Kimberly Watkins, Ph.D.

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EDUCATION

Ph.D.	University of Georgia: Athens, Georgia College of Family and Consumer Sciences Department of Financial Planning, Housing, and Consumer Economics	2018
M.S.	University of Florida: Gainesville, Florida Warrington College of Business *Major in Business Management*	2007
B.S.	Florida A&M University: Tallahassee, Florida College of Arts and Sciences *Major in Political Science and Minor in Education*	2006

ACADEMIC AND PROFESSIONAL EXPERIENCE

Assistant Professor — Fall 2019
University of Alabama

Instructor and Graduate Teaching Assistant, University of Georgia — Fall 2017
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Co-Instructor and Graduate Teaching Assistant, University of Georgia — 2016-2017
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Graduate Research Assistant, University of Georgia — 2014-2016
Department of Financial Planning, Housing and Consumer Economics, Athens, GA

Human Resources Specialist — 2009-2013
Federal Energy Regulatory Commission, Washington, DC

ACADEMIC PUBLICATIONS

Watkins, K., Osinubi, A., White, Jr., K., Williams, T., Thomas, Jr., M. & Grable, J.E. (2018). A comparative study of an abbreviated and extended youth financial education program. *The Forum for Family and Consumer Issues*. *22*.

White, Jr., K., McCoy, M., & **Watkins, K.** (2018). Exploring the relationship between sustainability and personal finance practices. *The Forum for Family and Consumer Issues*. *22*.

Fulk, M., Grable, J. E., **Watkins, K.**, & Kruger, M. (2018). Who uses robo advisory services – and who does not? *Financial Services Review 27*(2), 173-188.

Fulk, M., **Watkins, K.,** Kruger, M., & Grable, J. E. (2018) Who changes their financial planner? *The Journal of Financial Planning. 31*(8), 48-56.

Muruthi, B. A**.**, **Watkins, K**., McCoy, M., Muruthi, J. R., & Kiprono, F. J. (2017). "I feel happy that I can be useful to others": Preliminary study of East African women and their remittance behavior. *Journal of Family and Economic Issues 38*(3), 315-326. doi: 10.1007/s10834-017-9533-8

Grable, J.E., & **Watkins, K.** (2016). Quantifying the value of collecting: Implications for financial advisers. *Journal of Family and Economic Issues*, *37*(4),639-648. doi:10.1007/s10834-015-9471-2

CONFERENCE PAPERS, POSTERS, AND PRESENTATIONS

Cude, B., Barrow, E. **& Watkins, K**. (2015, May). Pet Expenditures: An Unexplored Research Topic. Poster session presented at 2019 American Council of Consumer Interests Annual Conference, Arlington, VA.

Fulk, M., Park, N., **Watkins, K**., & White Jr., K. (2019, February). Confidence/Self-Efficacy in Financial Planner Education. Poster session presented at 2019 CFP Board Academic Research Colloquium, Arlington, VA.

Watkins, K., Thomas Jr., M, Williams, T., White Jr., K. & Grable, J. E. (2018, May) Will it Work?: Condensing a Traditional Financial Education Program from 6 Hours a Day to 1 Hour. Presentation at 2018 FERMA Conference, Clearwater, FL.

Fulk, M., **Watkins, K**., & Kruger, M. (2018, February). Who Is Using Robo-Advisory Services and Who Is Not? Poster session presented at 2018 CFP Board Academic Research Colloquium, Arlington, VA.

Watkins, K., & Thomas Jr., M. (2017, November). Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program. Presentation at 2017 AFCPE Symposium, San Diego, CA.

Watkins, K., Muruthi, B. A., White Jr., K., & Thomas Jr., M. (2017, November). Factors and Implications of Financial Socialization of Black Immigrant Women. Poster session presented at 2017 AFCPE Symposium, San Diego, CA.

Thomas Jr., M., **Watkins, K.**, Fulk, M., Muruthi, B. A., White Jr., K., & Grable, J. E. (2017, November). Gender Differences in the Financial Socialization of Adolescents: An Exploratory Qualitative Study of Parental Instruction. Poster session presented at 2017 AFCPE Symposium, San Diego, CA.

Kruger, M., Fulk, M., Grable, J. E., & **Watkins, K.** (2017, October). Who Fires Their Financial Planner? Presentation at 2017 AFS Annual Meeting, Nashville, TN.

