

Michael S. Gutter, PhD
101 Hutcheson Hall
Email: msgutter@vt.edu Office: 540-231-5299

EDUCATIONAL BACKGROUND

Institution	Field of Study	Degree	Year
The Ohio State University	Family Resource Management Studies, General.	Doctor of Philosophy	2000
The Ohio State University	Finance and Financial Management Services, Other.	Bachelor of Science	1997

EMPLOYMENT

Institution	Position	Dates
Virginia Polytechnic Institute and State University	Professor and Associate Dean, tenured	Nov 2022-
University of Florida	Associate Dean for Extension/Professor, tenured	July 2021-Oct 22
University of Florida	Associate Dean for Extension/Associate Professor, tenured	02/2015 – July 2021
University of Florida	Interim FCS State Program Leader, Associate Professor, tenured	10/2013 - 02/2015
University of Florida	Associate Professor, tenured, Graduate Coordinator	07/2012 - 10/2013
University of Florida	Assistant Professor, tenure accruing	08/2007 - 06/2012
University of Wisconsin-Madison	Assistant Professor, tenure accruing (undergraduate coordinator)	08/2000 - 08/2007

HONORS

National

- 2022 American Association of Medical Colleges Innovations that Bolster Community Trust in Science Award
- 2019 NEAFCS Communications Internet Education Technology Award
- 2018 AAFCS Family Economics and Resource Management Community Education Award
- 2017 Best Paper in Personal Finance/Consumer Economics that was published in the *Family and Consumer Sciences Research Journal*
- 2016 *Family and Consumer Sciences Research Journal* Housing Paper Award

- 2015 Second Place National Extension Association of Family and Consumer Sciences (NEAFCS) Dean Don Felker Financial Management Award
- 2015 First Place NEAFCS Marketing Package Award
- 2015 Third Place NEAFCS Florence Hall Award
- 2015 Gold Award Association for Communications Excellence (for Solutions for Your Life - Vacation on a Budget Video)
- 2014 Association for Financial Counseling and Planning Education Outstanding Educational Program: Military Family Learning Network Webinar Series
- 2012 First Place NEAFCS Dean Don Felker Financial Management Award.
- 2010 Best Paper in Personal Finance and Consumer Economics in the *Family and Consumer Sciences Research Journal*
- 2010 Co-Winner of NEAFCS Dean Don Felker Financial Management Award
- 2010 Association for Financial Counseling and Planning Outstanding Conference Paper Award
- 2009 eXtension.org Outstanding Community of Practice for the Financial Security for All Community of Practice
- 2008 American Council on Consumer Interests Mid-Career Award
- 2001 Co-winner 2001 American Council on Consumer Interests Dissertation Award
- 1999 Academy of Financial Services Texas Instruments Award for Outstanding Paper

Regional

- 2019 First Place, Southern Region, Communications Internet Education Technology
- 2015 First Place, Southern Region, Dean Don Felker Financial Management Award
- 2015 First Place, Eastern Region, Dean Don Felker Financial Management Award
- 2015 First Place, Southern Regional Communications Internet Education Technology Award
- 2015 First Place, Southern Region Winner, NEAFCS Marketing Package Award
- 2015 First Place, Southern Region Winner, NEAFCS Florence Hall Award
- 2012 First Place, Eastern Region Winner, NEAFCS Program Excellence through Research Award
- 2012 First Place Southern Region (NEAFCS), Dean Don Felker Financial Management Award

State

- 2022 Florida Association of Family and Consumer Sciences Extension Excellence Award

- 2017 Prudential Productivity Award
- 2015 Florida Communications Award Internet Education Technology
- 2015 Georgia Dean Don Felker Financial Management Award
- 2015 Georgia Florence Hall Award
- 2015 Georgia 2nd Place, Marketing Package Award
- 2013 UF/IFAS Extension Jim App Extension Initiative Innovation Team Award: Serving Florida's Military Families
- 2009 Florida Extension Association of Family and Consumer Sciences Outstanding Specialist Award
- 2008 Florida Jumpstart President's Award for Service

Local

- 2013 Changing the Future Forever Award for the Florida Master Money Mentor Program from the United Way of Citrus County
- 2013 Graduate Student Council 2012-13 Outstanding Graduate Student Adviser Award
- 2012 Duval County IFAS Support Award
- 2003 Madison Money Conference Distinguished Service Award

CONTRIBUTION TO DISCIPLINE/RESEARCH NARRATIVE

My research focuses on understanding the effect of economic disparities on the well-being of vulnerable populations through the lens of behavioral and family economics. This includes understanding issues that are relevant to and that shape family members' overall economic well-being. Initially my research explored investor behavior during the time before the Great Recession (1999-2008), when higher than normal stock market returns were leading to widening racial wealth disparities. By examining racial differences in risk tolerance and investor behavior, this work showed that racial differences in investor behavior were largely attributable to racial differences in access to financial markets and possibly in exposure to information. Overall, investors tended to behave similarly when controlling for access.

The overall challenge of growing wealth also became one of my key research concepts. Working with faculty from more than a dozen universities, we engaged in multiple 5-year studies. We focused on the complexity of positive financial behaviors that often create economic resiliency for the many challenges that families may face. The first 5-year study focused on savings and the second five-year study applied the behavioral model to student loan borrowing and housing. Our findings suggested that disclosures can indeed influence the type of mortgage (adjustable or fixed rate) preferred. The use of discrete choice experimental design in our studies was also a contribution and novel approach in our field. Following on this theme I have begun working on the role of financial decision making in the context of healthcare, such as financial barriers to treatment. This work is in the early stages, but it includes funding from the UF Health Cancer

Center and the U.S. Consumer Financial Protection Bureau to study the economic burden of cancer and its influence on financial well-being.

The financial services industry and related stakeholders have helped support my research and extension programs with more than \$1,000,000 in funding since promotion including cash contributions and grants. My projects have consistently involved junior faculty plus current and former students. My work has been replicated in Turkey and shared internationally. Within my field of Family Resource Management/Family Economics Social Sciences, I have published in the top-tier journals in my discipline, including the *Journal of Financial Counseling and Planning*, *Family and Consumer Sciences Research Journal*, and *Journal of Family and Economic Issues*. However, I continue to expand and explore the best outlets for the work in which I engage. As of March 2020, my work has had 1,507 citations, an H-index of 19 and i10-index of 27. The number of citations of my work on financial socialization, savings behavior, and racial disparities has trended upward in the last 7 years.

PUBLICATIONS

Books Chapter(s)

1. Spangler, T., **Gutter, M.**, Gillen, M. , & Acharya, S. (2015). Education needs analysis. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 137-144). Hoboken, NJ: John Wiley & Sons, Inc.
2. **Gutter, M.** & Gillen, M. (2015). Education savings vehicles. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 145-152). Hoboken, NJ: John Wiley & Sons, Inc.
3. Gillen, M. & **Gutter, M.** (2015). Financial aid. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 153-158). Hoboken, NJ: John Wiley & Sons, Inc.
4. Gillen, M. & **Gutter, M.** (2015). Gift and income tax strategies (Education). In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 159-164). Hoboken, NJ: John Wiley & Sons, Inc.
5. Gillen, M. & **Gutter, M.** (2015). Education financing. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 165-172). Hoboken, NJ: John Wiley & Sons, Inc.
6. Copur, Z., **Gutter, M.S.**, & Erkal, S. (2014). Behavioral approach to financial distress and health *Globalization of Financial Institutions-GFI* \. (pp. 217-233). Springer International Publishing.
7. Gillen, M. & **Gutter, M.** (2013, 2015). Cash flow management. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 35-41). Hoboken, NJ: John Wiley & Sons, Inc.
 - a. Updated for 2015 edition.
8. Wynn, K., Gillen, M. , **Gutter, M.** & Ruiz-Menjivar, J. (2013). Financing strategies. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 43-48). Hoboken, NJ: John Wiley & Sons, Inc.

- a. Updated as Gillen M., **Gutter M.**, & Ruiz-Menjivar J. (2015).
9. **Gutter, M.** & Gillen, M. (2013). Education planning. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 59-64). Hoboken, NJ: John Wiley & Sons, Inc.
10. Ruiz-Menjivar, J. Gillen, M., **Gutter, M.** & Wynn, K. (2013). Time value of money. In C.R. Chaffin (Ed.), *Financial planning competency handbook* (pp. 79-86). Hoboken, NJ: John Wiley & Sons, Inc.
 - a. Updated as Ruiz-Menjivar, J., Gillen, M., & **Gutter, M.** (2015).
11. **Gutter, M.S.** & Garrison, S. (2010). Vital knowledge in troubled times: The role of personal finance in economic education. In Shugg M.C. & Wood, W.C. (Eds.) *Teaching economics in troubled times: Theory and practice for secondary social studies* (2010). Routledge, Taylor and Francis (Forthcoming).
12. Hanna, S., **Gutter, M.**, & Gibbs, R. W. (2003). Life insurance math. In Garman, E. T., Xiao, J. J., & Brunson, B. G. (Eds.) *The mathematics of personal financial planning: Using calculators and computers, Third edition*, (pp. 256-280). Cincinnati, OH: Thompson Learning/Dame Publications.
13. Hanna, S., **Gutter, M.**, & Gibbs, R. W. (2000). Life insurance math. In Garman, E. T. & Xiao, J. J. (Eds.) *The mathematics of personal financial planning, Second Edition*, (pp. 256-280). Cincinnati, OH: Thompson Learning/Dame Publications

Refereed Journal Articles

1. Bylund CL, Wollney EN, Emerson LE, Silver N, Dziegielewska PT, Hansen MD, D'Ingeo D, Johnson-Mallard V, Renne R, Fredenburg K, Gutter M, Zamojski K, Vandeweerd C, Staras SAS. Identifying Locally Actionable Strategies to Increase Participant Acceptability and Feasibility to Participate in Phase I Cancer Clinical Trials. Health Expectations. *In press*
2. Alacevich, C., Abi Nehme, A.M., Lee, J.H., Li, D., Mobley, E., Close, J., George, T., LeLaurin, J.H., Hong, Y.R., Shenkman, E., Gutter, M.S., Salloum, R. A point-of-care pilot randomized intervention to connect patients with cancer-induced financial toxicity to telehealth financial counseling. *Cancer Causes Control* (2023).
<https://doi.org/10.1007/s10552-023-01794-9>
3. Erin M. Mobley, Gerard Garvan, Daniel Norez, Halle Mitchell, Ramzi Salloum, Michael S. Gutter, Ziad T. Awad, Dejana Braithwaite, Stephen Anton, Matthew Gurka, Alexander S. Parker; Abstract A051: Inequities in financial burden, quality of life, and physical functioning among cancer survivors: A nationally representative Medical Expenditures Panel Survey (MEPS) study. *Cancer Epidemiol Biomarkers Prev* 1 January 2023; 32 (1 Supplement): A051. <https://doi.org/10.1158/1538-7755.DISP22-A051>

