Robin Henager Greene
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Assistant Professor of Economics and Finance, Whitworth University School of Business
Graduate Faculty, University of Alabama (3 yr appointment)

Education

PhD - 2014	**University of Georgia, Athens, GA**
	Financial Planning and Consumer Economics
	Research: Financial Literacy, Saving Behavior, and Student Loans
MBA	**Brenau University, Gainesville, GA**
BA	**Eastern Washington University, Cheney, WA**

Research and Presentations

Peer-Reviewed Journal Articles

Mauldin, T., **Henager, R**., Bowen, C. F., Cheang, M. (2016). Facilitators and barriers to savings behavior. *Journal of Financial Counseling and Planning, Vol. 27*, Issue 2, 231–251.

Henager, R. & Cude, B. J. (2016). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Counseling and Planning, Vol. 27,* Issue 1, 1–17.
2016 Journal Article Award winner for the Journal of Financial Counseling and Planning (JFCP) and the Association of Financial Counseling and Planning Education (AFCPE).

Henager, R., & Mauldin, T. (2015). Financial literacy: The relationship to savings in low- to moderate-income households. *Family and Consumer Sciences Research Journal, Vol. 44,* Issue 1, 73-87.

Kim, K. T., Wilmarth, M.J., & **Henager, R.** (2016). Debt profile of low-income households before and after the Great Recession. [revised and resubmitted to the special issue on the ethics of debt, *Journal of Financial Counseling and Planning*]

Book Chapters

Henager, R. (2016). Household Economics. In Bornstein, M. H. (Ed.), *The SAGE Encyclopedia of Lifespan Human Development*. Thousand Oaks, CA: Sage Publications, Inc. [pending publication, 2016]

Refereed Paper Presentations and Proceedings

Heo, W., Park, N., **Henager, R**. (2016). Are We Depressed because of Our Jobs? Depression and Coping among Finance Workers and non-Finance Workers. *Academy of Financial Services Annual Conference, Las Vegas, NV, Oct 2016.*

Heo, W., **Henager, R**., & Park, N. (2016) What do Financial Planning Associations Communicate to Consumers? Different Dialogue among Financial Planning Associations and News Articles. *Academy of Financial Services Annual Conference, Las Vegas, NV, Oct 2016.*

Henager, R., Wilmarth, M., & Mauldin, T. (2016). The relationship between student loan debt and financial wellness. *The American Council on Consumer Interests (ACCI) Annual Conference.*

Anong, S. T. & **Henager, R.** (2015). US state education efficiency in financial literacy outcomes. *The American Council on Consumer Interests (ACCI) Annual Conference.*

Mauldin, T. & **Henager, R.** (2015). Does the perceived burden of student loan debt affect saving behaviors. *ACCI Conf.*

Henager, R. & Anong, S. T. (2014). Financial literacy, financial education, and financial satisfaction. *The American Council on Consumer Interests Annual Conference.*

Nicolini, G., Cude, B. J., Chatterjee, S., & **Henager, R.** (2014). Measuring financial knowledge: The effectiveness of comprehensive vs. specific measures. *The American Council on Consumer Interests Annual Conference.*

Henager, R. & Mauldin, T. (2013). Financial literacy: The relationship to savings in low- to moderate-income households. *The American Council on Consumer Interests Annual Conference.*

Henager, R. & Cude, B. J. (2012). Financial goal setting: A study of college seniors. T*he 51st Annual Financial Literacy and Economic Education Conference.*

Henager, R. & Cude, B. J. (2012). A practical tool to measure financial literacy. *The American Council on Consumer Interests Annual Conference.*

Henager, R. & Cude, B. J. (2011). The effect of financial goal setting on college seniors. *The Financial Therapy Association Conference.*

Working Papers in Progress

Henager, R., & Wilmarth, M. (2016). The relationship between student loan debt and financial wellness.

Henager, R. & Anong, S. T. (2016). Financial Literacy and Multiple Exposures to Financial Education: High school, College, and/or the Workplace.

Heo, W., Park, N., **Henager, R**., & Park, H. (2016). Association between governmental assistance and lottery ticket purchasing in Georgia.

Heo, W, **Henager, R**., & Park N. What do Financial Planning Associations Communicate to Consumers? Different Dialogue among Financial Planning Associations and News Articles

Heo, W., Park, N., **& Henager, R**. Are We Depressed because of Our Jobs? Depression and Coping among Finance Workers and non-Finance Workers

Henager, R. & Anong, S. T. Financial education and financial decisions across states.

Mauldin, T. & **Henager, R**. Student loans and the impact on saving behavior.

