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## **EDUCATION**

- Ph.D. Rural Sociology**, South Dakota State University, Brookings, December 2002.  
Concentrations: Demographics, Family Studies  
Dissertation: *Retirement Preparation of the North and South Dakota Farm/Ranch Couple*
- M.S. Child Development & Family Science**, North Dakota State University, Fargo, February 1987.  
Area of Emphasis: Family Economics  
Concentrations: Political Science  
Thesis: *Factors Affecting Quality-of-Life Among Professional Banking Women in North Dakota*
- B.S. Home Economics** (Textiles & Clothing/Design), North Dakota State University, Fargo, May 1974.

## **PROFESSIONAL EXPERIENCE**

- Family Economics Specialist**, November 1988-present  
North Dakota State University Extension Service, Fargo
- Provide specialized information in consumer and family economic subject areas to local and county staff and the general public
- On-line Instructor**, Great Plains IDEA Consortium, Financial Counseling (May 2008 -present)
- On-line Instructor**, Financial Literacy, October 2004-2008  
North Dakota State University, Fargo
- On-line Instructor**, Ethics, September 2004-present  
North Dakota State College of Science (NDSCS), Wahpeton
- Developed on-line Ethics (PHIL 210) course for NDSCS May-July 2004
- On-line Instructor**, Sociology, January 2002-present  
North Dakota State College of Science, Wahpeton
- Graduate Research & Teaching Assistant**, September 1998-September 1999  
South Dakota State University, Brookings, Human Development  
Consumer and Family Science Department
- Lecturer**, September 1990-May 1991  
North Dakota State University, Fargo, Child Development and Family Science
- Taught classes part-time in Consumer Economics and Consumer Protection and Legislation
- Director**, January 1988-November 1988  
Open Door Community Center, Bismarck
- Supervised staff of 2-6; planned, directed, and carried out activities for a non-profit agency that provides services to single parent and low income families. Lending closet, cooperative licensed day care and latch key programs, and summer day camp. Groups.

- Recreational Director**, June 1984–August 1987, Charles Hall Youth Services, Bismarck, ND
- Director of two group homes for disadvantaged and abused teenagers. Also served as substitute house parent.
- Legislative Intern**, January 1987-April 1987  
North Dakota State Legislative Session (1987)
- Assigned to House Education and Natural Resources Committees. Performed research, bill drafting and committee reports.
- Family Educator**, 1983-1985  
Region VIII Community Action Program, Bismarck, ND
- Family Educator for Mandan Head Start. Provided information on preschool development, health, nutrition and social services.
- Educator**, 1984-1985  
Bismarck Junior College Adult Education Program, ND
- Taught classes in needlework and other crafts.
- Swim Instructor**, 1980, 1981, 1983  
Missouri Valley YMCA, Bismarck, ND.
- Gym and swim instructor for infants, children, and adults
- Area Extension Home Economist**, 1974-1978  
North Dakota State University Extension Service: Burke, Divide and Mountrail counties, ND
- Provided home economics and related programs to general public and specific interest groups. Trained volunteer 4-H and Extension Homemaker leaders in specialized home economics programs and activities. Supervised Extension practicum students, various office personnel, and temporary work-study students. Cooperated with area home economic and agricultural agents in planning and providing programs and events. Provided Extension Homemaker leaders with specialized home economics programs and activities.

## **PUBLICATIONS**

### Peer Reviewed

- O'Neill, B., Porter, N. M., Pankow, D., Schuchardt, J., & Johnson, J. (2010). Online investment education: listening to learners to develop an effective financial literacy program for farm households. *Journal of Financial Counseling and Planning*. Volume 1(1), 23:40.
- Steinhaus, J., Brunt, A., Pankow, D., Garden-Robinson, J., & Terbizan, D. (2009). Who Attends the Extension Family Nutrition Program in a Rural State, and What Are the Preferences of Its Diverse Clientele? *Journal of Extension*, 47, 4. (reviewed by editor only)
- Porter, N., Schuchardt, J., Pankow, D., & O'Neill, B. (2008), A Marketing and Audience Analysis for an Online Investment Education for Farm Households Project. Association for Financial Counseling and Planning Education. 124.
- Bjelde, K., Chromy, B., & Pankow, D. (2008). Casino Gambling Among Older Adults in North Dakota: A Policy Analysis. *Journal of Gambling Studies*

