Sonya Britt-Lutter, Ph.D., CFP®

Kansas State University
1324 Lovers Lane, 302 Justin Hall, Manhattan, KS 66506
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PROFESSIONAL EXPERIENCE

2018 to 2019	**Interim Director** School of Family Studies and Human Services Kansas State University, Manhattan KS
2014 to present	**Associate Professor** Personal Financial Planning Kansas State University, Manhattan KS Served as the program director from May 2012 through September 2015. Responsible for course scheduling for seven full-time faculty, three part-time faculty, and graduate teaching assistants. Supervised one full-time graduate advisor and managed a budget of approximately $500,000. My current appointment is a 2/2 course load with a 30% research appointment.
2010 to 2014	**Assistant Professor** Personal Financial Planning Kansas State University, Manhattan KS Responsible for undergraduate student advising and doctoral committee service in addition to my teaching and research responsibilities.
2009 to 2010	**Instructor** Personal Financial Planning Kansas State University, Manhattan KS Started my appointment at KSU as an instructor while I finished my Ph.D. I had a 2/2 teaching responsibility.
2008 to 2009	**Assistant Director** Red to Black® Texas Tech University, Lubbock TX Responsible for training and supervising undergraduate and graduate student financial counselors. Applying for mini-grants and marketing the program were also my responsibilities as Assistant Director.
2007 to 2009	**Graduate Research Assistant and Instructor** Personal Financial Planning Texas Tech University, Lubbock TX
2004 to 2007	**Part-time Instructor** Personal Financial Planning Kansas State University, Manhattan KS
2003 to 2005	**Academic Advisor** Family Studies and Human Services Kansas State University, Manhattan KS

EDUCATION

2007 to 2010	**PhD** Personal Financial Planning Texas Tech University, Lubbock TX Dissertation: Three Essays on Money Arguments Between Spouses Co-Major Professors: Sandra J. Huston and Dorothy B. Durband
2003 to 2005	**MS** Marriage and Family Therapy Kansas State University, Manhattan KS Thesis: The Impact of Perceived Personal, Partner, and Couple Financial Behaviors on Relationship Satisfaction Major Professor: John E. Grable
2000 to 2003	**BS** Personal Financial Planning Kansas State University, Manhattan KS

COURSES TAUGHT

Kansas State University

Undergraduate	PFP 100 Careers in Personal Financial Planning PFP 105 Introduction to Personal Financial Planning (on-campus and online) PFP 300 Money 101 for First Generation Students (online) PFP 400 Family and Consumer Economics (on-campus and online) PFP 405 Advanced Personal Financial Planning PFP 456 Financial Counseling and Communication PFP 760 Families, Employment Benefits, and Retirement Planning
Graduate	PFP 675 Field Studies in Personal Financial Planning (online) PFP 768 Introduction to Financial Therapy (online) PFP 771 Financial Therapy Theory and Research (online) FSHS 825 Family Resource Management PFP 836 Case Studies (online) FSHS 890 Research Methods II (online) PFP 808 PFP Application (online) FSHS 906 Statistics II

Texas Tech University

Undergraduate	PFP 2330 Financial Counseling I/Financial Problem Solving

GRADUATE STUDENT MENTORING

Ph.D. Students In-Progress, Chair/Co-Chair

David Jayne, Ph.D. Candidate

Robert Rodermund, Ph.D. Candidate

Greg Schink, Ph.D. Candidate

Kristen Stutz, Ph.D. Candidate

Philip Zepp, Ph.D. Candidate

Christina Glenn, Ph.D. Candidate (Co-Chair)

Camila Haselwood, Ph.D. Student (Co-Chair)

Benjamin Kohl, Counseling and Student Development (Outside Assigned Chair)

Ph.D. Students In-Progress, Committee Member

Joy Clady

Randy Kemnitz

Mike Kothakota

Derek Lawson

Meghaan Lurtz

Derek Potter

Timothy Todd

Ph.D. Students Completed, Chair

2017 Stephen Poplaski, Ph.D.
Charitable behavior: Christian beliefs that explain and predict donor intentions

2016 Linda Leitz, Ph.D.
The impact of credit and debt on wealth accumulation

2015 Racquel Tibbetts, Ph.D.
Examining how stress relates to health and financial resources

2014 Scott Spann, Ph.D.
Three essays on financial wellness in the workplace

2014 Miyoung Yook, Ph.D.
A holistic approach to understanding retirement preparedness

Ph.D. Students Completed, Co-Chair

2014 Jeff Nelson, Ph.D.
Three essays on personal financial difficulties of military members

2013 Mary Bell, Ph.D.
Three essays on the financial behaviors of soldiers before and after deployment

2012 Ron Sages, Ph.D.
Three essays on the influence of self-esteem on retirement planning behaviors

2012 Julie Cumbie, Ph.D.
Three essays on money arguments and financial behaviors

Ph.D. Students Completed, Outside Assigned Chair

2017 Sheryll Namingit, Ph.D., Economics
Essays on the labor market outcomes of workers with medical conditions

2013 Mark Melichar, Ph.D., Economics
Essays on macroeconomic effects of energy price shocks

Ph.D. Students Completed, Committee Member

2017 Dennis Witherspoon, Ph.D.
The effects of financial stress on health, morale, and social functioning

2017 David Allen Ammerman, Ph.D.
Household capital structure and financial resilience: Evidence from the Netherlands

2016 Fred Fernatt, Ph.D.
Three studies of the associations of cognitive ability, health, and wealth among the elderly

2014 Justin Henegar, Ph.D.
Homeschooling and financial literacy: A qualitative analysis

2014 Kurt Schindler, Ph.D.
Examining capacity and preparation of teachers for teaching personal finances in Puerto Rico

2014 Nicholas Carr, Ph.D.
Reassessing the assessment: Exploring the factors that contribute to comprehensive financial risk evaluation

