Richard Stebbins

Curriculum vitae

August 2023

University of Alabama
Family Financial Planning and Counseling 316E Adams Hall, Box 870158
Tuscaloosa, AL 35487

EDUCATION

2019 **Ph.D., Personal Financial Planning**
Kansas State University, Manhattan, KS
Dissertation: An empirical analysis of informal human capital investments in adolescence as a predictor of life outcomes.
(Co-Chairs: Kristy Archuleta, Ph.D. & Stuart Heckman, Ph.D.)

2005 **J.D., Doctorate of Jurisprudence**
Texas Tech University School of Law, Lubbock, TX

2005 **M.S., Personal Financial Planning**
Texas Tech University, Lubbock, TX

2002 **B.S., Psychology**
West Texas A&M University, Canyon, TX

PROFESSIONAL CERTIFICATIONS

2013 – Chartered Retirement Planning Counselor (CRPC®)
2012 – Certified Financial Planner (CFP®)

ACADEMIC POSITIONS

2019 – **Assistant Professor**
Family Financial Planning and Counseling
University of Alabama, Tuscaloosa, AL

2017 – 2018 **Instructor**
Family Financial Planning and Counseling
University of Alabama, Tuscaloosa, AL

2010 – 2014 **Associate Professor,** College for Financial Planning
Greenwood Village, CO

Adjunct Faculty
2016 – 2017 Texas A&M University – College Station
2015 – 2017 Johnson & Wales University

2009 – 2015 Texas A&M University-Commerce

RESEARCH

Journal Articles:

8. Lim, H., **Stebbins, R**., & Sholin, T. (Forthcoming). "Do it myself" or "Do it for me"?: Focusing on behavioral and needs aspects of investment decision among retirement plan participants. *Applied Economics Letters*

7. **Stebbins, R**., Kim, K.T., & Seay, M. (2022). Use of financial planner and financial well-being: Evidence from the National Financial Well-Being Survey. *Financial Services Review,* 30(3), 191-204.

6. Fan, L., **Stebbins, R.,** & Kim, K.T. (2021). Skint: Retirement? Financial Hardship and Retirement Planning Behaviors. *Journal of Family and Economic Issues*, 43(2), 354-367.

5. Kim, K.T. & **Stebbins, R**. (2021). Everybody dies: financial education and basic estate planning. *Journal of Financial Counseling and Planning,* 32(3), 402-416.

4. Archuleta, K., Stueve, C., **Stebbins, R**., Kemnitz, R., Chaffin, C., Williams, K., Poplaski, S., Sages, R., Tibbetts, R., Burr, E. (2019). Exploring perceptions of graduates' experiences that impact CFP® certification: a multi-case inquiry. *Journal of Financial Counseling and Planning,* 30(2), 323-334.

3. Palmer, L., Bhargava, V., Chatterjee, S., **Stebbins, R**. (2018) Supportive and mitigating factors associated with financial resiliency and distress. *Financial Planning Review*, 1(3-4), 1023

2. Palmer, Lance., Bhargava, Vibha., **Stebbins, R**., Chatterjee, S. (2016). Net worth parity post-bankruptcy: Policy considerations for investments in human capital. *Business and Bankruptcy Law Journal,* 3, 125-147.

1. **Stebbins, R.** (2012). Jacob's ladder to a higher quality of life: special needs financial planning for practitioners and caregivers*, Estate Planning and Community Property Law Journal*, 4, 305-320.

Potential Publications:

Stebbins, R., Fan, Lu., & Kim, K.T.. *Undesired Short-Term Financial Behaviors and COVID-19 Stimulus Payment Usage.*

Stebbins, R., Kim, K.T., Fan, L. *Investor literacy and market trust: is ignorance bliss?*

Stebbins, R., Millican, J., & Kim, K.T. *Crypto Comes to Wall Street: Who's Buying?*

Stebbins, R., Kim, K.T. *I think I can, I think I can: Financial self-efficacy and financial behavior.*

ACADEMIC CONFERENCES

Paper Presentations:

Stebbins, R., Fan, Lu., & Kim, K.T. (2023, May). *Undesired Short-Term Financial Behaviors and COVID-19 Stimulus Payment Usage.* American Council on Consumer Interests (ACCI) Annual Conference, Las Vegas, NV.