- Pankow, D. & O'Neill, B. (2008). eXtension Financial Security for All: A Community of Practice to Increase Financial Literacy. *Journal of Extension*, 46, 3.
- O'Neill, B., Schuchardt, J., Pankow, D., Porter, N., Seiling, S., Branch, J. & Miller, J. (2007) eXtension: A High Tech Resource for Improving Financial Security. *Journal of the National Extension Association of Family and Consumer Sciences*, 13-18.
- O'Neill, B., Schuchardt, J., Pankow, D. Porter, N., Seiling, S., Branch, J. & Miller, J. (2007). eXtension: A High Tech Resource for Improving Financial Security. *ACCI Consumer Interests Annual. The proceedings of the 53rd annual conference*. April 18-21, 2007 (St. Louis, MO).
- Pankow, D. L., Porter, N. M. & Schuchardt, J..(2006) Training Educators and Community Collaborators Using a Satellite Videoconference Format. *The Journal of Extension*, 44, 1.
- Pankow, D. (2006). Using a Simulation to Raise Awareness of Issues Faced by Limited Resource Audiences. *The Forum for Family and Consumer Issues June 2006*, Vol. 11, No. 1.
- Gorham, E., Bankston, J., & Pankow, D. (2004). Motivation for Getting Legal Papers In Place. In the *Proceedings for Western Family Economics Association*.
- Bishoff, M.C., Gorham, E.E., Pankow, D.L., & Healy, B. (2004). Legally secure your financial future: Organize, communicate, prepare. In the *Proceedings of the Association of Financial Counseling and Planning Educators*. Denver, CO, November 17-20.
- Brotherson, S. E. & Pankow, D. L. (2000). Pulse of the Prairie: An evaluation of an outreach event supporting rural families. *The North Dakota Journal of Human Services*, Vol. 3(1) 28-35.
- Mammen, S. & Pankow, D. (1990). North Dakota farm women contributions. *North Dakota Farm Journal*, Fall 1990.
- Pankow, D. L., Enevoldsen, B.E., & Gorham, E.E. (2001). Retirement preparation of North and South Dakota farm/ranch households. *Family Relations and Human Development/ Family Economics and Resource Management Biennial*, 4.

### Book Chapters

- Light, H., Pankow, D., & Saxena, D.(2008). Home Economics (Family and Consumer Sciences), Entry in the *Encyclopedia of Rural America: The Land and People*, 2nd edition. Edited by Gary A. Goreham. Millerton, NY: Grey House Publishing, 2008. (For more information, see <http://www.greyhouse.com/rural.htm>)