Invited Presentations

Henager, R. & Cude, B. J. (2016). Presentation to the National Endowment for Financial Education (NEFE). Topic: Financial literacy and long- and short-term financial behavior in different age groups. ***2016 Journal Article Award winner for the Journal of Financial Counseling and Planning (JFCP) and the Association of Financial Counseling and Planning Education (AFCPE).***

Henager, R. (2016). Family Weekend Mini-College Session. Financial Wellness of College Students: Money Skills, Investments in Education, and Student Loan Debt

Henager-Greene, R. (2016). Microeconomics, Financial Literacy, and the Peer Financial Education Program at Whitworth, *Whitworth Honors Colloquium Parents Session.*

Greene, R. (2009). Budgeting and managing finances. *Gainesville Family Life Center, Mothers of Preschoolers.*

Greene, R. (2008). Reading the fine print on credit card agreements – the advantages and disadvantages to consumers. Guest on *MoneyLife* national radio program for Crown Financial Ministries.

Greene, R. (2008). Budgeting and managing finances. *Gainesville Family Life Center, Mothers of Preschoolers.*

Greene, R. (2007). Finances for families involved in the adoption process. *Orphan Care Summit Annual Meeting.*

Greene, R. (2005). Managing family finances. *First Presbyterian Church of Dublin, CA*.

Invited Articles

Henager, R. (2016). Pack a Plan. *Phi Kappa Phi Forum*, *Migration Issue*, November.

Henager, R. (2016). Worldly Wealth. *Phi Kappa Phi Forum*, *Earth Issue*,

Greene, R. (2007). Sudden wealth syndrome: What happens when people suddenly acquire wealth. *Money Matters Newsletter.*

Grants

$5,000, 2017, Spokane Teacher's Credit Union (STCU) grant to fund activities and outreach for Balance Your Bucs, a student-led, peer-educator program for personal finance.
$2,500, 2016, STCU grant to fund activities and outreach for Balance Your Bucs.
$2,500, 2015, STCU grant to fund activities and outreach for Balance Your Bucs.

Instructor of Record

- Whitworth University School of Business – **Financial Statement Analysis,** MB515, (MBA), Jan 2017; **Econometrics,** EC402, Spring 2015; Spring 2016; **Principles of Microeconomics**, EC210, 2 sections each term, Fall 2014; Spring 2015; Spring 2016; Fall 2016 **Intermediate Microeconomics**, EC320, Fall 2014, Fall 2015, Fall 2016; **Managerial Economics**, EC502 (MBA), Fall 2015; **Applied Economics**, OM356, Fall 2015; **Corporate Risk Management**, Spring 2016.
- Brenau University School of Business – **Global Economics**, BA787, Summer 2014; **Corporate Risk Management**, BA754,(MBA), Summer 2013; Spring 2014; Summer 2014; **Resource Management**, OL675; (Financial Statement Analysis for the Non-Financial Manager), Graduate course in Organizational Leadership program, Summer 2011; 2012; 2013; 2014; **Introduction to Statistics**, MS205, Math/Science department, 2 sections, Fall 2013.
- University of Georgia Consumer Economics - **Family Resource Management**, HACE 3000, Fall 2011; Fall 2012.

Guest lecturer for various courses in Consumer Economics and Financial Planning at the University of Georgia, Spring 2011 – Spring 2014

Teaching Assistant for various courses in Consumer Economics including Consumer Decision Making, Economic Status of American Households, Money Skills for Life, Financial Planning, and Family Economic Issues through the Life Course.

Awards and Leadership

Career Honors and Awards

2016 Outstanding Research Journal Article

2016 Journal Article Award Winner for the Journal of Financial Counseling and Planning (JFCP) and the Association of Financial Counseling and Planning Education (AFCPE).

- Core Value Award for Excellence, Crown Financial Ministries, 2005

- Buck Hunter Award from the Cost Reduction Committee, Lockheed, 1994
- Performance Incentive Program Award, Lockheed, 1992 & 1993
- Letter of Appreciation from DCAA (Defense Contract Audit Agency), 1992
- Outstanding Young Women of America Award, 1989

Graduate Honors and Awards:

- Certificate of Recognition, University of Georgia (UGA) Graduate School Teaching Portfolio Program, 2013
- Betty Lane Graduate Scholarship **-** Awarded by the College of Family and Consumer Sciences (FACS) UGA, 2013-2014 academic year
- Invited Member of the Future Faculty Program at UGA, 2012 – 2013 academic year
- 2013 K. Patricia Cross Future Leaders Award Nominee – Association of American Colleges and Universities (AACU), Fall 2012
- Eleonora M. Costa Graduate Scholarship recipient - Awarded by the College of FACS, UGA, 2012-2013 academic year
- Young Professional Scholarship – for American Council on Consumer Interests, 2012
- University of Georgia Outstanding Teaching Assistant Award, 2012
- University of Georgia Graduate School's Excellence in Teaching Award Nominee, 2012
- Mary E. Creswell Research Fund Recipient, Awarded by the College of FACS, UGA, 2012
- Marian Chesnut McCullers Scholarship recipient – Awarded by the College of FACS UGA, 2011-2012 academic year
- Evelyn Harris Academic Support Fund Recipient, Awarded by the College of FACS, UGA, 2011
- Honor Society of Phi Kappa Phi member, 2009

