BLAKE GRAY, Ph.D. CFP®

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SUMMARY – FINANCIAL EDUCATION & PLANNING

My deep skill set in financial education, communication, analysis, and collaboration comes from a growth-focused mindset in my 10+ years of experience as a practitioner and educator. Focus on the 'why' of client behavior as a practitioner and research helps me understand the technical complexity of financial planning and enables me to explain, teach, and motivate in a simple and practical way. My research focus is on how families determine specialization of financial roles between spouses. I best work collaboratively, engaged in the broad effort of education and collegial achievement through focused results-driven efforts.

EDUCATION

Doctor of Philosophy (Ph.D.) in Personal Financial Planning | *Texas Tech University* **2022**

Master of Business Administration (MBA) in Financial Planning | *California Lutheran University* **2016**

Bachelor of Science (B.S.) in Accounting | *Arizona State University* **2010**

CERTIFICATIONS & SKILL SETS

Certified Financial Planner (2016)
Series 7 (2014)

Financial Planning:
Financial Analysis, Forecasting, & Modeling | Portfolio Management | Investment Strategy | Tax Analysis & Strategy | Spend Planning
Estate Planning | Retirement Strategy | Financial Accounting | Data Analytics | Budget Development | Financial Market Analysis
Regulatory Compliance | Savings Strategies

Teaching & Education:
Curriculum Development | Online/Remote Teaching | Student Evaluation | Innovating Learning Strategies | Public Speaking
Presentations/Training/Facilitation Research | Technical Writing | Grant Research & Writing

Communication & Leadership:
Collaboration | Cross-functional Team Leadership | Conflict Management | Program Development

ACADEMIC EXPERIENCE

Assistant Professor | *Kansas State University* **Jan 2023 - Present**

- Teaching behavioral finance, capstone, and leading a Ph.D. research cluster
- Research cluster created with an emphasis in experimental design and helping the students to make the most out of their project by facilitating their passion, sharpening their theoretical basis, and providing multiple perspectives for sound analysis and discussion
- Continued responsibility to lead financial literacy initiative as it expands modality and reach

Professor of Practice | *Kansas State University* **Aug 2022 – Dec 2022**

- Developed flipped classroom content, redesigned curriculum, created engaging presentations and led financial counseling class for 30+ students
- Led two sections of the introduction to financial planning class for 75+ students, typically non-major students on the major topics of financial planning from budgeting to estate planning
- Helped non-degree students find financial planning as a profession and degree
- Created content and oversaw university-wide financial literacy initiative classes for over 120+ students as the first step in a multiyear initiative for every student to receive financial literacy in their first two years
    - Responsibilities include training and leading an RA and TA to oversee classes and support content development as well as coordinate efforts between Powercat Financial, the business school, PFP department, dean of students, vice president for student well-being, and other stakeholders
- Co-taught experimental design course for Ph.D. students and worked with students to create research proposals and develop surveys
- Worked with faculty towards publications and accepted dissertation committee commitment for several students

Capstone Instructor of Record | Texas *Tech University* **Aug 2021 – May 2022**

- Selected to teach the capstone course for 40+ students in the Personal Financial Planning program
- Trained students to create a financial plan that demonstrates knowledge of the financial planning curriculum, show reasoning and logic in analysis of hypothetical client needs, and present detailed, justified, and explained recommendations
- Developed engaging assignments and content that fostered deep understanding, confidence, and career readiness
- Evaluated student engagement and knowledge and adjusted accordingly
- Fostered a sense of efficacy in students as future financial planners and developed relationship of trust and support for future careers and life

Instructor of record – SIE Preparation | *Texas Tech University* **Jan 2019 – May 2019**

- Piloted the first offering of the SIE prep class at Texas Tech university
- Integrated 3rd party study materials and exams into a classroom study plan for passing the SIE exam

Research Assistant | *PhD in Personal Financial Planning - Texas Tech University* **Aug 2018 – Aug 2021**

- Collaborated to create, distribute, and analyze experimental survey to 1000 participants
- Assisted with grant application development and submission process for five separate grants
- Presented at conferences on the topics of financial planning for families with autism, positive psychology interventions and effect on savings intentions, and the impact that investment choices between spouses has on financial satisfaction
- Developed relationships with ongoing collaboration and impact

COMMUNITY INVOLVEMENT

Member & Officer | *KEY (Knowledge Empowering You)* **Aug 2019 – May 2022**

- Created financial education presentations on topic areas including identify theft, budgeting, and credit repair
- Engaged with the Lubbock community through financial literacy presentation and programs
- Supported KEY administration by mentoring students, presenting with junior members, and connecting with community leaders

PROFESSIONAL FINANCIAL EXPERIENCE

Financial Services Representative *The Vanguard Group* **2010 – 2018**

Flagship (2016 – 2018)

