

## CURRICULUM VITAE

**John E. Grable, Ph.D., CFP®**  
**Athletic Associate Endowed Professor**  
**in Family and Consumer Sciences**  
**Department of Financial Planning,**  
**Housing & Consumer Economics**

**University of Georgia**  
**124 Barrow Hall**  
**Athens, GA 30602-2622**  
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### Education

Doctor of Philosophy (Ph.D.) (1997)  
Resource Management (Family and Personal Finance)  
Virginia Polytechnic Institute and State University

Master of Business Administration (1988)  
Clarkson University, Potsdam, New York

Bachelor of Science - Business/Economics (1987)  
University of Nevada, Reno

### Academic Positions

Professor (August 2012 – present), University of Georgia  
Athletic Association Endowed Professor of Family and Consumer Sciences  
Department of Financial Planning, Housing and Consumer Economics  
Online MS Financial Planning Coordinator  
UGA Online Learning Fellow  
Affiliated Research Scholar: Center for Economic & Financial Education, University of Illinois  
Financial Planning Program Advisory Board, Berkeley College, New York City  
College for Financial Planning, Unaffiliated Voting Member, Institutional Review Board  
Professor (January 2008 – 2012), Kansas State University  
The Vera Mowery McAninch Professor of Human Development and Family Studies  
Graduate Faculty and CFP® Program Director/Coordinator  
Great Plains Alliance Teaching Faculty  
Director of the Institute of Personal Financial Planning  
Co-Director, Financial Therapy Clinic  
Chair, GPIDEA Personal Financial Planning at Kansas State University  
Associate Professor (August 2003 – January 2008), Kansas State University  
Assistant Professor (August 1999 – May 2003), Kansas State University  
Agriculture Extension Service Research Appointment (2002 – 2003)  
Assistant Professor (January 1998 - May 1999), Texas Tech University  
Graduate Faculty  
Instructor (1997), Virginia Polytechnic Institute and State University  
Instructor (1994 - 1995), University of Nevada, Reno  
Instructor (1994 - 1995), Truckee Meadows Community College  
Instructor (1992 - 1994), Career College of Northern Nevada

## Other Employment

Research Associate, Center for Financial Responsibility, Texas Tech University (1999-2000)  
Research/Teaching Assistant (1995 - 1997), Virginia Tech  
Financial Planner/Investment Advisor (1992 - 1997)  
Benefits/Pension Administrator (1990 - 1992)  
Accounting Assistant (1989 - 1990)  
Owner/Manager (1988) – The Comstock Baking Company

## Certification and Licensure

Certified Financial Planner (CFP<sup>®</sup>, January 1993).  
Knowledge for Practice Advisory Group, 2020 – 2022.  
Council on Education, 2011 – 2014  
Chair, 2014  
Curriculum and Instruction Working Group, 2011  
Trends in Financial Planning Task Force, 2009.  
Core Curriculum Standards Task Force, 2006.  
Registered Financial Consultant (RFC), May 2000 - 2016.  
Accredited Jewelry Professional (AJP), American Gemological Institute (2010).  
Fee-only, independent, Registered Investment Advisor (not currently active).  
Registered with the Securities & Exchange Commission (1990 - 1997).  
State Investment Advisor Licensee – Series 63 & 65 Licensee (not currently active).

## Books Authored, Co-Authored, or Edited

Byram, J. L., McCoy, M., Kruger, M., & **Grable**, J. E. (2023). *Financial planning counseling skills*. Erlanger, KY: ALM Global, LLC.

**Grable**, J. E., & Chatterjee, S. (eds.). (2022). *De Gruyter handbook of personal finance*. Berlin: De Gruyter.

**Grable**, J., & Palmer, L. (2019; 2022). *Introduction to personal finance: Beginning your financial journey (2nd edition)*. Hoboken, NJ: Wiley.

**Grable**, J. E., Sages, R., & Kruger, M. (2019; 2022). *The case approach to financial planning (5th edition)*. Cincinnati, OH: National Underwriter.

**Grable**, J. E., Kruger, M., & Ford, M. (2019; 2022). *The fundamentals of writing a financial plan (2nd edition)*. Cincinnati, OH: National Underwriter.

Chatterjee, S., Goetz, J., **Grable**, J. E., & Palmer, L. (2018). *Wiley study guide for 2018 CFP exam: Complete set (1st ed.)*. Hoboken, NJ: Wiley.

**Grable**, J. E., Yao, R., & Lei, S. (2017). *Financial planning: An international perspective*. Beijing: China FPH.

**Grable**, J. E., & Goetz, J. (2017). *Communication essentials for financial planners: Strategies and techniques*. Hoboken, NJ: Wiley.

**Grable**, J. E. (2016). *A case approach to financial planning, 3rd edition*. Cincinnati, OH: National Underwriter.

**Grable**, J. E., Klock, D., & Lytton, R. H. (2008; 2012). *A case approach to financial planning, 2nd edition*. Cincinnati, OH: National Underwriter.

Lytton, R. H., **Grable**, J. E., & Klock, D. (2006; 2012). *The process of financial planning*. Cincinnati, OH: National Underwriter.

- Grable, J. E., Archuleta, K., & Nazarinia, R. (eds.). (2010).** *Financial planning and counseling scales*. New York: Springer.
- Grable, J. E., & Britt, S. (2012).** *Personal financial management: Instructor's manual*. Upper Saddle River, NJ: Prentice Hall.
- Grable, J. E. (Ed.) (2000).** *Retirement plan administration: Course one of the Certified Retirement Administrator designation*. Washington, DC: International Foundation for Retirement Education.
- Lytton, R. H., **Grable, J. E., & Klock, D. (2000; 1<sup>st</sup> and 2<sup>nd</sup> editions).** *Personal financial management: Teaching manual*. Upper Saddle River, NJ: Prentice Hall.
- Lytton, R. H., **Grable, J. E., & Klock, D. (2000; 1<sup>st</sup> and 2<sup>nd</sup> editions).** *Personal financial management: Student study guide*. Upper Saddle River, NJ: Prentice Hall.

### White Papers

- Grable, J. E., Chatterjee, S., & Warmath, D. (2023). *A false sense of security? Discovering the unintended role of "regulation in Reg D*. Investor Protection Trust Project ID RIPTX000164480A Report.
- Hubble, A., **Grable, J. E., & Dannhauser, B. (2020).** *Investment Risk Profiling: A Guide for Financial Advisors*. CFA Research Reports.  
<https://www.cfainstitute.org/en/research/industry-research/investment-risk-profiling>
- Brayman, S., Finke, M., Bessner, E., **Grable, J., Griffin, P., & Clement, R. (2015).** *Current Practices for Risk Profiling in Canada and Review of Global Best Practices*. Research Report prepared for the Investor Advisory Panel of the Ontario Securities Commission.  
[https://www.osc.gov.on.ca/documents/en/Investors/iap\\_20151112\\_risk-profiling-report.pdf](https://www.osc.gov.on.ca/documents/en/Investors/iap_20151112_risk-profiling-report.pdf)

### Book Contributions

- Heo, W., Kwak, E-J., & **Grable, J. E. (2022).** The role of big data research methodologies in describing stock market performance: Deep learning and Risk Tolerance (Chapter 14). In M. Madaleno, E. Vieira, and N. Barbuta-Misu (Eds.), *Handbook of Research on New Challenges and Global Outlooks in Financial Risk Management* (pp. 293-315). Hershey, PA: IGI Global.
- Grable, J. E., & Chatterjee, S. (2022).** Defining personal finance (pp. 3-15). In J. E. Grable and S. Chatterjee 9 (Eds.), *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.
- Grable, J. E., & Kwak, E-J. (2022).** Personal finance: A policy and institutional perspective (pp. 17-33). In J. E. Grable and S. Chatterjee 9 (Eds.), *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.
- Grable, J. E. (2022).** Accounting for time when saving and investing (pp. 158-169). In J. E. Grable and S. Chatterjee 9 (Eds.), *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.
- Grable, J. E., & Kruger, M. (2022).** The role of insurance as a household financial management tool (pp. 308-328). In J. E. Grable and S. Chatterjee 9 (Eds.), *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.
- Chatterjee, S., & **Grable, J. E. (2022).** The future of personal finance: An educational and research agenda (pp. 599-612). In J. E. Grable and S. Chatterjee 9 (Eds.), *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.

- Ruiz, J., Heo, W., & **Grable**, J. E. (2018). The effects of situational and dispositional factors on the change in financial risk tolerance (pp. 190-210). In *Risk and Contingency Management: Breakthroughs in Research and Practice*. Hershey, PA: IGI Global and the Information Resources Management Association.
- Chaffin, C. C., & **Grable**, J. E. (2018). Situation awareness in financial planning: Research and application (pp. 289-300). In C. C. Chaffin (Ed.), *Client Psychology*. Hoboken, NJ: Wiley.
- Grable**, J. E. (2016). Financial risk tolerance (pp. 19-32). In J. J. Xiao (Ed.), *Handbook of Consumer Finance Research*. New York: Springer.
- Grable**, J. (2016). Psychotherapy (pp. 1350-1351). In F. F. Wherry & J. B. Schor (Eds.), *The Sage Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.
- Grable**, J. (2016). Risk taking (pp. 1416-1417). In F. F. Wherry & J. B. Schor (Eds.), *The Sage Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.
- Grable**, J. (2016). Stress (pp. 1539-1540). In F. F. Wherry & J. B. Schor (Eds.), *The Sage Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.
- Heo, W., & **Grable**, J. (2016). Koreatown (pp. 1009-1012). In F. F. Wherry & J. B. Schor (Eds.), *The Sage Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.
- Grable**, J., & Heo, W. (2016). Korean Immigration (p. 1008). In F. F. Wherry & J. B. Schor (Eds.), *The Sage Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage.
- Grable**, J. E., & Rodermund, R. (2015). Accounting for time: Important distinctions and concepts for financial planners (pp. 829-842). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook (2<sup>nd</sup> Edition)*. Hoboken, NJ: Wiley.
- McCarley, J. S., Steelman, K. S., **Grable**, J. E., Palmer, L., Yeske, D., Chaffin, C. R. The psychology of decisions: A short tutorial (pp. 843-860). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook (2<sup>nd</sup> Edition)*. Hoboken, NJ: Wiley.
- Grable**, J. E., & Goetz, J. W. (2015). Debt management (pp. 127-136). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook (2<sup>nd</sup> Edition)*. Hoboken, NJ: Wiley.
- Grable**, J. E., Goetz, J. W., & Valentino, K. (2015). Business succession planning (pp. 515-526). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook (2<sup>nd</sup> Edition)*. Hoboken, NJ: Wiley.
- Stelman, K. S., McCarley, J. S., **Grable**, J. E., Palmer, L., Yeske, D., & Chaffin, C. R. (2015). Gathering data from clients: Insights from cognitive task analysis and requirements engineering (pp. 687-702). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook (2<sup>nd</sup> Edition)*. Hoboken, NJ: Wiley.
- Archuleta, K. L., **Grable**, J. E., & Burr, E. (2015). Solution-focused financial therapy (pp. 121-141). In B. T. Klontz, S. L. Britt, and K. L. Archuleta (Eds.), *Financial Therapy: Theory, Research, and Practice*. New York: Springer.
- Ruiz-Menjivar, J., Heo, W., & **Grable**, J. E. (2015). The effects of situational and dispositional factors on the change in financial risk tolerance (pp. 209-228). In Z. Copur (Ed.), *Handbook of Research on Behavioral Finance and Investment Strategies: Decision making in the Financial Industry*. Ankara, Turkey: Business Science Reference.
- Grable**, J. E. (2013; 2015). Types of retirement plans (pp. 387-394; 471-478). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable**, J. E., & Sages, R. A. (2013; 2015). Financial planning process (pp. 13-24; 51-62). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.

