

## **Tahira K. Hira**

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### **Current Position**

2002–Present **Assistant to the President for External Relations and Executive Administration, Iowa State University**  
The primary responsibilities: to serve as a special liaison between the President's Office and other offices in the University; to assist in overseeing the several external affairs units that report to the Office of the President with the goal of maintaining a high level of coordination and communication across these units; to serve as the President's special assistant in handling grievances and other personnel appeals; to coordinate the work of several special task forces and committees that advise the President (e.g., Disabilities Task Force, Campus Climate Survey Task Force, US News & World Report Ranking Committee); to oversee the development of printed and web promotional materials; and to coordinate special University projects and events, such as the University's 150th anniversary celebration and activities associated with athletic events, such as the Capital Classic basketball games in Des Moines, football bowl games and NCAA tournament appearances.

### **Education**

1976 Ph.D., University of Missouri-Columbia, Family Economics & Financial Management  
1973 M.S., University of Missouri-Columbia, Agricultural Economics  
1966 M.A., Punjab University, Lahore, Pakistan, Economics  
1963 B.A., Punjab University, Lahore, Pakistan, Economics

### **Professional Experience**

2002–2005 External Assessor, Universiti Putra Malaysia, Fakulti Ekologi Manusia. KL Malaysia  
1998–2002 Associate Vice Provost, ISU Extension, Iowa State University  
1996–1997 Presidential Intern (Budgets and Strategic Planning), Iowa State University  
1990–1991 Scientist, USDA/CSRS Management of Program Reviews (stationed at Iowa State University)  
1990 Spring Scientist, USDA/CSRS (Cooperative State Research Service) under Intergovernmental Personnel Act (IPA), Washington, D.C.  
1988–Present Professor, Human Department and Family Studies, Iowa State University  
1984–1988 Associate Professor, Department of Family Environment, Iowa State University  
1980–1984 Assistant Professor, Department of Family Environment, Iowa State University  
1976–1980 Assistant Professor, Department of Family Studies, University of Manitoba, Winnipeg, Manitoba, Canada

### **Visiting Professor**

1994 (spring) Department of Consumer and Applied Sciences, University of Otago, Dunedin, New Zealand  
1987 (spring) Department of Economics, University of Glasgow, Scotland  
1986 (fall) Department of Family Living, Nara Women's University, Nara City, Japan  
1981 (summer) Department of Home Economics, Mount Saint Vincent University, Halifax, Nova Scotia, Canada  
1979 (summer) Department of Home Economics, University of British Columbia, Vancouver, British Columbia

### **Honors and Awards**

#### ***International***

1990 Research Excellence Award of Japan Society of Household Economics  
1989 Certification of Recognition as a resource person for a one-week professional development training workshop by Consumer Corporate Affairs, Canada Office of the Superintendent of Bankruptcy  
1972 Fulbright-Hays Scholarship  
1963 Government of Pakistan National Merit Scholarship

#### ***National***

2004 Distinguished Alumni Award, Alumni Association University of Missouri, Columbia  
2004 "The Best of 25 years", by the Journal of Financial Planning, October 1st Hira, T. K., H. Van Auken, and D. Norris. A look behind the scene: A survey of how CFPs work. Journal of the Institute of Certified Financial Planners 7 (2.): 69–85. This article was selected and re-printed (October, pp 76-88)  
2004 Award-winning paper—"Effects of Financial Education on Self-directed Financial Learning and Career

- Satisfaction of Lower-level, White-collar Workers”, National Endowment for Financial Education Think Tank “Motivating Americans to Develop Constructive Financial Behaviors.” Denver, May. \$1,000 Award
- 1998 Expert witness for the United States Senate Committee on Judiciary, for revision of Consumer Bankruptcy Code, March 11, Washington, D.C.
- 1995–1998 Member of National Expert Bank: American Association of Family and Consumer Sciences for family resource management subject matter
- 1996 Distinguished Fellows Award, The Association for Financial Counseling and Planning Education (AFCPE)
- 1996 Selected to participate in a 20-member national “Welfare Reform Think Tank,” The University of Georgia, Athens, Georgia
- 1995–1997 Appointed to a three-member National Advisory Committee for AT&T’s Partners in Education Program
- 1995 Invited to participate in a nine-member national retirement saving expert focus group by Putnam Investment and the Cambridge Center for Behavioral Studies, Harvard University, Cambridge, Massachusetts
- 1993 Selected as one of the 21 delegates by the American Home Economics Association to participate in a national conference, “Positioning the Profession for 21st Century,” Scottsdale, Arizona
- 1991–1992 USDA State Agricultural Experiment Station Leadership development program, class 1 scholarship awarded by the Association of Administrators in Home Economics (AAHE)
- 1987 Expert witness for the U.S. Senate Banking Committee—policies on disclosure of interest rates on saving; need for information and consumer education, Washington, D.C.

#### **State**

- 2006 Member of the Council of Economic Advisors, Iowa (governor’s appointment)
- 1991 Research Award, Iowa Home Economics Association
- 1983 Consumer Merit Award, Iowa Consumer League

#### **College and University**

- 1998 Strong Minded Women Award, Carrie Chapman Catt Center for Women and Politics, Iowa State University
- 1998 ISU Wilton Park International Service Award
- 1997 ISU Foreign Travel Grant
- 1996 Iowa State Board of Regents Award for Faculty Excellence
- 1996 ISU Alumni Association Faculty Citation Award for inspiring service to students and alumni
- 1996 ISU Foreign Travel Grant
- 1994 College of Family and Consumer Sciences International Achievement Award
- 1993 College of Family and Consumer Sciences Research Excellence Award
- 1992 Grace Olson Resident Instruction Award for Application of Computers in Teaching Family Financial Planning Concepts, College of Family and Consumer Sciences, \$1,000
- 1988 ISU Foreign Travel Grant
- 1984 ISU Foreign Travel Grant

#### **Research Awards Won by Advisees**

- 1996 Iowa State University Research Excellence Award for the dissertation “Older adults, bequests, and wills” (M. Goetting)
- 1990 Iowa Home Economics Student Research Paper Award for the M.S. thesis “A managerial system’s approach to factors influencing satisfaction with households’ financial status” (U. Sumarwan)
- 1990 Association of Financial Counseling and Planning Education student paper award for M.S. thesis, “Insurance knowledge and coverage: Determinants of satisfaction with preparation for financial emergencies” (R. Vogelsang)
- 1984 Southeastern Regional Family Economics’ Best Thesis Award for “Managerial systems approach to money management practices influencing household solvency status” (J. Mueller)

#### **Highly accomplished Graduate Students:**

**Olive Mugenda:** Professor and Vice Chancellor (president), Kenyatta University, Nairobi, Kenya

**Ujang Sumarwan:** Professor and Director of Finance and Human Resources, Bogar Agricultural University, Bogar, Indonesia

**Betsy Garrison:** Professor and Associate Dean, College of Agriculture, LSU Baton

#### **Publications**

##### **Refereed Journals**

- 2007 Loibl, Căzilia and Tahira K. Hira. New insights to advising your female clients on investment decisions. *Journal of Financial Planning*. 20(3), 68-75
- 2006 Loibl, Căzilia and Tahira K. Hira. A workplace and gender-related perspective on financial planning information sources and knowledge outcomes. *Financial Services Review*, 15 (1), 21-42.
- 2006 Loibl, Căzilia, Tahira K. Hira & Michael Rupured. First-time vs. repeat filers: The likelihood of completing a Chapter 13 bankruptcy repayment plan. *Financial Counseling and Planning*, 15 (1), 23-33

- 2005 Hira, Tahira K. and Căzilia Loibl. A gender perspective on the use of supplemental health care plans. *International Journal of Consumer Studies*, 29 (4), 319-331.
- 2005 Loibl, Căzilia and Tahira K. Hira. Impact of self-directed financial learning on financial and career satisfaction of white-collar employees. *Financial Counseling and Planning*, 16 (1), 11-21.
- 2005 Hira, Tahira K. and Căzilia Loibl. Understanding the impact of employer-provided financial education on employee commitment. *Journal of Consumer Affairs*, 39 (1), 173-194.
- 2004 Power, L. M. and T. K. Hira. University provided retirement planning support and retiree financial satisfaction during retirement: Differences by gender, job classification and planning behavior. *Risk Management and Insurance Review*, 7 (2): 121-149.
- 2001 Hira, T. K. People behind money: as they hold it and fold it. *Journal of Practical Estate Planning* 3 (6): 45-62.
- 2000 Hira, T. K., M. Anderson, and K. Peterson. Students' perceptions of their education debt and its impact on life after graduation. *Journal of Student Financial Aid* 30 (1): 7-19.
- 2000 Hira, T. K., and O. Mugenda. Gender differences in financial perceptions, behaviors, and satisfaction. *Journal of Financial Planning* 13 (2): 86-92.
- 2000 Hira, T. K., and K. W. Monson. A social learning perspective of gambling behavior among college students at Iowa State University, USA. *Journal of Consumer Studies and Home Economics* 24 (1): 1-8.
- 1999 Hira, T. K., and O. Mugenda. The relationship between self-worth and financial beliefs, behavior, and satisfaction. *Journal of Family and Consumer Sciences* 91 (4): 76-82.
- 1999 Hira, T. K., and O. Mugenda. Predictors of financial satisfaction: Differences between retirees and non-retirees. *Financial Counseling and Planning* 9 (2): 75-83.
- 1999 Power, M. L., T. K. Hira, and R. P. Murphy. Personal bankruptcy, a risk management technique: Policy implications. *Risk Management and Insurance Review* 2 (7): 81-102.
- 1997 Hira, T. K. Financial attitudes, beliefs and behaviors: Difference by age. *Journal of Consumer Studies and Home Economics* 21:271-90.
- 1997 Hira, T. K., K. Monson, and A. Fanslow. Work training skills of Iowa's family investment program participants. *Family Economics and Resource Management Bi-Annual Journal* 2:1-7.
- 1996 Hira, T. K. Life for children and families in the '90s: Role of family economics. *Journal of Family and Consumer Sciences* 88 (3): 56-68.
- 1996 Hira, T. K. Ethics: Personal and professional implications. *Journal of Family and Consumer Sciences* 88 (1): 6-9.
- 1995 Hira, T. K., and K. Kostelecky. Methods of data collection from debtors in bankruptcy after discharge: A pilot study. *Journal of the Family Economics and Resource Management Division of AAFCS* (1): 101-7.
- 1994 Hira, T. K., and M. D. Norris. Financial planners' perspectives on disclosure and regulation. *Journal of Personal Financial Planning* (November/December): 33-7.
- 1993 Sumarwan, U., and T. K. Hira. The effects of perceived locus of control and perceived income adequacy on satisfaction with financial status among rural households. *Journal of Family and Economic Issues* 14 (4): 343-64.
- 1993 Bauer, J. W., T. K. Hira, S. M. Wihelm, K. P. Varco, and T. Saji. The determinants of worry over chronic health conditions for rural couples. *Journal of Family and Economic Issues* 14 (3): 275-91.
- 1993 Fitzsimmons, V. S., T. K. Hira, J. W. Bauer, and J. L. Hafstrom. Financial management: Development of scales. *Journal of Family and Economic Issues* 14 (3): 257-74.
- 1993 Hira, T. K., V. S. Fitzsimmons, J. L. Hafstrom, and J. W. Bauer. Factors associated with expectation of household's future financial condition. *Journal of Family and Economic Issues* 14 (3): 237-56.
- 1992 Garrison, M. E., and T. K. Hira. The effect of daily hassles, reported managerial behavior, family adaptability and family cohesion on family health. *Family Perspective* 26 (3): 361-82.
- 1992 Sumarwan, U., and T. K. Hira. Credit, saving, and insurance practices influencing satisfaction with preparation for financial emergencies among rural households. *Home Economics Research Journal* 21 (2): 206-27.
- 1992 Hira, T. K. Causes and effects of consumer bankruptcies: A cross-cultural comparison. *Journal of Consumer Studies and Home Economics* 16:229-43.
- 1992 Hira, T. K., and C. Brinkman. Factors influencing the size of student debt. *Journal of Student Financial Aid* 22 (2): 33-50.
- 1992 Hira, T. K., and V. Fitzimmon. Resource management of rural communities. *Journal of Extension* (Fall): 38-9.
- 1992 Hira, T. K., A. M. Fanslow, and R. M. Vogelsang. Determinants of satisfaction with preparation for financial emergencies. *Financial Counseling and Planning Education* 3:43-62.
- 1992 Wasberg, C. K., T. K. Hira, and A. M. Fanslow. Credit card usage consumer debt burden of households. *Journal of Consumer Studies Home Economics* 16:19-32.
- 1991 Hira, T. K., and T. J. Dufresne. Theses and dissertations completed in home economics: 1990. *Home Economics Research Journal* 20 (1): 52-89.
- 1990 Mugenda, O. M., T. K. Hira, and A. M. Fanslow. Assessing the causal relationship among communication, money management practices, satisfaction with financial status, and satisfaction with quality of life. *Lifestyles: Family and Economic Issues* 11 (4): 343-60.
- 1990 Hira, T. K. Changes in factors influencing consumer debt in Scottish families 1984-1987. *Journal of*

- Consumer Studies and Home Economics* 14:165–75.
- 1990 Danes, S. M., and T. K. Hira. Knowledge, beliefs and practices in the use of credit cards. *Home Economics Research Journal* 18 (3): 223–35.
- 1989 Hira, T. K., and S. Nagashima. Satisfaction with selected aspects of household finances among Japanese. *Journal of the Japan Society of Household Economics* 5:179–92.
- 1989 Hira, T. K., A. M. Fanslow, and P. M. Titus. Changes in financial status influencing level of satisfaction in households. *Lifestyles, Family and Economic Issues* 10 (2): 107–22.
- 1989 Titus, P. M., A. M. Fanslow, and T. K. Hira. Effect of financial management knowledge of household money managers on behaviors and outputs. *Journal of Vocational Home Economics Education* 7 (1): 58–70.
- 1989 Titus, P. M., A. M. Fanslow, and T. K. Hira. Net worth and financial satisfaction as a function of household money managers' competence. *Home Economics Research Journal* 17 (4): 309–18.
- 1989 Van Auken, H. E., T. K. Hira, and D. Norris. Study examines factors influencing success in financial planning. *Journal of Financial Planning* 2 (1): 37–43.
- 1987 Hira, T. K., and M. J. Mueller. The application of managerial system to money management practices. *Iowa State Research Journal* 62 (2): 219–34.
- 1987 Hira, T. K. Households' financial management factors influencing solvency and satisfaction. *Journal of the Japan Society of Household Economics* 10 (3): 199–207.
- 1987 Danes, S. M., and T. K. Hira. Money management knowledge of college students. *Journal of Student Financial Aid* 17 (1): 4–16.
- 1987 Hira, T. K. Money management practices influencing household asset ownership. *Journal of Home Economics* 79 (2): 19–22.
- 1987 Hira, T. K., and O. Mugenda. Families' perspective of the bankruptcy process. *Family Perspective* 21 (1): 59–67.
- 1986 Hira, T. K., D. M. Norris, and H. E. Van Auken. Fees for services: What determines the size of a financial planners' annual income? *Financial Planning* 15 (11, November): 159–65.
- 1986 Hira, T. K., H. E. Van Auken, and D. M. Norris. Financial planning consumer: Who are they? What do they buy? *Journal of the Institute of Certified Financial Planners* 7 (4, Winter): 221–8.
- 1986 Hira, T. K., H. Van Auken, and D. Norris. A look behind the scene: A survey of how CFPs work. *Journal of the Institute of Certified Financial Planners* 7 (2, Summer): 69–85.
- 1985 Ulrichson, M. A., and T. K. Hira. The impact of financial problems on family relations. *Family Perspective* 19 (3): 177–88.
- 1983 Hira, T. K. Is Canadian bankruptcy law in accord with present economic situation? *Canadian Home Economics Journal* 33 (4): 206–8.
- 1982 Hira, T. K. Socioeconomic characteristics of families in bankruptcy. *Canadian Home Economics Journal* 32 (1): 26–34.
- 1982 Hira, T. K., and K. Leskiw. Importance of financial counseling for families in debt. *American Home Economics Journal* 4 (2): 28–30.
- 1980 Hira, T. K. Evaluation of small debtors program in Manitoba. *Manitoba Law Journal* 11 (1): 101–9.