4. Xu, Y., Heo, W., Kiss, E., Cho, S.H., Gutter, M. (2022) Pushing or clicking the grocery cart? Health and economic concerns during the COVID-19 pandemic. *Journal of Consumer Affairs* (Accepted). <https://doi.org/10.1111/joca.12485>.
5. Hall, J., Szurek, S., Cho, H.D., Guo, Y., Gutter, M., Khalil, G., Licht, J., Shenkman, E. (2022) Cancer disparities related to poverty and rurality for 22 top cancers in Florida. *Preventive Medicine Reports* 22;29:101922. doi: 10.1016/j.pmedr.2022.101922. PMID: 35928594; PMCID: PMC9344025.
6. Mobley EM, Tfirm I, Guerrier C, Gutter MS, Vigal K, Pather K, Baskovich B, Awad ZT, Parker AS (2021). Impact of Medicaid Expansion on Pancreatic Cancer: An Examination of Sociodemographic Disparities in One-Year Survival. *Journal of the American College of Surgeons*. Jan 1;234(1):75-84. doi: 10.1097/XCS.0000000000000018. PMID: 35213464; PMCID: PMC9132328. *invited publication from the 2021 ACS Scientific Forum*
7. Porto, N., Cho, S.H., and Gutter, M.S. (2021) Student loan decision making: Experience as an anchor. *Journal of Family and Economic Issues*. 42(4):773-784. doi: 10.1007/s10834-021-09773-5. Epub 2021 Jun 11. PMID: 34149271; PMCID: PMC8195451.
8. Worthy, S., Mountain, T., Chatterjee, S., Johnson, C., Kiss D.E., O'Neill, B., Saboe-Wounded Head, L., Gutter, M.S. (2021). Differences in the determinants of retirement preparation between farm and non-farm households. *Journal of Applied Farm Economics* 3(2), 10.7771/2331-9151.1048
9. Mountain, T.P. & Cao, X. & Kim, N. & Gutter, M.S. (2020). Millennials' future homeownership and the role of student loan debt. *Family and Consumer Sciences Research Journal*, 49: 5-23 <https://doi.org/10.1111/fcsr.12374>.
10. Hong, YR., Xie, Z., Gutter, M., Odedina, F., Hincapie-Castillo, J. Purchasing Drugs Abroad among US Cancer Survivors: Analysis of National Health Interview Survey 2011-2018. *American Journal of Preventive Medicine*. 2020. In Press
11. Gutter, M.S., O'Neal, L.J., Riportella, R., Sugarwala, L., Mathias, J., Vilaro, M., Paige, S., Szurek, S., Navarro, G., Baralt, C., and Rhyne, R. (2020) Promoting community health collaboration between CTSA Programs and Cooperative Extension to advance rural health equity. *Journal of Clinical and Translational Sciences* <https://doi.org/10.1017/cts.2020.13>
12. Mountain, T.P., Kim, N., Gutter, M.S., Kiss, E., Cho, S.H., Johnson, C.L. (2019). An exploration of gender bias, framing, and student loan decisions through an experimental design. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-019-09640-4>
13. Kiss, E., Bartholomae, S., Johnson, C., O'Neill, B., Xu, Y., & Gutter, M. (2019). Conceptualizing health and financial wellness: Using facilitated discussion to collect input from professionals. *The Forum for Family and Consumer Issues*, 22(1), Retrieved

from https://www.theforumjournal.org/wp-content/uploads/2019/09/Conceptualizing-Health-and-Financial-Wellness_PDF-file-Author-edits.pdf

14. Copur, Z. & Gutter, M. (2019). Exploring the relationships of economic, sociological, and psychological factors to the savings behavior of university employees: Turkey Case. *Journal of Family and Economic Issues*, <https://doi.org/10.1007/s10834-018-09606-y>
15. Mountain, T.P., Gutter, M.S., Ruiz-Menjivar, J. & Copur, Z.(2017). Exploring the role of financial disclosure forms in mortgage type selection. *Journal of Financial Counseling and Planning*, 28(2), 285-299. <https://doi.org/10.1891/1052-3073.28.2.285>
16. Kim, J., Gutter, M. & Spangler, T. (2017). Review of family financial decision making: Suggestions for future research and implications for financial education. *Journal of Financial Counseling and Planning*, 28(2), 253-267. <http://dx.doi.org/10.1891/1052-3073.28.2.253>
17. Kim, J., Spangler, T., & Gutter, M.S. (2016). Extended families: Support, socialization, and stress. *Family and Consumer Sciences Research Journal*. 45(1), 104-118.
18. Johnson, C. L., Gutter, M., Xu, Y., Cho, S., & DeVaney, S. (2016). Perceived value of college as an investment in human and social capital: Views of Generations X and Y. *Family and Consumer Sciences Research Journal*, 45(2).
19. Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M., & Griesdorn, T. (2016). Experimental design to understand the student loan decision: A methodological note. *Family and Consumer Sciences Research Journal*, 45(1), 65-76.
20. Stephenson, L. & Gutter, M.S. (2016). Family and Consumer Sciences Extension educator pipeline: Career pathway potential. *Journal of Family and Consumer Sciences Education*.
21. Gutter, M.S. (2016). A case study of Extension in Florida. *Family and Consumer Sciences Research Journal*. 44(3), 245-254.
22. Xu, Y., Johnson, C., Bartholomae, S., O'Neill, B., & Gutter, M.S. (2015). Homeownership among millennials: The deferred American dream. *Family and Consumer Sciences Research Journal*, 44(2), 210-212.
23. Lown, J.M., Kim, J., Gutter, M.S., & Hunt, A. T. (2015). Self-efficacy and savings among middle and low income households. *Journal of Family and Economic Issues*. 36(4), 491-502.
24. Ruiz-Menjivar, J., Blanco, A., Copur,Z., Gutter, M.S., & Gillen, M. (2014). A cross-cultural comparison of three risk tolerance measures: Turkey and The United States case. *International Journal of Research in Business and Social Science* (ISSN: 2147-4478)311-14.
25. Gutter, M.S., Lown, J., Mauldin, T., Solheim, C., Worthy, S.L., Dorman, R., Gorham, E. (2012). Exploring the relationship of economic, sociological, and psychological factors to the savings behavior of low-to moderate-income households. *Family and Consumer Sciences Research Journal*, 41 (1), 86-101.

26. Cho, S.H., Gutter, M., Kim, J., Mauldin, T. (2012). The effect of socialization and information source on financial management behaviors among low-and moderate-income adults. *Family and Consumer Sciences Research Journal*, 40 (4), 417-430.
27. Hayhoe, C.R. & Gutter, M.S. (2012). Reliability of the scales in the NC1172 Complex Nature of Saving data set. *Family and Consumer Sciences Research Journal*, 40 (3), 284-294.
28. Copur, Z. & Gutter, M.S. (2011). Financial socialization of college students: A comparison of university students in Ankara and Florida. *Sosyoekonomi*, 7(16), 161–178.
29. O'Neill, B., Zumwalt, A., Gutter, M. & Bechman, J. (2011). Financial education through social media: Can you evaluate its impact? *The Forum for Family and Consumer Issues*, 16(1), Retrieved from <http://ncsu.edu/ffci/publications/2011/v16-n1-2011-spring/oneil-zumwalt-gutter-bechman.php>.
30. Gutter, M. & Copur, Z. (2011). Financial behaviors and financial well-being of college students: Evidence from a national survey. *Journal of Family and Economic Issues*, 32I(4), 699-714.
31. Garrison, S. & Gutter, M.S. (2010). Gender differences in financial socialization and willingness to take financial risks. *Journal of Financial Counseling and Planning*, 21(2), 60-72.
32. Gutter, M., Copur, Z., & Garrison, S. (2010). Social learning opportunities and the financial behaviors of college students. *Family and Consumer Sciences Research Journal*, 38(4), 387-404.
33. Gutter, M.S. & Garrison, S. (2008). Perceived norms, financial education, and college student credit card behavior. *Journal of Consumer Education*, 24, 73-88.
34. Gutter, M.S. & Hatcher, C.B. (2008). Racial differences in the demand for life insurance. *Journal of Risk and Insurance*, 75(3), 677-689.
35. Gutter, M.S., Hayhoe, C., & Wang, L. (2007). Examining participation behavior in defined contribution plans using the Transtheoretical Model of Behavior Change, *Financial Counseling and Planning*, 18(1), 46-60.

36. Gutter, M.S. & Fontes, A. (2006). Racial differences in risky asset ownership: A two-stage model of the investment decision making process. *Financial Counseling and Planning*, 17(2), 64-78.
37. Yao, R., Gutter, M.S. & Hanna, S.D. (2005). The financial risk tolerance of Blacks, Hispanics and Whites. *Financial Counseling and Planning*, 16(1), 51-62.
38. Gutter, M.S. & Saleem, T. (2005). Financial vulnerability of small businesses owners: Portfolio composition. *Financial Services Review*, 14, 133-147.
39. Lyons, A.C., Cude, B., Lawrence, F.C., & Gutter, M. (2005). The challenges of online surveying: What should family and consumer researchers know? *Family and Consumer Sciences Research Journal*. 31(10) 1-16.
40. Gutter, M.S. & Hanna, S.D. (2002). Applying a needs-based approach to disability insurance planning, *Journal of Personal Finance*, 2(1), 78-88.
41. Hanna, S.D. Gutter, M.S. & Fan, J. (2001). A measure of risk tolerance based on economic theory. *Financial Counseling and Planning*, 12(2), 53-60.
42. Gutter, M. (2000). Human wealth and investment ownership. *Financial Counseling and Planning* 11(2), 9-20.
43. Gutter, M., Fox, J., & Montalto, C.P. (1999). Racial differences in investor decision making. *Financial Services Review* 8(3) 149-162.

Conference Proceedings

1. Bartholomae, S., Xu, Y., Kiss, E., O'Neill, B., Gutter, M., & Evans, D. (2018). Financial distress and forgone healthcare. *Consumer Interests Annual*, 64. Retrieved from <https://www.consumerinterests.org/assets/docs/CIA/CIA2018/BartholomaeCIA18.pdf>
2. Xu, Y., O'Neill, B., Johnson, C., Bartholomae, S., & Gutter, M.S. (2015). Housing decision of millennials: Challenges and consequences. *Proceedings of the 2015 AFCPE Symposium*, 13.
3. Courtney, E.A., Gutter, M.S., McWilliams, R., Marin, K., Rogers, C., Spangler, T., & Stahl, B. (2015). Living on my own: A financial education simulation for young adults. *Proceedings of the 2015 AFCPE Symposium*, 16.
4. Gillen, M., Buchko, J., O'Neill, B., Herndon, M., & Gutter, M.S. (2015). Best practices for conducting web conferences, writing blog posts, and using social media to increase the capacity of financial counseling and education professionals. *Proceedings of the 2015 AFCPE Symposium*, 32-33.
5. Spangler, T, Gutter, M.S., & Diehl, D. (2013). Purposive budgeting socialization: Effects of maternal characteristics on college students' financial outcomes. *Proceedings for the 2013 AFCPE conference*. 24.
6. Courtney, E., O'Neill, B., Gutter, M.S., & McWilliams, R. (2013). Creating a web based financial challenge. *Proceedings for the 2013 AFCPE Conference*. 39.