- Grable, J. E., & Britt, S. L.** (2013; 2015). Function, purpose, and regulation of financial institutions (pp. 49-58; 25-34). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable, J. E., & Britt, S. L.** (2013; 2015). Financial services regulations and requirements (pp. 87-96; 25-34). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable, J. E., & Britt, S. L.** (2013; 2015). Consumer protection laws (pp. 107-117; 35-44). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable, J. E., & Archuleta, K. L.** (2013; 2015). Principles of communication and counseling (pp. 587-589; 115-126). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Yeske, D., & **Grable, J. E.** (2013; 2015). Communicating the financial planning recommendations (pp. 653-664; 653-664). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable, J. E., & Palmer, L.** (2013; 2015). Developing the financial planning recommendations (pp. 637-652; 635-652). In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook*. Hoboken, NJ: Wiley.
- Grable, J. E., & Archuleta, K. L.** (2014). Financial counseling and coaching. (pp. 208-226). In H. K. Baker and V. Ricciardi (Eds.), *Investor Behavior: The Psychology of Financial Planning and Investing*. Hoboken, NJ: John Wiley & Sons.
- Grable, J. E.** (2011). Innovation in doctoral degrees designed for adult learners: A hybrid model in Personal Financial Planning (pp. 43-52). In J. P. Pappas and J. Jerman (Eds.), *New Directions for Adult and Continuing Education*. San Francisco: Jossey-Bass.
- Archuleta, K., & **Grable, J. E.**, (2010). The future of financial planning and counseling: An introduction to financial therapy (pp. 33-60). In J. E. **Grable**, K. L. Archuleta, and R. R. Nazarina (Eds.), *Financial Planning and Counseling Scales*. New York: Springer.
- Grable, J. E.** (2008). Risk Tolerance (pp. 1-20). In J. J. Xiao (Ed.), *Advances in Consumer Financial Behavior Research*. New York: Springer Publishing in conjunction with TCAI, University of Arizona.
- Roszkowski, M., & **Grable, J. E.** (2007). Wealth, happiness, and the hedonic treadmill [book chapter] in *Wealth Management: An Introduction*. Hyderabad, India: ICFAI Books.
- Roszkowski, M., & **Grable, J. E.** (2006). Wealth, happiness, and the hedonic treadmill [book chapter] in *Emerging World of Wealth Management*. Hyderabad, India: ICFAI Books.
- Contributor to *Tips for the top: Targeted advice from America's top money minds* (Edie Milligan, Editor), Upper Saddle River, New Jersey: Alpha Books (Pearson Education) (2002).
- Author of 1/3 of all end-of-chapter questions, and co-author of four-part continuing case, *Personal Finance: Turning Money Into Wealth* by Art Keown (2000; 1<sup>st</sup> and 2<sup>nd</sup> editions).

## Refereed Journal Publications and Statistics

	CITATIONS	11,875
	H-INDEX	50
	I10-INDEX	122
<i>Article</i>	<i>Journal Impact Score</i>	<i>SJR Rank</i>
<b>Grable, J. E., Kwak, E-J., &amp; Archuleta, K. (2023).</b> Distrust of banks among the unbanked and banked. <i>International Journal of Bank Marketing</i> , 41(6), 1498-1520.	5.69	.886
Kruger, M., <b>Grable, J. E., Palmer, L., &amp; Goetz, J. (2023).</b> Factors associated with couples pooling their finances. <i>Contemporary Family Therapy</i> . doi.10.1007/s10591-023-09666-9	1.43	.306
<b>Grable, J. E., &amp; Rabbani, A. (2023).</b> The moderating effect of financial knowledge on financial risk tolerance. <i>Journal of Risk and Financial Management</i> , 16(2), 137. doi.org/10.3390/jrfm16020137	2.30	.218
<b>Grable, J. E., Warmath, D., &amp; Kwak, E-J. (2022).</b> An Assessment of the Association between Political Orientation and Financial Risk Tolerance. <i>Journal of Risk and Financial Management</i> , 15(5), 199. doi.org/10.3390/jrfm15050199	2.30	.218
<b>Grable, J. E., &amp; Kwak, E-J. (2022).</b> The disappointment dilemma: The role of expectation proclivity and disappointment aversion in describing financial risk aversion and investing risk-taking behavior. <i>Journal of Financial Counseling and Planning</i> . <a href="https://connect.springerpub.com/content/sgrjfc/early/2022/02/11/jfcp-2021-0012">https://connect.springerpub.com/content/sgrjfc/early/2022/02/11/jfcp-2021-0012</a>	3.14	.441
Heo, W., Rabbani, A., <b>Grable, J. E., &amp; Roszkowski, M. (2022).</b> The alpha and omega of financial risk-tolerance assessment. <i>Financial Planning Review</i> , 5, 2022;e1138. <a href="https://doi.org/10.1002/cfp2.1138">https://doi.org/10.1002/cfp2.1138</a>	1.00	-
Rabbani, A., & <b>Grable, J. E. (2022).</b> Can portfolio risk be described with estimates of financial risk tolerance calibration? <i>Finance Research Letters</i> , 102492	8.81	2.007
Exley, J. W., Doyle, P., Campbell, W. K., & <b>Grable, J. E. (2022).</b> OCEAN wealth profiles: A latent profile analysis of personality traits and financial outcomes. <i>Personality and Individual Differences</i> , 185, 111300. <a href="https://doi.org/10.1016/j.paid.2021.111300">https://doi.org/10.1016/j.paid.2021.111300</a>	3.95	1.178
Warmath, D., Chen, P-J., Kwak, E-J., & <b>Grable, J. E. (2021).</b> Soft landings: Extending the cushion hypothesis to financial well-being in collectivistic cultures. <i>Journal of Consumer Affairs</i> , 55(4), 1563-1590. <a href="https://doi.org/10.1111/joca.12408">https://doi.org/10.1111/joca.12408</a>	2.53	.614
Rabbani, A., Heo, W., & <b>Grable, J. E. (2021).</b> The role of financial literacy in describing the use of professional financial advisors before and during the COVID-19 pandemic. <i>Journal of Financial Service Marketing</i> , 26, 226-236. <a href="https://doi.org/10.1057/s41264-021-00109-w">https://doi.org/10.1057/s41264-021-00109-w</a>	4.47	.511

<b>Grable, J. E., &amp; Kwak, E-J. (2021).</b> The role of disappointment aversion and expectation proclivity in describing financial risk aversion among financial decision makers. <i>International Journal of Bank Marketing</i> , 39, 1333-1352. <a href="https://doi.org/10.1108/IJBM-12-2020-0593">https://doi.org/10.1108/IJBM-12-2020-0593</a>	5.69	.886
Rabbani, A. G., <b>Grable, J. E., O'Neill, B., Lawrence, F., &amp; Yao, Z. (2021).</b> Financial risk tolerance before and after a stock market shock: Testing the recency bias hypothesis. <i>Journal of Financial Counseling and Planning</i> , 32(2), 294-310.	3.14	.441
Byram, J. L., <b>Grable, J., White, K. J., Thomas, M., &amp; Watkins, K. (2021).</b> Improving youth financial literacy: A profile of middle school camp attendees. <i>Journal of Extension</i> , 59(4). Article 2. <a href="https://doi.org/10.34068/joe.59.04.02">https://doi.org/10.34068/joe.59.04.02</a>	0.36	.237
<b>Grable, J. E., Kruger, M., Byram, J-L., &amp; Kwak, E-J. (2021).</b> Perceptions of a Partner's spending and saving behavior and financial satisfaction. <i>Journal of Financial Therapy</i> 12(1), 31-50.	0.32	.237
<b>Grable, J. E., Joo, S-H., &amp; Kwak, E-J. (2021).</b> Describing gambling affinity: The role of personality traits. <i>Journal of Financial Therapy</i> , 12(1), 102-126.	0.32	.237
Rabbani, A., Yao, Z., Wang, C., & <b>Grable, J. E. (2021).</b> Financial risk tolerance, sensation seeking, and locus of control among pre-retirement baby boomers. <i>Journal of Financial Counseling and Planning</i> , 32(1), 148-157.	3.14	.441
Heo, W., Rabbani, A., & <b>Grable, J. E. (2021).</b> An evaluation of the effect of the COVID-19 pandemic on the risk tolerance of financial decision makers. <i>Finance Research Letters</i> . <a href="https://doi.org/10.1016/j.frl.2020.101842">doi.org/10.1016/j.frl.2020.101842</a>	8.81	2.007
<b>Grable, J. E., Kwak, E-J., Fulk, M., &amp; Routh, A. (2020).</b> A simplified measure of investor risk aversion. <i>Journal of Interdisciplinary Economics</i> , 34(1), 7-34. <a href="https://doi.org/10.1177/0260107920924518">doi.org/10.1177/0260107920924518</a>	0.63	.336
<b>Grable, J. E., Joo, S-H., &amp; Kruger, M. (2020).</b> Risk tolerance and household financial behavior: A test of the reflection effect. <i>IIMB Management Review</i> , 32, 402-412.	2.53	.554
Kwak, E-J., & <b>Grable, J. E. (2020).</b> Conceptualizing the use of the term financial risk by non-academics and academics using Twitter messages and ScienceDirect paper abstracts. <i>Social Network Analysis and Mining</i> . <a href="https://doi.org/10.1007/s13278-020-00709-9">doi.org/10.1007/s13278-020-00709-9</a>	3.07	.682
<b>Grable, J. E., Heo, W., &amp; Rabbani, A. (2020).</b> Characteristics of random responders in a financial risk tolerance questionnaire. <i>Journal of Financial Services Marketing</i> , 26, 1-9. <a href="https://doi.org/10.1057/s41264-020-00078-6">doi.org/10.1057/s41264-020-00078-6</a>	4.47	.511
Heo, W., <b>Grable, J. E., &amp; Rabbani, A. (2020).</b> A Test of the association between the initial surge in COVID-19 cases and subsequent changes in financial risk tolerance. <i>Review of Behavioral Finance</i> . <a href="https://doi.org/10.1108/RBF-06-2020-0121">doi.org/10.1108/RBF-06-2020-0121</a>	1.62	.402
Heo, W., Park, N., Lee, J-M., & <b>Grable, J. E. (2020).</b> Using artificial neural network techniques to improve the description and prediction of household financial ratios. <i>Journal of Behavioral and Experimental Finance</i> , 100273. <a href="https://doi.org/10.1016/j.jbef.2020.100273">doi.org/10.1016/j.jbef.2020.100273</a>	7.17	1.249

<b>Grable, J. Joo, S-H., &amp; Kwak, E-J. (2020).</b> An assessment of the strength of association between stated and revealed risk preference measures. <i>Korean Financial Planning Review, 13(3), 77-98.</i>	0.23	-
Hubble, A., <b>Grable, J. E., &amp; Kruger, M. (2020).</b> Do as I say, not as I do: An analysis of portfolio development recommendations made by financial advisors. <i>The Journal of Wealth Management, 22(4), 62-73.</i>	0.27	.259
White, K., McCoy, M., Love, K., Kwak, E. J., Bruce, E., & <b>Grable, J. E. (2019).</b> The role of signaling when promoting diversity and inclusion at the firm level: A financial advisory professional case study. <i>Advances in Business Research, 9(1), 1-16.</i>	0.63	.172
<b>Grable, J. E., Archuleta, K. L., Ford, M. R., Kruger, M., Gale, J., &amp; Goetz, J. (2019).</b> The moderating effect of generalized anxiety and financial knowledge on financial behaviors. <i>Journal of Contemporary Family Therapy.</i> doi.org/10.1007/s10591-019-09520-x	1.43	.306
Rabbani, A., <b>Grable, J. E., Woodyard, A., &amp; Yao, Z. (2019).</b> Describing investor profiles: A test of the associations among financial knowledge, confidence, and help and information sources. <i>Financial Services Review, 27, 209-230.</i>	ABDC	B
Fulk, M., <b>Grable, J. E., Watkins, K., &amp; Kruger, M. (2019).</b> Who uses robo-advisory services, and who does not? <i>Financial Services Review, 27, 173-188.</i>	ABDC	B
Heo, W., Park, N., Henegar, R., & <b>Grable, J. E. (2019).</b> What do financial planning organizations communicate to stakeholders and consumers? An empirical narrative analysis. <i>Financial Services Review, 27, 115-132.</i>	ABDC	B
Ford, M. R., Ross, D. B., <b>Grable, J., &amp; DeGraff, A. (2019).</b> Examining the role of financial therapy on relationship outcomes and help-seeking behavior. <i>Contemporary Family Therapy, 41, 1-13.</i> <a href="https://link.springer.com/content/pdf/10.1007%2Fs10591-019-09511-y.pdf">https://link.springer.com/content/pdf/10.1007%2Fs10591-019-09511-y.pdf</a>	1.43	.306
Hubble, A., & <b>Grable, J. E. (2019).</b> The efficient frontuzzle: What investment risk profiling fails to solve. <i>The Journal of Investing, 28(6).</i> doi: <a href="https://doi.org/10.3905/joi.2019.1.098">https://doi.org/10.3905/joi.2019.1.098</a>	0.40	.231
<b>Grable, J. E., Lyons, A. C., &amp; Heo, W. (2019).</b> A test of traditional and psychometric relative risk tolerance measures on household financial risk taking. <i>Finance Research Letters, 30, 8-13.</i>	8.81	2.007
Rabbani, A., O'Neill, B., Lawrence, F., & <b>Grable, J. E. (2018).</b> The investment risk tolerance assessment: A resource for extension educators. <i>Journal of Extension, 56(7).</i> Available at: <a href="https://www.joe.org/joe/2018december/tt4.php">https://www.joe.org/joe/2018december/tt4.php</a>	0.36	.237
Nobre, L., <b>Grable, J. E., &amp; Vieira, W. (2018).</b> Managerial risk taking: A conceptual model for business use. <i>Management Decision, 56, 2487-2501.</i>	5.34	1.155
Heo, W., <b>Grable, J. E., &amp; Rabbani, A. G. (2018).</b> A test of the relevant association between utility theory and subjective risk tolerance: Introducing the profit-to-willingness ratio. <i>Journal of Behavioral and Experimental Finance, 19, 84-88.</i> doi.org/10.1016/j.jbef.2018.05.003	7.17	1.249



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**Grable, J. E., & Joo, S.** (1997). Determinants of risk preference: Implications for family and consumer science professionals. *Family Economics and Resource Management Biennial*, 2, 19-24.

