

Authorized Users of the Personal Financial Wellness (PFW) Scale

<p>Among those who are approved users of the PFW scale are financial program providers, financial planners, employers, researchers, government agencies, universities, schools, consultants, extension professionals, foundations, military, non-profits, employee benefits, and various businesses involved in mortgages, life insurance, legal services, credit unions, community counseling, and health promotion. The PFW is used in 5 foreign countries. Some users have received permission to place the PFW scale questions on their websites.</p>				
Location	Name of Organization and Program Name(s)	Contact Person	Organization Contact Information	Use of Measure
Arizona	Azmyth Financial LLC	Todd S. Smith, CFP	President 13835 N. Tatum Blvd, Ste.9-422 Phoenix AZ 85032 Tel: 602-485-3896 www.azmythfinancial.com	Assess individual coaching sessions; needs assessment; monitoring employee groups; quantify ROI
Arkansas	University of Arkansas	William Bailey, Ph. D.	Professor 118 HOEC Building Fayetteville, AR 72701 Tele: 479-575-2058 wbailey@uark.edu www.uark.edu/depts/hesweb/	Research with university faculty & staff and then with general population. Use data collected as a tool for individuals seeking financial counseling & lanning education.
Australia	Debt Free Mastery	Ted O'Shannessy	Managing Director PO Box 4192 Lake Haven, NSW 2263 Australia Tel: 61 2 43940311 info@debtfreemastery.com.au www.debtfreemastery.com.au	For use by consultants and franchises with their employer clients. Consulting and marketing the Transforming Debt into Wealth program to the workplace in Australia.
Australia	Money Solutions Pty. Ltd.	Virginia Dowd	CEO Money Solutions Pty. Ltd. Level 6, 50 Carrington St. GPO Box 3956 Sydney NSW 2001 Australia Tel: 02-9086 6366 Fax: 02-9086 6355 info@moneysolutions.com.au www.moneysolutions.com.au	Use with new and exisiting clients

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California	CLC Incorporated	Brad Barron	President & CEO 4170 Douglas Blvd Granite Bay, CA 95746 Tel: 800-541-9701 Fax: 916-789-7601 bbarron@clchomeoffice.com www.mysecureadvantage.com	Provides financial coaching to members of Employee Assistance Programs
California	Financial Finesse	Liz Davidson	CEO 111 N Sepulveda Boulevard Suite 305 Manhattan Beach, CA 90266 Tele: 866-733-2677 Fax: 310-379-6260 liz.davidson@financialfinesse.com	
California	Intuit	Susan Harman	Sr Product Manager 6220 Grenwich Drive San Diego, CA 92122 Tel: 858-525-9255 susan_harman@intuit.com www.intuit.com	Place on the loading page for Lowe's employees on the Educated Investor Website
California	San Francisco University	Brie Pfisterer	Student 2400 Ivy Dr #6 Oakland, CA 94606 Tel: 510-316-7103 bcp@sfsu.edu	Research project for his master's thesis.
California	ValueOptions	Sandy Werner	Vice president 10805 Holder Street, Suite 300 Cypress, CA 90630 Tel:800-228-1286 sandy.werner@valueoptions.com www.valueoptions.com	Pilot program to access financial wellness.
Canada	Investors Group Financial Services	Bailee Chambers	Business Development Coordinator 440 Nursey Hill Drive Victoria, BC Canada V9B OE2 Tel: 250-474-5942 baileechambers@shaw.ca	Survey employees to determine need and then use to encourage the employer to offer programs in house.

