

E. THOMAS GARMAN

www.PersonalFinanceFoundation.org

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CAREER SUMMARY

A renowned author, advisor and academic, Garman is a Fellow and Distinguished Professor Emeritus of Virginia Tech University, where he directed the National Institute for Personal Finance Employee Education. Author of over 30 books and 200 academic research articles, he directed award-winning research that links the financial fortunes of corporations with the financial health of their employees. This has had a convincing impact on employers because decreasing employee financial distress and improving personal financial well-being creates better workers. He is president of the Personal Finance Employee Education Foundation.

PROFESSIONAL ACCOMPLISHMENTS

Advisor

- Member of several boards of directors
- Member of advisory boards for 11 corporations and federal government agencies
- Arbitrated complaints about securities transactions and national advertising
- Mediated legal conflicts on boards of directors
- Advised United States Senator Charles H. Percy and the Nixon White House

Leadership

- President of three professional associations
- Visiting professor at 13 universities in four countries
- Founded a national institute at a university to research employee financial education
- Institutionalized responsible financial management education program in a developing country
- Supported Department of Defense requirements for personal finance education for the armed forces

Author and Researcher

- Authored the best-selling college textbooks in personal finance and consumer economics
- Written 30+ books and 200+ research articles; most cited author in field
- Directed seven national award-winning graduate student research studies
- Created body of research on employee personal financial well-being and job outcomes

BOARDS OF DIRECTORS

- InCharge Education Foundation, 2 years
- American National Standards Institute, Washington, DC, 3 years
- Association for Financial Counseling and Planning Education, Ohio, 8 years
- American Council on Consumer Interests, Missouri, 8 years
- Consumer Education and Information Association of Virginia, 5 years
- Consumer Credit Counseling Service of Western Virginia, Virginia, 3 years

ADVISORY BOARDS

- Board of Governors of the Federal Reserve System, Washington, DC, 3 years
- National Advertising Review Board, New York, 4 years
- United States Food and Drug Administration, Washington, DC, 3 years
- Clara Abbott Foundation, Chicago, 2 years
- National Foundation for Credit Counseling, Washington, DC, 3 years
- Conoco, Houston, 4 years
- Bell Atlantic, Virginia, 11 years
- Accredited Financial Counselor Certification Program, Ohio, 1 year
- International Board of Standards and Practices for Certified Financial Planners, Denver, 1 year
- America Saves—Consumer Federation of America, Washington, DC, 5 years
- ERISA Fiduciary Guild, Oregon, 3 years

PROFESSIONAL ASSOCIATION LEADERSHIP

Association for Financial Counseling and Planning Education, President, 3 years
Consumer Education and Information Association of Virginia, President, 2 years
American Council on Consumer Interests, President, 1 year

CONSULTING

Heartland Institute of Financial Education, MyFinancialAdvice.com, Profit Sharing/401(k) Council of America, *Consumer Reports*, AT&T, Morningstar, U.S. Navy, U.S. Department of Defense, White House Special Assistant to the President for Consumer Affairs, ERISA Fiduciary Guild, Manulife Financial (Canada), University of Guelph (Canada), University of Helsinki (Finland), and Money Solutions Pty Limited (Australia).

SPEAKING

Over 100 presentations at professional and trade meetings, including The Conference Board, International Society of Certified Employee Benefits Specialists, International Society for Retirement Planning, Society for Human Resource Management, Profit Sharing/401(k) Council of America, WorldatWork, World Research Group, U.S. Navy Senior Leadership Seminar, and Association of Superannuation Funds of Australia

AWARDS

Distinguished Fellow, Association for Financial Counseling and Planning Education
Distinguished Fellow, American Council on Consumer Interests
Pace Award, National Foundation for Credit Counseling
Stewart E. Lee Consumer Education Award, American Council on Consumer Interests
Excellence in Journalism Award, Association for Financial Counseling and Planning Education
University Outstanding Professor, Interfraternity and Pan Hellenic Council

ILLUSTRATIVE MEDIA CITATIONS

NBC Nightly News, National Public Radio, Investment News, Reader's Digest, Ticker, Bankrate.com, U.S. News & World Report, Employee Benefit News, Wall Street Journal, Employee Relations Today, The Washington Post, HR Today, Los Angeles Times, Employment Relations Today, The Chicago Tribune, HR Magazine, Baltimore Sun, USA Today, New York Times

BOOKS

Personal Finance, Delivering Financial Literacy Education to Adults, Personal Finance Handbook, The Mathematics of Personal Financial Planning, Consumer Economic Issues in America, Rip-offs and Frauds, Regulation and Consumer Protection: Politics, Bureaucracy and Economics

PROFESSIONAL EXPERIENCE

PERSONAL FINANCE EMPLOYEE EDUCATION FOUNDATION, Summerfield, FL, 2006+
President of 501(c)3 non-profit scientific foundation
INCHARGE INSTITUTE OF AMERICA, Orlando, FL, 2000-2002
Distinguished Scholar for a national non-profit credit counseling company
VIRGINIA TECH UNIVERSITY, Blacksburg, VA, 1975-2000
Professor and Fellow in Center for Organizational and Technological Advancement
SAHEL REGIONAL FINANCIAL MANAGEMENT PROJECT, Banjul, The Gambia, 1983-1985
Chief of Party and Director of USAID/USDA economic development effort in West Africa
NORTHERN ILLINOIS UNIVERSITY, DeKalb, IL, 1969-1975
Associate Professor of business education and director of consumer economics program
UNITED STATES SENATE, Washington, DC, 1974
Consumer affairs advisor to United States Senator Charles H. Percy (R-IL)

EDUCATION

Doctor's degree in Economic Education, Texas Tech University
Master's degree in Business Administration, University of Denver
Bachelor's degree in Business Administration, University of Denver