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### Invited Columns

**Grable, J. E., & Hubble, A.** (2022). Bonds: A point-counterpoint discussion. *Journal of Financial Service Professions*, 76(3), 18-22.

**Grable, J. E., & Hubble, A.** (2022). Fit-for-purpose: What it means in the context of risk-tolerance assessment. *Journal of Financial Service Professions*, 76(1), 10-13.

**Grable, J. E., & Cupples, S.** (2021). Three long-term savings strategies for adventurous investors. *Journal of Financial Service Professions*, 75(3), 13-16.

**Grable, J. E.** (2021). Market corrections, panics, and COVID-19. *Journal of Financial Service Professions*, 75(1), 10-13.

Bogan, V. L., Geczy, C. C., & **Grable, J. E.** (2020). Financial planning: A research agenda for the next decade. *Financial Planning Review*, 2020;e1094.  
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**Grable, J. E.** (2020). Do presidential elections predict market returns? *Journal of Financial Service Professions*, 74(5), 11-14.

**Grable, J. E.** (2020). How reliable is your risk-tolerance questionnaire? *Journal of Financial Service Professions*, 74(3), 10-14.

**Grable, J. E.** (2020). Are Americans financially illiterate? *Journal of Financial Service Professions*, 74(1), 11-14.

**Grable, J. E.** (2019). An introduction to Kondratieff waves. *Journal of Financial Service Professions*, 73(3), 19-22.

**Grable, J. E.** (2019). A primer on finding finance and economics research relevant to practice. *Journal of Financial Service Professions*, 73(5), 17-20.

Heo, W., & **Grable, J. E.** (2019). A new method for anticipating changes in investment market conditions. *Journal of financial Service Professions*, 73(1), 18-23.

**Grable, J. E., & Lyons, A. C.** (2018). An introduction to big data. *Journal of Financial Services Professions*, 72(5), 17-20.

**Grable, J. E.** (2018). Another look at risk-profiling. *Journal of Financial Service Professions*, 72(3), 18-21.

**Grable, J. E., & Lyons, A. C.** (2018). Exploring the theoretical and methodological issues surrounding the relationship between risk tolerance and wealth accumulation. *Journal of Financial Service Professions*, 72(1), 11-15.

**Grable, J. E., & Rabbani, A.** (2017). Does engagement in the stock market shape willingness to take financial risk? *Journal of Financial Service Professions*, 71(5), 17-20.



- Heo, W., & Grable, J. E. (2017). Demand for life insurance: A consumer perspective. *Journal of Financial Service Professionals*, 71(3), 19-22.
- Grable, J. E., & Heo, W. (2017). Insights into the relationship between risk tolerance and market volatility. *Journal of Financial Service Professionals*, 71(1), 16-20.
- Grable, J. E., & Chatterjee, S. (2016). What you need to know about constant relative risk aversion. *Journal of Financial Service Professionals*, 70(5), 16-18.
- Grable, J. E., & Heo, W. (2016). Risk tolerance and changes in equity ownership. *Journal of Financial Service Professionals*, 70(3), 20-22.
- Grable, J. E., & Chatterjee, S. (2016). Sequence of returns risk before retirement. *Journal of Financial Service Professionals*, 70(1), 16-19.
- Grable, J. E., & Chatterjee, S. (2015). Another look at lump-sum versus dollar-cost averaging. *Journal of Financial Service Professionals*, 69(5), 16-18.
- Nobre, L. H. N., & Grable, J. E. (2015). The role of risk profiles and risk tolerance in shaping client decisions. *Journal of Financial Service Professionals*, 69(3), 18-21.
- Grable, J. E. (2015). Are your clients really a stock or bond? A human capital perspective. *Journal of Financial Service Professionals*, 69(1), 16-18.
- Grable, J. E., & Chatterjee, S. (2014). Time-weighted versus dollar-weighted returns: A glimpse into the accuracy debate. *Journal of Financial Service Professionals*, 68(5), 12-14.
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- Grable, J. E., & Carr, N. A. (2014). Risk tolerance and goal-based financial planning. *Journal of Financial Service Professionals*, 68(1), 12-14.
- Grable, J.E. (2013). Psychophysiological economics: Introducing an emerging field of study. *Journal of Financial Service Professionals*, 67(5), 16-18.
- Grable, J. E. (2013). Is risk tolerance stable? The role of projection bias. *Journal of Financial Service Professionals*, 67(1), 14-16.
- Grable, J. E. (2013). Gender, wealth, and risk: Why are baby boomer women less risk tolerant than baby boomer men? *Journal of Financial Services Professionals*, 67(3), 7-9.

### Professional Journals and Published Abstracts

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- Grable, J. E., Chaffin, C., & Kruger, M. (2016, July/August). Preparing the next generation of financial planning faculty. *BizEd*.  
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- Lei, S., & Grable, J. E. (2014). How American financial planners deliver financial planning services. *Money Weekly*, 45.  
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- Grable, J. E. (2013, January). My word: An insurance solution. *Financial Planning*, 43(1), 72.

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- Fernatt, F., Stolberg, S., Blue, J., & **Grable**, J. E. (2012). A risk-tolerance paradox: Are payday and car title loan customers really more risk tolerant than others? *International Review of Social Sciences and Humanities*, 3(2), 214-229.
- Britt, S. L., & **Grable**, J. E. (2011, May). Judging a client's ability to accept possible losses is harder that you might think: Formal assessment tools can help. *Financial Planning*. Available at: [http://www.financial-planning.com/fp\\_issues/2011\\_5/risky-business-2672781-1.html?pg=1&pg=2&](http://www.financial-planning.com/fp_issues/2011_5/risky-business-2672781-1.html?pg=1&pg=2&)
- Grable**, J. E., & Britt, S. L. (2011, January). A test of the video narration effect on financial risk-tolerance assessment. *Journal of Financial Planning: Between the Issues*. Available at: <http://www.fpanet.org/journal/BetweenTheIssues/LastMonth/Articles/ATestoftheVideoNarrationEffect>
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- Kasper, T., & **Grable**, J. E. (2006). Summary of author and article citations: Journal of Personal Finance volumes 1, 2, 3, & 4. *Journal of Personal Finance*, 5(2), 101-111.
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- Grable**, J. E., Lytton, R. H., O'Neill, B. (2003, September). Predicting risky investment behavior: Do heuristics work? *Journal of the National Association of Personal Financial Advisors*, 1, 36-39.
- Joo, S., & **Grable**, J. E. (2003). The meaning and measurement of personal financial wellness: A summary of professional insights. *Consumer Interests Annual*, 40. Available at [http://consumerinterests.org/public/articles/ProfessionalInsights\\_03.pdf](http://consumerinterests.org/public/articles/ProfessionalInsights_03.pdf)
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- Grable**, J. E. (2002). A strategy to use when working with nervous clients. *The Register*, 3(5), 3.
- Grable**, J. E. (2002). Penetrating the 457 marketplace. *The Register*, 3(4), 1-3. Republished in *The Advisor's Network*, 11(5), 39-40.
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- Grable, J. E.** (2000). Recruiting new hires from college programs: A program administrator's perspective. *The Register*, 1(3), 3-6.
- Grable, J. E., & Joo, S.** (1999). Gender and financial education: Changing financial knowledge and attitudes. *Journal of Family and Consumer Sciences*, 91(4), 29.
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- Grable, J. E., & Lytton, R. H.** (1998). Investor risk tolerance: Testing the efficacy of demographics as differentiating and classifying factors. *Capital Markets - Asset Pricing and Valuation*, 1(3), [On-line]. Available: [http://papers.ssrn.com/paper.taf?abstract\\_id=132598](http://papers.ssrn.com/paper.taf?abstract_id=132598)

### **Refereed Professional Presentations & Proceedings**

- Kwak, EJ, & **Grable, J. E.** (2023). Unveiling Gig Workers: Predictive Factors and Profiling-Based Classification of Gig Workers among Subprime Borrowers Using Machine Learning Algorithms. 54<sup>th</sup> Annual Meeting of the Decision Sciences Institute. November 20, 2023, Atlanta.
- Grable, J. E., Archuleta, K., & Joo, S.** (2023). An Evaluation of the Intersection between Financial Confidence and Creditworthiness. The 14<sup>th</sup> Biennial Conference of the Asian Consumer and Family Economics Association, July 10, 2023, Kitakyushu, Japan.
- Grable, J. E., Heo, W., & Archuleta, K.** (2023). Financial Need and Motivation as Descriptors of GIG employment. 2023 American Council on Consumer Interests Annual Conference, May 18, 2023, Las Vegas.
- Grable, J. E., Watkins, K., & Archuleta, K.** (2022). To Bank or Not to Bank: Describing the Banking Status of Black Households. Financial Therapy Association Annual Conference, October 6, Denver, CO.
- Lee, H., Kump, P., **Grable, J. E., & Warmath, D.** (2022). Financial help-seeking as a coping mechanism. Academy of Financial Services Annual Meeting, September 27, Virtual Conference.
- Heo, W., **Grable, J. E., & Kwak, E. J.** (2022). Demand for cash value life insurance among rural households during the outset of the COVID-19 pandemic: A machine learning analysis. Academy of Financial Services Annual Meeting, September 28, Virtual Conference.
- Grable, J. E., & Kwak, E-J.** (2022). Assessing the association between equity portfolio holdings and the miscalibration of financial risk tolerance. 2022 American Council on Consumer Interests Annual Conference, May 19, 2022, Clearwater Beach, Florida.
- Kwak, E-J., **Grable, J. E., & Chen, Pan Ju (Cindy).** (2022). An evaluation of the association between marital status and financial risk tolerance. 2022 American Council on Consumer Interests Annual Conference, May 19, 2022, Clearwater Beach, Florida.
- Fallow, S., & **Grable, J. E.** (2021). A competency modeling approach to assessing risk tolerance. 2021 Academic Research Colloquium, November 16, 2021, Virtual Conference.
- Stueve, C., Archuleta, K. L., Seay, M. C., **Grable, J. E., & Crow, J. J.** (2021). How perceptions may influence financial help-seeking from a financial therapist. Financial Therapy Association Conference, November 8, 2021, Virtual Conference.

