

Tammy Agnew Williams, Ph.D., MBA, CFP®, AFC®, LSS-GB

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(478) 318-8177

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

SYSTEMS/SKILLS

SPSS, R, SAS, STATA, Python, SAP Super User (SRM, BW, BI, MM, PP, FICO, APO, SCM, HR), SQL Server Management Studio, Power BI (Power Pivots, Power Charts)

ACADEMIC AND PROFESSIONAL EXPERIENCE

Part-Time Lecturer, University of Georgia Department of Financial Planning, Housing, and Consumer Economics, Athens, GA	2024-Present
Limited-Term Lecturer, University of Georgia Department of Financial Planning, Housing, and Consumer Economics, Athens, GA	2022-2024
Executive Director/President Foundation for Financial Education Research and Outreach, Stockbridge, GA	2019-Present
Part-Time Lecturer, University of Georgia Department of Financial Planning, Housing, and Consumer Economics, Athens, GA	2022-2022
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

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.

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.

MANUSCRIPTS UNDER REVIEW AND IN PREPARATION

Palmer, L., **Williams, T.**, Mountain, T., and Golden, W. (2024). Tax Assistance and Financial Well-Being: A Behavioral Analysis of College Students Using VITA. 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

Fall 2022-Spring 2024

FHCE 2100E, Introduction to Consumer Economics

Course Description: Focusing on the family as a producing and consuming unit, this course covers issues consumers face in different life stages and decision-making processes and tools. Emphasis on interrelationships among decisions and links between economic and social issues. Provides a history of consumer economics, consumer protection, consumer protection agencies, and consumer policy.

Teaching Responsibilities: As the instructor, I was charged with organizing, revising, and producing the course materials, facilitating, and evaluating learning, and responding to student help requests. I helped students comprehend the essential ideas in consumer economics, such as how to make economic decisions, how education affects income, how to manage a family's finances, the economics of fertility, and other consumer economics ideas. Exams and weekly assignments were used to gauge students' progress.

Instructor of Record

Fall 2022-Fall 2024

FHCE 3100(E), Consumer Decision Making

Course Description: An examination of people as imperfect decision makers from both sociological and psychological perspectives and how their decisions depart from perfection or rationality in systematic and predictable ways.

Teaching Responsibilities: As the instructor, I was responsible for creating, organizing, and editing the course materials, supporting and assessing student learning, and responding to the students' requests for assistance. The theories and models related to consumer decision making, how brands and products are developed, how to be better consumers of housing, how the government works to protect consumers, banking, debt & credit issues, and other consumer decision making topics were some of the key concepts that I helped students understand. Exams, practical learning exercises, and weekly quizzes were used to gauge students' progress.

Instructor of Record

Spring 2022-Spring 2024

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

Fall 2022

FHCE 5100, Consumer Policy

Course Description: Analysis of public policy in the United States, recognizing the broader social and economic impacts that selected policies at all levels of government inflict on consumers.

Teaching Responsibilities: As the instructor, I was responsible for creating, organizing, and editing the course materials, supporting and assessing student learning, and responding to the students' requests for assistance. I assisted students with understanding basic concepts regarding consumer policy such as how government institutions and policy actors affect consumer policy, current policy making practices, how to analyze policies and suggest alternatives, and other consumer policy analysis techniques. Weekly assignments and in class activities 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 responding 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

PROFESSIONAL ASSOCIATIONS

Certified Financial Planner (CFP)

The American Finance Association (AFA)

Association for Financial Counseling & Planning Education (AFCPE)

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)