## Extension Publications

- Pankow, Debra (1994). *Working – Is it Worth It?* (Revised 2000)
- Pankow, Debra (2003). *Communicating About Money and Money Issues*
- Pankow, Debra (2003). *Using U. S. Savings Bonds to Reach Financial Goals*
- Pankow, Debra (2003). *Financial Values Attitudes and Goals*
- Pankow, Debra (2002). *Support Network Directory* (on line revision 2006)
- Pankow, Debra & Ziegler, Rebecca (1998). *Making Ends Meet in North Dakota*  
(Revised 2002, 2006 & 2008)
- Pankow, Debra (1997). *What to do When Your Income Drops* (Revised 2007)
- Pankow, Debra (1997). *Inventory of Important Family Records*
- Pankow, Debra (1997). *Family Money Manager* (Revised 2004)
- Pankow, Debra (1997). *Ins and Outs of IRAs* (Taxpayer Relief Act of 1997  
revision 1998)
- Pankow, Debra (1997). *Bankruptcy and the Alternatives* (Revised 2005 with Liz  
Gorham and David Saxowsky)
- Pankow, Debra (1995). *Saving and Investing Today - For Tomorrow* (Revised  
2003)
- Pankow, Debra (1995). *Estate Planning Basics*  
-Getting Started (Revised 2003)  
-Gifts and Estate (Revised 1998)  
-Wills and Probate (Revised 2003)  
-Trusts (Revised 2000)  
-Gifts, Insurance and Annuities (Revised 1999)
- Pankow, Debra (1995). *Credit - Using It Wisely* (Revised 2006)
- Pankow, Debra (1995). *What to Look for in a Financial Professional* (Revised  
2004, 2007)
- Pankow, Debra (1995). *Taking Charge of Family Finances - How Much Should  
we Spend?* (Revised 2000)
- Pankow, Debra (1994). *Decisions for Health Care in North Dakota - Advance  
Directives and Informed Health Care Consent*
- Pankow, Debra (1993). *Buy or Rent - The Choice* (Revised 2002)
- Pankow, Debra (1993). *Shopping for a New or Reduced Term Home Mortgage*  
(Revised 2006)
- Pankow, Debra (1993). *Decision for Health Care in North Dakota –  
Understanding Health Insurance and Disability Income  
Insurance*
- Pankow, Debra (1992). *Family Records: What to Keep, Where and For How  
Long* (Revised 2004)
- Pankow, Debra (1992). *Family Account Book*
- Pankow, Debra (1991). *Taking Charge of Family Finances - Using a Check  
Register*
- Pankow, Debra (1991). *Check Register Tracking System*
- Pankow, Debra (1990). *Taking Charge of Family Finances - Family Living  
Trends in North Dakota* (Revised 2004)
- Swenson, Andrew & Pankow, Debra (1990). *Taking Charge of Family Finances -  
Managing Farm Family Finances* (Revised 2004)
- Pankow, Debra (1990). *Money in Our Children's Hands* (Revised 2000)
- Pankow, Debra (1990). *It's About Time*
- Pankow, Debra (1990). *Household Inventory Sheet* (Revised 1997, 2006)

Pankow, Debra (1989). *Working - Is It Worth It?* (Revised 2000)  
 Pankow, Debra (2000). *Starting an Investment Club*  
 Pankow, Debra (2003). *Financial Values, Attitudes and Goals*  
 Pankow, Debra (2003). *Communicating About Money and Money Issues*  
 Pankow, Debra (2008). *North Dakota Households and Families*  
 Pankow, Debra and Edwards, Jane (2007). *Healthy Wealthy and Whys*  
 Pankow, Debra and Gorham, Liz (2008). *When Prices Rise, Living on Your Income.*  
 Pankow, Debra (2010). *Holiday Spending Planner*  
 Pankow, Debra (2011.) *Smart Uses for Your Tax Refund*  
 Pankow, Debra (2011) *Who Gets Grandma's Yellow Pie Plate*  
 Pankow, Debra (2011) *Smart About Money: Car Costs*

## **OTHER**

### Special Projects

Children's Health Insurance Program Robert Wood Johnson rural pilot, project director, 2001-2003

### Newsletters

Marriage and Money (revised 2005)  
 HSFPP (1994- present, mailing list 350, semi-annual)  
 Kids & \$/Money and Kids (Revised 2005)  
 Money 2000 (1997- 2000, mailing list 700, quarterly)

### 4-H Projects

Becoming Money Wise - Levels I and II (1992)

### Training Packages Developed

Financial Choices and Decisions for Women  
 Get the Facts (Consumer Fraud!)  
 Advance Directives for Health Care in North Dakota  
 The Electronic Wallet  
 Privacy in the Information Age  
 Money 2000  
 Dakota Master Trained Volunteer Family Financial Consultant  
 Dialing to Save Dollars  
 Financial Security in Later Life (series):

