

Travis P. Mountain

Virginia Polytechnic Institute and State University
Department of Agricultural and Applied Economics
Virginia Cooperative Extension

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EDUCATION

- 2015 **The Ohio State University** Columbus, Ohio
Ph.D. in Family Resource Management, Minor: Economics
Advisor: Sherman D. Hanna
Dissertation: Life Insurance and Financial Vulnerability
- 2008 **University of Wisconsin-Madison** Madison, Wisconsin
Master of Science in Consumer Behavior and Family Economics
Masters Thesis: Dual Retirement and Life Insurance Adequacy
- 2004 **University of Wisconsin-Madison** Madison, Wisconsin
Bachelor of Science in Consumer Science with a concentration in Personal Finance, completed the
CFP™ Board approved track

PROFESSIONAL EXPERIENCE

- (08/15-present) **Virginia Polytechnic Institute & State University**, Blacksburg, Virginia
Assistant Professor in Agricultural and Applied Economics Department
- (05/17-present) **Virginia Polytechnic Institute & State University**, Blacksburg, Virginia
Director of Virginia Tech Income Tax School
- (09/12-05/15) **The Ohio State University**, Columbus, Ohio
Research Associate in the Department of Human Sciences
- (06/14-07/14) **The University of Florida**, Gainesville, Florida
Consulting work in the Family, youth and Community Sciences Department
- (09/11-05/12) **The Ohio State University**, Columbus, Ohio
Graduate Teaching Associate in the Consumer Sciences Department
- (01/08-07/11) **University of Florida**, Gainesville, Florida
Adjunct Lecturer in the Family, Youth and Community Sciences Department
- (08/07-12/07) **University of Wisconsin-Extension**, Madison, Wisconsin
Interim Financial Management State Specialist
- (09/04-08/07) **University of Wisconsin-Madison**, Madison, Wisconsin
Project Assistant

HONORS AND AWARDS

- Best Paper in Personal Finance/Consumer Economics that was published in the Family & Consumer Sciences Research Journal during 2016 (awarded June 2017, announced February 2017).
- Robert O. Hermann Ph.D. Dissertation Award (presented at the 2016 ACCI conference), \$2,000.
- AARP's Public Policy Institute Financial Services and the Older Consumer Award (presented at the 2016 ACCI conference), \$2,000 split with Sherman Hanna.
- The Ruth Jane Yauger Scholarship (2014-2015)
- Hayes Forum Research Competition 3rd place Winner (2014)

PEER-Reviewed Publications

Mountain, T. P., Gutter, M., Ruiz-Menjivar, J., & Copur, Z. (n.d.). Exploring the Role of Financial Disclosure Forms on Mortgage Type Selection. *Journal of Financial Counseling and Planning*. Accepted for publication February 24, 2017.

Kim, N., & Mountain, T.P. (2017). "Role of Non-Traditional Locations for Seasonal Flu Vaccination: Empirical Evidence and Evaluation". *Vaccine*, 35(22), 2943-2948, doi:10.1016/j.vaccine.2017.04.023

Loibl, C., Snyder, A., & Mountain, T. (2016). Connecting Saving and Food Security: Evidence from an Asset-Building Program for Families in Poverty. *Journal of Consumer Affairs*. doi: [10.1111/joca.12137](https://doi.org/10.1111/joca.12137)

Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M. S., & Griesdorn, T. (2016). Experimental Design to Understand the Student Loan Decision: A Methodological Note. *Family and Consumer Sciences Research Journal*, 45(1), 65-76. doi:[10.1111/fcsr.12186](https://doi.org/10.1111/fcsr.12186)

PAPERS UNDER REVIEW

Kim, K.T., Mountain, T.P., & Sherman, S.D. The decrease in life insurance ownership: Implications for financial planning. *Financial Services Review*. Revise and Resubmit status

Kim, N., & Mountain, T.P. Financial knowledge and "Don't know" response: Binomial and latent variable model analysis. Submitted to *Journal of Consumer Affairs* in July 2017

Kim, N., & Mountain, T.P. Do we consider paid sick leave when deciding to get vaccinated? Submitted to *Social Science and Medicine* in July 2017

WORKING PAPERS

Mountain, T.P., Kim, N., Gutter, M.S., Kiss, E., Hyun Cho, S., Lown, J., & Johnson, C. Gender, Framing, and Student Loan Decision: Bivariate Regression Analysis

Mountain, T.P., Kim, N., Loibl, C., & Snyder, A. Does the Individual Development Account program have longer-term effects on food insecurity?