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Colorado	Heartland Institute of Financial Education	Alan Gappinger	CEO Heartland Institute of Financial Education 2851 South Parker Road, Suite 1100 Aurora, CO 80014 Tel: 888-517-7115 or 303-597-0197 Fax: 303-369-3900 www.HeartlandFinancialEducation.com agapp@hife-usa.org	Workplace financial education program evaluation
Colorado	TwoMedicine Health and Financial Fitness Bozeman, Montana 80014	Kyle C. Hanson	Director of Marketing & Communication TwoMedicine Health and Financial Fitness 3008 Gaylord Street Denver, CO 80205 Tel: 406-582-9000 Fax: 720-941-6884 khanson@twomedicinemontana.com www.twomedicinemontana.com	Collect data from all clients in conjunction with Mayo Behavior Risk Assessment questions
Delaware	Financial Prosperity, Inc	Harvey Jones	Partner Financial Prosperity, Inc. 105 Gambel Court Bear, DE 19701 Tel/Fax: 215-880-4749 hjjones100@aol.com	Collect data from employees to measure results and later share results.
District of Columbia	Federal Reserve Board	Daniel R. Gorin	Senior Community Affairs Analyst Division of Consumer and Community Affairs, Federal Reserve Board of Governors, 20th and C Streets, NW, MS 801, Washington, DC 20551 202-452-3774 daniel.r.gorin@frb.gov http://www.federalreserve.gov	Research project
Florida	Escambia Financial Stability Coalition-of United Way of Escambia	Susan Senkarik	Director of Community Impact 1301 W Government St Pensacola, FL 32501 Tel/Fax: 850-434-3157 susan@unitedwayescambia.org www.unitedwayescambia.org	Financial stability workshops & programs with area businesses

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Florida	InCharge Education Foundation	Al Duarte	President & Chief Executive Officer 2121 Park Center Drive Orlando, FL 32835 Tele: 407-905-8870 Fax: 407-532-5661 aduarte@incharge.org www.inchargefoundation.org	Use in research questionnaires
Florida	Personal Finance Employee Education Foundation	Dr. E Thomas Garman	President 9402 SE 174th Loop Summerfield, FL 34491 Tele/Fax: 352-347-1345 ethomasgarman@yahoo.com www.personalfinancefoundation.org	Board of Directors
Florida	University of Florida	Michael Gutter	Assistant Professor of Family Financial Management 3002C McCarty Hall D, PO Box 110310 Gainesville, FL 32611 Tel: 352-392-1778 ext 228 Fax: 352-392-8196 msgutter@ufl.edu www.fycs.ifas.ufl.edu	Surveying Students for need
Georgia	GSI Commerce	Michael Lavoie	HR Manager 3003 Scarlett Street, Suite 25 Brunswick, GA 31520 Tele: 912-267-5025 lavoiem@gsicommerce.com www.gsicommerce.com	Evaluation of employees & need for financial education. Justifying & ROI for implementing training program.
Georgia	University of Georgia	Joseph Goetz	Asst. Professor of Family Financial Planning, Dept. of Housing & Consumer Economics 262 Dawson Hall Athens, GA 30602 goetz@uga.edu	Use in a research project
Georgia	University of Georgia	Robert Nielsen, Ph.D. Ted Futris, Ph.D.	Assistant Professors Dept. Housing and Consumer Economics 205 Consumer Research Center House C Athens, GA 30602 Tel: 706-542-8885 rnielsen@uga.edu tfutris@uga.edu	Online survey of couple's financial practices

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Illinois	Precision Information, LLC	Joe Saari	CEO 203 N. Wabash, Suite 1602 Chicago, IL 60601 Tel: 312-407-0151 Fax: 775-796-1015 joesaari@educatedinvestor.com	Use on the Educated Investor website for use in the Lowe's and Virtual University projects
Illinois	Northern Illinois University	Jamie Richter	Graduate Student 10 S 592 Book Rd Naperville, IL 60564 Tel: 630-579-4997 Z098573@students.niu.edu	Conduct research
India	Finerva Financial Solutions Pvt. Ltd. "Financial Wisdom 4 Indians"	Pradeep Yuvaraj	President - Finerva House #176-C, 2nd Street Gandhipuram, Coimbatore - 641 012 - TN -INDIA Tel: +91-422-6505344 Cell: +91-98433-79872 www.Finerva.com	Use in a research project of clients
Indiana	My First Home	Mike Aloia	Director of Sales & Marketing 8401 Virginia Street Merrillville, IN 46410 Tel: 888-755-7828 Cell: 219-765-8116 Fax: 888-757-7828 maloia@newstatemtg.com	Education of first time- home buyers
Indiana	Purdue University Extension-Marion County	Rebecca Haynes-Bordas, AFC	Agent 6640 Intech Blvd, Suite 120 Indianapolis, IN 46278 Tel: 317-275-9254 Fax: 317-275-9309 haynesar@purdue.edu www.ces.purdue.edu/marion	Assess productivity benefits to local employers who ask for & receive education for their employees
Kansas	Cerebral Palsy Research Foundation	Robert Hull	Vice President for Research 5111 East 21st Street Wichita, KS 57208-1202 Tel: 316-652-1551 Cell: 316-304-9008 bobh@cprf.org www.cprf.org	Financial services and financial education to individuals with disabilities

