VITA

Barbara Mary O'Neill, Ph.D., CFP®, CRPC®, AFC®, CPFFE
Distinguished Professor and Extension Financial Management Specialist Emeritus, Rutgers University
Owner/CEO of Money Talk: Financial Planning Seminars and Publications, Ocala, FL
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Money Talk Blog: https://moneytalk1.blogspot.com/
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Educational Background:
Ph.D. Degree: Virginia Polytechnic Institute and State University, Blacksburg, Va., 1995. Major in Resource Management and Family Economics.

Doctoral Dissertation: "Characteristics and Practices of Financially-Stressed Homeowners In Prince William County, Virginia." Major Advisor: Dr. Ruth Lytton.

Completed two-year Certified Financial Planner (CFP) course through the College for Financial Planning in 1985. Completed advanced CFP course in pre-retirement planning in 1990.

Master's Degree: Cornell University, 1978. Major in consumer economics; minor in adult education.

Master's Thesis: "Time Use Patterns of School-Age Children in Household Tasks: A Comparison of 1967-1977 Data." Major Advisor: Dr. Kathryn Walker.

Bachelor's Degree: State University of New York at Oneonta, 1974. Major in home economics; Minor in secondary education. Degree program included student teaching experience.

Certifications Held: Certified Personal and Family Finance Educator (CPFFE), 2012
Certified Financial Educator (CFEd), 2007
Chartered Retirement Planning Counselor® (CRPC), 2003
Certified Housing Counselor (CHC), 1996-2020
Accredited Financial Counselor (AFC), 1995
Certified in Family & Consumer Sciences (CFCS), 1987-2020
Certified Financial Planner® (CFP), 1985

Other Educational Experiences:
- American Association of Family and Consumer Sciences (AAFCS) annual meeting: 1981, 1985-1988, 1990-1993, 1995-1999, 2000-2001, 2003-2013, 2015-2022

- AAFCS Family Economics/Resource Management Division Pre-conference: 1981, 1993, 1995, 1997, 1999, 2001, 2003

- AAFCS Leadership Development Workshop/Leadership Council: 1995, 1996, 2016, 2017, 2018

- AAFCS Northeast Regional Conference: 1996, 1999, 2002, 2005

- National Extension Association of Family & Consumer Sciences (NEAFCS) annual meeting: 1982-1992, 1995-1999, 2000, 2002-2003, 2005-2013, 2015, 2017-2019

- College for Financial Planning Annual Conference, 1985, and 20th Anniversary Symposium, 1992
- Two-day "DollarPlan" course sponsored by the National Center for Financial Education, 1987
- Association for Financial Counseling and Planning Education (AFCPE) annual meeting: 1989-1990, 1992-1999, 2000-2024
- Financial Counseling Seminar for Professionals, University of Maryland: 1990, 1996, 2000, 2006
- Epsilon Sigma Phi (Extension honorary fraternity) national conference: 1991, 2011, 2016
- Family Economics/Resource Management Association (FERMA) (Formerly Eastern Family Economics/Resource Management Association (EFERMA): 1993-1995, 1997-1998, 2001-2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016, 2018, 2019, 2022, 2023
- Institute of Certified Financial Planners Personal Economic Summit, 1993, 1994; ICFP Retreat, 1997
- National Association of Personal Financial Advisors (NAPFA) annual meeting: 1995
- Personal Finance Employee Education conference, Virginia Tech: 1997-1999
- Choose to Save® Forum on Retirement Security and Personal Savings (invited delegate), 2000
- RetireMint™ Conference, American Savings Education Council, 2001, 2002
- American Council on Consumer Interests (ACCI), 2001, 2003-2007, 2011, 2015-2019
- Financial Security in Later Life Roll-Out Conference (invited speaker), 2002
- Financial Symposia on Financial Literacy and Financial Behavior Change, National Endowment for Financial Education (invited participant), 2002, 2005
- Roundtable on Asset Limits in Social Programs and Financial Literacy for Low-Income Families (invited participant), The Urban Institute, 2004
- National Urban Extension Conference, 2005, 2007, 2009, 2011, 2013, 2015
- National eXtension Conference (NeXC), 2008, 2009, 2010, 2011, 2012, 2014, 2016
- Academy of Financial Services (AFS) annual meeting, 2008, 2017, 2018
- Financial Planning Association (FPA) annual conference, 2008, 2016- 2019
- National Women in Agriculture Educator’s Conference, 2010, 2014
- FINRA Investor Education Foundation/Tuck Executive Education at Dartmouth College symposium, *Using Social Media and Social Marketing to Improve Financial Education* (invited participant), 2010
- Society for Financial Education & Professional Development (SFEPD) Conference, 2010

- Extension National Health Outreach Conference and Health Insurance Pre-Conference, 2015
- FinCon Expo, 2015, 2017-2021
- Plutus Impact Summit, 2021-2023

Computer Literacy:
Proficient in Microsoft PowerPoint, Word, Movie Maker, Outlook, and Excel, Internet search tools, Twitter, Facebook and Facebook Live, LinkedIn, YouTube, Canva, Piktochart, Blogger, Qualtrics, Microsoft Paint, Drupal, Zoom, Wix, ChatGPT (AI), and various financial planning software programs and phone apps.

Professional Experience:
January 1992- Present: Owner/CEO of *Money Talk: Financial Planning Seminars and Publications*, a sole proprietorship that provides services related to writing, speaking, and reviewing personal finance content (see "Consulting Activities" for projects completed prior to full-time status as an entrepreneur in 2020). Company website: https://www.moneytalkbmo.com/

July 2004-December 2019: Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension. Provided state and national leadership for educational programs on personal finance topics for adult consumers, youth, and agricultural producers, conducted personal finance research, and maintained a comprehensive personal finance Web site for consumers: http://njaes.rutgers.edu/money/.

May 2000-July 2004: Interim Extension Specialist in Financial Resource Management (in addition to Sussex County FCS Educator and County Extension Department Head duties listed below).

September 1994-July 2004: County Extension Department Head for Rutgers Cooperative Extension of Sussex County. Duties included monitoring a $160,000 budget, supervision of clerical staff, public relations, and serving as liaison between Sussex County and Rutgers University officials.

July 1985-September 1994: Associate Department Head for Budget and Reports. Responsible for developing and monitoring the county budget for Rutgers Cooperative Extension of Sussex County.

September 1978-July 2004: Sussex County (NJ) Family and Consumer Sciences Educator. Responsibilities included adult education through mass media; developing educational materials; conducting and evaluating programs relating to family and consumer sciences subjects; and serving as a resource to county residents.

May- August 1978: Retail Management Trainee, J.C. Penney Company, Elmira, New York.

August 1976-May 1977: Graduate Research Assistant, Cornell University. Responsibilities included preparing a code book, determining sample, coding data, and analysis of research on household time use.

September 1974- June 1976: High school home economics teacher at Hammondsport Central School, Hammondsport, New York.

SCHOLARSHIP

Books:

- O'Neill, B. *Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life*. (2020). Ocala, FL: Atlantic Publishing, 281 pages. https://www.amazon.com/Flipping-Switch-Happiness-Financial-Security/dp/1620236869

- O'Neill, B. and Ensle, K. *Small Steps to Health and Wealth™* (2006). Ithaca, NY: Natural Resource, Agriculture, and Engineering Service, 132 pages. 2nd edition, 2013.

- Brennan, P.Q. and O'Neill, B. *Money Talk: A Financial Guide for Women* (2004). Ithaca, NY: Natural Resource, Agriculture, and Engineering Service, 192 pages. 2nd ed., 2009, 3rd ed., 2014, 4th ed., 2018.

- O'Neill, B. *Guidebook to Help Late Savers Prepare for Retirement* (2003). Greenwood Village, CO: National Endowment for Financial Education, 51 pages. [WWW document] URL: www.nefe.org/latesavers/index.html.

- O'Neill, B. *How Real People Handle Their Money III: 25 Financial Planning Case Studies* (2002), Rutgers Cooperative Extension, 50 pages.

- O'Neill, B. *Investing On A Shoestring* (1999). Chicago: Dearborn Financial Publishing, 240 pages. https://www.amazon.com/Investing-Shoestring-Barbara-ONeill/dp/0793130166.

- O'Neill, B. *How Real People Handle Their Money II: 15 More Financial Planning Case Studies* (1998), Rutgers Cooperative Extension, 36 pages.

- O'Neill, B. *Saving On A Shoestring* (1995). Chicago: Dearborn Financial Publishing, 240 pages. https://www.amazon.com/Saving-Shoestring-Expenses-Reduce-Stash/dp/0793111188.
  - Adapted as a CD-ROM with interactive worksheets, 1996
  - Translated and published by a Chinese book company, 1998.
  - Updated and revised for a second edition in 2003 by Fine Communications-MJF Books.

- O'Neill, B. *How Real People Handle Their Money: 35 Financial Planning Case Studies* (1990), Rutgers Cooperative Extension Publication E175, 148 pages (with accompanying *Teaching Guide*).

Book Chapters:

- O'Neill, B. & Hensley, B. "Building the Financial Education Capacity of Teachers: Does It Make a Difference?" In *International Handbook of Financial Literacy*, 2016, Springer Books, p. 639-654. URL: http://link.springer.com/chapter/10.1007%2F978-981-10-0360-8_40.

- O'Neill, B. "Financial Recovery in Later Life," In *Encyclopedia of Retirement and Finance* (invited chapter author), 2003, Greenwood Press, 299-305.

- O'Neill, B. Contributing author of 18 financial tips to *Tips from the Top: Targeted Advice From America's Top Money Minds* by Edie Milligan, 2003, Alpha Books.

- O'Neill, B. "Retirement Planning Programs," In *Macmillan Encyclopedia of Aging* (invited chapter author), 2002, The Gale Group, 2,500-word book chapter.

- O'Neill, B. "Fixed Income Investing" (Unit 5 of *Investing for Your Future* home study course), 2002. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service, 14 pages.

- O'Neill, B. "Investing with Small Dollar Amounts" (Unit 8 of *Investing for Your Future* home study course), 2002. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service, 13 pages.

- O'Neill, B., Worden, L., Malc, K., Carpenter, M., Sickles, D., Weiss, F., & Wescott, S. "Case 1-The Aldens," *Cases In Financial Planning - Volume I,* International Association for Financial Planning Inc., Atlanta, 1988, p. 1-13.

Refereed Journal Articles:

- O'Neill, B., Gillen, M., Garrison, S., & Herndon, M.C. (2022). OneOpPF: A Personal Finance Professional Development Resource. *Journal of Extension*, 60(3). https://tigerprints.clemson.edu/cgi/viewcontent.cgi?article=2141&context=joe

- Rabbani, A.G., Grable, J.E., O'Neill, B., Lawrence, F., Yao, Z. Financial Risk Tolerance Before and After a Stock Market Shock Testing the Recency Bias Hypothesis. *Journal of Financial Counseling and Planning*, (2021), 32(2), 294-310. https://connect.springerpub.com/content/sgrjfcp/32/2/294

- Worthy, S., Mountain, T., Chatterjee, S., Johnson, C., Kiss, E., O'Neill, B., Saboe-Wounded Head, L., & Gutter, M. Differences in the Determinants of Retirement Preparation Between Farm and Non-Farm Households. *Journal of Applied Farm Economics*, (2020), 3(2), 42-58. https://openprairie.sdstate.edu/cgi/viewcontent.cgi?article=1044&context=consumer-sci_pubs

- Xiao, J.J. & O'Neill, B. Disability Type, Financial Capability, and Risky Asset Holding. *Journal of Disability Policy Studie*s, (2020), https://journals.sagepub.com/doi/pdf/10.1177/1044207320981781

- O'Neill, B., Xiao, J.J., & Ensle, K. Positive Financial Practices: Do Diet, Sleep, and Physical Activity Make a Difference? *Journal of Family and Consumer Sciences*, (2019), 111(4), 17-23.

- Betz-Hamilton, A., Brooks, L. & O'Neill, B. Savings, Investments, Emergency Funds, and Cash Flow: Are They Related to Health Behaviors? *Journal of Family and Consumer Sciences*, (2019), 111(3), 31-37.

- O'Neill, B., Xu, Y., Johnson, C., Kiss, D.E., & Buyske, S. "As Soon As…" Finances: A Study of Financial Decision-Making. *Journal of Personal Finance*, (2019), 18(1), 37-53.

- Bartholomae, S., Kiss, D.E., Jurgenson, J.B., O'Neill, B., Worthy, S.L., & Kim, J. (2019). Framing the Human Capital Decision: Examining Gender Bias in Student Loan Borrowing. *Journal of Family and Economic Issues*, 40(1), 132-145. https://link.springer.com/article/10.1007%2Fs10834-018-9603-6

- O'Neill, B. Ten Tools for Creating Attention-Getting Social Media Messages. *Journal of Extension*, (2019), 57(2). https://www.joe.org/joe/2019april/tt7.php

- O'Neill, B. The Tax Cuts and Jobs Act: Impact and Options for Extension Professionals. *Journal of Extension*, (2019), 57(1). https://joe.org/joe/2019february/tt1.php

- Kiss, E., Bartholomae, S., Johnson, C.L., O'Neill, B., Xu, Y., & Gutter, M. Conceptualizing Heath and Financial Wellness: Using Facilitated Discussion to Collect Input from Professionals. *The Forum for Family and Consumer Issues*, (2018), 22(1): https://www.theforumjournal.org/2019/09/30/conceptualizing-health-and-financial-wellness-using-facilitated-discussion-to-collect-input-from-professionals/

- Rabbani, A., O'Neill, B., Lawrence, F., & Grable, J. The Investment Risk Tolerance Assessment: A Resource for Extension Educators. *Journal of Extension*, (2018), 56(7). https://joe.org/joe/2018december/tt4.php

- O'Neill, B., Xiao, J.J., & Ensle, K. Reading Nutrition Labels: A Predictor of Health and Wealth? *Journal of Human Sciences and Extension*, (2018), 6(3), 1-24. https://docs.wixstatic.com/ugd/c8fe6e_2c2b583fb22e4cedabc7b8e91f778371.pdf

- Xiao, J.J. & O'Neill, B. Propensity to Plan, Financial Capability, and Financial Satisfaction. *International Journal of Consumer Studies*, (2018), 42(5), 501-512. https://onlinelibrary.wiley.com/doi/10.1111/ijcs.12461

- Xiao, J.J. & O'Neill, B. Mental accounting and behavioral hierarchy: Understanding Consumer Budgeting Behavior. *International Journal of Consumer Studies*, (2018), 42(4), 448-459. https://onlinelibrary.wiley.com/doi/10.1111/ijcs.12445

- O'Neill, B. & Xiao, J.J. Increasing Financial Fitness: 20 Recommended Practices and Their Frequency of Performance. *Journal of Family and Consumer Sciences*, (2018), 110(2), 21-28.

- O'Neill, B., Xu, Y., Johnson, C.L., & Kiss, E. Twitter Chats as a Research Tool: A Study of Young Adult Financial Decisions. *Journal of Human Sciences and Extension*, (2018), 6(1), 89-97. https://docs.wixstatic.com/ugd/c8fe6e_0c08d600633744c6bc900a4cf81de361.pdf

- O'Neill, B., Xiao, J.J., & Ensle, K. Improving Health and Increasing Wealth: Research Insights and Program Outreach. *Journal of National Extension Association of Family and Consumer Sciences*, (2017), 12, 11-24.

- Brumfield, R.G., Carleo, J.S., Kenny, L.G., Melendez, M., O'Neill, B., Polanin, N., & Reynolds-Allie, K. Modifying and Supplementing Annie's Project to Increase Impact in New Jersey and Beyond. *Journal of Extension*, (2017),55 (5). https://www.joe.org/joe/2017october/tt3.php

- O'Neill, B., Xiao, J.J., & Ensle, K. Positive Health and Financial Practices: Does Budgeting Make a Difference? *Journal of Family and Consumer Sciences*, (2017), 109(2), 27-36.

- Walstad, W. Urban, C., Asarta, C., Breitbach, E., Bosshardt, W., Heath, J., O'Neill, B., Wagner, J., & Xiao, J.J. Perspectives on Evaluation in Financial Education: Landscape, Issues, and Studies. *The Journal of Economic Education*, (2017), 48 (2), 93-112.

- Polanin, N., Melendez, M., Carleo, J., Matthews, J., Brumfield, R., O'Neill, B., & Heckman, J. Social Media: Cultivating Peer-to-Peer Farm Women Networks in New Jersey. *International Journal of Agricultural Science*, (2017), 2. http://www.iaras.org/iaras/home/caijas/social-media-cultivating-peer-to-peer-farm-women-networks-in-new-jersey

- Johnson, C.L., Evans, D.A. Worthy, S.L., & O'Neill, B. Using Virtual Focus Groups in Extension Research. *Journal of the National Extension Association of Family and Consumer Sciences*, (2016), 11, 93-106. https://neafcs.memberclicks.net/assets/documents/journal/2016%20jneafcs.pdf

- O'Neill, B. & Ensle, K. *The Personal Health and Finance Quiz*: A Tool for Education, Research, and Program Evaluation. *The Forum for Family and Consumer Issues*, (2016), 20(3). https://ncsu.edu/ffci/publications/2016/v21-n3-2016-winter/oneill-ensle.php

- O'Neill, B. Thirteen Terrific Technology Tools for Financial Education. *The Forum for Family and Consumer Issues*, (2016), 20(3). https://ncsu.edu/ffci/publications/2016/v21-n3-2016-winter/oneill.php.

- O'Neill, B., Gillen, M., & Hunter, J. Evidence-Based Tools for Small Steps to Health and Wealth™. *The Forum for Family and Consumer Issues*, (2016), 20(2). https://www.ncsu.edu/ffci/publications/2016/v21-n2-2016-summer-fall/oneill-gillen-hunter.php.

- Kiss, E. & O'Neill, B. Financial Security for All: A Pioneering eXtension.org Community of Practice. *The Forum for Family and Consumer Issues*, (2016), 20(2). https://ncsu.edu/ffci/publications/2016/v21-n2-2016-summer-fall/kiss-oneill.php

- Johnson, C.L., O'Neill, B., Worthy, S.L., Lown, J.M., & Bowen, C.F. What Are Student Loan Borrowers Thinking? Insights from Focus Groups on College Selection and Student Loan Decision Making. *Journal of Financial Counseling and Planning*, (2016), 27(2), 184-198.

- O'Neill, B., Xiao, J.J., & Ensle, K.M. Health and Financial Behaviors: The Impact of Time Expenditure Behavior and Avoidance. *Journal of Personal Finance*, (2016), 15(2). 41- 51. http://www.iarfc.org/documents/issues/Vol%2015%20Issue2.pdf.

- O'Neill, B., Xiao, J.J., & Ensle, K.M. Propensity to Plan: A Key to Health and Wealth? *Journal of Financial Planning* (2016), 29(3), 42-50.

- Xiao, J.J. & O'Neill, B. Consumer Financial Education and Financial Capability. *International Journal of Consumer Studies* (2016), 40(6), 712-721. http://digitalcommons.uri.edu/cgi/viewcontent.cgi?article=1026&context=hdf_facpubs

- Heo, W., Grable, J. & O'Neill, B. Wealth Accumulation Inequality: Does Investment Risk Tolerance and Equity Ownership Drive Wealth Accumulation? *Social Indicators Research* (2016), doi: 10.1007/s11205-016-1359-5.

- O'Neill, B. & Xiao, J.J. Payday loan usage, State Law, and Financial Capability. *Journal of Financial Service Professionals* (2015), 69 (6), 89-98.

- Xu, Y., Johnson, C., Bartholomae, S., O'Neill, B., & Gutter, M.S. Homeownership Among Millennials: The Deferred American Dream? *Family & Consumer Sciences Research Journal* (2015), 44(2), 201-212.

- Riportella, R. & O'Neill, B. (2015). You and Health Insurance: Making a Smart Choice for Farm Families. *Journal of Extension* (2015), 53(3), 4 pages http://www.joe.org/joe/2015june/tt2.php

- O'Neill, B. The Greatest Wealth is Health: Relationships between Health and Financial Behaviors. *Journal of Personal Finance* (2015), 14(1), 38-47.

- O'Neill, B. & Ensle, K. Personal Health and Finance Quiz: A Tool for Outreach, Research, and Evaluation. *Journal of Human Sciences and Extension* (2015), 3(1), 1.

- O'Neill, B. A Financial Practitioner Tool Kit: Assessment, Prescriptions, and Progress Checkup. *Journal of Consumer Education* (2013-2014), 30, 13-29.

- O'Neill, B. Managing Labor Market Changes: Essential Skills for Entrepreneurs and Intrapreneurs. *Journal of Family and Consumer Sciences* (2014), 106(2), 9-15.

- O'Neill, B. Evaluating the Impact of Cooperative Extension Outreach via Twitter. *Journal of Extension* (October 2014), 52(5). http://www.joe.org/joe/2014october/tt1.php.

- O'Neill, B. & Xiao, J.J. Post-Recession, Post Legislation Credit Use: Insights from an Online Survey. *Journal of Personal Finance (*2014), 13(1), 65-76. [WWW Document] URL: http://www.iarfc.org/documents/issues/Vol13%20Issue%201.pdf.

- O'Neill, B. Cooperatives in Your Community; A Curriculum for Young Adults. *The Forum for Family and Consumer Issues* (2014), (19(1). [WWW Document] URL: http://ncsu.edu/ffci/publications/2014/v19-n1-2014-spring/oneill.php.

- O'Neill, B. & Ensle, K. Small Steps to Health and Wealth™: Program Update and Research Insights. *The Forum for Family and Consumer Issues* (2014), (19(1). [WWW Document] URL: http://ncsu.edu/ffci/publications/2014/v19-n1-2014-spring/oneil-ensle.php.

- Abdul-Rahman, M. F., O'Neil, M., & O'Neill, B. Personal Finance "Hot Topics": A Comparison between Educators and Non-Educators. *The Forum for Family and Consumer Issues* (2013), 18(3), [WWW Document] URL: http://ncsu.edu/ffci/publications/2013/v18-n3-2013-winter/abdul-rahman-oneil-oneil.php.

- Brady, J.T & O'Neill, B. Financial Planning in the United States: A Survey of Degree Programs and Cooperative Extension Initiatives. *Financial Planning Review (Korea)* (2013, Issue 2), 99-117. [WWW Document] URL: http://www.dbpia.co.kr/Journal/ArticleDetail/3120127.

- O'Neill, B. Assessing Program Impact with the Critical Incident Technique. *Journal of Extension* (June 2013), 51(3). http://www.joe.org/joe/2013june/tt2.php.