7. Gutter, M.S. & Theurer, J. (2013). Financial therapy: Helping clients with money as well as mental health problems. *Proceedings for the 2013 AFCPE Conference*. 40.
8. Gutter, M.S., O'Neill, B., & Herndon, M. (2013). Military Family Learning Network's online professional development for personal finance managers: Financial position analysis webinar and case study. *Proceedings for the 2013 AFCPE Conference*. 50.
9. Dorman, R. & Gutter, M. (2012). Additions to the financial behaviors score in assessing couples' net worth. *Proceedings for the 2012 AFCPE conference*, 1.
10. Garrison, S. & Gutter, M.S. (2012). Florida Master Money Mentor Program. Consumer Interests Annual, *Proceedings for the 2012 AFCPE Conference*, 8.
11. Ruiz-Menjivar, J., Gutter, M.S., & Gillen, M. (2012). Impact of the mortgage interest and property tax deductibility on ownership decision. *Proceedings for the 2012 AFCPE Conference*, 11.
12. Blanco, A. & Gutter, M.S. (2012). Net worth pre and post-recession by family type. *Proceedings for the 2012. AFCPE Conference*, 13.
13. Gutter, M.S., DeVane, B., & Yuhas, J. (2012). Playing with debt: Using video games to teach teens about student loans. *Proceedings for the 2012 AFCPE Conference*, 15.
14. You, S.Y. & Gutter, M.S. (2012). Why do some consistently choose a conventional mortgage even when an adjustable rate mortgage is appropriate? *Proceedings for the 2012 AFCPE Conference*, 24.
15. Gutter, M.S., O'Neill, B., & Bird, C. (2012). Military Family Learning Network's online professional development for personal finance managers (PFMs): Divorce and military families. *Proceedings for the 2012 AFCPE Conference*, 39
16. Dorman, R. & Gutter, M.S. (2011). Are financial depending spouses comfortable with the task of managing family finances? *Proceedings for the 2011 AFCPE Conference*, 21.
17. Jackson, K., Gutter, M.S. & Copur, Z. (2011). College students, social learning, and risk credit card behavior. *Proceedings for the 2011 AFCPE Conference*, 22.
18. Gutter, M.S., Garrison, S. , Gillen, M. , Leslie, L. , & Taylor, S (2011). Florida Master Money Mentor Program. *Proceedings for the 2011 AFCPE Conference*, 142.
19. O'Neill, B. , Chan, K. , & Gutter, M.S. (2011). Using web conferences to learn about required minimum distributions. *Proceedings for the 2011 AFCPE Conference*, 66.
20. Gutter, M.S., Copur, Z., Way, W.L., & Gillen, M. (2011). Teacher preparedness about teaching financial literacy and college students' financial knowledge. *Proceedings for the 2011 AFCPE Conference*, 44.
21. Zumwalt, A., Gutter, M.S., Travnichek, R., & O'Neill, B. (2011). Developing social media strategies: results from a large scale promotion involving America saves week. *Proceedings for the 2011 AFCPE Conference*, 97.
22. Blanco, A., Dorman, R., Gutter, M.S., Parker, W., & Spangler, T. (2011). Exploration of teacher preparedness by state financial education policy. *Consumer Interests Annual* (Poster). Retrieved from:

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24. Parker, W.J. & Gutter, M.S. (2011). Is financial education a moderator between financial social learning opportunities and their relationship with financial dispositions and behaviors. *Consumer Interests Annual*. Retrieved from http://www.Gconsumerinterests.org/assets/docs/CIA/CIA2011/2011_parkergutter.pdf
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26. Jackson, K. & Gutter, M.S. (2010). Who stole the American dream: College students, social learning, and credit card behavior. *Proceedings for the 2010 AFCPE conference*, 22.
27. Jackson, K., Parker, W., Gutter, M.S., McKinney, A. &, & Godke, R. & (2010). Family based financial education. *Proceedings for the 2010 AFCPE Conference*, 26.
28. Gutter, M.S., Copur, Z., & Garrison, S. (2009). Which students are more likely to experience financial socialization opportunities? *Proceedings for the Conference on Improving Financial Literacy and Reshaping Financial Behaviors: Research Papers and Perspectives*.
29. Eisen, J. & Gutter, M.S. (2009). Materialism and financial behaviors. *Consumer Interest Annual*, 55.
30. Gutter, M., Copur, Z., Garrison, S., & Pracht, D. (2009). Do the behaviors of students with school-based financial education differ from the behaviors of students with community-based financial education? *Proceedings for the 2009 AFCPE conference*.
31. Lee, H.J. & Gutter, M.S. (2009). Sustainable homeownership in Florida. *Proceedings for Housing Education Research Association Conference*.
32. Gutter, M. & Porter, N. M. (2009). Managing money in tough times. *Proceedings of the Association of Financial Planning and Counseling Education Conference*.
33. Gutter, M.S., Hayhoe, C., & DeVaney, S. (2008). Economic and psychological determinants of savings behavior: A conceptual model. *Consumer Interests Annual*, 54.
34. Gutter, M.S., Eisen, J., & Way, W. (2008). Financial management practices of college students from states with varying financial education mandates. *Consumer Interests Annual*, 54.
35. Copur, Z., Gutter, M.S., Eisen, J., & Way, W. (2008). Exploring the relationship between financial behaviors and financial distress/financial well-being of college students *Consumer Interests Annual*, 54.
36. Gutter, M.S. & Mountain, T. P. (2007). Impacts of race and ethnicity on retirement adequacy, life insurance adequacy, and dual adequacy. *Proceedings for the Association*

for Financial Counseling and Planning Education, 12-13.

37. Gutter, M.S. & Renner, C. (2007). Exploring perceived norms, financial education and college student behavior. *Proceedings for the Association for Financial Counseling and Planning Education*, 11.
38. Gutter, M.S. & Zhu, D. (2007). An exploration of the relationship of debt and retirement planning for full-time workers. *Proceedings for 2007 Academy of Financial Services*.
39. Gutter, M.S. & Zhu, D. (2007). Are perceptions of retirement financial resource adequacy consistent with estimated ex ante financial resource retirement adequacy? *Proceedings for the Association for Financial Counseling and Planning Education*, 124-132.
40. Gutter, M.S., Jasper, C.R. , & Wang, L. (2004). Charitable giving and lifetime income. *Consumer Interest Annual*, 51.
41. Hanna, S. D. , Gutter, M.S., & Fisher, P. J. (2003). Risk aversion and the elasticity of marginal utility with respect to consumption, *Consumer Interests Annual*, 49.
42. Hatcher, C. & Gutter, M.S. (2003). Racial differences in the propensity to protect human wealth using life insurance, *Consumer Interests Annual*, 50.
43. Hanna, S.D. & Gutter, M.S. (2002). Your money or your life: Implications of variations in willingness to pay to reduce the risk of death. *Proceedings of the International Household & Family Research Conference 2002: Consumers and Families as Market Actors, National Consumer Research Centre, Helsinki, Finland*, 60.
44. Gutter, M. & Kim, M. (2001). Measuring the level of indebtedness and financial strain of college students. *Proceedings of the Association for Financial Counseling and Planning Education*.
45. Fox, J.J., Bartholomae, S., & Gutter, M. (2000). What do we know about financial socialization? *Consumer Interests Annual*, 46, 217.
46. Hanna, S., Gutter, M., Lovett, S., & Yao, R. (2000). Estimating the value of financial planning. *Proceedings of the Association for Financial Counseling and Planning Education*, 37.
47. Hanna, S. & Gutter, M. (2000). Needs based retirement planning applied to client households. *Retirement Income Security: Current Practices and Emerging Issues, Preconference of Association for Financial Counseling and Planning Education*, 9-10.
48. Gutter, M. & Hanna, S. (2000). Estimating the disability insurance needs of client households. *Consumer Interests Annual*, 46, 220.
49. Fox, J., Bartholomae, S., & Gutter, M. (1999). Socialization factors impacting the financial competency of college students. *Proceedings of the Association for Financial Counseling and Planning Education*, 197.
50. Hanna, S. & Gutter, M. (1999). Using real client households in a financial planning class. *Proceedings of the Association for Financial Counseling and Planning Education*, 193. (Paper).

51. Hanna, S. & Gutter, M. (1999). How well do client households estimate expenses? *Proceedings of the Academy of Financial Services*, 9. (Paper).
52. Gutter, M., Fox, J., & Montalto, C. (1999). Racial differences in investing. *Proceedings of the Academy of Financial Services*, 2. (Paper).

Technical Reports

1. Gutter, M.S.; Mountain, T.P.; Salloum, R.; Cao, X.; Navarro, G. Financial Well-being of cancer patients (2020). *Consumer Financial Protection Bureau*. Available at https://files.consumerfinance.gov/f/documents/cfpb_financial-well-being_gutter_slides.pdf
2. Gutter, M.S., Copur, Z., & Garrison, S. (2010). Financial capabilities of college students from states with varying financial education mandates. *The National Endowment for Financial Education*. Available at <http://www.nefe.org/mandatesreport>
3. Gutter, M.S. & Renner, C. (2007). Measuring the impact of a financial education curriculum on student attitudes and behavior: Final evaluation report. Madison, Wisconsin: Great Lakes Higher Education. 12 pp.
http://www.mygreatlakes.org/mglstatic/guaranty/forms/uw_financial_curriculum_report.pdf

Electronic Data Information Source (EDIS) Publications

1. Warner, L.A., Galindo-Gonzalez, S., & Gutter, M.S. (2014). Building impactful Extension programs by understanding how people change.
<https://edis.ifas.ufl.edu/wc189>
2. Dorman, R., Leslie, L.M., Gutter, M.S., Gillen, M., & Turner, J. (2012). Individual retirement accounts. 4pp, FCS 5258, <http://edis.ifas.ufl.edu/pdffiles/FY/FY64200.pdf>
3. Donovan, M.^g, Smith, S., Radunovich, H., & Gutter, M. (2011). Impacts of technological disasters, 3pp. FCS 9265, Retrieved from <http://edis.ifas.ufl.edu/pdffiles/FY/FY123000.pdf>
4. Torres, N.I., Mitchell, V., Turner, J., Leslie, L., & Gutter, M.S. (2011). Money and marriage: Saving for future use, (1-5pp.), HE 158. Retrieved from <http://edis.ifas.ufl.edu/pdffiles/HE/HE15800.pdf>
5. Turner, J., Gutter, M.S., Torres, N. I., Soberon, H., & Copur Z. (2009). Federal income tax management. 1-8 pp. FCS 7026. Retrieved from <http://edis.ifas.ufl.edu/pdffiles/HE/HE81700.pdf>
6. Turner, J. & Gutter, M.S. (2009). Your financial action plan. (1-11 pp.) FCS 5204. Retrieved from <http://edis.ifas.ufl.edu/FY373>
7. Gutter, M. S., Butcher, B., & Litchfield, B. (2009). Managing in tough times: Downsized? job loss and retirement plans. 1-5 pp. FCS 7240. Retrieved from <http://edis.ifas.ufl.edu/FY1109>