Master's Thesis Students Completed

2017 Aaron Swank, M.S.
Physical activity and psychological distress: Social gradients of living in poverty

GRANT FUNDING

2018 **brightpeak financial** Love and Money, $10,000. (Principal Investigator)

2018 **NCAA®** Financial Literacy for NCAA Student-Athletes, $10,000. (Co-Investigator)

2017 **brightpeak financial** Love and Money, $49,400. (Principal Investigator)

2014 **Foundation for Financial Planning** Financial Planning Pro-Bono Day, $1,200. (Co-Investigator)

2014 **Kansas State University's Academic Excellence Committee, Office of the Provost** International guest speaker funding, $5,000. (Co-Investigator)

2013 **The Council of Graduate Schools** Enhancing Student Financial Education at Kansas State University, $40,000. (Co-Investigator)

2012 **Kansas State University's Office of International Programs** Advanced Professional Issues in Financial Planning in the Netherlands, $2,500. (Co-Investigator)

2012 **Kansas State University's Academic Excellence Committee, Office of the Provost** Europe financial literacy summit and study abroad opportunities, $2,900.

2012 **DCE Course Development Grant** Behavioral Finance and Research and Theory in Financial Therapy, $10,000. (Co-Investigator).

2012 **Angela Herbers, Inc.** Physiological response to financial advisor's office environment, $3,330.

2011 **Kansas State University's Academic Excellence Committee, Office of the Provost** Bio-monitoring/feedback equipment, $23,960. (Co-Investigator)

2010 **Kansas State University's International Advisory Council** Collaborative teaching and research in South Korea, $3,000.

2010 **Kansas State University's College of Human Ecology Sponsored Research Overhead Grant** Examining the effectiveness of traditional financial counseling: A collaborative project with Housing and Credit Counseling, Inc., $3,000. (Co-Investigator)

2010 **DCE Course Development Grant** Personal Financial Planning Ph.D. Program, $30,000. (Co-Investigator)

BOOKS

2015 Klontz, B. K., **Britt, S. L.**, & Archuleta, K. L. (Eds.) (2015). Financial therapy: Theory, research, and practice. New York, NY: Springer.

2014 Nazarinia Roy, R., Schumm, W., & **Britt, S. L.** (2014). Transition to parenthood. New York, NY: Springer.

2012 Durband, D. B., & **Britt, S. L.** (Eds.). (2012). Student financial literacy: Campus-based program development. New York, NY: Springer.

BOOK CHAPTERS

2018

Archuleta, K., & **Britt-Lutter, S.** (in press). Marriage and family therapy, financial therapy, and client psychology. In CFP Board (Ed.), *Client psychology* (pp. 191-204). John Wiley & Sons.

Britt-Lutter, S., & Asebedo, S. (in progress). Managing challenging conversations with clients. In D. Durband, R. Law, & A. Mazzolini (Eds.), *Financial counseling*. New York, NY: Springer.

2015

Britt, S. L., Klontz, B. T., & Archuleta, K. L. (2015). Financial therapy: Establishing an emerging field. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 3-14). New York, NY: Springer.

Britt, S. L., Archuleta, K. L., & Klontz, B. T. (2015). Theories, models, and integration in financial therapy. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 15-22). New York, NY: Springer.

Lawson, D., Klontz, B. T., & **Britt, S. L.** (2015). Money scripts. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 23-34). New York, NY: Springer.

2013

Grable, J. E., & **Britt, S. L.** (2013). Function, purpose, and regulation of financial institutions. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 49-58). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Financial services regulations and requirements. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 87-96). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Consumer protection laws. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 107-116). John Wiley & Sons.

2012

Britt, S. L., & Goetz, J. (2012). Financial education program partnerships. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 89-107). New York, NY: Springer.

Britt, S. L., Halley, R. E., & Durband, D. B. (2012). Training and development of financial education program staff. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 37-55). New York, NY: Springer.

Durband, D. B., & **Britt, S. L.** (2012). The case for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 1-8). New York, NY: Springer.

Halley, R. E., Durband, D. B., **& Britt, S. L.** (2012). Staffing and recruiting considerations for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 27-36). New York, NY: Springer.

PEER REVIEWED PUBLICATIONS

2018

Britt-Lutter, S., Dorius, C., & Lawson, D. (2018). The financial implications of cohabitation. *Journal of Financial Planning, 4*, 38-45.
*Won best theoretical paper award at Financial Planning Association annual conference in October 2017

Tibbetts, R., & **Britt, S. L.** (2018). Associations of health and financial resources with stress: Applying the theory of conversation of resources. *Journal of Financial Counseling and Planning, 29*(1).