- Grable, J. E., Kwak, E-J., Warmath, D. (2021).** An Assessment of the Association between Political Orientation and Financial Risk Tolerance. Academy of Financial Services Annual Conference, September 22, 2021, Virtual Conference.
- Grable, J. E., & Kwak, E-J.** A Comparison of Financial Risk-Tolerance Assessment Methods. Academy of Financial Services Annual Conference, September 22, 2021, Virtual Conference.
- Grable, J. E., Byram, J-L., Kwak, E-J., & Kruger, M. (2020).** Decomposing the association between spousal perceptions of partner spending and saving behavior and financial satisfaction. Association for Financial Counseling and Planning Education Annual Symposium, November 19, 2020, Virtual Conference.
- Kruger, M., & Grable, J. E. (2020).** Measuring perceived partner financial behavior in relationships: The development of a spender-saver perception scale. Financial Therapy Association Annual Conference, October 9, 2020, Virtual Conference.
- Byram, J-L., & Grable, J. E. (2020).** Spending and saving congruency: A key to understanding marital and financial satisfaction. Financial Therapy Association Annual Conference, October 9, 2020, Virtual Conference.
- Grable, J. E., & Kwak, E-J. (2020).** The role of disappointment aversion and expectation proclivity in describing financial risk aversion. Financial Planning Association Annual Conference, October 1, 2020, Virtual Conference.
- Grable, J. E., & Kwak, E-J. (2020).** Consistency of financial risk aversion estimates. Academy of Financial Services Annual Conference, September 30, 2020, Virtual Conference.
- Heo, W., Grable, J. E., & Kwak, E-J. (2020).** Assessing the value of financial risk tolerance as a predictor of monthly S&P 500 values: A comparison of artificial intelligence deep learning and traditional regression methodologies. Academy of Financial Services Annual Conference, September 30, 2020, Virtual Conference.
- Hanlon, B., Hancock, M., Archuleta, K., Grable, J., Lo, C. W. C., Cohen, A., Mazdzer, C., Babey, S., Miller, E., & Nunez, A. (2020).** Feedback control for optimizing human wellness. HCI International, July 20, 2020, Copenhagen, Denmark.
- Grable, J. E., Routh, A., & Fulk, M. (2020).** A new measure of investor risk aversion. 2020 Academic Research Colloquium for Financial Planning and Related Disciplines, February 20, 2020, Washington, DC.
- Heo, W., Grable, J. E., Roszkowski, M. J., & Rabbani, A. (2019).** The alpha and omega of financial risk-tolerance assessment. Academy of Financial Services Conference, October 16, 2018, Minneapolis, MN.
- Kwak, E-J., & Grable, J. E. (2019).** The role of risk tolerance as a mediator between family income and smoking and drinking behavior. Academy of Financial Services Conference, October 16, 2018, Minneapolis, MN.
- Grable, J. E., Archuleta, K., Ford, M., Kruger, M., Gale, J., & Goetz, J. (2019).** The moderating effect of generalized anxiety and financial knowledge on financial management behavior. Financial Therapy Association Conference, May 11, 2019, Austin, TX.
- West, C. L., Grable, J. E., Mattia, L., Leitz, L., & Rehl, K. (2019).** Financial satisfaction post-widowhood: The role of resilience. Financial Therapy Association Conference, May 12, 2019, Austin, TX.
- Mattia, L., Grable, J. E., Rehl, K., Leitz, L., & West, C. (2019).** Financial confidence post-widowhood: The role of empowerment. Financial Therapy Association Conference, May 12, 2019, Austin, TX.

- Grable, J. E., Hubble, A., Kruger, M., & Visbal, M. (2019).** Predicting financial risk taking behavior: A comparison of questionnaires. 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, February 20, 2019, Arlington, VA.
- Grable, J. E., & Park, N. (2018).** Measuring relative risk tolerance: A cautionary tale. Academy of Financial Services Conference, October 2, 2018, Chicago, IL.
- Park, N., & **Grable, J. E. (2018).** The role of materialism in perceiving financial stress. Academy of Financial Services Conference, October 3, 2018, Chicago, IL.
- Grable, J. E. (2018).** Measuring relative risk tolerance: A cautionary tale. Financial Planning Association National Conference, October 3, 2018, Chicago, IL.
- Watkins, K, Thomas, M. Jr., Williams, T., White, K. Jr., & Grable, J. E. (2018). Will it work? Condensing at traditional financial education program from 6 hours a day to 1 hour. Family Economics and Resource Management Association, May 17, 2018, Clearwater Beach, FL.
- Lyons, A., **Grable, J. E., & Zeng, T. (2018).** Infrastructure, urbanization, and the financial inclusion of Chinese households. Chinese Economic Society, April 7, 2018, Athens, Georgia.
- Lyons, A., **Grable, J. E., & Zeng, T. (2018).** Impacts of financial literacy on loan demand of financially excluded household in China. Chinese Economic Society, April 7, 2018, Athens, Georgia.
- Grable, J. E., Hubble, A., & Kruger, M. (2018).** Do as I say, not as I do: An analysis of portfolio development recommendations made by financial advisors. 2018 Academic Research Colloquium for Financial Planning and Related Disciplines, February 21, 2018, Arlington, Virginia.
- Bogan, V., Geczy, C., **Grable, J. E., & Chaffin, C. (2018).** Meet the editors of *Financial Planning Review*. 2018 Academic Research Colloquium for Financial Planning and Related Disciplines, February 20, 2018, Arlington, Virginia.
- Kruger, M., Hubble, A., & **Grable, J. (2017).** Risk profiling and the development of asset allocation recommendations. Academy of Financial Services Annual Conference, October 2, 2017, Nashville, Tennessee.
- Heo, W., **Grable, J., & Rabbani, A. (2017).** Relevance between utility theory and measured risk tolerance: Empirical utilization of the G&L scale. Academy of Financial Services Annual Conference, October 2, 2017, Nashville, Tennessee.
- Kruger, M., Fulk, M., **Grable, J., Watkins, K. (2017).** Who fires their financial planner? Academy of Financial Services Annual Conference, October 1, 2017, Nashville, Tennessee.
- Kuzniak, S., & **Grable, J. (2017).** Testing the associations among macroeconomic, social support, and biopsychosocial variables and financial risk tolerance. Academy of Financial Services Annual Conference, October 1, 2017, Nashville, Tennessee.
- Heo, W., & **Grable, J. E., (2017).** Predicting the demand for cash value life insurance using a nonlinear systemic framework. 2017 Academic Research Colloquium, February 9, 2017, Arlington, Virginia.
- Lyons, A., **Grable, J. E., & Joo, S-H. (2017).** A cross-country evaluation of financial security and population aging: A financial planning perspective. The 2017 Academic Research Colloquium, February 7, 2017, Arlington, Virginia.
- Lyons, A. C., **Grable, J. E., Chen, L., He, X., Liu, J. H., & Zeng, T. (2016).** Impacts of financial literacy, familial networks, and financial access on demand for bank and non-bank loans of financially excluded households in China. *The 11th Biennial Conference Proceedings of Asian Consumer and Family Economics Association, Hong Kong, 307-312.*

- Lyons, A. C., **Grable**, J. E., & Zeng, T. (2016). Urbanization, infrastructure, and demand for bank and non-bank loans of Chinese households. Asian Development Bank Institute Urbanization in Asia Conference, December 15, 2016, Seoul, South Korea.
- Kruger, M., Babiarz, P., & **Grable**, J. E. (2016). The effect of received and expected inheritance on retirement savings adequacy. Association for Financial Counseling and Planning Education Annual Symposium, November 18, 2016, Louisville.
- Grable**, J. E., Chaffin, C., Goetz, J., & Kruger, M. (2016). New financial planning Ph.D. hiring expectations: Business and Human Science program compared. Academy of Financial Service, October 20, 2016, Las Vegas.
- Park, N. Park, H., Ruiz-Menjivar, J., & **Grable**, J. E. (2016). The effect of financial literacy on investment behavior. Asian Consumer and Family Economics Association, July 9, Hong Kong.
- Grable**, J. E., Joo, S., & Kruger, M. (2016). A test of the reflection effect: A household and consumer finance perspective. Asian Consumer and Family Economics Association, July 9, Hong Kong.
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- Grable**, J. E., & Kruger, M. (2016). Financial Therapy in Practice: An Experiential Case Vignette. Financial Therapy Association Annual Conference, May 10, Asheville, North Carolina.
- Grable**, J. E., & Kruger, M. (2016). A test of the reflection effect: A personal finance and resource management perspective. Family Economics and Resource Management Association Meeting, March 10, New Orleans.
- Grable**, J. E. (Keynote). (2015). Financial therapy: Past, present, and future. Annual Financial Therapy Association Conference, July 10, San Jose Del Cabo, Mexico.
- Ford, M., **Grable**, J. E., DeGraff, A., & Ross, B. D. (2015). Physiological responses during couple financial therapy sessions. Annual Financial Therapy Association Conference, July 10, San Jose Del Cabo, Mexico.
- Grable**, J. E., & Archuleta, K. (2015). Financial therapy: Embracing diverse professional cultures and challenging misconceptions. Annual Financial Therapy Association Conference, July 10, San Jose Del Cabo, Mexico.
- Grable**, J. E., Joo, S., & Park, J. (2014). The antecedents of financial behavior: The role of race/ethnicity, financial knowledge, and locus of control. *Proceedings of the Asian Consumer and Family Economics Association*, April 9, Taipei, Taiwan.
- Grable**, J. E., & Rabbani, A. (2013). Describing risk tolerance: Does a risk characterization portrait exist? *Proceedings of the Association for Financial Counseling and Planning Education*, 67-75.
- Carr, N., **Grable**, J. E., Sages, R. A., Nabeshima, G., & Fernatt, F. (2012). Running towards financial health: Testing the relationships among exercise, diet, cognitive-directed health behavior, and financial preparedness. Annual American Council on Consumer Interests Conference, April 13, Memphis, TN.

- Grable, J. E., Britt, S., Anderson, N., & Dale, A.** (2011). Credit card behavior as a function of risk attitude, impulsivity, and a mother's socialization factors. *Proceedings of the Association for Financial Counseling and Planning Education*, 100-110.
- Grable, J. E., Joo, S., & Park, J.** (2011). Risk attitudes and financial knowledge and behavior: Similarities and differences between South Koreans and Americans. The 9<sup>th</sup> Biennial Conference of Asian Consumer and Family Economics Association, July 8, Seoul, Korea.
- Grable, J. E., Archuleta, K. L., Webb, F., & Britt, S. L.** (2009). Gender differences in risk tolerance: Are women really different than men? *Proceedings of the Association for Financial Counseling and Planning Education*, 34-44.
- Grable, J. E., & McGill, S.** (2008). *Risk tolerance estimation bias: The age effect*. Proceedings of the Academy of Financial Services (CD Rom).
- Britt, S., & Grable, J. E.** (2008). *The determinants of financial satisfaction among working adults*. Proceedings of the Academy of Financial Services (CD Rom).
- Grable, J. E., & Schumm, W.** (2008). An estimate of the reliability of the Survey of Consumer Finances risk-tolerance question. *Consumer Interests Annual*, 54 (Available at: <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageID=4358>).
- Grable, J. E., Webb, F., Britt, S., & Park, J.-Y.** (2007). The effect of religiosity on financial risk taking. *Proceedings of the Association for Financial Counseling and Planning Education*, 45-54.
- Joo, S.-H., & Grable, J. E.** (2005). Who is and who is not willing to use on-line employer-provided investment advice. *Proceedings of the Association for Financial Counseling and Planning Education*, 77-84.
- Grable, J. E., Cantrell, J., & Maddux, E.** (2004). Seeking financial help from friends and relatives. *Proceedings of the Association for Financial Counseling and Planning Education*, 20-28.
- Grable, J. E., & Joo, S.-H.** (2003). Objective and subjective factors associated with financial risk tolerance. *Proceedings of the Association for Financial Counseling and Planning Education*, 9-18.
- Grable, J. E., Adityavarman, R., & Joo, S.** (2001). Assessing cross-disciplinary risk-taking preferences of individuals. *Proceedings of the Association for Financial Counseling and Planning Education*, 71-78.
- Grable, J. E., Lytton, R. H., & Cantrell, J.** (2001). Financial services employment opportunities: Beyond product sales. *Proceedings of the Association for Financial Counseling and Planning Education*, 132-142.
- Joo, S., Grable, J. E., & Bagwell, D.** (2001). College students and credit cards. *Proceedings of the Association for Financial Counseling and Planning Education*, 8-15.
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- Grable, J. E., & Joo, S.** (2000). A cross-disciplinary examination of financial risk tolerance. *Consumer Interests Annual*, 46, 151-157.
- Joo, S., & Grable, J. E.** (2000). A retirement investment and savings decision model: Influencing factors and outcomes. *Consumer Interests Annual*, 46, 43-48.
- Grable, J. E., & Lytton, R. H.** (1999). Financial risk tolerance: Results of a concurrent validity analysis. *Proceedings of the Association for Financial Counseling and Planning Education*, 65-75.

