

Chronological Resume

Michael E. Staten, PhD

Bart Cardon Associate Dean for Career and Academic Services
College of Agriculture and Life Sciences, University of Arizona

Distinguishing Attributes

- Experienced leader able to frame, communicate and implement a strategic vision as well as manage a complex organization with multiple functional areas and deliverables
- Accomplished academic center director with demonstrated success in fundraising as well as recruiting and leading external advisory boards
- Subject-matter expert in economics and consumer finance with ability to translate complex research into practical implications for external partners and develop evidence-based financial education programs
- Excellent written and verbal communication skills with extensive presentation experience before academic, industry and professional audiences

Community Service Highlights, Regional and National

- Board of Directors (currently Chairman) for the national Jump\$tart Coalition for Personal Financial Literacy, 2011 – present
- Consumer Advisory Council, Experian, Inc., 2010 – present
- Board of Directors, Arizona Council for Economic Education, 2015- present
- Advisory Council, National Foundation for Credit Counseling, 2002- 2016
- Visiting Scholar, Payment Cards Center, Federal Reserve Bank of Philadelphia, 2009 – 2013
- Board of Directors, American Financial Services Association Education Foundation 1996- 2011.
- Board of Directors, Purdue Federal Credit Union 1992-1997 (Treasurer, 1993-94; Vice-Chairman, 1994-95, Chairman, 1995-97)

Education: Ph.D. Purdue University, Economics, 1980; M.S., Purdue University, Economics, 1978; B.S., University of Texas at Arlington, Economics, Highest Honors, 1976

Career Progression

2013 – present, Academic Administration, University of Arizona

2015 - present, Bart Cardon Associate Dean for Career and Academic Services, College of Agriculture and Life Sciences (CALs)

- Manage the Office of Career and Academic Services for the college, with 25 full-time employees and annual operating budget of \$6.1 million
- Responsible for oversight of all academic programs for 3,600 students in the college (graduate plus undergraduate), across 18 undergraduate degrees in 10 academic departments and more than 40 graduate degree programs and certificates

- Functional areas reporting directly to me include academic program review and outcomes assessment; college-wide student recruiting, advising and retention programs; experiential learning opportunities (transcriptable) under the UA 100% Engagement program; the college Career Center and career-skill development
- Allocate graduate student Teaching Assistant and Research Assistant funding totaling more than \$2.4 million per year across 10 academic departments, plus an additional \$1.2 million of scholarship funds
- Member (one of five), Dean's Executive Council, tasked with making budgetary and hiring decisions in support of the college strategic plan, 2015 – current

Highlighted accomplishments:

- Obtained Board of Regents approval for four new undergraduate degrees (BS Food Safety, BS Animal and Biomedical Industries, BS Personal and Family Financial Planning, BS in Food Systems) and one new graduate degree (MS Animal and Biomedical Industries) in 2017-2018.
- Reorganized student recruiting function and hired the first Director of Branding and Marketing for the college to oversee a broad enrollment management program (2016)
- Developed and received Provost approval for a CALS Career Center Student Program Fee implemented in 2016 (generates \$350,000 net revenue per year to the Career Center)

2013-2015, Assistant Dean for Careers, Commerce and Industry (.65 FTE while also serving as Director, Take Charge America Institute)

- Led an external industry-awareness and fundraising campaign in support of the Norton School of Family and Consumer Science's proposal to launch a personal financial planning degree program, yielding pledge commitments in excess of \$240,000. (2015)
- Chaired the CALS subcommittee on Career Competencies which drafted "career skill" competencies (communication, critical thinking and leadership/collaborative work) to be infused across all CALS undergraduate degree programs. (2014-15)
- Created plan for new CALS Career Center including scope of activities, functional areas, budget, staff needs and timeline for full implementation. Launched in 2014.
- Chair, Graduate Program External Academic Review Committee, University of Wisconsin, School of Human Ecology, (2014)

2008 – 2016, Academic Center Director and Faculty Member, University of Arizona

2008 – 2016, Take Charge America Endowed Chair and Director, Take Charge America Institute, Norton School of Family and Consumer Sciences

Highlighted Accomplishments:

- Managed 4 – 8 FTE employees and an annual Institute budget ranging from \$500,000 - \$800,000
- Fundraising: \$4,470,000 of federal and foundation grants to fund research and outreach programs

- Financial Education Outreach Programs:
 - *Take Charge Today* (www.takechargetoday.arizona.edu): beginning in 2008, this award-winning curriculum was significantly expanded and later rebranded (2013) to achieve national reach and recognition. In 2016, *Take Charge Today* had an authorized user base of 48,000 teachers reaching an estimated 750,000+ high-school and middle-school students with free, activity-based financial education lessons.
 - *Consumer Jungle* (www.consumerjungle.org): In 2010 the Institute partnered with the Young Adult Consumer Education Trust to build and launch a youth-oriented website that provides tips and resources to help young adults navigate through financial decisions and avoid falling victim to fraud. During the 2015-16 academic year, the *Consumer Jungle* site had 52,000 visitors and 182,000 page-views.
 - *Moneyteach* (www.moneyteach.org): In a partnership with the National Endowment for Financial Education (NEFE) beginning in 2014, we created a national online resource center for personal finance educators, hosted at the University of Arizona. *Moneyteach* provides curriculum resources for middle and high school educators, giving new teachers a trusted place to start when building their courses.
- Other Personal Finance Curriculum Development:
 - Consultant, Doorways to Dreams Fund (D2D), Ramp-it-Up College Financing Mobile App project, U.S. Treasury Financial Innovation grant, 2014 - 2016
 - Council for Economic Education, member, Writing Committee tasked with creating national Standards in Personal Finance, 2011-2012
 - U.S. Treasury Task Force to Develop Core Competencies for Financial Literacy, appointed member, 2009
- Publications (sole or co-authored)
 - Refereed journal articles: (5)
 - Books: (1)
 - Other published articles and reports: (10)
- Testimony at U.S. House, Senate and Federal Commission Hearings: (2)
- Scholarly papers presented or discussed at academic conferences: (16)
- Presentations and speeches at industry association meetings, regulatory and education conferences: (39)
- Course Creation: I created two new courses: *Retail Financial Services* (3-credit Jr/Sr undergraduate elective for Retailing major) and *Behavioral Foundations for Consumer Financial Decisions* (Graduate)
- Other Administrative Leadership Experience
 - Chair, Search Committee for Director of the Terry J. Lundgren Center for Retailing, Norton School of Family and Consumer Sciences, Univ. of Arizona, 2011
 - Chair, Search Committee for PetSmart Endowed Chair, Norton School of Family and Consumer Sciences, University of Arizona, 2009
 - Norton School of Family and Consumer Sciences, Strategic Advisory Team (one of six members), 2008 – 2013

1990– 2007, Director, University-based Public Policy Research Centers

1990-1997, Director, Credit Research Center, Krannert Graduate School of Management, Purdue University, West Lafayette, Indiana

1997-2006, Distinguished Professor and Executive Director, Credit Research Center, McDonough School of Business, Georgetown University, Washington, DC

2006-2007, Research Professor and Director, Financial Services Research Program, George Washington University School of Business, Washington, DC

Highlighted Accomplishments:

- At each of three universities I led research centers focused on stimulating public policy research to inform discussion regarding the functioning of consumer and mortgage credit markets. I was directly responsible for designing center projects, managing project teams made up of both in-house research staff and external faculty researchers, and co-authoring reports and academic journal articles.
- Managed annual operating budgets ranging from \$400,000 - \$600,000, professional and administrative staffs of 3-5 people, plus graduate student research assistants.
- Fundraising: Raised over \$8 million in external funding (corporate and foundation gifts and grants) to support center research activities
- External Partner Development: Recruited and managed external advisory boards of 30-40 members, including representatives from major national financial services firms (SVP level or higher), trade associations, regulators, and academic researchers from universities across the country.
- Testified numerous times on consumer finance issues before committees of the U.S. Congress and various state legislatures, and presented to federal regulatory agencies and policy think-tanks. During this period, I also handled many inquiries from the print and broadcast news media, both on and off camera, and made more than 100 presentations at professional (non-academic) conferences, seminars and related events.
- Relocation of Credit Research Center: Negotiated amicable relocation of Credit Research Center from Purdue University to Georgetown University in 1997, while retaining full support and membership of 40-member external advisory board and associated funding. Hired new staff in Washington, DC
- Organized and hosted two major research conferences in Washington, DC, 150 – 200 attendees
 - 1999, *The Impact of Public Policy on Consumer Credit*. Co-edited proceedings published as *The Impact of Public Policy on Consumer Credit*, by Kluwer Academic Press in 2002.
 - 2002, *Subprime Lending Symposium*, Ten conference papers appeared in two successive special issues of the *Journal of Real Estate Finance and Economics* (2004 and 2005).
- Organized and moderated five one-day policy seminars hosted in Washington, DC, hosting 50-150 attendees including regulators, industry executives, consumer advocates and legislative staff (2004 – 2007)
- Publications (single or co-authored)
 - Refereed journal articles: (17)
 - Books: (3)