Kim, N., & Mountain, T.P. The impact of formal and informal education on financial literacy: A Bayesian binomial mixture approach.

WORKS IN PROGRESS

Financial literacy impact on first generation immigrants' homeownership in the United States, with Jorge Ruiz-Menjivar, Zeynep Copur, and Michael Gutter

Gender Differences in Life Insurance, with Patti Fisher

Life Insurance and Financial Vulnerability, with Sherman Hanna

Role of the Supplemental Nutrition Assistance Program (SNAP) for children's food security and obesity, with Namhoon Kim

Paid Sick Leave and Evaluation of Employer's Burdens, with Namhoon Kim

Menopause, treatment, and middle-aged women's labor supply, with Namhoon Kim

ABSTRACTS

Mountain, T.P. & Gutter, M.S. (2013). How Good are Consumers at Choosing the Most Appropriate Mortgage Type? *Consumer Interest Annual*, 59.

Mountain, T.P. & Hanna, S. (2012). Negative Net Worth and the Life Cycle Hypothesis. *Proceedings for the 2012 Academy of Financial Services*.

Gutter, M. S. & Mountain, T. P. (2007). Understanding Minority Preferences for Investor Education: Results from African-American and Hispanic Focus Groups. *Proceedings for the 2007 Academy of Financial Services*.

Mountain, T. P. & Gutter, M. S. (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.

FORMAL RESEARCH PRESENTATIONS

Gender Differences in Life Insurance. Presented at the International Journal of Arts & Sciences' (IJAS) International Conference for Social Sciences and Humanities (2017). Vienna, Austria.

Does the Individual Development Account program have longer-term effects on food insecurity?, Presented at the American Council on Consumer Interests conference (2017). Albuquerque, NM.

The impact of Formal and Informal Education on Financial Literacy. Presented at the Seventh Annual AEA Conference on Teaching and Research in Economic Education (CTREE) with Namhoon Kim (2017). Denver, CO.

Life Insurance and Financial Vulnerability. Presented at the American Council on Consumer Interests conference (2016). Arlington, VA.

Symposium: Student Loan Qualitative and Quantitate Data: A Methodological Concern. Presented at the American Council on Consumer Interests conference (2016). Arlington, VA.

Life Insurance and Financial Vulnerability. Presented at the Behavioural Insights in Research and Policy Making SABE/IAREP Conference (2016). Wageningen, Netherlands.

Do we Consider Paid Sick Leave when deciding to get vaccinated? Presented at the Southern Economic Association Annual Meeting (2016). Washington, DC.

Connecting Saving and Food Security: Evidence from an Asset-building Program for Families in Poverty. Presented at the American Council on Consumer Interests conference (2014). Milwaukee, WI.

How Impactful are Financial Disclosure Forms? Presented at the Hayes Forum Research Competition (2014). Columbus, OH.

Assessing the Impact of Financial Disclosure Forms on the Mortgage Selection Process. Presented at the College of Education and Human Ecology 4th Annual Student Research Forum (2014). Columbus, OH.

Life Insurance and Precautionary Savings. Presented at the Academy of Financial Services Conference (2013). Chicago, IL.

Negative Net Worth after the Great Recession. Presented at the Academy of Financial Services Conference (2013). Chicago, IL.

How Good are Consumers at Choosing the Most Appropriate Mortgage Type? Presented at the American Council on Consumer Interests conference (2013). Portland, OR.

