Meghaan Renee Lurtz

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Education

Ph.D., Personal Financial Planning | 2019
Kansas State University – Manhattan, KS

Master of Science in Psychology, Industrial Organizational | 2014 – with Honors
Capella University - Minneapolis, MN

Bachelor of Arts, Psychology, Spanish, Philosophy | 2008
University of Kansas - Lawrence, KS

Teaching, Training and Facilitation Experience

Kitces.com – Financial Planning Blog | August 2018 – Present
Senior Research Associate - Distance

- Blog writing
- Research writing
- Conducting primary research in financial planning
- Writing and developing continuing education quizzes for CFP and NASBA

University of Maryland University College | May 2015 - Present
Assistant Professor - Distance

- Fundamentals of Building Wealth
- Small Business Finance
- Life and Health Insurance
- Finance – Nonfinancial Manager

Financial Wellness Advocate | 2015 - 2018
Financial Health Dynamics - Distance

- Facilitate financial therapy and relationship dynamics programs with individuals and groups.
- Design, research and facilitate program development and metrics.
- Groups attending trainings range from 1 to 20+ people: individuals, couples and families.

Financial Psychology Specialist | 2015 - 2018
Kaleido Creative, Inc. - Distance

- Promoted to Strategist from Coordinator after 4 months
- Advise financial advisors on client experience development and service models
- Provide consult on practice management and marketing
- Work internally with the creative team to develop process management tools and processes
- Ghost-writing for advisors e-books and marketing pieces

Independent Consultant | 2014 - 2015
Self-Employed - San Diego, CA

- Facilitate unique training programs in the following areas: leadership, teamwork, and communication development.
- Designed, researched and facilitated customized training curriculum specific to client.

- Groups attending trainings range from 5 to 20+ people.

Instructor | 2014 - 2015
Skill School - San Diego, CA

- Created and delivered customized leadership program for adult-learners.
- Class has been taught to both large and small crowds, in person.

Director of Marketing | 2013 - 2014
Efficient Practice - San Diego, CA

- Designed and developed program content for a two-day workshop.
- Attendees were 150+ Certified Financial Planners and Small Business Owners.
- Content included marketing skills, technology trends and human resources.
- Devised and implemented marketing strategy, communications, and public relations, including workshops, press releases, presentations and workbooks.
- Advised small business clients on human resources and internal operations.
- On-boarded new software and consulting clients, including contract management, scheduling, billing and training.

Lead Generation/Human Resources | 2009 - 2013
Total Rebalance Expert - San Diego, CA

- Initiated, researched, designed and implemented a class in combination with Texas Tech University.
- Class content included the use of financial software for rebalancing using modern portfolio theory.
- Resulting in students gaining real-world experience before entering the workforce.
- Designed three, one-day-workshops for 50+ Certified Financial Planners.
- Workshops included continuing education credit classes and more general seminars over varying topics: marketing, compliance and technology.
- Programs were both in person and online.
- Designed and prepared numerous webinar presentations delivered to anywhere from 20 to 300 advisors at a time.
- Lead training with all staff members across all departments, as well as program implementation for three different Customer Relationship Management systems.
- Developed and facilitated the new client orientation and training program for 150+ clients, these training programs were online.

Journal Articles

<u>Accepted Manuscripts</u>

Mielitz, K. S., **Lurtz, M**., Clady, J., & Archuleta, K. (2018) *After Release: A Qualitative Investigation into the Financial Lives of Former Offenders. Corrections, 3(1), 56-71: Policy, Practice and Research*; Special Issue on Offender Reentry and Reintegration.

Mielitz, K. S., MacDonald, M., & **Lurtz, M.** (2019) Financial Literacy Education in a Work-Release Program for an Incarcerated Sample: Investigating Knowledge Gains. *Journal of Financial Counseling and Planning, 29(2).*

Mielitz, K. S., Clady, J., **Lurtz, M.,** & Archuleta, K. (2019) Barriers to Banking: A Mixed-Methods Investigation of Former Offenders' Banking Perceptions and Financial Knowledge. Journal of Consumer Affairs.

Ketterman, J., & Lurtz, M. (2019). Paying for healthcare or daycare? Flexible spending accounts can help! Funded by the Health and Literacy Initiative – University of Maryland Extension

Manuscripts Under Review

Tharp, D., Lurtz, M., Mielitz, K., Ammerman, D., & Kitces, M. (Under Review). Examining the gender pay gap among financial planning professionals: A blinder-oaxaca decomposition.