- Other published articles and reports: (15)
- Best paper award, Academy of Consumer Financial Services, Tokyo, Japan, for the article “The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior,” 2002.
- American Risk and Insurance Association, Elizur Wright Award for contribution to the risk management and insurance literature, 1997, for *Consumer Attitudes Toward Credit Insurance*, 1995
- Scholarly papers presented or discussed at academic conferences
 - Domestic conferences (25); International conferences (9)
- Presentations and speeches at industry association meetings or regulatory conferences:
 - Domestic (99); International (7)
- Testimony, Hill staff briefings, and invited presentations at federal and state regulatory agencies
 - U.S. House, Senate and Federal Commission hearings: 10
 - U.S. House and Senate staff briefings (4)
 - Invited presentations at the FTC, FDIC and the Federal Reserve Board’s Consumer Advisory Council (4)
 - State legislature hearings (8)
- Planning Committee, 2007 Conference on Consumer Credit Regulation sponsored by the Joint Center for Housing Studies, Harvard University
- Blue Ribbon Advisory Committee, “Risk or Race: From Dueling Data to Systemic Solutions,” Ford Foundation project conducted by Joint Center for Housing Studies, Harvard University, 2006

1980-1990: Academic Faculty Member with Teaching/Research assignment, University of Delaware

- 1980-1988, Assistant Professor, Department of Economics, College of Business
- 1986 (on leave from Univ. of Delaware), Center for Naval Analysis, Alexandria, Virginia
- 1988 – 1990, Associate Professor (with tenure), Dept. of Economics, College of Business
- Authored 8 refereed journal articles, and one economics textbook study guide for students
- Created and taught one new course (Economics of Information and Uncertainty, undergraduate and Masters level) and taught multiple sections of 3 other courses (undergraduate and MBA)
- Research grant: W. E. Upjohn Institute for Employment Research, "An Analysis of the Causes of Litigation in Workers' Compensation Programs," 1989, \$48,000
- Honorable Mention, Best Article Award, 1990 volume of *Economic Inquiry* (journal of the Western Economic Association) for “Information Costs and the Organization of Credit Markets”

Appendix Curriculum Vita

Michael E. Staten

Associate Dean for Career and Academic Services
College of Agriculture and Life Sciences
The University of Arizona
Forbes Building, Room 211
P.O. Box 210036
Tucson, AZ 85721-0036
Tel: (520) 621-1932
Email: statenm@email.arizona.edu

Home Address: 1135 W. Purple Leaf Ct
Oro Valley, AZ 85755
Tel: (520) 229-1214
Email: mikestaten@comcast.net

Education

Ph.D. Purdue University, Economics, 1980
M.S., Purdue University, Economics, 1978
B.S., University of Texas at Arlington, Economics, Highest Honors, 1976

Professional Employment

Associate Dean for Career and Academic Services, College of Agriculture and Life Sciences, University of Arizona, 2015 – present
Professor of Agricultural and Resource Economics, University of Arizona, 2017 - present
Assistant Dean for Careers, Commerce and Industry, College of Agriculture and Life Sciences, University of Arizona, 2013 - 2015
Take Charge America Endowed Chair and Director, Take Charge America Institute, University of Arizona, 2008 – 2016
Research Professor and Director, Financial Services Research Program, The George Washington University School of Business, 2006 - 2007
Distinguished Professor and Executive Director of the Credit Research Center, McDonough School of Business, Georgetown University, 1997-2006
Director, Credit Research Center, Krannert Graduate School of Management, Purdue University, June, 1990 - June, 1997
Associate Professor of Economics, Department of Economics, University of Delaware, 1988-1990
Assistant Professor of Economics, Department of Economics, University of Delaware, 1980 - 1988

Areas of Expertise

Economics of retail financial services markets
Consumer finance and financial decisions
Financial education, counseling and economic education

Courses Taught

Introductory Microeconomics
Intermediate Microeconomics
Money, Consumers and Families (Undergraduate, general education elective)
Economics and Public Policy (MBA Program)
Managerial and Business Economics (Undergraduate and MBA)
Economics of Information and Uncertainty (Undergraduate and MA)
Retail Financial Services (upper-division Undergraduate)
Behavioral Foundations for Consumer Financial Decisions (Graduate)

Honors, Awards and Professional Service

- Board of Directors (currently Chairman) for the National JumpStart Coalition for Personal Financial Literacy, 2011 – present
- Consumer Advisory Council, Experian, Inc., 2010 - present
- Board of Directors, Arizona Council for Economic Education, 2015 - present
- Advisory Council, National Foundation for Credit Counseling, 2002- 2016
- Program Co-Chair, 2018 Academic Research Colloquium, CFP Board, 2017-2018
- Consultant, Doorways to Dreams Fund (D2D), Ramp-it-Up College Financing Mobile App project, U.S. Treasury Financial Innovation grant, 2014 – present
- Visiting Scholar, Payment Cards Center, Federal Reserve Bank of Philadelphia, 2009 - 2013
- Center for Financial Services Innovation (CFSI), Evaluator for Financial Capability Innovation Fund II grant program, 2012
- Consultant, D2D Fund, providing evaluation assistance for CFSI-sponsored project to stimulate emergency savings accumulation on a prepaid payroll card, 2013- present
- Council for Economic Education, Writing Committee to create national Standards in Personal Finance, 2011-2012
- U.S. Treasury Task Force to Develop Core Competencies for Financial Literacy, appointed member, 2009
- Board of Directors, American Financial Services Association Education Foundation 1996- 2011.
- Planning Committee, 2007 Conference on Consumer Credit Regulation sponsored by the Joint Center for Housing Studies, Harvard University
- Blue Ribbon Advisory Committee, “Risk or Race: From Dueling Data to Systemic Solutions,” Ford Foundation project conducted by Joint Center for Housing Studies, Harvard University, 2006
- Best paper award, Academy of Consumer Financial Services, Tokyo, Japan, for the article “The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior,” 2002.
- American Risk and Insurance Association, Elizur Wright Award for contribution to the risk management and insurance literature, 1997, for *Consumer Attitudes Toward Credit Insurance*, (co-authored with John Barron, Kluwer Academic Publishers, 1995).
- Board of Trustees, National Foundation for Credit Counseling, 1991- 2002
- Board of Directors, Purdue Employees Federal Credit Union 1992-1997 (Treasurer, 1993-94; Vice-Chairman, 1994-95, Chairman, 1995-97)

- Honorable Mention, Best Article Award, 1990 volume of *Economic Inquiry*, for "Information Costs and the Organization of Credit Markets," (with Otis Gilley and John Umbeck).

Grants and Sponsored Research

National Endowment for Financial Education, "MoneyTeach.org," supplemental funding to continue development of a national online teacher resource center for personal finance educators, awarded December 2015, \$25,000; additional supplemental funding awarded November 2016, \$25,000.

National Endowment for Financial Education, "MoneyTeach.org," to create a national online teacher resource center for personal finance educators, awarded February 2015, \$87,609

U.S. Dept. of Health and Human Services, Assets for Independence Program, "University of Arizona Education IDA Program, in Partnership with Live the Solution, 2014-2018. Awarded September 2013, \$585,504

Take Charge America, Inc., in support of the Take Charge Today project (formerly, Family Economics and Financial Education) to provide curriculum and professional development support for high school financial education teachers, 2013-2014. Awarded August 2013, \$400,000 (cumulative grants over 2009-2013 period, \$1,900,000)

U.S. Dept. of Health and Human Services, Assets for Independence Program, IDA Matched-Savings Program to Support Low-Income Student Investment in Higher Education at the U. of Arizona. Awarded July 2012. \$1,000,000

Federal Trade Commission (Contract FTC10H0187), "Determining the Accuracy of Consumer Credit Report Data" (subcontract from Univ. of Missouri, St. Louis), 2010, \$296,000

Chase Card Services Financial Literacy Grant Program, "Measuring the Educational Value of Consumer Credit Counseling," 2010, \$100,000

Young Adult Consumer Education Trust, "Development of a Youth-Oriented Interactive Web-site to Enhance Financial Education," 2010 - 2015, (cumulative grants over period, \$325,000)

Chase Card Services Financial Literacy Grant Program, "Measuring and Using Individual Time and Risk Preference Data as a tool for Financial Educational Intervention," 2009, \$65,000

Chase Card Services Financial Literacy Grant Program, "The Impact of State-level Personal Financial Education Mandates on Young-adult Credit Card Usage," 2008, \$62,000

Credit Research Center, external grants to support research program, Georgetown University, 1997-2006 (cumulative value over period, \$5,200,000)

Credit Research Center, external grants to support research program, Purdue University, 1990 – 1997 (cumulative value over period, \$3,100,000)

"An Analysis of the Causes of Litigation in Workers' Compensation Programs," (with Charles Link and Evangelos Falaris), W.E. Upjohn Institute for Employment Research, Kalamazoo, Michigan, 1989, \$48,000

Administrative Experience at University of Arizona (since 2008)

- Associate Dean for Career and Academic Services, College of Agriculture and Life Sciences, 2015 - current
- Director, Take Charge America Institute, 2008 - 2016
- Assistant Dean for Careers, Commerce and Industry, College of Agriculture and Life Sciences, 2013 - 2015
- Chair, University of Wisconsin, School of Human Ecology, Graduate Program External Academic Review Committee, 2014
- Chair, Search Committee for Director of the Terry J. Lundgren Center for Retailing, Norton School of Family and Consumer Sciences, 2011
- Chair, Search Committee for PetSmart Endowed Chair, Norton School of Family and Consumer Sciences, University of Arizona, 2009
- Member, University of Arizona, Eller College of Management MBA External Academic Review Committee, 2010
- Norton School of Family and Consumer Sciences, Strategic Advisory Team, 2008 – 2013
- Norton School Faculty Annual Performance Review Committee, 2008, 2009, 2012, 2013
- Retailing and Consumer Sciences department, Graduate Committee Chair, 2010-2012

Papers in Refereed Journals and Volumes

Staten, Michael. 2015. Risk-Based Pricing in Consumer Lending. *Journal of Law, Economics and Policy*, 11(1): 33-57.