How Good are Consumers at Choosing the Most Appropriate Mortgage Type? Presented at the College of Education and Human Ecology 3rd Annual Student Research Forum (2013). Columbus, OH.

How Good are Consumers at Choosing the Most Appropriate Mortgage Type? Presented at the Hayes Forum Research Competition (2013). Columbus, OH.

Negative Net Worth and the Life Cycle Hypothesis. Presented at the Academy of Financial Services Conference (2012). San Antonio, TX.

Dual Retirement and Life Insurance Adequacy. Presented at the College of Education and Human Ecology 2nd Annual Student Research Forum (2012). Columbus, OH.

Understanding Minority Preferences for Investor Education: Results from African-American and Hispanic Focus Groups. Presented at the Academy of Financial Services Conference (2007). Orlando, FL.

EXTENSION PUBLICATIONS

- Mountain, T.P. (2016). *College Savings Options* (2016). (NC2172-001-08.2016). Retrieved from <http://articles.extension.org/>
- Mountain, T. P. (2016). *New Chip Cards*. Extension.org. Retrieved from <https://militaryfamilies.extension.org/2016/03/29/new-chip-cards/>
- Gutter, M.S. and Mountain, T. (2008). "Saving and America Saves" Family Album Radio
- 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>
- 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>
- 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>
- 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>
- 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>
- 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>
- Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008d). YOU and YOUR CREDIT: Home Ownership and Credit. 1-2. FCS 7234. Retrieved from <http://edis.ifas.ufl.edu/FY1069>
- Gutter, M. S., Elmore, J. P., & Mountain, T. P. (2008e). YOU and YOUR CREDIT: Series of Five Parts, Bound as a Single Document. 1. 1-7 pp. FCS 7236. Retrieved from <http://edis.ifas.ufl.edu/FY1071>
- 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>

EXTENSION PRESENTATIONS

- Retirement Planning and Job Negotiations. 35 attended. Coin\$ group, Virginia Tech, April 2017.
- Retirement Planning and Job Negotiations. 20 attended. Black Cultural Center, Virginia Tech, April 2017.
- Everything you want to know about Credit. Webex. VCE Winter In-Service, February 2017.
- Virginia Farm, Forest, and Land Transition Updates. Webex. VCE winter In-Service, February 2017.
- Master Financial Education Volunteer Goal Setting. 25 attended. VCE Norfolk, September, 2016.
- Financial Literacy Bootcamp. 20 attended. Virginia Credit Union League, Virginia Beach, VA. September, 2016.
- Master Financial Education Volunteer Credit training. 19 attended. VCE Richmond, July 2016.
- Master Financial Education Volunteer Credit training. 10 attended. Virginia State University, June 2016.
- Master Financial Education Volunteer Credit training. 10 attended. VCE Rockingham County, June 2016.
- Master Financial Education Volunteer. 20 attended. VCE Winter In-Service, February 2016.
- Personal Finance for Graduate Students. 10 attended. VT Multicultural Graduate group, February 2016.

Personal Finance-Key Points for University Students and Recent Graduates. 130 attended. VT SCIPD student Group,
February 2016

Hot Topics for Virginia Families. 16 VCE Agents attended. VCE Professional Development, March 2016.

Retirement Planning. 25 attended. Prince William County, April 2016.

Reality Store Simulation. 60 attended. Christiansburg High School, April 2016.

OTHER PUBLICATIONS

Mountain, T.P. (2016) New Chip Cards.

Retrieved from: <https://blogs.extension.org/militaryfamilies/2016/03/29/new-chip-cards/>

Mountain, T.P. (2016) 2016's Most & Least Financially Savvy States Ask the Experts.