- Educated clients about investment philosophy, tax efficiency, estate planning, charitable giving, and retirement planning
- Created opportunities to lead discussions on client behavior regarding financial planning and strategy
- Facilitated team trainings to better understand market changes, client responses, and how to help clients navigate changes
- Identified portfolio weaknesses and challenged client assumptions to initiate discussions about portfolio changes and behaviors

Voyager Growth (2013 – 2016)

- Created educational materials and trained other teams to use a new model for influential client communication
- Participated in pilot program focused on gathering information on adverse client behaviors and developed strategies to promote client success and foster interest in advice
- Analyzed data and developed strategies for employees to address client barriers more effectively
- Gathered and compared department data on communication models with clients to identify optimal client communication model
- Developed reports and presented monthly results to department leaders

Participant Services (2010 – 2013)

- Created and delivered curriculum for investment advice and coordinated training sessions for advancing employees
- Held training for leaders and employees on difficult investment topics
- Analyzed data and presented data to management on first call resolution model

Tax Analyst | Mark Badaar C.P.A. **2008 – 2009**

- Managed personal and business taxes for 25 clients including small businesses
- Produced and discussed reports detailing business results and opportunities
- Created templates and standards for office that created more accurate reporting

RESEARCH PUBLICATIONS

Gray, B. T., Liu, Y., & Asebedo, S. D. (2020). Household agreement and financial satisfaction: A bargaining perspective. *Applied Economics Letters*, 1-10.

Gray, B. T. (2022). *Three Essays on Women as Primary Investors in the United States of America* (Doctoral dissertation).

Archuleta, K. L., Asebedo, S. D., Durband, D. B., Fife, S., Ford, M. R., Gray, B. T., ... & Sheridan, G. (2021). Facilitating virtual client meetings for money conversations: A multidisciplinary perspective on skills and strategies for financial planners. *Journal of Financial Planning,* 34(4), 82-101.

Asebedo, S. D., Seay, M. C., Little, T. D., Enete, S., & Gray, B. (2020). Three good things or three good financial things? Applying a positive psychology intervention to the personal finance domain. *The Journal of Positive Psychology*, 16(4), 481-491.

Asebedo, S. D., Liu, Y., Gray, B., & Quadria, T. H. (2020). How Americans used their COVID-19 economic impact payments. *Financial Planning Review*, 3(4), e1101.

Asebedo, S. D., Quadria, T. H., Gray, B., & Liu, Y. (Accepted for publication 10/18/2021). The psychology of COVID-19 economic stimulus relief use. *Journal of Family and Economic Issues*.

Lim, H., & Gray, B., (2022). Cultural Diversity and Risk Management. Understanding cultural and religious taboos helps planners overcome clients' reluctance to make insurance decisions. *Journal of Financial Planning,* 35(11), 52-56.

PRESENTATIONS

Asebedo, S. D., Seay, M. C., Enete, S., & Gray, B.* (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented at the 2019 Financial Planning Association (FPA) annual conference academic track, Minneapolis, MN. (9 out of 25 papers accepted.)

Archuleta, K. L., Asebedo, S. D., Durband, D. B., Fife, S. T., Ford, M. R., Gray, B. T.*, Lawson, D. R., Lurtz, M. R., McCoy, M. A., Pickens, J. C., & Sheridan, J. (2020). Facilitating *virtual* client meetings for money conversations: Skills, strategies, and outcomes. (Equal authorship contribution in alphabetical order.) Paper presented at the 2020 Financial Planning Association (FPA) annual conference academic track (virtual).

Gray, B.* & Lauderdale, M. (2019). *Financial planning for families with Autism*. Paper presented at the 2019 Burkart Center Research Symposium, Lubbock, TX.

Archuleta, K. L.*, Asebedo, S. D.*, Gray, B.*, Lawson, D. R.*, McCoy, M. A.*, Pickens, J. C.*, & Sheridan, J.* (2021). *Facilitating Virtual Client Meetings for Money Conversations*: *A Multidisciplinary Perspective*. Financial Therapy Association Educational Webinar (virtual).

Gray, B.*, Liu, Y., & Asebedo, S. D. (2019). *The relationship between household agreement and financial satisfaction.* Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.

Shen, L.*, Gray, B., & Asebedo, S. D. (2019). *The impact of social support on financial satisfaction for senior couples*. Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.

Gray, B.* (2022) *Thinking slow in fast times. Behavioral finance and applications for planners*. Presentation for the FPA of Kansas chapter meeting in Wichita, KS.

(* denotes presenter)

MEDIA CITATIONS

Business Insider *Amazon Prime Day Behinds October 13. Here's how to buy things that will actually make you happier.* By Hillary Hoffower, published July 2019, updated October 7, 2020:

https://www.businessinsider.com/amazon-prime-day-what-to-buy-happiness-2019-7