#### **Manuscripts under review**

- 2007 Hira, Tahira K., Căzilia Loibl, and Tom Schenk, Jr. Financial socialization and learning preferences: A multicultural perspective. Submitted to *Journal of Financial Planning and Counseling*, August.
- 2007 Loibl, Căzilia and Tahira K. Hira. Gender differences in search of strategies for investment information. Submitted to *Journal of Consumer Affairs*, June.
- 2007 Loibl, Căzilia and Tahira K. Hira. Investor information search. Submitted to *Journal of Economic Psychology*, March.
- 2007 Power M. L., Hira T. K., An analysis of insurance company employees' financial knowledge and implications on benefit participation and satisfaction. *Risk Management and Insurance Review*. Under 3rd review.

#### **Books and Chapters in Books**

- 2007 Hira, Tahira K. and Căzilia Loibl. Women's finances. (refereed) In *Advances in Consumer Finance Research*. Ed.: Jing Jian Xiao. Springer (In press)
- 2006 Loibl, Căzilia and Tahira K. Hira. Financial learning in the workplace. In *Researching the Consumer in Academia*. (Eds.): Gedrich, Kurt, Thomas Zaengler, Waltraud Kustermann, Lang (accepted)
- 1997 Hira, T. K. Application of financial counseling skills to work with delinquent clients. In *Credit Counseling*. Ed. T. Nishimura, 75–88. Tokyo, Japan: Oriental Economic Press.
- 1996 Hira, T. K., and A. Swift. Application of a resource management model to improve family financial well-being. In *Family Resource Management Issues*. Eds. L. Engberg, J. Varjour, and H. Steinmiller, 109–13. International Federation of Home Economics (IFHE): Family Resource Management Committee.
- 1996 Hira, T. K. Ethics: Personal and professional implications. In *A Book of Readings: The Context for Professionals in Human, Family and Consumer Sciences*. Ed. C. Simerly, H. Light, and D. Mitsifer, 163–6. Alexandria, Virginia: American Association of Family and Consumer Sciences.
- 1993 Hira, T. K. Determinants of effects of bankruptcy and satisfaction with bankruptcy (a solution to credit problems): An international comparison. In *Cross-Cultural Approaches to Home Management*. Ed. R. von

- Schweitzer, 18:177–211. Campus Verlag, Frankfurt Main, Giesen, Germany: Reihe Stiftung Der Private Haushalt.
- 1989 Hira, T. K. Causes and effects of consumer bankruptcies. In *International Comparative Research Studies: Consumer Bankruptcies*. Tokyo, Japan: Research Institute of Labor Banks.
- 1988 Nagashima, S., T. K. Hira, S. Shirai, and Y. Otsuka. Life planning and family financial management. In *Analysis of Current Conditions: Issues and Problems in Consumer Education*. Ed. Dr. Mitsuaki Imai, 73–94. Tokyo, Japan: Japan Academy of Consumer Education.
- 1985 Hira, T. K. Impact of family financial management practice on household's solvency status. In *The Age of Home Economics*. Ed. Ujie and Matsuda. Tokyo, Japan: Institute of Human Ecology.

#### **Invited journal paper**

- 1995 Hira, T. K., and K. Kostecky. Pilot study of consumer debtors provides new insights: What influences debtors' attitudes? *American Bankruptcy Institute Journal* 15 (3): 1, 30–31, 36–37.

#### **Papers in Refereed Proceedings**

- 2007 Loibl, Cäzilia and Tahira K. Hira. A typology of individual search strategies among high-income investors in the United States: An exploratory study. 2007 European Conference of the Association for Consumer Research; Milan, Italy, July 10-14, 2007 Date of submission: December 18, 2006
- 2007 Hira, Tahira K. and Cäzilia Loibl. 2007. How different cultures approach investing. (Research Paper), AAFCS Annual Conference June 21-24, 2007 Date of submission: December 1; Paper accepted: January 2, 2007; to be presented by Tahira Hira at the Summit Day on "America's Cultural Kaleidoscope - Challenges and Opportunities": June 22, 2007 (peer reviewed)
- 2006 Hira, Tahira K. and Cäzilia Loibl. 2006. Gender differences in the attitudes and beliefs toward financial advisors. (Research Paper), Proceedings of the 2006 IFHE Council Meeting, Cape Town, South Africa. Date of submission: May 15, 2006; accepted: June 2, 2006; presented by Tahira Hira: July 17, 2006 (peer reviewed)
- 2005 Hira, Tahira K., Cäzilia Loibl, Michael Rupured. Debtor education and the ability to complete Chapter 13 repayment plans. Proceedings of the Academy of Financial Services Annual, October 12, Chicago, Illinois [CD proceedings]. <<http://www.busn.ucok.edu/afs/>>
- 2004 Hira, Tahira, K., Bridging the divide in changing societies: The potential of and challenges for home economics from a Northern perspective (Invited Paper) Proceedings of the International Federation of Home Economics, The 20<sup>th</sup> World Congress August 1 – 7, 2004. Kyoto, Japan (pp 19-31) Science Council of Japan and the Japanese Society of Home Economics
- 2001 Hira, T. K., and M. Anderson. Financial beliefs, feelings, and behaviors of college students. In *Proceedings of the Annual Conference of the Eastern Family Economics Resource Management Association*, 40–61.
- 1999 Hira, T. K., and O. M. Mugenda. Do men and women differ in their financial beliefs and behaviors? In *Eastern Family Economics and Resource Management, Association Conference Proceedings*, 1–80. University of Texas, Austin, Texas.
- 1995 Hira, T. K., H. Noh, and M. Winter. Relationship between borrowing practices and financial difficulties among rural households. In *Financial Empowerment: Financial Counseling and Planning Across the Life Cycle*, ed. C. Y. Kratzer, 21–31. National Pre-Conference of the Association for Financial Counseling and Planning Education, New Orleans, Louisiana.
- 1994 Hira, T. K. Ethics: What we do? What do we teach? Implications for professionals. In *Public Policy and Economic Well-being: The Financial Counselor's Role*, ed. R. H. Lytton, 213–324. VPI and State University, Blacksburg, Virginia.
- 1994 Hira, T. K., A. Swift, and K. L. Kostecky. Development of a diagnostic instrument to identify family problems among financial counseling clients. In *Public Policy and Economic Well-being: The Financial Counselor's Role*, ed. R. H. Lytton, 312–24. VPI and State University, Blacksburg, Virginia.
- 1993 Dufresne, T. J., and T. K. Hira. Bankrupts' decision-making and coping process: A relationship among pre-bankruptcy factors. In *Challenges for Financial Counseling and Planning Professionals*, ed. V. S. Fitzsimmons, 160–71. University of Illinois, Urbana, Illinois.
- 1993 Hira, T. K., and U. Sumarwan. Predictors of financial strain and satisfaction with financial status of rural elderly. In *Diversity among Economically Vulnerable Households*, ed. E. Davis and J. Gilbreth, 190–214. Family Economics and Home Management, pre-conference, University of Nebraska, Lincoln, Nebraska.
- 1992 Hira, T. K. The rehabilitative aspect of consumer bankruptcy procedures. In *Mind and Money: The Quest for Financial Control and Stability*, ed. D. Iams, 120–38. The Association for Financial Counseling and Planning Education Annual Conference, The University of Arizona, Tucson, Arizona.
- 1991 Mugenda, O., T. K. Hira, and A. Fanslow. Influence of net worth, financial planning and satisfaction with quality of life. In *Financial Challenges for the Twenty-first Century*, ed. Sharon Danes, 141–55. Association for the Financial Counseling and Planning Education, University of Minnesota, St. Paul, Minnesota.
- 1990 Hira, T. K. Causes and effects of consumer bankruptcies: An international comparison. In *Many*

- Perspectives Coming Together*, ed. Robert Weagley, 21–38. Association for Financial Counseling and Planning Education, University of Missouri, Columbia, Missouri.
- 1988 Hira, T. K. Money management practices and satisfaction with various aspects of households' finances among Japanese. In *Families and Finances: Agenda for the Future*, ed. William C. Bailey, 29–43. Association for Financial Planning and Counseling Education, Lubbock, Texas.
- 1988 Mugenda, O. M., T. K. Hira, and A. M. Fanslow. Effect of spousal communication on household's satisfaction with financial situation and quality of life. In *Proceedings of the American Council on Consumer Interest*, 151–4. University of Missouri, Columbia, Missouri.
- 1987 Hira, T. K., D. Norris, and H. Van Auken. Certified female financial planners: How they differ from male planners. In *Academic Symposium Proceedings*, 209–28. International Association for Financial Planning, Atlanta, Georgia.
- 1986 Hira, T. K., D. Norris, and H. Van Auken. Certified financial planners: A practice profile. In *Quality Control in an Emerging Profession*, ed. K. Kitt, 96–107. Association for Financial Counseling and Planning Education, Chicago, Illinois.)
- 1986 Hira, T. K., D. Norris, and H. Van Auken. Factors influencing levels and methods of setting financial planning fees. In *Academic Symposium Proceedings*, 25–36. International Association of Financial Planning, Chicago, Illinois.
- 1986 Dane, M. S., and T. K. Hira. Knowledge, attitudes, and practices in the use of credit. 234–60. In *American Council on Consumer Interest Proceedings*. St. Louis, Missouri.
- 1985 Hira, T. K., H. Van Auken, and D. Norris. Certified financial planners: Their products, services and strategies. In *Academic Symposium Proceedings for Financial Planning*, 51–70. International Association for Financial Planning, Anaheim, California.
- 1985 Hira, T. K., and C. Fletcher. Impact of technology on deregulation on personal financial management. In *Thinking Globally-Acting Locally—The Balancing Act*, ed. S. Nickols, 207–15. The Family Economics/Home Management Pre-Conference Workshop, The American Home Economics Association, Temple University, Philadelphia, Pennsylvania.
- 1984 Mueller, J., and T. K. Hira. Impact of selected money management practices on household solvency status. In *Consumer Responsibility/Corporate Responsibility*, ed. K. Goebel, 76–9. American Council on Consumer Interest, 30th Annual Conference, Atlanta, Georgia.
- 1983 Ulrichson, A., and T. K. Hira. The effect of exemption regulations on personal bankruptcies. In *Changes in Economic Policy—Implications for Family Well-Being*, ed. J. Burton, 42–7. Annual Western Regional Family Economics and Home Management.

#### **Refereed Abstracts**

- 2006 Căzilia Loibl, t. K. Hira, and M. Rupured. First time vs. repeat filers: the likelihood of completing a Chapter 13 Bankruptcy repayment Plan. Eastern Family Economics and Resource Management Association. In *Conference Program and Proceedings*, Knoxville, Tennessee, February 23-25, P 101.
- 2004 Hira, T. K., and Căzilia Loibl. Financial education and the use of advanced health insurance among female employees. Research and practitioners paper abstracts (p.74). The 20<sup>th</sup> World Congress of Internal Federation of Home Economics. Kyoto Japan
- 1996 Hira, T. K., K. L. Kostecky, and H. Carr. Childhood experiences influencing current financial situations of college students in the U.S. and New Zealand. [abstract] In *Living Conditions: A Global Responsibility: The Role of Home Economics*, ed. Brittin et al., 44. International Federation of Home Economics. World Congress Research Abstracts, Texas Tech, Lubbock, Texas.
- 1994 Strand, J. K., T. K. Hira, and R. B. Carter. Repeat consumer bankruptcy: A comparative analysis with one-time petitioners in the United States and Canada. [abstract] In *Public Policy and Economic Well-Being: The Financial Counselors' Role*, ed. R. H. Lytton, 142. VPI and State University, Blacksburg, Virginia.
- 1993 Hira, T. K., and M. D. Norris. Differences in opinions about disclosure and regulation among certified financial planners. [abstract] In *Challenges for Financial Counseling and Planning Professionals*, ed. V. S. Fitzsimmons, 228. University of Illinois, Urbana, Illinois.
- 1993 Fanslow, A., N. Helgerson, and T. K. Hira. Money manager's competencies over time: Their effect on capital accumulation. In *Research Abstracts of 1993 American Home Economics Annual Meeting*, ed. S. Helmick and L. Burns. Oregon State University, Corvallis, Oregon.
- 1992 Hira, T. K., and S. Nagashima. Attitude toward credit, lending and borrowing practices affecting consumers in bankruptcies: An international comparison. [abstract] In *Focusing on Families and Households: Change and Exchange*, 31. XVII World Congress of the International Federation of Home Economics, Hanover, Federal Republic of Germany.
- 1992 Hira, T. K., N. Wolf, and A. Fanslow. Factors influencing the level of household savings. [abstract] In *Annual Meeting of the American Home Economic Association*, ed. S. Helmick, 125. Oregon State University, Corvallis, Oregon.
- 1991 Sumarwan, U., and T. K. Hira. Perception of income adequacy and control over financial situation as predictor of subjective economic well-being. [abstract] In *Family Economic Well-Being in the Next*

- Century, ed. J. Bauer, 63. University of Minnesota, St. Paul, Minnesota.
- 1991 Hira, T. K., and U. Sumarwan. The impact of chronic health conditions and financial strain on the subjective economic well-being. [abstract] In *Family Economic Well-Being in the Next Century*, ed. J. Bauer, 60. University of Minnesota, St. Paul, Minnesota.
- 1990 Sumarwan, U., and T. K. Hira. Financial management practices influencing satisfaction with household's financial status. [abstract] In *Abstracts of Research Presentations 1990 Annual Meeting*, ed. C. J. Peck, 37. American Home Economics Association. Bloomington, Illinois: Meridian Education Corporation.
- 1989 Hira, T. K., and K. P. Varco. Use of consumer debt and satisfaction with level of living among rural older adults. [abstract] In *Families in Transition: Structural Changes and Effects on Family Life*, ed. R. Walker, 205. American Home Economics Associations, Alexandria, Virginia.