- O'Neill, B. It's the Latest, It's the Greatest, It's [Financial Education] at the Library. *Journal of Extension* (April 2013), 51(2). http://www.joe.org/joe/2013april/iw4.php

- O'Neill, B. & Xiao, J.J. Financial Behaviors Before and After the Financial Crisis: Evidence from an Online Survey. *Journal of Financial Counseling and Planning* (2012), 23(1), 3-16.

- O'Neill, B. & Ensle, K. Have it Their Way: Creating Personalized Online Challenges to Motivate Learners. *Journal of Extension* (April 2012), 50(2). http://www.joe.org/joe/2012april/tt3.php.

- O'Neill, B. & Xiao, J.J. Financial Resiliency Before, During, and After the Great Recession: Results of an Online Study. *Journal of Consumer Education* (2011), 28, 34-43. [WWW Document] URL: http://www.cefe.illinois.edu/JCE/archives/2011_vol_28/2011_vol_28_pg34-43_O'Neill%20and%20Xiao.pdf.

- ♦ O'Neill, B., Zumwalt, A., & Bechman, J. Social Media Use of Cooperative Extension Family Economics Educators. *Journal of Extension*, (December 2011), 49(6). [WWW document] URL: http://www.joe.org/joe/december/rb2.php.

- ♦ O'Neill, B. Helping Grieving Clients Navigate the Postfinancial Crisis "New Normal." *Journal of Financial Service Professionals*, (November 2011), 65(6), 40-49.

- ♦ O'Neill, B., Zumwalt, A., Gutter, M., & Bechman, J. Financial Education Through Social Media: Can You Evaluate Its Impact? *The Forum for Family and Consumer Issues* (July 2011), 16(1). http://ncsu.edu/ffci/publications/2011/v16-n1-2011-spring/oneil-zumwalt-gutter-bechman.php.

- ♦ O'Neill, B. Consumer Credit: A Primer for Financial Services Professionals and Their Clients. *Journal of Financial Service Professionals*, (September 2010), 64(5), 56-69.

- ♦ O'Neill, B. Financial Education in 2010 and Beyond: Helping Consumers Adapt to a 'New Normal.' *Journal of Consumer Education (*2010), 27, 1-15. [WWW Document] URL: http://www.cefe.illinois.edu/JCE/archives/2010_vol_27/2010_vol_27_pg1-15_ONeill.pdf.

- ♦ O'Neill, B., Komar, S.J., Brumfield, R.G., & Mickel, R. Later Life Farming: Retirement Plans and Concerns of Farm Families. *Journal of Extension*, (August 2010), 48(4). [WWW document] URL: http://www.joe.org/joe/2010august/a6.php.

- ♦ O'Neill, B., Porter, N.M., Pankow, D., Schuchardt, J., & Johnson, J. Online Investment Education: Listening to Learners to Develop an Effective Financial Literacy Program for Farm Households. *Journal of Financial Counseling and Planning* (2010), 21(1), 25-42.

- ♦ O'Neill, B. Obtaining High-Quality, "Low-Maintenance" Stakeholder Input: How to Create a Virtual Statewide Extension Program Advisory Committee. *Journal of Extension*, (April 2010), 48(2). [WWW document] URL: http://www.joe.org/joe/2010april/tt3.php.

- ♦ Kinsey, J., Carleo, J., O'Neill, B., & Polanin, N. The Wiki as a Time-Saving Mentoring Tool. *Journal of Extension*, (April 2010), 48(2). [WWW document] URL: http://www.joe.org/joe/2010april/tt2.php

- ♦ O'Neill, B. History and Scenarios: Helping Consumers Cope with Stock Market Volatility and Investment Losses. *Journal of Consumer Education* (2009), 26, 1-15.

- ♦ O'Neill, B. Health and Wealth Connections: Evidence from Research and Practice. *Journal of Family and Consumer Sciences* (2009), 101(3), 14-19.

- ♦ O'Neill, B. Improving Health and Increasing Wealth: Is Literacy the Answer? *Journal of Family and Consumer Sciences* (2009), 101(3), 19-20.

- ♦ Grable, J., Roszkowski, M., Joo, S., O'Neill, B., & Lytton, R.H. A Test of the Relationship Between Self-Classified Financial Risk-Tolerance and Investment Risk-Taking Behaviour. *International Journal of Risk Assessment and Management* (2009), 12(3&4), 396-419.

- ♦ O'Neill, B. When to Claim Social Security: An Important Financial Decision. *Journal of Consumer Education* (2008), 25, 2-16.

- O'Neill, B. Financial Simulations for Young Adults: Making the "Real World" Real. *Journal of Extension,* (December 2008), 46(6). [WWW document] URL: http://www.joe.org/joe/2008december/tt4p.shtml.

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- O'Neill, B. Ten Health Finance Topics That Financial Planners Need to Understand. *Journal of Personal Finance* (2008), 6(2&3), 31-48.

- Pankow, D. & O'Neill, B. eXtension Financial Security for All: A Community of Practice to Increase Financial Literacy. *Journal of Extension,* (June 2008), 46 (3). [WWW document]. URL: www.joe.org/joe/2008june/a3p.shtml.

- O'Neill, B. Decreasing Health Benefits for Workers and Retirees: Helping Clients Cope. *Journal of Financial Service Professionals* (March 2008), 62(2), 68-77.

- O'Neill, B. Calculating the Economic Impact of Health Education Programs: Five Tools for Extension Educators. *Journal of Extension* (February 2008), 46(1). [WWW Document] URL: www.joe.org/joe/2008february/tt4p.shtml.

- O'Neill, B. Mandatory and Incentive-Based Adult Financial Education Programs: Opportunities for Consumer Educators. *Journal of Consumer Education* (2007), 24, 78-88.

- O'Neill, B. Overcoming Inertia: Do Automated Saving and Investing Strategies Work? *Journal of Family and Economic Issues (*2007), 28(2), 321-335.

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- Supervised the writing and publication of 750 original frequently asked questions (FAQs) on military personal finance topics in role as a member of the eXtension Military Families Learning Network (2010-2013). These FAQs are archived at http://www.extension.org/militaryfamilies.

- Created over 950 original eXtension frequently asked questions (FAQs) on personal finance topics and peer-reviewed and supervised the publication of over 1,950 FAQs in role as Financial Security for All (FSA) community of practice (CoP) FAQ/Ask an Expert team leader (2007-2013).

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- Wrote a series of 10 peer-reviewed eXtension fact sheets on retirement planning topics (2009) archived at http://www.extension.org/pages/Financial_Security:Retirement_Planning.

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  - *Useful Tips for Managing Your Money*, 9/9/01, "Forever Young" Insert for Seniors, 8.
  - *Surviving Breast Cancer*, 10/22/00, E1, E5.
  - *Defensive Investing: Weather-Proofing A Portfolio Against Future Uncertainty,* 10/11/98, E1, E6.
  - *Where to Invest $2,000 in 1997,* 1/5/97, E1, E6.
  - *Building Up Your Finances,* 1/21/96, E1, E6.
  - *A Taxing Time: What You Should Know About Tax Law Changes,* 3/2/95, E1.

- O’Neill, B. "Your Finances" financial case studies (feature article) published bi- monthly by *The New Jersey Herald*. A total of 186 published feature articles that contain a description and analysis of a Sussex County resident's financial situation, (1986-2004).

- O’Neill, B. Monthly financial column in *The Jersey Voice* (formerly *The Sussex Voice*), (1986-1989).

- O'Neill, B. "Extension Line" (newspaper column) published by *The New Jersey Herald* (Newton, NJ). Authored over 1,600 columns on personal finance and health finance topics, (weekly, 1978-2004; every 4 weeks in rotation with Rutgers Cooperative Extension of Sussex County staff, 2006-2019).

Twitter Chats/Google Hangouts/Facebook Live Broadcasts:

- Invited #FinEdForward twitter chat participant, 2021.
- Invited Experian #creditchat twitter chat panel participant, 2020 (three times), 2021 (once), 2022 (twice), 2023 (twice), 2024 (four times)
- Invited tweeter for the *WiseBread* Twitter chat on Ways to Save Every Day, March 2019.
- Invited tweeter for the *Experian* Twitter chat on *Managing Money When You're on The Move*, February 2019: http://www.experian.com/blogs/news/about/managing-money-move/
- Participated in the eXtension Twitter chat for *Money Smart Week*, April 2019, and the eXtension Twitter chat for *America Saves Week*, February 2019, as a live tweeter.
- Invited video chat speaker for the *Experian* Twitter chat on *Financial Tips Every College Student Should Know*, August 2018: http://www.experian.com/blogs/news/about/financial-tips-college/.
- Participated in the eXtension Twitter chat for *Money Smart Week*, April 2018, and the eXtension Twitter chat for *America Saves Week*, February 2018, as a live tweeter.
- Participated as an invited live tweeter for the AFCPE Twitter chat #bridgingthegap, February 2018.
- Delivered two 20-minute *Facebook Live* broadcasts in September 2017 to promote the *30 Days of Savings Challenge* sponsored by the Military Families Learning Network.
- Invited live tweeter and video chat guest presenter for the Experian Twitter Chat #creditchat, May 2017. Archived at: http://www.experian.com/blogs/news/about/t-financial-issues-lower-middle-income-families/.
- Invited live tweeter for the Twitter chat #cashchat, March 2017.
- Participated in eXtension Twitter chat for *America Saves Week* 2017, February 2017 as both a live Tweeter and video chat presenter: https://www.youtube.com/watch?v=tGSNS0FN-Bg.
- Participated in eXtension Twitter chat on *Year-End Financial Planning Strategies*, December 2016. Archived at https://storify.com/moneytalk1/exchat-year-end-financial-planning-strategies-2016.
- Interviewed as part of a 4-person expert panel by *Experian* for a combined Twitter chat/Blab video chat about *How to Bounce Back from a Financial Crisis*, July 2016: http://www.experian.com/blogs/news/about/bounce-back/.
- Participated in eXtension Twitter chat for *Money Smart Week* 2016, April 2016: https://storify.com/moneytalk1/mswchat-for-money-smart-week-2016.

- Interviewed as part of a 4-person expert panel by *Experian* for a combined Twitter chat/Google Hangout about *How to Automate Your Finances*, February 2016: http://www.experian.com/blogs/news/about/automate-finances/.

- Interviewed as part of a 7-person team for eXtension combined Twitter chat/Google Hangout on *Year-End Financial Planning Tips*, December 2015. Archived at https://www.youtube.com/channel/UCVU_O8Cq313tXCZ5RJBMyMw.

- Participated in eXtension #MFLNchat Twitter chat on *Financial Planning for Military Caregivers*, December 2015.

- Invited Twitter chat guest for #TCPchat sponsored by The Credit Pros, June 2015. Archived at http://www.slideshare.net/BarbaraONeill/tc-pchat-questions-and-answers-0615docx.

- Interviewed as part of a 4-person expert panel by *Experian* for a combined Twitter chat/Google Hangout on *The Road to Financial Wellness*, June 2015. Archived at http://www.experian.com/blogs/news/about/road-financial-wellness/.

- Interviewed as part of a 6-person team for eXtension combined Twitter chat/Google Hangout for *Money Smart Week*, April 2015. Archived at https://www.youtube.com/watch?v=rTDl_oLDqHM

- Invited Twitter chat guest for #WBchat sponsored by WiseBread, February 2015, and February 2016. Archived at http://www.wisebread.com/saving-for-college-highlights-from-our-chat-with-dr-barbara-oneill-from-rutgers and http://www.wisebread.com/saving-on-a-shoestring-highlights-from-our-chat-with-dr-barbara-oneill-from-rutgers.

- Interviewed as part of a 4-person expert panel by Experian for a combined Twitter chat/Google Hangout on *Moneysaving Tips for Frugal Families*, February 2015. Archived at http://www.experian.com/blogs/news/about/frugal-family/.

- Interviewed as part of a 7-person team for eXtension combined Twitter chat/Google Hangout for *America Saves Week*, February 2015. Archived at https://www.youtube.com/watch?v=XGi-ByaOp7Q.

- Interviewed as part of a 4-person expert panel by Experian for a combined Twitter chat/Google Hangout on *Holiday Shopping Scams to Avoid*, December 2014. Archived at http://www.experian.com/blogs/news/about/holiday-shopping-scams/.

- Interviewed by American Association of Family and Consumer Sciences (AAFCS) in a Google Hangout about relationships between health and wealth, December 2014. Archived at https://www.youtube.com/user/aafcs.

Media Consultations and Podcasts

- Interviewed for articles published by RetireGuide, Annuity.org, GOBankingRates, WalletHub, and NerdWallet, 2023, 2024

- Interviewed for two NerdWallet articles about inflation and emergency savings and a Bankrate article about preparing for a job loss, 2022.

- Guest for four personal finance podcasts, 2020, six personal finance podcasts, 2021, one podcast, 2022.

- Guest for NC 2172 research to practice podcast with Michael Gutter about team research results, 2019.

- Guest speaker for the monthly *Military Families Learning Network Personal Finance team* Money Talk podcast to recap monthly webinar topics, 2018-present: https://militaryfamilieslearningnetwork.org/series/moneytalk-with-mfln-personal-finance/

- Interviewed for an Associated Press article about financial multi-tasking by columnist Liz Weston, 2018: https://newsok.com/article/feed/7296855/liz-weston-with-money-goals-multitasking-pays-off.

- Named one of the top 50 most cited Rutgers University media experts, 2018, 2019.

- Had *30 Day $100 Savings Challenge* reproduced in an article by Apartment Therapy, 2018: https://www.apartmenttherapy.com/30-day-money-challenge-263969.

- Interviewed for an Associated Press article about youth financial literacy by columnist Liz Weston, 2018: https://www.nerdwallet.com/blog/finance/financial-literacy-for-high-school-students/

- Interviewed for *U.S. News and World Report* article about automating financial tasks, 2017: https://money.usnews.com/money/personal-finance/articles/2017-07-26/5-financial-tasks-that-can-be-automated .

- Interviewed for a podcast about health and wealth relationships by Australian *podcaster Glen James*, 2017: https://itunes.apple.com/us/podcast/id1323437016.

- Interviewed for 2017 *ABC News* article: http://abcnews.go.com/amp/Lifestyle/wireStory/liz-weston-afraid-finances-48132324.

- Interviewed for Next Gen Personal Finance podcast about financial education, 2016. Archived at http://nextgenpersonalfinance.org/ngpf-podcast-barbara-oneill-teacher-pd-expert-and-financial-education-at-rutgers-cooperative-education/.

- Interviewed by Web Nation, Inc. and credit.com for personal finance articles, 2016.

- Interviewed for Ceridian podcast about building financial resilience, 2016. Archived at https://portal.lifeworks.com/portal/viewers/HPSPodcastEpisode.aspx?HPSMaterialID=96558.

- Interviewed for *Couple Money* podcast about financial planning for women, 2015. Archived at http://couplemoneypodcast.com/.

- Interviewed as part of a 4-person expert panel by *Caucus New Jersey* television show (see http://www.caucusnj.org/caucusnj/about.aspx) about household debt and savings, 2013.

- Interviewed for eXtension *Working Differently in Extension* podcast, 2013. Archived at http://www.ag.ndsu.edu/agcomm/web-services/working-differently-in-extension-podcast-files/working-differently-in-extension-048-barbara-oneill.mp3/view.

- Interviewed by the *Weekend Today Show* (NBC) about an eXtension online investment course, 2009.

- Frequently interviewed as a financial expert by the New Jersey Channel 12 News statewide cable television station and the New Jersey 101.5 statewide radio station.

- Media contact for financial planning topics for the Rutgers News Service (approximately 10-20 newspaper, magazine, and radio/television interviews annually since the early 1990s).

- Frequently interviewed as a financial expert for interviews by national and New Jersey media outlets such as *Money*, *Nerd Wallet*, *CreditSesame.com*, *creditcards.com*, *WalletHub.com*, *Fox Business News*, *The Chicago Tribune*, *USA Today*, *Reader's Digest*, *Men's Health* magazine, *Forbes*.com, the *Washington Post*, *The New York Times*, *The New Jersey Herald* (Sussex County, NJ), *The Daily Record* (Morris County, NJ), *The Record* (Bergen County, NJ), the *Courier News* and *Home News Tribune* (Somerset and Middlesex County, NJ), the *Star-Ledger* (Newark, NJ), and the *Asbury Park Press* (Monmouth County, NJ), *SJ* (South Jersey) magazine, and the Rutgers University student newspaper *The Daily Targum*, (1980-present).

Media Productions (Internet):

- O'Neill, B. *The 30-Day $100 Savings Challenge* (2016): http://www.slideshare.net/BarbaraONeill/30-day-100-savings-challenge-0416.

- O'Neill, B. *Savings Promotion Resource Kit* (2016): https://njaes.rutgers.edu/money/savings-promotion-resource-kit/.

- O'Neill, B. *The $2,500 Savings Challenge* (2015): http://www.slideshare.net/BarbaraONeill/50-week-2500-savings-challenge.

- O'Neill, B. *15-Week College Student Money Challenge* (2015): http://www.slideshare.net/BarbaraONeill/15-week-college-student-money-challenge0715.

- O'Neill, B. 52-Week Youth Money Challenge (2015): http://www.slideshare.net/BarbaraONeill/52-week-money-challenge-for-youth0315.

- Wrote script for eXtension Military Families Learning Network video *Motivating Clients to Develop Positive Financial Behaviors:* https://www.dropbox.com/sh/mjqa6kipv9y9oco/AABkoO1gMAdJSJIib2zqjNZ1a?dl=0&preview=Positive+Financial+Behaviors+FINAL.mp4

- O'Neill B. *Personal Health and Finance Quiz*, online self-assessment and research tool [WWW document] URL: http://njaes.rutgers.edu/money/health-finance-quiz/ (2014).

- Opened a Storify account and developed Storify summaries of Twitter chats to archive educational content. Twitter chat summaries include the #SSHWchat *Small Steps to Health and Wealth*™ Twitter chat in 2014, #eXASchat *America Saves* Twitter chat in 2015 and 2016 and 2017, #MSWchat *Money Smart Week* Twitter chat in 2015 and 2016, and #eXchat Twitter chat in 2015 and 2016.

- Developed the content of nine online YouTube videos with speaking avatars to describe the online *Small Steps to Health and Wealth*™ Challenge and eight SSHW behavior change strategies: http://www.youtube.com/user/moneytalkBMO.

- Developed the content of ten online YouTube videos with speaking avatars to teach service members and military financial counselors about personal finance, 2013: http://www.youtube.com/user/moneytalkBMO.

- Developed the content of six online YouTube videos with speaking avatars to promote the *America Saves* program, 2013: http://www.youtube.com/user/moneytalkBMO

- Developed the content of an online YouTube video with speaking avatars to promote the 2nd edition *Small Steps to Health and Wealth*™ workbook, 2013: http://www.youtube.com/user/moneytalkBMO.

- Developed (with Carole Glade) the content of online Xtranormal videos with speaking avatars to train New York Public Library staff about financial education topics and resources, 2012: https://sites.google.com/a/nypl.org/money-matters/library-reference-scenarios.

- O'Neill, B. http://twitter.com/moneytalk1. Use the Twitter social networking Web site to deliver short personal finance messages with links to Cooperative Extension and other research-based personal finance resources (2009-present). Produced over 13,900 messages (tweets) to date with over 1,450 followers.

- O'Neill B. *Wise Credit Management Quiz*, online self-assessment and research tool [WWW document] URL: http://njaes.rutgers.edu/money/wise-credit/ (2009).

- Invited expert presenter for eXtension online chat, *Managing Money in Tough Times*, archived in eXtension at http://cop.extension.org/wiki/Managing_Money_in_Tough_Times_Chat (2009).

- Coordinator and one of three online experts for eXtension online chat, *Investing in Mutual Funds*, archived at www.extension.org/pages/Investing_in_Mutual_Funds (2008).

- O'Neill, B. *The Small Steps to Health and Wealth*™ *Challenge* (team competition) Web page. [WWW document] URL: http://njaes.rutgers.edu/sshw/challenge/ (2007).

- O'Neill, B. *Small Steps to Health and Wealth*™ internal Web site for Extension educators nationwide. URL: www.rce.rutgers.edu/sshw/internal (2006).

- O'Neill, B. Rebuilding Lives After Katrina and Rita, invited panelist for CYFERnet online training program from North Carolina State University using Centra technology (2005).

- O'Neill, B. *The Financial Aspects of Health* Web pages. [WWW document] URL: www.rce.rutgers.edu/healthfinance/ (2005).

- O'Neill, B. *Personal Resiliency Resources Assessment Quiz*, online self-assessment and research tool [WWW document] URL: www.rce.rutgers.edu/money/resiliency/default.asp (2004).

- O'Neill, B. *Catch-Up Strategies for Late Savers* PowerPoint program, evaluation materials, and facilitators guide for Extension educators. [WWW document]. URL: www.reeusda.gov/financialsecurity/educator/latesavers/latesavers.htm (2004).

- Grable, J., Lytton, R., & O'Neill, B. *Investment Risk Tolerance Quiz*, online self-assessment and research tool. [WWW document] URL: www.rce.rutgers.edu/money/riskquiz/default.asp (2003).

- O'Neill, B. *Identity Theft Risk Assessment Quiz*, online self-assessment and research tool. [WWW document] URL: www.rce.rutgers.edu/money/ffquiz/default.asp (2002).

- O'Neill, B. *Financial Fitness Quiz*, online self-assessment and research tool. [WWW document] URL: www.rce.rutgers.edu/money/identitytheft/default.asp (2001).

- O'Neill, B. Conducted archived online Webcast/teleconference about *Coping with Financial Uncertainty* for New Mexico Cooperative Extension, (2001).

- O'Neill, B. Developed *RU-FIT* Web site to teach basic financial principles to Rutgers University students, (2001). *RU-FIT* is an acronym for Rutgers University Financial Independence Training.

- O'Neill, B. Oversaw the development of two online presentation class series: *Investing for Your Future* (6 programs) and *Predatory Lending Practices and Credit Rip-Offs* (10 programs), (2001).

- O'Neill, B. Added "The Press Room" to the RCE MONEY 2000 Web site to increase the accessibility of personal finance press releases, (2001-2004).

- O'Neill, B. Developed an electronic mail group for online registrants for the *Investing for Your Future* home study course and send a monthly investing tip (ifyf@aesop.rutgers.edu), (2000-2004).

- O'Neill, B. Prepared twenty narrated online PowerPoint presentations about personal finance topics for the Rutgers Cooperative Extension Web site, (2000-02).

- O'Neill, B. Prepared three narrated online presentations about MONEY 2000 research results, (2000).

- O'Neill, B. Designed Rutgers Cooperative Extension of Sussex County Web site, (1999-2000). [WWW document] URL: http://sussex.rce.rutgers.edu.

- O'Neill, B. Invited guest on *Money* magazine interactive Internet chat program, (January 1998).