L. Douglas Smith, Michael Staten, Thomas Eyssell, Maureen Karig, Beth A. Freeborn, and Andrea Golden. 2013. "Accuracy of Information Maintained by U.S. Credit Bureaus: Frequency of Errors and Effects on Consumers' Credit Scores." *Journal of Consumer Affairs*, Vol. 47, No. 3, 588-601.

Brown, Daniel, Charles Link and Michael Staten. 2012. The Success and Failure of Counseling Agency Debt Repayment Plans. *Eastern Economic Journal*, 38: 99-117.

Barron, John, Byung-Uk Chong, and Michael Staten. 2008. The Emergence of Captive Finance Companies and Risk Segmentation in Loan Markets: Theory and Evidence. *Journal of Money Credit and Banking*, 40(1): 173-192.

Elliehausen, Gregory, Michael Staten and Jevgenijs Steinbucks. 2008. The Effect of Prepayment Penalties on the Pricing of Subprime Mortgages. *Journal of Economics and Business*, 60: 33-46.

Elliehausen, Gregory, E. Christopher Lundquist and Michael Staten. 2007. The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior. *Journal of Consumer Affairs*, 41(1): pp 1-28.

Staten, Michael. 2006. The Evolution of the Credit Counseling Industry, in *The Economics of Consumer Credit*, edited by Giuseppe Bertola, Richard Disney and Charles Grant. The MIT Press, Cambridge, MA, 275-300.

Elliehausen, Gregory, Michael Staten and George Wallace. 2005. Are Legislative Solutions to Abusive Mortgage Lending Practices Throwing Out the Baby with the Bathwater? in *Proceedings of the 41st Annual Conference on Bank Structure and Competition*, Federal Reserve Bank of Chicago.

Cate, Fred and Michael Staten. 2005. Does the Fair Credit Reporting Act Promote Accurate Credit Reporting? in *Building Assets, Building Credit: Creating Wealth in Low-Income Communities*, edited by Nicolas P. Retsinas and Eric S. Belsky. Brookings Press, Washington, DC, 237-265.

Barron, John and Michael Staten. 2004. College Student Credit Card Usage. *NASFAA Journal of Student Financial Aid*, 34(3): 7-26.

Elliehausen, Gregory and Michael Staten. 2004. Regulation of Subprime Mortgage Products: An Analysis of North Carolina's Predatory Lending Law. *Journal of Real Estate Finance and Economics*, 29(4): 411-433.

Cate, Fred, Robert Litan, Michael Staten and Peter Wallison. 2003. *Financial Privacy, Consumer Prosperity and the Public Good: Maintaining the Balance*. AEI-Brookings Joint Center for Regulatory Studies, Washington, DC.

Cate, Fred and Michael Staten. 2003. The Impact of Opt-In Rules on Retail Credit Markets: A Case Study of MBNA. *Duke Law Journal* 52(4): 745-786.

Barron, John and Michael Staten. 2003. The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience, in *Credit Reporting Systems and the International Economy*, edited by Margaret Miller. The MIT Press, Cambridge, MA 273-310.

Barron, John, Michael Staten and Stephanie Wilshusen. 2002. The Impact of Casino Gambling on Personal Bankruptcy Filing Rates. *Contemporary Economic Policy*, 20(4): 440-455.

Carow, Kenneth and Michael Staten. 2002. Plastic Choices: Consumer Usage of Third Party vs. Proprietary Credit Cards. *Journal of Economics and Finance*, 26(2): 216-232.

Barron, John, Gregory Elliehausen and Michael Staten. 2001. The Value of Local Credit Usage Data for Predicting Consumers' Debt Payment Performance. *2000 Proceedings of the Business and Economics Statistics Section of the American Statistical Association*.

Barron, John, Gregory Elliehausen and Michael Staten. 2000. Monitoring the Household Sector with Aggregate Credit Bureau Data. *Business Economics*, 1: 63-76.

Carow, Kenneth and Michael Staten. 1999. Debit, Credit or Cash: Survey Evidence on Gasoline Purchases. *Journal of Economics and Business*, 51(5): 409-421.

Barron, John and Michael Staten. 1995. Coercion in the Marketing of Credit Life Insurance *Psychology and Marketing*, 12(8): 765-787.

Barron, John, Michael Staten and John Umbeck. 1992. Discounts for Cash in Retail Gasoline Marketing. *Contemporary Policy Issues*.

Gilley, Otis, Michael Staten and John Umbeck. 1990. Information Costs and the Organization of Credit Markets: A Theory of Indirect Lending, *Economic Inquiry*.

Staten, Michael and John Umbeck. 1989. Economic Inefficiency: A Failure of Economists. *The Journal of Economic Education*.

Dunkelberg, William, Michael Staten and John Umbeck. 1988. Market Share/Market Power Revisited: A New Test For An Old Theory. *The Journal of Health Economics*.

Staten, Michael and John Umbeck. 1988. Shipping the Good Students Out: The Effect of a Fixed Charge on Student Enrollments. *The Journal of Economic Education*.

Dunkelberg, William, Michael Staten and John Umbeck. 1987. Market Share and the Illusion of Power: Can Blue Cross Force Hospitals to Discount? *The Journal of Health Economics*.

Staten, Michael and John Umbeck. 1986. A Study of Signalling Behavior in Occupational Disease Claims. *The Journal of Law and Economics*.

Staten, Michael and John Umbeck. 1983. Incentive Problems in Compensating Mental Stress, in *Safety and the Workforce: Incentives and Disincentives in Workers' Compensation Insurance*, edited by John Worrall, ILR Press, Cornell University.

Staten, Michael and John Umbeck. 1982. Information Costs and Incentives to Shirk: Disability Compensation of Air Traffic Controllers *American Economic Review*.

Books

Durkin, Thomas, Gregory Elliehausen, Michael Staten and Todd Zywicki. 2014. *Consumer Credit and the American Economy*. Oxford University Press.

Durkin, Thomas and Michael Staten, editors. 2002. *The Impact of Public Policy on Consumer Credit*. Boston: Kluwer Academic Publishers.

Barron, John and Michael Staten, 1995. *Consumer Attitudes Toward Credit Insurance*. Boston: Kluwer Academic Publishers.

Falaris, Evangelos, Charles Link and Michael Staten. 1995. *Causes of Litigation in Workers' Compensation Programs*. W.E. Upjohn Institute on Employment Research.

Staten, Michael. 1983. *A Student's Study Guide* (to accompany *Exchange and Production* by Armen Alchian and William Allen) Wadsworth Publishing Co.

Other Published Articles and Reports

Staten, Michael E., Turner, Michael and Walker, Patrick. 2015. *Is CROA Choking Credit Report Literacy?*, report for Policy and Economic Research Council, Durham, NC

Staten, Michael E. 2015. "Where Credit Report Reforms Fall Short," Op-Ed feature for *American Banker*, March 24.

Eades, Kenneth, Jonathan Fox, Arthur Keown and Michael Staten. 2013. "The Role of Professors in Improving Financial Literacy: Roundtable Session highlights from the 2012 FMA Annual Meeting," *Journal of Applied Finance*, 23: 138-144.

L. Douglas Smith, et al. 2012. FACTA 319 Study on the Accuracy of Credit Bureau Information: Final Report on Contract FTC-10-H-0187.

Eades, Kenneth, Rossella Bannister, Billy Hensley, Christine Kieffer and Michael Staten. 2012. "The Role of Professors in Improving Financial Literacy: Roundtable Session highlights from the 2011 FMA Annual Meeting," *Journal of Applied Finance*, (22): 186-194.

Iannicola, Daniel and Michael Staten. 2011. The Kids Are Not Alright With Banking. *American Banker*, June 29.

Choi, Laura, Carolina Reid, Michael Staten and Richard Todd. 2011. Improving Evaluation and Metrics in Youth Financial Education: Conference Proceedings. Federal Reserve Bank of San Francisco.

Barron, John and Michael Staten. 2011. Is Technology-Enhanced Credit Counseling as Effective as In-person Delivery? Working Paper 11-11, Federal Reserve Bank of Philadelphia.

Staten, Michael. 2010. Classroom-Based Financial Education for Youth: How Can We Do it Better? edited compilation of conference panel presentations in *Consumer Interests Annual*, American Council on Consumer Interests.

Smith, L. Douglas et. al. 2008. Pilot Study 2 on Processes for Determining the Accuracy of Credit Bureau Information,” conducted for the Federal Trade Commission under contract FTC07H7185.

Staten, Michael E. 2000 – 2007. *Spotlight on Finance*, an online monthly newsletter on trends in the retail financial services industry, distributed by the American Financial Services Association at www.spotlightonfinance.org.

Smith, L. Douglas et.al. 2006. Processes for Determining Accuracy of Credit Bureau Information: Pilot Study Conducted for the Federal Trade Commission Under Contract FTC044H0173.

Staten, Michael. 2001. Customer Relationship Management as a Privacy Enhancer. *Journal of Data Warehousing*, 6(4) 15-22.

Staten, Michael. 2001. The Impact of Casino Gambling on Personal Bankruptcies. *Credit Counseling Quarterly*, National Foundation for Credit Counseling. 2: 28-33.

Staten, Michael. 2000. Comments on Regulating Mutual Fund Investors’ Knowledge, in *Restructuring Regulation and Financial Institutions*, edited by James R. Barth, R. Dan Brumbaugh Jr., and Glenn Yago, Milken Institute, Santa Monica, CA195-198.

Staten, Michael. 2000. Borrowing Trends and Household Debt Burdens. *Credit Counseling Quarterly*, National Foundation for Credit Counseling.