Watkins, K., Kruger, M., Hubble, A., Goren, M. J., & Grable, J. E. (2017, February). Does Financial Education Impact the Perceived Financial Confidence of College Students? Poster session presented at 2017 CFP Board Academic Research Colloquium, Arlington, VA.

Muruthi, B. A., **Watkins, K**., McCoy, M., & Muruthi, J. R., (2016, November).Transnationalism and Family Resource Allocation for East African Immigrant Women. Poster session presented at 2016 AFCPE Symposium, Louisville, KY.

Watkins, K., & Grable, J. E. (2015, May). Financial Knowledge as a Mediator Between Racial/Ethnic Background and Financial Satisfaction. Poster session presented at 2015 American Council of Consumer Interests Annual Conference, Clearwater, FL.

Thomas Jr., M, **Watkins, K**., & Grable, J. E. (2015, May) A Father's Impact on Their Children's Trust, Risk Tolerance, and Consumer Choices. Poster session presented at 2015 American Council of Consumer Interests Annual Conference, Clearwater, FL.

MANUSCRIPTS UNDER REVIEW AND IN PREPARATION

Watkins, K., Osinubi, A., White Jr., K., Williams, T., Thomas Jr., M., & Grable, J. E (2019). *A comparative study of an abbreviated and extended youth financial education program.* Manuscript submitted for publication.

White Jr., K**, Watkins, K.**, & McCoy, M. (2019). *Exploring the relationship between sustainability between personal finance practices*. Manuscript submitted for publication.

Muruthi, B. A., **Watkins, K**., McCoy, M., Chevalier, M., White Jr., K., & Thomas Jr., M. (2019). *Financial socialization of black immigrant women living in the US: A transnational perspective*. Manuscript submitted for publication.

Watkins, K., Thomas Jr., M, Parks, J. M., White Jr., K., & Grable, J. E. *Father presence and discounting behavior.* Manuscript in preparation.

HONORS, AWARDS, AND SCHOLARSHIPS

Outstanding Teaching Assistant Award — Spring 2018

Office of Instruction
University of Georgia

Travel Award- $900 Fall 2017
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Future Faculty Fellows Program- $600 2017-Present
Center for Teaching and Learning, University of Georgia
Competitive University Teaching Fellowship Program

Endsley-Peifer Student Researcher Award- $1,500 Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Dr. Betty Lane Graduate Scholarship- $1,200 Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Travel Award- $1,000 Spring 2016
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Graduate Assistantship Award- $81,724 2016-Present
Financial Planning, Housing and Consumer Economics, University of Georgia
Competitive Award

Travel Award- $500 Spring 2015
College of Family and Consumer Sciences, University of Georgia
Competitive Award

Graduate Assistantship Award- $54,109 2014-2016
Graduate School, University of Georgia
Competitive Award

TEACHING EXPERIENCE

Instructor Fall 2017

FHCE 3250, Survey of Financial Planning

Evaluation: 4.72/5.00

Class Enrollment: 50

Course Description: Overview of the financial planning process for individuals and families. Topics include external planning considerations, financial planning statements, cash flow management, time value of money, and planning with respect to education, insurance, investments, tax, retirement, and estate transfers. Students gain an understanding of how the financial planning process can benefit families and individuals.
Teaching Responsibilities: As the instructor of record, I was responsible for lesson planning, creating materials, facilitating and assessing learning, and responding to students' requests. I assisted students with understanding fundamental concepts about financial planning such as time value of money, regulatory requirements, and understanding the role of a financial planner in the planner-client relationship. Weekly quizzes and case studies were given to check for student learning.

Teaching Assistant Summer 2017

FHCE 3250E, Survey of Financial Planning (Online Course)

Course Description: Overview of the financial planning process for individuals and families for online students. Topics include external planning considerations, financial planning statements, cash flow management, time value of money, and planning with respect to education, insurance, investments, tax, retirement, and estate transfers. Students gain an understanding of how the financial planning process can benefit families and individuals.
Teaching Responsibilities: As a teaching assistant, I was primarily responsible for grading student projects, developing quiz questions, and tracking online discussion posts. I was also responsible for providing sample work for the personal finance project, and I responded to students' requests and questions.