- O'Neill, B. & Huntzinger, G. Designed Rutgers Cooperative Extension MONEY 2000 Web site, (1997). Maintain site with P. Wisneski, (1998-present). [WWW document] URL: https://njaes.rutgers.edu/money/.

Media Productions (CD-ROM):

- O'Neill, B. *Millionaire Games and Template*. Created interactive *Who Wants to be a Millionaire?*-style games and game template that have been shared with over 200 teachers and professional colleagues, (2010-present).

- O'Neill, B. *Interactive PowerPoint Games*. Created interactive PowerPoint *Jeopardy*-style games to teach financial concepts with games developed for *Investing for Your Future*, *Money Talk: Women's Financial Education Series*, *Catch-Up Strategies For Late Savers*, *Money: What Young Adults Need to Know*, and *Small Steps to Health and Wealth*. Also created generic game program templates that have been shared with over 750 teachers and professional colleagues, (2003-2015).

- O'Neill, B. *Money Talk: A Financial Education Program for Women.* Oversaw production of a CD-ROM with the computer files for a class series to accompany the *Money Talk: A Financial Guide for Women*, (2003). The course was distributed to over 200 family economics professionals nationwide.

- O'Neill, B. *Investing for Your Future.* Oversaw production of a CD-ROM with the computer files for a class series to accompany the *Investing for Your Future* home study course, (2000). The course was distributed to over 300 family economics professionals nationwide.

- O'Neill, B.: *Saving on a Shoestring CD-ROM*, Dearborn Multimedia, (1996), adaptation of trade book, *Saving On a Shoestring*.

Media Productions (Video/DVD):

- *#30DaysofSavings* YouTube video to summarize an international savings promotion activity: https://www.youtube.com/watch?v=UXHgRrHgqeo

- *Personal Finance Advice on Index Cards* YouTube video to summarize a professional development activity for teachers, 2017: https://www.youtube.com/watch?v=H8Tx6TGvHBI&t=1s.

- *#ImSavingFor* YouTube video to promote savings and the *America Saves* program, 2017: https://www.youtube.com/watch?v=y8UB14rlKJU

- *How to Make an Effective Financial Education Video* instructional YouTube video, 2017: https://www.youtube.com/watch?v=l9t9ntgR0N8

- O'Neill, B. & Lanza, R. *Small Steps to Health and Wealth™ Capacity Building Training DVD*, produced by Arizona Cooperative Extension, University of Arizona (2006).

- O'Neill, B. & Brennan, P. Co-Executive Producer of *Rutgers Cooperative Extension: Helping You Manage Your Money*, a 7-minute grant-funded video to promote Rutgers Cooperative Extension personal finance programs, (1997).

- O'Neill, B., Bristow, B., & Brennan, P. Co-Executive Producer of *MONEY 2000: Start Today*, a 6.5-minute video to promote the MONEY 2000 program and ways to save and reduce debt, (1996).

- O'Neill, B. & Matejic, D. Executive Producer of *Consumer to Consumer: Good Ideas for Tough Times*, a 23-minute video designed to teach viewers how to manage money on a reduced income, (1993). The video was edited and updated to a digital format in 2013 and placed online at http://www.youtube.com/playlist?list=PLKx8NLAujm_mZC-hR13gyp56akQii5ltd.

- Helsel, Z. & O'Neill, B. *Writing Skills for Professional Journals*, 100-minute videotape prepared for national satellite conference, (1991).

Media Productions (Radio):

- Interviewed by *USDA Radio News* about investing in IRAs, 2014. Archived as an MP3 file at http://audioarchives.oc.usda.gov/radnewsdetail.asp?ID=53104.

- Invited guest to discuss Rutgers' *What Older Adults Need to Know about Money* publication, "Market Wrap with Moe Ansari," Newport Beach, CA, 2014.

- Invited guest to discuss holiday spending, *USDA Radio News*, 2009, 2013, 2017.

- Invited guest to discuss budgeting on *Home Grown Radio NJ* radio talk show, 2008.

- Invited guest on *Credit Union National Association* (CUNA) RadioAmerica talk show, 2006, 2008, 2013. Presentations are archived at www.cuna.org/initiatives/hff_radio/.

- Invited Internet radio talk show guest expert on financial planning topics for *VoiceAmerica.com*, 2004 (once) and 2005 (twice). Presentations are archived at www.business.voiceamerica.com.

- O'Neill, B. *Your Money Matters*, weekly financial radio talk show on *WNNJ*, Newton, NJ, (1981-1990).

Media Productions (Teleconference/Webinar):

- Webinar presenter, OneOp Personal Finance team, *2024 Personal Finance Year in Review* (90 minutes), December 2023. Archived at https://oneop.org/learn/160061/

- Webinar co-presenter, OneOp Personal Finance Team, *Supporting Military Families in the Artificial Intelligence Era*, February 2024. Archived at https://oneop.org/learn/160020/

- Presented *15 Financial Transitions in Later Life* webinar for AFCPE (4/24) and two webinars for Rutgers Cooperative Extension: *Financial Wellness: 35 Useful Personal Finance Websites* (07/24) and *Financial Wellness: Year-End Tax-Saving Strategies* (12/24)

- Webinar presenter, OneOp Personal Finance team, *2023 Personal Finance Year in Review* (90 minutes), December 2023. Archived at https://oneop.org/learn/150452/

- Webinar presenter, OneOp Personal Finance team, *Fundamentals of Mutual Funds* (90 minutes), March 2023. Archived at https://oneop.org/learn/142460/

- Presented two webinars for AFCPE (about inflation and Chat GPT/AI), two webinars for Rutgers Cooperative Extension (about inflation and digital assets), and one webinar for an Extension Foundation panel about Chat GPT/AI, 2023.

- Webinar presenter, OneOp Personal Finance team, *2022 Personal Finance Year in Review* (90 minutes), December 2022. Archived at https://oneop.org/event/129674/

- Webinar co-presenter, American Association of Family and Consumer Sciences, How to Write a Good Conference Proposal, November 2022 (with Lorna Saboe-Wounded Head and Kathryn Carroll).

- Webinar presenter, eXtension Military Families Learning Network, *2021 Personal Finance Year in Review* (90 minutes), December 2021. Archived at https://militaryfamilieslearningnetwork.org/event/107313/

- Delivered ten webinars on personal finance topics in 2021 for clients and as pro bono outreach.

- Delivered nine pro-bono webinars on personal finance topics in 2020 for AFCPE, the NY Public Library, Rutgers University (3x), two AAFCS affiliates, eXtension, and the NJ Coalition for Financial Education.

- Webinar presenter, eXtension Military Families Learning Network, *2020 Personal Finance Year in Review* (90 minutes), December 2020. Archived at https://militaryfamilieslearningnetwork.org/event/56506/

- Webinar presenter, eXtension Military Families Learning Network, *Building Financial Resilience: 20 Resources for Financial Peace of Mind* (90 minutes), June 2020. Archived at https://militaryfamilieslearningnetwork.org/event/61161/

- Webinar presenter, New Jersey Coalition for Financial Education, *Current Financial Issues for Financial Educators 2019 (*60 minutes), December 2019. Archived at https://www.njcfe.org/webinar/

- Webinar presenter (invited), American Association of Family and Consumer Sciences, *Flipping a Switch for Happiness and Financial Security in Later Life* (60 minutes), December 2019. Archived at http://aafcs.org/aafcs-events/all-events/archive-webinars.

- Webinar presenter, eXtension Military Families Learning Network, *2019 Personal Finance Year in Review* (90 minutes), December 2019. Archived at https://militaryfamilieslearningnetwork.org/event/34456/.

- Webinar presenter (invited), National Association of Personal Financial Advisors, *Helping Limited Resource Households with Their Finances,* November 2019.

- Webinar presenter, eXtension Military Families Learning Network, *The Relationship Between Health and Finances* (with M. Gutter) (90 minutes), August 2019. Archived at https://militaryfamilieslearningnetwork.org/event/30374/

- Webinar presenter, New Jersey Coalition for Financial Education, *Teaching Personal Finance Through Games* (60 minutes), August 2019. Archived at https://www.njcfe.org/webinar/

- Webinar presenter, eXtension Military Families Learning Network, *Insurance Principles and Resources: What Financial Educators Need to Know* (90 minutes), June 2019. Archived at https://militaryfamilieslearningnetwork.org/event/22064/

- Webinar presenter, eXtension Military Families Learning Network, *Gender and Finances* (with M. Gillen) (90 minutes), May 2019. Archived at https://militaryfamilieslearningnetwork.org/event/22051/.

- Webinar presenter, American Association of Family and Consumer Sciences, *Financial Wellness: How to Define It, Measure It, and Achieve It* (60 minutes), April 2019. Archived at https://www.aafcs.org/aafcs-events/all-events/webinars/webinar-financialwellness

- Webinar presenter, New Jersey Coalition for Financial Education, *Financial Wellness: How to Define It, Measure It, and Achieve It* (60 minutes), April 2019.

- Webinar presenter, eXtension Military Families Learning Network, *2018 Personal Finance Year in Review* (90 minutes), December 2018. Archived at https://militaryfamilieslearningnetwork.org/event/22094/.

- Webinar presenter, NJ Coalition for Financial Education, *2018 Personal Finance Year in Review* (60 minutes), December 2018. Archived at https://www.njcfe.org/page/Webinar.

- Webinar presenter, New Jersey Coalition for Financial Education, *Preparing Students to Manage Money with a Volatile Income,* September 2018. Archived at https://www.njcfe.org/page/Webinar.

- Webinar presenter, eXtension Financial Security for All Community, *Preparing Individuals and Families to Manage Money with a Volatile Income*, September 2018. Archived at https://learn.extension.org/events/3488.

- Webinar presenter, eXtension Military Families Learning Network, *Financial Planning for Life Events*, August 2018. Archived at https://militaryfamilieslearningnetwork.org/event/20234/.

- Webinar presenter, New Jersey Coalition for Financial Education, *Income Tax Update: What You Need to Know About the Tax Cuts and Jobs Act*, June 2018. Archived at https://www.njcfe.org/page/Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *Understanding Your Client's Relationship with Money*, June 2018. Archived at https://learn.extension.org/events/3320.

- Webinar co-presenter, eXtension Military Families Learning Network, *Getting to Know You: Introducing Personal Finance Managers and Cooperative Extension to Each Other*, March 2018. Archived at https://learn.extension.org/events/3243.

- Webinar presenter (invited), AFCPE and CFPB Financial Coaching Program, *Saving Money: Savings Strategies for Low-Income Non-Savers*, February 2018.

- Webinar co-presenter, eXtension Military Families Learning Network, Income Tax Tips for PFMs Working with Military Families, February 2018. Archived at https://learn.extension.org/events/3191.

- Webinar presenter, New Jersey Coalition for Financial Education, *Current Financial Issues for Financial Educators*, December 2017. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, American Association of Family and Consumer Sciences, *Financial Fitness: 20 Steps to Get in Shape*, December 2017. Archived at http://www.aafcs.org/aafcs-events/all-events/webinars/webinar-archives/webinar-archives-financial-fitness.

- Webinar presenter, eXtension Military Families Learning Network, *2017 Personal Finance Year in Review*, December 2017. Archived at https://learn.extension.org/events/3070.

- Webinar presenter, eXtension Military Families Learning Network, *Financial Planning for Different Generations*, October 2017. Archived at https://learn.extension.org/events/3108.

- Webinar presenter, eXtension Military Families Learning Network, *Investing Basics and Beyond*, September 2017. Archived at https://learn.extension.org/events/tag/mfln%20personal%20finance#.Va0k2hNViko.

- Webinar presenter, New Jersey Coalition for Financial Education, *Insurance Basics for Financial Educators*, August 2017. Archived at http://www.njcfe.org/?page=Webinar.

- Facebook live presenter, eXtension Military Families Learning Network, *2017 Personal Finance Virtual Learning Event* (webinars) *Wrap Up*, June 2017. Archived at https://learn.extension.org/events/3104.

- Webinar presenter, eXtension Military Families Learning Network, *Catch-Up Retirement Savings Strategies*, June 2017. Archived at https://learn.extension.org/events/2935.

- Webinar presenter, eXtension Military Families Learning Network, *50 Interactive Personal Finance Learning Activities*, May 2017. Archived at https://learn.extension.org/events/2971.

- Webinar presenter, New Jersey Coalition for Financial Education, *Credit Score Basics*, April 2017. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *The Time Value of Money*, February 2017. Archived at https://learn.extension.org/events/2878.

- Webinar co-presenter, National Extension Association of Family and Consumer Sciences, *Savings: Make It Automatic*, January 2017.

- Webinar presenter, eXtension Military Families Learning Network, *2016 Personal Finance Year in Review*, December 2016. Archived at https://learn.extension.org/events/2815.

- Webinar presenter, New Jersey Coalition for Financial Education, *Personal Finance Year-End Review*, December 2016. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *Retirement Ready? Effective Strategies for Military Families*, November 2016. Archived at https://learn.extension.org/events/2688.

- Webinar presenter, eXtension Military Families Learning Network, *Health and Wealth Relationships*, October 2016. Archived at https://learn.extension.org/events/2677.

- Webinar presenter, New Jersey Coalition for Financial Education, *Insurance Basics for Financial Educators*, August 2016. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *Wealth Building with Saving, Investing, and Windfalls*, June 2016. Archived at https://learn.extension.org/events/2593.

- Webinar co-presenter, eXtension Military Families Learning Network, *Credit Scores: What's New?*, May 2016. Archived at https://learn.extension.org/events/2488.

- Webinar co-presenter, eXtension Military Families Learning Network, *Life Insurance Basics for Military Families*, April 2016. Archived at https://learn.extension.org/events/2496.

- Webinar presenter, New Jersey Coalition for Financial Education, *Investing with Small Dollar Amounts*, April 2016. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar co-presenter, American Association of Family and Consumer Sciences, *Navigating the World of Health Insurance*, March 2016. Archived at http://www.aafcs.org/DevelopmentCenter/Webinars.asp. With three colleagues.

- Webinar co-presenter, eXtension Military Families Learning Network, *Identity Theft: How to Reduce Your Risk*, March 2016. Archived at https://learn.extension.org/events/2326.

- Webinar presenter, eXtension Military Families Learning Network, *Savings Strategies for Military Families*, February 2016. Archived at https://learn.extension.org/events/2344.

- Webinar presenter, eXtension Military Families Learning Network, 2015 *Personal Finance Year in Review*, December 2015. Archived at https://learn.extension.org/events/2160.

- Webinar presenter, New Jersey Coalition for Financial Education, *Year-End Financial Review*, December 2015, Archived at http://www.njcfe.org/?page=Webinar.

- Webinar co-presenter, eXtension Military Families Learning Network, *Student Loans: What Financial Practitioners Need to Know*, November 2015. Archived at https://learn.extension.org/events/2161.

- Invited webinar co-presenter, North Central Regional Center for Rural Development, *Extension Programming Approaches for Farmers Under the Affordable Care Act*, November 2015. Archived at http://ncrcrd.msu.edu/ncrcrd/chronological_archive.

- Webinar co-presenter, eXtension Military Families Learning Network, *Military Family Financial Transitions: Changes to Incomes, Benefits, and Money Management*, October 2015. Archived at https://learn.extension.org/events/2163.

- Refereed webinar presenter, American Association of Family and Consumer Sciences. *Twenty-Five Ways to Assess Financial Health: A Toolkit for FCS Professionals*, October 2015.

- Webinar co-presenter, eXtension Military Families Learning Network, *Estate Planning Basics and Advance Directives*, September 2015. Archived at https://learn.extension.org/events/2149.

- Webinar presenter, Association for Financial Counseling and Planning Education, *Catching Up: Retirement Planning Strategies for Late Savers*, September 2015. Slides archived at http://www.slideshare.net/BarbaraONeill/afcpe-webinar-late-savers-guidebook-strategies0915.

- Webinar presenter, New Jersey Coalition for Financial Education, *Common Consumer Frauds and How to Avoid Them*, August 2015. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar co-presenter, eXtension Military Families Learning Network, *Predatory Lending Practices and How to Avoid Them*, July 2015. Archived at https://learn.extension.org/events/2113.

- Webinar presenter, eXtension Military Families Learning Network, *Motivating Clients to Develop Positive Financial Behaviors*, June 2015. Archived at https://learn.extension.org/events/2011#.VYl6oU3bKM8.

- Webinar presenter, eXtension Military Families Learning Network, *The Ins and Outs of Target Date Funds and the TSP Lifecycle Funds*, May 2015. Archived at https://learn.extension.org/events/2030#.VYl7D03bKM8.

- Webinar presenter, eXtension Military Families Learning Network, *Entrepreneurship Essentials for Service Members and Military Spouses*, April 2015. Archived at https://learn.extension.org/events/tag/military%20families%20personal%20finance#.VYl7JU3bKM_.

- Webinar presenter, eXtension Financial Security for All Community of Practice, *Paying for College: Learn About the Federal Student Aid Toolkit and Other Student Loan Resources*, April 2015. Archived at https://learn.extension.org/events/2080#.VYl8203bKM8.

- Webinar presenter, New Jersey Coalition for Financial Education, *Income Tax Basics*, April 2015. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar co-presenter, American Association of Family and Consumer Sciences, *The Impact of the Economy on the Family: Taking It to the Streets for Strategies and Solutions*, April 2015. Archived at http://www.aafcs.org/DevelopmentCenter/Webinars.asp. With three colleagues.

- Webinar presenter, eXtension Financial Security for All Community of Practice, *Investing with Small Dollar Amounts*, March 2015. Archived at https://learn.extension.org/events/1717#.VYmCTU3bKM8.

- Webinar presenter, eXtension Financial Security for All Community of Practice, *Calculating What to Save for Retirement*, February 2015. Archived at https://learn.extension.org/events/1716#.VYmCvU3bKM8.

- Webinar presenter, National Council on Economic Education. *Cooperatives in Your Community*, January 2015. With Sanjib Bhuyan.

- Webinar presenter, Financial Planning Association (FPA) Financial Counseling Community, *Current Trends in Personal Finance: Research Insights*, January 2015. With Michael Gutter.

- Webinar presenter, Annie's Project-NJ. *Farm Financial Planning: Give Yourself a Financial Check-Up*, December 2014. Archived at https://learn.extension.org/events/1861#.VJNtrE0tGM8.

- Webinar presenter, eXtension Military Families Learning Network, *Year-End Tax Planning Strategies*, December 2014. Archived at https://learn.extension.org/events/1675#.VJNVyk0tGM8.

- Webinar presenter, New Jersey Coalition for Financial Education, *Current Personal Finance Issues for Financial Educators*, December 2014. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *Current Personal Finance Issues for Financial Practitioners*, November 2014. Archived at https://learn.extension.org/events/1714#.VJNXf00tGM8.

- Webinar presenter, New Jersey Coalition for Financial Education, *50 Creative Ways to Teach Personal Finance*, November 2014. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Military Families Learning Network, *Financial Planning for the Second Half of Life*, September 2014. Archived at https://learn.extension.org/events/1653#.VJNYxE0tGM8.

- Webinar presenter, Financial Planning Association (FPA) Financial Counseling Community, *The Culture of Personal Finance*, August 2014.

- Webinar presenter, eXtension Military Families Learning Network, *Cliffs Notes from the Journal of Financial Counseling and Planning*, August 2014. Archived at https://learn.extension.org/events/1652#.VJNZRU0tGM8.

- Webinar presenter, Annie's Project-NJ. *Go For the Goal: Business and Personal Finance Applications*, August 2014.

- Webinar presenter, eXtension Military Families Learning Network, Small Steps to Health and Wealth, July 2014. Archived at https://learn.extension.org/events/1625#.VJNZdU0tGM8.

- Webinar presenter, eXtension Military Families Learning Network, *20 Steps to 7 Figures*, May 2014. Archived at https://learn.extension.org/events/1502#.U6Ib-01OWM8.

- Webinar presenter, eXtension Military Families Learning Network, *Military Home Buying and Selling*, April 2014. Archived at https://learn.extension.org/events/1501#.U6IcZE1OWM8.

- Webinar presenter, eXtension Military Families Learning Network, *Common Consumer Frauds and How to Avoid Them*, March 2014. Archived at https://learn.extension.org/events/1500#.U6Ickk1OWM8.

- Invited webinar presenter, New Jersey Coalition for Financial Education, *Saving Money: Saving Strategies for Non-Savers*, February 2014. Archived at http://www.njcfe.org/?page=Webinar.

- Webinar presenter, eXtension Financial Security for All CoP, *Saving Money: Research Insights*, February 2014, with M. Gutter and T. Griesdorn. Archived at https://learn.extension.org/events/1442#.U6IeLE1OWM8.

- Webinar presenter, eXtension Military Families Learning Network, *Savings Strategies for Non-Savers*, February 2014. Archived at https://learn.extension.org/events/1426#.U6Idn01OWM8.

- Webinar presenter, eXtension Military Families Learning Network, *Using Twitter, Games, and Videos in Personal Finance*, January 2014. Archived at https://learn.extension.org/events/1329#.U6Id-E1OWM8.

- Webinar presenter, eXtension Military Families Learning Network, *Life Insurance: What PFMP Staff and Military Families Need to Know*, December 2013. Archived at https://learn.extension.org/events/1304.

- Webinar presenter, eXtension Military Families Learning Network, *How Are You Doing?: A Financial Check-Up*, December 2013. Archived at https://learn.extension.org/events/1316.

- Invited webinar presenter with Roberta Riportella (Kansas State University), eXtension Creating Healthy Communities CoP, *Affordable Care Act-Question and Answer Session*, December 2013. Archived at https://learn.extension.org/events/1322.

- Invited webinar presenter with Roberta Riportella (Kansas State University), eXtension Creating Healthy Communities CoP, *Farm Families and the Affordable Care Act*, October 2013. Archived at https://learn.extension.org/events/1256.

- Invited webinar presenter, American Association of Daily Money Managers, *Identity Theft: What Daily Money Managers Need to Know*, October 2013. Archived at http://www.aadmm.com/credit_recorded_webinars.htm.

- Invited webinar presenter, New Jersey Coalition for Financial Education, *Financial Planning: What Entrepreneurs Need to Know*, September 2013. Archived at www.njcfe.org.

- Invited webinar presenter, New Jersey Coalition for Financial Education, *Living on the Financial Edge*, August 2013. Archived at www.njcfe.org.

- Webinar presenter, eXtension Military Families Learning Network, *Living on the Financial Edge*, July 2013. Archived at https://learn.extension.org/events/1124.

- Refereed webinar presenter, American Association of Family and Consumer Sciences, *Saving for a Prosperous Retirement with a Tax-Deferred 403(b) Plan*, October 2013. Archived at http://events.r20.constantcontact.com/register/event?oeidk=a07e8da5d7m94742e3b&llr=kql6x9dab.