Staten, Michael. 1999. Strength in Numbers: Aggregate Credit Bureau Data Benefit Portfolio Management. *The Journal of Lending and Credit Risk Management*. 27-31.

Staten, Michael. 1996. No Need to Panic ... Yet. *Collections and Credit Risk*, Faulkner and Gray, 1(1).

Johnson, Robert W. and Michael Staten. 1995. *The Case for Deregulating Interest Rates on Consumer Credit*, report prepared for the Indiana Consumer Finance Association and the Indiana Department of Financial Institutions, *Credit Research Center Monograph #31*, Krannert Graduate School of Management, Purdue University.

Staten, Michael. 1993. Consumer Debt: Myths About the Impact of the Recession, in *Research*

Supplement, published by Capital Markets Assurance Corporation (CapMAC), New York, NY, available as *Reprint #21*, from the Credit Research Center, McDonough School of Business, Georgetown University.

Johnson, Robert W. and Michael Staten. 1992. *1992 Automobile Finance Study, An Analysis of the December, 1991 Survey*, Consumer Bankers Association (subsequent publications of annual survey results in 1993, 1994, 1995, 1996, and 1997)

Johnson, Robert W. and Michael Staten. *Consumer Trends*, a monthly newsletter on trends in the retail financial services industry, International Credit Association, January, 1991 to May, 1999.

Staten, Michael. 1991. Credit After Bankruptcy: A Problem of Incentives. *Credit World*, International Credit Association, September-October, 1991.

Staten, Michael. January 15, 1991. Better Screening of Borrowers Can Help Stem Bankruptcies. *American Banker*.

Staten, Michael. 1990. The Fair Credit Reporting Act After 20 Years, and into the Future. *Proceedings of the American Council on Consumer Interests Annual Conference*.

Link, Charles and Michael Staten, 1988. *Workers' Compensation Benefits in Delaware*, final report to the Delaware Development Office, State of Delaware, September, 1988.

Staten, Michael. 1988. Health Care Financing in the 1980s and A Regulatory Approach to Cost Containment, two chapters in a textbook, *Health Economics*, (Blue Cross/Blue Shield Association), Chicago, Illinois, 1988.

Staten, Michael. 1987. An Evaluation of the Marine Corps Permanent Change-of-Station Move Model. Center For Naval Analyses Research Memorandum #86-1443.08, April 1987.

Staten, Michael. 1986. Recent Developments in State Workers' Compensation Laws - A Comment, in *Current Trends in Workers' Compensation*, edited by James Chelius. W.E. Upjohn Institute for Employment Research.

Staten, Michael and John Umbeck. 1983. Close Encounters in the Skies: A Paradox of Regulatory Incentives. *Regulation*, March-April, 1983.

Other Manuscripts

Smith, Douglas L., Michael Staten, Thomas Eyesell, Mareen Karig, Cathleen Johnson and Jeff Feinstein. 2015. Credit Usage, Payment Behavior and the Credit Files of U.S. Consumers: Keeping Records Straight at the Major Credit Bureaus," submitted to the *Journal of Financial Services Research*.

Staten, Michael. 2007. The Impact of Credit Price and Term Regulations on Credit Supply.

prepared for Harvard University Joint Center for Housing Studies conference, November 2007.

Elliehausen, Gregory, Michael Staten and Jevgenijs Steinbucks. 2007. The Effects of State Predatory Lending Laws on the Availability of Subprime Mortgage Credit.

Barron, John and Michael Staten, 2006. Evaluating the Effectiveness of Credit Counseling: The Impact of Delivery Channels for Credit Counseling Services, final report on grant from Consumer Federation of America and American Express, June 2006.

Cate, Fred and Michael Staten. 2003. The Impact of National Credit Reporting Under the Fair Credit Reporting Act: The Risk of New Restrictions and State Regulation. Working Paper #67, Credit Research Center, McDonough School of Business, Georgetown University.

Elliehausen, Gregory and Michael Staten. 2001. The Impact of The Federal Reserve Board's Proposed Revisions to HOEPA on the Number and Characteristics of HOEPA Loans. *Working Paper # 62*, Credit Research Center, McDonough School of Business, Georgetown University.

Barron, John and Michael Staten. 1997. *Personal Bankruptcy: A Report on Petitioners' Ability to Pay*. Monograph #33, Credit Research Center, Georgetown University School of Business.

Johnson, Robert W. and Michael Staten. 1996. *Demographic Factors Affecting Consumer Installment Lending, 1990-2020*. Monograph #32, Credit Research Center, Krannert Graduate School of Management, Purdue University.

Staten, Michael. 1993. *The Effect of Finance Charge Waivers on CCCS Debt Management Plans*, final report prepared for the National Foundation for Consumer Credit, Monograph #29, Credit Research Center, Krannert Graduate School of Management, Purdue University..

Staten, Michael. 1993. The Impact of Post-Bankruptcy Credit on the Number of Personal Bankruptcies. Working Paper #58, Credit Research Center, Krannert Graduate School of Management, Purdue University.

Testimony: U.S. Congress, State Legislatures and Federal Regulatory Agencies

U.S. Congress and Federal Agencies

- Invited panelist, President's Advisory Council on Financial Capability, national webinar presentation on Evaluation of Youth Financial Education Programs, July 2011.
- Testimony, U.S. House of Representatives, Committee on Financial Services, Subcommittee on Oversight and Investigations, "What Borrowers Need to Know About Credit Scoring Models and Credit Scores," July 29, 2008
- Testimony, U.S. House of Representatives, Committee on Financial Services, Hearing on "Home Mortgage Disclosure Act: Newly Collected Data and What It Means," June 13, 2006.

- Testimony, Federal Reserve Board Hearing on the Home Ownership and Equity Protection Act, Chicago, June 7, 2006
- Testimony, U.S. House of Representatives, Committee on Financial Services, Hearing on “Subprime Lending: Defining the Market and its Customers,” March 30, 2004.
- Briefing, U.S. Senate Democratic Caucus, on the economic impact of a balkanized credit reporting system, October 20, 2003.
- Briefing, U.S. House Financial Services Committee members and staff, The Importance of Uniform National Standards in Credit Reporting, June 26, 2003.
- Invited presentation, “Case Studies Reveal the Benefits of Information Flows,” at the Federal Trade Commission Workshop on Information Flows, Washington, DC, June 18, 2003
- Testimony, “The Impact of National Credit Reporting Under the Fair Credit Reporting Act,” U.S. House of Representatives, Committee on Financial Services, Subcommittee on Financial Institutions and Consumer Credit, Hearing on “The Importance of the National Credit Reporting System to Consumers and the U.S. Economy,” May 8, 2003
- Invited presentation, “Empirical Analysis and Public Policy Toward Subprime Lending,” Federal Reserve Board Consumer Advisory Council, Washington, DC March 12, 2003.
- Invited presentation, “Debt Burden, Delinquencies and the Quality of Consumer Credit,” Consumer Balance Sheet Roundtable, Federal Deposit Insurance Corporation, Washington, DC. February 28, 2003
- Invited presentation on “Regulation of Subprime Mortgages: The Impact of Predatory Lending Laws on Supply,” at the Federal Trade Commission Mortgage Market Roundtable, Washington, DC, October 16, 2002.
- Testimony on “College Students and Credit Cards,” before the United States Senate Committee on Banking, Housing and Urban Affairs, Hearing on “The Importance of Financial Literacy Among College Students,” September 5, 2002.
- Testimony, “Evidence on Bankrupt Debtors' Ability to Pay,” U. S. House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law, March 17, 1999.
- Briefing, U.S. Senate staff and members, impact of pending bankruptcy reform bill, September 8, 1998
- Testimony, "The Empirical Case for Needs-Based Bankruptcy," U.S. Senate, Judiciary Committee, Subcommittee on Administrative Oversight and the Courts, March 11, 1998; testimony presented to the U.S. House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law, March 12, 1998
- Briefing, U.S. House of Representatives staff and members. Appeared with Federal Appeals Court Judge Edith Jones (Houston) to brief Hill staff on the empirical foundation for bankruptcy reform legislation, January 26, 1998
- Testimony, "Repayment Capacity of Consumers Who Seek Bankruptcy Relief," U.S. Senate, Judiciary Committee, Subcommittee on Administrative Oversight and the Courts, April 11, 1997.
- Testimony, National Bankruptcy Review Commission, Washington, D.C., January 23, 1997.
- Testimony, National Bankruptcy Review Commission, "A Profile of Debt, Income and Expenses of Consumers in Bankruptcy," Washington, D.C., December 17, 1996.

State Legislatures

- Testimony, Empirical Analysis of the North Carolina Experience,” Predatory Lending Study Committee, Ohio General Assembly, Columbus, OH March 25, 2003
- Testimony before the New York Senate Banks Committee at a hearing on “Predatory Lending: Problems and Solutions,” March 18, 2002.
- Testimony, “Opt-In vs. Opt-Out as a Mechanism for Giving Consumers Control Over Their Privacy and Personal Information,” (invited panelist), California State Assembly, Joint Conference Committee on Senate Bill 129, Sacramento, April 12, 2000
- Testimony, “Credit Card Marketing and the Use of Cards by College Students,” invited testimony before the Virginia General Assembly, Joint Subcommittee Studying the Status and Needs of African-American Males in Virginia, December 16, 1999.
- Testimony, Indiana State Senate. Topic: Impact of Deregulating consumer loan interest rates. Indianapolis, January 18, 1996.
- Testimony, Indiana State Legislature, Interim Study Committee of the joint House and Senate Banking Committees. Topic: Impact of Deregulating consumer credit interest rates. Indianapolis, October 12, 1995.
- Testimony, Washington State Legislature, House and Senate Banking Committees, Topic: the impact of rate ceilings on retail automobile lending, Olympia, WA, February 2, 1995
- Testimony, Commonwealth of Massachusetts, House and Senate Committees on Banks and Banking. Topic: Rate caps and late payment fees on revolving credit products, Boston, April 12, 1993.