8. Walker, K., Gutter, M.S., & Turner, J. (2009). Coping with a money crunch: Values, goals, and standards. 1-3 pp. FCS 7006. Retrieved from <http://edis.ifas.ufl.edu/FY228>
9. Gutter, M.S., Turner, J., & Torres, N. I., (2009). Cutting costs to live within your income. 1-3 pp. FCS 7009. Retrieved from <http://edis.ifas.ufl.edu/HE153>
10. Torres, N. I., Turner, J., Mitchell, V., & Gutter, M.S. (2009). Money and marriage: Making financial plans together. 1-4 pp. FCS 7010. Retrieved from <http://edis.ifas.ufl.edu/HE154>
11. Gutter, M.S., & Litchfield, B. (2009). Florida renter's guide to foreclosure. 1-2 pp. FCS 3306. Retrieved from <http://edis.ifas.ufl.edu/FY1108>
12. Gutter, M.S. & Garrison, S. (2009). Managing in tough times: Downsized? Maintaining your access to health care. 1-3 pp. FCS 7238. Retrieved from <http://edis.ifas.ufl.edu/FY1106>
13. Garrison S., Gutter, M.S., & Fayer, M. (2009). Teens and media use: Cell phones? What's the plan? 1-5 pp. FCS 7241. Retrieved from <http://edis.ifas.ufl.edu/FY1110>
14. Garrison, S., Gutter, M.S., Litchfield, B., & Leslie, L. & (2009). Reverse mortgages: understanding the basics. 1-7 pp. FCS 3305. Retrieved from <http://edis.ifas.ufl.edu/FY1105>
15. Gutter, M.S., Garrison, S., & Spence, L. (2009). Managing in tough times: Building your assets by volunteering and networking. 1-5 pp. FCS 7239. Retrieved from <http://edis.ifas.ufl.edu/FY1107>
16. Gutter, M.S., Garrison, S., England, J., Turner, J. & Torres, N.I. (2009). Financial recordkeeping: Organizing your financial life. 1-4 pp. FCS 5205 Retrieved from <http://edis.ifas.ufl.edu/FY374>
17. Lee, H. &, Corbus, J.L., Gutter, M.S., Bryant, K., Elmore, J. P., Gorimani, E. T., & Royer, L. E. (2008). My Florida Home Book Part 1. Becoming a homeowner. 1-8 pp. FCS 3283. Retrieved from <http://edis.ifas.ufl.edu/CD036>
18. Elmore, J.P., Gutter, M.S., & Mountain, T. P. (2008a). YOU and YOUR CREDIT: Credit card basics. 1-5 pp. FCS 7230. Retrieved from <http://edis.ifas.ufl.edu/FY1065>
19. Elmore, J.P., Gutter, M.S., & Mountain, T. P. (2008b). YOU and YOUR CREDIT: Credit dos and don'ts. 1-3 pp. FCS 7229 Retrieved from <http://edis.ifas.ufl.edu/FY1064>
20. Elmore, J.P., Gutter, M.S., & Mountain, T. P. (2008c). YOU and YOUR CREDIT: managing your credit. 1-7 pp. FCS 7231. Retrieved from <http://edis.ifas.ufl.edu/FY1066>
21. Bryant, K., Elmore, J.P., Lee, H., Gutter, M.S., & Corbus, J. L. (2008). My Florida Home Book 1.1: Are you ready to be a homeowner? 1-8 pp. FCS 3286. Retrieved from <http://edis.ifas.ufl.edu/CD039>
22. Gutter, M.S., Elmore, J.P., Mountain, T.P. (2008a). YOU and YOUR CREDIT: Credit reports. 1-9 pp. FCS 7232. Retrieved from <http://edis.ifas.ufl.edu/FY1067>

23. Gutter, M.S., Elmore, J.P., & Mountain, T.P. (2008b). YOU and YOUR CREDIT: Credit scores. 1-4 pp. FCS 7233. Retrieved from <http://edis.ifas.ufl.edu/FY1068>
24. Gutter, M.S., Elmore, J.P., & Mountain, T.P. (2008c). YOU and YOUR CREDIT: Further resources. 1-2 pp. FCS 7235. Retrieved from <http://edis.ifas.ufl.edu/FY1070>
25. Gutter, M.S., Elmore, J.P., & Mountain, T.P. (2008d). YOU and YOUR CREDIT: Home ownership and credit. 1-2pp. FCS 7234. Retrieved from <http://edis.ifas.ufl.edu/FY1069>
26. Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008e). YOU and YOUR CREDIT: Series of five parts, Bound as a single document. 1-7 pp. FCS 7236. Retrieved from <http://edis.ifas.ufl.edu/FY1071>
27. Gutter, M. S., Mountain, T. P., Leslie, L., & Royer, L. (2008). How to manage the foreclosure process. 1-4 pp. FCS 3269. Retrieved from <http://edis.ifas.ufl.edu/FY1034>
28. Gutter, M. S. (2008). Being an authorized user: What it won't do for your credit score. Retrieved from <http://edis.ifas.ufl.edu/FY1022>
29. Gutter, M. S. (2007). How to prevent foreclosure on your home. Gainesville, Florida: IFAS/EDIS. 3 pp. HE724. <http://edis.ifas.ufl.edu/HE724>

SPONSORED PROJECTS

My funding efforts have been a balanced approach to support my research and extension program. My sources have included appropriate government agencies for my field such as USDA, Consumer Financial Protection Bureau (CFPB), Center for Learning and Innovation and Collaboration (CLIC), Patient Centered Outcomes Research Institute, and UF Health Cancer Center. The funding from CLIC was administered by an auxiliary at UF Clinical and Translational Sciences Institute (CTSI) to facilitate the timing of the proposal. That funding was \$38,000. I have used internal funding to help start projects that require a pilot or basic data to seek external funding. For instance, the UFHCC funds were used to secure funds from CFPB.

Military Family Learning Network is a collaborative project with the Department of Defense to provide professional development to both on base and community based Personal Finance Managers (PFM). The PFMs provide financial counseling assistance to military families to reduce emotional distress and challenges.

Determining the Financial Well-Being and Influencing Factors in Cancer Patients (AWD06530) project used data collected in 2018 to compare two measures relating to financial well-being in cancer patients. It was funded by U.S. Bureau of Consumer Financial Protection (GS-00f-252CA). The main finding is that the two measurements related to finances while similar in nature, had key differences in determinants showing that the oncology-based measure was more reactive to short term shocks to resources. This was part of an ongoing study into the financial burden and financial toxicity of cancer patients.

Monetary Contributions

As a result of my research in financial behavior and outreach in financial management, I was

able to form a relationship with Bank of America in Florida. They have provided annual support toward the work being done in financial education by Extension and the supporting scholarship of that work. This relationship began in 2009 and has generated 12 gifts totaling \$1,040,000; This number includes \$200,000 in gifts prior to promotion.

Table Summary List of Funding - External 2012 to 2021

Role	Reporting Agency	Grant Title	Dates	Awarded/ Anticipated
Co-PI 10%	Centers for Disease Control and Prevention	Program to Alleviate National Disparities in Ethnic and Minority Immunizations in the Community	2021-2022 Renewable	\$6,000,000
Co-PI 1%	United States Dept of Ag	PRO00033989: USDA Rural Dev Increasing Access to Telemedicine Services Through County Extension Offices	2020-2023	\$152,963
Co-PI 1%	USDA NIFA	Military Family Learning Network	2020-2021	\$304,329/ \$304,329
Co-PI 10%	Aetna Foundation	Prevention of Vaping and Tobacco Product Use Among Rural Youth in Florida	2020-2021	\$240,000
Co-PI 1%	Auburn University/USDA NIFA (20194877030366)	Military Learning Network (MFLN) (AWD07413)	Sept/19- Aug/19	\$322,267
PI/PD 7%	U.S. Bureau of Consumer Financial Protection (GS-00f-252CA)	Determining the Financial Well-Being and Influencing Factors in Cancer Patients (AWD06530)	Jun/19 - Nov/19	\$37,000
CoPI 8%	PATIENT-CENTERED OUTCOMES RES INST (CDRN-1501-26692)	OneFlorida Clinical Research Consortium Phase II (00098554)	Oct/15 - Mar/19	\$8,089,042
PI/PD 1%	INTERNAL REVENUE SERVICE (17VITA0222)	Vita Grant Program (AWD00672)	Aug/16 - Jul/18	\$25,000
PI/PD 1%	US DEPT OF AG (2014-48770-22587)	MFLNPF (00094623)	Sep/14 - Aug/16	\$195,756
PI/PD	STATE FARM	State Farm-Financial Literacy	Sep/15 -	\$67,786

1%	INSURANCE COMPANIES	(00098582)	Aug/16	
PI/PD 1%	US DEPT OF AG (2012-48755-20306)	Financial Security for All Military Families (00088854)	Sep/12 - May/15	\$266,500
PI/PD 1%	US DEPT OF AG (2013-31200-06034)	Behavioral Economics and Financial Decision Making (00093985)	Jun/14 - Apr/15	\$4,987
PI/PD 2%	US DEPT OF AG (20134876121440)	MEACA FL Extension Outreach on the Marketplace Exchanges (00091211)	Sep/13 - Jul/14	\$90,000

UNIVERSITY GOVERNANCE AND SERVICE

University

Years	Activity
2015-Present	UF Center for Translational Sciences Steering Committee
2013-Present	UF/Health Community Engagement Committee

College

Years	Activity
2012	CALS Curriculum Committee

Department/Center

Years	Activity
2012-2013	Graduate Studies Coordinator
2011-2014	Certified Financial Planner (CFP™) Program Director
2009-2013	Curriculum Committee
2008-2013	Graduate Committee

ACTIVITIES IN THE PROFESSION

Editorial Advisory Boards

Years	Journal	Typical Reviews Per Year
2007-Present	Journal of Financial Counseling and Planning	3-4
2007-2011	Journal of Consumer Affairs	1-2
2010	Journal of Consumer Education	2

National

Years	Association	Position
2019	American Council on Consumer Interests	Nominations Committee
2016	Association for Financial Counseling and Planning Education	Past President
2015	Association for Financial Counseling and Planning Education	President
2014	Association for Financial Counseling and Planning Education	President-Elect
2013	Association for Financial Counseling and Planning Education	Treasurer

Regional

Years	Association	Position
2019-2020	Southern Region Program Leaders Network Committee on Family and Consumer Sciences	Chair
2013-2014	NC 2172 Behavioral Economics and Financial Decision-Making Across the Lifespan	Chair
2012-2013	NC1172 Complex Nature of Savings	Chair

State

Years	Association	Position
2013-Present	Florida Prosperity Partnership	Board Member
2010-2012	Florida Jumpstart Coalition	President
2008-2012	Florida Extension Association of Family and Consumer Sciences	Campus Director

LECTURES, SPEECHES, POSTERS PRESENTED AT PROFESSIONAL CONFERENCES

International Invited

Gutter, M.S. (2012). *Poverty and the family*. International Congress for Family and Consumers, November 2012, Antalya, Turkey.