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Kansas	Community Development Financial Resources, Inc	Angie Franklin	Executive Director PO Box 20953 Wichita, KS 67208 Tele: 316-768-4353 afranklin@cdfrr.org www.cdfrr.org	Assess individuals to determine need in the area of financial education. Use as financial measurement tool.
Kentucky	University of Kentucky	Dr. Ray Forgue	Associate Professor 2391 Tuscon Blvd Lexington, KY 40503 Tel: 859-257-7756 rforgue@uky.edu	General survey
Louisiana	EDSA Group	Bill Pomeroy, CFP	President One Oak Square 8280 YMCA Plaza Drive, #4 Baton Rouge, LA 70810 Tel: 225-291-0343 Fax: 225-291-0419 Bpomeroy@theedsagroup.com www.theedsagroup.com	To assess the link between health care and financial wellness; to measure progress and the need for financial education.
Louisiana	Louisiana State University	Fran Lawrence, PhD	Editor, Financial Counseling & Planning Gerald Cire & Lena Grand Williams Alumni Professor School of Human Ecology Baton Rouge, LA 70803 Tel: 225-578-1726 Fax: 225-578-2697 flawrence@lsu.edu www.fccs.huec.lsu.edu	Data collection for help with a grant that relates to how individuals adapt & cope with new situations they face due to hurricanes Katrina & Rita
Malaysia	Universiti of Putra Malaysia	Jariah Masud, PhD	Professor Universiti of Putra Malaysia Dept. of Resource Management & Consumer Studies Faculty of Human Ecology 43400 UPM Serdang Selangor Darul Ehsan Malaysia jariah@putra.upm.edu.my	Financial literacy research

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Maryland	Choice Finance Corporation	John Hodges	Director of Client Relations 6001 Montrose Road, Suite 704 Rockville, MD 20852 Tel: 301-881-8900 x107 JohnHodges@ChoiceFinance.net www.choicefinance.net/john-hodges.htm	Employee education program
Maryland	Johns Hopkins Medical Institutions	Kira Evans	Senior Research Assistant 2024 E Monument Street, Suite 2-624 Baltimore, MD 21287 Tel: 443-955-8736 kevans@jhsph.edu	Questionnaire for kidney disease patients.
Maryland	University of Maryland Cooperative Extension	Jinhee Kim, PhD	Associate Professor 1204 Marie Mount Hall College Park, MD 20742-7515 Tel/Fax: 301-405-3500 jinkim@wam.umd.edu	Use with extension agents' clients.
Massachusetts	Money Management International	Mel Stiller	SVP 8 Winter Street, Suite 700 Boston, MA 02108 Tele: 617-960-8101 Fax: 614-960-1492 Mel.Stiller@MoneyManagement.org www.MoneyManagement.org	Surveys with clients
Michigan	Reach Consulting	Mark Millis	President 3101 Kissing Rock Lane Lowell, MI 49331 Tel: 616-897-7424 mark.millis@sbcglobal.net	A tool to share with HR Managers and for presentation at workshops for employees
Michigan	Cygnnet Financial Freedom House	Ted Lakkides, CFP	President 4139 West Walton Boulevard, Suite D Waterford, MI 48329 tedl@financialfreedomhouse.com www.financialfreedom.com	Employer groups in Michigan in conjunction with the Michigan Council on Economic Education