- Refereed webinar presenter, National Extension Association of Family and Consumer Sciences, *Retire Ready: Financial Planning for Later Life*, June 2013. Archived in the "members only" section of www.neafcs.org.

- Webinar presenter with Michael Gutter, eXtension Military Families Learning Network, *Credit Basics and Debt Repayment Strategies*, June 2013. Archived at https://learn.extension.org/events/1021.

- Webinar presenter, eXtension Military Families Learning Network, *Paying for Post-secondary Education Expenses-Part 1*, May 2013. Archived at https://learn.extension.org/events/1020.

- Webinar presenter, eXtension Military Families Learning Network, *Investing for Your Future 2: Mutual Funds and Tax-Deferred Investments*, March 2013. Archived at https://learn.extension.org/events/932.

- Webinar presenter, eXtension Military Families Learning Network, *Investing for Your Future1: Basic Concepts and Investment Products*, March 2013. Archived at https://learn.extension.org/events/931.

- Refereed Webinar presenter, American Association of Family and Consumer Sciences, *Financial Planning for the Second Half of Your Life*, March 2013. Archived at: http://events.r20.constantcontact.com/register/event?oeidk=a07e77tlc1x254685bf&llr=kql6x9dab.

- Refereed Webinar presenter, American Association of Family and Consumer Sciences, *20 Steps to Becoming a Millionaire: A Research-Based Approach to Building Wealth*, December 2012. Archived at http://events.r20.constantcontact.com/register/event?oeidk=a07e6ry4a66b4928a91&llr=kql6x9dab.

- Webinar presenter, eXtension Military Families Learning Network, *Retire Ready: Financial Planning for Later Life*, July 2012. Archived at https://learn.extension.org/events/530.

- Invited Webinar presenter, University of Florida National Institute for Financial and Economic Literacy (NIFEL*), Common Consumer Frauds*, May 2012, Archived at http://www.distance.ufl.edu/pfft.

- Webinar presenter, eXtension Military Families Learning Network, *Financial Implications of Divorce*, April 2012. Archived at http://learn.extension.org/events/456.

- Refereed Webinar presenter, American Association of Family and Consumer Sciences, *Broken Promises: 10 Strategies to Achieve Financial Security When Benefits are Reduced*, February 2012. Archived at http://events.r20.constantcontact.com/register/event?llr=kql6x9dab&oeidk=a07e5i05lve029482b3.

- Refereed Webinar Presenter, American Association of Family and Consumer Sciences, *Deciding When to Retire: What You Need to Know*, October 2011. Archived at http://events.r20.constantcontact.com/register/event?oeidk=a07e524z0o59c95a534&llr=kql6x9dab.

- Invited speaker for 30-minute eXtension mentoring Webinar, *Ask an Expert: Strategies Used by an Experienced CoP*, February 2011, archived at http://www.extension.org/learn/event/122.

- Webinar presenter for AFCPE-NEAFCS-eXtension Financial Security for All Community of Practice Webinar: *The New Normal*, July 2011. Archived at www.extension.org/pages/59860/the-new-normal

- Webinar presenter (with K. Chan) for eXtension Financial Security for All Community of Practice webinar: *Understanding the Minimum Distribution Rules for Your Retirement Plans*, March 2011. Archived at http://www.extension.org/pages/33825/understanding-the-minimum-distribution-rules-for-your-retirement-plans.

- Webinar presenter (with M. Ravenscraft and A. Adrian) for eXtension Financial Security for All Community of Practice Webinar: *How to Use and Evaluate Social Media in Financial Education*, January 2011. Archived at: http://www.extension.org/pages/32410/how-to-use-and-evaluate-social-media-in-financial-education .

- Invited Webinar presenter, National Extension Association of Family and Consumer Sciences, *Small Steps to Health and Wealth: Content and Program Delivery Methods,* December 2010. Archived in the "members only" section of www.neafcs.org.

- Refereed Webinar presenter, American Association of Family and Consumer Sciences, *Small Steps to Health and Wealth: Research Implications and Program Methods,* November 2010.

- Invited Webinar presenter, National Extension Association of Family and Consumer Sciences, *The New Normal: Ten Personal Finance Challenges and Solutions for 2010 and Beyond,* July 2010.

- Invited speaker for teleconference/Webinar by Georgia, Florida, and Alabama Extension agents about the *Small Steps to Health and Wealth*™ program, with Karen Ensle, January 13, 2010.

- Invited keynote speaker for Penn State Cooperative Extension annual conference via Webinar, *Revenue Enhancement: The Rutgers Cooperative Extension Experience*, November 4, 2009.

- Invited speaker for 30-minute eXtension mentoring Webinar about *Managing the eXtension FAQ/Ask an Expert System*, with Rick Durham, archived in eXtension, 2009.

- Invited guest speaker for *eXtension: The Transformation of Cooperative Extension* videoconference sponsored by eXtension, October 17, 2007.

- Invited guest expert on “Becoming an Investor,” U.S. Department of Labor, Women’s Bureau Network, Wi$e Up teleconference for women, October 29, 2004.

Presentations at National and Regional Meetings:
Invited Keynote/Capnote Speaker

- O’Neill, B. Eight “Flipped Switches” in Later Life: Financial and Lifestyle Transitions. *Family Economics/Resource Management Association* virtual conference, 2022.

- O’Neill, B. Financial Action Steps and Milestones. *Institute for Financial Literacy Annual Conference on Financial Education*, Orlando, FL, 2018.

- O’Neill, B. Thirteen Terrific Technology Tools for Extension Educators, *American Association of Family and Consumer Sciences Extension Community*, Jacksonville, FL, 2015.

- O’Neill, B. A Man is NOT a Financial Plan: Empowering Girls in Personal Finance. *Council for Economic Education*, New York City, 2012.

- O’Neill, B. and Glade, C. Financial Education Boot Camp. *Maine Jump$tart Coalition*, Augusta, ME, 2012.

- O’Neill, B. What You Think About, You Bring About! Small Steps to Health and Wealth Interactive Workshop. *NIFA-U.S. Department of Agriculture*, Washington, DC, 2012.

- O’Neill, Financial Planning in the New Normal. *Financial Planning Association- Greater Kansas City Chapter*, Kansas City, MO, 2011.

- O’Neill, B. The New Normal: 10 Personal Finance Learning Needs for 2010 and Beyond. *Military Pre-Conference, Association for Financial Counseling and Planning Education*, Denver, CO, 2010.

- O’Neill, B. Building Financial Resiliency: 10 Strategies to Prepare for an Uncertain Future, *Connecticut Association of Family and Consumer Sciences*, Portland, CT, 2004.

- O’Neill, B. Investing For Your Future: A Resource to Increase Americans’ Financial Security, *Financial Security in Later Life National Initiative Roll Out Conference*, Myrtle Beach, SC, 2002.

- O’Neill, B. Money 2000 Program Impact Report, *National Savings Forum, The Consumer Federation of America*, Washington DC, 2001.

- O’Neill, B. Seven Steps to Seven Figures, *University of Arkansas 21st Century Families Conference, Little Rock*, AR, 2001.

- O’Neill, B. Saving on a Shoestring and MONEY 2000, PEP Rally, *North Dakota Banker's Association*, Bismarck, ND, 1997.

- O’Neill, B. Financial Illiteracy: Confronting an American Crisis, *Personal Economic Summit '94, Institute of Certified Financial Planners*, Newark, NJ, 1994.

- O’Neill, B. Assessing America's Financial IQ, *College for Financial Planning 20th Anniversary Symposium*, Denver, CO, 1992.

Invited Panelist or Workshop Presenter:

- O’Neill, B. Opening General Session: Meeting the Moment: Yesterday. Today. Tomorrow. *Association for Financial Counseling and Planning Education,* New Orleans, LA, 2023.

- O’Neill, B. and Levine, L. The State of Financial Education. *Next Gen Personal Finance* Speaker Series, 2020.

- O’Neill, B. Financial Action Steps and Milestones for Different Ages and Stages of Life (invited NEAFCS pre-conference workshop presenter, *National Extension Association of Family and Consumer Sciences,* Hershey, PA, 2019.

- O’Neill, B. Improving Health and Increasing Wealth: Informing Programs with Research Insights, *American Savings Education Council Fall 2018 Partners Meeting,* Washington, DC, 2018.

- O’Neill, B. Financial Action Steps and Milestones for Different Ages and Stages of Life, *PA Association of Family and Consumer Sciences*, Scranton, PA, 2018.

- O’Neill, B. 55 Interactive Personal Finance Learning Activities, *PA Association of Family and Consumer Sciences,* Scranton, PA, 2018.

- O’Neill, B. & Volz, A. Case Studies: Why, How, and When? *Next Gen Personal Finance Summit*, San Francisco, CA, 2018.

- O’Neill, B. & Ranzetta, T. What’s Trending in Personal Finance? *Next Gen Personal Finance Summit*, San Francisco, CA, 2018.

- O’Neill, B. Supporting and Strengthening the Profession – Academic and Industry Perspective (panel discussion). *Financial Planning Association* Knowledge Circle Summit, Nashville, TN, 2017.

- O’Neill, B. Research in Practice: A Panel Discussion. *Financial Planning Association* Knowledge Circle Summit, Baltimore, MD, 2016.

- O’Neill, B. Financial Planning for the Second Half of Your Life, *American Association of Family and Consumer Sciences,* Bellevue, WA, 2016.

- O’Neill, B. (on a panel with 3 others) Research Panel: Building the Bridge from Research to Practice. *Association for Financial Counseling and Planning Education*, Jacksonville, FL, 2015.

- O’Neill, B & Riportella, R. What Does the ACA Mean for Farm Owners as Employers? *2014 Women in Agriculture Educators National Conference,* Indianapolis, IN, 2014.

- O’Neill, B. How Much Debt is Too Much? *2013 Access Group Graduate and Professional Financial aid Conference,* Clearwater Beach, FL, 2013.

- O’Neill, B. Xtra-Ordinary: Teaching Personal Finance with Xtranormal Videos. *American Savings Education Council,* Washington, DC, 2012.

- O’Neill, B. Teaching Personal Finance Using PowerPoint Games. *Maine Jump$tart Coalition,* Augusta, ME, 2012.

- O’Neill, B. (on a panel with 2 others) America Saves Week 2012-Social Media Outreach Panel. *National Savings Forum,* Consumer Federation of America, Washington, DC, 2012.

- O’Neill, B. 10 Ways to Improve Your Personal Finances. 2011 *Small Farm Conference and Expo, University of Maryland-Eastern Shore,* Princess Anne, MD, 2011.

- O’Neill, B. (on a panel with 3 others) America Saves Week 2011-Social Media Outreach Panel. *National Savings Forum,* Consumer Federation of America, Washington, DC, 2011.

- O’Neill, B. (on a panel with 6 others). How to Get Published. *Association for Financial Counseling and Planning Education*, Denver, CO, 2010.

- O’Neill, B. The New Normal: 10 Personal Finance Learning Needs for 2010 and Beyond. *Extension Pre-Conference, Association for Financial Counseling and Planning Education*, Denver, CO, 2010.

- O’Neill, B. (on a panel with 3 others). Understanding Gender and Money Personalities. *Society for Financial Education and Professional Development Financial Literacy Leadership Conference,* Arlington, VA, 2010.

- O’Neill, B. Essential Personal Finance Skills for the New Normal: 10 Things That Consumers Need to Know, *American Savings Education Council,* 2010.

- O’Neill, B. Understanding the Changes Needed in Risk Management for Families: Personal Finance Applications. Joint Council of Extension Professionals (JCEP) *Public Issues and Leadership Development (PILD) Conference,* Arlington, VA, 2009.

- O’Neill, B. Financial Security Education and Funding Partnerships, presentation for Extension Family and Consumer Sciences program leaders, *Extension Galaxy III Conference*, Indianapolis, IN, 2008.

- O’Neill, B. Invited “Stump the Expert” panelist on financial topics as part of a panel of four eXtension content experts, *National eXtension Launch Meeting* Briefings, Washington, DC, 2008.

- O’Neill, B. Small Steps to Health and Wealth™: The Total Package. *American Savings Education Council (ASEC) Spring 2007 Partners Meeting*, Washington, DC, 2006.

- O’Neill, B. The Small Steps to Health and Wealth™ Challenge, *American Savings Education Council (ASEC) Fall 2006 Partners Meeting*, Washington, DC, 2006.

- Jackson, R., Travnichek, R.J., O’Neill, B., Torppa, C., Lockard, M., Toombs, T., & Martin, A. Getting Published in the Journals of NEAFCS and Extension, *National Extension Association of Family and Consumer Sciences*, Denver, CO, 2006.

- O’Neill, B. Changing Behavior One Step at a Time: Small Steps to Health and Wealth, *American Association of Family and Consumer Sciences*, Charlotte, NC, 2006.

- O’Neill, B. Small Steps to Health and Wealth, *Financial Counseling Seminar for Professionals, Maryland Cooperative Extension,* Columbia, MD, 2006.

- O’Neill, B. Update on Small Steps to Health and Wealth, *American Savings Education Council (ASEC) Spring 2006 Partners Meeting*, Washington, DC, 2006.

- O’Neill, B. Motivating Clients to Develop Constructive Financial Behaviors, North Texas FPA Symposium, *Financial Planning Association of Dallas/Fort Worth*, Dallas, TX, 2005.

- O’Neill, B. The Economic Dimensions of Health and Wealth, *NCR 52 Research Group annual meeting*, Chicago, IL, 2004.

- O’Neill, B. Guidebook to Help Late Savers Prepare for Retirement: A New FSLL Toolkit Packaged Program, *CSREES-USDA Financial Security in Later Life Videoconference* invited speaker (pre-taped video segment), Washington DC, 2003.

- O’Neill, B. Counseling and Education to Help Borrowers Free Themselves of Predatory Loans, *Update on Fair Housing and Predatory Lending Law Conference, The John Marshall Law School*, Chicago, IL, 2003.

- O’Neill, B. HSFPP Jeopardy-Style PowerPoint Game, *High School Financial Planning Program State Representatives Meeting, National Endowment for Financial Education*, 2003.

- O’Neill, B. Avoiding Predatory Loans: Is Financial Education the Solution? *Symposium on Market Failures & Predatory Lending, National Consumer Law Center/Woodstock Institute*, Chicago, IL, 2003.

- O’Neill, B. Financial Literacy to Financial Well-Being: Translating Knowledge into Action, (invited roundtable facilitator), *National Symposium on The State of Financial Literacy in America-Evolutions and Revolutions*, National Endowment For Financial Education, Denver, CO, 2002.

- O’Neill, B. *Investing for Your Future"* Inservice for the U.S. Army, *Pre-Conference to University of Georgia Financial Counseling Conference*, Columbus, GA, 2001.

- O’Neill, B. MONEY 2000: A Textbook Approach to Program Planning and Impact Evaluation, *University of Arkansas 21st Century Families Conference*, Little Rock, AR, 2001.

- O’Neill, B. Financial Education Goes Online, *Financial Counseling Seminar for Professionals, Maryland Cooperative Extension*, Columbia, MD, 2000.

- O’Neill, B. How to Get Published: Tips for Military Financial Practitioners, *Association for Financial Counseling and Planning Education Military Pre-Conference,* Scottsdale, AZ, 1999.

- O’Neill, B. Building Partnerships to Increase Retirement Planning, *Association for Financial Counseling and Planning Education,* Fort Lauderdale, FL, 1998.

- O’Neill, B. MONEY 2000: A 'Hands-On' Campaign to Encourage Savings, American Common Cents Employer Forum, *American Savings Education Council and TIAA-CREF*, New York, NY, 1997.

- O’Neill, B. Getting Published: Tips for Success, *American Association of Family and Consumer Sciences Northeast Regional Conference*, Springfield, MA, 1996.

- O’Neill, B. Saving and Investing for Less-Than-Affluent Clientele, *Financial Counseling Seminar for Professionals, Maryland Cooperative Extension,* Columbia, MD, 1996.

- O’Neill, B. Changes in Financial Counseling and Planning Professions, *Association for Financial Counseling and Planning Education,* San Antonio, 1993.

- O’Neill, B. Financial Illiteracy Roundtable, Personal Economic Summit '93, *Institute of Certified Financial Planners,* Washington DC, 1993.

- O’Neill, B. Successful Methods For Reaching Clientele, *Financial Counseling Seminar for Professionals, Maryland Cooperative Extension,* Columbia, MD, 1990.

Refereed Presentations:

- O’Neill, B. Money After 70: Key Issues for Clients. *Association for Financial Counseling and Planning Education* Symposium, Columbus, OH, 2024.

- O’Neill, B. Spring Cleaning Financial Planning Strategies for Clients. *Association for Financial Counseling and Planning Education* Symposium, Columbus, OH, 2024.

- O’Neill, B. Just Do Ten Things Right: A Framework for Extension Personal Finance Programs, *Association for Financial Counseling and Planning Education* Extension Pre-Conference (Ignite talk), Columbus, OH, 2024.

- O’Neill, B. The ABCs of RMDs. *Association for Financial Counseling and Planning Education* Symposium, New Orleans, LA, 2023.

- O’Neill, B. How to Inventory and Protect Your Digital Assets. *Association for Financial Counseling and Planning Education* Symposium, New Orleans, LA, 2023.

- O’Neill, B. Using AI to Enhance Extension Financial Education Productivity. *Association for Financial Counseling and Planning Education* Extension Pre-Conference (Ignite talk), New Orleans, LA, 2023.

- O’Neill, B. 45 Years in Financial Education: Best Practices and Lessons Learned. *Family Economics/Resource Management Association* Virtual Conference, 2023.

- O'Neill, B. Ten Trending Topics in Financial Education. *Family Economics/Resource Management Association* Virtual Conference, 2023.

- O'Neill, B. Beyond Legal Documents: 12 Planning Strategies for a "Good Ending." *Association for Financial Counseling and Planning Education* Symposium, Orlando, FL, 2022.

- O'Neill, B. Income Tax Issues for Older Adults. *Association for Financial Counseling and Planning Education* Symposium, Orlando, FL, 2022.

- O'Neill, B. Five Tips to Flip Your Retirement Switch. *American Association of Family and Consumer Sciences*, Orlando, FL, 2022.

- O'Neill, B, Leveraging LinkedIn for Career Advancement and Professional Development. *American Association of Family and Consumer Sciences*, Orlando, FL, 2022.

- O'Neill, B. Seventeen Success Strategies for Solopreneurs. *Association for Financial Counseling and Planning Education* virtual Symposium, 2021.

- O'Neill, B., Fallon, G., & Gasparino, J. Money Smart Students: Peer Financial Education During a Pandemic. *Association for Financial Counseling and Planning Education* virtual Symposium, 2021.

- Huff, N. & O'Neill, B. Using an Online Book Club as an Educational Tool in Retirement Planning. *Association for Financial Counseling and Planning Education* virtual Symposium, 2021.

- O'Neill, B. Flip a Switch: Walk in the "Financial Shoes" of an Older Adult. *FinCon21*, 2021.

- Fallon, G., O'Neill, B., & Martinez, J.M. The Development and Implementation of a Model Peer Financial Literacy Instruction. *U.S. Department of Education Hispanic-Serving Institutions (HSI) Virtual Project Directors Conference*, 2021.

- O'Neill, B. How to Create Attractive Graphics for Documents and Social Media. *American Association of Family and Consumer Sciences*, 2021.

- O'Neill, B. Tax-Smart Ways to Donate to Charities. *American Association of Family and Consumer Sciences*, 2021.

- O'Neill, B. Action Steps for 20 Later Life Transitions. *Association for Financial Counseling and Planning Education* virtual Symposium, 2020.

- O'Neill, B. Build Your Brand and Connect, Empower, Impact with Twitter. *Association for Financial Counseling and Planning Education* virtual Symposium, 2020.

- Betz-Hamilton, A. and O'Neill, B. So You Want to Write a Personal Finance Book? A Primer on Publishing and Promoting Your Future Book. *Association for Financial Counseling and Planning Education* virtual Symposium, 2020.

- Nordman, D., Peterson, L., Williams, M.K., Lynch, J., Ruiz, J, & O’Neill, B. (panel). Writing, Publishing, and Marketing Your Book, *FinConX*, 2020.

- O’Neill, B. 20 Financial Planning Tips for Lifelong Professionals. *American Association of Family and Consumer Sciences* virtual conference, 2020.

- O’Neill, B. Helping Limited Resource Households with Their Finances: A Resource Toolkit for Financial Educators. *American Association of Family and Consumer Sciences* virtual conference, 2020.

- O’Neill, B. #30DaysofSavings: Implementation, Impact, Insights, and Implications. *Association for Financial Counseling and Planning Education*, Portland, OR, 2019.

- Betz-Hamilton, A. & O’Neill, B. Golden Nuggets and Nuisances of Credit Report Policies: Stories from the Field. *Association for Financial Counseling and Planning Education*, Portland, OR, 2019.

- O’Neill, B. What Extension Educators and Their Clients Need to Know About Income Taxes. *National Extension Association of Family and Consumer Sciences*, Hershey, PA, 2019.

- O’Neill, B. Financial Planning for Common Life Events. *American Association of Family and Consumer Sciences*, St. Louis, MO, 2019.

- O’Neill, B. Flipping a Switch: Tips to Be Happy and Financially Secure in Later Life. *American Association of Family and Consumer Sciences*, St. Louis, MO, 2019.

- O’Neill, B. Tax Planning, Philanthropy, and the Tax Cuts and Jobs Act. *American Association of Family and Consumer Sciences,* St. Louis, MO, 2019.

- Kiss, D.E., O’Neill, B., & Gutter, M. Insights from a Systematic Review of Retirement Planning Recommendations. *American Council on Consumer Interests*, Arlington, VA, 2019.

- O’Neill, B. How to Budget with a Volatile Income. *Family Economics/Resource Management Association* Virtual Conference, 2019.

- O’Neill, B. Flipping a Switch for Happiness and Financial Security in Later Life. *Family Economics/Resource Management Association* Virtual Conference, 2019.

- O’Neill, B. Making the TCJA Personal: A Workplace Lunch and Learn Income Tax Seminar. *Association for Financial Counseling and Planning Education*, Norfolk, VA, 2018.

- Gillen, M. & O’Neill, B. Gender and Personal Finance. *Association for Financial Counseling and Planning Education*, Norfolk, VA, 2018.

- Xiao, J.J. & O’Neill, B. Disability Type, Financial Capability, and Risky Asset Holding. *Association for Financial Counseling and Planning Education*, Norfolk, VA, 2018.

- Xiao, J.J. and O’Neill, B. Disability Type, Financial Capability, and Risky Asset Holding. *Academy of Financial Services*, Chicago, IL, 2018.