#### **Non-Refereed Papers - Proceedings and Other**

- 1997 Hira, T. K., K. Monson, and C. Ingram. Gambling: Impact on family and family finances. In *Gambling and the Family. Conference Proceedings*, ed. D. Draper and C. Johnson. The College of Family and Consumer Sciences, Iowa State University, Ames, Iowa.
- 1997 Hira, T. K., C. Ingram, and K. Monson. Gambling among college students—Their behaviors and beliefs. In *Gambling and the Family. Conference Proceedings*, ed. D. Draper and C. Johnson. The College of Family and Consumer Sciences, Iowa State University, Ames, Iowa.
- 1995 Hira, T. K. Credit counseling for insolvent debtor: Implications for debtors and creditors. In *Credit Age*. 10–11 March, Japan Consumer Finance Association, Osaka, Japan.
- 1995 Hira, T. K. Determinants of saving behavior of American consumers. In *Credit Age*. 4–9 March, Japan Consumer Finance Association, Osaka, Japan.
- 1995 Hira, T. K. The credit problems of the US consumers and role of financial counseling. In *Credit Age*. 4–9 March, Japan Consumer Finance Association, Osaka, Japan.
- 1990 Hira, T. K. Financial planning software. *Advancing Consumer Interest* 2 (2): 31–2.
- 1988 Hira, T. K., and T. L. Frey. Personal financial planning as a potential extension education program. In *The New Agricultural* (conference proceedings), 2–13. North Central Regional Extension Farm Management, Ames, Iowa.
- 1987 Swift, A. V., and T. K. Hira. Household interaction patterns in family finance area. 190–214. 16<sup>th</sup> Annual Conference, Southeastern Regional Family Economics and Home Management, Tennessee.
- 1986 Hira, T. K. Financial management practices of two-income households. In *Consumer Services for the Family: 15th Annual Conference*, ed. G. Pyles, 57–62. Southeastern Regional Family Economics and Home Management, Akroagement, Virginia Polytechnic State University, Blacksburg, Virginia.

#### **Technical Reports**

- 2007 Hira, Tahira K. and Căzilia Loibl. Milestone 4 Progress Report: publications, presentations and preliminary analysis- ethnic differences in investment behavior. FINRA (NASD) Investor Education Foundation Grant Cycle 2004, Submitted on August 31, 2007 to the NASD Investor Education Foundation, 200 pages.
- 2006 Hira, Tahira K. and Căzilia Loibl. Milestone 3 Progress Report: Descriptive Results. NASD Investor Education Foundation Grant Cycle 2004, Submitted on February 28, 2006 to the NASD Investor Education Foundation, 99 pages.
- 2006 Hira, Tahira K., Dianne A. Anderson and Căzilia Loibl Milestone 2 Progress Report: Telephone Data Collection. NASD Investor Education Foundation Grant Cycle 2004, Submitted on February 28, 2006 to the NASD Investor Education Foundation, 27 pages.
- 2006 Hira, Tahira K. and Căzilia Loibl. Milestone 1 Progress Report: Research Synthesis and Survey Instrument Development. NASD Investor Education Foundation Grant Cycle 2004, Submitted on August 31, 2005 to the NASD Investor Education Foundation, 45 pages.
- 2002 *Lean Personal Financial Management: Key to Employee Financial Well-Being*. Educator's Manual; Student Manual. Iowa State University, University Extension. Iowa Manufacturing Extension Partnership.
- 2001 Hira, T. K., and F. M. Itote. *Impact of Financial Education on Employee Well-Being and Loyalty: A Longitudinal Study*. Ernst and Young. June. Iowa State University, Ames, Iowa.
- 2000 Hira, T. K., and L. S. Power. Assessment of Employer Provided Retirement Planning Support and Employer Satisfaction During Retirement. Iowa State University, Ames, Iowa.
- 2000 Hira, T. K. *Employee Financial Well-Being and Company Loyalty*. Ernst and Young. February. Iowa State University, Ames, Iowa.
- 1997 Hira, T. K., K. Monson, A. M. Fanslow, and K. J. Kim. *Evaluation of Training Programs that Assist Family Investment Program Participants Move toward Self-Sufficiency*. Child Welfare Training Research Project. Iowa State University, Ames, Iowa.
- 1997 Hira, T. K. *A Study of ISU Faculty and Staff Professional Development Experiences*. June. For President's Office. Iowa State University, Ames, Iowa.
- 1996 Hira, T. K. *Strategic Planning Progress during 1995–1996: Highlights and Benchmark Measures*. October. For President's Office. Iowa State University, Ames, Iowa.
- 1996 Hira, T. K., K. Monson, and A. M. Fanslow. *Formulative Evaluation of the Progress of Review and Adjustment Unit (REVAD) Participants in Gaining Job Skills*. Child Welfare Training and Research Project.

- Iowa State University. Ames, Iowa.
- 1989 Hira, T. K. *Evaluation of Bankruptcy Procedures and Proposal for New Directions*. Prepared for the Deputy Superintendent of Bankruptcy. Consumer and Corporate Affairs Canada. Ottawa/Hull.
- 1989 Hira, T. K. Causes and Effects of Consumer Bankruptcies—An International Comparison: United States, Canada, Scotland, and Japan. Prepared for Rodo-Kinko Kyokai. Labor Bank Association. Tokyo, Japan.
- 1987 Hira, T. K. *Analysis of Debt Structure of Scottish Families: 1984–1987*. Prepared for the Scottish Association of Citizens Advice Bureau. Edinburgh, Scotland, UK.
- 1979 Hira, T. K. *A Study of the Small Debtor Program in Manitoba: 1973–1977*. Prepared for Consumer and Corporate Affairs. Office of the Superintendent of Bankruptcy. Manitoba, Canada.

#### **Published Book Reviews**

- 1993 Hira, T. K. Review of *Buy Now, Pay Later: Advertising, Credit, and Consumer Durables in the 1920s*, by Martha L. Olney. Chapel Hill, North Carolina: The University of North Carolina Press. *Journal of Consumer Affairs*, 27 (1): 196–9.
- 1981 Hira, T. K. Review of *Life Insurance: The Consumer Union Report*. *Canadian Home Economics Journal* (Spring): 107.
- 1979 Hira, T. K. Review of *Social Psychological Representation in Television Advertising*, by T. E. Shrimp. *Journal of Consumer Affairs*. *Canadian Home Economics Journal* (Fall): 206.

#### **Research Grants and Projects**

##### **Extramural**

- 2007 Hira, Tahira K. “Preparing College Student Leaders to Support Financial Literacy among College Students.” National Foundation of Financial Education, (under review) July, \$125,000.
- 2007 Hira, Tahira K. “Understanding the Impact of Student Loans and Credit Card Debt after Graduation.” National Foundation of Financial Education (under review) July, \$75,000.
- 2004-2007 Hira, Tahira K. and Cäzilia Loibl. “Understanding significant factors that explain gender differences in investment behavior.” National Association of Security Dealers (NASD) Investor Education Foundation \$202,708.
- 2004 Hira, Tahira K., Swenson David, and Anderson Diane. “Socioeconomic effects of gambling in Iowa.” Iowa General Assembly, September, \$90,000; (not funded).
- 1998–2001 Hira, T. K. “Impact of financial planning education on employee satisfaction and productivity,” Ernst and Young, LLP, \$123,000.
- 1997–1998 Hira, T. K. “Evaluation of the progress of ‘seek employment’ participants in gaining job skills and movement toward self sufficiency,” Bureau of Collection, Iowa Department of Human Services, \$261,210.
- 1996–1997 Hira, T. K. “Evaluation of the progress of ‘seek employment’ participants in gaining job skills and movement toward self sufficiency,” Bureau of Collection, Iowa Department of Human Services, \$256,922.
- 1995–1996 Hira, T., S. Garasky, and A. Fanslow (consultant). “Evaluation of review and adjustment (REVAD) participants movement toward the progress of self sufficiency,” Iowa Department of Human Service, \$264,179.
- 1993–1995 Hira, T. K. “Investigating differences in bankruptcy circumstances and consequences for petitioners filing under Chapter 7 vs. Chapter 13,” National Conference of Bankruptcy Judges (NCBJ) Endowment for Education, \$55,177.
- 1990–1991 Hira, T. K. “Program review and regional research evaluation,” Cooperative State Research Services (CSRS), USDA, \$24,946.
- 1990–1991 Hira, T. K. “Theses and dissertations in home economics,” Research Section of American Home Economics Association, \$1,500.
- 1990–1991 Hira, T. K. “Socio-economic characteristics of consumers in default and evaluation of rehabilitation process through bankruptcy: A comparison between United States and Canada,” Award by Canadian Studies Grant Program, \$3,000.
- 1987 Hira, T. K. “Instructional grant to introduce computers in Family Financial Planning Course (FE 483),” Century Company of American, computer and printer (\$3,000) and Confidential Planning Service, Inc., financial planning software “pro-plan” (\$4,795), total \$7,795.
- 1987–1990 Hira, T. K., and S. Ueda. “An international survey of causes and effects of consumer bankruptcy,” Labor Saving Banks’ Association, Japan, \$124,000 (of the total grant, \$65,729 was brought to ISU).
- 1987 Hira, T. K. “Multiple debt problems of Scottish families,” Scottish Association of Citizen Advice Bureau, Edinburgh, Scotland, \$3,500.
- 1986 Hira, T. K., and S. Nagashima. “Financial management practices of Japanese households,” Nara Women’s University, Nara City, Japan, \$3,000.
- 1982 Bivens, G., M. Winter, T. K. Hira, and C. Volker. “Update of standard of need for Iowa aid to dependent children recipient,” Department of Social Services, Des Moines, Iowa, \$7,076 (part of a four-member team).
- 1979 Hira, T. K. “A study of small debtor program in Manitoba, Canada,” University of Manitoba, \$1,800.
- 1979 Hira, T. K. “Importance of family financial counseling in today’s credit society,” Federal Government of Canada, Summer Youth Employment Grant for the preparation of sound-slide presentation, \$10,000.

### ***Intramural***

- 2000–2002 Hira, T. K. “Financial management for employers of small manufacturing companies,” Iowa Manufacturing Extension Partnership, \$30,000.
- 1999–2000 Hira, T. K. “Satisfaction with retirement planning advice among ISU retirees,” Office of Business and Finance, ISU, \$32,500.
- 1998–2001 Hira, T. K. “Explaining the origin of financial beliefs and behaviors of modern families,” Iowa Agriculture and Home Economics Experiment Station (IAHEES), \$70,981.
- 1997 Hira, T. K. “Site visit grant to develop study-abroad and faculty-exchange programs,” Iowa State University Study Abroad Center, Site Visit Grant/Travel Grant, \$2,799.
- 1997 Hira T. K. “Faculty/study abroad exchange,” College of Family and Consumer Sciences—Julia F. Anderson Grant, Anderson International Funds, \$400.
- 1997 Hira, T. K. “Gambling and the bankruptcy connection,” College of Family and Consumer Sciences, \$6,630.
- 1997 Enders, L., and T. K. Hira. “The impact of gambling on relationships,” College of Family and Consumer Sciences, \$1,200.
- 1996 Hira, T. K. “Impact of gambling on financial status of college students,” College of Family and Consumer Sciences, \$1,280.
- 1996 Hira, T. K. “Gambling: A family financial crisis: Role of credit counseling,” Iowa Home Economics Experiment Station, \$2,660.
- 1993–1996 Hira, T. K. “The correlates of financial problems among families in financial counseling,” ISU Agricultural and Home Economics Experiment Station, \$30,000.
- 1992 University Foreign Travel Grant to present two research papers at International Federation of Home Economics Congress, Hanover, Germany, July, \$1,250.
- 1992 Garasky, S., and T. K. Hira. “Analyzing economic stress on families from consumer credit,” CFCS Grace Olson Endowment Fund, \$2,700.
- 1991 Fanslow, A. M., and T. K. Hira. “Financial management practices of household money managers: A longitudinal study,” total \$11,000 (Iowa State University Agricultural and Home Economics Experiment Station—\$6,950, Human Development and Family Studies—\$2,000, Family and Consumer Sciences Education—\$300, Graduate College—\$1,000, Family and Consumer Sciences Research Institute—\$750).
- 1986–1990 Hira, T. K. “Determinants of household economic well-being,” regional project team member, Home Economics Research Institute and Iowa Agricultural and Home Economics Experiment Station, \$11,000.
- 1988 Hira, T. K. “International research conference on consumer bankruptcies,” \$2,066 (Julia F. Anderson International Fund CFCS—\$400, International Affairs office—\$1,666).
- 1986 Fanslow, A., and T. K. Hira. “Financial management competencies of household money managers: Bases for adult education,” total \$10,500 (Iowa State University Agricultural and Home Economics Experiment Station—\$4,000, Home Economics Development Fund—\$4,000, Graduate College—\$1,000, Home Economics Education Developing Fund—\$1,500).
- 1986 University Travel Grant to participate in the International Bankruptcy Research Project, Osaka, Japan, June, \$1,500.
- 1985 Hira, T. K., and H. Van Auken. “Business practices of certified financial planners,” Iowa State University Graduate College, \$600.
- 1984 Hira, T. K. “Financial planning/counseling consortium,” Home Economics Development Fund, Iowa State University, \$3,500.
- 1984 University Travel Grant to present a research paper to International Federation of Home Economics Congress, Oslo, Norway, July, \$1,150.
- 1984 Hira, T. K., H. Van Auken, and D. Norris. “Certified financial planners: Their services and products,” National survey, Iowa State Graduate College, \$1,500.
- 1984 Hira, T. K. “Characteristics of bankruptcy chapter 13 debtors in five states,” Iowa State University Graduate College, \$500.
- 1983 Hira, T. K. “Measurement of money management knowledge of college students,” Home Economics Research Institute, \$220.
- 1982 Hira, T. K. “Evaluation of bankruptcy process in Iowa,” Iowa State University Graduate College Mini-Grant, \$500.
- 1982 Hira, T. K. “Determinants of household solvency status,” Iowa State University Research Grants Program, \$6,700.