Lurtz, M., Tharp, D., Mielitz, K., Ammerman, D., & Kitces, M. (Under Review). Gender differences in marriage and divorce among high earning entrepreneurs: A decomposition analysis of financial planners.

Lurtz, M., Tharp, D., Mielitz, K., Ammerman, D., & Kitces, M. (Under Review). Exploring relationships between technology use and time spent in the financial planning process.

Lurtz, M., Kothakota, M., Heckman, S., & Archuleta, K. (Under Review). The effect of risk literacy and visual aids on portfolio choices among professional financial planners.

Manuscripts in Progress

Lurtz, M., Kothakota, M., Jorgensen, T., & Archuleta, K. (In Process). Perceptions of risk and risk tolerance: A mixed-methods investigation.

Lurtz, M., Kothakota, M., & MacDonald, M. (in process). *A Theory of Financial Planning*

Presentations and Posters

Lurtz, M., Kothakota, M., Magwegwe, F., Archuleta, K., & Jorgensen, T., & Adams, J. (February 2019). Do Financial Planners Really Assess Risk Tolerance? An Inquiry About Perceptions of Risk. Academic Research Colloquium. Arlington, VA.

Lurtz, M., Kothakota, M., & Heckman, S. (May 2018). Fuzzy-Trace Theory & Financial Risk Tolerance. American Council of Consumer Interests Annual Conference. Clearwater, FL.

Lurtz, M., Zepp, P., Magwegwe, F., Lawson, D., Archuleta, K (August 2017) Can Financial Wellness Change using a Solution Focused Brief Therapy Approach? Financial Therapy Association. San Diego, CA.

Lurtz, M., & Heckman, S. (April 2017) *Financial Gender Gaps*. American Council of Consumer Interests Annual Conference. Albuquerque, NM.

Mielitz, K. S., Clady, J., **Lurtz, M**., & Archuleta, K. (April 2017) *Barriers to Banking: A Mixed-Methods Investigation of Former Offenders' Banking Perceptions and Financial Knowledge*. American Council of Consumer Interests Annual Conference, Albuquerque, NM. – Paper in development

Mielitz, K. S., **Lurtz, M.**, Clady, J., & Archuleta, K. (March 2017) *After Release: A Qualitative Investigation into the Lives of Former Offenders.* Academy of Criminal Justice Sciences. Kansas City, MO. – Paper soon to be submitted

Lurtz, M., & Heckman, S. (February 2017). *Subjective well-being, cognitive ability, and the measurement of risk preferences*. CFP Board Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA.

Lurtz, M. (July 2015) *Financial literacy, research skills, equifinality and high school personal finance curriculum*. The Financial Therapy Association Annual Conference. Cabo, Mexico

Lurtz, M. (July 2015) *Financial behaviors with low-income enlisted and veterans*. The Financial Therapy Association Annual Conference. Cabo, Mexico

Book Chapters

Lurtz, M. & Heckman, S. (2018). Risk Literacy. In Dr. C. R. Chaffin Editor (Eds.). *CFP Board Center for Financial Planning Series: Financial Psychology* (pp. 155-165). Hoboken, NJ: John Wiley & Sons, Inc.

Horowitz, E., Klontz, B., & **Lurtz, M**. (2018). Money disorders and other problematic financial behaviors. In Dr. C. R. Chaffin Editor (Eds.). *CFP Board Center for Financial Planning Series: Financial Psychology* (pp. 271-285). Hoboken, NJ: John Wiley & Sons, Inc.

Ongoing Research Projects

Dissertation topic: Scarcity Theory and Financial Behavior.

Research project organizing a theory of financial planning

- Skilled Decision Theory
- Numeracy & Graphical representations

Research cluster investigating financial planning clients' beliefs about financial and portfolio risk

- Planned mixed-method and qualitative papers
- Fuzzy-trace theory

Research paper: Trans-theoretical model of change applied to savings: Who are the non-regular savers and how to change their behavior?

- Multiple rounds of the SCF
- Before and after 2008 crash implications

Research cluster: Students of CFP(R) Board Registered Programs career and job expectations.