- O’Neill, B. A Dozen Evaluation Methods and Metrics for Social Media Outreach. *National Extension Association of Family and Consumer Sciences,* San Antonio, TX, 2018.

- O’Neill, B. Professional Development Programs for New Jersey Financial Educators. *National Extension Association of Family and Consumer Sciences,* San Antonio, TX, 2018.

- O’Neill, B. Social and Emotional Personal Finance: Understanding Your Relationship to Money. *American Association of Family and Consumer Sciences,* Atlanta, GA, 2018.

- O’Neill, B. Generational Personal Finance: Trends, Tasks, and Tips. *American Association of Family and Consumer Sciences*, Atlanta, GA, 2018.

- O’Neill, B. Improving Health and Increasing Wealth: Informing Programs with Research Insights. *Family Economics/Resource Management Association*, Clearwater Beach, FL, 2018.

- O’Neill, B. Personal Finance Programming Insights Through a Generational Lens. *Family Economics/Resource Management Association*, Clearwater Beach, FL, 2018.

- Kiss, E., Bartholomae, S., Johnson, C., O’Neill, B., Evans, D., & Gutter, M. Discussing the Intersections of Health and Financial Wellness. *Family Economics/Resource Management Association,* Clearwater Beach, FL, 2018.

- O’Neill, B. Boot Camp and Beyond. *Institute for Financial Literacy Annual Conference on Financial Education*, Orlando, FL, 2018.

- O’Neill, B. 51 Interactive Ways to Teach Personal Finance. *Association for Financial Counseling and Planning Education,* San Diego, CA, 2017.

- Xiao, J.J. & O’Neill, B. Budgeting and Financial Capability: A Perspective of Behavioral Hierarchy. *Association for Financial Counseling and Planning Education,* San Diego, CA, 2017.

- Cho, S.H., Johnson, C., Kiss, D.E., O’Neill, B., & Gutter. Student Loan Decision-Making: What Do We Know and What Do We Do with It? *Association for Financial Counseling and Planning Education,* San Diego, CA, 2017.

- Gillen, M. & O’Neill, B. Evaluation Methods, Metrics, and Outcomes for eXtension MFLN Personal Finance Webinars. *Association for Financial Counseling and Planning Education Extension Pre-Conference*, San Diego, CA, 2017.

- O’Neill, B. Evaluation Methods, Metrics, and Outcomes for Financial Education Outreach via Social Media. *Association for Financial Counseling and Planning Education Extension Pre-Conference,* San Diego, CA, 2017.

- O’Neill, B. 55 Interactive Activities to Teach Personal Finance. *National Extension Association of Family and Consumer Sciences,* Omaha, NE, 2017.

- O’Neill, B. Budgeting and Financial Capability: A Perspective of Behavioral Hierarchy. *Academy of Financial Services,* Nashville, TN, 2017.

- O’Neill, B. Financial Fitness: 20 Steps to Get in Shape. *American Association of Family and Consumer Sciences*, Dallas, TX, 2017.

- O’Neill, B. What’s New in Personal Finance? *American Association of Family and Consumer Sciences,* Dallas, TX, 2017.

- O’Neill, B. A Curated Collection of Financial Education Resources. *American Association of Family and Consumer Sciences*, Dallas, TX, 2017.

- O’Neill, B. Nutrition Label Reading and Positive Financial Behavior. *American Council on Consumer Interests*, Albuquerque, NM, 2017.

- Johnson, C., Kiss, E., Evans, D., Xu, Y., & O’Neill, B. Innovative Data Collection in Social Science Research. *American Council on Consumer Interests*, Albuquerque, NM, 2017.

- O’Neill, B. Personal Health and Finance Relationships: Insights for Financial Practitioners. *Association for Financial Counseling and Planning Education,* Louisville, KY, 2016.

- O’Neill, B. Measuring and Reporting the Impact of Financial Education. *Association for Financial Counseling and Planning Education,* Louisville, KY, 2016.

- Buchko, J., Gillen, M., Gutter, M., Herndon, M., & O’Neill, B. Best Practices for Conducting Web Conferences and Facilitated Practitioner Discussion. *Association for Financial Counseling and Planning Education,* Louisville, KY, 2016.

- O’Neill, B. 25 Terrific Technology Tools for Extension Educators. *Epsilon Sigma Phi National Conference,* Cape May, NJ, 2016.

- O’Neill, B. 25 Financial Health Metrics. *American Association of Family and Consumer Sciences,* Bellevue, WA, 2016.

- O’Neill, B. Improving Health and Increasing Wealth: Research Findings and Program Resources. *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

- Swierk, M., O’Neill, B., Snorteland, I., & Behrendt, M. Taking FCS to the Streets: Resources to Improve the Well-Being of Military Families. *American Association of Family and Consumer Sciences*, Bellevue, WA, 2016.

- O’Neill, B. Positive Health and Financial Behaviors: The Impact of Daily Time Commitment and Avoidance. *American Council on Consumer Interests*, Arlington, VA, 2016.

- Cho, S., Johnson, C., Kiss, E., O’Neill, B., Mountain, T., & Gutter, M. Student Loan Qualitative and Quantitative Data: Methodological Concerns. *American Council on Consumer Interests*, Arlington, VA, 2016.

- O’Neill, B., Gillen, M., & Herndon, M. Measuring Impact: Methods and Metrics for Face-to-Face Classes and Social Media Outreach. *2016 National eXtension Conference,* San Antonio, TX, 2016.

- O’Neill, B. Thirteen Terrific Technology Teaching Tools for Financial Education. *Family Economics and Resource Management Association,* New Orleans, LA, 2016.

- O’Neill, B. The Personal Health and Finance Quiz: A Tool for Education, Research, and Program Evaluation. *Family Economics and Resource Management Association,* New Orleans, LA, 2016.

- Kiss. E., Cho, S., Evans, D. & O’Neill, B. Does Borrowing for College Make Sense? Implications from a Mixed Methods Research Study. *Family Economics and Resource Management Association,* New Orleans, LA, 2016.

- O’Neill, B. Empowering Information Intermediaries: Impact Evaluation of Financial Education for Library Professionals. *Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2015.

- Buchko, J., Herndon, M., O’Neill, B., & Gutter, M. Best Practices for Conducting Web Conferences, Writing Blog Posts, and Using Social Media to Increase the Capacity of Financial Counseling and Education Professionals. *Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2015.

- Johnson, C. & O’Neill, B. Online Focus Group Research. *National Extension Association of Family and Consumer Sciences*, White Sulphur Springs, WV, 2015.

- O’Neill, B. Twitter: A Terrific Technology Teaching Tool. *American Association of Family and Consumer Sciences,* Jacksonville, FL, 2015.

- O’Neill, B. Health Insurance Terminology and Technology Tools. *American Association of Family and Consumer Sciences,* Jacksonville, FL, 2015.

- O’Neill, B. Cooperatives in Your Community: A Curriculum for Young Adults. (Research to Practice Roundtable). *American Association of Family and Consumer Sciences,* Jacksonville, FL, 2015.

- Gutter, M., Kim, J, & O’Neill, B. NC2172: Behavioral Economics and Financial Decision-Making and Information Management Across the Lifespan. *American Council on Consumer Interests*, Clearwater Beach, FL, 2015.

- Xiao, J.J. & O’Neill, B. Potential Effects of Consumer Financial education on Financial Capability: Evidence from the 2012 National Financial Capability Study. *American Council on Consumer Interests,* Clearwater Beach, FL, 2015.

- O’Neill, B. Improving Health by Increasing Wealth: A Summary of Research Linking Health and Personal Finance. *National Health Outreach Conference,* Atlanta, GA. 2015.

- O’Neill, B. The Culture of Personal Finance. *National Urban Extension Conference,* Atlanta, GA, 2015.

- O’Neill, B. Personal Finance Outcome Assessments: Methods and Metrics for Face-to-face Classes and Social Media Outreach. *Institute for Financial Literacy Annual Conference on Financial Education*, San Antonio, TX, 2015.

- O'Neill, B. How Are You Doing? 25 Financial Wellness Metrics. *Association for Financial Counseling and Planning Education*, Bellevue, WA, 2014.

- O'Neill, B., Kiss, E., & Shockey, S., How to Organize, Market, Deliver, Evaluate, and Archive Financial Education Twitter Chats. *Association for Financial Counseling and Planning Education*, Bellevue, WA, 2014.

- Xiao, J.J. & O'Neill, B. Financial Education and Financial Capability. *Association for Financial Counseling and Planning Education*, Bellevue, WA, 2014.

- O'Neill, B. Investment Basics and Investment Resources: What Library Staff (and Financial Educators) Need to Know (Roundtable Presentation). *Association for Financial Counseling and Planning Education (AFCPE) Extension Pre-Symposium*, Bellevue, WA, 2014.

- O'Neill, B. What Women in Agriculture Need to Know About Personal Finance. 2014 *Women in Agriculture Educators National Conference,* Indianapolis, IN, 2014.

- O'Neill, B. Engaging Communities of Interest with PowerPoint Games, Animated Videos, and e-Learning Modules. *2014 National eXtension Conference*, Sacramento, CA, 2014.

- O'Neill, B. Cooperatives in Your Community: A Curriculum for Young Adults. *Family Economics and Resource Management Association*, Savannah, GA, 2014.

- O'Neill, B. Small Steps to Health and Wealth™ Program and Research Update. *Family Economics and Resource Management Association*, Savannah, GA, 2014.

- O'Neill, B. The Culture of Personal Finance: What Financial Practitioners Need to Know. *Association for Financial Counseling and Planning Education*, Greenville, SC, 2013.

- Gutter, M., O'Neill, B. & Herndon, M. 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*, Greenville, SC, 2013.

- Courtney, E., O'Neill, B., McWilliams, R., & Gutter, M. Creating a Web Based Financial Challenge. *Association for Financial Counseling and Planning Education*, Greenville, SC, 2013.

- O'Neill, B. T^5: Ten Terrific Technology Tips and Tools to Increase Productivity and Engage Learners. *Association for Financial Counseling and Planning Education (AFCPE) Extension Pre-Symposium*, Greenville, SC, 2013.

- O'Neill, B. Teaching Personal Finance Concepts with Xtranormal Videos. *Council for Economic Education*, Baltimore, Maryland, 2013.

- O'Neill, B. Embracing New Technology: Teaching Personal Finance (or Any Other FCS Topic) with Xtranormal Videos. *American Association of Family and Consumer Sciences*, Houston, TX, 2013.

- O'Neill, B. Managing Workplace Changes: Essential Financial Planning Skills for Entrepreneurs and Intrapreneurs. *American Association of Family and Consumer Sciences*, Houston, TX, 2013.

- Swierk, M., Griffiths-Smith, F., Behrendt, M, & O'Neill, B. Resourcefulne$$: Embracing the New Frugality in Tough Economic Times. *American Association of Family and Consumer Sciences*, Houston, TX, 2013.

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- O'Neill, B. Financial Education by Triangulation: Building the Capacity of New York City Libraries. *2013 National Urban Extension Conference*, Overland Park, Kansas, 2013.

- O'Neill, B. Financial Recovery Strategies for Tough Times. Institute for Financial Literacy Annual Conference on Financial Education, Orlando, FL, 2013.

- O'Neill, B. Broken Promises: 10 Financial Coping Strategies for Future Financial Security. *Association for Financial Counseling and Planning Education,* St. Louis, MO, 2012.

- O'Neill, B. Implementing and Evaluating a Financial Education Social Media Project: Two Case Studies. *Association for Financial Counseling and Planning Education,* St. Louis, MO, 2012.

- Gutter, M., O'Neill, B., & Bird, C. Military Family Learning Network's Online Professional Development for Personal Finance Managers (PFMs): Divorce and Military Families. *Association for Financial Counseling and Planning Education*, St. Louis, MO 2012.

- O'Neill, B. Using Xtranormal to Create Educational Online Videos. *eXtension 2012 National Conference*, Oklahoma City, OK, 2012.

- O'Neil, M. Abdul-Rahman, F., & O'Neill, B. Reaching Beyond eXtension to Inform Extension Programming Decisions. *eXtension 2012 National Conference*, Oklahoma City, OK, 2012.

- O'Neill, B. Measuring Financial Education Success: Evaluation Methods, Assessment Tools, and Impact Statements. *National Extension Association of Family and Consumer Sciences*, Columbus, OH, 2012.

- O'Neill, B. Smart Investing @ Your Library: FCS Leadership Takes the Fear Out of Investing, *American Association of Family and Consumer Sciences*, Indianapolis, IN, 2012.

- O'Neill, B. Financial Education Boot Camp: Building Capacity to Teach Personal Finance. (Research to Practice Roundtable), *American Association of Family and Consumer Sciences*, Indianapolis, IN, 2012.

- O'Neill, B. Broken Promises: FCS Professional Leadership Can Help Employees Cope With Reduced Income and Benefits. *American Association of Family and Consumer Sciences*, Indianapolis, IN, 2012.

- O'Neill, B. Smart Investing @ Your Library: A Program Partner's Experience. *Eastern Family Economics and Resource Management Association*, Charlotte, NC, 2012.

- O'Neill, B. Broken Promises: Helping Employees Cope With Income Losses and Benefit Reductions. *Eastern Family Economics and Resource Management Association*, Charlotte, NC, 2012.

- O'Neill, B. Retirement Minus 5 to 10 Years: 10 Key Questions. *Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2011.

- O'Neill, B., Gutter, M., & Chan, K. Using Web Conferences to Learn About Required Minimum Distributions. *Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2011.

- Zumwalt, A., Gutter, M., Travnichek, R., & O'Neill, B. Developing Social Media Strategies: Results from a Large-Scale Promotion Involving America Saves Week. *Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2011.

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- O'Neill, B. & Zumwalt, A. Developing and Evaluating a Social Media Educational Outreach Campaign. *Extension Pre-Conference: Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2011.

- O'Neill, B. & Zumwalt, A. Using Drupal to Create New and Review Existing Content. *Extension Pre-Conference: Association for Financial Counseling and Planning Education,* Jacksonville, FL, 2011.

- O'Neill, B. Developing and Evaluating a Social Media Educational Outreach Campaign. *Epsilon Sigma Phi National Conference,* Syracuse, NY, 2011.

- O'Neill, B. Financial Education Boot Camp: Methodology and Impact Evaluation. *National Extension Association of Family and Consumer Sciences*, Albuquerque, NM, 2011.

- O'Neill, B. Dean Don Felker Award Presentation: Financial Education Boot Camp: Overview and Learning Activities. *National Extension Association of Family and Consumer Sciences*, Albuquerque, NM, 2011.

- O'Neill, B., Zumwalt, A., Bird, C., & Abdul-Rahman, F. Social Media Use to Promote CoP Goals: Online Survey Results and Implications. *eXtension National CoP Workshop,* Louisville, KY, 2011.

- O'Neill, B., Zumwalt, A., Travnichek, R., & Gutter, M. Tweet Smarter, Not Harder: Methodology and Impact of a Social Media Project to Encourage Savings. *eXtension National CoP Workshop,* Louisville, KY, 2011.

- O'Neill, B. Meeting Financial Education and Teacher Training Needs During the "New Normal." *American Association of Family and Consumer Sciences*, Phoenix, AZ, 2011.

- O'Neill, B. Using a "Millionaire" Style PowerPoint Game to Teach Personal Finance or Any FCS Topic. (Research to Practice Roundtable). *American Association of Family and Consumer Sciences*, Phoenix, AZ, 2011.

- O'Neill, B. Social Media- How Can Farmers Use Twitter to Market Their Farm? *Farm Management During Tough Economic Times Conference*, Mount Airy, PA, 2011.

- O'Neill, B. Evaluation by Triangulation: Impact of a Financial Education Program for Urban Ex-Offenders. *National Urban Extension Conference*, Des Moines, IA, 2011.

- Swanson, P. & O'Neill, B. "New Normal" Financial Education Needs: An eXtension Community's Response. *National Urban Extension Conference*, Des Moines, IA, 2011.

- O'Neill, B. Teaching and Evaluating Personal Finance Outreach Using Twitter. *Association for Financial Counseling and Planning Education*, Denver, CO, 2010.

- O'Neill, B. Teaching Personal Finance Using New Technology. *Association for Financial Counseling and Planning Education*, Denver, CO, 2010.

- Bechman, J. & O'Neill, B. Tracking Impact of Personal Finance FAQs. *National Extension Virtual Conference*, 2010. Archived at http://www.extension.iastate.edu/broadcasts/nevc/.

- Zumwalt, A., Ravenscraft, M., & O'Neill, B. Engaging Learners Through Social Media Outreach: Working Smarter, Not Harder. *National Extension Virtual Conference*, 2010. Archived at http://www.extension.iastate.edu/broadcasts/nevc/.

- Ensle, K. & O'Neill, B. Challenge Yourself to Better Health and Wealth. *National Extension Association of Family and Consumer Sciences*, Portland, ME, 2010.

- Porter, N., O'Neill, B., & Schaffet, B. Financial Security for All in eXtension. *National Extension Association of Family and Consumer Sciences*, Portland, ME, 2010.

- O'Neill, B. Focus Groups with New Jersey Farmers to Inform a Retirement Planning Web Site. *National Extension Association of Family and Consumer Sciences*, Portland, ME, 2010.

- O'Neill, B. Teaching Personal Finance (Or Any Topic) With PowerPoint Games. *National Extension Association of Family and Consumer Sciences*, Portland, ME, 2010.

- O'Neill, B. & Ensle, K. Small Steps to Health and Wealth: A Model Extension Program for National Visibility and High Impact. *National Extension Association of Family and Consumer Sciences*, Portland, ME, 2010.

- O'Neill, B. The New Normal: Ten Personal Finance Challenges and Solutions for 2010 and Beyond. *American Association of Family and Consumer Sciences*, Cleveland, OH, 2010.

- O'Neill, B. The Online Small Steps to Health and Wealth™ Challenge: Pilot Test Results. (Research to Practice Roundtable). *American Association of Family and Consumer Sciences*, Cleveland, OH, 2010.

- O'Neill, B., Gutter, M., & Seiling. S. Developing Content and Keeping it Current. *2010 National eXtension Community of Practice Conference*, Austin, TX, 2010.

- Brumfield, R., O'Neill, B. & Komar, S. Later Life Farming: Retirement and Succession Concerns of Farm Households. *Northeastern Agricultural and Resource Economics Association Meetings*, Atlantic City, NJ, 2010

- Hambleton, R. & O’Neill, B. Incorporating Investing for Farm Families into a Second Level Annie’s Project. *National Women in Agriculture Educators Conference,* Baltimore, MD, 2010.

- Brumfield, R. & O’Neill, B. Transferring the Farm and Creating a Retirement “Paycheck” from Farm Income and Assets. *National Women in Agriculture Educators Conference*, Baltimore, MD, 2010.

- O’Neill, B. T^3: An Interactive Personal Finance Training Program for Teachers. *Eastern Family Economics and Resource Management Association,* Chattanooga, TN, 2010.

- O’Neill, B. The Small Steps to Health and Wealth Challenge: An Online Tool to Motivate Consumers to Make Positive Behavior Changes. *Eastern Family Economics and Resource Management Association,* Chattanooga, TN, 2010.

- O’Neill, B. Turning Land into Liquidity: Retirement Plans and Concerns of Farm Households. *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2009.

- O’Neill, B. How to Create a Retirement Paycheck. *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2009.

- Garman, E.T., Prawitz, A. O’Neill, B., & Kim, J. Using a Return-on-Investment Model to Promote Financial Education in the Workplace. *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2009.

- Porter, N. & O’Neill, B. A FINRA Funded Grant: A Financial Security for All CoP Success. *2009 eXtension National Conference,* St. Louis, MO, 2009.

- O’Neill, B. & Pankow, D. Using eXtension Response Tools to Help Consumers During Tough Economic Times. *2009 eXtension National Conference*, St. Louis, MO, 2009.

- Jeannette, K., O’Neill, B., & Crocker, A. Ask an Expert Responder Issues and Training Development. *2009 eXtension National Conference*, St. Louis, MO, 2009.

- O’Neill, B. Financial Tips for Tough Times. *National Extension Association of Family and Consumer Sciences*, Birmingham, AL, 2009.

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- O’Neill, B. Financial Tips for Tough Times (Research to Practice Roundtable). *American Association of Family and Consumer Sciences,* Knoxville, TN, 2009.

- O’Neill, B. & Schuchardt, J. Financial Education: Who Needs it and Funds it and How to Evaluate it. *North Central Urban Extension Conference,* Milwaukee, WI, 2009.

- O’Neill, B. Real Money™: A “Tabletop” Financial Simulation for Young Adults, *Association for Financial Counseling and Planning Education*, Orange Co., CA, 2008.

- O'Neill, B. Making the Most of Your 403(b) Plan: A Workshop for Educators and Non-Profit Employees. *Association for Financial Counseling and Planning Education*, Orange Co., CA, 2008.

- Porter, N., O'Neill, B. & Schuchardt, J. A Marketing and Audience Analysis for an Online Investment Education for Farm Households Project. *Association for Financial Counseling and Planning Education*, Orange Co., CA, 2008.

- Schuchardt, J. & O'Neill, B. Extension Financial Education Goes High Tech. *Academy of Financial Services*. Boston, MA, 2008.

- O'Neill, B. Money Talk: A Financial Education Program for Women (Dean Don Felker Financial Management Award recipient presentation). *Extension Galaxy III Conference,* Indianapolis, IN, 2008.

- O'Neill, B. Financial Planning for the Second Half of Your Life: 10 Key Issues. *Extension Galaxy III Conference*, Indianapolis, IN, 2008.

- Branch, J., Kiss, E., & O'Neill, B. eXtension Communities of Practice (CoPs) WIIFM: What's in it For Me? *Extension Galaxy III Conference*, Indianapolis, IN, 2008.

- O'Neill, B., Pankow, D., & Bechman, J. Personal Finance FAQs: Creation, Peer-Review, Maintenance, and Evaluation. *2008 National eXtension Community of Practice Conference,* Louisville, KY, 2008.

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- Branch, J. & O'Neill, B. Using Technology Tools to Improve Your Program's Effectiveness. *American Association of Family and Consumer Sciences*, Milwaukee, WI, 2008.

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- O’Neill, B. How to Get Tenure: 20 Keys to Success. *National Extension Association of Family and Consumer Sciences*, St. Paul, MN, 2007.

- O’Neill, B. Financial Self-Assessment Quizzes. *National Extension Association of Family and Consumer Sciences*, St. Paul, MN, 2007.

- O’Neill, B. Teaching Personal Finance from a Multicultural Perspective. *American Association of Family and Consumer Sciences,* Reno, NV, 2007.

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- O’Neill, B. eXtension: A High-Tech Resource for Improving Financial Security. *American Council on Consumer Interests*, St. Louis, MO, 2007.