### **Courses and Programs Developed**

- 2004 Hira, T.K. “Securing Financial Wellbeing of Individuals and Families” Three day professional development workshop for the Japan Consumer Finance Association member. July 5 – 7. Ames, Iowa
- 2002 Financial Counseling: Collaboration and Partnership with Non-Profits and Government Agencies. Japan Consumer Finance Association Workshop, September. Ames, Iowa
- 2002 Introduced a program, “Financial Planning for College Education and Beyond,” at ISU New Student Orientation. Generated financial support for the development of standardized presentation materials and coordinated a group of presenters to cover 18 sessions for a first-ever summer orientation program on

- managing college finances. This session will be part of all future student orientation programs.
- 2001 Revised a weeklong workshop, "Financial Counseling: A New Approach," for Japan Consumer Finance Association. Presented at ISU to a national group of 20 middle- and upper-level managers of various consumer finance companies.
- 1999–2002 Served on a national team assigned to develop and monitor family and consumer science curriculum for a four-year degree program at Zayed Women's University, Dubai, United Arab Emirates.
- 1997 Revised a weeklong workshop, "Financial Counseling Skills," for Japan Consumer Finance Association. Presented at ISU to a national group of 25 middle- and upper-level managers of various consumer finance companies.
- 1997 Presented a three-day workshop on "A New Approach to Collection" for Citibank Recovery Unit, Kansas City, Kansas.
- 1997 Presented a graduate-level course, Topics in Financial Planning, for ISU's Family and Consumer Sciences master's degree program. The course was designed for delivery through the Iowa Communication Network (ICN).
- 1996 Supervised a special honors research project (student: Karen L. Peterson), "Analysis of Student Debt," that resulted in the development of informational materials to help students more effectively manage their debt.
- 1996 Developed a two-week workshop on "Financial Counseling: A Tool for Creditors" for Japan Consumer Finance Association. Presented workshop at ISU to a national group of 27 middle- and upper-level managers of various consumer finance companies.
- 1995 Developed an honors course, The Role of Money in Family Relations. Economics and psychology theories of consumer behavior and current research provided basis for the course, which was taught Spring 1995, Spring 1996, and Spring 1998.
- 1993 Developed graduate-level course, Advanced Family Financial Counseling (HDFS 589). This course was developed specifically for students interested in careers in financial counseling and marriage and family therapy. It applied sociological and psychological explanations (theory and research) of human behavior to money behavior.
- 1986 Established ISU Family Financial Counseling Clinic. This clinic is unique in the nation since it was developed in partnership with ISU's Government of the Student Body. The clinic serves as a teaching and research laboratory for students majoring in financial counseling. Students get actual experience working with individuals and families, and clinic records are also used to conduct research in financial counseling.
- 1986–1990 Developed a graduate curriculum option, Management of Financial Aid Services. The program was offered in cooperation with ISU's financial aid and student employment offices. The financial aid office provided 12-month assistantships to a maximum of three students.
- 1984–1985 Developed two senior-level courses for students majoring in family resource management—Advanced Family Financial Management (FE 483) and Family Financial Counseling (FE 489).
- 1984–1985 Developed and presented Family Financial Counseling (FE 493) using Regent's Tele-bridge system for on-campus students and ISU Extension field specialists. Course was offered at three locations throughout the state as well as the ISU campus.
- 1983–1984 Adapted a credit course, Introduction to Family Financial Management (FE 283), for statewide delivery via television.
- 1982 Developed an undergraduate curriculum in family financial counseling at ISU.
- 1981 Developed Introduction to Family Financial Management (FE 283).
- 1978 Developed a senior-level family financial counseling course at the University of Manitoba, Canada.

## Invited Presentations to Professional Organizations/Groups

### *International Presentations*

- 2007 Hira, Tahira K. and Căzilia Loibl. "Multicultural Differences in Use of Technology to Access Financial Information and Attitudes towards Financial Advisor." International Foundation of Home Economics Congress. Submitted September.
- 2006 Hira, T. K. "Impact of workplace financial education on career satisfaction and employee loyalty." Financial Forum II; Canadian Home Economics Education Foundation. Vancouver, BC, Canada (December 8-10).
- 2006 Hira, T. K. "The changing agenda for Home Economics: cultivating flexible, sustainable practices in the face of globalization." International Home Economics Congress, Ankara Turkey, March 2-24.(Key Note)
- 2005 Hira, T. K. "Empowering Families and Strengthening Communities through Home Economics Education." In proceedings of First International Conference of Home Economics, March 14<sup>th</sup>-16<sup>th</sup>, Government College of Home Economics Lahore Pakistan. pp 204-211.
- 2004 Hira, T. K. "Barriers—Bridging the Divides among the Societies: The Potentials of and Challenges for Home Economics." International Federation of Home Economic Congress, Kyoto, Japan, August 3rd (keynote)
- 2003 Hira, T. K. "Importance of Financial Literacy in the Current Technology and Information Environment." Japan Consumer Finance Association (JCFA) Consumer Finance Symposium, Osaka/Tokyo, Japan, October.
- 2003 Hira, T. K. "Challenges Facing the Debt Counseling Industry in America and Global Implications." Japan

- Consumer Finance Association (JCFA) Financial Counseling Workshop, Tokyo, Japan, October.
- 2003 Hira, T. K. "Critical Elements of Financial Education for High School Students." Consumer Education Association of Tokyo, Tokyo, Japan, October.
- 2003 Hira, T. K. "Impact of the Proposed U.S. Consumer Bankruptcy Legislation on Credit Counseling and Financial Education of the American Consumer." Annual Conference of the Academy of Consumer Finance and Services, Sapporo, Japan, November. (keynote)
- 2003 Hira, T. K. "Impact of Regulations on the Availability and Cost of Financial Products and Services." Annual Conference of the Academy of Consumer Finance and Services, Sapporo, Japan, November. (panel member)
- 2001 Hira, T. K. "Financial Planning: A New Approach to Curriculum in Family Economics and Management." University of Putra, Kuala Lumpur, Malaysia. (weeklong seminar)
- 2000 Hira, T. K. "Financial Planning Education: A Requirement for Consumers in the 21<sup>st</sup> Century." Japan Association of Consumer Education, Nagoya, Japan. (keynote)
- 1999 Hira, T. K. "The Nature of a Fresh Start and The Role of Financial Education in Granting Discharge to Chapter 7 Debtors." INSOL International Conference of the Americas, Bermuda.
- 1998 Hira, T. K. "Importance of Financial Management Education as Part of Family Resource Management in Developing Economies." College of Home Economics, Lahore, Pakistan.
- 1997 Hira, T. K. "Credit Culture and the Need for Money Management Education." University of Putra, Kuala Lumpur, Malaysia.
- 1996 Hira, T. K. "Application of Family Resource Management Model To Improve Family Financial Well-Being." International Federation of Home Economics Congress, Bangkok, Thailand.
- 1995 Hira, T. K. "Credit Counseling Model: Implications for the Industry." Consumer Finance Association Conference, Osaka, Japan.
- 1995 Hira, T. K. "Consumer Credit Issues and the Role of Money Management Education and Credit Counseling." Japan-American Consumer Education Conference, Tokyo, Japan. (keynote)
- 1995 Hira, T. K. "Factors Influencing Saving Behavior of American Households." Japan-American Consumer Education Conference, Tokyo, Japan.
- 1994 Hira, T. K. "Underlying Causes of Family Financial Problems and Development of Appropriate Financial Counseling Techniques." Otago Budget Advisory Services district meeting, Dunedin, New Zealand.
- 1994 Hira, T. K. "Changing Family Structure and the Economic Well-Being of New Zealand Families." New Zealand Federation of Family Budgeting Services, Wellington, New Zealand. (keynote)
- 1994 Hira, T. K. "Why We Must Develop Formal Educational Courses in Financial Planning." Rotary International, Dunedin, New Zealand.
- 1994 Hira, T. K. "Status of Financial Planning Profession and Professionals in the U.S.A: Implications for Institutions of Higher Education." Investment Portfolio Design and Securities Limited, Auckland, New Zealand.
- 1994 Hira, T. K. "Consumer Debt and Consumer Bankruptcy in the U.S.A.: The Need for Money Management Education and Financial Counseling." Association of Home Science Alumnae of New Zealand, Inc., Dunedin, New Zealand.
- 1992 Hira, T. K. "International Comparison of Consumer Bankruptcy and Consumer Debt." Annual meeting of National Conference of Bankruptcy Clerks (NCBC), Acapulco, Mexico. (keynote)
- 1990 Hira, T. K. "Risk Management Practices and Their Impact on Household's Satisfaction with Financial Status." Nara Women's University Department of Consumer Economics and Resource Management, Nara, Japan.
- 1990 Hira, T. K. "Differences in Options Available to Consumers Defaulting on Their Credit Obligations: Comparison Among U.S.A., Canada, Japan, and Scotland." International Credit Conference, Quebec City, Quebec, Canada.
- 1989 Hira, T. K. "Analysis of Debt Structure among Bankrupts: An International Comparison." The West-London University, London, England.
- 1989 Hira, T. K. "Relationship between Consumer Bankruptcies and Family Poverty in Scotland." Citizens Advice Scotland Jubilee National Conference on Poverty, Glasgow, Scotland.
- 1989 Hira, T. K. "Determinants of Household Assets Management among Japanese: A Systems Approach." National Taiwan Normal University, Taipei, Taiwan.
- 1989 Hira, T. K. Invited to be the resource leader in the professional development program for official receivers of the bankruptcy branch. Conducted by Superintendent of Bankruptcy, Consumer, and Corporate Affairs Canada, Halifax, Canada.
- 1987 Hira, T. K. "Credit Unions and Their Role in Financial Counseling in the United States." Annual meeting of North Edinburgh Credit Union, Edinburgh, Scotland.
- 1987 Hira, T. K. "Assessment and Evaluation of Family Financial Management Curriculum for Home Economics Educators." Manchester Polytechnic Institute Department of Home Economics, Manchester, England.
- 1987 Hira, T. K. "Consumer Credit Problems Affecting U.S. Families." Jubilee Centre for Family Research, Cambridge, England.
- 1987 Hira, T. K. "Role of Education to Alleviate Family Financial Problems." Institute of Home Economics, Scottish Branch, Queens College, Glasgow, Scotland.
- 1987 Hira, T. K. "Factors Contributing to Family Financial Problems." Institute of Home Economics, Scottish

- Branch, Queens College, Glasgow, Scotland.
- 1986 Hira, T. K. "Impact of Financial Problems on Family Living and Family Financial Management Education." Hyogo University of Teacher Education, Ueshinodai, Japan.
- 1986 Hira, T. K. "Household's Financial Management Practices Influencing Solvency and Satisfaction." Japan Society of Household Economics, Osaka, Japan. (keynote)
- 1986 Hira, T. K. "Consumer Bankruptcies in the U.S. and Canada: Causes and Effects." Osaka Bar Association, Osaka, Japan.
- 1986 Hira, T. K. "Factors Influencing Various Aspects of Household Financial Management." 8th International Home Economics Research Conference, Glasgow, Scotland.