Britt-Lutter, S., Haselwood, C., & Koochel, E. (2018). Love and money: Reducing stress and improving couple happiness. *Marriage and Family Review,* 1-16. doi: 10.1080/01494929.2018.1469568

Britt-Lutter, S., & Heckman, S. (in press). The financial life of aspiring veterinarians. *Journal of Veterinary Medical Education*.

Zepp, P., Potter, D., Haselwood, C., & **Britt-Lutter, S**. (in press). The influence of coping strategies on college students' grade point averages. *Family and Consumer Sciences Research Journal, 47*(1).

Jayne, D., **Britt-Lutter, S.**, & Baumann, A. (under review). Financial anxiety, GPA, and persistence. *Journal of College Student Development*.

Potter, D., Jayne, D., & **Britt-Lutter, S.** (under review). Factors predicting financial anxiety among college students. *Journal of Financial Counseling and Planning*.

2017

LaBaron, A. B., Allsop, D. B., Hill, E. J., Willoughby, B. J., & **Britt-Lutter, S. L.** (2017—published in 2018). Materialism and marriage: Actor and partner effects between materialism, importance of marriage, and marital satisfaction. *Journal of Financial Therapy, 8*(2), 1-23. doi: 10.4148/1944-9771.1145

Britt, S. L., Hill, J. E., LeBaron, A., Lawson, D., & Bean, R. (2017). Tightwads and spenders: Predicting financial conflict in couple relationships. *Journal of Financial Planning*, *30*(5), 36-42.
*Won best theoretical paper award at Financial Planning Association annual conference in September 2016
*Also appeared in: *Journal of Financial Planning*, The Best of 2017, 48-54.

Britt, S. L., Ammerman, D. A., Barrett, S. F., & Jones, S. (2017). Student loans, financial stress, and college student retention. *Journal of Student Financial Aid, 47*(1), 25-37.

2016

Britt, S. L., Lawson, D. R., & Haselwood, C. A. (2016). A descriptive analysis of physiological stress and readiness to change. *Journal of Financial Planning, 29*(11), 45-51.

Britt, S. L., Mendiola, M. R., Schink, G. H., Tibbetts, R. H., & Jones, S. H. (2016). Financial stress, coping strategy, and academic achievement of college students. *Journal of Financial Counseling and Planning, 27*(2), 172-183. doi: 10.1891/1052-3073.27.2.172

Britt, S. L. (2016). The intergenerational transference of money attitudes and behaviors. *Journal of Consumer Affairs, 50*(3), 539-556. doi: 10.1111/joca.12113

Britt, S., & Kaus, J. (2016). The importance of quality control and data collection at Kansas State University's Powercat Financial Counseling. *The Professionalizing Field of Financial Counseling and Coaching Journal*. http://www.professionalfincounselingjournal.org/the-importance-of-quality-control-and-data-collection-at-kansas-state-university.html

2015

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Reliability and convergent validity of the Klontz Money Script Inventory-Revised (KMSI-R). *Journal of Financial Therapy, 6*(2), 1-13. (Released in 2016)

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Internal consistency and convergent validity of the Klontz Money Behavior Inventory (KMBI). *Journal of Financial Therapy, 6*(2), 14-31. (Released in 2016)

Delgadillo, L. M., & **Britt, S. L.** (2015). Financial coaching and financial therapy: Differences and boundaries. *Family and Consumer Sciences Research Journal, 44*(1), 63-72. doi: 10.1111/fcsr.12127

Britt, S. L. (2015). [Review of the book *A fragile balance: Emergency savings and liquid resources for low-income consumers*, by J. M. Collins, Eds.]. *Journal of Family and Economic Issues*. doi: 10.1007/s10834-015-9458-z

Bell Carlson, M., **Britt, S. L.**, & Nelson Goff, B. S. (2015). Factors associated with a composite measure of financial behavior among Soldiers. *Journal of Financial Counseling and Planning, 26*(1), 30-42.

Bell Carlson, M. M., **Britt, S. L.**, Nelson Goff, B. S., & Archuleta, K. L. (2015). Similarities and differences in financial behaviors of students and soldiers. *College Student Journal,* 49(4), 542-552.

Britt, S. L., Canale, A., Fernatt, F., Stutz, K., & Tibbetts, R. (2015). Financial stress and financial counseling: Helping college students. *Journal of Financial Counseling and Planning, 26*(2), 172-186.

Wilmarth, M. J., Seay, M. C., & **Britt, S. L.** (2015). Psychology, money, and marital arguments: What shapes a woman's happiness level? *Journal of Financial Planning, 28*(8), 44-50.

Britt, S. L., Klontz, B. T., Tibbetts, R., & Leitz, L. (2015). The financial health of mental health professionals. *Journal of Financial Therapy, 6*(1), 17-32.

Zimmerman, L., Canale, A., **Britt, S.**, & Seay, M. (2015). The theory of planned behavior and the Earned Income Tax Credit. *Journal of Financial Therapy, 6*(1), 44-63.

2014

Bell, M., Nelson, J. S., Spann, S., Molloy, C., **Britt, S. L.**, & Nelson Goff, B. (2014). The impact of financial resources on soldiers' well-being. *Journal of Financial Counseling and Planning, 25*(1), 41-52.