Presentations of Papers at Academic Conferences

- “Financial Education Outreach: How Faculty Can Get Involved,” panel presentation at the annual conference of the Financial Management Association, Atlanta, October 2012
- “The Evolution of Consumer Financial Protections,” panel presentation at conference on “Consumer Financial Protections: How Do They Measure Up,” hosted by the Federal Reserve Bank of Philadelphia, September 2012
- “Research on Credit Counseling and Consumer Debt Relief Solutions,” presentation at conference on Exploring New Frontiers in Financial Capability Research, hosted by the Center for Financial Security, University of Wisconsin-Madison, June 6, 2012
- “National Economics-Based Standards for Personal Finance,” panel presentation at 2nd Annual National Conference on Teaching Economics, sponsored by the American Economic Association, Boston, May 30, 2012.
- “Financial Education Programs for Youth at the University of Arizona,” panel presentation at the Financial Management Association annual conference, Denver, October 2011
- “Do Consumers Benefit from Credit Counseling or Counseling Repayment Plans?” paper presented at 2nd Annual Boulder Conference on Consumer Financial Decisions, University of Colorado, June 2011
- Discussant, Financial Literacy Research Workshop, Center for Financial Security, University of Wisconsin – Madison, May 2011
- “DMP Participation and Credit Counseling Outcomes,” (with John Barron) paper presented at 2011 Federal Reserve Community Affairs Research Conference, Washington, DC April

2011

- “Do Intertemporal Preferences Trump Financial Education Courses in Driving Borrowing and Payment Behavior?” (with Cathleen Johnson), paper presented at 1st Annual Boulder Summer Conference on Consumer Financial Decision Making, University of Colorado, June 2010
- “Credit Counselors as Enablers of Thrift” paper presented at the Family Financial Security Symposium, University of Wisconsin – Madison, April 2010
- “Classroom-Based Financial Education for Youth: How Can We Do it Better?” organized and chaired special panel at the American Council on Consumer Interests annual conference at the Federal Reserve Bank of Atlanta, April 2010
- “Education and Counseling: A Sustainable Future?” keynote presentation to conference on “The Future of Credit Counseling,” Federal Reserve Bank of Philadelphia, Philadelphia, July 2009
- “Is Technology-Enhanced Credit Counseling as Effective as In-Person Delivery?”, paper presented at the Networks Financial Institute conference on “Improving Financial Literacy and Reshaping Financial Behavior,” Indianapolis, May 2009
- “Can Financial Education Help Debtors Recover from Bankruptcy?”, invited research brief, Brookings Institution conference “Financial Literacy in Times of Turmoil and Retirement Insecurity,” Washington, DC, March 2009
- Discussant, “The Impact of Financial Education in High School and College on Financial Literacy and Subsequent Financial Decision-Making,” (Lew Mandell, author), annual meeting of the American Economic Association, San Francisco, January 2009
- “An Analysis of Debt Management Plan Success and Failure,” (with Dan Brown and Charles Link), seminar at the Federal Reserve Bank of Philadelphia, November 2008
- “The Impact of Credit Price and Term Regulations on Credit Supply,” invited paper presented at Harvard University’s Joint Center for Housing Studies conference, “Understanding Consumer Credit: A National Symposium on Expanding Access, Informing Choices, and Protecting Consumers,” November 2007
- “Mistakes in Credit Decisions: Do Consumers Get it Wrong, or Do Our Models”, Financial Management Association, annual conference, Salt Lake City, October 2006
- Discussant, “Bankruptcy: Is it Enough to Forgive, or Must We Also Forget” (Ronel Elul and Piero Gottardi), Atlantic Economic Association annual meeting, Philadelphia, October 2006
- “Measuring the Impact of Credit Counseling on Borrower Behavior,” presentation at the American Council on Consumer Interests (ACCI) Annual Conference, Baltimore, March 2006
- “Credit Counseling in the United States: An Industry at a Crossroads,” presentation at symposium on “Consumer Overindebtedness,” Waseda University, Tokyo, Japan, March 2006
- “An Empirical Analysis of Legislative Solutions to the Predatory Lending Problem,” paper presented at the 41st Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, May 2005
- Discussant, “Promises and Pitfalls”, session on evaluating the impact of financial literacy programs, The Federal Reserve System’s Fourth Community Affairs Research Conference, Washington, DC, April 2005
- “Does the Fair Credit Reporting Act Promote Accurate Credit Reporting?” invited paper

prepared and presented for *Building Assets, Building Credit*, a symposium hosted by the Joint Center for Housing Studies at Harvard University, November 2003.

- “The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior,” presentation at the Federal Reserve System’s Third Community Affairs Research Conference, Washington, DC March 27, 2003.
- “The Case for Removing Rate Ceilings on Consumer Loans,” keynote address, symposium on Regulation and Consumer Financial Services, Waseda University, Tokyo, Japan, March 2003.
- “The Regulation of Subprime Mortgages: The Impact of Predatory Lending Laws on Supply,” presentation at the American Economic Association annual meeting, Washington, DC January, 2003.
- “The Value of Comprehensive Credit Reporting: Lessons from the U.S. Experience,” invited presentation at the Sixth Annual Social Science Research Conference on Credit, Trust and Calculation, University of California San Diego, November, 2002.
- “The Impact of Credit Counseling on Borrower Credit Usage and Payment Behavior,” paper presented at the 77th Annual Meeting of the Western Economic Association, Seattle, July, 2002.
- Organized and hosted CRC’s Subprime Lending Symposium, a research conference featuring 11 new research papers commissioned for the conference, Washington, DC September 17, 2002.
- “The Value of Comprehensive Credit Reports in Supporting Subprime Lending,” presentation at a panel session on Subprime Consumer Lending Markets at the 2001 Annual Meeting of the Financial Management Association, Toronto, October, 2001.
- “Predicting Consumers’ Debt Payment Performance in Local Geographic Areas,” (John Barron, Gregory Elliehausen and Michael Staten) presented at the 7th Credit Scoring and Control Conference, University of Edinburgh, September, 2001.
- “Post-Bankruptcy Financial Experience,” (with John M. Barron and Martha Starr McCluer), presented at the 76th Annual Meeting of the Western Economic Association, San Francisco, July, 2001.
- “The Value of Comprehensive Credit Reports,” presented at the Conference on the Role of Credit Reporting Systems in the International Economy, jointly sponsored by the University of Maryland Center for International Economics, NYU Stern School of Business and the World Bank, Washington, DC, March, 2001.
- “The Fallacy of Opt-In vs. Opt-Out,” presentation at “Governing Privacy: A Symposium on the Legal, Economic, and Policy Aspects of Privacy,” sponsored by the Mercatus Center for Regulatory Studies, George Mason University, Washington, DC, September, 2000
- “The Value of Local Credit Usage Data for Predicting Consumers’ Debt Payment Performance,” (with John Barron and Gregory Elliehausen) paper presented at the American Statistical Association annual meeting, Indianapolis, August, 2000.
- “The Impact of Casino Gambling on Personal Bankruptcy Filing Rates,” (with John Barron and Stephanie Wilshusen), paper presented at the Western Economic Association annual meetings, Vancouver, June, 2000
- Organized and hosted the Credit Research Center's 25th Anniversary Conference, featuring nine new papers on policy issues pertaining to consumer credit markets, Washington, DC, November 3-4, 1999.
- "A Flexible Interest Rate Ceiling on Credit Cards: A Solution to an Unnoticed Consumer

Disaster?" participant in debate at the meeting of the American Council on Consumer Interests, Washington, D.C., March, 1998

- "Do Consumers Take More Bankruptcy Relief Than They Need?" (co-authored with John M. Barron), presented at the 43rd International Atlantic Economic Conference, London, March, 1997.
- "Regulating the Collection and Storage of Personal Credit Information in the U.S.: 25 years under the Fair Credit Reporting Act," Western Economic Association, 69th Annual Conference, Vancouver, Canada, July, 1994
- Discussant, session titled "The Paradoxical Credit Card Market," Allied Social Science Association Annual Meetings, Boston, January, 1994.
- "Regulating the Collection and Storage of Personal Credit Information in the U.S.," presented at the 4th World Conference of the Academy of International Business - Japan Region, Singapore, September, 1993.
- "The Use of Third Party Credit Cards in the Retail Store/Gasoline Environment", presentation to the 22nd Annual Meeting of the Financial Management Association, San Francisco, October, 1992.
- "Is Bankruptcy a Ten Year Mistake?" 67th Annual Conference of the Western Economic Association, San Francisco, July, 1992
- "Current Issues in Consumer Credit," panelist for general session at 38th Annual conference of the American Council on Consumer Interests (ACCI), Toronto, March, 1992.
- "Costs and Benefits of Regulation in the Consumer Credit Information Industry," presentation on industry panel at 21st Annual Meeting of the Financial Management Association, Chicago, October, 1991.
- "Consumer Choice of Retail Payment Systems: Cash, Credit and Debit Card Usage," organized and chaired session at 66th Annual Conference of the Western Economic Association, Seattle, July, 1991.
- "The Fair Credit Reporting Act After 20 Years, and Into the Future," American Council on Consumer Interests, 36th Annual Conference, New Orleans, March, 1990.
- "Signalling in Consumer Credit Markets: A Theory of Indirect Lending," Eastern Finance Association Meetings, Baltimore, April, 1987.
- "Screening vs. Signalling: A Theory of Direct vs. Indirect Lending" AEA/Econometric Society Meetings, New Orleans, December, 1986
- "Market Share and the Illusion of Power: Can Blue Cross Force Hospitals to Discount?" AEA/Econometric Society Meetings, New Orleans, December, 1986
- "A Theory of Direct vs. Indirect Lending" Southern Economic Association Meetings, New Orleans, November, 1986
- "Can Blue Cross Force Hospitals to Discount?" Southern Economic Association Meetings, New Orleans, November, 1986
- "A Model of Signalling Behavior in Occupational Disease Claims", AEA/Econometric Society Meetings, Dallas, December, 1984
- "Recent Developments in State Workers' Compensation Laws" invited discussion at conference on Current Trends in Workers' Compensation, Rutgers University, May, 1983
- "Information Costs, Insurance Contracts and a Theory of Fraud" invited presentation, Seminar on Incentives and Disincentives in Workers' Compensation, City University of New York, November, 1981