- Take the Road to Financial Security (2002)
- Values, Goals and Attitudes (2002)
- Communicating About Money (2002)
- Basics of Bonds (2003)
- Saving and Investing (2003)
- Welcome to Wall Street (2003)
- Mutual Fundamentals (2004)
- North Dakota Saves (2004)
- Starting an Investment Club (2004)
- Forecasting Retirement Income and Expense (2005)
- Planning for Education in North Dakota (with Lori Scharmer, 2005)

- Long Term Care Planning (with Kristine Bjelde, 2005)
- Healthy, Wealthy and Whys (2007)  
 eXtension: A New Resource for Consumers (2008)  
 Saving and Investing on a Shoestring: Finding Money to Save (2009)  
 Saving and Investing on a Shoestring: Investing With Small Dollar Amounts (2010)  
 ND Personal Finance Requirement HSFP Lesson Plans (2010)  
 The Basics of Estate Planning in North Dakota (2011)  
 Who Gets Grandma's Yellow Pie Plate..or Grandpa's Gun? (2011)

#### Web Pages and Educational Sites

- Family Economics Website (2003)
- Prom Research and Education (2002-2006)
  - Financial Literacy Lesson Plans (2006)
  - Financial Security in Later Life for North Dakotans (2001-2006)
- Planning for Education in North Dakota (with Lori Scharmer, 2005)  
 Final Wishes Planning in North Dakota (with Kristine Bjelde, 2005)

#### Educational Displays

- Earned Income Tax Credit (2006)  
 Credit Matters (2005)  
 Financial Security in Later Life (2005)  
 Earned Income Tax Credit (2005)  
 HSFP (2004, 2000, 1996, 1994)  
 North Dakota Saves (2003)  
 Money 2000 (1998)  
 Money in Our Children's Hands (1998)  
 Rent to Own (1996)  
 The North Dakota Children's Health Program (1997)

### **SELECTED PROFESSIONAL PRESENTATIONS**

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|---------------|--|
| November 2011 | Shockey, S., & Pankow, D. (2011, November, invited). Military Helping Professionals and the eXtension Financial Security for All Community of Practice. Association for Financial Counseling and Planning Education Annual Conference, Jacksonville Florida. |
| October 2010  | Pankow, D., Bird, C., Swanson, P., & O'Neill, B. (2010) The Scholarship of eXtension: Experiences from a Virtual Community, Poster and Abstract in Proceedings. National Outreach Scholarship Conference, Raleigh, NC.                                       |
| April 2010    | O'Neill, B., Porter, N., Komar, S., Pankow, D., Scuhuchardt, J., & Brumfield, R. (2010, April). Financial planning for farm families: Two new resources for financial educators. American Council for Consumer Interests Annual Conference. Atlanta, GA.     |