Britt, S. L., & Nazarinia Roy, R. R. (2014). Relationship quality among young couples from an economic and gender perspective. *Journal of Family and Economic Issues, 35*(2), 241-250. doi: 10.1007/s10834-013-9368-x

2013

Cumbie, J. A., MacDonald, S. T., & **Britt, S. L.** (2013). Spousal money argument insights from non-cooperative game theory and the NLSY. *Southwest Business and Economics Journal, 21*, 57-71.

Henegar, J., Archuleta, K. L., Grable, J. E., **Britt, S. L.**, Anderson, N., & Dale, A. (2013). Credit card behavior as a function of impulsivity and a mother's socialization factors. *Journal of Financial Counseling and Planning, 24*(2), 37-49.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2014

Britt, S. L., Asebedo, S., & Blue, J. (2013). Workaholism and well-being. *Financial Planning Review, 6*(3), 35-59. (Korean journal)

Archuleta, K. L., Grable, J. E., & **Britt, S. L.** (2013). A test of the association between financial and relationship satisfaction as a function of harsh start-up and shared goals and values. *Journal of Financial Counseling and Planning, 24*(1), 3-14.

Sages, R. A., **Britt, S. L.**, & Cumbie, J. A. (2013). The correlation between anxiety and money management. *College Student Journal, 47*(1), 1-11.

Britt, S. L., Cumbie, J. A., & Bell, M. M. (2013). The influence of locus of control on student financial behavior. *College Student Journal, 47*(1), 178-184.

2012

Gale, J., Goetz, J., & **Britt, S. L.** (2012). Preliminary considerations in the development of the Financial Therapy Association. *Journal of Financial Therapy, 3*(2), 1-13.

Klontz, B. T., & **Britt, S. L.** (2012). Tactical asset management or financial trauma: Why the abandonment of buy-and-hold may be a symptom of posttraumatic stress. *Journal of Financial Therapy, 3*(2), 14-27.

Klontz, B. T., & **Britt, S. L.** (2012). How clients' money scripts predict their financial behaviors. *Journal of Financial Planning, November*, 33-43.

Grable, J. E., & **Britt, S. L.** (2012). Financial news and client stress: Understanding the association from a financial planning perspective. *Financial Planning Review*. (Korean journal)

Dew, J., **Britt, S. L.**, & Huston, S. J. (2012). Examining the relationship between financial issues and divorce. *Family Relations, 61*(4), 615-628. doi: 10.1111/j.1741-3729.2012.00715.x

Klontz, B. T., **Britt, S. L.**, Archuleta, K. L., & Klontz, T. (2012). Disordered money behaviors: Development of the Klontz Money Behavior Inventory. *Journal of Financial Therapy, 3*(1), 17-42.

Britt, S. L., & Huston, S. J. (2012). The role of money arguments in marriage. *Journal of Family and Economic Issues, 33*(4), 464-476. doi: 10.1007/s10834-012-9304-5.

Grable, J. E., & **Britt, S. L.** (2012). Assessing client stress and why it matters to financial advisors. *Journal of Financial Service Professionals, 66*(2), 39-45.

2011

Britt, S. L., Grable, J. E., Cumbie, J., Cupples, S., Henegar, J., Schindler, K., & Archuleta, K. L. (2011). Student financial counseling: An analysis of a clinical and non-clinical sample. *Journal of Personal Finance, 10*(2), 95-121.

Archuleta, K. L., **Britt, S. L.**, Tonn, T. J., & Grable, J. E. (2011). Financial satisfaction and financial stressors in marital satisfaction. *Psychological Reports, 108*(2), 563-576.

Grable, J. E., & **Britt, S. L.** (2011, January). A test of the video narration effect on financial risk-tolerance assessment. *Journal of Financial Planning: Between the Issues*. Available at: http://www.fpanet.org/journal/BetweentheIssues/LastMonth/Articles/ATestoftheVideoNarrationEffect

Grable, J. E., & **Britt, S. L.** (2011). An investigation of response bias associated with electronically delivered risk-tolerance assessment. *Journal of Financial Therapy, 2*(1), 43-52.

Klontz, B. T., **Britt, S. L.**, Mentzer, J., & Klontz, P. T. (2011). Money beliefs and financial behaviors: Development of the Klontz Money Script Inventory. *Journal of Financial Therapy, 2*(1), 1-22.

2010

Britt, S. L., Huston, S. J., & Durband, D. B. (2010). The determinants of money arguments between spouses. *Journal of Financial Therapy, 1*(1), 41-59.

Durband, D. B., **Britt, S. L.**, & Grable, J. E. (2010). Personal and family finance in the marriage and family therapy domain. *Journal of Financial Therapy, 1*(1), 7-22.

McGill, S., Grable, J., & **Britt, S.** (2010). The Financial Therapy Association: A brief history. *Journal of Financial Therapy, 1*(1), 1-6.

Mentzer, J., **Britt, S. L.**, Samuelson, J., Herrera, J., & Durband, D. B. (2010). An annotated bibliography in financial therapy. *Journal of Financial Therapy, 1*(1), 61-85.

2009

Grable, J. E., McGill, S., & **Britt, S.** (2009). Risk tolerance estimation bias: The age effect. *Journal of Business & Economics Research, 7*(7), 1-12.