- "Information Costs and Incentives to ShirK: The Disability Compensation of Air Traffic Controllers" Southern Economic Association Meetings, New Orleans, November, 1981

Invited Presentations and Speeches at Association Conferences and Forums

- "Economic Outlook for Consumer Lending: 1989-1990," *Risk Effective Credit Line Increase Management - Offsite Conference*, Citibank, Mystic, Connecticut, May 1989.
- Moderator, panel on "Bankruptcy, A View from the Experts," American Bankers' Association, 1990 National Consumer Credit Conference, New Orleans, February, 1990.
- "Is Bankruptcy a Ten Year Mistake? An Analysis of Post-bankruptcy Credit," Consumer Credit Association of Central Ohio, Columbus, April, 1990.
- "Retail Gasoline Divorcement," Southwest Petroleum Credit Association, 53rd Annual Conference, Denver, April, 1990.
- "Credit Reporting and Personal Bankruptcy," Mid-America Credit Bureau Conference, Indianapolis, August, 1990.
- "Post-Bankruptcy Credit Availability," Merchants Research Council, Annual Meeting, New Orleans, September, 1990.
- "Outlook for Consumer Debt," panel presentation, 32nd Annual Meeting of the National Association of Business Economists, Washington, D.C., September, 1990.
- "Pros and Cons of Full-File Credit Reporting," panel presentation, 66th Annual Conference of the American Petroleum Credit Association, Hilton Head, S.C., October, 1990.
- "Consumer Debt in the Looming Recession," presentation to employee seminar of the Purdue Employees Federal Credit Union, West Lafayette, December, 1990.
- "Personal Bankruptcy in the 1990s: Causes and Consequences," presentation to National Association of Federal Credit Unions, CEO Conference, Napa, CA, February, 1991.
- "Are Consumers Overextended? A Profile of the Household Debt Burden," presentation to the Executive Seminar Series hosted by BEI Golembe, San Diego, February, 1991.
- "An Economist's View of the Fair Credit Reporting Act," presentation for the Purdue Cooperative Extension Service, West Lafayette, February, 1991.
- "The Availability of Credit to Former Bankrupts," presentation to the National Retail Federation, Credit Collection Seminar, Dallas, April, 1991.
- "Trends in Consumer Credit," keynote address to the International Credit Association, District 5 Conference, Ft. Wayne, IN, April 1991.
- "How and Why Consumers are Changing Their Credit Practices," presentation to the Management Decision Systems, Tenth Annual Credit Conference, Boca Raton, Florida, April, 1991.
- "Preliminary Results of the 1991 Automobile Finance Survey," presentation to the 11th annual Consumer Bankers Association Automobile Finance Conference, San Diego, March 1992.
- "Trends in Consumer Credit and Delinquencies," presentation to the 2nd Annual Credit Risk Management Workshop, Consumer Bankers Association, Chicago, May, 1992.
- "Capital Values and Capital Markets," presentation to NSF workshop on Advance Placement Economics programs for secondary school teachers, Purdue University, July, 1992.

- "Who is to Blame for Bankruptcies: Consumers, Creditors or the Code?" presentation to the Indianapolis Chapter of the International Credit Association, Indianapolis, August, 1992.
- "Bankruptcy and Its Effect on the Availability of Credit," presentation to the Bankruptcy Institute sponsored by the Minnesota Bar Association, Minneapolis, September, 1992.
- "Key Economic Issues to Consider for 1993," Special Economic Forum, Purdue Employees Federal Credit Union, November, 1992.
- "Preliminary Results of the 1992 Consumer Bankers Association Automobile Financing Survey," Consumer Bankers Association Auto Finance Workshop, New Orleans, March, 1993.
- "Installment Lending Trends," Management Decision Systems, 12th Annual Conference, Naples, Florida, May, 1993.
- "Preliminary Results of the CRC Credit Insurance Consumer Survey," Consumer Credit Insurance Association, 42nd Annual Meeting, Colorado Springs, May, 1993.
- "What Caused the Growth in Personal Bankruptcies, Consumers, Creditors or the Code?" presented at the 2nd Annual Conference of the VISA Bankruptcy Recovery Program, New Orleans, September, 1993.
- "The Changing Credit Environment," presentation to the Midwestern Management Institute, sponsored by Associated Credit Bureaus, Indiana University, Bloomington, October, 1993.
- "Final Results of the CRC Credit Insurance Consumer Survey," Consumer Credit Insurance Association, 43rd Annual Meeting, Kauai, Hawaii, May, 1994.
- "Myths About the Impact of Recession on Household Financial Health," VISA Issuer Risk Management Symposium, Atlanta, May, 1994.
- "Consumer Credit Trends in the 1990s," 1994 International Credit Conference, sponsored by the International Credit Association, Louisville, KY, June, 1994.
- "Outlook for Consumer Credit," Fall conference, Merchants Research Council, Coeur d'Alene, Idaho, October, 1994.
- "Reality and Prospects for Consumer Credit in the United States," presented at a conference on "New Attitudes for Consumption for Families", Rome, Italy, October, 1994.
- "Outlook for Non-Auto Installment Lending, 1995-2020," Beneficial Management Corporation, President's Conference, Orlando, January, 1995.
- "Credit Card Usage Trends and Prospects for Oil-card Cobranding," presentation to the International Petroleum Credit Association, Retail Credit Card Group, Las Vegas, February, 1995.
- "Credit Card Usage in the U.S. Retail Environment," presentation for the Cetelem Group Delegation (based in Paris, France), 1995 U.S. Executive Education Study Tour, Chicago, March, 1995.
- "Economic Outlook for Consumer Lending, 1995," presentation to the Credit Card Forum VII, sponsored by Faulkner and Gray, Inc., San Diego, April, 1995.
- "Economic Outlook for Credit Card Issuers, 1995 and Beyond," presentation to the VISA Issuer Risk Management Symposium, Dallas, May, 1995.
- "The Impact of Waiving Finance Charges on Debt Plans at Consumer Credit Counseling Offices," presentation to a research workshop at the Annual Convention of the National Foundation for Consumer Credit, Columbus, Ohio, September, 1995.
- "Trends Shaping the Consumer Credit Environment," presentation at the CCN/MDS Group Annual Conference, Phoenix, October, 1995.

- "The Outlook for Installment Lending and Loan Performance," presentation to the VISA Issuer Risk Management Symposium, Chicago, May, 1996.
- "The Future Market for Credit," presentation to the 1996 International Credit Conference, sponsored by the International Credit Association, New Orleans, June, 1996.
- "The Demographics of Consumer Credit through the Year 2020," Robert Morris Associates, Risk Management Conference, Chicago, July, 1996.
- "The Changing Market for Credit," American Bankers Association, Graduate School of Bank Card Management, Norman, Oklahoma, July, 1996.
- "What Are Creditors Doing About Bankruptcy?" presentation to the Bankruptcy Institute of the Minnesota State Bar Association, Minneapolis, September, 1996.
- "The Value to Creditors of Supporting Credit Counseling Agencies," proposal presentation to a research workshop at the annual convention of the National Foundation for Consumer Credit, San Diego, September, 1996.
- "Do Consumers Take More Bankruptcy Relief Than They Need?" presentation to the Merchants' Research Council winter meeting, San Diego, February, 1997.
- "Do Consumers Sort Themselves in Bankruptcy According to Ability to Repay?" luncheon address to the American Bankruptcy Institute's annual meeting, Washington, D.C., May, 1997.
- "Economic Outlook", presentation to Visa Issuer Risk Symposium, Washington, D.C., May, 1997.
- Panelist, MasterCard Money Forum on consumer debt and bankruptcy, Washington, D.C., June, 1997.
- "Consumer Bankruptcy: A Report on Petitioner Ability to Pay," presented at the Robert Morris Associates/Consumer Bankers Association annual Risk Management Conference, Chicago, July, 1997.
- "Consumer Bankruptcy: A Report on Petitioner Ability to Pay," presented at the annual meeting of the National Association of Business Economists, New Orleans, September, 1997.
- "The Demographic Changes Affecting Lending Markets," presented at the American Financial Services Association annual conference, New Orleans, October, 1997.
- "Bankruptcies: Insights from petition data," presented at the Experian annual conference, Tucson, October, 1997.
- "Bankruptcies: A Report on Petitioner Ability to Pay," presented to the National Conference of Bankruptcy Judges, Philadelphia, October, 1997
- "Regulating the Collection and Storage of Personal Credit Information: The U.S. Experience," presented to a workshop on "The Role of Timely and Reliable Credit Information in the Development of Stable Financial Markets," sponsored by the World Bank and the Central Bank of Argentina, Buenos Aires, Argentina, December, 1997.
- Discussant, "Regulating Mutual Fund Investor Knowledge: Fantasy or Reality," by Gordon Alexander, Jonathan Jones, and Peter Nigro), Milken Institute Research Roundtable on Restructuring Regulation and Financial Institutions, Los Angeles, March, 1998.
- "The Case for Needs-Based Bankruptcy," presented to a meeting of the International Credit Association of Southern California, Anaheim, CA, May, 1998.
- "The Economic Outlook for Revolving Lending," presented at the Visa Issuer Risk Conference, Phoenix, AZ, May, 1998.