Stebbins, R., Millican, J., & Kim, K.T. (2022, May). *Crypto Comes to Wall Street: Who's Buying?* American Council on Consumer Interests (ACCI) Annual Conference, Clearwater Beach, FL.

Stebbins, R., Kim, K.T. (2021, November). *I think I can, I think I can: Financial self-efficacy and desired financial behavior.* CFP Board 2021 Academic Research Colloquium, Washington, D.C.

Stebbins, R., Kim, K.T. (2020, November). *I think I can, I think I can: Linking Financial self-efficacy and financial behavior.* Association for Financial Counseling and Planning Education (AFCPE®) Research and Training Symposium, New Orleans, LA.

Stebbins, R., Kim, K.T. (2020, November). *Exploring the association between financial self-efficacy and desired financial behavior.* Association for Financial Counseling and Planning Education (AFCPE®) Research and Training Symposium, New Orleans, LA.

Stebbins, R., Kim, K.T. (2020, May). *Everybody dies: Implications for financial education and estate planning.* American Council on Consumer Interests (ACCI) Annual Conference, Arlington, VA. (**National Financial Capability Survey Research Award**).

Lim, H., **Stebbins, R**., Sholin, T. (2020, May). *Factors related with the decision to self-direct retirement investments.* American Council on Consumer Interests (ACCI) Annual Conference, Arlington, VA. (**Certified Financial Planner (CFP®) Board Financial Planning Paper Award**).

Stebbins, R., Kim, K.T., Shin, S. (2019, June). *Financial advice, financial well-being, and financial education.* Financial Planning Association (FPA) Retreat. La Jolla, CA.

Stebbins, R., Robb, C. (2016, June). *The Impact of Confidence and Knowledge on Financial Attitudes.* Ewha – KSU Colloquium. Ewha Women's University, Seoul, South Korea.

Robb, C., **Stebbins, R.,** and Zimmerman, L. (2015, May). *Relationship of Objective and Subjective Knowledge with College Student Financial Behaviors.* American Council on Consumer Interests (ACCI) Annual Conference, Clearwater Beach, FL. (**National Endowment for Financial Education Best Paper Award**).

Aruchuleta, K., Sages, R., and Chaffin, C. (2014, April). *Perceptions of CFP Board Registered Programs Regarding Experiences that Impact CFP® Certification Completion.* Registered Program Conference, Washington, D.C. (Research Cluster contributor)**.**

Scott, J., Lauderdale, M., and **Stebbins, R**. (2010, May). *Progressing Towards Empowering Caregivers with Special Needs Planning Resources*. American Council on Consumer Interests (ACCI) Annual Conference, Atlanta, GA.

Stebbins, R. & Lemoine, C. (2009, October). *Insurance Agents and the Fiduciary Standard.* The Academy of Financial Services (AFS) Conference, Anaheim, CA.

Lauderdale, M. & **Stebbins, R**. (2009, October). *Special Needs Planning: Assessing Community Awareness.* The Academy of Financial Services (AFS) Conference, Anaheim, CA.

Scott, J., Lauderdale, M., **Stebbins, R**. and Bagley, M. (2009, January). *Progressing Towards Empowering Caregivers with Special Needs Planning Resources*. Society of Financial Services Professionals (FSP) Conference, Phoenix, AZ.

Poster Presentations:

Jezak, K & **Stebbins R**. (2023, January). *Phantom Debt: Analyzing the Targets and Victims,* American Council on Consumer Interests. (as Faculty mentor, FINRA undergraduate poster competition, **awarded 2nd place**).