- Joo, S., & **Grable**, J. E., Bagwell, D. C. (1999). Financial behaviors of clerical workers: An examination and implications. *Proceedings of the Association for Financial Counseling and Planning Education*, 91-101.
- Joo, S., & **Grable**, J. E. (1999). Understanding retirement planning help-seeking behavior. *Proceedings of the Association for Financial Counseling and Planning Education*, 1-8.
- Grable**, J. E., & Joo, S. (1999). Factors related to risk tolerance: A further examination. *Consumer Interests Annual*, 45, 53-58.
- Joo, S., & **Grable**, J. E. (1999). Developing a model for the determinants of financial satisfaction: An exploratory study. *Consumer Interests Annual*, 45, 117-122.
- Joo, S., & **Grable**, J. E. (1999). Determinants of financial satisfaction. *Proceedings of the 1999 Eastern Family Economics and Resource Management Association*, 18-26.
- Grable**, J. E., & Orr, S. (1998). Retirement counselor certification: Strengthening a new profession. *Proceedings of the Association for Financial Counseling and Planning Education*, 28-31.
- Grable**, J. E., & Lemoine, C. (1998). Predicting mutual fund over-performance: A benchmark approach. *Proceedings of the Association for Financial Counseling and Planning Education*, 128-135.
- Grable**, J. E., Lytton, R. H., & Kratzer, C. (1998). Determinants of defined contribution plan employee participation: A 403(b) perspective. *Consumer Interests Annual*, 44, 109-114.
- Lytton, R. H., & **Grable**, J. E. (1998). Financial manager profile scale: An initial analysis. *Consumer Interests Annual*, 44, 13-18.
- Grable**, J. E., & Brunson, B. H. (1997). A cost and benefit comparison of equity mutual fund and direct stock investing. *Proceedings of the Association for Financial Counseling and Planning Education*, 142-150.
- Grable**, J. E. (1997). An investigation of four risk preference rules-of-thumb. *Consumer Interests Annual*, 43, 36-38.
- Lytton, R. H., & **Grable**, J. E. (1997). A gender comparison of financial attitudes. *Proceedings of the 1997 Eastern Family Economics and Resource Management Association*, 1-8.

### **Professional Presentations**

- Panelist: Tips for Success for Tenure-track Financial Planning Faculty. CFP Board Conference, October 12, 2023, Washington, DC.
- Intelligent Automation and the Future of Training and Education in the Social Sciences. Purdue University HTM Service and Experience Innovations Symposia, September 22, 2023.
- Latest Research on Risk Tolerance: Developing an Investor Risk Profile. Wealth Advisor Forum, October 19, 2020, Virtual Conference.
- Practitioner Implications Panel. 2020 Academic Research Colloquium for Financial Planning and Related Disciplines, February 22, 2020, Washington, DC.
- What We Know About Clients: Lessons from the Lab (with K. Archuleta). Spring NAPFA Northeast Regional Symposium, April 29, 2019, Philadelphia.
- Client Psychology, Expert Panel Member. CFP Board of Standards, Inc., May 1, 2019, Washington, DC.
- Perceptions of and by Individuals: Practice. Aresty Institute of Executive Education, The Wharton School of the University of Pennsylvania, Client Psychology Program, April 1, 2019, Philadelphia, PA.
- Continuing Your Financial Planning Education at the 2019 CFP Board Registered Programs Conference, February 22, 2019, Arlington, VA.



Practitioners Implications Panel at the 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, February 21, 2019, Arlington, VA.

Research that Inspires Practice; Practice that Inspires Research (with Dave Yeske, Shawn Brayman, and Charles Chaffin) at the 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, February 20, 2019, Arlington, VA.

Financial Planning Review general session (with Bogan, V., Geczy, C., & Chaffin, C. Keynote address at the 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, February 19, 2019, Arlington, VA.

Doctoral Seminar (Editor's Panel) at the 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, February 19, 2019, Arlington, VA.

Assessing and Evaluating a Client's Financial Risk Profile: Lessons from the Lab. National Association of Personal Financial Advisors 2018 National Conference, Philadelphia, October 18, 2018.

Client Discovery Process (panel discussant). CFA Institute of Philadelphia, November 30, 2017.

Theory-Based Practice in Financial therapy (with K. Archuleta). Financial Therapy Association, San Diego, November 13, 2017.

What We Know About Clients: Lessons from the Lab. Phoenix Financial Planning Association, September 27, 2017.

The Process of Evaluating and Assessing Client Risk. CFA Society of Toronto Annual Wealth Conference, Toronto, Canada, May 10, 2017.

Frontiers of Financial Planning Research and their Expansion beyond the Core Areas of Financial Planning (Keynote Presentation). 2017 Academic Research Colloquium, Arlington, Virginia, February 8, 2017.

Expanding the Employment Pipeline: An Academic Perspective. Certified Financial Planning Board Meeting, New Orleans, November 11, 2016.

Lessons from the Lab. Money Quotient Annual Retreat, Portland, Oregon, November 4, 2016.

Planning Investor Advisor Panel's Risk Profiling Roundtable, Toronto, Ontario, Canada (Office of Securities Commissioner), September 28, 2016.

Financial Planning Faculty New Hire Survey Results. Certified Financial Planning Webinar, August 24, 2016.

The Financial Therapy Task Force: Shaping and Defining Financial Therapy: Panel Member, Financial Therapy Association Annual Meeting, Asheville, NC, May 2016.

FTA History: General Session Financial Therapy Association, Asheville, NC, May 2016.

Resources for Resilience and Recovery, Invited Panelists, Family Economics and Resource Management Association Meeting, March 10, 2016 New Orleans.

Insights on Financial Therapy, Risk Tolerance, and Behavioral Financial Planning, Georgia Consortium for Personal Financial Literacy, Atlanta, December 2015.

Ways to Leverage CFP Board's Partnerships with Registered Programs, Invited Presentation, CFP Board Program Director's Meeting, Washington, August 2015.

Motivating Consumers to Take Action, Invited Presentation, Georgia Extension Training. Athens, GA, May 2015.

Money, Stress, and Relationships: Research, Invited Presentation, Financial Planning Association National Retreat, Braselton, GA, April 2015.

Financial Anxiety and Arousal, Invited Presentation, Financial Planning Association of Atlanta, April 2015.

Mood, Volatility, and Changing Risk Tolerance: A Household Perspective, Invited Presentation, Social Mood Conference. Atlanta, GA, April 2015.

Excellence in Teaching Fully Online Courses: A Brown Bag Panel Discussion, Invited Panelist. Athens, GA, February 2015.

Leveraging CFP Board's Partnerships with Colleges and Universities. Invited Panelist. CFP Board's 2014 Firm's Summit, Washington, DC, December 2014.

Financial Anxiety, Physiological Arousal, and the Intention to Engage in Financial Planning (with W. Heo and A. Rabbani). Financial Therapy Association annual conference, Nashville, TN, October 2014.

The Grable & Lytton Risk-Tolerance Scale: A 15-Year Retrospective (with S. Kuzniak, A. Rabbani, W. Heo, and J. Ruiz-Menjivar). Academy of Financial Services annual conference, Nashville, TN, October 2014.

Taxonomies of Equity Ownership (with W. Heo). Academy of Financial Services annual conference, Nashville, TN, October 2014.

The Role of Financial Literacy as a Mediating Factor (with J. Jung and S. Anong). Academy of Financial Services annual conference, Nashville, TN, October 2014.

Life Insurance and Wealth Change by Socioeconomic Status (with W. Heo). Academy of Financial Services annual conference, Nashville, TN, October 2014.

Moderator; "Joint FPA, Academy of Financial Services Panel—Aligning Academic Research with Practitioner Needs. Financial Planning Association Annual Conference, Seattle, WA, September 2014.

Teaching Financial Planning Case Studies Using a Smart Student Response System (with W. Heo). Certified Financial Planner Program Director's Conference, Washington, DC, August 2014.

Invited Presentation: Quantifying the value of advice. Korean Financial Planning Association, Summer Academy, July 16, 2014, Seoul, South Korea.

Financial Planning Overview. CFP® Luncheon, UGA Griffin Campus, April 2014.

Communication Essentials for Financial Planners: Teaching Techniques and Strategies (with J. Goetz). Certified Financial Planner Program Director's Conference, Washington, DC, August 2013.

Invited Presentation: Perils and pitfalls of case development (with R. Lytton & D. Klock). Certified Financial Planner Program Director's Conference, Washington, DC, August 2012.

Invited Presentation: Financial stress and its relationship to financial planning (with S. Britt). Korean Securities Association and Korean Financial Planning Association Annual Conference, Seoul, S. Korea, May 2012.

Invited Presentation: Communication and counseling strategies: Managing client stress and risk tolerance biases (with S. Britt). 2012, Financial Planning Association Retreat, Scottsdale, AZ, May 6.

Invited Presentation: Stress: The effect it has on client relationships (with S. Britt). 2012, Financial Planning Association Business Solutions Conference, San Francisco, March 6.

Mama's boys and nature's girls: Explaining differences in risk attitudes between women and men (with N. Anderson, F. Fernatt, R. Rodermund, & R. Sages). 2011, Academy of Financial Services, Las Vegas, October 23.

Pictures of physiological stress: How financial planners can reduce client stress and increase client trust. Core Session presentation (with S. Britt). 2011, Financial Planning Association National Convention, San Diego, CA, September 16.

Keynote Panel: Avenues for Facilitating Higher Order Thinking for all Program Types and Delivery Methods in Financial Planning Education. 2011, Registered Program Conference, Washington, DC, August 11.

Developing a Solution-Focused approach to financial well-being (with M. Bell, K. Archuleta, M. Ford, J. Ingram, L. Irwin, & J. Boyle). Financial Therapy Association, 2011, Athens, GA.

Keynote Panel: Student-Centered Learning Objectives Based Upon CFP Board Principal Topics. 2011 Registered Program Conference, Washington, DC, August 12.

Real Time or Not: Do Case Details Matter (with R. Lytton & D. Klock)? 2011 Registered Program Conference, Washington, DC, August 12.

Invited special session panel: Guide to Successful Publishing. The 9<sup>th</sup> Biennial Conference of Asian Consumer and Family Economics Association, July 8, 2011, Seoul, Korea.

A test of the theory of self-esteem: A consumer behavior perspective (with R. A. Sages). American Council on Consumer Interests, 2011, Washington, DC.

Sensation seeking as an experiential reservoir: The association between sensation seeking and risk appraisal (with N. Carr). American Council on Consumer Interests, 2011, Washington, DC.

Student financial counseling: An analysis of a clinical and non-clinical sample (with. J. Cumbie, S. Cupples, J. Henegar, K. Schindler, K. Archuleta, and S. Britt). American Council on Consumer Interests, 2011, Washington, DC.

Sweating the details: How the media influences your clients' attitudes (with S. Britt). Insurance and Financial Advisors Conference, February 2011.

Risk Tolerance Assessment and the Narrator Effect (with S. Britt). Academy of Financial Services Annual Meeting, October 2010.

Retaining Clients through Improved Marital Satisfaction (with S. Houston, S. Britt, & D. Durband). Academy of Financial Services Annual Meeting, October 2010.

Risk Tolerance Assessment: Research and Practice. Korean Securities Association and Korean Financial Planning Association Annual Conference, Seoul, S. Korea, May 2010.

Advances in Consumer Research. Graduate Seminar, Ewha Womans University, Seoul, S. Korea, May 2010.

Breaking the Circle of Problematic Financial Behavior: A Test of Self-Esteem Theory (with F. Webb, R. Sages, K. Schindler, and K. Archuleta). American Council on Consumer Interests, 2010, Federal Reserve Bank of Atlanta.

Adolescence and Financial Literacy: The Role of Financial Socialization, Money Attitudes, and Financial Experiences in Shaping Knowledge among Korean Youth (with S. Joo, S. Sohn, S. Lee, and M. Kim). American Council on Consumer Interests, 2010, Federal Reserve Bank of Atlanta.

Interobserver Risk Tolerance Agreement between Husbands and Wives (with J. Goetz and J. Gilliam). American Council on Consumer Interests, 2010, Federal Reserve Bank of Atlanta.

Shared Goals and Values: Toward a Theory of Couples' Financial Satisfaction (with K. Archuleta and S. Britt). Eastern Family Economics and Resource Management Association Meeting, 2010, Chattanooga, TN.