- Public affairs radio program, *Call For Action*, appeared on panel with hostess Shirley Rooker and Mary Rouleau from Consumer Federation of America to discuss bankruptcy reform; broadcast on WTOP and WASH-FM, Washington, D.C., July, 1998
- "Where is Portfolio Performance Headed?," presented at the RMA/CBA Consumer Risk Management Conference, Chicago, July, 1998
- "A New Test of the Impact of Finance Charge Waivers on Debt Management Plans," presented at the annual meeting of the National Foundation for Consumer Credit, Miami, September, 1998
- "What is Behind the Rise in Bankruptcies: Consumers, Creditors or the Code?" presented to the annual Finance and Audit Executives Conference of the National Retail Federation, Orlando, September, 1998
- Public affairs radio program, *The Georgetown Forum*, appeared with hostess Lillian Brown in a half-hour program to discuss consumer credit trends in the U.S. Broadcast to subscribing stations nationwide through NPR and the Armed Forces Network. October, 1998
- Invited participant, Visa Bankruptcy Exchange, a forum of two dozen judges, trustees, attorneys, creditors and academic experts to discuss bankruptcy reform and needed research; San Francisco, February 1999, August, 1999, February, 2000
- "Your Customers in the New Millennium," presented to the American Financial Services Association Marketing Forum, Ft. Lauderdale, March, 1999
- "The Outlook for Consumer Lending," presented to the Visa Issuer Risk Symposium, Orlando, April, 1999.
- "The Value of Aggregate Credit Bureau Data for Portfolio Management," presented to the Robert Morris Associates/Consumer Bankers Association Consumer Risk Management Conference, San Francisco, June, 1999.
- Moderator, Interchange Between Creditors and Counseling Agencies, Annual Meeting of the National Foundation for Consumer Credit, Dallas, October, 1999.
- Panelist, "What Responsibility Does a Lender Have to Protect Consumers From Themselves in this Information Age?", 1999 Annual Meeting and Leadership Conference, American Financial Services Association, Orlando, October, 1999.
- "The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience," keynote address at the AFC Australian Retail Finance Conference, Sydney, Australia, February, 2000.
- Moderator, "Financial Modernization from the Perspectives of Consumer Groups and Regulators," American Financial Services Association symposium, March, 2000.
- Facilitator, National Foundation for Credit Counseling, Advisory Council Open Forum on Strategic Issues Facing the Counseling Industry, Bethesda, MD, May, 2000.
- Invited panelist hosted by the American Legislative Exchange Council, speaking on "Is Government Strangling the New Economy? - the Impact of Proposed Privacy Legislation," Dallas, May, 2000.
- "Outlook for Consumer Lending," presentation at the Visa Issuer Risk Symposium, San Francisco, May, 2000.
- "A Bankruptcy Forecasting Model: Preliminary Results," presentation at the RMA/CBA Consumer Risk Management Conference, Chicago, June, 2000.
- "The Value of Comprehensive Credit Reporting: Lessons from the U.S. Experience," (with John Barron) paper presented at the World Bank's International Conference on Credit Reporting Systems, Miami, June, 2000.

- “Credit Reporting and Competition in the U.S. Market,” presentation at the AFSA International Symposium, Orlando, July, 2000.
- “Expanding Credit Without Triggering Bankruptcies: Lessons from the U.S. Experience,” presentation at the Third Bankruptcy Congress of the Australian Insolvency Trustee Services Association Conference, July, 2000, Brisbane, Australia
- “Predicting Bankruptcies,” presentation at the annual meeting of the National Foundation for Credit Counseling, Denver, September, 2000.
- “The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience,” presentation by Michael Staten at the Vision 2000 Conference sponsored by Experian Information Solutions, Naples, Florida, October, 2000.
- “Highlights of Current CRC Research Projects,” presentation to the Merchants Research Council spring conference, Washington, DC, March, 2001.
- “Consumer Benefits from Information Sharing,” luncheon briefing to the New Hampshire state legislature sponsored by the American Legislative Exchange Council (ALEC), Concord, NH, March, 2001.
- “Consumer Benefits from Information Sharing,” briefing to the Vermont state legislature sponsored by the American Legislative Exchange Council, Montpelier, VT, March, 2001.
- “The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience,” presented at the Global Conference on Profiting from Small Business Lending, sponsored by the World Bank, Washington, DC, April, 2001.
- “The Legal and Regulatory Environment for Credit Reporting Systems,” distance learning symposium sponsored by The World Bank, Washington, DC, June 2001.
- “The AFSA Subprime Mortgage Database: A Valuable Analytical Tool,” presented to the AFSA State Government Relations Forum, St. Louis, July, 2001.
- “Empirical Evidence on the Cost of Privacy”, presentation as a panelist at the Privacy Workshop, 28th Annual Meeting of the American Legislative Exchange Council (ALEC), New York, August, 2001
- “Spotlight on the Subprime Mortgage Market,” presentation at the AFSA Annual Leadership Conference, Colorado Springs, October, 2001
- “Comprehensive Credit Reporting, Privacy and the Benefits of Competition: Lessons from the U.S. Experience,” invited presentation at the 4th Serasa International Forum on Credit, Sao Paulo, Brazil, November, 2001.
- “The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior,” presentation to the National Foundation for Credit Counseling spring Board meeting, Memphis, April, 2002.
- “Expanding Credit Without Triggering Bankruptcies: Lessons from the U.S. Experience,” invited presentation at the European Credit Research Institute Forum on Credit Reporting and Overindebtedness, Brussels, June, 2002.
- “College Student Credit Card Usage,” presentation to the Council of Alumni Association Executives, Wisconsin, July, 2002.
- “The Subprime Mortgage Market, Predatory Lending, and the Empirical Evidence: What’s Really Going On?” presentation to the AFSA State Government Relations Forum, Chicago, August, 2002.
- “The Subprime Mortgage Market, Predatory Lending and the Empirical Evidence, What’s Really Going On? Presentation to the Consumer Mortgage Coalition, Chicago, September,

2002.

- Organized and chaired a panel session on the Consumer Sector at the 44th Annual Meeting of the National Association for Business Economics (NABE), Washington, DC September 30, 2002.
- “An Industry Story That Needs Telling: College Student Credit Card Usage,” presentation at the American Bankers Association annual convention, Phoenix, October 7, 2002.
- “Advantages of Full-File vs. Negative-Only Reporting,” presentation to the 3rd Consumer Credit Reporting World Conference, Sydney, Australia, October 21, 2002.
- “Regulation and Subprime Mortgages: The Impact of Predatory Lending Laws on Supply,” presentation at an American Enterprise Institute conference, “Does Excessive Regulation Threaten Subprime Lending,” Washington, DC October, 2002.
- “Non-Prime Mortgage Lending: What is the Real Story?”, keynote address, NHEMA Annual Conference, Palm Springs, CA April, 2003.
- “FCRA and the National Credit Reporting System: What is at Risk,” presentation to the American Bankers Association Annual Summer Meeting, Colorado Springs, July 2003.
- “Empirical Evidence Regarding the Impact of North Carolina’s Predatory Lending Law,” presentation to the Federalist Society Predatory Lending Conference, Washington, DC July 2003.
- “The Value of Empirical Evidence in Shaping Public Policy Toward the Counseling Industry,” presentation to the annual conference of the National Foundation for Credit Counseling, San Antonio, September 2003.
- “Predatory Lending Policy Discussion,” panelist at Mortgage Bankers Association National Policy Conference, Washington, DC March 2004.
- “Debt Burden, Delinquencies, and the Quality of Consumer Credit: A Consumer Credit Report Card,” presentation to the 2004 Mega Conference, Indiana Bankers Association, Indianapolis, May 2004.
- “The Case Against Rate Ceilings on Consumer Loans,” presentation to seminar on “Credits – free market or black market,” sponsored by Konferencja Przedsiębiorstw Finansowych w Polsce, Warsaw, Poland, September 2004.
- Organized and Moderated CRC policy seminar, “Reflecting on 35 Years of Consumer Disclosure Regulation,” Georgetown University Law Center, Washington DC, October 2004
- “The Current Crisis in the U.S. Credit Counseling Industry,” presentation to the Risk Managers’ Roundtable, Boston, October 2004.
- “College Student Credit Card Usage” presentation to the Association for Financial Counseling and Planning Education (AFCPE) annual convention, Denver, November 2004.
- Discussant, “Credit Report Accuracy and Access to Credit” paper presented by Robert Avery and Glenn Canner, Washington Statistical Society seminar, January 2005.
- Organized and moderated CRC policy seminar, “Ensuring Fair Lending: What Will the New HMDA Data Fields Tell Us About Pricing Fairness in Mortgage Markets?” Washington, DC March 2005
- “Introduction to the Enhanced Home Mortgage Disclosure Act Data,” invited presentation to the spring conference of the National Association of Attorneys General, Washington, DC March 2005
- “Introduction to the Enhanced Home Mortgage Disclosure Act Data,” panel discussion at the American Financial Services Association State Government Affairs Conference, Los

Angeles, September 2005.