Retrieved from: <https://wallethub.com/edu/most-and-least-financially-savvy-states/20496/#travis-p-mountain>

EXTENSION PROGRAMS

Master Financial Education Volunteer program, revamp and update (January 2016 to current)

TEACHING EXPERIENCE

Summer 2017	AAEC 2104 Personal Financial Planning – Assistant Professor, Virginia Tech, Blacksburg. Student Evaluation: 5.14/6. Response: 14/17 (82%)
Spring 2016	AHRM 4984 Solutions to Consumer Problems, Virginia Tech, Blacksburg. Guest Lecture.
Autumn 2014	Consumer Decision Making –Instructor, The Ohio State University, Columbus. Student Evaluation:
Spring 2012	The Consumer Perspective – Instructor, The Ohio State University, Columbus. Student Evaluation: 4.4/5. Responses: 50/169 (30%)
Winter 2012	The Consumer Perspective – Instructor, The Ohio State University, Columbus. Student Evaluation: 4.5/5. Responses: 50/186 (27%)
Autumn 2011	The Consumer Perspective – Instructor, The Ohio State University, Columbus. Student Evaluation: 4.0/5. Responses: 64/170 (38%)
Summer 2011	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.71/5. Responses: 7/34 (20%) Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.25/5. Responses: 20/59 (33%)
Spring 2011	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.33/5. Responses: 62/73 (84%) Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 3.48/5. Responses: 75/100 (75%) Family Tax Planning, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: NA Responses: NA
Fall 2010	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.20/5. Responses: 66/84 (78%) Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 3.49/5. Responses: 56/75 (74%)

	Family Insurance Planning, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.25/5. Responses: 12/14 (85%)
Summer 2010	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.0/5. Responses:36/42 (85%)
	Family Tax Planning, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.5/5. Responses: 11/12 (91%)
Spring 2010	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.33/5. Responses:70/88 (79%)
Fall 2009	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.21/5. Responses:51/65 (78%)
Summer 2009	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.28/5. Responses: 43/53 (81%)
Spring 2009	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.15/5. Responses: 58/90 (64%)
	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 3.82/5. Responses: 20/59 (33%)
	Financial Management for Dental Students - Lecturer, University of Florida, Gainesville. Student Evaluation: NA Responses: NA
Fall 2008	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 4.43/5. Responses: 63/77 (64%)
	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.5/5. Responses: 49/75 (65%)
	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.32/5. Responses: 108/135 (80%)
Summer 2008	Family Financial Management - Lecturer, University of Florida, Gainesville. Student Evaluation: 3.96/5. Responses: 45/63 (71%)
	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 4.12/5. Responses: 49/76 (64%)
Spring 2008	Principles of Family, Youth and Community Sciences – Lecturer, University of Florida, Gainesville. Student Evaluation: 3.35/5. Responses: 87/125 (69%)
Fall 2007	Independent Study for Personal Finance Students – Instructor, University of Wisconsin-Madison, Madison.

GRANTS RECEIVED

Virginia Department of Agriculture and Consumer Services, Farm Succession Planning, \$25,000 (2017)
Office of the Provost, VT, Mentoring Project Proposal. \$1,500 (2016)
International Travel Supplemental Grant, VT. \$1,000 (2016)

DIRECTED GRADUATE STUDENTS

Ph.D. Graduate Student Chair, VT-AAEC, Namhoon Kim (January 2016 to present)

M.S. Committee Member, VT-OMALS, Alyssa Walden

M.S. Committee Member, University of Florida, Sarah M. Ellis

PROFESSIONAL AFFILIATIONS

American Council of Consumer Interests

Academy of Financial Services

Southern Economic Association

American Economic Association

International Association for Research in Economic Psychology

ACADEMIC SERVICE

Family and Consumer Sciences Research Journal, reviewer (2016)

Journal of Financial Counseling and Planning, Special Debt Issue Reviewer (2016)

ACCI Applied Research Award Reviewer (2016)

VT Departmental Extension Committee (2015 to present)

VT Departmental Communications Search Committee (adjunct, May 2016)

VT Income Tax School Staff Search Committee (May 2016)

Graduate Student Council Representative, Consumer Sciences (2012-2013)

Faculty Advisor, Global Empowerment (2009-2011)