Undergraduate Honors and Awards

- Outstanding Student Award at Eastern Washington University (EWU), 1983
- National Dean's List each year at EWU
- Dean's Honor List each quarter at EWU

Professional Memberships

- American Council on Consumer Interests (ACCI)
- Association of Financial Counseling and Planning Education (AFCPE)
- Academy of Financial Services (AFS)
- Phi Kappa Phi

Professional Service

- Editorial Board Member for the Journal of Financial Counseling and Planning
- Chair of ACCI Conference Committee, 2017
- Member of the Graduate Faculty at the University of Alabama; Committee Member for Master's Degree student, College of Human Environmental Sciences, University of Alabama, Tuscaloosa, AL
- Second Supervisor and Committee Member At Large for PhD Candidate; Sustainable delivery methods for ('grass-roots') Oral Health Promotion (OHP) in children: a longitudinal study involving NGO and rural community groups in India. Factors associated with effective

dissemination of information for dental awareness and oral disease prevention in children of rural developing communities. School of Pharmacology Department of Health and Lifesciences, De Montfort University, Leicester, UK

- Contributing writer for Phi Kappa Phi Forum, 2016-2017
- Editor for *Consumer Interests Annual* (CIA), 2016
- Co-chair for ACCI Conference Committee, 2016
- Committee Member for 50th Anniversary Celebration at the Library of Congress for the *Journal of Consumer Affairs*
- Reviewer for peer-reviewed presentations at *American Council on Consumer interests (ACCI)* Conference 2013, 2014, 2015, 2016
- Reviewer for peer-reviewed *Journal of Financial Counseling and Planning* (JFCP), 2014, 2015
- Reviewer for peer-reviewed presentations at *Association of Financial Counseling and Planning Education* (AFCPE) Conference 2014
- Committee Member for ACCI's 2014 Marketing Conference Committee
- Conference committee member for American Council on Consumer Interests (ACCI), 2013-2014
- Director of Department Seminar, UGA Consumer Economics, 2011-2013
- Member of Search Committee for Department Head, Financial Planning, Housing and Consumer Economics, University of Georgia, 2012
- Treasurer for Gainesville Ballet Company Board of Directors, 2007-2008
- Member of Finance Committee of Chattahoochee Baptist Association, 2003 - 2007
- Chair of Arts in the Schools for Board of Directors for PTA at Enota Elementary, 2000-2002, Centennial Elementary, 2002 – 2006, and Gainesville Middle School, 2007
- Preschool Music Curriculum Coordinator for Lakewood, 1996 – 1999

Volunteer Teaching on Financial Literacy:

- Volunteer Budget Coach for Crown Financial Ministries, 1998 – 2010
- Seminar Instructor for Crown Financial Ministries, 2006
- Coordinator for Financial Literacy Program at Lakewood Baptist Church, 2000 – 2005
- City Team Leader for Gainesville's City Team – a financial literacy program, 2003 – 2004
- Junior Achievement Volunteer, 1994

Committee Leadership and Community Involvement At Whitworth

- Family Weekend Mini-College Session. Financial Wellness of College Students: Money Skills, Investments in Education, and Student Loan Debt
- Whitworth Honors Colloquium Parents Session. Microeconomics, Financial Literacy, and the Peer Financial Education Program at Whitworth.
- Faculty Representative and Member of Revenue Enhancement Task Force 2016-2017
- Member of Journal and Scholarship Review Committee 2016-2017
- Peer Financial Counseling and Education Program 2015-2017 (founder and faculty sponsor)
- Whitworth Institutional Research Committee Member (IRC) 2016-2017
- Whitworth School of Business Curriculum Committee Member 2015-2016
- Research Presentation at Faculty Scholarship Forum February 11, 2016
- Financial Wellness Week and the Financial Wellness Fair Feb 15-18, 2016 faculty organizer in conjunction with the Office of Financial Aid.

- Invited Speaker for Whitworth Honors Colloquium Parents Session Feb 27, 2016
- Facilitator for Whitworth Honors Colloquium Students Session Mar 12, 2016
- Community Building Day volunteer with Whitworth Business Club 2014
- Business Mock Interview volunteer interviewer 2015
- Finance Mock Interview volunteer interviewer 2014
- Invited Business Club speaker for two meetings 2014 - 2015

Employment History

Whitworth University 2014 – present
Assistant Professor of Economics and Finance, School of Business
Ranked Scholarly Academic (SA) for Economics and Finance per AACSB Standards

Brenau University 2011 – 2014
Adjunct Professor, Business School and Math/Science Department

University of Georgia 2010 – 2014
Graduate Assistant, Graduate Teaching Assistant, Department of Financial Planning, Housing, and Consumer Economics

Crown Financial Ministries (formerly Christian Financial Concepts) 1995 – 2010
Director, Global Strategic Research Department
Director, Financial Analysis Department

Lockheed Martin 1989 – 1995
Financial Analyst, Forward Pricing
Financial Analyst, Overhead Budgets and Control