National Invited

1. Mobley E.M., Smotherman C., Hudnell T., Bowman J., Fische J.N., Anton S., Braithwaite D., **Gutter M.S.**, Gurka M.J., Parker A.S. (2022). Care engagement along the cancer survivorship care continuum for childhood, adolescent, and young adult cancer survivors in Florida. AcademyHealth Annual Research Meeting. Washington, D.C.

2. **Gutter, M.S.** (2019). Financial well-being of cancer patients. CFPB Financial Well-being Research Conference. Washington DC.
3. **Gutter, M.S., Kim, J., & O'Neill, B.** (2015). Overview of the NC2172 research agenda and findings regarding experimental design. 2015 *American Council on Consumer Interests*. Clearwater Beach, Florida.
4. **Stephenson, L. & Gutter, M.** (2015). Filling the FCS educator pipeline. Panel discussion. *American Association of Family and Consumer Sciences*. Jacksonville, Florida.
5. **Gutter, M.S.** (2012), Using learning outcomes in developing an online course on personal and family wealth management. *Certified Financial Planner, Board of Standards Inc. Registered Program Conference*, Washington D.C.
6. **Gutter, M.S. & Blanco, A.^g** (2012). Financial literacy on University of Florida campus: Gator C.A.S.H. *Annual Meeting of Federal Student Aid, Orlando Florida*.

Refereed

1. Gutter, M. (2019). Addressing the financial burden impacting cancer patients. National Extension Association of Family and Consumer Sciences Annual Session. Hershey PA. (presenter) https://www.neafcs.org/assets/2019-Annual-Session/neafcs_program_2019_web1.pdf pg. 34
2. Porto, N., Gutter, M. and Cho, S. Anchoring effects on student loan decisions: evidence from an experimental design, 2019 ACCI, Arlington, Virginia.
3. Kiss, D.E., Xu, Y., Saboe-Wounded Head, L, Gutter, M. and O'Neill, B. (2019) Insights from a systematic review of retirement planning recommendations. *American Council on Consumer Interests, Arlington, VA, 2019*.
4. Gutter, M.S.; Szurek, S.; Navarro, G.; Duncan, L.; and Lynch, W. (2019) Financial toxicity impacting cancer patients in rural populations. *National Health Outreach Conference*, Ft Worth Texas
5. Kiss, D.E., Xu, Y., Saboe-Wounded Head, L, Gutter, M. and O'Neill, B. (2019) Retirement planning recommendations from a systematic analysis of financial planning journals. 2019 *CFP Board Academic Research Colloquium*
6. Gutter, M., Arick, J.M., Duncan, L., Ellis, S. Lynch, W.W., Marty-Jimenez, B., Parks, N., Toelle, S., Zamojski, K. (2019) Addressing the financial burden impacting cancer patients. *National Extension Association of Family and Consumer Sciences Annual Session*. Hershey PA.
7. Bartholomae, S., Xu, Y., Kiss, D.E., O'Neill, B., Gutter, M.S. & Evans, D. (2018). Financial distress and foregone healthcare. *American Council on Consumer Interest, Clearwater, FL*
8. Kiss, D.E., Bartholomae, S., Johnson, C.L., O'Neill, Gutter, M., Xu, Y., (2018). Exploring the intersections of health and financial wellness. 2018 *Biennial Conference of Family Economics and Resource Management Association*

- (FERMA), Clearwater, FL.
9. Kiss, D.E., Bartholomae, S., Johnson, C.L., O'Neill, Gutter, M., Xu, Y., (2018). Exploring the intersections of health and financial wellness. 2018 *National Health Outreach Conference*, Bloomington, MN.
 10. Xu, Y., O'Neill, B., Gutter, M., Wounded Head, L., Kiss, D.E., and Evans, D. (2017). The complexity of retirement decision-making. 2017 *Financial Counseling and Planning Education (AFCPE) Symposium*, San Diego, CA.
 11. Cho, S., Johnson, C., Kiss, D. E., O'Neill, B., & Gutter, M. S. (2017, November). Student loan decision-making: What we know and what to do with it. 2017 *Financial Counseling and Planning Education (AFCPE) Symposium*, San Diego, CA.
 12. Cho, S., Johnson, C., Kiss, E., O'Neill, B., Mountain, T., & Gutter, M. (2016). Student loan qualitative and quantitative data: Methodological concerns. *American Council on Consumer Interests*, Washington, DC
 13. Gutter, M., Kim, J., & O'Neill, B. (2015). NC2172: Behavioral economics and financial decision-making and information management across the lifespan. *American Council on Consumer Interests*, Clearwater Beach, Florida.
 14. Johnson, C., O'Neill, B., & Gutter, M., (2015). Online focus group research. *National Extension Association of Family and Consumer Sciences*, Greenbrier, West Virginia.
 15. Copur, Z. & Gutter, M.S. (2015). Effects of structure and socialization on compulsive buying: a life course study in turkey. *American Council on Consumer Interests*, Clearwater Beach, Florida.
 16. Stahl, B.^g, Gillen, M., & Gutter, M.S. (2015). Poverty simulations as an outreach tool. *Association for Financial Counseling and Planning Education Conference*. Jacksonville, Florida. (Poster).
 17. Gutter, M.S. (2015). My financial future. *National Extension Association of 4-H Agents*, Portland, Oregon.
 18. Stahl, B.^g, Gutter, M.S., Spangler, T., & Gillen, M. (2015). Increasing awareness and understanding of financial empowerment through participation in a poverty simulation. *American Council on Consumer Interests*, Clearwater, Florida. (Poster).
 19. Copur, Z. & Gutter, M.S. (2015). Effects of family structure and socialization on compulsive buying: A life course study in Turkey. *American Council on Consumer Interests*, Clearwater, Florida.
 20. Gutter, M.S., Courtney, E., England, J., Leslie, L. & McKinney, A. (2013). Web conferencing: Creating engaging learning experiences in a non-traditional classroom. Extension Pre-Conference, *Association for Financial Counseling and Planning Education*, Greenville, SC.
 21. Gutter, M.S. & Theurer, J.^g. (2013). Financial therapy: Helping clients with money as well as mental health problems. *Association for Financial Counseling and*

Planning Education, November 2013, Greenville, SC.

22. Gutter, M.S., O'Neill, B., & Herndon, M. (2013). Military Family Learning Network's online professional development for personal finance managers: Financial position analysis webinar and case study. *Association for Financial Counseling and Planning Education*, November 2013, Greenville, SC.
23. Courtney, E., O'Neill, B., Gutter, M.S., & McWilliams, R. (2013). Creating a web based financial challenge. *Association for Financial Counseling and Planning Education*, November 2013, Greenville, SC.
24. Gutter, M.S., O'Neill, B., & Bird, C. (2012). Military family learning network's online professional development for personal finance managers (PFMs): Divorce and military families. *Association for Financial Counseling and Planning Education Annual Conference*, November 2012, St. Louis, Missouri.
25. Gutter, M.S., Garrison, S., Shaffet, B., O'Neill, M., & Shockey, S. (2012). Volunteer coaching and mentoring in financial management outreach. *Extension Pre-Conference at the Association for Financial Counseling and Planning Education Annual Conference*, November 2012, St. Louis, Missouri.

TEACHING, ADVISING, AND INSTRUCTIONAL ACCOMPLISHMENTS

Teaching Context

Preparing students for scientific inquiry and the application of research for understanding public information or pursuing advanced degrees is a hallmark activity of a Land Grant University. My current teaching efforts are to work with graduate and undergraduate students as a research mentor with a focus on connecting students to the Land-Grant experience by engaging them in translational and applied science. I accomplish this by working both individually and in group settings with students through several formalized experiences including a group lab that works on research and extension projects in collaboration with the UF Cancer Center or other UF Health Sciences Units, campus internship programs, guided independent studies, and graduate projects.

Teaching Philosophy

I balance my teaching approach by incorporating various teaching methods and assessments that appeal to different learners. My current teaching role mainly utilizes directed inquiry, group discussions, and other aspects of experiential learning. When a student begins working with me, I focus on identifying and using the student's strengths to help them learn skills or information they need to succeed in their projects. In addition, I focus on my role as a scholarly mentor who provides some structure to their developmental journey.

Course Descriptions

FYC 2005, Introduction to Family Resource Management. This course provides a basic understanding of the functioning of financial markets, the regulatory environment, relevant economic theories, and financial policies, and their logic and impact on consumers. Topics on cash, credit, wealth, and risk management are real-life and activity-based to help students learn prudent habits for personal and family financial management.

FYC 4003, Family Financial Management. Personal Financial Management affects our everyday lives and is constantly evolving as both our lives and our environment changes. This course addresses many critical personal financial management topics in order to help students learn prudent habits both while in school and for their lifetime. The course is activity-based with emphasis on students' lives as the basis for their work. Students learn about cash, credit, wealth, and risk management as well as the environment for personal financial management.

FYC 4007, Personal and Family Insurance Planning. Brief Description: This course introduces students to risk management and insurance decisions in personal financial planning. Topics include insurance for life, health, disability, property and liability risks, as well as annuities, group insurance, and long term care. This course was one of the required courses to Personal and Family Financial Planning Program.

Mentoring – I have worked with multiple students across campus involving them in my research. I have helped advise students in completing a Business Undergraduate Honors Student Thesis and a master's in public health project; both of which were related to my field of research and outreach. I have regularly mentored students in the Active Learning Program. I have involved all of these students in applied research and community outreach projects to help them learn about the land grant mission and translational science.