- October 2009 O'Neill, B., Swanson, P., & Pankow, D. (2009) Using eXtension Response Tools to Help Consumers During Tough Economic Times. 2009 National eXtension Conference, St. Louis MO
- October 2009 Travnichek, R. J., Berry, A. A., Pankow, D., Shaffett, B., Wissert, L. C., Manning, L., Wynn, V. T., & Branch, J. (2009). Bringing "Adding It Up" to eXtension. 2009 National eXtension Conference, St. Louis MO
- October 2009 Porter, N., O'Neill, B., & Pankow, D., & Schuchardt, J. (2009) A FINRA Funded Grant: A Financial Security for All CoP Success Story. 2009 National eXtension Conference, St. Louis MO
- October 2009 Pankow, D., Lambur, M., Craycraft, C., Gutter, M., Seiling, S., & O'Neil-Haight, (2009) The Scholarship of eXtension. 2009 National eXtension Conference, St. Louis MO
- September 2009 Pankow, D. (2009). The Scholarship of eXtension. Epsilon Sigma Phi Annual Meeting, Fargo, ND, September 2009
- June 2008 Pankow, D., & Schuchardt, J. (2008). Building and Sustaining Strategic National Partnerships. National eXtension Community of Practice Meeting, Louisville KY, June 23-27, 2008
- June 2008 O'Neill, B., Pankow, D., Porter, N., Kiss, E., & Bechman, J. (2008). Personal Finance FAQs: Creation, Peer Review, Maintenance, and Evaluation. National eXtension Community of Practice Meeting, Louisville KY, June 23-27, 2008
- September 2008 O'Neill, B., Porter, N., Komar, S., Pankow, D., Scuhuchardt, J., & Brumfield, R. (2010, April). Financial planning for farm families: Two new resources for financial educators. American Council for Consumer Interests Annual Conference. Atlanta, GA. -19, 2008.
- September 2008 Meisenbach, T., Ebata, A., Pankow, D. & Morgan, V. (2008). Getting Involved With eXtension Without Giving Your Life Away. Galaxy III Conference, Indianapolis, Indiana, September 15-19, 2008.
- September 2007 Porter, N., Pankow, D. & Anderson, E. *The wonders of working the wiki way*. Epsilon Sigma Phi Annual Meeting, Charleston, SC, September 2007. (Presentation chosen as "ESP Conference Blue Ribbon Award" winner.
- June 2008 Pankow, D., & Schuchardt, J. (2008). Building and Sustaining Strategic National Partnerships. National eXtension Community of Practice Meeting, Louisville KY, June 23-27, 2008

- June 2008 O'Neill, B., Pankow, D., Porter, N., Kiss, E., & Bechman, J. (2008). Personal Finance FAQs: Creation, Peer Review, Maintenance, and Evaluation. National eXtension Community of Practice Meeting, Louisville KY, June 23-27, 2008
- September 2007 Porter, N., Pankow, D. & Anderson, E. *The wonders of working the wiki way*. Epsilon Sigma Phi Annual Meeting, Charleston, SC, September 2007. (Presentation chosen as "ESP Conference Blue Ribbon Award" winner.
- September 2007 \*Pankow, D, Hochmuth, B, & Greene, B. *Best practices in online learning*. Epsilon Sigma Phi Annual Meeting, Charleston, SC, September 2007.
- March 2007 O'Neill, B., Schuchardt, J., Pankow, D. Porter, N., Seiling, S., Branch, J. & Miller, J. (2007). eXtension: A High Tech Resource for Improving Financial Security
- March 2007 O'Neill, B., Schuchardt, J., Pankow, D. Porter, N., Seiling, S., Branch, J. & Miller, J. (2007). eXtension: A High Tech Resource for Improving Financial Security
- February 2006 (Invited) extension FSA Community of Practice, Eastern Family Economics Resource Management Association, Knoxville, TE
- February 2006 Educating Consumers to Legally Secure Their Financial Future, Eastern Family Economics Resource Management Association, Knoxville, TE, presentation.
- November 2005 Pankow, D.; Porter, N., & Schuchardt, J. (2005). Using a Satellite Videoconference Format To Train Educators and Community Collaborators, *Proceedings of the Association for Financial Counseling and Planning Education*, November 16-18, Scottsdale AZ (p 51).
- 1995- Present Poverty Simulations for Various Professional Organizations
- November 2004 Bishoff, Marilyn, Gorham, Elizabeth E., Healy, Beverly, & Pankow, Debra (2004). Legally secure your financial future: Communicate, organize, prepare. *Proceedings of the Association for Financial Counseling and Planning Education (p. 31)*, Denver, CO, November 17-20. Presentation.
- July 2003 - 2008 Invest North Dakota Teacher Seminar "Youth Financial Literacy"
- November 2003 Schiever, E., Koehler, C.s, & Pankow, D.. Teachable Moments to Reach Teens (2004) *Proceedings of the Association for Financial Counseling and Planning Education (p. 61)*, Savannah, GA, November 19-22.Presentation