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- O’Neill, B., Sorhaindo, B., & Garman, E.T. Financial Distress/Financial Well-Being: Do Length of Time Spent in a Debt Management Program and Reduction in Stressor Events Make a Difference? *American Council on Consumer Interests*, St. Louis, MO, 2007.

- O’Neill, B. 25 Steps to Health and Wealth: The Small Steps to Health and Wealth™ Workbook. *Association for Financial Counseling and Planning Education,* San Antonio, TX, 2006.

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- O’Neill, B. Low-Maintenance Financial Planning Skills for Uncertain Times. *American Association of Family and Consumer Sciences*, Charlotte, NC, 2006.

- O’Neill, B., Schuchardt, J., & Weagley, R.O. Starting Over: Financial Education for Bankruptcy Filers. *American Council on Consumer Interests*, Baltimore, MD, 2006.

- O’Neill, B. & Sorhaindo, B. Financial Distress: Definition, Effects, and Measurement. *American Council on Consumer Interests*, Baltimore, MD, 2006.

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- O'Neill, B. IDA Financial Education Program: Quantitative and Qualitative Impacts. *National Urban Symposium: Youth and Family Wellness*, Dallas, TX, 2005.

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- O'Neill, B. Small Steps to Health and Wealth. *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2005.

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- O'Neill, B. Case Study Analysis: A Tool for Financial Planning Education, *Association for Financial Counseling and Planning Education,* Columbia, MD, 1990.

- O'Neill, B. Computer Retirement Analysis: Does It Inspire Action?, *American Home Economics Association*, San Antonio, TX, 1990.

- O'Neill, B. Presented educational displays about various personal finance programs and publications at the 1985, 1986, 1988, 1990, 1995, 1996, 1997, 2008, 2009, 2010, 2011, 2012, and 2013 *American Association of Family and Consumer Sciences* (formerly AHEA) annual meeting "Curriculum Showcase" exhibit for adult and secondary school educators.

State (New Jersey) Presentations:
(Invited presentations are noted in parentheses)

- O'Neill, B. Five Tips to Flip Your Retirement Switch. *New Jersey Coalition for Financial Education* Virtual Symposium, 2021 (invited online speaker).

- O'Neill, B. & Cole, K. Advancing Disadvantaged and Underserved Communities: Strategies for Improving Financial Wellness, *New Jersey Coalition for Financial Education,* Jersey City, NJ, 2019.

- O'Neill, B. How to Teach Personal Finance (and Other FCS Topics) With Games. *New Jersey Association of Family and Consumer Sciences,* Edison, NJ, 2019 (invited speaker).

- O'Neill, B. & Cole, K. How to Address Financial Health, *NJ Foundation for Aging*, East Windsor, 2019 (invited speaker).

- O'Neill, B. Part of a team of presenters for the three-day *Fall Financial Education Institute* for teachers sponsored by the *New Jersey Coalition for Financial Education,* New Brunswick, NJ, 2018.

- O'Neill, B. What You Need to Know About the Tax Cuts and Jobs Act and How it Affects You. *New Jersey Coalition for Financial Education*, Manalapan, NJ, 2018 (invited speaker).

- O'Neill, B. 55 Interactive Personal Finance Learning Activities, *New Jersey Association of Family and Consumer Sciences,* Edison, NJ, 2018 (invited speaker).

- O'Neill, B. Financial Action Steps and Milestones for Different Ages and Stages of Life. *New Jersey Coalition for Financial Education*, Branchburg, NJ, 2017 (invited keynote speaker).

- O'Neill, B. Health and Wealth: Are They Related? *New Jersey Coalition for Financial Education*, Branchburg, NJ, 2015 (invited keynote speaker).

- O'Neill, B. Twitter: A Terrific Technology Tool. *New Jersey Association of Family and Consumer Sciences,* Edison, NJ, 2015 (invited speaker).

- O'Neill, B. Financial Literacy Today. *New Jersey Association of Family and Consumer Sciences*, Edison, NJ, 2015 (invited speaker).

- O'Neill, B. Financial Literacy Today. *New Jersey Business and Technology Education Association*, Jamesburg, NJ 2015 (invited speaker).

- O'Neill, B. How to Organize, Deliver, Evaluate, and Archive Twitter Chats. *6th Annual Rutgers University Online and Hybrid Learning Conference*, East Brunswick, NJ, 2015.

- O'Neill, B. Twenty Terrific Technology Teaching Tools. *New Jersey Coalition for Financial Education*, Branchburg, NJ, 2014 (invited speaker).

- O'Neill, B. How to Organize, Market, Deliver, Evaluate, and Archive Financial Education Twitter Chats. *New Jersey Coalition for Financial Education*, Hamilton Square, NJ, 2014 (invited speaker).

- O'Neill, B. Financial Education Boot Camp. *New Jersey Department of Education, New Jersey CTE Institute*, Ewing, NJ (invited speaker), 2014, 2015

- O'Neill, B. Engaging Students with PowerPoint Games and Animated Videos. *5th Annual Rutgers University Online and Hybrid Learning Conference*, New Brunswick, NJ, 2014.

- O'Neill, B. The Culture of Personal Finance. *New Jersey Coalition for Financial Education*, Mercerville, NJ, 2013 (invited keynote speaker).

- O'Neill, B. Teaching with Twitter and Evaluating Your Social Media Impact. *Epsilon Sigma Phi-Alpha Xi Chapter Teaching Technology Tips and Tools Together Conference,* New Brunswick, NJ.

- O'Neill, B. How to Create Animated Videos to Engage Learners and Teach Any Topic. *Epsilon Sigma Phi-Alpha Xi Chapter Teaching Technology Tips and Tools Together Conference*, New Brunswick, NJ.

- O'Neill, B. FINRA Investor Education Foundation 2012 National Financial Capability Study. *New Jersey Coalition for Financial Education*, Hightstown, NJ, 2013.

- O'Neill, B. & Glade, C. Teaching Financial Fitness for Life. *New Jersey Council for Economic Education*, Woodbridge, NJ and Whippany, NJ, 2013 (invited speaker).

- O'Neill, B. Knowledge is Power! A Reality Check for Young Adults on Their Journey Toward Financial Independence. *McGraw-Hill Federal Credit Union* Financial Literacy Series, East Windsor, NJ, 2013 (invited speaker).

- O'Neill, B. Using Xtranormal Videos to Enhance Hybrid and Online Courses. *4th Annual Rutgers University Online and Hybrid Learning Conference*, New Brunswick, NJ, 2013.

- O'Neill, B. & Glade, C. Learning, Earning and Investing for a New Generation. *New Jersey Council for Economic Education*, New Providence, NJ, 2012 (invited speaker).

- O'Neill, B. Broken Promises: 10 Financial Coping Strategies for Future Financial Security. *New Jersey Coalition for Financial Education*, Mercerville, NJ, 2012 (invited keynote speaker).

- O'Neill, B. How Does Your Cash Flow? Developing a Spending Plan That Works. *McGraw-Hill Federal Credit Union* Financial Literacy Series, East Windsor, NJ, 2012 (invited speaker).

- O'Neill, B. What Smart Women Need to Know About Money Now. *McGraw-Hill Federal Credit Union* Financial Literacy Series, East Windsor, NJ, 2012 (invited speaker).

- O'Neill, B. Financial Education in 2012 and Beyond: Preparing Students for a New Normal. *New Jersey Business and Technology Education Association*, Monroe, NJ, 2012 (invited speaker).

- O'Neill, B. 50 Interactive Ways to Teach Personal Finance. *New Jersey Coalition for Financial Education*, Lincroft, NJ, 2012.

- O'Neill, B. Saving Strategies for Those Who Don't Save. *New Jersey Coalition for Financial Education*, Trenton, NJ, 2011.

- O'Neill, B. Deciding When to Retire: Key Factors and Questions to Consider. *New Jersey Education Association*, Atlantic City, NJ, 2011.

- O'Neill, B. & Glade, C. Forty Interactive Ways to Teach Personal Finance. *New Jersey Education Association*, Atlantic City, NJ, 2011.

- O'Neill, B. Essential Personal Finance Skills for the "New Normal": 10 Things That Consumers Need to Know. *New Jersey Coalition for Financial Education*, Hamilton Square, NJ, 2011 (invited workshop speaker).

- O'Neill, B. & Glade, C. Money Magic: Creative Personal Finance, Economics and Entrepreneurship. *New Jersey Education Association*, Atlantic City, NJ, 2010.

- O'Neill, B. Forty Creative Ways to Teach Personal Finance, *New Jersey Financial Literacy Summit*, Piscataway, NJ, 2010.

- O’Neill, B. Financial Literacy in the Global Marketplace. *New Jersey Financial Literacy Summit*, Piscataway, NJ, 2010 (invited panelist with 6 others).

- O’Neill, B. Using Twitter to Teach Personal Finance, *New Jersey Coalition for Financial Education*, Hamilton Square, NJ, 2010 (invited workshop speaker).

- O’Neill, B. (with Glade, C.). Provided personal finance subject matter content training to over 150 New Jersey teachers during six days of *New Jersey Coalition for Financial Education Financial Education Boot Camp* workshops in four state locations, 2010.

- O’Neill, B. New Jersey Department of Education curriculum showcase for representatives of financial education pilot test school districts, Trenton, NJ, 2010 (invited presenter).

- O’Neill, B. Resources for Family and Consumer Sciences (FCS) Professionals: Small Steps to Health and Wealth™ and More!. *New Jersey Association for Family and Consumer Sciences,* Freehold, NJ, 2009 (invited workshop speaker).

- O’Neill, B. & Glade, C. Creative Financial Education Activities for All Grade Levels. *New Jersey Education Association*, Atlantic City, NJ, 2009.

- O’Neill, B. Everything You Need to Know About Tax-Deferred 403(b) Plans. *New Jersey Education Association*, Atlantic City, NJ, 2008.

- Glade, C. & O’Neill, B. Real Money: Strategies and Tools for Teaching Money Management. *New Jersey Education Association,* Atlantic City, NJ, 2008.

- O’Neill, B. Living Smart and Living Green Financially. *New Jersey Association of Family and Consumer Sciences*, Hamilton, NJ, 2008 (invited workshop presenter).

- O’Neill, B. Coping with Rising Food Costs, Affordable Food Summit, *Stop and Shop Supermarkets*, Madison, NJ, 2008 (invited panelist).

- Glade, C. & O’Neill, B. Making Financial Education Fun: The Real Money™ Simulation. *New Jersey Department of Children and Families*, New Brunswick, NJ, 2008 (invited workshop presenter).

- O’Neill, B. Tax-Deferred 403(b) Plans, 2008 Spring FCS Educators’ Conference, *Educators of Family and Consumer Sciences-NJ and New Jersey Association of Family and Consumer Sciences* Monroe Twp., NJ, 2008 (invited workshop presenter).

- O’Neill, B. Making the Most of Your 403(b) Retirement Savings Plan. Financial Education Retreat 2008, *New Jersey Coalition for Financial Education*, Somerset, NJ, 2008.

- O’Neill, B. 35 Interactive Ways to Teach Personal Finance. Financial Education Retreat 2008, *New Jersey Coalition for Financial Education*, Somerset, NJ, 2008.

- O’Neill, B. 35 Creative Ways to Teach Personal Finance Topics to Youth. *New Jersey Education Association*, Atlantic City, NJ, 2007.

- O'Neill, B. 35 Creative Ways to Teach Personal Finance Topics to Youth. Fall 2007 Family and Consumer Sciences Educators Conference, *Educators of Family and Consumer Sciences-NJ and New Jersey Association of Family and Consumer Sciences,* 2007 (invited workshop presenter).

- O'Neill, B. Meet the New NEFE High School Financial Planning Program. *Financial Literacy Partnership and NJ Coalition for Financial Education*, North Branch, NJ, 2007.

- O'Neill, B. What You Think About, You Bring About. *Sussex County Community College 2007 Commencement,* Newton, NY, 2007 (Invited Commencement Speaker).

- O'Neill, B. 25 Creative Ways to Teach Personal Finance. Kids Financial $ense Symposium, *New Jersey Coalition for Financial Education,* New Brunswick, NJ, 2007.

- O'Neill, B. eXtension Financial Security for All Community of Practice and Ten Financial Tips. Epsilon Sigma Phi (Alpha Xi Chapter) Extension Fraternity, Somerville, NJ, 2007 (invited workshop presenter).

- Ensle, K. & O'Neill, B. Small Steps to Health and Wealth™. *New Jersey Education Association,* Atlantic City, NJ, 2006.

- O'Neill, B. 20 Creative Ways to Teach Personal Finance and Workplace Readiness. *New Jersey Department of Education Career Tech 2006 Conference,* East Brunswick, NJ, 2006.

- O'Neill, B. Six Resources for Youth Financial Education. *New Jersey Credit Union League Youth Marketing Fair*, Hightstown, NJ 2006.

- O'Neill, B. Money Talk: What Women Need to Know About Finances. *American Association of University Women-NJ*, Jamesburg, NJ 2005 (Invited *Fall Focus* keynote speaker).

- O'Neill, B. *The NEFE® High School Financial Planning Program and Other Financial Education Resources,* Eastern Business Education Association, Iselin, NJ, 2005.

- O'Neill, B. Catch-Up Strategies for Late Savers (Financial Health Day Workshop), *NJ Coalition for Financial Education,* Teaneck, NJ, 2005.

- O'Neill, B. The National Endowment for Financial Education High School Financial Planning Program, *NJ Department of Education Generation Next Conference*, Atlantic City, NJ 2005.

- O'Neill, B. How to Create an Interactive PowerPoint Game for Class Instruction, *NJ Department of Education Generation Next Conference*, Atlantic City, NJ 2005.

- O'Neill, B. Developing an Interactive PowerPoint Game, *New Jersey Department of Human Services*, New Brunswick, NJ, 2005.

- O'Neill, B. Financial Basics: Credit and Cash Flow, *NJ Division of Pensions and Benefits*, Ewing Township, NJ, 2005 (invited workshop presenter).

- O'Neill, B. Identity Theft: What You and Your Students Need to Know, *Money: What Young Adults Need to Know Conference, NJ Coalition for Financial Education*, New Brunswick, 2004.

- O’Neill, B. Using an Interactive PowerPoint Game to Teach Financial Concepts, *Money: What Young Adults Need to Know Conference, NJ Coalition for Financial Education,* New Brunswick, 2004.

- Moulds, M., O’Neill, B, & Donovan, T. What Young Adults Need to Know About Money, *NJ Department of Education Generation Next Conference*, Atlantic City, 2004.

- O’Neill, B. Maximizing Your Alternate Benefits, *New Jersey Education Association and Atlantic County Council of Education Associations*, Atlantic City, 2004.

- O’Neill, B. Money: What Young Adults Need to Know, *New Jersey Department of Human Services*, New Brunswick, NJ, 2004.

- O’Neill, B. Predatory Lending Practices and Credit Rip-Offs, *Youth Consultation Service*, Newark, NJ, 2003.

- O’Neill, B. Predatory Lending Practices and Credit Rip-Offs, *New Jersey Department of Human Services*, New Brunswick, NJ, 2003.

- O’Neill, B. Ten Sound Money Management Principles, *New Jersey Association of Student Financial Aid Administrators*, Atlantic City, NJ, 2002 (invited workshop presenter).

- O’Neill, B. Financial Tips for the 2000s, *Superior Court of NJ Judicial College*, Somerville, NJ, 2002 (invited workshop presenter).

- O’Neill, B. Ten Sound Money Management Principles, *New Jersey Higher Education Assistance Authority*, Princeton, NJ, 2002 (invited workshop presenter).

- O’Neill, B. & Wood, R. Using Personal Financial Education to Meet the Core Curriculum Content Standards, *New Jersey Education Association*, Atlantic City, NJ, 2000.

- O’Neill, B. Using the Internet to Teach Consumer Decision Making. *New Jersey Education Association,* Atlantic City, NJ, 1998.

- O’Neill, B. Over two dozen additional in-state invited presentations for state organizations and agencies including: the NJ Association of Family and Consumer Sciences (NJAFCS), NJAFCS *Curriculum Connections* Conference, NJ Department of Banking and Insurance, NJ Coalition for Consumer Education, NJ Department of Community Affairs, NJ Department of Labor, Northern NJ Institute of Certified Financial Planners (now FPA), and RCE county offices in eight NJ counties (Atlantic, Bergen, Hunterdon, Morris, Passaic, Somerset, Union, and Warren) from 1978-1998.

- Posters and exhibits at dozens of New Jersey professional association meetings, financial literacy events, and other meetings, 1982-2019.

Internal and External Financial Support:

- O’Neill, B., $3,878 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2019.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $55,963 subcontract to grant to eXtension Financial Security for All CoP to develop training materials (webinars, blog posts, social media messages, podcasts) for military financial counselors, 2019.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,000 from the *Consumer Federation of America* to develop a national #30DaysofSavings contest to promote *America Saves Week 2019*, 2019.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $54,470 subcontract to grant to eXtension Financial Security for All CoP to develop training materials (webinars, blog posts, social media messages) for military financial counselors, 2018.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,000 from the *Consumer Federation of America* to develop a national index card messaging contest to promote *America Saves Week 2018*, 2018.

- O'Neill, B., $10,359 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2018.

- O'Neill, B. $1,000 from *Next Gen Personal Finance* to support expenses for the *RU Financially Fit?* personal finance seminar for Rutgers University students, 2018.

- O'Neill, B. and the NJ Coalition for Financial Education, $20,000 from *Next Gen Personal Finance* to support delivery of a 3-day financial education professional development conference for teachers, 2018.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $48,001 subcontract to grant to eXtension Financial Security for All CoP to develop training materials (webinars, blog posts, social media messages) for military financial counselors, 2017.

- O'Neill, B. *Next Gen Personal Finance*, $5,000, to support expenses for videotaping and creating videos about Financial Education Boot Camp for New Jersey financial educators, 2017.

- O'Neill, B. *Next Gen Personal Finance*, $5,000, to support expenses for Financial Education Boot Camp and Financial Education Teacher Exchange conferences for New Jersey financial educators and, 2017.

- O'Neill, B., $19,696 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2017.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,000 from the *Consumer Federation of America* to develop a national video contest to promote *America Saves Week 2017*, 2017.

- Polanin, N., Melendez, M. Carleo, J., Brumfield, R., O'Neill, B., & Heckman, J., $950 from the John and Anne Gerwig Director's Fund for Rutgers Cooperative Extension to support asynchronous distance education for empowering women in agriculture, 2016.

- O'Neill, B., $12,174 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2016.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,000 from the *Consumer Federation of America* to develop a national social media campaign to promote *America Saves Week 2016*, 2016

- O'Neill, B. *Next Gen Personal Finance*, $5,000, to support expenses for Financial Education Boot Camp conferences for New Jersey financial educators, 2016.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $45,952 subcontract to grant to eXtension Financial Security for All CoP to develop training materials (webinars, blog posts, social media messages) for military financial counselors, 2016.

- O'Neill, B., $10,552 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2015.

- O'Neill, B. and the eXtension Financial Security for All CoP, $950 from the *Consumer Federation of America* to develop a national social media campaign to promote *America Saves Week 2015*, 2015.

- O'Neill, B., $2,168 subcontract to $23,949 grant from *Northeast Extension Risk Management Center* for *Preparing for Later Life Farming* classes, 2015.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $46,376 subcontract to $157,079 grant to eXtension Financial Security for All CoP to develop training materials (webinars, FAQs, social media messages) for military financial counselors, 2015.

- O'Neill, B., $10,000 subcontract to $63,670 grant to Piscataway Public Library from the *FINRA Investor Education Foundation* to develop and teach investor education classes and produce online content, 2014-2015.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,700 from the *Consumer Federation of America* to develop a national social media campaign to promote *America Saves Week 2014*, 2014.

- O'Neill, B. $5,241 from New Jersey credit unions (as per New Jersey state law) via the *New Jersey Department of Education* for financial education teacher training, 2014.

- O'Neill, B. *eXtension Foundation and U.S. Department of Defense*, $30,920 subcontract to $136,000 grant to eXtension Financial Security for All CoP to develop training materials (webinars, FAQs, social media messages) for military financial counselors, 2013-2014.

- O'Neill, B. $10,000 subcontract from the *Council on Food, Agricultural, and Resource Economics (C-FARE)* to develop a high school curriculum on consumer cooperatives, 2013-2014.

- O'Neill, B. and Epsilon Sigma Phi-Alpha Xi Chapter, $1,000 from *Epsilon Sigma Phi* to conduct a full-day professional development conference on technology-related topics called T5: Teaching Technology Tips and Tools Together, 2013.

- O'Neill, B. and the eXtension Financial Security for All CoP, $1,500 from the *Consumer Federation of America* to develop a national social media campaign to promote *America Saves Week 2013*, 2013.

- O'Neill, B. & Courtney, E., $1,100 from the *Consumer Federation of America* to develop, implement, and evaluate the online 2013 *America Saves Challenge*, 2013.

- O’Neill, B. *eXtension Foundation and U.S. Department of Defense*, $28,362 subcontract to $102,302 grant to eXtension Financial Security for All CoP to develop training materials (FAQs, webinars, blog posts, social media messages) for military financial counselors, 2012-2013.

- O’Neill, B. and NJ Coalition for Financial Education, $10,000 from *Citi* for financial education teacher training (Hard Core Boot Camps), 2012.

- O’Neill, B. *eXtension Foundation and U.S. Department of Defense.* $8,069 subcontract extension for grant to the eXtension Financial Security for All CoP to develop training materials for military financial counselors, 2011-2012.

- O’Neill, B., $139,410 from *New York Public Library* for development and delivery of eleven financial education programs for New York City librarians in three city boroughs, 2011-2013.

- O’Neill, B., $2,000 from *Council for Economic Education* for December 2011 financial education teacher training in New Providence, NJ, 2011.

- O’Neill, B. and NJ Coalition for Financial Education, $3,000 from *Council for Economic Education* for November 2011 financial education teacher training at Mercer County Community College, 2011.

- O’Neill, B. and NJ Coalition for Financial Education, $10,000 from *Council for Economic Education* for a school-based activity where students develop social media messages to teach personal finance topics, 2011-2012.

- O’Neill, B., $22,566 subcontract to *Colorado State University NIFA Rural Health and Safety Grant* to develop social media messages and video scripts for the Small Steps to Health and Wealth™ program, 2011-2012.

- O’Neill, B. and the NJ Coalition for Financial Education, $49,000 subcontract to $95,942 grant to the Burlington County (NJ) Library System from the *FINRA Investor Education Foundation* to develop and teach investor education classes and online content, 2011-2012.

- O’Neill, B. and the eXtension Financial Security for All CoP, $1,200 from the *Consumer Federation of America* to develop a national social media campaign to promote America Saves Week 2011, 2011.