GRADUATE COMMITTEE ACTIVITIES

Candidate's Role	Student	Major*	Complete Date
Chair Master's	Maya Kedmi	Family, Youth & Community Sci	December 2022
Chair Master's*	Nasya Wagner	Family, Youth & Community Sci	May 2020
Chair Master's	Michael Robinson	Family, Youth & Community Sci	Withdrew
Chair Master's	Brittany Stahl	Family, Youth & Community Sci	August 2016
Chair Master's	Sailesh Acharya	Family, Youth & Community Sci	December 2015
Chair Master's	Kenneth Wynn	Family, Youth & Community Sci	December 2013
Chair Master's	Amanda Blanco	Family, Youth & Community Sci	December 2013
Chair Master's	Jorge Ruiz Menjivar	Family, Youth & Community Sci	August 2013
Chair Master's	Rachel Dorman	Family, Youth & Community Sci	December 2012
Chair Master's	Brandon Peterson	Family, Youth & Community Sci	August 2011
Chair Master's	William Parker	Family, Youth & Community Sci	August 2011
Chair Master's	Kristin Jackson	Family, Youth & Community Sci	December 2010
Chair Master's	Selena Garrison	Family, Youth & Community Sci	May 2010
Member Ph.D	Behshad Lahijanian	Industrial and Systems Engineering	May 2022
Member Ph.D	Biswadeep Dhar	Youth Development & Family Sci	August 2021
Member Master's	Rachel Silver	Agricultural Education & Comm	May 2015

Member Master's	Taylor Spangler	Family, Youth & Community Sci	December 2013
External Ph.D	Benjamin Morris	Agricultural Education & Comm	December 2019
External Ph.D	Jean Theurer	Counseling & Counselor Education	August 2015

EXTENSION PROGRAMS

Extension Philosophy

I believe that science is a strong foundation for extension interventions, and my research often serves as the base guiding some extension programming. My programs focus on need and addressing behavior change models such as the Transtheoretical Model of Behavior Change as a useful guide to understanding financial habits such as savings. The model provides stages of change that would dictate different programs and could motivate those in different stages. In particular, my programs address needs such as social marketing, webinars, workshops, and one-on-one mentoring.

Description of Job Duties

Since 2007, I have used my background in behavioral economics and family financial management to provide leadership and support for extension work focusing on improving the financial capabilities and well-being of youth, families, and communities. This work has emphasized basic management, credit, savings, taxes, and health. My role has focused on building the educational capacity of County Extension Agents who use these programs to help families improve their financial well-being and achieve economic success. I have trained our county Extension faculty and provided them with up-to-date information on new programs, research, laws, and pedagogical techniques in support of their programs in family financial management. I have also helped disseminate the work we are doing through presentations at national conferences and other scholarship in collaboration with county faculty. This has also included working with our county faculty to secure funding to create programs that are used across Florida (such as the Florida Master Money Mentor Volunteer Program). Since 2015, I have assumed a majority administrative appointment; however, I continue to provide some of my FTE to support these programs.

Specific Focus Areas and Percentage FTE Breakdown of 25% Extension FTE

Program 1	Improving the financial well-being of Florida families and youth	75%
Program 2	Health Care Disparities	25%

Program 1: Improving the financial well-being of Florida families and youth

Florida is home to more than 21,000,000 people and more than 7.5 million households. The most recent Asset Limited Income Contingent but Employed (ALICE) report conducted by the United Way indicated that in 2016, 14% of Floridians lived below poverty and 32% were below the ALICE threshold. This finding meant that these households were unable to meet their basic economic needs. These economic disparities create challenges in other aspects of life such as accessing housing, childcare, food security, and affording medical care. Because there are few

assistance programs and most often those have funding only for people with the greatest need, most families are more responsible for their own financial well-being than ever before. Further, the nature of family financial management has grown increasingly complex. Trends across recent decades have shown low savings rates, increasing patterns of credit misuse, and habitual overspending. There is also concern for emerging adults because they tend to score low on financial literacy assessments and there is growing concern about the amount of student debt for recent graduates. Finally, recent years have been marked by some of the following: high debt, income disparities, low savings rate, not having a bank account, overspending, identity theft, and the rising cost of healthcare especially in light of the recent global Covid-19 pandemic.

Program Objectives

1. Teach county extension faculty (educators) about contemporary topics on family economics and resources.
2. Coach county faculty to build volunteer capacity to help in their outreach to consumers.
3. Provide strategies and programs consistent with theories of change to county faculty (or educators) to help improve family economic well-being in their counties.
4. Improve the overall financial well-being of families and consumers by providing education that will improve their financial behaviors including budgeting, saving, debt management, goal setting, and risk management.

Target Audiences

1. County Extension faculty
2. Extension partners (social service providers, non-profits)
3. Military family service-providers
4. General public (e.g., retirees, low-income families, and rural families)

Educational Methods and Activities

I lead the development and provide numerous presentations that speak to earlier stages of change. The Florida Saves Program provides these basic workshops and webinars and encourages those to take a pledge, setting a finite goal. This pledge helps move one to a greater readiness to change. I have positively influenced the use of in-depth workshops offered by county agents that include home ownership, credit management, retirement planning, stretching food dollars, and others that help families take important financial actions. However, there can be barriers to change, and for lower income and rural families these barriers may include being in an underserved population. Also, those with chronic diseases face an additional challenge to their financial well-being and quality of life. With resource support from Bank of America, the UFHCC, and others, I have led major outreach programs to address some of these unmet needs: Florida Master Money Mentors, Florida Saves, and the Military Family Learning Network program.

Florida Master Money Mentors

My Role: I established a partnership with Bank of America resulting in a gift sufficient for us to

launch this Extension program. In my role, I developed the program, recruited counties and partners to participate, and promoted the program at various state venues. I led a team that developed training materials for agents and mentors. My team developed marketing materials with a design according to IFAS standards. After training a dozen Extension faculty members, in 2012 we began conducting mentor training with county agents. Each mentor is expected to commit at least 50 hours to the program per year. I have worked with county faculty and staff to rebuild the online training program to expand program reach to other states as well. In 2015, we also used resources to establish virtual Volunteer Income Tax Assistance (VITA) sites in several counties. I helped plan the VITA project with county faculty leads, worked with the IRS on obtaining authorization, and helped train our county faculty on the program. I have also helped secure additional funding each year as part of our Bank of America partnership.

Outputs: Program resources, agent notebook, scheduling of county mentor trainings, curriculum, worksheet, training sessions, overall program coordination, Mentor Operation Manual CD, Florida Master Money Mentor Online Training Program 2020 Version, and program exhibits, at the Florida Prosperity Partnership Conference and the Association for Financial Counseling and Planning Education Conference.

Instructional Media

1. Gutter M.S. (Ongoing) FCS Connections Monthly Series (2017 - 10 presentations); 2018 (10 presentations); (2019 8 presentations).
2. Warner, L. & Gutter, M., and Galindo, S. & (2015). Transtheoretical model of behavior change training. Presented on 2/4/16 archived at webinar: <http://ufifas.adobeconnect.com/extensionbehaviorchange/>
3. Gutter, M. (2015). VITA preparer training. Polycorn Training.
4. Gutter, M. (2015). Developing a personal asset allocation strategy. 90-minute webinar presented on 1/13/15 and archived at <http://youtu.be/FmS3Csr4aCg?list=UUBEYWdqWEmaJSfNUzuRKUG>
5. Gutter, M. (2014). How to read a mutual fund prospectus. Presented 90-minute webinar on 10/21/2014 archived at <https://www.youtube.com/watch?v=VePjFK-IQRg>
6. Gutter, M. (2014). Heuristics, anchoring, narrow choice. Presented 120-minute webinar on 6/4/2014 archived at <http://youtu.be/kjEi4GQ3IhE>
7. Gutter, M. (2014). Money management curriculum 4-H webinar. Presented a 60-minute webinar on 3/6/2014 archived at <http://nationalfourhcouncil.adobeconnect.com/money/>
8. Peterson, B.J. & **Gutter, M.S.** (2012). Florida Master Money Mentor: Calendar based budgeting coaches.

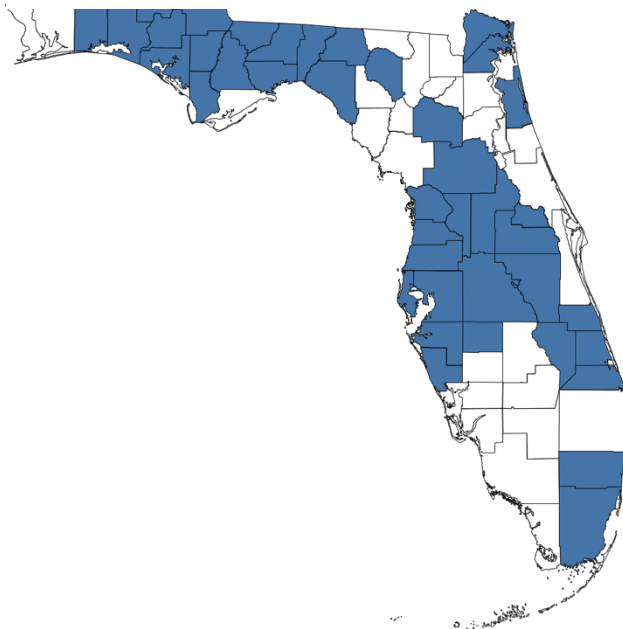
Online Courses

1. Leslie, L. and Gutter, M.S. (2020 Forthcoming). Florida Master Money Training
2. Spangler, T.; Gutter, M.S.; Radunovich, H.; Ellis, S.; Leslie, L. (2018). Florida Master Money Mentor Training
3. Peterson, B.J. & Gutter, M.S. (2013). Florida Master Money Mentor training, UF E-Learning
4. Blanco, A. & McKinney, A. & Gutter, M.S. (2012). Fresh Start Florida Online, UF E-learning

Outcomes and Impacts:

- This program has received \$1,040,000 in funding from Bank of America; \$840,000 since 2012.
- Since its inception, the program tracking has relied on sampling of participation counties.
- 40 counties have held trainings during the last decade. (See Figure)
- County trainings have ranged from one to as many as 15 county-based trainings per year in 2013.
- In 2018 we developed a new online training that was beta tested and is now currently being revised for summer 2020 launch.

*Figure 1. Aggregate FMMM trainings in Florida
(shaded counties have held a training)*



Program Highlights

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020*
Volunteers Trained	231	111	122	76	103	?	?	17	5	
VITA Returns	NA	NA	NA	233	211	130	325	331	397	251
Value of refunds including EIC						\$172,232	\$268,731	\$308,100	\$409,235	\$293,426

* coronavirus interrupted service capacity

Program Results

The hybrid Florida Master Money Mentor volunteer training continues to be well-received by participants. According to electronic evaluation, most (95%) volunteers intend to meet all the requirements for the FMMM program. Data from the post-assessment for the training showed

that between 89 and 94% of volunteers felt confident in their ability to gather necessary information, construct SMART goals with a client, run a meeting in a timely manner, assist clients in the budgeting process, assist with implementing a savings plan, and assist with financial institution needs.