Co-Instructor

FHCE 4900, Seminar in Financial Planning Spring 2017

Evaluation: 4.35/5.00

Class Enrollment: 20

Course Description: This course was designed to introduce students to special topics related to personal financial planning. Throughout the semester, students learned and applied their knowledge to a given case study which incorporated a variety of financial planning topics. Also, students worked on assignments designed to expand their professional development. These assignments were created to help students demonstrate their value to future employers.
Teaching Responsibilities: As a co-instructor, I shared the responsibilities for lesson planning, creating materials, facilitating and assessing learning, and responding to students' requests. This course was a seminar, so I led students in our weekly topic discussions. I also provided in-class assistance to students to work on components of their case study or in-class assignments.

Teaching Assistant

FHCE 3200, Introduction to Personal Finance Spring 2018 and 2016-2017

Course Description: This course puts financial literacy theory into practice for students. Students are provided concrete, practical financial advice. In this course, students write their own financial plan, populated with best practices in domains ranging from cash flow management to savings, investing, risk management, and estate planning. Students are encouraged to focus on improving their quality of life by modifying their financial behavior.
Teaching Responsibilities: As a teaching assistant, I was primarily responsible for grading student projects and weekly write-ups and keeping attendance for over 600 students. I was also responsible for providing sample work for the personal finance project, and I responded to students' requests and questions.

INVITED PRESENTATIONS AND LECTURES

Panelist, TA Orientation Q&A Session — Summer 2018
Teaching and Lab Assistants' Orientation, University of Georgia

Presenter, Making a TAship Your Own — Spring 2018
Spring Teaching Symposium, University of Georgia

Guest Contributor — Fall 2017
Nothing Funny About Money Radio Show, WUGA

Presenter, Getting Students to Talk — Summer 2017
Teaching and Lab Assistants' Orientation, University of Georgia

Guest Contributor — Summer 2017
Nothing Funny About Money Radio Show, WUGA

Guest Lecturer — Fall 2016
FHCE 3200, Introduction to Personal Finance

ACADEMIC SERVICES

Junior Editorial Board — Fall 2019-Present
Journal of Consumer Affairs

Reviewer, Journal Paper — Summer 2019
Contemporary Family Therapy

Committee Member, TA Handbook Revision Committee — Spring 2018
Center for Teaching and Learning, University of Georgia

Reviewer, Journal Paper — Spring 2017
Journal of Adolescence

Reviewer, FHCE 3100 Family Resource Management Project Spring 2016
College of Family and Consumer Sciences, University of Georgia

COMMUNITY SERVICE AND OUTREACH

4-H Senior Camp Day Coordinator and Facilitator Summer 2017 and 2018
Come See What You Can Be In FHCE
Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

Money Dawgs Camp Coordinator and Facilitator 2016- 2018
Department of Financial Planning, Housing and Consumer Economics, University of Georgia

Volunteer Facilitator, Poverty Simulation Fall 2016
Department of Financial Planning, Housing and Consumer Economics, University of Georgia

Financial Services Provider Spring 2016
Aspire Clinic, University of Georgia

GRANTS

SEC Travel Grant $1,400 Summer 2019
Submission: Expanding Pedagogical and Diversity and Inclusion Practices in the Financial Planning Profession with the University of Georgia

AFCPE Mary O'Neill Mini-Grant Team Recipient $2,500 Fall 2016
Submission: Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program

PROFESSIONAL ASSOCIATIONS

American Association of Family and Consumer Sciences
American Council on Consumer Interests
Association for Financial Counselors Planners and Educators
Financial Planning Association
Financial Therapy Association
National Center for Faculty Development and Diversity

CERTIFICATES & RELATED PROFESSIONAL TRAINING

Creating Effective Learning Communities, CIRTL Workshop October 2018
Teaching with Our Signatures: Cultivating Disciplinary Habits of Mind April 2018

To Participation Grade or Not?	March 2018
One Size Fits Most: An Introduction to Universal Design for Learning	March 2018
Safe Space Training	March 2018
Teaching Inclusively, CIRTL Workshop	December 2017
Improving Student Performance in Your Class: The Surprising Benefits of Open Educational Resources	November 2017
Trans-Affirming Practices in Education and the Helping Professions	July 2017
Georgia Mandatory Reporter Training, Certificate	July 2017
Georgia Watch Identity Theft and Scams Training, Certificate	April 2016