- O’Neill, B. *eXtension Foundation and U.S. Department of Defense.* $19,248 subcontract to $150,000 grant to the eXtension Financial Security for All CoP to develop training materials for military financial counselors, 2011-2012.

- O’Neill, B. and the NJ Coalition for Financial Education, *Citi*, $10,000 to conduct and evaluate three half-day financial education workshops for youth educators, 2011.

- O’Neill, B. *Rutgers University*, $3,500 Hybrid Course Conversion Grant for eCollege online course training and conversion of face-to-face *Personal Finance* course materials into a hybrid course, 2011.

- O’Neill, B. *Council for Economic Education*, $25,000, to conduct and evaluate two 2-day advanced *Financial Education Boot Camp* workshops for youth educators, 2010-2011.

- O'Neill, B. *Northeast Center for Risk Management Education*, $3,567 salary buyout (plus travel expenses) of $28,562 grant to implement *Annie's Project* farm financial management classes for women farmers in New Jersey, 2010-2011 (with four Rutgers Cooperative Extension colleagues).

- O'Neill, B. and the NJ Coalition for Financial Education, *Citi*, $10,000 to conduct and evaluate two 2-day *Financial Education Boot Camp* workshops for youth educators, 2010.

- O'Neill, B. *Consumer Action*, $1,000 to plan, deliver, and evaluate an adult financial education training workshop for professionals, 2010.

- O'Neill, B. *eXtension Financial Security for All Community of Practice*, $500 to develop 25 frequently asked questions (FAQs) and 10 fact sheets on retirement topics, 2009.

- O'Neill, B. *eXtension Financial Security for All Community of Practice*, $1,000 to develop an online quiz, 50 frequently asked questions (FAQs), and 20 fact sheets on credit topics, 2009.

- O'Neill, B. and the NJ Coalition for Financial Education, *New Jersey Credit Union Foundation*, $12,000 to conduct adult financial education programs with New Jersey credit unions and two teacher training workshops, 2009-2010.

- O'Neill, B. and the NJ Coalition for Financial Education, *Council for Economic Education*, $10,000 for a school-based activity where students develop interactive PowerPoint games to teach personal finance topics, 2009-2010.

- Ensle, K. & O'Neill, B. Excellence in Extension Grant, *American Association of Family and Consumer Sciences*, $5,000 to develop an online Small Steps to Health and Wealth™ Challenge, 2009-2010.

- O'Neill, B. and the NJ Coalition for Financial Education, *Citi State (NJ) Grant*, $10,000 to conduct financial education training for teachers in New Jersey urban areas, 2008-2009.

- O'Neill, B. and the NJ Coalition for Financial Education, *National Council on Economic Education*, $10,000 to conduct a Teachers Training Teachers (T^3) conference and to compile and distribute a publication on CD-ROMs containing participants' best teaching practices, 2008-2009.

- O'Neill, B. and the NJ Coalition for Financial Education, *The Calvin K. Kazanjian Economics Foundation, Inc*., $3,500 to support the revision and online evaluation of a newspaper insert on financial topics of interest to older adults, 2008-2009.

- O'Neill, B. and eXtension Financial Security for All Community of Practice, *Financial Industry Regulatory Authority Investor Education Foundation*, $31,282 salary buyout (plus expenses) of $449,505 grant to develop content for investor education program for farm households, 2008-2010.

- O'Neill, B. and the NJ Coalition for Financial Education, *New Jersey Credit Union Foundation*, $12,000 to conduct adult financial education programs with New Jersey credit unions, 2008.

- O'Neill, B. and the NJ Coalition for Financial Education, *National Council on Economic Education*, $10,000 to distribute a financial simulation program for young adults, 2007.

- O’Neill, B. and the NJ Coalition for Financial Education, *Citigroup*, $10,000 to develop a two-day financial education teacher training retreat, 2007.

- O’Neill, B. and the NJ Coalition for Financial Education, *New Jersey Credit Union Foundation*, $10,000 to develop a tabletop youth financial simulation and teacher training, 2007.

- O’Neill, B. and the NJ Coalition for Financial Education, *Consumer Federation of America*, $1,200 to support the implementation of New Jersey Saves Week, 2007.

- O’Neill, B., *eXtension*, $2,700 in 2010-2011, $2,500 in 2008-2009, $10,000 in 2007, and $5,000 in 2006 ($25,400 total) for salary/fringe buyout and expense reimbursement to provide leadership to the Financial Security for All Community of Practice as key word team leader, 2006-2011.

- O’Neill, B. and the NJ Coalition for Financial Education, *National Council on Economic Education*, $10,000 to update and distribute a newspaper tab about financial topics for young adults, 2006.

- O’Neill, B. and the NJ Coalition for Financial Education, *The Calvin K. Kazanjian Economics Foundation, Inc.*, $20,000 to support the development of a newspaper insert on financial topics of interest to older adults, 2005.

- O’Neill, B. *The InCharge Education Foundation*, $3,000 for research about relationships between the health and finances of financially distressed credit counseling agency clients, 2004-2005.

- O’Neill, B. and the NJ Coalition for Financial Education, *The McGraw-Hill Company*, $12,500 to support a full-day conference and three full-day teacher training workshops for the NEFE High School Financial Planning Program®, 2004.

- O’Neill, B. *National Endowment for Financial Education*, $3,000 for development of a PowerPoint presentation and Facilitator’s Guide for the Web-based publication *Guidebook to Help Late Savers Prepare for Retirement*, 2003-2004.

- O’Neill, B. *New Jersey Department of Community Affairs*, $130,326 to provide a series of financial education classes to participants in the NJ Individual Development Account (IDA) program in 14 counties and to conduct evaluative research, 2003-2004.

- O’Neill, B. *The Chase Foundation*, $4,500 of $25,000 grant to the New Jersey Coalition for Financial Education for the development of a Newspapers in Education (NIE) insert to teach personal finance concepts to youth, with faculty at Virginia Tech, 2002-2003.

- O’Neill, B. *Consumer Federation of America*, $1,000, for expenses to market the *America Saves* program to past New Jersey participants in *MONEY 2000*, 2002.

- O’Neill, B. *Household Financial, Inc.*, $3,000 of $25,000 grant to the New Jersey Coalition for Financial Education, for teacher training about predatory lending practices and wise use of credit, 2002-03. Almost 100 teachers were trained at sessions in Vineland, New Egypt, and Clifton, NJ.

- Lown, J. & O’Neill, B. *National Endowment for Financial Education Grant*, $26,233, to develop a *Guidebook to Help Late Savers Prepare for Retirement*, 2001.

- O’Neill, B. *Foundation for Financial Planning Grant, $*19,500, to develop a *Study Guide* and Web site enhancements for the *Investing for Your Future* home study course and conduct evaluative research and IFYF curriculum training for professionals, 2000.

- O’Neill, B. *The Chase Manhattan Foundation Grant*, $26,000 to develop 10 modules on *Predatory Lending Practices and Credit Rip-Offs* and 16 online class presentations.

- O’Neill, B. & Wood, R. *National Endowment for Financial Education Grant*, $4,000, to develop and disseminate a paper about how the High School Financial Planning Program (HSFPP) can be used to meet New Jersey core curriculum content standards and to market the HSFPP, 2000.

- O’Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. *Northeast Regional Center for Rural Development Minigrant*, $1,000, to develop a basic investing curriculum and provide training for Extension staff, 1999-2000.

- O’Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. *Rutgers Cooperative Extension Strategic Planning Grant*, $6,500 plus $6,000 match ($12,500 total) for an investor education home study course and Web site, 1998-99.

- O’Neill, B.; Brennan, P.; Bristow, B.; and Xiao, J. *Northeast Regional Center for Rural Development Minigrant*, $1,000, for a mid-term research study of MONEY 2000 program participants, 1998-99.

- O’Neill, B.; Brennan, P.; *AAFCS Ruth O'Brien Project Grant*, $5,000, for implementation of three MONEY 2000 conferences and follow-up research with participants, 1997.

- O’Neill, B. & Brennan, P.; *Innovative Program Grants (2), $4,000, Rutgers Cooperative Extension*, for production of eight 28-minute personal finance cable television shows and a 5-minute video to promote personal finance programs, 1997.

- O’Neill, B.; Brennan, P.; & Bristow, B. *Northeast Regional Center for Rural Development Grant*, $5,000, for production of promotional video to promote the MONEY 2000 program, 1996.

- O’Neill, B. & Brennan, P.; *Innovative Program Grant*, $3,000, *Rutgers Cooperative Extension*, for production of twelve 28-minute personal finance cable television shows, 1995.

- O’Neill, B. & Matejic, D. *National Coalition for Consumer Education/AT&T Credit Education Grant*, $16,000, for *Consumer to Consumer*, a project to improve the financial coping skills of low-income households in five New Jersey counties, 1992.

- O’Neill, B. & Wood, R. (1993-2002). *National Endowment for Financial Education Grant*, annual $1,000 (1990-2005) and $2,000 (2006-2008) grant to support implementation of the High School Financial Planning Program in New Jersey, including periodic teacher training programs and a semi-annual newsletter, *New Jersey HSFPP* ($22,000 from 1990-2008; $1,360 in 2009; $1,500 in 2010).

- O’Neill, B. *Rutgers Cooperative Extension Faculty Grant* to develop a computerized retirement planning program and take an advanced certified financial planner course, $1,500, 1989.

- O'Neill, B. *Home Economics Department "Aging Minigrant"* for fact sheets on retirement planning, $300, 1988.

- O'Neill, B. *New Jersey Dept of Agriculture "Jersey Fresh" Grants* & local match to promote dairy products at the Sussex County Farm & Horse Show, $1,200-$2,500 annually ($24,000 total), 1986-1999.

- O'Neill, B. *Home Economics Dept. "Seafood Minigrant* "for two 3-week programs, $200, 1986.

- O'Neill, B. Sussex County (NJ) *CETA Grant* to establish a county Child-Care Coordinating Council, $10,000, 1980-81.

TEACHING

Non-Extension Community Education

- Faculty member of Master the Possibilities, a non-profit educational foundation serving primarily older adults in Ocala, Florida, 2020-2024. Teach 15-20 personal finance courses annually.

Graduate Student Advising

- Rich, Guliana (Master of Science degree candidate in Agricultural Economics). *Effects of the Great Recession on Resiliency Resources: An Analysis of Online Survey Data,* 2012. Co-chair of thesis committee, 2011-2012.

- Postel, Michael (Master of Science degree candidate in Agricultural Economics). *An Analysis of the Structure and Performance of Northeast Organic Dairy Farms*, 2007. Member of thesis committee.

- Appointed to the graduate faculty at Rutgers University, 2007.

- Shahan, Amber. (Master of Science degree candidate in Resource Management). *Investing For Your Future: Application of the Transtheoretical Model of Change to Investing Behavior*, Virginia Tech, 2005. Member of thesis committee.

Undergraduate Education (Rutgers University)

Department of Agricultural, Food, and Resource Economics (DAFRE): Teach Fall semester three credit undergraduate course: *Personal Finance* (11:373:353:01). Web site: http://rci.rutgers.edu/~boneill/

Semester and Year	Number of Students	Rating of Instructor Effectiveness O'Neill Score (Department Mean) (Maximum Score =5)	Rating of Course Quality O'Neill Score (Department Mean) (Maximum Score =5)
Fall 2019	9	4.80 (4.17)	4.40 (4.17)
Fall 2018	3	5.00 (4.17)	5.00 (4.17)
Fall 2016	**7**	4.57 (4.05)	3.86 (4.00)
Fall 2015	18	4.67 (4.09)	4.67 (4.04)
Fall 2014	12	4.40 (4.26)	4.44 (4.20)
Fall 2013	11	4.60 (4.16)	4.60 (4.08)
Fall 2012	12	5.00 (4.47)	5.00 (4.31)
Fall 2011	18	4.94 (4.38)	4.81 (4.23)
Fall 2010	24	4.38 (4.43)	4.43 (4.35)
Fall 2009	23	4.43 (4.51)	4.53 (4.41)
Summer 2009	6	4.75 (3.92)	4.75 (3.92)
Fall 2008	27	4.55 (4.46)	4.50 (4.37)

Fall 2007	14	4.36 (4.32)	4.36 (4.21)
Fall 2006	17	4.36 (4.49)	4.18 (4.31)
Fall 2005	41	4.68 (4.40)	4.49 (4.22)

- Taught eight lectures on personal finance topics (e.g., the time value of money, investing, credit) as part of the AgriBusiness Finance I class (11:373:351), 52 students enrolled, Fall **2004**.

Evaluation Indicator (Maximum Score =5)	Score for Dr. O'Neill	Score for Departmental Mean
Rating of the effectiveness of the instructor	4.67	4.43
Rating of overall quality of the course	4.44	4.24

Other Undergraduate and Graduate Student Teaching and Advising (Rutgers University)

- Invited webinar presenter, Dept. of Ecology, Evolution, & Natural Resources graduate students, 2024.
- Invited speaker about personal finance for Rutgers University Honors College, Fall 2018.
- Invited speaker for Rutgers biomedical sciences Ph.D. program students, spring 2018.
- Provided leadership for a 3-hour financial literacy conference for Rutgers students, April 2018.
- Guest lecturer for University of Idaho *Foundations of Extension Education* class (online), April 2017.
- Faculty Advisor for SPIN internship program for SEBS student Parth Patel, Fall 2016.
- Invited speaker for Rutgers Professional Service Master's Degree Program, Spring 2014.
- Invited speaker for personal finance workshop for Department of Ecology, Evolution, and Natural Resources capstone course for seniors, Spring /Fall 2014, Spring/Fall 2015, Spring/Fall 2016, Spring/Fall 2017, Spring/Fall 2018, Spring/Fall 2019.
- Invited speaker for *Millionaire in the Making: What Young Adults Need to Know About Money* presentation sponsored by Cook Campus Dean of Undergraduate Education, Spring 2013.
- Faculty Advisor for SPIN internship program for SEBS student Dennis Anderson, Spring 2011.
- Faculty Advisor for SPIN internship program for SEBS student Laura Sweeney, Spring 2011.
- Faculty Advisor for SPIN internship program for SEBS student Jeff Esquillo, Spring 2010.
- Invited presenter about health-wealth relationships to the Rutgers University Health Outreach, Promotion, and Education (H.O.P.E.) Wellness Learning Community, Fall 2009.
- Rutgers University New Student Summer Orientation speaker, *Ten Things That College Students Need to Know About Money*, Summer 2009.
- Faculty Advisor for Cook College Co-Op Education student, Whitney Mobley, Spring 2009.
- Faculty Advisor for Cook College Co-Op Education student Cynthia Kuo, Spring 2009.
- Invited presenter about health-wealth relationships for *Exercise and Health* course, Department of Exercise Science and Sports Studies, Summer 2008.
- Faculty Supervisor for independent study for undergraduate student, Vikash Patel, Spring 2008.
- Faculty Advisor for Cook College Co-Op Education student, Nicholas Del Vecchio, Spring 2007.
- Faculty Advisor for Cook College Co-Op Education student Michael Orecchio, Spring 2006.
- Faculty Supervisor for independent study for undergraduate student Usman Chaudry, Spring 2006.
- Invited presenter about financial planning/student debt for *Kappa Theta Epsilon*, 2006, 2008, and 2009.
- Invited presenter about investing for the Rutgers University *Minority Investor's Network*, 2005.

Rutgers Cooperative Extension Outreach

- Created a YouTube page with archived videos of *Financial Education Boot Camp* personal finance training for teachers to access worldwide: https://www.youtube.com/playlist?list=PLbsiTonqzFa7GT8laExj1gZYkpy59ivIk, 2017.

- Created 24 financial education lesson plans for high school teachers that are housed on the Rutgers Cooperative Extension Money and Investing web site: http://njaes.rutgers.edu/money/, 2015-2019.

Risks and Benefits of Entrepreneurship (85k PDF)
Compound Interest: Your Best Friend or Worst Enemy (106k PDF)
Know the Score: Credit Score Modeling and Impacts (360k PDF)
The Impact of Inflation (128k PDF)
Monetary Transaction Tools (572k PDF)
Civic Financial Responsibility (511k PDF)
Insuring and Protecting Property Insurance (112k PDF)
Comparing Insurance How Health Insurance Works (973k PDF)
Values, Goals, and Financial Decisions (252k PDF)
Spending Plan/Budget: Your Financial Road Map (112k PDF)
Interest: The Cost of Borrowing Money (126k PDF
Investing for Your Future (2MB PDF)
Credit Counseling: Where, When, and Why (117k PDF)
The Purpose and Importance of Wills (172k PDF)
The Costs and Benefits of Renter's and Homeowner's Insurance (340k PDF)
Income Tax Exemptions and Deductions (224k PDF)
Saving and Investing Strategies and Influences (377k PDF)
Credit Report Basics: Analyzing and Disputing Information (265k PDF)
Investment Performance: Short-Term and Long-Term Returns (320k PDF)
Identity Theft: Risks and Recovery (144k PDF)
Philanthropy, Volunteerism, and Charity (215k PDF)
Self-Insurance: What Is It and When to Do It (123k PDF)
Taxable and Nontaxable Income (145k PDF)
Financial Organizations in the Community (131k PDF)

- Created a Web site with archived videos of *Hard Core Financial Education Boot Camp* personal finance training for teachers to access worldwide: http://njaes.rutgers.edu/money/bootcamp/, 2012.

- Answered approximately 50 consumer personal finance questions annually online via the eXtension personal finance Web portal, 2007-2019.

- Project co-director, with Karen Ensle, of the *Small Steps to Health and Wealth* program and co-author of the *Small Steps to Health and Wealth*™ workbook, 2004-present.

- Conducted pilot tests of the *Small Steps to Health and Wealth™ Challenge* six-week team competition, Spring 2007 and Spring 2009, and nine five- or six-week online *Small Steps to Health and Wealth™ Challenge* national challenges, 2010-2013.

- As Sussex County Family and Consumer Sciences Educator, between September 1978 and July 2004, excluding 8/93- 8/94 and 12/02-5/03 sabbaticals, taught approximately 24,585 adult students at classes and speaking engagements totaling approximately 2,035 instructional hours. An average of 45-50 classes and speaking engagements were taught per year.

- Answered approximately 1,000 calls and e-mails annually from clients and professionals with questions about personal finance, food/nutrition, & home management issues, 1978-2004.

- Project Director for *Investing for Your Future* Cooperative Extension System basic investing home study course (print and online versions) and six-week class series curriculum, 1998-2011.

- Co-chair (with P. Brennan) of statewide MONEY 2000 conferences, held semi-annually, 1997-2004. Over 1,000 persons attended the thirteen conferences that were held.

- Oversaw development of the MONEY 2000™ program to encourage participants to save and/or reduce debt by at least $2,000 by the end of the year 2000. This 1996 to 2000 program resulted in $7,055,333 of increased savings and reduced debt by 1,832 participants. Served as coordinator for the reporting of national impact data and for handling media inquiries about MONEY 2000™.

- Chair of the FCS department financial resource management implementation team (FRMIT) that set policy for Rutgers Cooperative Extension personal finance programs, 1994-2003.

- Organized and taught a 5- to-10-week financial class series for women for seven years (1990-1992, 1994-1995, 1997, and 2001). Over 280 people, including 42 volunteers, participated.

- Established a financial calculator lending library (1990-2004) for use by Extension clients.

- Developed the "Financial Planning Tip of The Week" from 1989-1993 as a file on a statewide online Rutgers Cooperative Extension bulletin board.

- Offered computer analyses to clients to analyze their diet or finances, 1988-2004. Over 180 PowerPay© debt reduction analyses were provided to clients upon request, potentially saving users over $800,000 in interest on their outstanding debt.

- Pioneered the use of newspaper case study feature articles about “real people” (i.e., individuals and households) to teach financial planning concepts in 1986.

- Between 1986 and 1989, sponsored four successful *Financial Planning Day* conferences in Sussex County featuring a keynote speaker, workshops, and exhibits.

- First New Jersey family and consumer sciences educator to develop an audio-video cassette library And an accompanying catalog for borrowers, 1986-2004.

Other Outreach:

- Part of a team of speakers for Rutgers Cooperative Extension Urban Agriculture Conference, 2018, 2019.

- Invited presenter, *Financial Wellness: How to Define It, Assess It, and Achieve It*, 1st and 2nd Annual Health and Wellness Summits, *Rutgers University Division of Student Affairs*, 2018, 2019.

- Invited presenter, *What Women in Agriculture Need to Know About Personal Finance* webinar, *Purdue University Extension*, 2017.

- Facilitated a *Financial Education Teacher Exchange* programs for New Jersey teachers in cooperation with the *New Jersey Coalition for Financial Education*, 2016, 2017.

- Hosted seminars at Rutgers University as part of the @Phroogal *Road to Financial Wellness*, 2015 and 2016 and 2018:

- Part of *Annie's Project-New Jersey* team and presenter on personal finance topics for program participants (farm women), 2011-2023.

- Seminar presenter, Teaching with Twitter, *Rutgers University School of Environmental and Biological Sciences*, 2010.

- Invited speaker, Financial Planning for the Second Half of Your Life, *Sussex County Department of Human Services*, Division of Senior Services, Older Americans Day, 2010.

- Provided national leadership for the eXtension America Saves Week social media campaign, including content creation, participant recruitment, and evaluation reporting, 2011-2016.

- Presenter at three Curriculum Showcases sponsored by the *NJ Coalition for Financial Education* to familiarize teachers and school administrators with available financial education curricula, 2009.

- Seminar presenter, The Current Financial Crisis: What's Going On? How Can I Protect Myself?,*Rutgers University School of Environmental and Biological Sciences*, 2008. With Paul Gottlieb.

- Invited speaker, Financial Fitness for the Best Rest of Your Life, *Sussex County Community College* Senior Day, 2008.

- Exhibitor, *New Jersey Dietetic Association* 76th Annual Meeting, 2008.

- Exhibitor, *Financial Planning Association of New Jersey (FPA-NJ)* conference, 2008, 2010.

- Exhibitor, *New Jersey Credit Union League* conference, 2007.

- Exhibitor, *New Jersey Foundation for Aging* conference, 2007.

- Exhibitor, *Garden State Woman Magazine Women's Health Conference*, 2006.

- Invited speaker, Financial Planning for the Second Half of Your Life, *Karen Ann Quinlan Hospice*, 2006.

- Invited panelist, *Financial Planning Association* (FPA) "Shape Up Your Financial Fitness" Seminar, 2005 and Financial Planning Week Seminar, 2004.

- Taught personal finance seminars for *Sussex County Money $mart Week*, 2005-2009.

- Co-taught three, five-hour regional training programs around New Jersey for the *NEFE High School Financial Planning Program*® with the NJ Credit Union League, 2004.

- Invited panel moderator, Financial and Estate Planning Panel, *3rd Annual Garden State Woman Magazine Financial Conference*, Florham Park, NJ, 2004.