2008

Grable, J. E., **Britt, S. L.**, & Webb, F. J. (2008). Environmental and biopsychosocial profiling as a means for describing financial risk-taking behaviors. *Financial Counseling and Planning, 19*(2), 3-18.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2009

Britt, S., Grable, J. E., Nelson Goff, B. S., & White, M. (2008). The influence of perceived spending behaviors on relationship satisfaction. *Financial Counseling and Planning, 19*(1), 31-43.
*Selected as an eXtension publication on "Financial Security for All" website

2007

Grable, J. E., **Britt, S.**, & Cantrell, J. (2007). An exploratory study of the role financial satisfaction has on the thought of subsequent divorce. *Family and Consumer Sciences Research Journal, 36*(2), 130-150.

2006

Grable, J. E., & **Britt, S.** (2006). A further examination of the validity of the Kansas Marital Satisfaction Scale: Implications for financial consultants. *Journal of Personal Finance, 5*(2), 17-31.

2004

Jariah, M., Husniyah, A. R., Laily, P., & **Britt, S.** (2004). Financial behavior and problems among university students: Need for financial education. *Journal of Personal Finance, 3*(1), 82-96.

OTHER PUBLICATIONS

2017

Britt-Lutter, S. (2017). Editorial. *Journal of Financial Therapy, 8*(1), i-ii.

2015

Britt, S. L. (2015). The intergenerational transfer of money attitudes and behaviors. *Consumer Financial Protection Bureau.*

2014

Alban, K., **Britt, S.**, Durband, D., Johnson, M. K., & Lechter, S. (2014, March). Financial literacy in higher education: The most successful models and methods for gaining traction. *Coalition of Higher Education Assistance Organizations Whitepaper*. Retrieved from http://www.coheao.com/wp-content/uploads/2014/03/2014-COHEAO-Financial-Literacy-Whitepaper.pdf

2012

Britt, S. L., & Grable, J. E. (2012). Your office may be a stressor: Understanding how the physical environment affects financial counseling clients. *AFCPE Newsletter, March*. (invited)

Sages, R. A., & **Britt, S. L.** (2012). Introducing clients to financial therapy. *Trusts & Estates Magazine, March*. Retrieved from http://subscribers.trustsandestates.com/estate_planning/estate_introducing_clients_financial/wall.html?return=http://subscribers.trustsandestates.com/estate_planning/estate_introducing_clients_financial/index.html

2011

Britt, S. L., & Grable, J. E. (2011). Risky business. *Financial Planning, May*. Retrieved from http://www.financial-planning.com/fp_issues/2011_5/risky-business-2672781-1.html?pg=1&pg=2&

2010

Grable, J. E., & **Britt, S. L**. (2010). Financial planning internships: A student faculty perspective. *The Register, March*, 10-11.

SELECTED ORAL PRESENTATIONS

2018

Britt-Lutter, S., & Koochel, E. (2018, October). A love and money curriculum. Financial Planning Association annual conference: Chicago, IL.

2017

Britt-Lutter, S., & Winchester, D. (2017, November). Peer financial evaluation and depression among college students. Association for Financial Counseling and Planning Education annual conference: San Diego, CA.

Britt-Lutter, S., & Heckman, S. J. (2017, October). The financial life of a veterinarian. Academy of Financial Services annual conference: Nashville, TN.

Paper under review in *Journal of Veterinary Medical Education*

Britt-Lutter, S., Dorius, C., & Lawson, D. (2017, October). The financial implications of cohabitation. Financial Planning Association annual conference: Nashville, TN.
***Won best theoretical paper award.**

Published in *Journal of Financial Planning* (2018)

Robert, R., & **Britt-Lutter, S.** (2017, July). The science of love and money. National Association for Relationship & Marriage Education annual conference: Denver, CO.

Potter, D., Jayne, D., & **Britt, S. L.** (2017, April). Financial anxiety of first generation college students. American Council on Consumer Interests annual conference: Albuquerque, NM. (presented by student)

Britt, S. L., Zepp, P., Potter, D., Haselwood, C., & Castinado, S. (2017, April). The influence of coping strategies on college student outcomes. American Council on Consumer Interests annual conference: Albuquerque, NM. (presented by student)

2016

Britt, S. L., Huston, S. J., Bi, R., Asebedo, S., Xiao, J. J., VanZutphen, N., Steuve, C., & Abbott, D. (2016, November). Building the practitioner-research bridge...with "broccoli." Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

VanZutphen, N., & **Britt, S. L.** (2016, November). Happiness risk/reward pyramid. Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

Huston, S. J., **Britt, S. L.**, Bi, R., Asebedo, S., Xiao, J. J., VanZutphen, N. (2016, November). Introducing "the broccoli banter" – The launching of a new webinar series. Association for Financial Counseling and Planning Education Symposium: Louisville, KY.

