Tammy Agnew Williams, Ph.D., MBA, CFP®, AFC®

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EDUCATION

Ph.D.	University of Georgia: Athens, Georgia College of Family and Consumer Sciences Major: Financial Planning	2021
MBA	Mercer University: Macon, Georgia Stetson School of Business and Economics Major: Business Management	2005
BS	University of South Carolina: Spartanburg, South Carolina College of Science and Engineering Major: Biology	1995

ACADEMIC AND PROFESSIONAL EXPERIENCE

Lecturer, University of Georgia Department of Financial Planning, Housing, and Consumer Economics, Athens, GA	2022-Present
Executive Director/President Foundation for Financial Education Research and Outreach, Stockbridge, GA	2019-Present
Senior Financial Planner/401(k) Plan Education Consultant Elwood & Goetz Wealth Advisory, Atlanta, GA	2021-2022
Graduate Research/Teaching Assistant, University of Georgia Department of Financial Planning, Housing, and Consumer Economics, Athens, GA	2017-2021
Head of Controlling and Processing/Head of Operational Procurement Andritz Engineering, Alpharetta, GA	2012-2017
Manager of Purchasing and Planning Facet Technologies, McDonough, GA	2011-2012
Planning, Purchasing, and Inventory Manager The Clorox Company, Forest Park, GA	2010-2011
Scheduling Manager Kraft Foods, Atlanta, GA	2009-2010

ACADEMIC PUBLICATIONS

Watkins, K., Osinubi, A., White Jr, K. J., **Williams, T.,** Thomas Jr, M. G., & Grable, J. E. (2018). A Comparative Study of an Abbreviated and Extended Youth Financial Education Program. *The Forum Journal. 22*(1). Retrieved from https://www.theforumjournal.org

CONFERENCE PAPERS, POSTERS, AND PRESENTATIONS

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

Palmer, L., **Williams, T.**, Gale, J., Winkleman, E. (2019). Self-Regulation and Mindfulness. Manuscript submitted for publication.

MANUSCRIPTS UNDER REVIEW AND IN PREPARATION

Warmath, D., Palmer, L., Goetz, J., **Williams, T.**, Winkleman, E., Thomas, M., and Futris, T. (2019). The Role of Couple Relationship Quality in Financial Well-Being. Manuscript in preparation.

HONORS, AWARDS, AND SCHOLARSHIPS

Graduate Assistantship Award - $54,109 — 2017-2019
Financial Planning, Housing, and Consumer Economics, University of Georgia
Competitive Award

New Approaches to Diversity Initiatives Award - $1,600 — Spring 2019
College of Family and Consumer Sciences, University of Georgia
Awarded by Selection Committee

True Wealth Graduate Scholarship-$5,000 — Fall 2019
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Jan M Hathcote Social Science Academic Support Fund $500 — Fall 2019
Submission: Implications of Financial Constraints on High School Students during the Transition from Secondary to Post-Secondary Education

FACS Fund for Excellence $1000 — Fall 2019
Submission: Implications of Financial Constraints on High School Students during the Transition from Secondary to Post-Secondary Education

TEACHING EXPERIENCE

Instructor of Record Spring 2022

FHCE 3200E, Personal Finance

Course Description: The purpose of this course was to provide students with a fun and engaging overview of personal finance that could be used in their personal life or in a career as financial advisor, coach or therapist. We covered a broad range of personal finance topics, which if understood and applied, would help them achieve their financial goals. Through practical lectures, meaningful activities, relevant assignments, and fair examinations, they gained a base understanding of the financial planning process.
Teaching Responsibilities: As the instructor, I was responsible for lesson planning, updating, and creating materials, facilitating and assessing learning, and responding to student requests for assistance. I assisted students with understanding fundamental concepts regarding personal finance such as earnings, income, financial tools, budgeting, personal taxation, and other financial concepts. Weekly assignments and quizzes were given to check for student learning.

Instructor of Record Spring 2021

FHCE 4205, Wealth Management II

Course Description: Overview of financial topics affecting households. Topics include optimal use of financial institutions, cash flow management, spending, savings, housing, investments, building or repairing credit, managing debt, financial goals, modern portfolio theory, and planning with respect to education, insurance, investments, tax, and estate transfers. Students gained an understanding of how financial planning can benefit families and individuals.
Teaching Responsibilities: As the instructor, I was responsible for lesson planning, updating or creating materials, facilitating and assessing learning, and responding to student requests for assistance. I assisted students with understanding fundamental concepts regarding wealth management such as calculating net worth, current yields, beta, alpha, r-squared, and other financial concepts. Weekly assignments and in class problems were given to check for student learning.

Teaching Assistant Spring 2018

FHCE 4235S/6235S, Applied Financial Planning

Course Description: Provides undergraduate students with hands on experience with tax preparation and filing. At the end of the course students should be able to 1) complete their current year tax return accurately and timely, 2) provide clients with tips and suggestions that will help them prepare for future tax years, and 3) provide outstanding customer service.
Teaching Responsibilities: As a teaching assistant, I was primarily responsible for grading student assignments, providing feedback on how students could improve their scores, and entering student grades in the electronic learning center. I was also responsible for establishing the grading rubric for my section and responded to students' requests and questions.

ACADEMIC SERVICE

President Fall 2018
Financial Planning, Housing and Consumer Economics - Graduate Student Organization
College of Family and Consumer Sciences, University of Georgia

Founder Fall 2018
Financial Planning, Housing and Consumer Economics – Research Club
College of Family and Consumer Sciences, University of Georgia

Volunteer, Graduate Student Orientation Fall 2018
Graduate Professional Student Organization
Graduate School, University of Georgia

COMMUNITY SERVICE AND OUTREACH

Founder/Executive Director 2019 - Present
Foundation for Financial Education Research and Outreach (FFERO.org)

Money Dawgs Camp Coordinator and Facilitator Summer 2018
Department of Financial Planning, Housing, and Consumer Economics, University of Georgia
College of Family and Consumer Sciences, University of Georgia

Financial Services Provider Fall 2017
Aspire Clinic
College of Family and Consumer Sciences, University of Georgia

Site Supervisor Spring 2019
Virtual Income Tax Assistance (VITA)
College of Family and Consumer Sciences, University of Georgia

GRANTS

AFCPE Mary O'Neill Mini-Grant Team Recipient $2,500 Summer 2018
Submission: Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program

Tumlin Fund Travel Grant $550 Fall 2019
Submission: Exploring the Connections between Self-Regulation, Financial Self-Efficacy, and Financial Management Behaviors

UGA Graduate School Travel Grant $1600 Fall 2019
Submission: Exploring the Connections between Self-Regulation, Financial Self-Efficacy, and Financial Management Behaviors

PROFESSIONAL ASSOCIATIONS

Certified Financial Planner (CFP)
The American Finance Association (AFA)
Financial Management Association International (FMA)
American Council on Consumer Interests (ACCI)
National Association of Personal Financial Advisors (NAPFA)
National Center for Faculty Development and Diversity (NCFDD)