- “Measuring the Impact of Credit Counseling on Borrower Behavior,” presentation to the Take Charge America Institute Advisory Council, University of Arizona, Tucson, September 2005.
- Organized and moderated a CRC policy roundtable, “Minimum Payment Disclosures on Credit Cards,” Washington, DC November 2005
- Discussant, “Financial Literacy”, Consumer Federation of America annual conference, Washington DC, December 2005
- Organized and moderated CRC policy seminar, “Current Issues in Mortgage Pricing, Fair Lending, and Legislation to Prevent Predatory Lending,” Washington, DC June 2006
- Organized and moderated FSRP policy seminar, “Is New Regulation Needed to Protect Consumers from Unsuitable Mortgage Loans?” Washington, DC May 2007.
- “The Lending and Collections Environment,” presentation to the Consumer Bankers Association Annual Collections Conference, Orlando, June 2007.
- “A Test of Expanded Concessions for Counseling Debt Management Plans,” panel presentation at the annual meeting of the National Foundation for Credit Counseling, Baltimore, September 2008.
- “Research Gaps in Financial Education and Program Evaluation,” discussion paper prepared and presented at National Research Symposium on Financial Literacy and Education, sponsored by U.S. Department of the Treasury, Washington, DC October 2008
- “Is In-person Counseling Delivery More Effective Than Telephone Delivery?” paper presentation at refereed session of the annual meeting of the Association for Financial Counseling and Planning Education (AFCPE), Irvine, CA, November 2008
- “Research Is Needed to Ensure a Place for Education in Counseling,” presentation at the annual leaders conference for the National Foundation for Credit Counseling, Washington, DC September 2009
- “Financial Education for Youth: How Can We Do a Better Job?” invited presentation to CFED community finance and asset development conference, Washington, DC September 2010
- “Key Consumer Financial Trends: Two More Areas to Consider,” invited presentation to the Federal Reserve Board Forum on Consumer Research and Testing: Tools for Evidence-Based Policymaking in Financial Services,” Washington, DC November 2010
- Panelist, Research and Evaluation Subcommittee of the President’s Advisory Council on Financial Capability, Washington, DC March 2011
- “Certification and Program Evaluation in Youth Financial Education,” invited presentation at the National Endowment for Financial Education (NEFE) Certification Forum, Washington, DC. April 2011
- “America’s Financial Capability Challenge,” Keynote address at 11th Annual MoneySmarts conference sponsored by New Hampshire JumpStart Coalition, Concord, NH May 2011
- “Think, Think, Nudge, Nudge: How Behavioral Economics Can Boost Savings,” (with Cathleen Johnson), Webinar for Maryland State Department of Education, May 2011
- “Financial Education for College Students at the University of Arizona,” panel presentation at the 4th Annual Conference of the Society for Financial Education and Planning Development, Washington, DC, October 2011
- Michael Staten, “How New Payment Card Regulations Will Impact You and Your Students,”

presentation at the 2011 National JumpStart Educators Conference, Washington, DC, November 2011

- “The Need for More Research on Credit Counseling Consumer Outcomes,” presentation at the Association of Independent Credit Counseling Agencies 19th Mid-Winter Conference, Scottsdale, AZ January 19, 2012.
- “Home Price Bubble and Mortgage Meltdown,” keynote talk at Global Economics and Personal Finance conference for Colorado teachers, hosted by Colorado JumpStart, Denver, January 26, 2012.
- Guest segment on KGUN (TV 9) Morning Blend show, speaking about TCAI’s Consumer Jungle, January 23, 2012
- “Home Price Bubble and Mortgage Meltdown,” panel presentation at “Causes of the Crash of ‘08”, forum hosted for Arizona teachers by Thomas R. Brown Foundation, Eller College of Management, U. of Arizona, April 2012
- “The Credit and Payment Card Landscape for Consumers,” presentation at the 2012 University of Maryland Cooperative Extension Personal Finance Conference, Annapolis, MD, May 17, 2012
- “The Business Case for Doing Research on Credit Counseling and Debt Solutions,” keynote address at the annual conference of the Canadian Association of Credit Counseling Services, Toronto, Sept 26, 2012
- “New National Economics-based Personal Finance Learning Standards,” panel presentation at the annual national conference for the Council for Economic Education, Kansas City, October 2012.
- “America’s Financial Capability Challenge,” keynote address, Federal Reserve Bank of Kansas City, Denver Branch, Colorado JumpStart 2013 Fiscal Fitness Workshop for Teachers, January 24, 2013
- “The 5 Most Important Concepts to Understand About Borrowing and Credit,” presentation at the 2013 Fiscal Fitness Workshop for Teachers, Colorado JumpStart Coalition, Denver, January 26, 2013
- “National Personal Financial Literacy Standards,” moderator, panel discussion, National Association of Economic Educators conference, Federal Reserve Bank of St. Louis, March 2013
- “Research on Financial Attitudes and Financial Identity of Young Adults”, invited panel presentation, American Academy of Arts and Sciences, Cambridge, MA March 2013
- “Financial Literacy in the Financial Capital of the World”, invited panelist at breakfast seminar held at NYSE to kick off financial literacy month for 2013. Hosted by Council for Economic Education. April 2013
- “Can Research Help to Build the Policy Case for School-based Financial Education?” presentation and moderated panel on same topic at the “Investing In Our Future: A National Conference on Youth Financial Education and Capability,” hosted by the Consumer Financial Protection Bureau, Washington, DC, April 30 2013.
- “How Can Behavioral Economics Help Economic Educators?” keynote presentation at 2013 Midwest Economic Education Conference, Federal Reserve Bank of Kansas City, May 2013.
- “The Five Most Important Concepts to Understand About Borrowing and Payment Products,” presentation at the annual conference of the national Council for Economic Education, Baltimore, October 2013.

- “Ten Big Ideas to Teach Your Students About Personal Finance,” keynote presentation at 5th Annual Jump\$tart Coalition Teachers Conference, Washington, DC Nov 2013
- “How Much Should We Worry About the Rising Costs of College?”, Back-to-the-Classroom Lecture, Norton School of Family and Consumer Sciences Homecoming, University of Arizona November 2013.
- Webinar: “How Much Should We Worry About the Rising Costs of College?” Take Charge Today Educator Webinar Series, November 20, 2013. (teacher professional development)
- Keynote address, Credit Builders Alliance, Credit Building Symposium, “Credit Data Sharing: The Foundation of Consumer Lending”, Washington, DC, July 10, 2014
- Panelist, “Creating Effective Student Financial Literacy Programs,” annual meeting of the National Association of College and University Business Officers (NACUBO), Seattle July 2014
- “The Role of Risk-Based Pricing in Consumer Lending,” presentation to the Pentagon Federal Credit Union board of directors, New York, Jan 17, 2015
- “Millennials and Homeownership: Late to the Party or No-Shows?”, presentation at Gear Up 2015, a professional development conference for 200+ Phoenix-area realtors, hosted by Take Charge America, Inc and Wells Fargo, Scottsdale, Jan 28, 2015.
- “Impact of Falling Oil Prices: Good or Bad Depends on Where You Sit” presentation at Thomas R. Brown Foundation Forum: Oil Prices, Good News or Bad News, Eller College of Management, Univ. of Arizona, Feb 24, 2015.
- “How Much Should We Worry About the Rising Costs of College?” presentation to New Hampshire Jump\$tart, Classroom Connections Conference hosted by Fidelity Investments, Merrimack, NH May 19, 2015
- “Ten Big Ideas to Teach Students About Personal Finance,” presentation to teacher training conference co-hosted by TCAI and the Arizona Council on Economic Education, Phoenix, June 1, 2015. 80 attendees.
- “Five Key Lessons About Borrowing and Credit,” presentation to teacher training conference co-hosted by TCAI and the Arizona Council on Economic Education, Phoenix, June 2, 2015, 80 attendees.
- “Impact of Falling Oil Prices” presentation to Arizona Senior Academy, June 2015
- “Treating (and Teaching) Higher Ed as an Investment Decision,” Council for Economic Education, Annual Conference, Phoenix, October 7, 2016

Professional Affiliations

- Member: American Economic Association, Western Economic Association, National Association for Business Economics, Financial Management Association, American Council on Consumer Interests, Association for Financial Counseling and Planning Education

Journal Referee

American Economic Review
Journal of Economic Education
Economic Inquiry
Journal of Financial Services Research

Journal of Money, Credit and Banking
Journal of Consumer Affairs
Journal of Consumer Research

Consulting Experience

Consulting Clients (1991 – present)

Axiom Corporation, Little Rock, AR
American Bankers Association, Washington, DC
American Financial Services Association, Washington, DC
American General Finance Company, Evansville, IN
Amoco Oil Co., Marketing Research Dept., Chicago, IL
Beneficial Management Corp, Peapack, NJ
Cetelem Group, subsidiary of Compagnie Bancaire, Paris, France
Citigroup, New York, NY
Council for Economic Education, New York, NY
Economic Development Institute, World Bank, Washington, DC
General Motors Acceptance Corporation, Detroit, MI
Household International, Strategic Planning Dept., Prospect Heights, IL
MasterCard International, Purchase, NY
National Retail Federation, Washington, DC
Sears, Roebuck and Co, Hoffman Estates, IL
Trans Union, LLC, Chicago, IL
U.S. Chamber of Commerce, Washington, DC
Visa, U.S.A., San Mateo, CA