February 2003	North Dakota State Housing Conference, "Role of Financial Education in Financial Literacy"
November 2002	Fitzgerald, Margaret; Muske, Glenn & Pankow, Debra (2002). Financial Practices in Co-Preneurial Couples. <i>Proceedings of the Association for Financial Counseling and Planning Education</i> (p.64), Scottsdale, AZ, November 20-23. poster presentation, ". "
August 2001	North Dakota Bankers Association "Financial Literacy"
June 2001	Pankow, Debra; Enevoldsen, Bernadine; & Gorham, Elizabeth (2001). Retirement Preparation of the North and South Dakota Farm/Ranch Household. <i>Journal of the FRHD/FERM Division of AAFCS</i> . (p 73).
July 1998	North Dakota Security Commissioner's Invest ND, speaker on the High School Financial Planning Program
January, February and June, 1998	The Time of Your Life, North Dakota Department of Natural Resources Employees and Roughrider Health Conference
November 1997	Money 2000, NDSU Brown Bag Lunch
November 1996	AFCPE poster presentation, "The PMMP Revisited." AFCPE, Lansing, Michigan.
October 1996	Poster presentation "The PMMP Revisited" annual meeting, Fall Conference.
March 1994	Keynote speaker for Women's "More Me Time" program, Clay-Wilkin Opportunity Council, Breckenridge, MN.
May 1993	Senior Options, Fargo, ND, "So Much To Do ... So Little Time."
April 1992	Presented session on "Women's Financial Information Program" at Women's Research Reporting Conference, University of South Dakota, Vermillion.
November 1991	Presented poster session on "Poverty Symposium" at National Council on Family Relation Annual Meeting, Denver, Colorado.
August, June, April 1990	Presented "Quackery in the Marketplace: Teens as Targets" for North Dakota Vocational Home Economics in-service, Roughrider Health Conference, and Expanding Your Horizons.
March 1990	Prepared poster session display on "Perceived Competency in Family and Consumer Economics of Extension Home Economists" at 1990 National ACCI Convention, New Orleans, Louisiana.

- July 29- August 2, 1989 Presented "Off-Farm Employed Wives and Household Division of Labor" for 14th Annual National Institute on Social Work and Human Services in Rural Areas Annual Conference.
- March 27-28, 1988 "Factors Affecting Quality-of-Life Among Professional Women in Banking in North Dakota" presented at NDHEA annual meeting, Grand Forks, North Dakota.
- April 1986 Reported on Quality-of-Life of North Dakota Women Bank Officers with Dr. Sheila Mammen at the Association's annual meeting.

### **TEACHING EXPERIENCE**

- 2009 to present Great Plains IDEA consortium, Masters in Family Financial Planning, Financial Counseling course instructor (HDFS 670)
- 2003-2008 On-line CDFS 600 (Financial Literacy) Instructor, NDSU Extension
- 2004-2006 On-line Phil 210 (Ethics) Instructor, NDSCS
- 2002-2006 On-line Sociology 110 Instructor, NDSCS
- 1990-1991 Consumer in American Society (2 sections, 3 credits)  
Consumer Resources and Materials (1 credit)  
Consumer Policy (3 credits)

### **SCHOLARSHIPS AND AWARDS**

- 2010 AFCPE Outstanding Educational Program Award- Legally Secure Your Financial Future team award, Denver, CO, November 19, 2010
- 2009 National Conservation Directors Award for *Healthy, Wealthy and Whys* (coauthored with Jane Edwards)
- 2009 eXtension Outstanding Community of Practice
- 2009 eXtension Outstanding Individual Achievement
- 2009 FDIC Chairman's Award for Innovation in Financial Education
- 2008 Epsilon Sigma Phi State Meritorious Service Award
- 2006 Epsilon Sigma Phi State Visionary Leader Award
- 2003 Epsilon Sigma Phi State Mid-Service Award
- 2002 North Dakota Association of Agricultural Agents Scholarship
- 2000 Epsilon Sigma Phi Scholarship
- 1999 Stanley Bales Scholarship
- North Dakota Association of Agricultural Agents Scholarship
- 1996 Epsilon Sigma Phi Scholarship
- 1994 PEP (Personal Economics Program) Partnership Award - ND Bankers Association
- 1994 Program Excellence Award - Individual/Small Team
- 1994 Program Excellence Award - Individual/Small Team
- 1992 NDSU Large Team Award for Excellence - Issues Programming
- 1991 NDSU Team Award for Excellence - Educational Materials
- 1990 Team Award for Program Excellence, NDSU Extension
- 1986-1987 North Dakota State Board of Higher Education tuition waiver