In 2015, volunteer mentors led or assisted with at least 137 classes or workshops, reaching 1,199 participants. Volunteer mentors served 1,587 clients, for a total of 5,753 contact hours. A volunteer's service value is \$25.43 per hour, which translates to a \$146,298 in human capital (Independent Sector, "Value of Volunteer Time," https://www.independentsector.org/volunteer_time). On average, a volunteer mentor will have between one and three clients in any given year.

Our Florida Master Money Mentor training program has not only allowed us to build a strong network of volunteers, but has enabled us to involve the volunteers in other aspects of our financial education programs including Florida Saves, Volunteer Income Tax Assistance (VITA), and Housing Courses. A volunteer's service value is \$25.43 per hour (Independent Sector, "Value of Volunteer Time," https://www.independentsector.org/volunteer_time). If all of the mentors provided their agreed 50 hours of service each year, that would translate to over \$1 million in human capital over the life of our program to date (since 2011). On average, a volunteer mentor will have between one and three clients in any given year, with relationship time frames lasting from as few as one month with only a couple of meetings to as long as 18 months or more with monthly meetings. While each situation is different, many face similar issues with respect to spending, debt, food assistance, and tax preparation.

Our volunteers and agents also engage in Facilitated Self Assistance to help families learn how to complete their own taxes. Since 2014, our volunteers and agents have helped prepare 1,878 returns for low-income families. Because this can save families the average tax preparation fee of \$273, this represents **\$512,694** in savings for families that can instead be used by the families who are struggling and to help local economies. The VITA program has a goal of increasing Earned Income Tax Credit (EIC) Utilization, a tax credit that is vital, yet often overlooked, by low-income households. Our program has helped families obtain **\$1,451,724** of EIC. This is important since the complexity of the EIC has often meant it is underutilized by qualifying families.

Sample Success Stories

"A new 3-hour workshop, Smart Money Moves, was created jointly by agents in Columbia and Suwannee counties. Participants completing other Extension classes had expressed interest in attending additional educational series that went more in-depth into key financial management topics... The workshops covered setting financial goals, creating a spending plan, and breaking down the myths and confusion surrounding credit scores. Money Habitudes and The Good Credit Game were incorporated into the workshop sessions as an experiential learning component. Two class participants have reported back that they are now debt free." —Carree Musgrove, Columbia County

"Client reported that she had looked into options to reduce her monthly expenses and was able to

reduce her monthly expenses by \$100.00 a MONTH!”

—Sarah Ellis, Citrus County

Florida Saves

My Role: Since 2009, I have worked in collaboration with the staff of Florida’s Chief Financial Officer to maintain the statewide Florida Saves Program. This effort led by IFAS and the Florida Department of Financial Services (DFS) obtained funding to create a state brand to engage in social marketing to promote the message “Build Wealth, Not Debt.” I organized meetings and developed materials, logos, and additional program resources in collaboration with the FI DFS staff. My role has shifted to supervising faculty coordinators and supporting the team of county faculty engaged in the program.

In 2015, my team networked with various organizations and counties to increase awareness about the Florida Saves Campaign. The team worked with IFAS Communications Services (ICS) and social media to increase visibility. We used funds to produce print materials for counties to use in displays, classes, and other outreach. We encouraged counties to plan for Florida Saves Week, and with funds from the Bank of America gift we created a mini-grant program. I also worked with a team in the NW District to develop the Ag Saves Series. I led several face-to-face workshops with families, agents, and corporate partners to help families learn more about farm succession planning. To date, the social marketing program of Florida Saves has continued to sign up savers each year. The program has enrolled 686 savers since beginning with a total savings goal of \$150,282. In one follow up study 3 months later, 22% of respondents reported saving in excess of \$500, more than 85% of respondents saved at least \$100. The five most common savings goals were emergency fund, vacation, education, motor vehicle, and retirement.

Outputs: Promotional Materials; Radio Broadcast; Video Proclamation; Florida Saves 2020 Classes, IFAS produced videos

Instructional Multimedia Presentations

1. **Gutter, M.S.** (2015). Developing a personal asset allocation strategy.
2. **Gutter, M.S.** (2013). Social media for Extension.
3. **Gutter, M.S.** (2013). Understanding and using reverse mortgages.
4. **Gutter, M.S.** (2012). The faces of poverty.
5. **Gutter, M.S.** (2012). The financial aspects of raising a child.
6. **Gutter, M.S.** (2012). Mutual funds: Selection and strategies.

In-Person Trainings

1. **Gutter, M., England, J., & Spangler, T.** (2015). Planning for your financial future. Central District Symposium, Ocala, Florida
2. **Gutter, M.** (2015). Preparing and planning for the next generation of successful farmers. Ag Saves Summit Marianna, Florida
3. **Gutter, M.** (2015). A financial check-up for your farm. *Ag Saves Summit*. Marianna, Florida

4. **Gutter, M.** (2015). Top 5 tips for farms to secure their financial future. Northwest Florida Beef Conference & Trade Show. Marianna, Florida
5. **Gutter, M. & Kennington, M.S.** (2014). Orange County poverty simulation. Orlando, Florida

Recorded Web Conferences

1. O'Neill, B. & **Gutter, M.**, & Griesdorn, T. & (2014). Saving money research insights. 1-hour webinar presented on 2/27/2014 and archived at <http://connect.extension.iastate.edu/p9rzm9nuh2/>
2. **Gutter, M.** & Courtney, E. & (2014). Secrets of smart car buying. Presented 90-minute webinar on 1/14/2014 archived at http://www.youtube.com/watch?v=Wr2_O_yhvI4
3. **Gutter, M.** & O'Neill, B. & (2013). Credit basics & debt repayment strategies. Presented 90-minute webinar 6/19/2013 archived at <http://www.youtube.com/watch?v=Awhp4hYAqZ8>
4. **Gutter, M.** (2013). Financial ratio and SWOT analysis. Presented 90-minute webinar on 4/22/2013 archived at <http://www.youtube.com/watch?v=8vsSnrYL9Ns>
5. **Gutter, M.** (2013). Financial statements and record-keeping. Presented 90-minute webinar on 4/15/13 archived at http://www.youtube.com/watch?feature=player_detailpage&v=9D0RUwTGtZ0
6. **Gutter, M.S.**, Brandley, S. &, & Leslie, L. & (2013). Goal-based investing. 1-hour webinar, presented live on 2/27/2013 and archived at <http://hillsborough.ifas.ufl.edu/tampa-bay-saves/PersonalFinanceWebinarArchives.shtml>
7. Leslie, L. & & **Gutter, M.S.** (2012). Annuities. 1-hour webinar, presented live on 5/16/2012 and archived at <http://hillsborough.ifas.ufl.edu/tampa-bay-saves/PersonalFinanceWebinarArchives.shtml>
8. Courtney, E. &, England, J. &, **Gutter, M.**, Leslie, L. &, & McKinney, A. & (2012). Four steps to building great credit. 1-hour webinar, presented live on 3/22/2012 and archived at <https://student.gototraining.com/878nx/recording/3373192063958213632>
9. Courtney, E. &, England, J. &, **Gutter, M.**, Leslie, L. &, & McKinney, A. & (2012). Shopping for loans, 1-hour webinar, presented live on 4/26/2012 and archived at <https://student.gototraining.com/878nx/recording/6255915839691088128>
10. Courtney, E. &, England, J. & **Gutter, M.**, Leslie, L. &, & McKinney, A. & (2012). Your money personality. 1-hour webinar, presented live on 8/23/2012 and archived at <https://student.gototraining.com/878nx/recording/9209242557436497920>
11. Courtney, E. &, England, J. & **Gutter, M.**, Leslie, L. &, & McKinney, A. & (2012). When mom & dad need help managing their finances. 1-hour webinar, presented live on 10/25/2012 and archived at <https://student.gototraining.com/878nx/recording/3480849650391888640>
12. **Gutter, M.** (2012). Building your mutual fund basket. 2/23/12 <https://student.gototraining.com/878nx/recording/7734224615027485696>

Videos:

1. **Gutter, M.S.**, Annis, R., & Williams, A. & (2015). Saving your tax refund. https://youtu.be/P8-_Bs_krwY
2. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2015). Florida Saves. <https://youtu.be/iXuX0x4DgKw>
3. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2015). VITA. <https://youtu.be/IP1kCqpKKE>
4. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2015). The abc's of leasing. <https://youtu.be/6WVZw9Fz244>
5. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2014). Vacation on a budget. <https://youtu.be/7c0pxJHO3wQ>
6. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2014). The gift of gift cards. https://youtu.be/flqKFWS_s-A
7. **Gutter, M.S.**, Annis, R. &, Williams, A. & & Spangler, T. & (2014). Understanding your health insurance terms. <https://youtu.be/-z3G0ROvxbA>
8. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2013). How to save on your taxes. http://solutionsforyourlife.ufl.edu/hot_topics/families_and_consumers/taxes.html ,
9. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2013). Slam dunk your savings, http://www.youtube.com/watch?v=IVM_p5wmvdA&feature=youtu.be
10. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2012). What's my FICO score. <https://youtu.be/ALafbrbbli8>
11. **Gutter, M.S.**, Annis, R. &, & Williams, A. & (2012). Avoiding the holiday shopping hangover. <https://youtu.be/X3ED2hFg84E>

Outcomes and Impacts:

- During the life of the program (starting in 2008) more than 25,000 people have been reached through our related programs including calendar budgeting and other workshops. This past year, six proposals to the Consumer Federation of America from Florida programs were funded, including Florida Saves. Several counties have established local Saves Campaigns (e.g., Tampa Bay Saves), while around 10 others utilize the general Florida Saves campaign.
- A Video Proclamation from the CFO of Florida was shared during IFAS Florida Saves Web Conferences.
- In 2016, UF/IFAS Communication Services helped capture the reach of the program:

Facebook Insights Stats from UF IFAS Solutions Page

Interaction Type	Number of Interactions
Potential Reach	18,265
Shares	49

Comments	14
Reactions/Likes	188

- In analyzing county agent reports of follow-up data to programs, we documented several key behavior changes. Two examples include Bradford County, where one agent showed that 54% of program participants were able to save at least \$100 after a 3-month follow up. In Madison County a follow-up study of 50 participants showed that 74% had reduced debt and 50% had increased savings.
- A recent innovation has been to establish a Saves Challenge. In collaboration with Rutgers University, a follow-up survey of a 15-week America Saves Challenge revealed numerous positive financial behavior changes among participants. More than 22% of respondents (6/27) reported saving in excess of \$500, and more than 85% of respondents (23/27) saved at least \$100. Additionally, five respondents reduced more than \$500 in personal debt. Since January 1, 2016, 45 Floridians have taken the Florida Saves pledge, pledging to save a combined \$5,350 each month. The average saver pledged to save \$119 each month. The five most common savings goals were emergency fund, vacation, education, motor vehicle, and retirement.

