

**Billy J. Hensley, Ph.D.** is the Director of Education for the National Endowment for Financial Education® (NEFE®) where he oversees the grants, research department for the foundation. Hensley joined NEFE in 2010 and has since managed a national teacher professional development enterprise, the foundation's research funding, and several financial literacy initiatives that seek to increase the financial well-being of all Americans through the advancement of new perspectives, research, education, and trends in personal finance. Prior to joining NEFE, Hensley was a Research Fellow at the University of Cincinnati, and has held positions at KnowledgeWorks Foundation, Ohio College Access Network, Hiram College and Union College. His primary research interests are interpersonal growth and development, teacher professional development and assessment, the socio-cultural influences on behavioral choices, curriculum design, and the facilitation of social change through philanthropy. Hensley is the recipient of the Rising Star Alumni Award from Union College, where he earned a BS in Psychology and an MA in Education, received the Outstanding Doctoral Student of the Year Award in Educational Studies from the University of Cincinnati where he earned a PhD, and has published in several educational research journals.

The National Endowment for Financial Education® (NEFE®) is the leading private nonprofit 501(c)(3) national foundation dedicated to inspiring empowered financial decision making for individuals and families through every stage of life. Through increased understanding of personal financial issues, everyone can enjoy better, more secure and more satisfying lives. For more information about NEFE, go to [www.nefe.org](http://www.nefe.org)