1974-1980 Phi Kappa Phi Honorary Society  
1970-71 MDU Scholarship  
1970 Williston High School, Betty Crocker Homemaker of Tomorrow

### **PROFESSIONAL SERVICE AND MEMBERSHIPS**

- Association for Financial Counseling and Planning Education
- American Council on Consumer Interests
- **Past President**, Upsilon Chapter, Epsilon Sigma Phi (2008-2009; member 1989-Present)
- **Past Chair**, Financial Security for All eXtension Community of Practice, 2005-2008
- NDSU Extension eXtension team 2005-Present
- University Assessment Committee 2008
- North Dakota JumpStart Coalition (2006 – Present, Board Member 2008)
- NDSU Accreditation Team, Criterion 4, 2003-2006
- **Reviewer**, Journal of Family and Economic Issues, Fall 2005
- Reviewer, High School Financial Planning Program Curriculum Revision, Winter 2006
- **Board Member**, Hankinson Dollars for Scholars 2001- 2010; President 2003-5, 2006-2010
- Covering Kids and Families Advisory Board (2002-Present)
- **State Representative**, Women's Financial Information Program (AARP), 1994-1999
- **State Representative**, High School Financial Planning Program (National Endowment for Financial Education), 1992-present
- ND Attorney General's Consumer Education Advisory Committee (1992-1997)
- SENDCAA (Southeast North Dakota Community Action Agency) Board Member (1992- Present)
- 4-H Alumni Foundation
- Association for Financial Counseling and Planning Education
- CFP Professional Education Program Completion, 1994

### **GRANTS RECEIVED**

Military Families Financial Security for All. eXension Foundation and Department of Defense (March 2011 - present). Professional development and engagement for Military Financial Managers. Co- P.I. (\$200,000)

Financial Industry Regulatory Authority (FINRA), (January 2008 – December 2009). Online Investment Education for Farm Households, \$449,505 to eXtension Foundation . Collaborator.

Excellence in Economic Literacy Teacher Training, 2006 \$12,600; 2008 \$11633

Pioneer Community of Practice, eXtension, 2006-present, \$125,000

Jumpstart Financial Literacy Teacher Training, 2004-2006, \$2,500

Annual Program Grants, NEFE, High School Financial Planning Program , 1992-present, \$1000 per year; \$2000 per year since 2005; \$1885 in 2010

Children's Health Insurance Program Robert Wood Johnson rural pilot, project director, 2001-2003, \$245,000

## REFERENCES

**Dr. Sheila Mammen**, Head, Department of Consumer Sciences, University of Massachusetts, 101 Skinner Hall, Amherst, MA 01003. Phone: 413-545-2391, Fax: 413-545-4410, Email: [smammen@constudy.umass.edu](mailto:smammen@constudy.umass.edu).

**Dr. Ron Stover**, Department of Sociology, South Dakota State University, 369 NFA, Brookings, SD 57007, Phone: 605-688-6418, Fax: 605-688-4888, Email: [stover\\_ron@sdstate.edu](mailto:stover_ron@sdstate.edu).

**Dr. Jane Schuchardt**, National Program Leader, Cooperative State Research, Education, and Extension Service, USDA , 1400 Independence Ave., SW, Washington, DC 20250-2215, Phone: 202-690-2674, Fax: 202-690-2975, E-mail: [jschuchardt@csrees.usda.gov](mailto:jschuchardt@csrees.usda.gov)