Stebbins, R., Kim, K.T. *I think I can, I think I can: Financial self-efficacy and desired financial behavior,* CFP Board Colloquium, Arlington, Virginia. 2021.

Stebbins, R., Kim, K.T., Shin, Su. *Source of Financial Advice and Financial Well-Being: Evidence from the National Financial Well-Being Survey,* CFP Board Colloquium, Arlington, Virginia. 2019.

Stebbins, R. *Making Cents Out of Early Investments in Human Capital: An Empirical Analysis,* The Academy of Financial Services Conference, Nashville, Tennessee. 2017.

Stebbins, R. *Determinants of Extreme Negative Net Worth*, 9th Annual Graduate Student Research Competition, Lubbock, Texas. 2010. (**awarded 2nd place**).

RESEARCH AWARDS

2023	Financial Industry Regulatory Authority (FINRA) undergraduate poster competition (as faculty advisor), 2nd Place
2020	National Financial Capability Survey (NFCS) Research Award
2020	Certified Financial Planner (CFP®) Board Financial Planning Paper Award
2015	National Endowment for Financial Education (NEFE) Best Paper Award
2010	Annual Graduate Student Research Competition 2nd Place Award

TEACHING EXPERIENCE

* Denotes courses I created and/or revised.

University of Alabama

Undergraduate and Graduate

2018-2023	**Personal Investment Planning and Management***		
	On Campus	Fall	2018 – 2023
	Online	Spring	2021
	Techniques of Counseling in Consumer Sciences*		
	On Campus	Fall	2018 – 2023
	Online	Spring	2021 – 2023
2019-2023	**Personal Estate Planning**		
	On Campus		Spring
2019-2021	**Personal Retirement Planning and Employee Benefits**		
	On Campus		Fall

Undergraduate

2018-2023	**Time Value of Money & Financial Calculations***	
	Online	
2019	**Quantitative Methods of Finance**	
	On Campus (Guest lectured for half semester)	Spring

Teaching Specialties:

- Financial planning software (eMoney and Money Guide Pro)
- CFP® Exam reviews
- Course creation

Texas A&M University – College Station (online)

Undergraduate

2016-2017	**Personal Retirement Planning and Employee Benefits**		
	Online	Spring	2016
	Online	Summer	2017

Johnson and Wales University (online)

Graduate

2015-2017 Courses included:
Corporate Finance
Corporate Accounting
Personal Estate Planning*
Personal Retirement Planning and Employee Benefits*
Personal Financial Planning Capstone*

College for Financial Planning

Certificate and Graduate
2010-2014 **Personal Retirement Planning and Employee Benefits***
2011-2013 **Certified Financial Planner (CFP®) Exam Reviews***

Texas A&M University-Commerce (online)
Certificate
2009-2015 **Personal Estate Planning*** (*Rolling admission*)

Texas Tech University
Undergraduate
2008-2009 **Personal Estate Planning Lab**

On Campus	Summer	2008
On Campus	Fall	2008
On Campus	Spring	2009

As Graduate Teaching Assistant:
Texas Tech University
2007-2010

Personal Finance: Professional and Personal Applications
(Lead Instructor: Vickie Hampton)

Online	Fall	2009
Online	Spring	2010

Financial Planning and the Law for Settlement Planners*
(Lead Instructor: Joe Tombs)

Online (Rolling admission)	2007 – 2008	
On Campus	Summer	2007
On Campus	Fall	2007
On Campus	Spring	2008

Personal and Family Finance
(Lead Instructors: Sandra Huston and Jacob Sybrowski)

On Campus	Spring	2007

Invited Presentations:
New York University
2023 *Building a Financial Planning Program*

University of Alabama
2022 **HomeFirst**
Credit
2022 **Student Government Association**
Financial Literacy
2019 **Honors College**
Personal Finance

University of Denver
2013 **Resource Center for Separating and Divorcing Families**