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Minnesota	University of Minnesota Extension Service and Family Social Science Dept. & Minnesota Extension Service's Latino Financial Literacy Program	Patricia Olson, Ph.D.	Director Minnesota Extension Service's Latino Financial Literacy Program 290 McNeal Hall - 1985 Buford Ave St. Paul, MN 55108 Tel: 612-624-1786 Fax: 612-625-4227 pdolson@umn.edu extension.umn.edu MoneyEveryDay/index.html	Collect data from participants in Latino financial literacy project
Mississippi	Community Counseling Services	Jody H. Holland	President P.O. Box 1188 Starkville, MS 39759 Tel: 662-323-9261 Fax: 601-906-1935 Jholland@nctv.com	To use as a pre-test and post-test to determine effectiveness of financial literacy program
Missouri	LFE Institute, Inc.	Alice Whinnery	President 1736 E Sunshine , Suite 312 Springfield, MO 65804 Tele: 888-872-4611 Fax: 417-889-3714 awhinnery@lfeinstitute.com www.lfeinstitute.com	Pre and post surveys
Missouri	University of Missouri Extension	Cynthia Crawford, PhD	County Program Director 353 S. Lafayette Marshall, MO 65340 Tel: 660-886-6908 Fax: 660-886-6327 crawfordc@missouri.edu	Financial counseling for individuals and families, pre-post evaluation - financial education classes
Montana	Laurel Public Schools	Roger Heimbigner	Business Manager 410 Colorado Ave Laurel, MT 59044 Tel/Fax: 406-628-3356 rbinger@laurel.k12.mt.us www.laurel.k12.mt.us/	Serving financial wellness of faculty and staff.
Montana	TwoMedicine Health and Financial Fitness	Earl Hanson	President PO Box 3505 Bozeman, MT 59772-3505 Tel/Fax: 406-582-9000 ehanson@twomedicinehealth.com www.twomedicinehealth.com	Collecting data from employees along with Mayo Clinic behavioral health risk assessment measure.

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New Jersey	Rutgers University	Dr Barbara O'Neill	Professor Cook College Office Bldg 55 Dudley Road New Brunswick, NJ 08901 Tele: 732-932-9155, ext 250 oneill@aesop.rutgers.edu	Board of Directors
New Mexico	Susan C. Little & Associates P.A.	Lori O'Rourke	Manager 4501 Indian School Road, Suite 101 Albuquerque, NM 87110 Tel: 505-254-7767 Fax: 505-254-4722 Lori-O@littlepa.com	To use in conjunction with assessment of productivity benefits for employees one year following monthly financial training
New Zealand	Who Stole My Money	Shane Zahn	Technical Manager Bob Tindall Building Gate 5, Oaklands Road Massey University Albany, Auckland Tel/Fax: +64 274 755 223 shane@whostolemymoney.com	Use the PFW scale with employees to help them gauge how they are progressing as they become more financial literate.
North Carolina	Wells Fargo Home Mortgage	Jason Landrum	Marketing Director MAC M5563-011 5606 Carnegie Blvd. Charlotte, NC 28209 Tel: 704-571-4162 Cell: 704-264-5087 Fax: 866-876-9935	To include on benefit site that focuses on employee health and financial well-being/fitness.
Ohio	Chiron Company	Jerry Browning	President, Owner PO Box 6472 Columbus, Ohio 43206 Tel/Fax: 614-443-2424 jbrowning@chironcompany.net www.chironcompany.net	Help individuals build awareness of their financial perspectives and then provide financial coaching. As a consultant to businesses, help create awareness of need of financial education.
Ohio	Clare J. Fazackerley, CPA	Clare Fazackerley, CPA	President 3284 North Bend Road, Suite 106 Cincinnati, OH 45239 Tel: 513-481-1829 Fax: 513-481-6444 c.fazackerley@fuge.net www.cfazackerley.com	To assist with money worries and refer for financial education, raise questions about specific issues to discuss/advise