What Works for Families: Clinical and Experimental Methods for Studying Consumer Issues (with K. Archuleta, J. Goetz, S. Britt, J. M. Collins, & J. Schuchardt). AAEA and ACCI Joint Annual Meeting, 2009, Milwaukee, WI.

Korean Risk Tolerance. (2009). Yamaguchi Japan (with S. Joo and J. Park). Eighth Biennial Asian Consumer and Family Economics Association.

Dyadic Processes Influencing Household Financial Management (with K. Archuleta, T. Jurich, and C. Russell). American Association of Marriage and Family Therapy, October 1-5, 2009, Sacramento.

Cross Cultural Risk-Tolerance Self-Evaluation Bias: Comparing South Koreans and Americans (with S. Joo and J. Park). Korean Academic Society of Financial Planning Conference, May 22-23, 2009 Dogo, Chung Nam, South Korea.

Invited presenter: “Myths, Lies, & Risk Tolerance: Tools for Estimating Risk Thresholds in Variable Insurance Products” (with D. Evans). IFACE Conference, February 12, 2009, Kansas State University Foundation.

Invited panelist: *Financial Preparation for Retirement – Focusing on the Problems of Effectively Motivating Saving for Retirement and the Management of Financial Resources in Retirement*. Connecting Financial Education to Consumers: A Symposium for Financial Institutions, Advisors, and Educators. Sponsored by Networks Financial Institute and the Federal Reserve Bank of Chicago, October, 2008.

Invited panelist: *Managing Farm and Farm Household Financial Risk* (with P. Ellinger and T. Eggers and Moderator Jane Schuchardt). American Council on Consumer Interests Annual Conference, July, 2008, Orlando.

Invited panelist: *Naming the Profession* (with J. Schuchardt, J. Lown, D. Durban, I. Leech, B. Bailey, J. Xiao). Association for Financial Counseling and Planning Education, November 2007, Tampa.

The Influence of Mood on the Willingness to Take Financial Risks (with S. Britt). American Council on Consumer Interests Annual Conference, April, 2007, St. Louis, Missouri.

Survey of Client Risk Tolerance. International Association of Registered Financial Consultants Annual Conference, May, 2007, Las Vegas.

Invited panelist: *Setting a Research Agenda in Financial Education and Counseling*. Association for Financial Counseling and Planning Education, November 2006, San Antonio, Texas.

Assessing and Understanding Financial Risk Tolerance. Invited Presenter. International Association of Registered Financial Consultants Fall Conference, September 2006, New York and Boston.

How Well do Individuals Assess Their Own Risk Tolerance? An Empirical Examination (with M. Roszkowski, S-H. Joo, B. O’Neill, and R. Lytton). American Council on Consumer Interests Annual Conference, March, 2006, Baltimore, Ohio.

University of Minnesota, Guest Lecturer (using online Breeze), Assessing and Understanding Financial Risk Tolerance, October 19, 2005.

University of Arizona, Research Advisory Board Presentation, Risk Tolerance and Consumer Issues, September 16, 2005.

KSU Institute of Personal Financial Planning. *Family and Consumer Sciences (Kansas) Fall Update*, August 30, 2005, Manhattan, Kansas.

Predicting Emergency Fund Adequacy Using Classification Trees (with So-Hyun Joo). *American Council on Consumer Interests Annual Conference*, April, 2005, Columbus, Ohio.

Examining the link between sensation seeking and financial risk taking of young professionals (with S. Joo & R. Adityavarman). *Academy of Financial Services Annual Meeting*, October 2003, Denver.

The meaning and measurement of personal financial wellness: A summary of professional insights (with So-Hyun Joo). *American Council on Consumer Interests Annual Conference*, April, 2003, Atlanta.

A cost and benefit comparison of equity mutual fund and direct stock investing (with Bruce H. Brunson). *Academy of Financial Services Annual Meeting*, October, 1998, Chicago.

Gender differences and retirement plan participation within the university setting (with Emily J. Grable). *The 14 Annual Conference for the Advancement of Women in Higher Education*. April 17, 1998, Texas Tech University.

Investor risk preference: Testing the efficacy of demographics as differentiating and classifying factors. *The 25<sup>th</sup> Annual Southwestern Finance Association Meeting*. March 6, 1998, Dallas, Texas.

### **Refereed Posters, Book Reviews, and Other Papers**

- Byram, J-L., & Grable, J. E. (2023). Spending and saving perceptions as descriptors of marital and financial satisfaction among married couples. Poster session presented at the *2023 Association for Financial Counseling and Planning Education Annual Symposium*, November 29, 2023, New Orleans, LA.
- Kwak, E-J., & Grable, J. E. (2023). A domain specific measure of investment risk preference. Poster session presented at the *2023 Academy of Financial Services Annual Conference*, September 26, 2023, Phoenix, AZ.
- Rabbani, A., Heo, W., & Grable, J. E. (2022). The alpha and omega of financial risk-tolerance assessment. Poster session presented at the *2022 American Council on Consumer Interests Annual Conference*, May 20, 2022, Las Vegas.
- Kwak, E-J., & Grable, J. E. Electroencephalographic brain wave patterns as descriptors of financial risk-taking behavior. Poster session presented at the *2021 Academic Colloquium for Financial Planning and Related Disciplines*, November 11, 2021.
- Heo, W., Park, N., Lee, J-M., Grable, J. E. (2020). Improving the description and prediction of household financial ratios using artificial neural network techniques. Poster session presented at the *2020 Academic Research Colloquium for Financial Planning and Related Disciplines*, February 22, 2020, Washington, DC.
- Kwak, E-J., & Grable, J. E. (2020). Conceptualizing risk. 2020. Poster session presented at the *Academic Research Colloquium for Financial Planning and Related Disciplines*, February 22, 2020, Washington, DC.
- Grable, J. E.** (2019). Estimating test-retest reliability scores for financial risk-taking questionnaires. Poster session presented at the *2019 Academy of Financial Services Conference*, Minneapolis, Minnesota.
- Grable, J. Leitz, L., West, C., Mattia, L., & Rehl, K.** (2019). An examination of the relationship between financial confidence at widowhood and the age of widowhood. Poster session presented at the *2019 Financial Therapy Association Annual Conference*, Austin, Texas.
- Grable, J., & Archuleta, K.** (2019). Why is my client acting this way? Working with a narcissistic client. Poster session presented at the *2019 Financial Therapy Association Annual Conference*, Austin, Texas.
- Kruger, M., Grable, J., Hubble, A., Ford, M. E., Byram, J-L., & Clement, G. (2019). Risk tolerance: Don't ask me, I'm in a bad mood. Poster session presented at the *2019 Academic Research Colloquium for Financial Planning and Related Disciplines*, Arlington, Virginia.
- Rabbani, A., Yao, Z., Wang, C., & Grable, J. (2019). Association between financial risk tolerance and locus of control and sensation seeking for pre-retiree baby boomers. Poster session presented at the *2019 Academic Research Colloquium for Financial Planning and Related Disciplines*, Arlington, Virginia.
- Fulk, M., Watkins, K., Kruger, M., & Grable, J. E. (2018). Who is using robo-advisory services and who is not? Poster session presented at the *2018 Academic Research Colloquium for Financial Planning and Related Disciplines*, Arlington, Virginia.
- Fallow, S. S., Kruger, M., & Grable, J. E. (2018). The household CFO: Using job analysis to define tasks related to personal financial management. Poster session presented at the

- 2018 Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, Virginia.
- Lyons, A. C., **Grable, J. E.**, & Zeng, T. (2017). *Infrastructure, urbanization, and demand for bank and non-bank loans of Chinese households*. Asian Development Bank Institute (ADBI) Working Paper.
- Grable, J. E.** (2017). *Financial Risk Tolerance: A Psychometric Review*. New York: CFA Institute.
- Ford, M., DeGraff, A. N., **Grable, J. E.**, Ross, D. B., & Thomas, M. (2017). Examining the role of financial therapy in couples' financial planning help-seeking and relationship dynamics. *Poster session presented at the 2017 Academic Research Colloquium, Arlington, Virginia.*
- Watkins, K., Kruger, M., Hubble, A., Goren, M. J., & **Grable, J. E.** (2017). Does financial education impact the perceived financial confidence of college students? *Poster session presented at the 2017 Academic Research Colloquium, Arlington, Virginia.*
- Woodyard, A., & **Grable, J. E.** (2017). Charitable activity and personal well-being. *Poster session presented at the 2017 Academic Research Colloquium, Arlington, Virginia.*
- Rabbani, A., & **Grable, J. E.** (2017). Measurement of affect in financial risk tolerance and association with portfolio risk. *Poster session presented at the 2017 Academic Research Colloquium, Arlington, Virginia.*
- Park, N., Heo, W., & **Grable, J. E.** (2017). The effect of financial advice and financial knowledge on financial management behavior. *Poster session presented at the 2017 Academic Research Colloquium, Arlington, Virginia.*
- Thomas, M., Watkins, K., & **Grable, J. E.** (2016). Fatherhood's impact on trust, risk tolerance, and consumer choice on their children. *Poster session presented at the Association for Financial Counseling and Planning Education annual meeting, Louisville.*
- Heo, W., Rabbani, A., Ruiz-Menjivar, J., Nobre, L., & **Grable, J. E.** (2015). Risk tolerance as a mediation factor on investing behavior. *Poster session presented for the annual CFP Board Program Director's meeting, Washington.*
- Ruiz-Menjivar, J., Engelhard, G., & **Grable, J. E.** (2015). Evaluating the psychometric quality of Grable and Lytton's financial risk tolerance scale using Rasch measurement theory. *Poster session presented for the annual CFP Board Program Director's meeting, Washington.*
- Woodyard, A., & **Grable, J. E.** (2015). Giving and well-being. *Poster session presented for the annual Financial Therapy Association, San Jose Del Cabo, Mexico.*
- Ruiz-Menjivar, J., Heo, W., **Grable, J. E.** (2014). The effects of situational and dispositional factors on the change in risk aversion: An attribution theory perspective. *Poster session presented for the annual American Council on Consumer Interests Conference, Milwaukee, WI.*
- Heo, W., Rabbani, A., **Grable, J. E.** (2014). Testing the association between client stress and financial help-seeking behavior. *Posters session presented for the annual Association for Applied Psychophysiology and Biofeedback Conference, Savannah, GA.*
- Heo, W., & **Grable, J. E.** (2013). Life insurance demand as a function of wealth change. *Poster session presented for the annual American Council on Consumer Interests Conference, Portland, OR.*
- Henegar, J. M., Horwitz, E., Stolberg, S., Rasure, E., **Grable, J. E.**, & Webb, F. (2012). Social comparisons, financial stressors, and family life cycle stage as factors impacting family financial stress. *Poster session presented for the annual American Council on Consumer Interests Conference, Memphis, TN.*