### ***National and Regional Presentations***

- 2007 Hira, Tahira K. and Căzilia Loibl., and Tom Schenk, Jr. "Risk Tolerance and Investor Confidence: Ethnic and Cultural Differences." Academy of Financial Services, October (Accepted for presentation).
- 2007 Hira, Tahira K. and Căzilia Loibl., and Tom Schenk, Jr. "Ethnic and Racial Differences in Investment Behavior." American Association of Family and Consumer Sciences Conference, June.
- 2004 Hira, T. K. "Consumer Bankruptcy—Global Comparisons (North America, Asia, and Europe)." Eastern Regional Family Economics and Resource Management (EFERMA) Symposium on Consumer Bankruptcy, February.
- 2003 Hira, T. K. "Factors Influencing Borrowers' Money Behavior: Evidence from the Research." Credit Industry Research Council (CIRC), Fall Conference, Scottsdale, Arizona, September.
- 2003 Hira, T. K. "Need for Financial Education: Why Now?" Connecticut State Board of Education Financial Literacy Symposium, Hartford, Connecticut, March 27. (keynote)
- 2003 Hira, T. K. "Need for Financial Education: Role of Family and Consumer Sciences Professionals." Annual Conference, Wisconsin Family and Consumer Sciences, Madison, Wisconsin, March 7.
- 2003 Hira, T. K. "Predictors of Family Economic Well-Being." Journalism Fellowships in Child and Family Policy Conference, University of Maryland, Washington D.C., January 8.
- 2002 Hira, T. K. "Family and Consumer Sciences: A Profession for the Future." Annual meeting of New Mexico Association of Family and Consumer Sciences, Albuquerque, New Mexico.
- 2001 Hira, T. K. "Family and Consumer Sciences: Future Directions." Arizona Family and Consumer Science Association, Tucson, Arizona.
- 1999 Hira, T. K. "Socio-Psychological Aspect of Money Behavior (Individual and Family Dynamics): Response from Academia." The National Association of Personal Finance Advisors (NAPFA), Advance Planners Conference, Denver, Colorado.
- 1998 Hira, T. K. "Bankruptcy and Gambling in Iowa: Is There a Connection?" Annual conference for the National Coalition against Gambling Expansion, St. Louis, Missouri.
- 1997 Hira, T. K. "Financial Beliefs and Behaviors of College Students." In Touch Forum, annual conference for student loan officers and financial aid advisors, Jacksonville, Florida.
- 1997 Hira, T. K. "Distance Education and Delivery Media: Implications for Teaching." American Association Family and Consumer Sciences, Washington, D.C. (panel member)
- 1997 Hira, T. K. "Beijing Action Group: Implementing the Beijing Platform." American Association Family and Consumer Sciences, Washington, D.C. (international section, panel member)
- 1997 Hira, T. K. "Consumer Credit Culture: Implications for the 21st Century." International Credit Association (ICA) District VI Conference, Omaha, Nebraska.
- 1996 Hira, T. K. "Women and Financial Planning: Their Role in Creating and Preserving Family's Wealth." Iowa Cattlemen's Association Convention, Des Moines, Iowa.
- 1996 Hira, T. K. "Consumer Behavior: An Important Variable in the Credit Risk Model." Citicorp's global credit conference, Las Vegas, Nevada.
- 1996 Hira, T. K. "Financial Attitudes, Beliefs, and Behaviors: Differences by Age." National Conference of International Credit Association (ICA), New Orleans, Louisiana.
- 1996 Hira, T. K. "Lifestyle Concerns for Those Planning To Retire." John Deere Company, Des Moines, Iowa.
- 1996 Hira, T. K. "Financial Planning for Female Small Business Owners." Iowa Association of Cosmetologists, Des Moines, Iowa.
- 1996 Hira, T. K. "Social and Psychological Factors Influencing Saving and Spending Behavior of American Consumers." International Credit Association, Iowa Chapter, Des Moines, Iowa.
- 1996 Hira, T. K. "Money Personalities: An Empirical Look." Nazaruddin Financial Planning Group, Santa Fe, New Mexico.
- 1995 Hira, T. K. "Understanding Forces Behind Money Behavior: Implications for Financial Advisors." Annual retreat of the Colorado Society of Certified Financial Planners (CFPs), Breckenridge, Colorado.
- 1995 Hira, T. K. "Social and Psychological Aspects of Money: Implications for High School Teachers." International Credit Association (ICA) of Midlands, Train the Trainers seminar, Omaha, Nebraska.
- 1995 Hira, T. K. "Family Resource Management Approach to Moderating the Effect of Toxic Environment on Children." Invited response to James Garbarino's keynote address at the 2nd General Session of American Association of Family and Consumer Sciences, New Orleans, Louisiana.
- 1995 Hira, T. K. "Role of Family in Developing Money Management Attitudes: An Insight for Financial Professionals." Master planner section of the annual conference of the Institute of Certified Financial

- Planners (ICFP), San Diego, California. (keynote)
- 1995 Hira, T. K. "Ethics Work for Professionals in Financial Planning." Iowa Society of Certified Financial Planners, Des Moines, Iowa.
- 1994 Hira, T. K. "Understanding the Needs and Resources Available To Work with Limited Resource Adults." National conference sponsored by the National Coalition for Consumer Education and AT&T Consumer Credit Education Fund, Jacksonville, Florida.
- 1994 Hira, T. K., and M. Born. "Professional Ethics: What Do We Teach? What Do We Do? Implications for the Profession." Association for Financial Counseling, Planning and Counseling Education, Nashville, Tennessee.
- 1994 Hira, T. K. "Financial Planning Needs and Processes: Implications for Women." Iowa Home Economics Educators' Conference, Des Moines, Iowa.
- 1994 Hira, T. K. "Differences in Bankruptcy Circumstances and Consequences for Petitioners Filing Under Chapter 7 vs. Chapter 13." Annual seminar of National Association of Chapter 13 Trustees, Albuquerque, New Mexico.
- 1993 Hira, T. K. "Levels of Credit Use and Savings among Americans: Policy Implications." Personal Economics Summit; The Institute of Certified Financial Planners, Washington, D.C.
- 1993 Hira, T. K. "International Consumer Credit Trends." 1993 International Credit Association (ICA), Train the Trainer seminar, Omaha, Nebraska.
- 1993 Hira, T. K. "The Strategic Role of Academic Involvement in the Future of Financial Planning Profession." Annual retreat of the Institute of Certified Financial Planners (ICFP), Yale University, New Haven, Connecticut.
- 1993 Hira, T. K. "Retirement Planning: Research Findings and Implications for Female Baby Boomers." American Home Economics Association (AHEA), Orlando, Florida.
- 1993 Hira, T. K. "Research Linkages within Agricultural Experiment Stations." American Home Economics Association (AHEA), research section, Orlando, Florida.
- 1993 Fanslow, A. M., N. J. Helgerson, and T. K. Hira. "Iowa Money Manager Project: 1982-1991." Des Moines Association of Life Underwriters, Des Moines, Iowa.
- 1992 Hira, T. K. "Economic Well-Being of American Families: Gearing Up for the International Year of the Family, 1994." Annual meeting of International Section of the American Home Economics Association, Denver, Colorado.
- 1991 Hira, T. K. "The Financial Planning Industry Outlook: Regulations, Future, and Marketing of Financial Planning Services." Personal Financial Planning Committee of the Iowa Society of CPAs, Des Moines, Iowa.
- 1990 Hira, T. K. "Investing Wisely Over the Life Cycle." Northwest Regional meeting of Iowa Home Economics Association, Ames, Iowa.
- 1989 Hira, T. K. "Financial Decision Making Patterns among Japanese Households." University of Hawaii Department of Human Resources, Mauna, Hawaii.
- 1989 Hira, T. K. "Impact of Consumer Bankruptcy on Debtor's Family Life: An International Comparison." 19th Advance Procedures Bankruptcy Conference, Cedar Rapids, Iowa.
- 1989 Hira, T. K. "Role of Bankruptcy as a Legal Alternative for Overextended Debtors." Accent Financial Services, West Des Moines, Iowa.
- 1989 Hira, T. K. "Changes in Household Financial Status Influencing Level of Satisfaction: 1982-86." Annual meeting of American Association of University Women, Marshalltown, Iowa.
- 1989 Hira, T. K. "Impact of Bankruptcies on Families: An International Comparison." Regional meeting of Family and Consumer Sciences Alumni Association, Focus on Research, Cedar Rapids, Iowa.
- 1988 Hira, T. K. "Causes and Effects of Consumer Bankruptcies." Iowa Credit Society, Des Moines, Iowa.
- 1988 Hira, T. K. "Retirement Planning for Farm Families: Investment Strategies." Iowa State University Extension in-service training, Ames, Iowa.
- 1988 Hira, T. K. "Evaluation of Consumer Bankruptcy Process: International Comparisons." International Conference on Consumer Bankruptcy, Ames, Iowa.
- 1988 Hira, T. K. "Consumer Attitude toward Financial Planning and Financial Planners." Estate Planning Council, Cedar Rapids, Iowa.
- 1988 Hira, T. K. "Similarities and Differences between Insolvent Consumers in U.S.A., Japan, Canada, and Scotland." Iowa State Home Economics Extension Area Consumer/Management Specialist in-service training, Ames, Iowa.
- 1984 Hira, T. K. "Financial Planning and Its Role in Banking Industry." Iowa Bankers Association Consumer Lending Retail Banking Conference, Des Moines, Iowa.
- 1984 Hira, T. K. "Research: How It Helps Understand Financial Concerns of Families." Iowa State University Cooperative Extension Service Family Financial Counseling Workshop, Cedar Falls, Iowa.
- 1984 Hira, T. K. "Role of Home Economics in International Development." Annual meeting of Iowa State University Home Economics Alumni Association, Ames, Iowa.
- 1984 Hira, T. K. "Exploring the Financial Needs of the Elderly." Iowa State University Cooperative Extension Workshop, Decorah, Iowa.
- 1984 Hira, T. K. "Importance of Communication Skills in Financial Planning." Financial Planning Institute sponsored by the Iowa Bankers Association, Des Moines, Iowa. (one-day workshop)

- 1984 Hira, T. K. "Financial Planning: Need and Process." Financial Planning Institute sponsored by the Iowa Bankers Association, Des Moines, Iowa. (three-day session)
- 1983 Hira, T. K. "Cross-Cultural Perspectives of Illness and Childbearing." Mary Greeley Medical Center, Ames, Iowa.
- 1983 Hira, T. K. "Strategies To Cope with Financial Realities after Graduation." Phi-U chapter meeting, Ames, Iowa.
- 1982 Hira, T. K. "Personal Financial Planning: Strategies and Alternatives." Mosebach, Griffith & Company, Certified Public Accountants, Cedar Rapids, Iowa.
- 1982 Hira, T. K. "Investment Alternatives for the 80's." Waterloo Area County Extension Service, Waterloo, Iowa.
- 1982 Hira, T. K. "Retirement Planning for Clergy." Iowa Clergy Economic Education 17th Annual Conference, Boone, Iowa.
- 1982 Hira, T. K. "Financial Management in an Age of Economic Uncertainty." Annual meeting of Iowa Home Economics Association, Fort Dodge, Iowa.
- 1982 Hira, T. K. "Personal Financial Management for Young Adults." WOI-TV series, Young People Speak Out, Ames, Iowa.
- 1982 Hira, T. K. "Families and the Economic Crunch." Families of the Future area conference, Ida Grove, Iowa.
- 1981 Hira, T. K. "Challenges for Educators in the Area of Family Finance in Today's Economic Climate." Iowa State University Extension area specialists in-service training, Ames, Iowa.
- 1981 Hira, T. K. "Financial Problems and Money Management for Church Families." Iowa Clergy Economic Education 16th Annual Conference, Boone, Iowa.

## **Juried Presentations at Professional Meetings**

### ***Regional, National, or International***

- 2006 Loibl, Căzilia and Tahira K. Hira. "First-time vs. Repeat Filers: The Likelihood of Completing a Chapter 13 Bankruptcy Repayment Plan." Research Paper. Eastern Family Economics Resource Management Association (EFERMA) Conference, 2006 (accepted).
- 2005 Hira, Tahira K., Căzilia Loibl, and Michael Rupured. "Debtor Education and the Ability to Complete Chapter 13 Plans." Research Paper. Academy of Financial Services Annual Meeting <<http://www.busn.ucok.edu/afs/>> Meeting in Chicago, October 8-9.
- 2004 Loibl, Căzilia and Tahira K. Hira. "The Effect of Financial Conversation on Financial Learning and its Outcomes." Academy of Financial Services Annual Meeting, New Orleans, October 6-7.
- 2004 Hira, Tahira K. and Căzilia Loibl. A gender perspective on the use of supplemental health car plans. IFHE World Congress, Kyoto, August 6.
- 2004 Loibl, C., and T. K. Hira. "Effects of Financial Education on Self-directed Financial Learning and Career Satisfaction of Lower-level, White-collar Workers." The Think Tank on Motivating Americans to Develop Constructive Behaviors, sponsored by National Endowment for Financial Education, Denver, Colorado, May.
- 2004 Loibl, C., and T. K. Hira. "Effects of Financial Education on Self-directed Financial Learning and Career Satisfaction of Lower-level, White-collar Workers." Accepted for presentation at the annual conference of the American Council on Consumer Interest (ACCI), Washington D. C., April 3-4.
- 2004 Loibl, C., and T. K. Hira. "Workplace Financial Education and Employee Financial Behavior and Beliefs: The Role of Self-directed Financial Learning." The annual conference of Eastern Regional Family Economics and Resource Management (EFERMA), Tampa, Florida, February 26-28.
- 2003 Hira, T. K., and C. Loibl. "Effects of Financial Education in the Workplace on Employee Financial Behavior." American Council on Consumer Interest. Atlanta, Georgia, April 3.
- 2002 Hira, T. K., "Predictors of Financial Satisfaction during Retirement." International Household and Family Research Conference, Helsinki, Finland.
- 2001 Enders, L., T. K. Hira, B. Miller, and T. Carlson. "A Narrative: Financial Counseling Approach to Gambling Issues." Annual conference of American Association of Marriage and Family Therapy, Denver, Colorado.
- 2000 Hira, T. K., and J. Masud. "Cultural Differences in Financial Beliefs and Behaviors among College Students." (U.S. and Malaysia) XIX IFHE Congress, Accra, Ghana.
- 2000 Hira, T. K., M. Anderson, and K. Petersen. "What Do Students Know about Their Education Debt and Impact on Life after Graduation?" American Association of Family and Consumer Sciences, Chicago, Illinois.
- 1999 Hira, T. K. "The Impact of Gambling on Interpersonal Relationships." Gambling & Gaming: Winners & Losers? Conference, University of Omaha-Nebraska.
- 1999 Hira, T. K. "The Impact of Gambling on Household Finances: Role of Financial Educators." American Association of Family and Consumer Sciences, Seattle, Washington.
- 1998 Enders, L., T. K. Hira, and B. Miller. "The Impact of Gambling on Interpersonal Relationships." National conference of American Association of Marriage and Family Therapy, Dallas, Texas.
- 1997 Hira, T. K. "Work Training Skills of Iowa's Family Investment Program (FIP) Participants." Annual meeting of Family Economics-Resource Management and Family Relations-Human Development Pre-