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Ohio	Western & Southern Financial Group	Rick Krawczeski	Vice President of Financial Planning 400 Broadway Cincinnati, OH 45202-3341 Tele: 513-362-2224 rick.krawczeski@wslife.com wslife.com	Educational. In addition to be used for employee financial wellness.
Oklahoma	Cynthia Campbell	Tinker Federal Credit Union	Financial Education Program Mgr PO Box 45750 Tinker AFB, OK 73145-0750 Tel: 405-319-2185 Fax: 405-443-2787 campbellc@tinkerfcu.org www.tinkerfcu.org	Hand-out to HR directors at a workshop where they will learn the link between workplace performance and financial stress.
Oklahoma	TruNorth LifePlanning	Kevin Shahan	President 7035 E 99th Pl Tulsa, OK 74133 Tel & Fax: 918-633-3611 kevin@tnlifeplanning.com www.tnlifeplanning.com	To survey employees, share results with employees and compare with employer records.
Pennsylvania	Woodbury Financial Services, Inc.	Peter Mullen, ChFC	Financial Planner 27 Worthington Drive West Grove, PA 19390 Tel: 610-869-4696 Cell: 610-299-8899 ax: 610-869-5658 psmullen@petermullen.com www.woodburyfinancialservices.com	Financial education
Pennsylvania	Pennsylvania Office of Financial Education	Becky MacDicken	Financial Education Specialist Pennsylvania Office of Financial Education 17 North 2nd Street, Suite 1300 Harrisburg, Pennsylvania 17101 Tel: 717-783-2498 Fax: 717-214-0808 bmacdicken@state.pa.us www.banking.state.pa.us www.moneysbestfriend.com	Collecting data from all state of Pennsylvania employees

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South Africa	Sasol Secunda Shared Services	Nadia Van Niekerk	Department Manager Sasol Secunda Shared Services Private Bag x1000 Secunda 2302 South Africa Tel/Fax: +27 (0) 17 610 2393 nadia.vanniekerk@sasol.com www.sasol.com	Used to assess the financial stress levels of specific department employees.
South Carolina	U.S. Army	Rober Risner	Financial Readiness Program Manager USAG-Ansbach Storck Barracks Illesheim CMR 416, Box 1 APO,AE 09140 Tel: 467-4555/4764 Fax: 467-4813 Robert.Risner@US.Army.Mil	Determine the financial education needs of military families
South Carolina	Lander University U.S. Army Financial Literacy Academy	James E. Benton	Ass't Proffesor of Accounting & Law 116 Portsmouth Road Greenwood, SC 29649 Tel: 864-388-8302 Fax: 864-388-8020 jbenton@lander.edu	Financial Basic Training Workshop for Army Reserves; use in Personal Finance class at Lander University financial literacy workshops
South Dakota	South Dakota State University	Kathryn Morrison	Instructor of Consumer Affairs 5849 W King Arthur Dr Sioux Falls, SD 57106 605-695-2395 kathryn.morrison@sdstate.edu	Used as a survey instrument for measuring financial well-being of adults, specifically Generation X (age 25-44)
Tennessee	Dave Ramsey's Financial Peace University	Paul Boyd	Vice President 1749 Mallory Lane, Suite 100 Brentwood, TN 37027 Tele: 888-227-3223, ext 105 paulb@daveramsey.com www.daveramsey.com	Measure financial wellness before and after financial seminars
Tennessee	University of Tennesse at Knoxville	Dena Wise, PhD	Associate Professor Family & Consumer Sciences Dept 218 Morgan Hall Knoxville, TN 37996 865-974-8198 dkwise@utk.edu	Research project

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Texas	H.D. Vest Financial Services	Cindy Scott	Manager, Premium Financial Planning Support 6333 N. State Hwy 161, 4th Fl Irving, TX 75038 Tel: 972-870-6195 Fax: 972-870-6128 cindyscott@hdvest.com www.myhdvest.com/cindyscott	Financial education course for team members
Texas	Integrated Benefit Solutions	Don Atherton	650 N Sam Houston Pkwy. E., Ste 400 Houston, TX 77060 Tel: 713-706-3600 Fax: 281-866-9750 Don.atherton@ibslinks.com	Use with clients
Texas	Texas Society of CPA's	Jerry Love	Immediate Past Chairman Davis, Kinard & Co., P.C. 400 Pine St, Suite 600 Abilene, TX 79601 Tele: 823-672-4000, ext 215 Fax: 325-672-7049 jlove@dkcpa.com www.dkcpa.com	Use with clients
Texas	The Foundation for Financial Literacy	Mary Beth Woehler	Executive Director The Institute for Financial Literacy University of Houston-Downtown College of Business 1801 Allen Parkway Houston, Texas 77019 Tel: 713-652-0654 Tel: 713-594-2001 Fax: 713-655-1655 bwoehler@ffltx.org www.ffltx.org	Collecting data online from any visitor to Foundation website as well as employees of participating employers
Texas	Texas Women's University	Amy Collier Lillian Chenoweth, PhD	Dept of Family Sciences Texas Women's University 2505 Pinto Drive Denton, TX 76210 AmyHouser@mail.twu.edu lchenoweth@twu.edu	To use in a research study of objective and subjective measures of financial distress/financial well-being.
Texas	Texas A&M University	Nancy Granovsky, CFP, CFCS	Regents Fellow Professor 1111 Research Parkway, Suite 126 College Station, TX 77843-2251 Tel: 979-845-3850 Fax: 979-845-6496 n-granovsky@tamu.edu	Wi\$e Up Financial Planning for Generations X and Y Women (face-to-face workshop series)