- Fernatt, F., Stolberg, S., Blue, J., Cupples, S., Rasure, E., & **Grable**, J. E. (2012). Are payday and car title loan customers more risk tolerant than others? *Poster session presented for the annual American Council on Consumer Interests Conference*, Memphis, TN.
- Swanson, P., Cramer, S. L., Maddux, E. M., **Grable**, J., Fitzgerald, M., Haynes, D., Osteen, S., & Morrison, K. (2011). New graduate certificate program: Financial and housing counseling. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Jacksonville, FL.
- Bell, M. M., **Grable**, J. E., & Britt, S. L. (2011). Factors influencing financial satisfaction. *Poster session presented for the annual Financial Therapy Association Conference*, Athens, GA.
- Cupples, S., & **Grable**, J. E. (2011). Retirement planning for small business owners: The special case of home-based businesses. *Poster session presented for the annual American Council on Consumer Interests Conference*, Washington DC.
- Coffman, B., Cumbie, J., Cupples, S., Henegar, J., & **Grable**, J. E. (2010). A test of the association between perceived and objective income adequacy measures. *Poster session presented for the annual American Council on Consumer Interests Conference*, Federal Reserve Bank of Atlanta.
- Woodyard, A., Carr, N., Britt, S., & **Grable**, J. E. (2010). Are recipients of payday and car title loans more risk tolerant than others? *Poster session presented for the annual American Council on Consumer Interests Conference*, Federal Reserve Bank of Atlanta.
- Grable**, J. E., Archuleta, K. L., & Webb, F. (2009). Risk and credit payment behavior. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Scottsdale, Arizona.
- Swanson, P., Cramer, S., Enevoldsen, B., Fitzgerald, M., **Grable**, J., Muske, G., & Sharpe, D. (2009). Educating financial counselors and planners: Assessing with rubrics. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Scottsdale, Arizona.
- Archuleta, K. L., Jurich, A. P., **Grable**, J. E., & Russell, C. S. (2009). *Dyadic processes influencing household financial management*. Poster at the AAMFT conference, October, 2009, Sacramento, CA.
- Grable**, J. E. (2009). Facilitating financial health: Tools for financial planners, coaches, and therapists. *Journal of Financial Counseling and Planning*, 20(1), 98-100. [Book Review]
- Durband, D. B., Britt, S., & **Grable**, J. E. (2008). *Personal and family finance in the marriage and family therapy domain*. Poster at the Association for Financial and Planning Education conference, November 2008, Anaheim, CA.
- Grable**, J. E. (2008). Winning with options. *Financial Counseling and Planning*, 19 (1), 67-69. [Book Review]
- Grable**, J. E. (2006). The logic of failure: Recognizing and avoiding error in complex situations. *Financial Counseling and Planning*, 17 (2), 70-71. [Book Review]
- Grable**, J. E., & Cantrell, J. (2005). Personal finance: Skills for life. *Financial Counseling and Planning*, 16 (2), 101-102. [Book Review]
- Grable**, J. E. (2005). Profitable socially responsible investing? An institutional investor's guide. *Journal of Personal Finance*, 4 (3), 109-113. [Book Review]
- Grable**, J. E. (2005). The richest man in Babylon for today: New secrets for building wealth in the 21<sup>st</sup> century. *Journal of Personal Finance*, 4 (1), 86-89. [Book Review]
- Grable**, J. E. (2004). The psychology of judgment and decision making. *Journal of Personal Finance*, 3 (3), 145-147. [Book Review]

- Grable, J. E.** (2004). Keeping clients for life: How to build a successful financial practice. *Journal of Personal Finance*, 3 (2), 90-92. [Book Review]
- Grable, J. E.** (2004). Garrett's guide to financial planning: How to capture the middle market and increase your profits. *Journal of Personal Finance*, 3 (1), 97-100. [Book Review]
- Grable, J. E., & Joo, S-H.** (2003). Assessing risk tolerance with a Likert-type scale. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Savannah, Georgia.
- Grable, J. E.** (2002). The journal is coming. *The Register*, 3 (10), 1-2.
- Grable, J. E.** (2002). RFAs are on the air. *The Register*, 3 (9), 10-11.
- Grable, J. E.** (2002). Investment madness: How psychology affects your investing and what to do about it. *Journal of Personal Finance*, 1 (1), 58-60. [Book Review]
- Grable, J. E.** (2000). Getting started as a financial planner. *Financial Counseling and Planning*, 11 (1), 75-76. [Book Review]
- Grable, J. E.** (2000). Searching for alpha: The quest for exceptional investment performance. *The Register*, 1 (4), 12-13. [Book Review]
- Grable, J. E.** (1999). The mutual fund business. *Financial Counseling and Planning*, 10 (2), 77-78. [Book Review]
- Grable, J. E., & Lytton, R. H.** (1998, November). Financial risk tolerance assessment: A multidimensional approach. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Ft. Lauderdale, Florida.
- Grable, J. E., & Grable, E. J.** (1998, April). Gender differences and retirement plan participation within the university setting. *Poster session presented for the 14<sup>th</sup> Annual All-University Conference on the Advancement of Women in Higher Education*, Texas Tech University.
- Grable, J. E., & Lemoine, C.** (1998, March). Predicting equity mutual fund performance. *Poster session presented for the Annual Research/Creative Projects Human Sciences Week*, Texas Tech University.
- Grable, J. E.** (1997). The Merrill Lynch Web Site [Review of the Merrill Lynch web site]. *Financial Services Review*, 6, 71-72.
- Grable, J. E., & Campbell, C.** (1997, April). Predicting investor risk preference. *Poster session presented at the annual research symposium, Graduate Student Assembly*, Virginia Tech.
- Grable, J. E.** (1997, February). Age and risk preference: Unmasking a financial planning myth. *Poster session presented at the annual meeting of the Eastern Family Economics and Resource Management Association*, Athens, Georgia.
- Grable, J. E.** (1996, Jan/Feb). Teams win. [Letter to the editor]. *Bloomberg Personal Finance*, 2, 9.
- Grable, J. E.** (1996, October). Risk-tolerance model is faulty [Letter to the editor]. *Financial Planning*, 26, 12.
- Grable, J. E.** (1996, August). A chart of resource accounts. *Poster session presented at the annual meeting of the Virginia Family and Consumer Science Association*, Roanoke, VA.

### **Grants & Extramural Funding**

- A False Sense of Security: Discovering the Unintended Role of "Regulation" in Reg D (PI) (with S. Chatterjee and D. Warmath). (2023). \$74,039. Investor Protection Trust.
- Elevate Data Analysis Project (PI) (with K. Archuleta). (2022/2023). \$30,000. Elevate's Center for the New Middle Class.
- Money Dawgs Support (PI) (with K. White). (2018). \$5,000. Vickery Financial Services.



Stadion Validation Test (with W. K. Campbell). (2017). \$16,762.49 (Sponsored Projects Administration).

Finametrica Risk Experiment Grant. (PI) (2017): \$3,000.

Mary O’Neill Mini Grant (PI) (with M. Thomas, M. Kruger, K. Watkins, and K. White). (2016). Expanding Middle School Financial Education in Diverse Neighborhoods through the use of the Money Dawgs Program. Association for Financial Counseling and Planning Education. Amount: \$2,500.

Merrill Lynch/Bank of America Grant. (PI). (2015). Scholarship Funding. Amount: \$25,000.

DataPoints. (PI). (2015). Three Year Graduate Research Foundation Funding. Amount: \$18,000.

TD Ameritrade Academic Advancement Grant. (PI). (2014). Amount: \$50,000.

Academic Excellency Fund (co-PI) (with S. Britt and K. Archuleta). (2011). Grant provided to purchase bio-monitoring and assessment hardware. Amount: \$23,960.

Distance Learning Enhancement (co-PI) (with K. Archuleta). (2010). Funded by the Division of Continuing Education. Amount: \$30,000.

Payday Lending: A Study of Predatory Lending Practices (lead PI with F. Webb, A. Sanders, T. Tonn, & J. Park). (2007). Funded by the Institute of Personal Financial Planning. Amount: \$25,000.

Journal of Personal Finance: Editorial continuation grant. (PI). (2006). Funded by the International Association of Registered Financial Consultants. Amount: \$2,800.

Journal of Personal Finance: Yearly editorial funding grant. (PI). (2004-2005). Funded by the International Association of Registered Financial Consultants. Amount: \$7,800.

Financial Workshops and Peer Financial Counseling. (PI). (2003). Funded by the Office of the Kansas Banking Commissioner. Amount: \$25,000.

Kansas Saves (co-PI) (with E. Maddux). (2003). Funded by the Incentive Grant Fund, College of Human Ecology. Amount: \$1,000.

Journal of Personal Finance: Yearly editorial funding grant. (PI). (2001 – 2005). Funded by the International Association of Registered Financial Consultants. Amount: \$21,600.

Cross Disciplinary Risk Taking: Assessment and Evaluation (co-PI) (with R. Adityavarman). (1999 – 2000). Funded by the USRG and IDEC. Amount: \$1,320.

Financial Wellness: A Review of the Literature (co-PI) (with S. Joo). (1999). Funded by the National Endowment for Financial Education. Amount: \$1,500.

The Development of a Financial Wellness Assessment Instrument and an Investigation of Financial Planning Help Seeking Behavior (1999). Funded by the Texas Tech University Research in Agriculture, Business Administration, Engineering, and Human Sciences Fund. Amount: \$4,000.

The Determinants of Savings Behavior and Pension Plan Participation. (1998). Funded by the Texas Tech University Research in Agriculture, Business Administration, Engineering, and Human Sciences Fund. Amount: \$4,000.

Credit Card Knowledge and Usage among College Students (with R. Lytton). (1998). Funded by the USDA/CSREES, Washington, DC. Amount: \$1,250.

Determinants of Investor Risk Preference. (1997). Funded by the Certified Financial Planner Board of Standards, Denver, Colorado. Amount: \$2,900

## **News and Public Service**

List available upon request.

## **Awards**

Outstanding Paper Award. *Review of Behavioural Finance*, Emerald Publications. A test of the association between the initial surge in COVID-19 cases and subsequent changes in financial risk tolerance, September 1, 2022.

Best Research Paper Award at the Financial Planning Association (in conjunction with the Journal of Financial Planning) Annual Conference, 2020, Virtual Conference (with E.J. Kwak).

Best Paper Award in Consumer Finance at the 2018 Academic Research colloquium for Financial Planning and Related Disciplines, Washington, DC (with A. Hubble & M. Kruger).

Best Applied Research Award presented at the Financial Planning Association Annual Conference, 2016, Baltimore, MD (with S. Brayman, P. Griffin, & M. Finke).

Outstanding Journal Paper Awarded at Annual Association for Financial Counseling and Planning Education Symposium 2014 (with J. Henegar, K. Archuleta, S. Britt, N. Anderson, & A. Dale).

Outstanding Conference Paper: Financial Therapy Association, 2015, Nashville, TN: Financial Anxiety, Physiological Arousal, and the Intention to Engage in Financial Planning (with W. Heo and A. Rabbani).

UGA Career Outcomes Nominee, 2014, University of Georgia Career Center.

Faculty mentor for the University of Georgia National Collegiate Financial Planning Finalist team (4<sup>th</sup> Place), Year 2014, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Seattle, WA.

Faculty mentor for the University of Georgia National Collegiate Financial Planning Finalist team (1st Place), Year 2013, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Orlando, FL.

Program Assessment Award (MS & PhD): “A Well-Designed Assessment Process that Demonstrates Program Improvement” with Kristy Archuleta and Maurice MacDonald, November, 2011.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (3rd Place), Year 2011, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, San Diego, CA.

Mid-Career Award presented by the American Council on Consumer Interests, 2011.

Applied Consumer Economics Paper Award with Nicholas Carr for: Sensation seeking as an experiential reservoir: The association between sensation seeking and risk appraisal, American Council on Consumer Interests, 2011.

Faculty mentor for *two* Kansas State University National Collegiate Financial Planning Finalist teams, Year 2010, sponsored by the Financial Planning Association, Ameriprise Financial Advisors, and Academy of Financial Services, Denver, CO.

Winner of the 2009 “Best Theoretical Journal Article Award” presented by the Association for Financial Counseling and Planning Education for *Environmental & Biopsychosocial Profiling As A Means For Describing Financial Risk-Taking Behavior* (with S. Britt & F. Webb).

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (4th Place), Year 2008, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN.

Winner of the 2007 Program Excellence Through Research Award (Eastern Region) and National Winner of the National Extension Association of Family and Consumer Sciences Annual Awards Program for national survey worked conducted through the Rutgers Cooperative Extension online survey service. Team members included: Barbara O'Neill (lead), Jing Xiao, and Ruth Lytton.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (2<sup>nd</sup> Place), Year 2007, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a \$5,000 scholarship award for the Personal Financial Planning program.

Faculty mentor for the Kansas State University International Association of Registered Financial Consultants Financial Planning Finalist team (2<sup>nd</sup> Place), Year 2007, Las Vegas. Recognized with a \$3,000 scholarship award for the Personal Financial Planning program.

The Dawley-Scholer Award for Faculty Excellence in Student Development, College of Human Ecology, May 2007.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (1<sup>st</sup> Place), Year 2006, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a \$10,000 scholarship award for the Personal Financial Planning program.

Winner of the CFP Board's Best Financial Planning Paper at the annual American Council on Consumer Interests conference, March, 2006, Baltimore, Ohio (co-authors included M. Roszkowski, S-H. Joo, B. O'Neill, and R. Lytton).

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (1<sup>st</sup> Place), Year 2005, sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with an \$11,000 scholarship award for the Personal Financial Planning program.

Winner of the Cato Award for Distinguished Journalism in the Field of Financial Services, Presented at the Financial Advisors Forum, New Orleans, May, 2004.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2004, sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a \$1,000 scholarship award for the Personal Financial Planning program.

Winner of the 2003 "Outstanding Conference Paper Award" presented by the Certified Financial Planner Board of Standards at the 2003 Association for Financial Counseling and Planning Education conference, Savanna, Georgia (with S-H. Joo).