- Mixed-methods

Research and Volunteer

- Financial Therapy Association – President Elect.
- Financial Psychology Institute (FPI): Working with Dr. Ted & Brad Klontz to develop workbooks, curriculum and power points for financial advisors and mental health professionals.
- Member of research cluster for financial behavioral changes in post-incarcerated individuals

- San Diego State University Guest Lecturer: Working with Dr. Tom Warshauer of SDSU's CFP program to provide information to their students about financial psychology and therapy
- Support The Enlisted Foundation (STEP): Working with low-income individuals and families to address budgeting issues, money believes, behaviors. Develop individualized programs and long-term metrics strategies to gauge program impact.
- Starting Your Financial Life, Clairemont High School – Academy of Business: Working with high school students, grades 9 through 12 developing 3 week curriculum for each grade level that focuses on research skills, budgeting, financial communication and individual and family financial values.
- Financial Advisor Collaboration: Joining forces with local financial planners, we are trying to understand how to best increase financial values communication and help to lower financial anxiety.

Curriculum and Presentation Development

- Introduction to Financial Communication and Client Interviewing – Financial Psychology Institute
- Introduction to the Psychology of Family Wealth – Financial Psychology Institute
- Financial Literacy, Research Skills, Equifinality and High School Personal Finance Curriculum
- Financial Flashpoints ™ Curriculum, Workbook and Presentation
- Money Scripts™ Curriculum, Workbook and Presentation
- Financial Health & Money Behaviors Curriculum, Workbook and Presentation
- Behavioral Finance Curriculum, Workbook and Presentation
- Communication & Relationship Building – CFP/CE
- Client/Planner Relationship – CFP/CE
- Financial Health Dynamics – Facilitating Healthy Communication about Money, presented to both large and small groups, San Diego, CA 2015.
- The Groundwork of Leadership, presented to both large and small groups through Skill School, an adult-learning program, San Diego, CA 2014.
- Virtual Team Management, presented to 15 to 20 people through a training and skills company in the San Diego area looking for new content, 2014.
- Gratitude Language at Work, presented to 15 to 20 people through a training and skills company in the San Diego area looking for new content, 2014.
- Social and Legal Context of Performance Evaluations, presented to 15 to 20 people through a training and skills company in the San Diego area looking for new content, 2014.
- Smarter Hiring Practices, presented to 15 to 20 people through a training and skills company in the San Diego area looking for new content, 2014.
- Corporate Social Responsibility and Learning Theory, presented to a group of six Naval Officers interested in how to use CSR as a platform for adult learning through action, 2014
- Marketing for RIAs, presented online to 20+ individual advisory firms, 2013
- Modern Portfolio Theory and TRX, presented online to 200+ advisors, 2013, 2012 and 2011

Webinar Ghost-writer

- The SCALE Series – A five part series, researched and written for RIAs that delivered over 4 hours of continuing education credit through the board of Certified Financial planners, attendance fluctuated from 25 to 75.
- ABCs of Profitable Portfolio Management, researched and written for RIAs, providing one hour of continuing education credit through the CFP board, attendance fluctuated.

Community Involvement & Professional Organizations

NAPFA | 2016 - Present
National Alliance of Personal Financial Advisors – San Diego, CA

FPA | 2016 - Present
Financial Planning Association – San Diego, CA

FTA | 2016 - Present
Financial Therapy Association – Currently President

Volunteer Yoga Teacher | 2013 - Present
Newport County Community Mental Health Center - Newport, RI

General Volunteer | 2013 - Present
National Alliance of Mental Illness - San Diego, CA

- Lead a webinar on yoga for mental illness that was posted on the San Diego chapter website. The webinar discussed recent research and prompted survivors of mental illness along with their family members to become more involved in yoga and exercise.

Awards and Certifications

Winner of the Professional Achievement Award – 2016

- This award recognizes faculty who continue to expand their horizons professional and academically both within and outside of University of Maryland University College

Travel Awards – PFP/Graduate School Award – 2017

- Provided to students for travel support, for selected presentation events

Financial Therapy Certification - 2017

Technical Skills

- **SAS**
  - NLSY – 97
  - SCF – Panel and yearly work
  - HRS
- **Software: Microsoft Word, PowerPoint, OneNote, Publisher**
- **GoToMeeting, WebEX and Skype**
- **Customer Relationship Manager**
  -Redtail
  -Zoho
  -Microsoft
  -Junxure
- **Accounting Software: QuickBooks, Excel**
  -QuickBooks – September 2010
  -Excel – November 2009