Divorce Financial Planning

Texas Tech University

2009 **Personal Estate Planning**
Estate and Gift Taxation

2009 **Program Development and Evaluation**
Needs Assessment

2008 & 2009 **Principles of Financial Planning for Professionals**
Time Value of Money

2008 & 2009 **Principles of Insurance**
Business Law

INSTITUTIONAL & PROFESSIONAL SERVICE

University of Alabama

2021 – Assessment Committee
2020 – Graduate Admissions Committee
2019 –2023 Financial Planning Association student organization (Faculty advisor)
2019 – CFP® Exam Review Scholarship Committee Chair
2019 & 2020 Faculty Search Committee
2019 TD Ameritrade – mentored and accompanied undergraduate students
2018 Guest Speaker – Planned Giving Advisory Council

Ad-hoc Journal Reviewer

2023 – *Journal of Consumer Affairs*
2022 – *Journal of Family & Economic Issues*

American Council on Consumer Interests (ACCI)

2023 – Conference Planning Committee (70th anniversary)
2023 – Chair Student Scholarship Committee
2020 – Awards Committee
2019 – Conference submission reviewer

Association for Financial Counseling & Planning Education (AFCPE)

2019-2020 Research to Practice Taskforce

University of California-Berkeley Massive Online Open Enrollment (MOOC)

2014-2015 Script and Video Reviewer (for Terrence Odean)
Content Creator (retirement planning videos)

Higher Learning Commission (HLC)

2012-2014 Peer Reviewer

College for Financial Planning

2013-2014 Faculty Senate President
2011-2014 Ethical Conduct Committee
2012-2013 Faculty Senate Vice President

2012-2013 Institutional Effectiveness Committee

University of Denver: Resource Center for Separating and Divorcing Families
2013-2016 Advisory Committee
2012-2013 Steering Committee

OTHER PUBLICATIONS

2022 **Stebbins, R**. (Ed.). (2022). *The Time Value of Money*. The University of Alabama.

2021 Kim, K.T. & **Stebbins, R**. (2021). What We Leave Behind: Financial Education and Estate Planning *Insights: Financial Capability,* FINRA Investor Education Foundation. https://www.finrafoundation.org/sites/finrafoundation/files/what-we-leave-behind-financial-education-and-estate-planning_0.pdf

2012-2014 **Chartered Retirement Planning Counselor (CRPC®) Text** Greenwood Village, CO: College for Financial Planning.

The Retirement Planning Process & Meeting Multiple Financial Objectives.
Sources of Retirement Income.
Personal Savings: Investing for Retirement.
Employer Sponsored Plans.
Individual Deferred Compensation.
Planning for Incapacity, Disability, & Long-Term Care.
When to Retire.
Retirement Plan Distributions.
2012-2017 *Retirement Cash Flow Considerations.* (with Danko, B. 2013-2017)

2011-2014 **Retirement Planning and Employee Benefits Text** Greenwood Village, CO: College for Financial Planning.
Planning for Retirement & Social Security.
Fundamentals of Defined Benefit Plans.
Fundamentals of Defined Contribution Plans.
Fundamentals of 401(k) Plan.
Traditional, Roth, & SIMPLE IRAs.
403(b) Plans & Other Plan Issues.
Retirement Plan Distributions and Plan Selection.
Deferred Compensation and Stock Plans.
Employee Group Benefits.

MEDIA OUTREACH

2018, May WBRC News:
UA Financial Planner Offers Advice on Getting Around Rising Gas Prices

Marketwatch, The Wall Street Journal:

2013, March	*Factors to Consider Before Retiring Overseas*
2012, December	*Face Retirement a Fun Tool but No Savings Panacea*
2012, May	*Ford Retirees Face Buyout Dilemma*
2009, July	Fox 34 News: *Money Matters: Estate Planning*

PROFESSIONAL EXPERIENCE

2010-2013	Consulting Forensic Economist
2006-2007	Briaud Financial Planning
2000-2005	Operations Technician – Texas Tech School of Health Sciences