Britt, S. L., Hill, J. E., LeBaron, A., Schmutz, C., & Bean, R. (2016, September). Savers and spenders: Predicting financial conflict in couple relationships. Financial Planning Association annual conference: Baltimore, MD.
***Won best theoretical paper award.**
Published in *Journal of Financial Planning* (2017); also appeared in Best of 2017

2015

Britt, S. L., Haselwood, C., & Vaughan, S. (2015, November). The influence of physiological stress on readiness to change and goal achievement. Financial Planning Association annual conference: Boston, MA. (presented by student)
Published in *Journal of Financial Planning* (2016)

Britt, S. L., Ammerman, D. A., Webb, S., & Jones, S. (2015, November). Influence of financial stressors on college student retention. Association for Financial Counseling and Planning Education annual conference: Jacksonville, FL. (presented by student)
Published in *Journal of Student Financial Aid* (2017)

Cumbie, J. A., MacDonald, S., & **Britt, S. L.** (2015, May). Strategic behavior in marriage: A non-cooperative model of resource allocation. American Council on Consumer Interests annual conference: Clearwater Beach, FL. (presented by student)

2014

Britt, S. L., Mendiola, M., Schink, G., Tibbetts, R., & Jones, S. (2014, November). Coping with financial stress in college. Association for Financial Counseling and Planning Education annual conference: Bellevue, WA.
Published in *Journal of Financial Counseling and Planning* (2016)

Britt, S. L., & Huston, S. (2014, October). Money management and associations with marital happiness. Financial Therapy Association annual conference: Nashville, TN.

Britt, S. L., Seay, M. C., & Wilmarth, M. J. (2014, April). Influence of psychological characteristics on marital happiness. American Council on Consumer Interests annual conference: Milwaukee, WI.
Published in *Journal of Financial Planning* (2015)

2013

Britt, S. L., Blue, J., Asebedo, S. (2013, April). Workaholism and well-being. American Council on Consumer Interests annual conference: Portland, OR.
Published in *Financial Planning Review* (2013; Korean journal)

Canale, A., Zimmerman, L., **Britt, S**., & Seay, M.C. (2013, April). Using theory of planned behavior to determine reduced usage of the Earned Income Tax Credit. American Council on Consumer Interests annual conference: Portland, OR.
Published in *Journal of Financial Therapy* (2015)

2012

Britt, S. L., & Klontz, B. T. (2012, October). Financial planning for psychologists: 10 things every psychologist should know. Hawaii Psychological Association annual conference: Kaneohe, HI.

Klontz, B. T., & **Britt, S. L.** (2012, October). Financial psychology: Helping clients deal with the no. 1 stressors in their lives. Hawaii Psychological Association annual conference: Kaneohe, HA.

Britt, S. L., Archuleta, K. L., Britt, J. D., Bell, M. M., Robb, C., & Seay, M. (2012, September). Stress, personality, and risk tolerance. Financial Therapy Association annual conference: Columbia, MO.

Britt, S. L., Fernatt, F., Nelson, J. S., Yook, M., Canale, A., Blue, J., Stutz, K., & Tibbetts, R. (2012, April). Does financial counseling really work. American Council on Consumer Interests annual conference: Memphis, TN.

Britt, S. L., Bell, M., & Cumbie, J. (2012, April). The influence of locus of control of student financial behavior. American Council on Consumer Interests annual conference: Memphis, TN.
Published in *College Student Journal* (2012)

2011

Gale, J., Goetz, J., & **Britt, S. L.** (2011, September). Preliminary considerations for the development of the financial therapy discipline. Financial Therapy Association annual conference: Athens, GA.
Published in *Journal of Financial Therapy* (2012)

Sages, R. A., Cumbie, J. A., & **Britt, S. L.** (2011, September). Does mental health really influence financial behavior? Financial Therapy Association annual conference: Athens, GA.
Published in *College Student Journal* (2012)

Archuleta, K. L, **Britt, S. L.**, & Nazarinia Roy, R. (2011, September). What is theory? Moving financial therapy forward through theory. Financial Therapy Association annual conference: Athens, GA.

Britt, S. L., & Huston, S. J. (2011, April). The role of money arguments in marriage. American Council on Consumer Interests annual conference: Washington, D.C.
Published in *Journal of Family and Economic Issues* (2012)

Huston, S. J., **Britt, S. L.,** Durband, D. B., & Grable, J. E. (2012, September). Retaining clients through improved relationship satisfaction. Academy of Financial Services annual conference: Denver, CO.
Published in *Journal of Family and Economic Issues* (2012)

2010

Grable, J. E., & **Britt, S. L.** (2010, September). Risk-tolerance assessment and the narrator effect. Academy of Financial Services annual conference: Denver, CO.
Published in *Journal of Financial Planning* (2011)

Klontz, P. T., Klontz, B. T., & **Britt, S. L.** (2010, September). Mind over money: The hidden brain: Recognizing and addressing financially disordered behaviors. Academy of Financial Services annual conference: Denver, CO.

Britt, S. L., Huston, S. J., Durband, D. B., & Finke, M. S. (2010, April). The determinants of money arguments between married couples. American Council on Consumer Interests annual conference: Atlanta, GA.
Published in *Journal of Financial Therapy* (2010)

2009

Britt, S. L., Huston, S. J., & Durband, D. B. (2009, November). Money arguments and marriage. National Council on Family Relations annual conference: San Francisco, CA.
Published in *Journal of Financial Therapy* (2010)

Baker, A. K., & **Britt, S. L.** (2009, November). Integrating personal finance into addiction studies. Association for Financial Counseling and Planning Education annual conference: Scottsdale, AZ.

Britt, S. L., & Huston, S. J. (2009, July). Household saving behavior as predicted by behavior life cycle hypothesis. American Council on Consumer Interests annual conference: Milwaukee, WI.