- Conference to the American Association of Family and Consumer Sciences, Washington, D.C.
- 1996 Hira, T. K., K. L. Kostelecky, and N. Carr. "Childhood Experiences Influencing Current Financial Situation of College Students in the U.S. and New Zealand." XVIII International Federation of Home Economics Congress, Bangkok, Thailand.
- 1995 Hira, T. K., H. Noh, and M. Winter. "Relationship between Borrowing Practices and Financial Difficulties Among Rural Households." National conference of Association of Financial Counseling and Planning Education (AFCPE), New Orleans, Louisiana.
- 1995 Hira, T. K., and K. L. Kostelecky. "Methods of Data Collection from Debtors in Bankruptcy—Procedural Concerns." Biennial pre-conference of Family Resource Management, New Orleans, Louisiana.
- 1994 Hira, T. K., A. Swift, and K. L. Kostelecky. "Development of a Diagnostic Instrument to Understand the Role of Family Problems among Financial Counseling Clients." National conference of the Association for Financial Counseling and Planning Education, Nashville, Tennessee.
- 1994 Garrison, M. E., R. H. Norem, T. K. Hira, and M. Dewolf. "Revisiting Family Health Status." Poster session presented at the national conference of the National Council on Family Relations, Minneapolis, Minnesota.
- 1994 Malia, J., M. E. Garrison, R. H. Norem, T. K. Hira, and M. Dewolf. "Revisiting Family Health Status." National conference of the National Council on Family Relations, Minneapolis, Minnesota.
- 1994 Strand, J. K., T. K. Hira, and B. R. Carter. "Repeat Consumer Bankruptcies: A Comparative Analysis with One-Time Petitioners in the United States and Canada." Poster session presented at the national conference of the Association for Financial Counseling and Planning Education, Nashville, Tennessee.
- 1993 Dufresne, T. J., and T. K. Hira. "An Application of the Double ABCX Model of Family Adaptation to Families Who Have Experienced Financial Stress." National conference of the Association for Financial Counseling and Planning Education, San Antonio, Texas.
- 1993 Hira, T. K., and D. Norris. "Certified Financial Planners' Attitudes toward Regulations and Disclosure Requirements." Poster session presented at the national conference of the Association of Financial Counseling and Planning Education, San Antonio, Texas.
- 1993 Hira, T. K., and U. Sumarwan. "Determinants of Financial Strain and Satisfaction with Financial Status Among Rural Elderly." AHEA, FE-HM pre-conference, Orlando, Florida.
- 1993 Garrison, M. E., J. Malia, R. H. Norem, and T. K. Hira. "Measuring Family Daily Hassles: Development of an Inventory." Annual conference of National Council of Family Relations (NCFR), Baltimore, Maryland.
- 1993 Fanslow, A. M., N. J. Helgerson, and T. K. Hira. "Money Management Competencies of Managers over Time." Research poster session presented at the American Home Economics Association (AHEA) Conference, Orlando, Florida.
- 1992 Malia, J. A., M. E. Garrison, R. H. Norem, and T. K. Hira. "Exploratory Factor Analysis of a Family Health Inventory." Annual conference of National Council on Family Relations (NCFR), Orlando, Florida.
- 1992 Garrison, M. E., J. Malia, R. H. Norem, and T. K. Hira. "Developing a Daily Hassles Inventory: An Exploratory Factor Analysis." Annual conference of the National Council on Family Relations (NCFR), Orlando, Florida.
- 1992 Hira, T. K. "Household Resource Management Systems Cross-Cultural Approach: An Application to Credit Management by Household." Household Resource Management International Research Symposium, Ebsdorfergrund, Germany.
- 1992 Hira, T. K., and S. Nagashima. "Attitudes toward Credit, Lending, and Borrowing Practices Affecting Consumer Bankruptcies: An International Comparison." XXII International Federation of Home Economics (IFHE) Congress, Hanover, Germany.
- 1992 Hira, T. K., N. Wolf, and A. Fanslow. "Factors Influencing the Level of Household Savings." Annual meeting of American Home Economics Association, Denver, Colorado.
- 1991 Garrison, M. E., and T. K. Hira. "The Effect of Daily Hassles, Reported Managerial Behavior, Family Adaptability, and Cohesion on Family Health." Annual conference of National Council on Family Relations (NCFR) Denver, Colorado.
- 1991 Hira, T. K. "Consumer Default: Policy and Educational Implications, an International Perspective." Family Economics and Home Management workshop, annual conference of American Home Economics Association, Minneapolis, Minnesota.
- 1990 Garrison, M. E., and T. K. Hira. "The Effect of Daily Hassles, Reported Managerial Behavior, Family Adaptability, and Cohesion on Family Health." 4th Annual Conference on the Family, Family Studies Center, Oxford, Ohio. (accepted but not presented)
- 1990 Sumarwan, U., and T. K. Hira. "Financial Management Practices Influencing Satisfaction with Household Financial Status." Annual conference of American Home Economics Association, San Antonio, Texas.
- 1989 Hira, T. K. "Changes in Factors Influencing Consumer Debt among Scottish Families during 1984–1987." International Home Economics Research Conference, Middlesex Polytechnic Institute, Middlesex, England.
- 1989 Hira, T. K. "Use of Consumer Debt and Satisfaction with Level of Living among Rural Adults." Poster session presented at the pre-conference workshop on Family Economics-Home Management, Cincinnati, Ohio.
- 1989 Titus, P. M., A. M. Fanslow, and T. K. Hira. "Financial Management Knowledge and Behaviors of Household Money Managers." Poster session presented at the annual conference of American Home Economics Association, Cincinnati, Ohio.

- 1989 Hira, T. K. "Determinants of Consumer Debt Problems among Scottish Families." Poster session presented at the annual conference of American Home Economics Association, Cincinnati, Ohio.
- 1988 Hira, T. K. "Money Management Practices and Satisfaction with Various Aspects of Household Finances among Japanese." Annual meeting of Association for Financial Planning and Counseling Education, Lubbock, Texas.
- 1988 Hira, T. K. "Determinants of Asset Management among Japanese Households." XVI Congress of the International Federation of Home Economics, Minneapolis, Minnesota.
- 1988 Mugenda, O., T. K. Hira, and A. Fanslow. "Impact of Spousal Communication on Household's Satisfaction." Poster session presented at the annual conference of American Council on Consumer Interest, Chicago, Illinois.
- 1988 Norris, D. M., T. K. Hira, and H. E. Van Auken. "Certification of Personal Financial Planners." Midwest Business Administration Association, St. Louis, Missouri.
- 1987 Titus, P., A. Fanslow, and T. K. Hira. "Net Worth and Financial Satisfaction as a Function of Money Managers' Competencies." Poster session presented at the annual meeting of American Vocational Association, Washington, D.C.
- 1987 Nagashima, S., and T. K. Hira. "Family Life Planning: A Management Process." Japan Society of Consumer Education, Nagoya, Japan.
- 1987 Nagashima, S., and T. K. Hira. "Credit Management Practices among Japanese Households." Japan Society of Household Economics, Tokyo, Japan.
- 1987 Mugenda, O. M., and T. K. Hira. "Determinants of Household's Net Worth." Poster research reporting session presented at the annual meeting of American Home Economics Association, Family Economics/Home Management, Indianapolis, Indiana.
- 1987 Hira, T. K., D. M. Norris, and H. Van Auken. "Factors Influencing Financial Planning Process Followed by Certified Financial Planners." Poster research reporting session presented at the annual meeting of American Home Economics Association, Family Economics/Home Management, Indianapolis, Indiana.
- 1987 Hira, T. K. "Factors Influencing Satisfaction with Various Aspects of Household's Finances." 1987 pre-conference Family Economics and Home Management workshop of the American Home Economics Association, Indianapolis, Indiana. (keynote address)
- 1987 Swift, A. V., and T. K. Hira. "Household Interaction Patterns in Family Finance Area." Southeastern Regional Association on Family Economics and Home Management, Chattanooga, Tennessee.
- 1986 Hira, T. K., and O. M. Mugenda. "The Determinants of Money Managers' Satisfaction with Level of Living and Level of Assets." Building Family Strengths National Symposium, Lincoln, Nebraska.
- 1986 Hira, T. K. "Family Financial Management Practices of Two-Income Households." Southeastern Regional Family Economics, Home Management Association Meeting, Akron, Ohio.
- 1985 Hira, T. K. "Determinants of Financial Asset Management Behavior." 14th annual conference of the Southeastern Regional Association on Family Economics and Home Management, Baton Rouge, Louisiana.
- 1984 Hira, T. K. "Determinants of Household Solvency Status: Applications of a Management Model." XVth Congress of the International Federation of Home Economics, Oslo, Norway.
- 1984 Danes, S., and T. K. Hira. "Money Management Knowledge of College Students." Building Family Strengths National Symposium, Lincoln, Nebraska.
- 1984 Mueller, J., and T. K. Hira. "A Managerial System Approach to Money Management Practices of a Household." Southeastern Regional Family Economics, Home Management Conference, Blacksburg, Virginia.
- 1984 Hira, T. K., and O. Mugenda. "Evaluation of Bankruptcy Procedure in Iowa." Southeastern Regional Family Economics, Home Management Conference, Blacksburg, Virginia.
- 1983 Hira, T. K. "Evaluation of Financial Counseling/Planning Research Publication Sources." Financial Counseling Consortium, Brigham Young University, Provo, Utah.
- 1983 Hira, T. K. "Opinions of College Students towards Credit Card Use." Annual meeting of Canadian Home Economics Association, Saint John, New Brunswick, Canada.
- 1983 Hira, T. K., and A. Ulrichson. "Impact of Financial Problems on Family Relationships." Annual meeting of American Home Economics Association, Milwaukee, Wisconsin.
- 1983 Hira, T. K. "Money Management Knowledge, Attitudes, and Practices among Household." Sixth National Symposium on Building Family Strengths, Lincoln, Nebraska.
- 1982 Hira, T. K., and G. Bivens. "Occupational Aspirations of Iowa Farm Parents for Their Older Child." Canadian Home Economics Association Conference, Edmonton, Alberta, Canada.
- 1981 Hira, T. K., and G. Bivens. "Consumer Travel Patterns in Rural Iowa." Canadian Home Economics Association, Toronto, Ontario, Canada.

#### *State Presentations*

- 2001 Hira, T. K. "Successful Financial Planning for Women Business Owners." Cherokee, Iowa.
- 1993 Helgeson, N., A. M. Fanslow, and T. K. Hira. "Economic Profile of Iowa Money Manager Over Time (1982-1991)." Iowa Home Economics Association, Des Moines, Iowa.
- 1990 Hira, T. K., and U. Sumarwan. "Determinants of Satisfaction with Household Financial Status." Annual conference of Iowa Home Economics Association, Cedar Rapids, Iowa.
- 1989 Hira, T. K., and C. Brinkman. "The Influence of Socio-Demographic Characteristics and Knowledge about

- Loans on Student Debt.” Annual conference of Iowa Home Economics Association, Ames, Iowa.
- 1989 Hira, T. K. “Factors Causing Debt Problems Among Scottish Families.” Annual conference of Iowa Home Economics Association, Ames, Iowa.
- 1988 Hira, T. K. “Money Management Practices of Japanese Households.” Annual conference of Iowa Home Economics Association, Coralville, Iowa.
- 1986 Hira, T. K. “Financial Planning Advice! Who Is Using It?” Annual conference of Iowa Home Economics Association, Waterloo, Iowa.

***Presentations to the Iowa State University and Ames Community***

- 2004 Hira T.K. “The Role of Professional Societies in Building Future Leaders” Family and Consumer Science 206. Sept. 22
- 2003 Hira, T. K. “Family and Consumer Sciences and Global Economy: Critical Issues Facing Families and Individuals.” Family and Consumer Education Studies (FCES 521/421), Iowa State University, January.
- 2002 Hira, T. K. “Role of Student Leaders in the Success of Professional Societies.” Family and Consumer Education Studies student club meeting, Iowa State University.
- 2002 Hira, T. K. “Women and Leadership in a Global Environment,” Women in Development lecture series, Carrie Chapman Catt Center for Women and Politics, Iowa State University.
- 2002 Hira, T. K. “Social Gambling and Bankruptcy: Is There a Connection?” Ames chapter of the American Society of Women Accountants.
- 2001 Hira, T. K. “Critical Economic Issues Facing Individuals and Families.” International Perspectives in Family and Consumer Sciences (FCEDS 421/521).
- 2001 Hira, T. K. “Leadership in Family and Consumer Sciences.” Foundations of Family and Consumer Sciences (FCEDS 160).
- 2000 Hira, T. K. “Narrative Therapy and Problem Gambling,” Iowa Communications Network, Drake University, Des Moines, Iowa.
- 2000 Hira, T. K. “Role of Women in the New Millennium.” Leadership seminar by Young Women’s Christian Association.
- 1999 Hira, T. K. “Spending and Saving Approach for Young Adults—To Plan for Retirement.” Beta Alpha Psi accounting honor society, Iowa State University College of Business.
- 1998 Hira, T. K. “Gambling in Iowa: Implications for Families and Children.” United Methodist Church, Ames, Iowa.
- 1998 Hira, T. K. “Financial Planning Strategies for Graduating Seniors.” Iowa State University College of Design.
- 1997 Hira, T. K. “Retirement Planning: Role of Social Security and IPERS.” Mary Greeley Medical Center, Ames, Iowa.
- 1997 Hira, T. K. “Financial Planning for Your Future.” Mary Greeley Medical Center, Ames, Iowa.
- 1997 Hira, T. K. “Financial Planning for Women: Capturing Their Strengths of Planning for their Specific Needs.” Iowa State University Women’s Center.
- 1996 Hira, T. K. “Financial Planning Specifics for New Graduates.” Iowa State University College of Design.
- 1996 Hira, T. K. “Financial Planning Essentials for Graduating Seniors.” Iowa State University Department of Chemical Engineering.
- 1996 Hira, T. K. “Essentials of Financial Planning for Young Professionals.” Farm House fraternity, Iowa State University.
- 1996 Hira, T. K. “ISU Benefit Plans: How To Select an Option To Meet Your Family Needs and Your Pocket.” Iowa State University Colleges of Agriculture and Family and Consumer Sciences. (two separate presentations)
- 1996 Hira, T. K., C. Ingram, and K. Monson. “Students and Gambling: Their Beliefs, Opinions and Behavior.” Gambling conference sponsored by Iowa State University College of Family and Consumer Sciences.
- 1996 Hira, T. K. “Gambling: Its Impact on Family Relations and Family Finances.” Gambling conference sponsored by Iowa State University College of Family and Consumer Sciences.
- 1996 Hira, T. K. “The Savings, Spending and Borrowing Behavior of Japan and U.S. Consumers.” International Voices lecture series, Carrie Chapman Catt Center for Women and Politics, Iowa State University.
- 1996 Hira, T. K. “Financial Planning for New College Graduates.” A seminar sponsored by senior council of 1996 graduating class.
- 1995 Hira, T. K. “Social-Psychological Aspects of Money Behavior.” ISU Extension Service, Family Resource Management Field Specialist in-service training.
- 1995 Hira, T. K. “Influence of Family Environment and Family Rules on Money Attitudes and Money Behavior.” Education forum, Collegiate United Methodist Church, Ames, Iowa.
- 1995 Hira, T. K. “Financial Planning: Profession and Careers.” Phi Kappa Phi finance honor society, Iowa State University.
- 1995 Hira, T. K. “Basic Approach to Financial Planning for Professional Women.” Professional Cosmetology Institute, Ames, Iowa.
- 1994 Hira, T. K. “Mutual Fund Investment Strategies.” College for Seniors, Iowa State University.
- 1994 Hira, T. K. “Investment for Retirement.” American Association of Retired Persons (AARP)/Women’s Financial Information Program, Ames, Iowa.

