

# About the Authors

## John E. Grable

Professor John Grable, CFP®, RFC holds the Vera Mowery McAninch Professor of Human Development and Family Studies professorship at Kansas State University. He received his undergraduate degree in economics and business from the University of Nevada, an MBA from Clarkson University, and a Ph.D. from Virginia Tech. He is the Certified Financial Planner™ Board of Standards Inc. and International Association of Registered Financial Consultants registered undergraduate and graduate program director at Kansas State University. Teams of undergraduate financial planning students mentored by Dr. Grable won the National Collegiate Financial Planning Championship in 2000, 2003, 2005, and 2006. Dr. Grable also serves as the Director of The Institute of Personal Financial Planning at K-State. Prior to entering the academic profession he worked as a pension/benefits administrator and later as a Registered Investment Advisor in an asset management firm. Dr. Grable served as the founding editor for the *Journal of Personal Finance*, a rigorous peer-reviewed research journal. His research interests include financial risk-tolerance assessment, financial planning help-seeking behavior, and financial wellness assessment. He has been the recipient of several research and publication awards and grants, and is active in promoting the link between research and financial planning practice where he has published more than 60 refereed papers. Dr. Grable has served on the Board of Directors of the International Association of Registered Financial Consultants (IARFC), as Treasurer and President-elect for the American Council on Consumer Interests (ACCI), and on the Research Advisory Council of the Take Charge America Institute (TCAI) for Consumer Education and Research at the University of Arizona. In 2004 he won the prestigious Cato Award for Distinguished Journalism in the Field of Financial Services, and in 2006 he was honored with the IARFC Founders Award. In 2007 Dr. Grable was awarded the Dawley-Scholer Award for Faculty Excellence in Student Development at K-State.

## Derek D. Klock

Mr. Klock is a graduate of the Family Financial Planning program at Virginia Tech. He also received an MBA from Virginia Tech. His experience includes providing brokerage services in a bank management environment and as an instructor of business studies in college and universities environments. He is the co-author of another National Underwriter financial planning book.

## Ruth H. Lytton

Ruth Lytton, Ph.D., RFC is Associate Professor of Financial Planning and the Director of the Certified Financial Planner™ Board of Standards, Inc. and the International Association of Registered Financial Consultants registered undergraduate programs at Virginia Tech. In addition to serving as program director, she provides student services (e.g., academic/career advising, internship supervision, and job placement) and teaches a variety of courses. Dr. Lytton has received various student association, university, and national professional association awards for her contributions as a teacher, researcher, and career/academic advisor, including the College of Human Resources Certificate of Teaching Excellence, the North American Colleges & Teachers of Agriculture (NACTA) Teaching Award of Merit, the College of Human Resources and Education Excellence in Undergraduate Student Advising Award, and the Virginia Tech Award for Excellence in Career Advising. Over 5,000 students have taken her introductory personal finance course. She is co-author of the student study guide, instructor's manual and other print

and Internet resources for multiple editions of a leading personal finance textbook. Dr. Lytton publishes and speaks to academic, professional, and consumer audiences. She is an academic member of the Financial Planning Association (FPA), the National Association of Personal Financial Advisors (NAPFA), and the International Association of Registered Financial Consultants (IARFC). She also serves as an Advisory Editor for the Social Science Research Network's (SSRN) *Journal in Behavioral & Experimental Finance* and as Editor of the *Journal of Personal Finance*. Honorary memberships include Phi Upsilon Omicron, Phi Sigma Society, Kappa Omicron Nu, Phi Kappa Phi, and Golden Key National Honor Society.