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2003 (1<sup>st</sup> Place), sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Huntington Beach, CA. Recognized with a \$10,000 scholarship award for the Personal Financial Planning program.

Instructional team member awarded the 2003 ACHE Region 8 Exceptional Credit Program Award for the Master's in Family Financial Planning program offered through the Great Plains IDEA.

Winner of the 2002 “Best Theoretical Journal Article Award” presented by the Association for Financial Counseling and Planning Education for *A Further Examination of Financial Help-Seeking Behavior* (with S-H. Joo).

Recognized as the “Faculty Member of the Week,” during the November 16, 2002 Nebraska/Kansas State University football game.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2002 (3<sup>rd</sup> Place), sponsored by American Express Financial Advisors, Minneapolis. Recognized with a \$1,000 scholarship award for the Personal Financial Planning program.

Instructional team member recognized with the Distance Education Alliance Excellence in Distance Education Award, Year 2002, sponsored by the American Distance Education Consortium.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2001 (4<sup>th</sup> Place), sponsored by American Express Financial Advisors, Minneapolis. Recognized with a \$1,000 scholarship award for the Personal Financial Planning program.

Winner of the 2000 Dean Barbara S. Stowe Faculty Development Award, Kansas State University, College of Human Ecology.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Championship team, Year 2000 (1<sup>st</sup> Place), sponsored by American Express Financial Advisors, New York City; recognized with a \$10,000 scholarship endowment for the Family Financial Planning Program.

Winner of the 1999 Certified Financial Planner Board of Examiners best paper award (with S. Joo).

Winner of the 1999 Best Research Paper Conference Award (with R. Lytton) presented by the National Association for Financial Counseling and Planning Educators, Scottsdale, Arizona.

Winner of the 1997 Best Student Paper Award presented at the Family Economics and Resource Management & Family Relations and Human Development Pre-Conference, Washington, D.C.

### **Committee Memberships and Professional Associations**

College of Family and Consumer Sciences: University of Georgia  
 Money Dawgs Coordinator, 2018-2021.  
 FHCE Departmental Preliminary Examination Committee, 2018-2019.  
 Dean’s Faculty Advisory Committee, 2017-2019.  
 Financial Planning Learning Outcomes Coordinator: 2015-Present.  
 FACS Distance Education Committee, 2012-Present.  
 Family and Consumer Sciences Technology Committee, 2016-2022.  
 Social & Behavioral Sciences University Review Committee, 2015-2018.  
 Financial Planning Instructor Search Committee Chair, 2018.  
 University Promotion & Tenure Review Committee, 2015-2017.  
 Financial Planning Lecturer Recruitment Chair, 2018.  
 Financial Planning Online Lecturer Recruitment Chair, 2018.  
 President’s Faculty Advisory Committee, 2012-2015.  
 Chair, Associate Dean for Research and Graduate Education committee, 2014-2015.  
 College Promotion and Tenure Committee, 2013-2014.

Dawson Hall Renovation Committee, 2012-2016.  
 FFP Faculty Search Committee, 2012-2013.  
 HACE Department Head Search Committee, 2012.  
 College of Human Ecology: Kansas State University  
 College Assessment Review Committee.  
 Department Committee on Planning.  
 Ph.D. Coordinating Committee.  
 Faculty Council (2005 – 2009).  
 College Committee on Planning (2007-2009).  
 FSHS Priority Goal Setting Committee.  
 Search Committee Chair: Assistant Professor, Personal Financial Planning, 2010.  
 Search Committee Chair: Assistant Professor, Personal Financial Planning, 2007-2008.  
 Research Advisory Council of the Take Charge America Institute for Consumer Education and  
 Research at the University of Arizona, 2005 – 2010.  
 Certified Financial Planner (CFP™) Program Coordinator (Director), registered with the CFP  
 Board of Standards, Denver, Colorado for K-State undergraduate, graduate, and  
 certificate programs, 1999 – 2012.  
 Committee Member: 2006 CFP Board Model Financial Planning Curriculum  
 North Central Region (NCR) – 52 Committee Member, 2004-2005.  
 Faculty Advisor: Future Financial Planners Student Organization, Kansas State University, 1999  
 – 2011.  
 Graduate School Commencement Marshall, December 2004.  
 College of Human Ecology Student Learning Outcomes Assessment Committee, 2004.  
 School of Family Studies and Human Services Student Learning Outcomes Assessment  
 Committee, 2004 – 2011.  
 School of Family Studies and Human Services Office Space Allocation Committee, 2004.  
 Ad Hoc Assessment Committee, College of Human Ecology, 2004 – 2011.  
 Academic Affairs Committee, College of Human Ecology, 2002 – 2004.  
 Faculty Workload Ad Hoc Committee, FSHS, 2001 – 2004.  
 Family Center Enhancement Committee, FSHS, 2001 – 2003.  
 Chair: Family Financial Management Extension Search Committee, FSHS 2001 – 2002.  
 Family Studies and Human Services Faculty Council, KSU, 1999 - 2003.  
 Family Studies and Human Services Web Page Committee, KSU, 1999 – 2001.  
 Human Sciences Faculty Council, Texas Tech University, 1998-99.  
 Chair: “Growing the Profession,” American Council on Consumer Interests (ACCI), 1998-99.  
 Search Committee Member: Assistant/Associate Professor, Family Financial Planning, Texas  
 Tech University, 1998.  
 Section Chair (1997 - 1999) for the “Investment and Savings” Internet forum of the Survey of  
 Consumer Finances (SCF) users group.  
 Search committee member: Associate Dean for Innovation, Graduate Studies and Research,  
 Virginia Tech, 1997.  
 HIDM, Virginia Tech, Graduate Advisory Committee member 1996 - 1997.

### **Journal and Proceedings Reviewer Activities**

*AFCPE Proceedings*

*Research Chair: 2007 & 2008*

*Consumer Interests Annual*

*Financial Analysts Journal*  
*Family and Consumer Sciences Research Journal*  
*Financial Planning Review (Co-Academic Editor)*  
*Financial Services Review*  
*Indonesian Journal of Business & Entrepreneurship (Editorial Board)*  
*International Journal of Consumer Studies*  
*International Social Science Journal*  
*Journal of African Business*  
*Journal of Behavioral Finance*  
*Journal of Consumer Affairs*  
*Journal of Consumer Education (Advisory Board)*  
*Journal of Economic Psychology*  
*Journal of Family and Economic Issues*  
*Journal of Financial Counseling and Planning*  
*Journal of Financial Planning (Academic Editor 2012-2016)*  
*Journal of Financial Services Professionals (Advisory Board)*  
*Journal of Financial Therapy (Co-Founding Editor)*  
*Journal of Personal Finance (Founding Editor)*  
*Personal Finances and Employee Productivity*  
*PLOUS*  
*Psychology & Marketing*  
*Psychological Reports*

### **Editorial & Columnist Activities**

Editor, *Financial Services Review*, June 2023 – present.  
Co-Editor, *Financial Planning Review*, January 2017 – 2022.  
Associate Editor, Jurnal Manajemen dan Agribisnis (Indonesia), 2019 – 2022.  
Economics & Investment Management Columnist, *Journal of Financial Service Professionals*, 2013 – 2022.  
Editorial Board, *Journal of Financial Therapy*, 2015 – present.  
Editorial Board, *Journal of Financial Planning*, 2017 – present.  
Editorial Board, *Journal of Personal Finance*. 2017 – 2018.  
Editorial Board, *Ewha Journal of Social Science*. 2015 – 2018.  
Editorial Board, *Financial Counseling and Planning*. 2003 – 2018.  
Editorial Board, *Journal of Consumer Education*. 2007 – 2018.  
Academic Editor, *Journal of Financial Planning*, 2012 – 2015.  
Regular Reviewer, 2016 – present.  
Co-Editor, *Journal of Financial Therapy*. 2009 – 2012.  
Associate Editor (Consumer Finance), *Journal of Family and Economic Issues*. 2009 – 2012.  
Editor, *Journal of Personal Finance*. Funded December 2001 – June 2006.  
Barnhill, R. (1999). *Retirement planning*. John E. Grable (Ed.). Course Three, Retirement Counselor Certification. International Foundation for Retirement Education, Washington, DC: author.  
Garman, E. T., Grable, J. E., & Joo, S. (1997). *Personal Finances and Worker Productivity, Vol. 1 No. 1*.

### **Non-classroom Instruction**

CFP Center for Financial Planning Teaching Academy at Columbia University, 2017 – 2021.  
CFP Board Model Financial Planning Curriculum Committee, 2005 – 2006.  
Course content developer for the Association for Financial Counseling and Planning Educator’s  
“It’s Your Move” 10-session investment training course (2006).  
Course development Lead for the Kansas State University Certificate in Personal Financial  
Planning program.  
Curriculum advisor and course co-author, Institute of Personal Financial Planning, Continuing  
Education Unit program, February 2002 – 2012.  
Wharton Client Psychology, 2019 – 2022.

## **Student Research/Thesis/Dissertation Committee Involvement**

### *Doctoral Chair*

- Dr. Abed Rabbani (University of Missouri)
- Dr. Wookjae Heo (South Dakota State University)
- Dr. Narang Park (Texas State University)
- Dr. Jamie Lynn Bryam (Virginia Tech)
- Dr. Jorge Ruiz-Menjivar (University of Florida)
- Dr. Stephen Kuzniak (private practice)
- Dr. Ann Woodyard (co-chair) (private practice)
- Dr. Kristy Archuleta (co-chair) (University of Georgia)
- Dr. Kimberly Watkins (University of Alabama)
- Dr. Michelle Kruger (Loras College)
- Dr. Jiyoung Jung (private practice)
- Marth Fulk (private practice)
- Gary Clement (candidate)
- EJ Kwak (candidate)

Ph.D. committee list available upon request.

M.S. chair and committee list available upon request.

## **Professional Associations**

American Council on Consumer Interests (ACCI)

Immediate Past President, 2010-2011

President, 2009-2010

President Elect, 2008

Treasurer, 2006 – 2008

Nominations and Election Committee, 2013-2014

Chair, Investment/Finance Committee, 2006 - 2009

Investment/Finance Committee Member, 2004 – 2005; 2017 – 2020

Association for Financial Counseling and Planning Education (AFCPE)

Certification Council, 2014 – 2016  
Proceedings Research Papers Chair: 2007 & 2008  
Investment Committee Member, 2001 – 2003; 2007 – 2011  
Student Proceedings Editor, 1999 - 2000  
Financial Therapy Association (Founding Board Member)  
Board Member, 2015 – 2018  
Treasurer, 2009 – 2011  
Journal Co-editor, 2010 – 2014  
Regulatory Committee, 2017 – 2018  
International Association of Registered Financial Consultants (IAFRC)  
Academic Board Member, 2000 – 2006  
Founding Editor, *Journal of Personal Finance*, 2001 - 2006  
National Association of Personal Financial Advisors  
American Association of Family and Consumer Sciences  
Family Economics and Resource Management Association  
Academy of Financial Services  
Board Member, 2022-2024  
Board Member, 2011-2013  
Financial Planning Association (FPA)  
TrueProfile™ Advisory Panel, 2016-2017  
Academic Editor (*Journal of Financial Planning*), 2012-2015

### **Classes Taught**

Advanced Financial Planning  
Advanced Research Methods (Doctoral)  
Careers in Personal Financial Planning  
Case Studies in Financial Planning (Undergraduate/MS/Doctoral)  
Consumer Economics  
Contemporary Issues in Resource Management (Doctoral)  
Estate Planning for Families  
Family Financial Analysis  
Financial Planning and Analysis  
Fundamentals of Financial Planning  
Insurance Planning for Families  
Investment Planning for Families  
Professional Practices in Personal Financial Planning (MS/Doctoral)  
Research Evaluation and Theory in Financial Planning Practice  
Research Methods I  
Retirement Planning  
Statistics I (Doctoral)  
Tax Planning for Families  
Technology Applications in Personal Financial Planning

### **Student Evaluations**

#### ***Weighted Average Across Classes at UGA, Based on 5-Point Scale***

2022: 4.71; 2021: 4.51; 2020: 4.66; 2019: 4.59; 2018: 4.53; 2017: 4.67; 2016: 4.66;



*2015: 4.59; 2014: 4.68; 2013: 4.59; 2012: 4.63*