- 1993 Hira, T. K. "Characteristics, Types, and Selection of Mutual Funds." College for Seniors sponsored by the Office for Retirement Information and Planning, Iowa State University.
- 1993 Hira, T. K. Weeklong workshop in financial management for Family Resource Management Extension staff. Ames, Iowa.
- 1989 Hira, T. K. "Financial Management Today for the Future." Phi Gamma Delta, Ames, Iowa.
- 1989 Hira, T. K. "Money Management Principles for Today's Youth: Young People Speak Out." WOI-TV, Ames, Iowa.
- 1988 Hira, T. K. "Financial Planning for Professional Women." Medical Women's Association, McFarland Clinic, Ames, Iowa.
- 1986 Hira, T. K. "Investing for the Future." P&S Women's Conference, Ames, Iowa.
- 1986 Hira, T. K. "Investment Opportunities for Young Adults." Three-hour workshop presented at the 1986 Iowa 4-H Conference, Ames, Iowa.
- 1985–1986 Hira, T. K. "Financial Planning Strategies." Bi-weekly, open-line radio program, WOI Radio, Ames, Iowa.
- 1984 Hira, T. K. "Mutual Funds: An Investment Strategy." Presented as part of College Week, Iowa State University.
- 1983–1986 Hira, T. K. "Investing in Mutual Funds." Seminars presented as part of Iowa State University's Continuing Education Investment Planning Seminars.
- 1983–1984 Hira, T. K. "Family Money Management in the 80's." Invest in Yourself series sponsored by the Office for Retirement Information and Planning, Iowa State University.
- 1982 Hira, T. K. "Investing in Money Market Funds" and "Mutual Fund Investment Strategies." Seminars presented as part of Iowa State University's Financial Health seminar series.
- 1982 Hira, T. K. "Investment Strategies for Families." A presentation at College Week, Iowa State University.
- 1980 Hira, T. K. "Understanding Inflation." A presentation at College Week, Iowa State University.

## Offices Held and Committee Memberships in Professional Organizations

### *Regional, National, and International*

- 2003–2004 Development Committee, American Association of Family and Consumer Sciences, *Member*
- 2003–2004 Grants Committee of the American Association of Family and Consumer Sciences, *Member*
- 2001–2002 American Association of Family and Consumer Sciences, *President*
- 2000–2001 American Association of Family and Consumer Sciences, *President Elect*
- 1998–2000 Investment Committee, American Association of Family and Consumer Sciences, *Chair*
- 1996–1998 Vice President Finance and Properties, American Association of Family and Consumer Sciences, *Chair*
- 1994–1997 Board of Directors: Women's Market Share Newsletter—Bi-monthly, *Member*
- 1995–1996 Critical Issues: American Association of Family and Consumer Sciences, *Member*
- 1993–1996 Commission on Savings and Investment in America (founding member of the board), *Member*
- 1993–1995 Association for Financial Counseling and Planning Education, *Executive Director*
- 1993–1994 Committee on Professional Development and Capacity Building, American Home Economics Association, *Member*
- 1993–1994 Board of Directors, The Institute of Certified Financial Planners, *Director at Large*
- 1993–1997 Board of Directors, National Foundation for Consumer Credit, *Member*
- 1993–1994 Professional Development and Capacity Building Committee, American Home Economics Association, *Member*
- 1992–1993 National Committee on Professional Development, Institute of the Certified Planners, *Member*
- 1992–1994 National Council on Consumer Education, AT&T, Consumer Credit Education Fund Advisory Board, *Member*
- 1992–1993 International Board of Standards and Practices for Certified Financial Planners, Cash Flow Budget Analysis Task Force, *Member*
- 1992–1993 Program Committee, National Conference of the Association of Financial Counseling and Planning Education, *Member*
- 1991–1993 Family Economics and Home Management Section, American Home Economics Association, *Chair*
- 1991–1992 Family Economics and Home Management Section, American Home Economics Association, *Chair Elect*
- 1991 National Conference Planning Committee, Association of Financial Counseling and Planning Education, *Chair*
- 1990–1991 North Central Regional Research Group—Family Economic Well-Being, NC 182 Regional, *Chair*
- 1990–1991 National Advisory Council on Financial Planning for the Institute of Certified Financial Planners, *Member*
- 1990–1991 Honorary Advisory Committee, American Association of Parents and Children, *Member*
- 1988–1990 Association of Financial Counseling and Planning Education: Committee on National Certification of Credit Counselors, *Member*
- 1987–1990 International Association for Financial Planning: Academic Resource Council, *Member*
- 1987–1989 Board of Examiners—International Board Standards and Practices for Certified Financial Planners, *Member*
- 1987 Board of Examiners for the Certified Financial Planners—sub-board of International Board of Standard and Practices for Certified Financial Planners, *Chair*
- 1986–1988 Association for Financial Counseling and Planning Education, *Past President*
- 1986–1988 International Federation of Home Economics—American Home Economic Association Liaison Committee,

*Member*

1985–1988 International Board of Standards and Practices for Certified Financial Planners, *Member*  
 1984–1986 Association for Financial Counseling and Planning Education, *Founding President*  
 1984–1986 Long Range Strategies Planning Committee, American Home Economics Association, *Member*  
 1984–1986 Family Resource Management Committee—a committee of International Home Economics Association, *Member*  
 1979–1980 Consumer’s Association of Canada, Speaker’s Bureau, *Chair*

**State of Iowa**

2006–2009 Earth Park, *Board Member*  
 2006–2009 US Center for Citizen Diplomacy, *member*  
 2005–2007 State of Iowa Economic Advisory Committee, *member*  
 2002–2005 Iowa Workforce Development Board, *Regents' Delegate*  
 2001–2002 Governor’s Citizen’s Alliance for Health Insurance, State Planning Committee, *Member*  
 1999–2001 Iowa Supreme Court Committee on Child Support Guidelines, *Member*  
 1997–2000 Gambling Treatment Program Advisory Committee, Iowa Department of Public Health, *Member*  
 1995–1998 Board of Directors, Norwest Bank Community Board, *Member*  
 1992–1993 Iowa Home Economics Association, International Committee, *Chair*  
 1988–1990 Iowa Home Economics Association Annual Conference, Research Paper Review Committee, *Chair*  
 1988–1990 Iowa Home Economics Association, Student Member Section, *Advisor*  
 1985–1987 Iowa Home Economics Association, International Committee, *Member*  
 1981–1983 Iowa Home Economics Association, Family Economics and Management Section, *Member*

**Ames Community**

2005–2006 Special Olympics, *National Board of Directors*  
 2004–Present First National Bank, Ames, Iowa, *Board of Directors*  
 2003–Present Ames Noon Rotary, *Member*  
 2003–2005 Habitat for Humanity Central Iowa Board, *Member*  
 2002–2004 Ames Chamber of Commerce Board, *Member*  
 2004–2005 Ames Chamber of Commerce Board, *President elect*  
 2003–2004 Story County Habitat for Humanity, *Family Advocate*

**Membership in Professional and Honor Societies**

2000–Present Epsilon Sigma Phi, Extension Honor’s Society  
 1985–Present Phi Epsilon Omicron, Honor Society in Home Economics  
 1980–Present International Federation of Home Economics  
 1980–Present Iowa Association of Family and Consumer Sciences  
 1974–Present American Association of Family and Consumer Sciences  
 1973–Present Gamma Sigma Delta, Honor Society in Agricultural Economics

**Major Fields of Research and Teaching Interests Research**

2004–Present Gender and ethnic differences in investment behavior  
 1998–2004 Impact of employer-provided financial education on employee financial well-being and loyalty  
 1994–1999 Gambling and bankruptcy  
 1984–1994 Financial beliefs and behaviors  
 1977–1984 Consumer bankruptcy and consumer credit

**Teaching**

1985–1998 Consumer Behavior  
 1977–1998 Financial Planning and Counseling  
 1982–1998 Family Financial Management (introductory and advanced courses)  
 1976–1980 Family Resource Management

**Other Professional Activities**

**Editorial**

1999–Present Practical Estate Planning  
 1996–1998 Journal of Financial Planning, Member of Editorial Advisory Board  
 1995–1997 Women’s Market Share  
 1995–1998 Advancing Consumer Interest  
 1990–1995 Financial Counseling Planning Journal

1989–1995 Family Perspective  
 1987–1992 Journal of Financial Planning  
 1987–1993 Journal of Family and Economic Issues

**Reviewer**

2001–Present International Journal of Consumer Studies  
 1998–Present Financial Counseling and Planning Journal  
 1991–2007 Journal of Consumer Affairs  
 1998–2001 Advancing Consumer Interest  
 1996–2005 Journal of Family and Consumer Sciences  
 1993–2002 Journal of Family and Economic Issues

**Reviewer (Continued)**

1995 North Atlantic Treaty Organization (NATO), Scientific and Environmental Affairs Division - Collaborative Research Grant  
 1995 Thematic issue focused on Asian households for the *Journal of Family and Economic Issues*  
 1992–1993 Rural Sociology  
 1987–1990 Home Economics Research Journal  
 1985 Social sciences and humanities grant proposals, Research Council of Canada, Ottawa, Canada  
 1984–1993 American Home Economics Journal  
 1984–1989 Family Perspectives

**Consulting**

1998–2002 Zayad Women’s University, United Arab Emirates. Development of family economics curriculum for Family and Consumer Sciences College. Dubai, UAE.  
 1998 Citicorp: Credit Card Services. Understanding and communicating with the overextended card member to prevent delinquencies and bankruptcies. Kansas City, Missouri.  
 1997 College of Human Ecology, University of Putra Malaysia. Development of research and teaching program in family financial planning (summer). K. L. Malaysia.  
 1997 Citibank Recovery Unit. A move from debt collector to financial advisor. Kansas City, Kansas.  
 1996 Citibank Credit Department. Understanding predictors of consumer delinquencies and consumer bankruptcies. New York, New York.  
 1996 Department of Resource Management and Consumer Studies. Universiti Pertanian Malaysia. Development of undergraduate financial management curriculum. K. L. Malaysia.  
 1995 Japan Consumer Finance Association. Development of financial counseling centers and training of financial counselors. Tokyo and Osaka, Japan.  
 1989 Consumer and Corporate Affairs Canada, Bankruptcy Branch. Development of proposal for major policy change in bankruptcy procedures. Toronto, Ottawa, Canada.  
 1989 University of Minnesota, Department of Family Services. Evaluation of curriculum to develop a focus on financial counseling. St. Paul, Minnesota.  
 1983–1986 Aid Association for Lutherans. Developing research directions and educational material in personal finance. Appleton, Wisconsin.

**Reviewer for Research Papers at Regional and National Conferences**

2004, 1986, 1985, 1984 American Council on Consumer Interest annual conference (juried papers)  
 1995, 1999 Eastern Family Economics and Resource Management Association’s annual conference (juried paper)  
 1993 Massachusetts Avenue Building Assets Fund grant proposals for American Home Economics Association  
 1987, 1986, 1983 Association for Financial Counseling and Planning Education’s annual conference (juried paper)  
 1989, 1990 Association for Financial Counseling and Planning Education’s annual conference (student paper awards)  
 1985, 1986, 1989 Home Economics Association’s annual conference (research abstracts, student award papers, and research excellence awards for Iowa)  
 1989, 1986, 1985 Family Economics and Home Management research sections at the annual conference of American Home Economics Association (juried papers)  
 1985 Family Economics and Home Management sections pre-conference at American Home Economics Association’s annual conference (juried papers)

**Participation in Program Review**

2005 Member of the review panel for the comprehensive review of the Department of applied Sciences, University of Otago, Dunedin, New Zealand (scheduled for March).  
 2001 Member of the review committee for the comprehensive review of the Home Economics Department, Institute of Food and Agriculture Services, University of Florida, Gainesville, Florida.  
 1992 Member of the review committee for the comprehensive review of the Department of Family Resource Management at Ohio State University, Columbus, Ohio.  
 1991 Member of the review committee for the comprehensive review of the Home Economics Department, Institute of Food and Agricultural Sciences, University of Florida, Gainesville, Florida.

- 1991 Coordinator, CSRS-USDA program review team, Department of Home Economics, University of Arkansas, Pine Bluff, Arkansas.
- 1991 Coordinator, CSRS-USDA program review team, College of Home Economics, University of Nebraska-Lincoln, Nebraska.
- 1990 Member of CSRS-USDA review team, College of Home Economics, University of Kentucky, Lexington, Kentucky.