Military Family Learning Network Professional Development for Personal Finance Managers and Accredited Financial Counselors

My Role: I worked with the Military Family Learning Network (MFLN) multistate team, funded by the Department of Defense, in the role of PI at UF (the program was subcontracted to different lead institutions). I was head of the Personal Finance team for several years until my administrative appointment began and then another faculty member in FYCS assumed leadership for that team. During my time on the team I helped plan, prepare, moderate/present, and promote web conferences for Personal Finance Managers (PFMs) and other Accredited Financial Counselors (AFC) for professional development. This effort involved research on important financial issues for military families, and it required the application of material I regularly taught in courses or with county faculty to be adapted to military family and culture. I oversaw the social media coordinator for the project (supervisory role) and contributed to the creative works such as blog posts or social media messages. I also helped facilitate the relationship with the Associate for Financial Counseling and Planning Education so that the learning events were eligible for Continue Education Units (CEUs) for those with the AFC designation, the common designation for military PFMs.

Outputs: Program Materials; Web Recordings Broadcast

Instructional Media Presentations

1. **Gutter, M.S.** & O'Neill, B. (2019). The Relationship Between Health and Finances
2. **Gutter, M.S.** (2018) Empathy & Ethics in Personal Finance
3. Buchko, J. & **Gutter, M.S.** (2017) Behavioral Ethics & Personal Finance: A Discussion of Morality, Bias and Framing
4. **Gutter, M.S.** (2014). Behavioral economics, heuristics, anchoring, and choice framing.

5. **Gutter, M.S.** (2013). Financial statements, ratios, and SWOT analysis for military families.

Web Conferences and Continuing Education Units for AFCs

1. Gutter, M.S. (June 6, 2018). Empathy and Ethics in Personal Finance <https://learn.extension.org/events/3321>
2. Buchko, J. & Gutter, M.S. (2017). Behavioral Ethics & Personal Finance: A Discussion of Morality, Bias and Framing. <https://learn.extension.org/events/2961>
3. Buchko, J. & Gutter, M.S. (2016). Personal Finance Professional Ethics & Standards of Practice - A Professional Dialogue. <https://learn.extension.org/events/2581>
4. Gutter, M.S. Developing a Personal Asset Allocation Plan. <https://learn.extension.org/events/1715>
5. Gutter, M. (2014). Tax planning updates for military families. Presented 90-minute webinar on 3/4/2014 archived at http://www.youtube.com/watch?v=mc_j9r1hbKY&feature=share&list=UUBEYWdqWEmaJSfNUzuRKUGw

Outcomes and Impacts

- In 2015, data from 103 participants showed, 91% agreed that they were prepared to teach clients about basic asset allocation, 96% were prepared to discuss basic asset allocation with their colleagues, and 94% intended to apply information from the webinar for their work with clients.
- The first part of the investment series in March of 2014, had 42 live and 63 online views. Results showed that 100% of respondents indicated they would apply this knowledge in their job, 84% of respondents indicated the difficulty level was appropriate, and 100% of respondents indicated the webinar stimulated their interest in the subject. The second session had 86 live views and 33 recorded views. End of session evaluations revealed that 100% of respondents indicated they will apply this knowledge in their job. In 2014, 3,592 total CEUs were awarded (2,948.5, live; and 643.5, archived). From just the last three webinars of the third quarter of 2014 there were over 400 participants. A minimum of 96% of participants (for each webinar) intended to use the webinar content in their work.
- In 2014, the first session, Financial Statements and Record-Keeping had 75 attend live and 47 view the recording. The second session on Financial Ratio and SWOT Analysis had 93 attend live and 77 view the recording. Over both sessions, 100% of respondents indicated they will apply this knowledge in their job.

Program 2: Economic Disparities and Health Care

Taking Charge of Your Cancer Diagnosis

My Role: Based on my collaborative research on financial toxicity with the UF Health Cancer Center and support, I led a team of state and county extension faculty, faculty from UFHCC, and

students on the development of a new hybrid program (**Taking Charge of Your Cancer Diagnosis**) for patients when they receive their diagnosis. The program involves the use of online modules on topics from the biology of the disease to managing lifestyle issues post diagnosis. My focus was on the managing and planning for the financial burden of cancer treatment. I am also leading the design of the pilot protocol work with UFHCC study development staff. The pilot of this will be financially supported by UF IFAS, UF Health Cancer Center, and Bank of America

Target Audience: Extension Educators, Oncology Social Workers, Newly Diagnosed Patients

Outputs: Creative Works, Online Course (In Progress)

1. Gutter, M.S. & O'Neill, B. (2019). The Relationship Between Health and Finances <https://militaryfamilieslearningnetwork.org/event/30374/>
2. **Gutter, M.S.**, Daga, A. ^u, Ellis, S., Blake, J., Rodriguez, J., Navarro, G. (2019). Managing Finances Through Your Diagnosis Video.
3. **Gutter, M.S.**, Daga, A. ^u, Ellis, S., Navarro, G. (2019). Managing Finances Through Your Diagnosis Slideshow.
4. Spangler, T. & Gutter, M. (2014). Understanding the Florida Marketplace. Presented a 60-minute webinar on 3/5/2014 archived at <http://ufat.adobeconnect.com/flmarketplace/>

Outcomes and Impacts: The preliminary research, and development process has been shared. The pilot study protocol is in development. The study protocol will track changes in financial well-being, financial behaviors, and the level if any of financial toxicity. Funding obtained to conduct 3 Arm controlled randomized trial for financial counseling to address financial toxicity.

Rural Health Disparities

Health care access and cost remain barriers to positive health outcomes for many in rural communities, which are underserved by many providers including healthcare. This includes declining access to preventive education, healthcare preventive care, and access to treatment. Extension has historically played a role in providing education but having long-term health impacts on communities requires collaborative solutions. A key future goal for alleviating this is for UF/IFAS to have more proactive engagement with Health Sciences to address the numerous health challenges facing rural communities.

My Role: I have served on the steering committee for the UF Clinical Translation Sciences Institute and have helped create links for translational projects to county extension faculty. I help lead the Cancer Disparities workgroup for the Current Population Studies Disease Site Group for UFHCC. Finally, I also led the proposal and was Master of Ceremonies for a National UnMeeting on rural health disparities and how extension and the CTSA programs could collaborate to address rural health disparities.

Outcomes and Impacts:

- The Unmeeting brought Cooperative Extension directors and specialists from 30 states together with similar positions from the CTSA and IDEA-CTR programs.

- Follow up evaluations show that numerous conversations have begun on campuses and at least two proposals for funding were submitted.
- UF/IFAS, UF CTSI, and UFHCC continue to engage in planning for pilot studies to address major health issues in rural communities identified by the OneFlorida Clinical Data Research Network.
- Funding obtained to establish telemedicine portals in rural county extension offices

ADDITIONAL CREATIVE WORKS

Blogs

1. Gutter, M.S. (July 2018). Want to Change the World? Then Get Involved. <http://blogs.ifas.ufl.edu/fycsdept/2018/07/06/want-to-change-the-world-then-get-involved/>
2. Gutter, M.S. (March 2018). Balancing the Ends of the Sandwich <http://blogs.ifas.ufl.edu/extension/2018/04/25/balancing-the-ends-of-the-sandwich/>
3. Gutter, M.S. (February 2018). Making Your Future Priority Number One! <http://blogs.ifas.ufl.edu/extension/2018/02/14/make-future-priority-number-one/>
4. Gutter, M.S. (2017). Health Management: Know Your Benefits and Choices. <https://blogs.ifas.ufl.edu/extension/2017/10/25/1052/>
5. Gutter, M.S. (2017). Keeping the Cheer in Your Holidays! <https://blogs.ifas.ufl.edu/extension/2017/11/21/keeping-cheer-holidays/>
6. Gutter, M.S. (2015). Remember your kids are watching. Military Family Learning Network. <https://blogs.extension.org/militaryfamilies/2015/04/14/remember-your-kids-are-watching/>
7. Gutter, M.S. (2015). Asset allocation in real life. Military Family Learning Network. <https://blogs.extension.org/militaryfamilies/2015/02/16/asset-allocation-in-real-life/>
8. Gutter, M.S. (2014). VA home loans: Know your benefits. Military Family Learning Network <https://blogs.extension.org/militaryfamilies/2014/12/01/va-home-loans-know-your-benefits/>
9. Garrison, S. & Gutter, M.S. (2014). Car buying: Military edition. Military Family Learning Network. <https://blogs.extension.org/militaryfamilies/2014/04/17/car-buying-military-edition/>

Curriculum Workbooks

1. Gutter, M.S. & Levings, J. (2015). My Financial Future: Facilitator's guide. 4-H National Council.
2. Gutter, M.S. & Levings, J. (2015). My Financial Future: Beginner's workbook. 4-H National Council.
3. Gutter, M.S. & Levings, J. (2015). My Financial Future: Advanced workbook. 4-H

National Council.

4. Peterson, B.J. & Gutter, M.S. (2013). Mentor operation manual CD-based reference.
5. Parker, W. & Gutter, M.S. (2012). Consumer Choices leader guide: Bottled water.
6. Parker, W. & Gutter, M.S. (2012). Consumer Choices student guide: Bottled water.
7. Gutter, M.S., Jump, J., & Parker, W. (2012). Consumer Choices leader guide: Dress shoes.
8. Gutter, M.S., Jump, J., & Parker, W. (2012). Consumer Choices student guide: Dress shoes.
9. Parker, W. & Gutter, M.S. (2012). Consumer Choices leader guide: Email accounts.
10. Parker, W. & Gutter, M.S. (2012). Consumer Choices student guide: Email accounts.
11. Parker, W. & Gutter, M.S. (2012). Consumer Choices leader guide: Toothbrushes.
12. Parker, W. & Gutter, M.S. (2012). Consumer Choices student guide: Toothbrushes.
13. Gutter, M.S., Courtney, E.A. Leslie L. M. & Copeland, H.B. (2009). Managing in tough times: Downsized, <http://fyics.ifas.ufl.edu/toughtimes/index.htm>
14. Gutter, M.S., Garrison, S., & Jordan, J. (2008). Consumer Choices study guide: Energy efficient light bulbs.
15. Gutter, M.S., Garrison, S., & Jordan, J. (2008). Consumer Choices study guide: Energy bars.
16. Gutter, M.S., Garrison, S., & Jordan, J. (2008). Consumer Choices study guide: Savings accounts.

Online E-Learning Courses

1. Gutter, M.S. (2014). Personal and family financial planning, Coursera.
<https://www.coursera.org/course/uffinancialplanning>
2. Gutter, M.S., Gillen, M. (2012). Personal finance for teachers UF E-learning
<http://www.distance.ufl.edu/pfft>