Durband, D. B., **Britt, S. L.**, & Grable, J. E. (2008, November). Personal and family finance in the marriage and family therapy domain. Association for Financial Counseling and Planning Education annual conference: Orange County, CA.
Published in *Journal of Financial Therapy* (2010)

Huston, S., Hampton, V., Durband, D., Finke, M., Smith, H., & **Britt, S.** (2008, November). Financial literacy: Introducing a framework & instrument for assessment. Association for Financial Counseling and Planning Education annual conference: Orange County, CA.
Published in *Journal of Consumer Affairs* (2010) – noted in acknowledgements

2008

Britt, S. L., & Grable, J. E. (2008, October). The determinants of financial satisfaction among working adults. Academy of Financial Services annual conference: Boston, MA.

Britt, S. L. (2008, July). Facilitating healthy financial decision making in recovering students. Association for Recovery Schools annual conference: Nashville, TN.

Britt, S. L. (2008, MONTH). The influence of perceived spending behaviors on relationship satisfaction. Texas Tech University Graduate School poster competition: Lubbock, TX.
***Won 1st prize**
Published in *Journal of Financial Counseling and Planning* (2008)

2007

Grable, J. E., Webb, F., **Britt, S.**, & Park, J. (2007, November). The effect of religiosity on financial risk taking. Association for Financial Counseling and Planning Education annual conference: Tampa, FL.

2005

Britt, S. (2005, November). Using financial behaviors to project relationship satisfaction. Association for Financial Counseling and Planning Education annual conference: Scottsdale, AZ.
Published in *Journal of Financial Counseling and Planning* (2008)

INVITED PRESENTATIONS

2018

Britt-Lutter, S. (2018, April). Love & money. Personal Financial Professionals Summit: Manhattan, KS.

Britt-Lutter, S., & Keim, N. (2018, February). Marriage and money. Powercat Financial: Manhattan, KS.

2017

Huston, S. J., & **Britt-Lutter, S.** (2017, November). Bridging the gap between research and practice with the "Broccoli Banter." Association for Financial Counseling and Planning Education annual conference: San Diego, CA.
***Keynote session**

Britt-Lutter, S. L. (2017, July). Setting standards for peer program assessment. Higher Education Financial Wellness (HEFW) Summit: Minneapolis, MN.

Britt-Lutter, S. L. (2017, June). Financial well-being of college students. NASPA: Student Affairs Administrators in Higher Education annual meeting: Washington, DC.
***Keynote session**

Britt-Lutter, S. L. (2017, June). Our interconnected being: The relationship between psychological and financial well-being. Garrett Planning Network: Webinar.

Van Zutphen, N., & **Britt, S. L.** (2017, April). Happiness risk-reward pyramid. Association for Financial Counseling and Planning Education-Financial Planning Association Connect: Webinar.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Financial Planning Association of Utah: Provo, UT.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Financial Therapy Association: Webinar.

2016

Britt, S. L. (2016, September). Our interconnected being: The relationship between mental and financial health. Association for Financial Counseling and Planning Education: Webinar.

2015

Britt, S., & Archuleta, K. (2015, March). Financial therapy. SPOTLIGHT K-State: Manhattan, KS.

2014

Britt, S. L. (2014, October). Stressors in the office. Academy of Financial Services annual conference: Nashville, TN.

Britt, S. L. (2014, January). Women's income contribution: The correlation with money arguments and relationship satisfaction. American Association of University Women: Manhattan, KS.

2013

Britt, S. L. (2013, May). Workaholism and well-being. Korean Academic Society of Financial Planning annual conference: Seoul, South Korea.
Published in *Financial Planning Review* (Korean journal)

Britt, S. L. (2013, May). Avoiding stress in financial affairs. CoreFirst Bank & Trust women's seminar: Topeka, KS.
***Keynote session**

Britt, S. L. (2013, April). Stress: Identifying and addressing it in the counseling setting. TG annual training conference: Austin, TX.
***General session**

Britt, S. L. (2013, March). Money and stress. Meadowlark Hills: Manhattan, KS.

2012

Britt, S. L. (2012, November). Stress: Identifying and addressing it in the counseling setting. Association for Financial Counseling and Planning Education annual conference: Saint Louis, MO.
***General session**

Britt, S. L., & Grable, J. E. (2012, May). Communication and counseling strategies: Managing client stress and risk tolerance biases. Financial Planning Association annual retreat: Scottsdale, AZ.

Britt, S. L., & Grable, J. E. (2012, March). Stress: The effect it has on client relationships. Financial Planning Association business solutions conference: San Francisco, CA.

Grable, J. E., & **Britt, S. L.** (2012, February). Facilitating trust and communication in the client-planner relationship by confronting client and planner stress. Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

Britt, S. L. (2012, May). Financial therapy: Considering the principles of financial therapy in general financial education. Virginia Jump$tart Coalition: Skype.

2011

Britt, S. L., Kaus, J., & Archuleta, K. L. (2011, September). Financial advice. Women of K-State Brown Bag Series: Manhattan, KS.

Britt, S. L. (2011, October). The limits of logic: How (and where) difficult financial decisions are really made. Financial Planning Association of Colorado annual symposium: Denver, CO.

Britt, S. L., & Grable, J. E. (2011, October). Pictures of physiological stress: How financial planners can reduce client stress and increase client trust. Financial Planning Association annual conference: San Diego, CA.

