal of Family and Economic Issues*

*Journal of Family Theory and Review*

*Financial Planning Research Journal*

*Journal of Consumer Affairs*

*Family and Consumer Sciences Research Journal*

Alabama Cooperative Extension, Auburn University

### **Service to the Community**

Dollars & Dreams Coordinator Fall 2025 to Present  
*Boys and Girls Club of Athens & Department of Financial Planning, Housing, and Consumer Economics, FACS*

### **Service to the University**

*Feel Good Finance*, Book Club Moderator Spring 2026  
*University of Georgia*

### **Service to the College**

Financial Literacy and Wellbeing Week, Planning Committee Spring 2023 to Present  
*University of Georgia, Co-creator*

Member, FACS Inclusive Excellence Committee  
*College of Family and Consumer Sciences, UGA* Fall 2022 to Present

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

### **Service to the Department**

BNY Pershing INSITE Conference Faculty Advisor  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Spring 2026

Lecturer Search Committee  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Fall 2025

Assetmark 2025 Gold Forum Faculty Advisor  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Spring 2025

NAPFA Southeastern Regional Conference Faculty Advisor  
*Department of Financial Planning, Housing and Consumer Economics, FACS* Spring 2025

Kingdom Advisors Conference Faculty Advisor  
*Department of Financial Planning, Housing and Consumer Economics, FACS* Spring 2024

UGA Financial Planning Connections Program, Creator  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Spring 2023 to Present

NAPFA Faculty Advisor  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Fall 2024

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

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

UGA Financial Planning Academy Director  
*Department of Financial Planning, Housing, and Consumer Economics, FACS* Summer 2022 to Present

### **Professional Affiliations and Memberships**

UGA Ralston Institute, Faculty Affiliate

UGA Financial Resilience and Education Center, Faculty Affiliate

UGA Love and Money Center, Faculty Affiliate

UGA Owens Institute of Behavioral Research

UGA Institute of Women's Studies, Faculty Affiliate

American Council on Consumer Interests

Association for Financial Counseling and Planning Education

Academy of Financial Services  
Financial Therapy Association  
National Center for Faculty Development and Diversity