## Citations in Regional/National/International Media

### Selected List Only

- *Business Monthly*
- CBS Up To the Minute Show
- *Cedar Rapid Gazette*
- *CFP Today*
- *Chicago Tribune*
- *Christian Science Monitor*
- CNN News
- *Des Moines Register*
- *Hattiesburg American*
- *Lincoln Journal Star*
- *Modern Maturity*
- *Money Magazine*
- *Bankrate.com*
- *National Public Radio*
- NBC Today Show
- *New York Times*
- *Nippon Deizai Shinbun*
- *Omaha Herald*
- *Parenting*
- *The Otago Daily Tribune*
- *The Tennessean*
- *Wall Street Journal*
- *Washington Post*
- *Women's Market Share-National Newsletter*
- *Your Money*
- *MSN.com*

## Students Supervised

### Doctoral Degrees Completed

- 2001 Bryan Miller, "Early family experiences and the financial behavior of college students: The impact of gender and gambling." co-chair
- 1996 Laurie Stange, "The symbolic meaning of earned income and the division of household labor"
- 1996 Marsha Goetting, "Older adults, bequests, and wills," co-chair
- 1993 Ujang Sumarwan, "Application of consumer behavior model to credit behavior among high and low risk borrowers"
- 1993 Mlody Justice, "The evolution of the narrative metaphor when chemical dependency is in the dominant plot," co-chair
- 1990 Mary E. Garrison, "The effects of daily hassles, reported managerial behavior, family adaptability and cohesion of family health"
- 1989 Tracy Todd, "Becoming isomorphic: A model for family therapy," co-chair
- 1988 Olive M. Mugenda, "Socioeconomic and process variables influencing households' satisfaction with future plans, financial status, and quality of life"

### Postdoctoral Fellows and Mentees

- 2003–2004 Connie Post, professor/mentor for the Shared Leadership Institutional Change (SLIC)
- 2002–2003 Cäzilia Loibl, Technische Universitaet Muenchen, Germany
- 1987–1988 Jane Schuchardt, Iowa State University

### Master's Degrees Completed

- 2000 Madhumita Bannerjee, "A family resource management approach to retirement planning and its impact on satisfaction with finances"
- 1997 Kyra Monson, "Social learning perspective of gambling behavior"
- 1995 Kyle L. Kostelecky, "A family resource management approach to satisfaction with personal life and financial situation in retirement"
- 1993 Sandra McKinnon, "Satisfaction with family financial situation of financial managers in single-parent and married-couple families with children"
- 1992 T. J. Dufresne, "Bankrupts' decision-making and coping processes of Canadian, Scottish, and United States bankrupts: An application of the double ABCX model of family adaptation to families who have experienced financial stress"
- 1991 Heeseon Noh, "The effects of consumer credit use on financial difficulties and satisfaction with overall quality of life"
- 1990 Nancy Wolff, "Factors influencing the level of household savings"
- 1990 Renate Vogelsang, "Insurance knowledge and coverage: Determinants of satisfaction with preparation for financial emergencies"

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| 1990 | Ujang Sumarwan, "A managerial systems approach to determining factors influencing satisfaction with household financial status"           |
| 1989 | Carla Brinkman, "The influence of socio-demographic characteristics and knowledge about loans on student debt"                            |
| 1988 | Cynthia Wasberg, "Reasons for the use of credit and their influence on change in household's debt burden"                                 |
| 1986 | Bill Scheideler, "Factors contributing to successful completion of bankruptcy Chapter 13 program"   |
| 1986 | Linda Ohrt, "Assessing the determinants of differences in satisfaction and money management practices of dual- and single-earner couples" |
| 1984 | Anne Swift, "A systems approach to communication patterns influencing household solvency status"  |
| 1983 | Jan Mueller, "A managerial systems approach to money management practices influencing household solvency status"                          |
| 1983 | Olive Mugenda, "Evaluation of bankruptcy process in Iowa"   |
| 1982 | Ardys Ulrichson, "Analysis of the effect of legal regulations on the profile and rate of Iowa bankruptcies"                               |

### ***Undergraduate Research Supervision***

|           |  |
|-----------|--|
| 2004–2005 | Mentor for Freshman Honors Student (Margaret Storm)      |
| 2002–2003 | Mentor for Freshman Honors Student (Lyndsey Larson)      |
| 1999–2000 | Mentor for Freshman Honors Student (Gina Hertz)          |
| 1999–2000 | Mentor for McNair Scholar (Chone Phiathep)               |
| 1998–1999 | Supervise Undergraduate Honors Project (Heidsha Batista) |
| 1997–1998 | Mentor for McNair Scholar (Robin Smith)                  |
| 1996–1997 | Supervise Undergraduate Honors Project (Karen Peterson)  |

### **Program Of Study Committees (POS Committees)**

#### ***Master's Degree***

|           |  |
|-----------|--|
| 2003–2005 | Rebecca Feldman, Higher Education                      |
| 1996–2001 | Mary Snow, Human Development and Family Studies (HDFS) |
| 1992–1994 | Judy Strand, Business Administration                   |
| 1989–1991 | Laura Luci, Sociology                                  |
| 1989–1991 | Carlett Washington, Sociology                          |
| 1989–1990 | Huei-Mei Huang, Family Environment                     |
| 1983–1986 | Andrea Hansen, Sociology                               |
| 1981–1984 | Marta Guevera, Home Economics Education                |
| 1981–1983 | Patrice Dollar, Family Environment                     |
| 1979–1981 | Christine Brew, Family Studies (Manitoba)              |
| 1978–1980 | Dawn Wilkinsin, Family Studies (Manitoba)              |

#### ***Doctoral Degree***

|           |   |
|-----------|---|
| 2004–2007 | Laurie Wolf, Ph.D Higher Education Leadership                   |
| 2003–2006 | Audrey Bowler Brown, Ph.D Curriculum & Instructional Technology |
| 2001–2006 | Karlene Jennings, Educational Leadership and Policy Studies     |
| 1999–2002 | Linda Wild, Instructional Development, Education                |
| 1995–2002 | Dan Harkness, Human Development Family Studies                  |
| 1995–2000 | Tim Mullaney, Human Development Family Studies                  |
| 1998–2000 | Tom Carlson, Human Development Family Studies                   |
| 1995–1997 | Bessie Paterno, Statistics/Economics                            |
| 1994–1997 | Jennifer Bernasek, Human Development Family Studies             |
| 1993–1998 | Tim Heinrichs, Human Development Family Studies                 |
| 1992–1995 | Nancy Hilgerson, Family and Consumer Sciences Education         |
| 1989–1993 | Jeff Lashley, Human Development Family Studies                  |
| 1989–1992 | David Brown, Human Development Family Studies                   |
| 1989–1992 | Scott Henseley, Family Environment                              |
| 1988–1993 | Linda Manikowske, Textiles and Clothing                         |
| 1988–1991 | Laura Mutchler, Family Environment                              |
| 1987–1991 | Scott Henseley, Family Environment                              |
| 1986–1991 | Lena Horne, Textiles and Clothing                               |
| 1986–1989 | Tom Henrich, Family Environment                                 |
| 1986–1989 | Henry Pothast, Family Environment                               |
| 1986–1988 | Pat Titus, Home Economics Education                             |
| 1985–1988 | Bernita Jacobson, Family Environment                            |
| 1985–1988 | Yonsuk Chung, Home Economics Education                          |
| 1983–1987 | Ardys Ulrichson, Family Environment                             |
| 1983–1986 | Beletech Deressa, Family Environment                            |

## Current Status of Selected Former Students

### **Madhumita Banerjee**

Advisor  
St. Cloud Technical College,  
St. Cloud, MN-302.308.5000

### **Carla Brinkman**

*Quilt Tales*  
Business Owner  
Williamsburg, IA

### **Betsy Garrison**

Professor and Associate Dean,  
College of Agriculture, LSU  
Baton Rouge, LA  
hcgarr@lsu.edu; (225) 578-2081

### **Marsha Goetting**

Professor and Extension Family Economics Specialist  
College of Agriculture  
Montana State University  
Bozeman, Montana

### **Melody Justice**

Group Leader Organizational Development  
Wellmark Blue Cross & Blue Shield  
Des Moines, Iowa

### **Kyle L. Kotelechy**

Associate Professor  
Family and Consumer Science  
University of Wyoming  
Laramie, WY

### **Bryan Miller**

Marital/Family Counselor  
Behavioral Pediatrics and Family Therapy Program  
Milford, NE

### **Olive Mugenda**

Professor and Vice Chancellor (president)  
Kenyatta University  
Nairobi, Kenya  
mugend@nbnet.co.ke; 011254734842409

### **Laurie Stange**

Marriage and family Therapist  
Private Practice  
Iowa City, Iowa

### **Ujang Sumarwan**

Professor and Director of Finance and Human Resources,  
Bogar Agricultural University  
Bogar, Indonesia

### **Anne Swift: Retired**

Coordinator of the Financial Counseling Clinic  
College of Family and Consumer Science  
Iowa State University

### **Jan Temple (Mueller)**

Nutrition and Health-Field Specialist

Iowa State University Extension  
Iowa City, Iowa

**Tracy Todd**

Founder and CEO  
Brief Therapy Unit of Denver  
Brief Family Therapy Institute of Denver  
Colorado

**Ardys Ulrichson**

Retired  
Director of Campus Visitors and Orientation  
Admissions Office  
Iowa State University

**Renate Vogelsang**

Head of Agricultural and Environmental Affairs  
The German Embassy  
Pretoria, South Africa

**Nancy Wolff**

Student Financial Aid Counselor  
Graceland College  
Iowa

**Cynthia Wasberg:**

South Dakota State University, Brookings  
Instructor, Consumer Affairs  
PhD student, writing her dissertation about poverty

**University, College, and Departmental Service**

*University Service*

|              |   |
|--------------|---|
| 2007         | Assistant to the president for Federal Government Relations search committee, <i>Chair</i>        |
| 2006         | Provost's search committee, <i>Chair</i>  |
| 2004-2005    | VIESHEA Commission, <i>Co-chair</i>   |
| 2004-Present | President's Advisory Committee on Diversity, <i>Member</i>  |
| 2002-Present | Capital Project Committee, <i>Member</i>  |
| 2002-2004    | President's Committee on University Rankings, <i>Member</i>                                       |
| 2002         | Senior Women Administrator Search Committee, Intercollegiate Athletics Department, <i>Member</i>  |
| 2002         | Provost's Search Committee, <i>Member</i>   |
| 2002-Present | ISU Foundation, <i>Governor</i>   |
| 2001-2002    | Students Affairs Tuition Task Force, <i>Member</i>  |
| 2001-2003    | ISU Women in Philanthropy Advising Committee, <i>Member</i>                                       |
| 2001-2002    | ISU Foundation's Development Officer—ISU Extension, Search Committee, <i>Member</i>               |
| 1989-2000    | Advisory Committee on the Naming of Buildings and Streets (appointed by president), <i>Member</i> |
| 2000-2001    | Associate Director of Human Resource—Benefits Search Committee, <i>Member</i>                     |
| 2000-2001    | Advisory Committee on the Athletic Director's Screening and Search, <i>Member</i>                 |
| 1999-2003    | Council on International Programs, <i>Member</i>  |
| 1998-2003    | Audit Committee—ISU Foundation, <i>Member</i>   |
| 1996-2000    | Campaign Destiny—The Drive from Within subcommittee (raised \$15 million), <i>Co-Chair</i>        |
| 1995-2000    | Athletic Director's Advisory Board, <i>Member</i>   |
| 1995-1998    | University Benefits Committee, <i>Member</i>  |
| 1992-1998    | Senate Committee on University Appeals, <i>Member</i>   |
| 1995-1996    | Screening and Search Committee for Assistant Director of Purchasing, <i>Member</i>                |
| 1992-1995    | University Committee on Women, <i>Member</i>  |
| 1992-1995    | Iowa State University Research Park Board of Directors, <i>Member</i>                             |
| 1993-1994    | Affirmative Action Officer Search Committee, <i>Chair</i>   |
| 1993-1994    | Faculty Salaries—Gender Equity Study Committee, <i>Member</i>                                     |
| 1990-1994    | Faculty Senate Committee on University Budget, <i>Member</i>                                      |
| 1991-1992    | Office of Vice President for Business and Finance Review Committee, <i>Member</i>                 |
| 1991         | Margaret E. White Graduate Faculty Award Committee, <i>Member</i>                                 |
| 1990-1991    | Presidential Search and Screening Advisory Committee, <i>Member</i>                               |

1990 Screening Committee for Assistant Director-Social Sciences for Agriculture Experiment Station, *Member*  
 1989 Screening Committee for Assistant Provost for Planning, *Member*  
 1988–1989 Professional and Scientific Appeal Committee (Presidential Appointment), *Member*  
 1987–1990 University Budget and Strategic Planning (Senate Committee), *Member*  
 1987–1990 ISU Graduate Council (elected), *Member*  
 1987–1988 ISU Women’s Conference Steering Committee (Chair of Faculty Planning Group), *Member*  
 1987–1988 University Employee Benefits Program, *Member*  
 1987–1988 Faculty-Administration Relations, *Member*  
 1987–1988 Faculty Council, *Member*  
 1985–1986 Faculty Governance (Presidential Appointment), *Member*  
 1983–1985 Asia-Iowa State University Title XII Matching Formula Strengthening Grant, *Member*

***College Service***

1995–1997 Governance Document Review Committee, *Member*  
 1995–1996 College and Alumni Award Committee, *Member*  
 1992–1993 Dean’s Evaluation Committee, *Member*  
 1990–1991 Faculty Review Committee, *Member*  
 1989–1992 General Graduate Studies, *Member*  
 1989–1990 Research and Graduate Education, *Member*  
 1989–1990 Faculty Advisory Board, *Chair*  
 1988–1990 Iowa Home Economics Student Membership Section, *Member*  
 1988–1989 Faculty Review Committee, *Chair*  
 1987–1989 Faculty Review Committee, *Member*  
 1987–1989 Faculty Advisory Board, *Member*  
 1985–1986 Faculty Advisory Board, *Chair*  
 1984–1986 Faculty Review Committee, *Member*  
 1984–1985 Interdisciplinary Ad Hoc Committee, *Member*  
 1984–1985 Outreach Visibility Committee, *Chair*  
 1984–1985 Program Committee—Faculty Advisory Board, *Chair*  
 1983–1986 Phi Epsilon Omicron Honor Society in Home Economics, *Advisor*  
 1983–1985 Curriculum Committee, *Member*  
 1983–1985 Faculty Advisory Board, *Member*  
 1981–1982 Ad hoc Home Economics Core Committee, *Member*

***Departmental Service***

1997–1998 Curriculum Committee, *Member*  
 1995–1997 Promotion and Tenure, *Member*  
 1995–1996 Honors and Awards, *Chair*  
 1994–1995 Honors and Awards, *Member*  
 1994–1997 Graduate Admissions, *Member*  
 1994–1997 Honors and Awards Committee, *Member*  
 1994–1995 Promotion and Tenure Review Committee, *Alternate*  
 1992–1993 Building Committee, *Member*  
 1991–1992 Promotion and Tenure, *Member*  
 1990–1993 Graduate Curriculum, *Member*  
 1989–1990 Merger Steering Committee, *Member*  
 1988–1990 Graduate Admissions Committee, *Member*  
 1987–1990 Curriculum Committee, *Member*  
 1985–1986 Promotion and Tenure, *Member*  
 1983–1985 Curriculum Committee, *Chair*  
 1982–1983 Family Resource Management Curriculum, *Coordinator*  
 1982–1983 Promotion and Tenure, *Member*  
 1981–1982 Undergraduate Student Club, *Advisor*