Britt, S. L. (2011, May). Planning, coaching, counseling: Putting the pieces together. National Association of Personal Financial Advisors annual conference: Salt Lake City, UT.

Britt, S. L. (2011, February). Retail therapy. Fort Riley's Woman's Conference: Fort Riley, KS.

Britt, S. L. (2011, February). When couples argue. Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

2010

Britt, S. L. (2010, May). The influence of money arguments on spousal relationship satisfaction. Ewha Woman's University's "Advances and Applications in Consumer Studies Research" International Series: Seoul, South Korea.

Britt, S. L. (2010, February). College students and financial education. Iowa State University 1st Annual Financial Capability Symposium: Ames, IA.

CONSULTING

2017 to 2018	brightpeak financial
2016 to 2017	PIETech
2015 to 2017	Pearson
2016	Citibank
2015	Consumer Financial Protection Bureau

SERVICE

Institutional

2018-2021	Ombudsperson, Kansas State University
2018	Member, Family Studies and Human Services-Personal Financial Planning Instructor Search Committee

2018 to present	Member, Cats' Cupboard Advisory Board
2017 to 2020	Member, Integrity in Research and Scholarly Activity Committee (1 of 12 university members)
2017 to present	Member, College of Human Ecology Academic Affairs Committee
2016 to 2018	Faculty Mentor, Developing Scholars Program
2016	Member, College of Human Ecology Tuition Surcharge Committee
2011 to 2017	Member/Chair (2015), School of Family Studies and Human Services Scholarship Committee
2017	Chair, Family Studies and Human Services-Personal Financial Planning Assistant/Associate Professor Search Committee
2012 to 2015	Member, Morse Family and Community Public Policy Scholarship Committee
2013 to 2014	Member, Director of School of Family Studies and Human Services Search Committee
2012 to 2013	Member, Dean of College of Human Ecology Search Committee
2011 to 2012	Member, Assistant Professor (2 positions) of Personal Financial Planning Search Committee
2009 to 2012	Member, Powercat Financial Counseling Steering Committee
2010 to 2011	Representative, Family Studies and Human Services All-University Campaign
2010 to 2011	Mentor, Guide to Personal Success

<u>Professional</u>

2018	Scholar Spotlight, MyRelevate
2014 to present	Extensive media relations via news briefs and interviews, including over a dozen international publications
2016 to present	Associate Editor, *Journal of Financial Counseling and Planning*
2017	Special Issue Editor, *Journal of Financial Therapy* (Topic: Stress)
2017 to present	Member, Thrive Financial Wellness Advisory Board (South Africa)
2016 to present	Member/Chair, Texas Tech University Graduate School Advisory Board (Vice Chair 2016-2017; Philanthropy Committee Chair 2016-2017)
2015 to present	Editorial Board Member, *Journal of Financial Counseling and Planning*

2013 to present	Member, Italian *Journal of Sociology of Education* International Scientific Board
2010 to present	Editorial Board Member, *Journal of Financial Therapy*
2009 to present	Journal Reviewer • *Family and Consumer Sciences Research Journal* • *Family Relations* • *Financial Services Review* • *Forum for Family and Consumer Issues* • *Journal of Consumer Affairs* • *Journal of Family and Economic Issues* • *Journal for Financial Counseling and Planning* • *Journal of Financial Therapy* • *Journal of Marriage and Family*
2013 to 2015	Member, Children and Youth Finance International Academic Working Group
2012 to 2015	Board Member, American Council on Consumer Interests
2011 to 2014	Associate Editor, *Journal of Family and Economic Issues*
2013, Spring	Invited panelist, Midwest Regional Advanced Planners Conference
2013, Spring	External promotion and tenure evaluator, The American College
2012, Spring	Invited panelist, American Council on Consumer Interests research webinar
2011 to 2012	Member, American Council on Consumer Interests nominations committee
2011 to 2012	Member, American Council on Consumer Interests scholarship committee
2008, Fall	Introduced Distinguished Alumna, Texas Tech University College of Human Sciences
2007 to 2008	Organizer, National Financial Therapy Forum

PROFESSIONAL MEMBERSHIPS

2008 to present	Financial Planning Association
2005 to present	Association for Financial Counseling and Planning Education
2010 to 2015	Financial Therapy Association (President 2010-2011)
2007 to 2015	American Council on Consumer Interests (Board Member 2011-2012)
2003 to 2009	American Association for Marriage and Family Therapists

HONORS

2018	Leader in Higher Education, St. Mary's University Breaking Barriers Celebration
2017	Commencement speaker, Kansas State University College of Human Ecology
2017, 2018	Marshal, Kansas State University Graduate School commencement
2017	Best theoretical research paper award, *Financial Planning Association*
2016	Best theoretical research paper award, *Financial Planning Association* (also appeared in *Journal of Financial Planning* best of 2017)
2014	Outstanding journal article award, Association for Financial Counseling and Planning Education
2013	Profile feature, *Journal of Financial Therapy*
2012	Invited to Child and Youth Finance International Financial Literacy Summit in Amsterdam, Netherlands
2011	Featured alum, Texas Tech University Graduate School
2009	Student/young professional scholarship recipient, American Council on Consumer Interests
2009	Outstanding journal article award, Association for Financial Counseling and Planning Education
2008	1st prize poster award, Texas Tech University Graduate School