Authorized Users of the Personal Financial Wellness (PFW) Scale

Texas	Texas Tech University	Tim S. Griesdorn	PhD Student 6007 76th Street Lubbock, TX 79424 Tel: 806-698-9282 tgriesdorn@yahoo.com	Doctorial dissertation research and workplace financial education evaluation.
Texas	Watson Training & Development	Tom Watson, PhD	President 911 NW Loop 281, Suite 211-31 Longview, TX 75604 Tel: 903-758-0855 Fax: 903-297-6921 tom@watson-Training.com www.thepayraiseprofessor.com	Measure financial wellness before and after financial success seminars
Texas	YWCA of Metropolitan Dallas	Susan Smithson	4144 N Central Expressway, # 580 Dallas, TX 75204 ssmithson@ywcadallas.org Tel: 214-584-2304 Fax: 214-826-4548	Track changes, progress of financial condition of individuals and families served through YWCA Financial Education courses.
Utah	CharteredCourse, LLC	Ronnie Daniel	National Sales Director 1840 N State Street Provo, Utah 84603 Tel: 801-377-5400 ronnie.daniel@gochartercourse.com www.gochartercourse.com	Incorporate into their website to help potential clients understand need for services. Incorporate into marketing material and utilize in client training courses.
Utah	The Financial Wellness Group	Ken Redding	President 545 West 500 South, Suite 180 Bountiful, UT 84010 Tel: 801-296-9509 Fax: 801-296-6300 kredding@themoneyplanner.com www.thefinancialwellnessgroup.com	Employee financial wellness training. Use the scale as a pre-post assessment to measure employee's improvement in financial wellness.
Virginia	USN/FFSC NAS Oceana	Dean Brassington	Financial Educator 1820 East Ocean View Ave Norfolk, VA 23503-2503 Tel: 757-583-4564 brassdolphin@earthlink.net www.ffscnorva.navy.mil	Hampton Roads FE Roundtable Research project. USN/CFS training proposed research pilot project

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Washington	Money Metrics, LLC	Robert Pessemier	President 4260 190th Ave SE Issaquah, WA 98027 Tel: 425-373-4025 Cell: 425-260-4786 Fax: 206-338-2793 bob@money-metrics.com www.top5mistakes.com	Financial education
Washington	North Thurston Public Schools	Larry Weber	Information Technology Director 6620 Carpenter Rd SE Lacey, WA 98503 Tel: 360-412-4516 Fax: 360-412-4518 lweber@nthurston.k12.wa.us www.nthurston.k12.wa.us/	Survey public school employees
West Africa	University of the Gambia	Bukhari Sillah, PhD	Head of Department Economics & Management Sciences University of the Gambia Kanifing, PO Box 3530 Serrekunda The Gambia, West Africa Tel: 220-437-5522/220-774-0606 Fax: 220-439-5064 bsillah73@yahoo.com	Collect data from national government employees, assess financial progress, and report projected ROI
Wisconsin	Financial Information & Service Center	Alan Prah	Education Manager 921 Midway Road Menasha, WI 54952 Tel: 920-968-6332 aprah@fisc-cccs.org www.fisc-ccs.org	Financial counseling and education (pre-test/post-test)