- Taught over 150 New Jersey teachers about predatory lending and credit at four training programs sponsored by the NJ Coalition for Financial Education and two conference workshops, 2002-2003.

- Exhibitor, *Garden State Woman Magazine Financial Conference*, 2002, 2004, 2005, 2007

- Exhibitor, *Star-Ledger/TD (Commerce) Bank Road to Personal Wealth Financial Conference*, Rutgers University, 2002-2006, 2008, 2009, 2010, 2014.

- Taught classes for Sussex County Community College's Corporate and Community Education division, 2001-2009.

- Taught classes for Individual Development Account (IDA) program participants for the Northwest Community Action Program (NORWESCAP), 2001-2003.

- Taught classes for NJ Department of Labor in Trenton, Newark, and New Brunswick, 2001-2002.

- Invited speaker (financial planning workshops) at *Women of the 21st Century Conference* sponsored by Adventist Health Care and BASF Inc., 2001 and 2002.

- Invited by *The Record* (Hackensack, NJ) and *The Daily Record* (Parsippany, NJ) to answer readers' financial questions as part of a panel of experts, 1998- 2004.

Curriculum Development:

- Developed and taught (Master the Possibilities) 31 personal finance classes for older adults, 2020-2024.

- O'Neill, B. and Bhuyan, S. *Cooperatives in Your Community*, two-lesson Council for Economic Education curriculum with PowerPoint slides, lesson plans, learning activities, and assessments. [WWW Document] URL: http://www.econedlink.org/c-fare/cooperatives-community.php

- O'Neill, B. and Riportella, R. *You and Health Insurance; Making a Smart Choice for Farm Families,* 2013, 40 slides (national Extension Affordable Care Act curriculum for farm families).

O'Neill, B. Microsoft PowerPoint Presentations (1999-2019):
**Financial Wellness: Twelve Financial Tips*, 2019, 21 slides
**Helping Limited Resource Households with Their Finances*, 2019, 44 slides.
**Teaching Personal Finance Through Games*, 2019, 40 slides.
**Financial Planning for Life Events*, 2019, 72 slides.
**Flipping a Switch for Happiness and Financial Security in Later Life*, 2019, 32 slides.
*****Current Issues in Personal Finance: Income Taxes and Identity Theft*, 2018, 36 slides.
*****Financial Action Steps and Milestones for Different Ages and Stages of Life*, 2017, 36 slides.
*****50 Interactive Personal Finance Learning Activities*, 2017, 72 slides.
*****Insurance Basics for Financial Educators*, 2016, 54 slides.
**Wealth-Building with Saving, Investing, and Windfalls*, 2016, 88 slides.
**Credit Score Basics*, 2016, 37 slides.
**Insurance Basics and Life Insurance*, 2016, 52 slides.
**Banish the "B" Word: Developing a Spending Plan that Works*, 2015, 36 slides.
**Small Steps to Health and Wealth* (Eight-Hour Professional Training Program), 2015, 140 slides.
**The Affordable Care Act and Farm Families*, 2015, 30 slides.
**The Affordable Care Act and Income Taxes*, 2015, 25 slides.
**Income Tax Basics*, 2015, 40 slides.
* *Investment Basics*, 2014, 48 slides.

* *Investment Resources*, 2014, 48 slides.
* *The Culture of Personal Finance*, 2013, 32 slides.
* *Living in the Financial Edge*, 2013, 60 slides.
* *How Much Debt is Too Much?*, 2013, 24 slides.
* *How Does Your Cash Flow? Developing a Spending Plan That Works*, 2012, 36 slides.
* *Retire Ready: Financial Planning for Later Life*, 2012, 64 slides.
* *Common Consumer Frauds*, 2012, 36 slides.
* *Retirement Minus 5 to 10 Years: 10 Questions You Absolutely Need to Answer*, 2011, 30 slides.
* *Financial Planning For a "New Normal,"* 2010, 20 slides.
* *Teaching with Twitter*, 2010, 19 slides.
* *Ten Steps to Achieving Financial Independence in Later Life*, 2009, 30 slides.
* *Saving, Investing, and Surviving in Tough Times*, 2009, 40 slides.
* *How to Protect Yourself in Today's Scary Economic Environment*, 2008, 24 slides.
* *Real Money™: A "Tabletop" Financial Simulation for Young Adults*, 2008, 21 slides.
* *How to Create a Retirement Paycheck*, 2008, 27 slides.
* *State of (Personal Finance) Union Address: The Status of Financial Literacy in 2008*, 2008, 24 slides.
* *Making the Most of Your 403(b) Retirement Savings Plan*, 2008, 18 slides.
* *PowerPoint 403(b) Plan Jeopardy Game*, 2008, 51 slides.
* *Teaching Personal Finance from a Multi-Cultural Perspective*, 2007, 12 slides.
* *What Older Adults Need to Know About Money*, 2007, 24 slides.
* *25 Days to Health and Wealth*, 2006, 36 slides.
* *Starting Over: Making the Most of Your Money* (Course for NJ Bankruptcy Filers), 2005, 40 slides.
* *New Jersey NEFE High School Financial Planning Program Training Presentation*, 2005, 36 slides.
* *Financial Literacy in Later Life: Key Issues for the 2000s and Beyond*, 2005, 24 slides.
* *Using Credit Wisely*, 2005, 48 slides.
* *Financial Basics: Credit and Cash Flow*, 2005, 24 slides
* *Motivating Clients to Develop Positive Financial Behaviors*, 2005, 39 slides
* *Financial Security in a Complex World: 10 Key Issues for the 2000s and Beyond*, 2005, 24 slides
* *Low-Maintenance Financial Planning Strategies for Busy People*, 2004, 15 slides.
* *Small Steps to Health and Wealth*, 2004, 38 slides, with K. Ensle.
* *PowerPoint Jeopardy Game for Catch-Up Strategies for Late Savers*, 2004, 51 slides
* *PowerPoint Jeopardy Game for Money: What Young Adults Need to Know*, 2004, 51 slides
* *Money: What Young Adults Need to Know*, 2004, 36 slides
* *Prescription Drugs for Seniors: Financial Planning Tips*, 2004, 13 slides
* *Catch-Up Strategies for Late Savers*, 2004, 38 slides
* *PowerPoint Jeopardy Game for Catch-Up Strategies for Late Savers*, 2004, 51 slides
* *Time is Money: Five Essential Concepts*, 2004, 18 slides
* *Calculating What You Need to Save for Retirement*, 2004, 24 slides
* *Dealing with Debt (Class for Rutgers University Human Resources)*, 2004, 48 slides
* *Deciding When to Retire*, 2003, 30 slides
* *Understanding Your Tax-Deferred Employer Retirement Plan*, 2003, 40 slides.
* *Enhancing Financial Resiliency: Ten Strategies for Individuals and Families*, 2003, 24 slides
* *Saving for a Prosperous Retirement with Your 403(b) Plan*, 2003, 47 slides
* *Credit Reporting and Scoring*, 2003, 30 slides
* *Financial Planning for the Second Half of Your Life: 10 Key Issues*, 2003, 20 slides
* *PowerPoint Jeopardy Game for Investing for Your Future*, 2003, 51 slides
* *PowerPoint Jeopardy Game for the High School Financial Planning Program*, 2003, 51 slides
* *PowerPoint Jeopardy Game for the Women's Financial Education Series*, 2003, 51 slides.
* *PowerPoint Jeopardy Game* (Generic Template), 2003, 51 slides

* *Investing for Your Future PowerPoint Jeopardy Game*, 2003, 51 slides
* *How to Buy and Sell a Home*, 2003, 46 slides
* *Twenty Financial Tips for the 2000s*, 2002, 24 slides
* *College Savings Plans: Your Three Options*, 2002, 30 slides
* *Identity Theft: What It Is and How to Avoid It*, 2002, 12 slides
* *Rich Saver, Poor Saver: Two Investments for All Income Levels*, 2002, 24 slides
* *Credit Card Fees and Traps*, 2002, 24 slides
* *Mutual Fund Cousins*, 2002, 24 slides.
* *Retirement Decision-Making Issues*, 2002, 28 slides
* *Saving for Those Who Never Save*, 2002, 30 slides
* *Ten Sound Money Management Principles*, 2002, 18 slides
* *You're 50-Something- Now What?*, 2002, 36 slides
* *Financial Fitness: Twenty Ways to Get In Shape*, 2002, 30 slides
* *Financial Concerns in Uncertain Times*, 2001, 13 slides
* *Tax-Deferred Investing*, 2001, 27 slides.
* *Personal Tax Planning After the 2001 Tax Law*, 2001, 24 slides
* *Year-End Tax Planning Strategies*, 2001, 30 slides
* *I-Bonds: What Your Need to Know*, 2001, 13 slides
* *Saving for College with Section 529 Plans*, 2001, 12 slides
* *Tax Planning Strategies for Extension Educators*, 2001, 30 slides
* *Financial Basics* (Part 1 of women's class series), 2001, 30 slides
* *Are You Covered? Insurance Basics* (Part 2 of women's class series), 2001, 30 slides
* *Investing for Retirement* (Part 4 of women's class series), 2001, 30 slides
* *How Are You Doing? A Financial Check-Up*, 2001, 28 slides; updated to 60 slides in 2013
* *How to Save Money on Your Mortgage*, 2001, 30 slides
* *Developing a Personal Asset Allocation Strategy*, 2001, 30 slides
* *Minimum Required Distribution Rules: What You Need To Know*, 2001, 36 slides
* *What Women Need to Know About Money*, 2001, 34 slides
* *Coping Financially with a Family Medical Crisis*, 2001, 18 slides
* *Estimates and Tradeoffs: How to Plan for Retirement*, 2001, 36 slides
* *Understanding Your Relationship to Money*, 2000, 18 slides
* *How to Read a Company Annual Report*, 2000, 42 slides
* *Cost-Benefit Analysis: A Tool for Evaluation of Financial Education Programs*, 2000, 18 slides
* *Investing for Your Future* class series, 2000: *Session #3*, 40 slides, and *Session #2* (half), 20 slides, and *Session #5* (half), 20 slides
* *Twenty Steps to Seven Figures*, 2000, 36 slides
* *New Investment Choices For 2000 and Beyond*, 2000, 39 slides
* *Slash Your Debt and Save*, 2000, 36 slides
* *Online Shopping: What You Need to Know*, 2000, 39 slides
* *Your Employer Benefits: How to Make the Most of Them*, 2000, 39 slides
* *How to Get Published in a Professional Journal*, 18 slides, 2000.
* *How to Invest in Fixed-Income Securities*, 2000, 40 slides
* *What Everyone Needs to Know About Finances*, 1999, 13 slides
* *Investing with Small Dollar Amounts*, 1999, 15 slides
* *Last Minute Financial Catch Up for Baby Boomers*, 1999, 27 slides
* *Secrets of "The Millionaire Next Door*, 1999, 20 slides
* *Y2K: Are You Ready?*,1999, 12 slides

O'Neill, B. Over 100 original class curricula, teaching outlines, and overhead transparencies (1978-1998) including the following titles:

Using the Internet to Make Consumer Decisions; How to Select a Mutual Fund; Give Yourself Credit: Tips For Smarter Borrowing; Baby Boom Economics; How to Invest for the First Time; Money After 60; Financial Planning: How and Why; Sources of Retirement Income; Financial Planning for College; Living on a Shoestring; Turn Your Financial Dreams Into Reality; How to Read a Mutual Fund Prospectus; Investing in Annuities; Demystifying the Market; Investing On a Shoestring; How to Handle a Windfall; How Does Your Cash Flow?; Saving On a Shoestring; Retirement: Answers to Your Three Questions, How to Save $1,000 a Year at the Supermarket, Dressing Rich On A Shoestring, How to Manage a Checking Account, and *Reverse Mortgages: What You Need To Know*.

SERVICE

Editorial Boards and Reviewer Assignments for Professional Journals:

- ♦ Academic Editor, *Journal of Financial Planning*, 2016-2019.
- ♦ Book Review Editor, *Journal of Financial Counseling and Planning*, 2004-2015.
- ♦ Technical Editor/Copyeditor, *The Standard* (quarterly newsletter of the Association of Financial Counseling and Planning, AFCPE), 2002-2018.

- ♦ Editorial Board, *Journal of Financial Counseling and Planning*, 2015-2019.
- ♦ Editorial Advisory Board, *Journal of Personal Finance,* 2002-2019.
- ♦ Editorial Advisory Board, *The Forum for Family and Consumer Issues,* 2002-2019.
- ♦ Editorial Advisory Board, *Journal of Consumer Education*, 2002-2005, 2010-2015.
- ♦ Editorial Advisory Board, *Journal of Financial Planning*, 1996-2001, 2013-2019.
- ♦ Editorial Advisory Board, *Journal of Family & Consumer Sciences*, 1996-2023.
- ♦ *Journal of Extension* editorial committee, 1991-1993; peer review panel, 2011-2017.

- ♦ Ad hoc Invited Peer Reviewer, *Financial Services Review*, 2016.
- ♦ Ad hoc Invited Peer Reviewer, *Journal of Human Sciences and Extension*, 2013, 2015.
- ♦ Ad hoc Invited Peer Reviewer, *Family and Consumer Sciences Research Journal*, 2009.
- ♦ Ad hoc Invited Peer Reviewer, *Agricultural Finance Review*, 2009.
- ♦ Ad hoc Invited Peer Reviewer, *Journal of Consumer Affairs*, 2006, 2008, 2009, 2010, 2014.
- ♦ Ad hoc Invited Peer Reviewer, *Journal of Family and Economic Issues*, 2006, 2007, 2011.
- ♦ Ad hoc Peer Reviewer for the *NEAFCS Reporter (*now *Journal of National Extension Association of Family and Consumer Sciences),* 2002, 2003, 2008, 2017.
- ♦ Ad hoc Invited Peer Reviewer, *Journal of Financial Counseling and Planning*, 2001, 2006-2014.
- ♦ Ad hoc Invited Peer Reviewer for USDA publication, *Family Economics Review*, 1992.

Professional Association Service:

- ♦ *American Association of Family and Consumer Sciences (*formerly AHEA) member since 1973. Media "Bank of Experts" member since 1995; New Jersey delegate to AAFCS Senate, 1985, 1986, 1988, 1990, 1991, 1993, 1995, 1996, 2009, and 2011; AAFCS Awards/Fellowships Committee, 1994-1996; AAFCS Finance/Properties Committee, 1997-1999; awards committee juror, 2000, 2010, 2014; Financial Education Investigative Team, 2009; Personal and Family Finance Educator (CPFFE) certification development panel, 2010-2011; refereed presenter for AAFCS webinars, 2010-2013, 2015-2017, 2019; AAFCS Board Director-at-Large and Leadership Council member, 2016-2019, AAFCS Treasurer and finance committee chair, 2017-2019; AAFCS finance committee member, 2019-2020.

- *AAFCS Family Economics/Resource Management (FERM) Division/Community* pre-conference paper reviewer, 1995 and 2003; audit committee chair, 1999; investment committee co-chair, 1999-2000; FERM award reviewer, 2009, 2011, 2012-2016; FERM community chair-elect, 2012-2013, FERM representative to Taking It to the Streets projects, 2013-2016; FERM community chair, 2013-2015.

- *New Jersey Association of Family and Consumer Sciences* (formerly NJHEA) member, 1978-2019. Family economics chair, 1982- 1984; recording secretary, 1984-1986; treasurer-elect and treasurer, 1986-1988; leadership development chair, 1988-1989; awards chair, 1989-1993; nominating committee, 1989-1991 & 1999-2001; VP for membership, 1990-1991; president-elect, 1995-1996; president, 1996-1997; counselor, 1997-1998; development chair, 1998-1999; audit chair, 1999-2002.

- *Northwest Jersey Association of Family and Consumer Sciences* (formerly NWJHEA) member, 1978-2005. Executive board, 1978-80; secretary, 1981- 1983; vice president, 1983-1984; president-elect, 1984-1985; president, 1985-1986; counselor, 1986-1987; newsletter editor, 1987-1988; financial management chair, 1988-1993 and 1994-2004.

- *National Extension Association of Family and Consumer Sciences* (formerly NAEHE) member since 1978. Membership committee, 1984-1986; chair-elect, 1987; chairman, 1988; NJ delegate to annual session, 1986-1989, 2005-2007; eastern region nominating committee chair, 1990; NAEHE Secretary, 1990-1992; fiscal management task force and headquarters study committee member, 1990-1992; NAEHE nominating committee chair, 1992; annual session proposal reviewer, 2000-2001; external reviewer for promotion and tenure materials, 2002-2017; annual session committee, 2007-2008; investment committee, 2007-2010; concurrent session reviewer, 2017, 2018; life member, 2020.

- *National Extension Association of Family and Consumer Sciences- NJ Affiliate* (formerly NJAEHE)- Recruitment committee chair 1980-1981; historian and professional improvement committee chair, 1984-1986; secretary/president elect, 1986-1988; president, 1988-1990; director, 1990-1992; vice president-awards, 1994-1996; treasurer, 1998-2002, secretary/president-elect-2004-2006; president, 2006-2008.

- *Financial Planning Association* (formerly the *Institute of Certified Financial Planners*) member since 1983. Academic Advisory Group, 2009-2011; Reviewer of research abstracts for presentations at the FPA annual conference, 2014-2019.

- NJ chapter of FPA/ICFP Society, 1985-2019; board member, 1987-1991 and 1995-1996; Secretary, 1988-1990; FPA-NJ Pro Bono Committee member, 2006; PR & Communication Committee, 2017-2019.

- *Epsilon Sigma Phi* Cooperative Extension honorary fraternity member since 1983 (following five years of employment by Rutgers Cooperative Extension), life member, 2020-present.

- *Epsilon Sigma Phi, Alpha Xi chapter* (New Jersey, Rutgers Cooperative Extension) member since 1983. Membership chair, 1990-1993; New Jersey delegate to National Council, 1991; auditing committee, 1994-1996; retirement seminar speaker, 1998; investment seminar speaker, 1999; program speaker, 2007, 2013; treasurer, 2010-2015; professional development mini-grant writer, 2013.

- *Association for Financial Counseling and Planning Education (AFCPE)* member since 1986. Newsletter committee, 1990-1991; nominating committee, 1991; Symposium paper/abstract reviewer, 1992, 1994, 1996-1999, 2000-2001, 2003, 2005-2008, 2010, 2015, 2021-2024; newsletter contributor, 1994-2016; Board Member-At-Large, 1994-1996; poster session chair, 1998; awards committee reviewer, 1999; Secretary, 2000-2001; executive director evaluation committee, 2000-2001; President-Elect, 2002; President, 2003; personnel committee chair, 2003; Past President, 2004; Outstanding Journal Article Award committee, 2008, 2009, 2011, 2015, 2016; development committee, 2013-2014; AFCPE Extension Pre-Conference Committee, 2014-2018; certification exam item writer, 2014, student scholarship reviewer, 2015, 2017; invited AFCPE strategic planning meeting participant, 2016.

- *AFCPE Institute for Personal Finance (IPF) Advisory Council*, 1996-2001. Advised the IPF director on certification programs of study leading to the AFC and CHC professional designations.

- *New Jersey Coalition for Consumer Education*, board member, 1990-1993.

- *National Coalition for Consumer Education*, member, 1991-2000.

- *Eastern Family Economics/Resource Management Association* (EFERMA) member since 1993; annual conference paper/poster reviewer for 1999, 2002, 2004, 2006, 2008, 2010; and 2012 meetings; arrangements chair for 2004 EFERMA meeting in Tampa, FL.

- *National Association of Personal Financial Advisors* (NAPFA) member, 1995-2009.

- *American Council on Consumer Interests* (ACCI) member, 1996-2019; paper/poster reviewer, 1998, 2004-2006; marketing committee chair, 2004-2007; award reviewer, 2016, conference proposal reviewer, 2017, 2018.

- *New Jersey Coalition for Financial Education* member, 1998-2019; nominating committee chair, 2002, 2004, 2006, 2010; grants liaison, 2003-2019; teacher training conference co-chair, 2004; Fall conference committee, 2011, 2012-2019.

- *New York Financial Writers Association, Inc*. member, 2002.

Service to Rutgers University
Rutgers University Service:

- Invited panelist for *Promotion and Tenure Workshop* sponsored by Rutgers University and Rutgers Council of AAUP Chapters, 2009.

- Conducted *Dealing with Debt* seminar for Rutgers University employees, 2004, 2012.

- Member, *RU-FIT (Rutgers University-Financial Independence Training) Committee* to promote financial literacy among Rutgers University students, 2001-2002.

- Conducted three *MONEY 2000 seminars* for Rutgers University employees, 1997.

- Invited to serve as a media contact for *Rutgers News Service*; conduct 10-20 media interviews annually as a representative of Rutgers University, 1994-present.

School of Environmental & Biological Sciences (SEBS, formerly Cook College) Service:

- Member, SEBS Strategic Planning Working Group on Department Organization and Structure, 2019.

- ♦ Member, *Distinguished Professor Advisory Committee on Appointments and Promotions* (A&P Committee), SEBS, 2016, 2018.

- ♦ Member of Compensation Review Committee (CRC) to evaluate applications for merit pay by SEBS professors and distinguished professors, 2016-2017.

- ♦ Member, *Professor II* (title changed to Distinguished Professor effective July 2013) *Advisory Committee on Appointments and Promotions*, SEBS, 2010-2012.

- ♦ Invited presenter for USDA Program Leader Review of the NJ Agricultural Experiment Station, 2007.

- ♦ Invited participant in SEBS workshop for pre-tenure faculty, 2007.

- ♦ Member of the Cook College dean's Budget Advisory Committee for the NJAES, 2006.

- ♦ Member of departmental ad hoc review committees for Professor II (Distinguished Professor) candidates, Department of Agricultural, Food, and Resource Economics, 2004; Department of Human Ecology, 2006; Department of Biochemistry and Microbiology, 2009, Departments of Environmental Sciences and Human Ecology, 2012; Department of Ecology, Evolution, and Natural Resources, 2019.

- ♦ Member, *Clientele Input Committee*, to develop a procedure for obtaining clientele feedback about untenured faculty members, 1997-1999.

- ♦ Member, *Advisory Committee on Appointments and Promotions* (A&P Committee), Cook College (now School of Environmental and Biological Sciences), 1991-1993, 1994-1997, and 2004-2007.

Department of Agriculture, Food, and Resource Economics (DAFRE) Service:

- ♦ DAFRE Steering Committee (advisor to department chair), 2017-2019.

- ♦ DAFRE Search Committee for non-tenure track (NTT) faculty position, 2019.

- ♦ Seminar presenter, *The Affordable Care Act and Farm Families*, 2015.

- ♦ Mentor to junior faculty member Gal Hochman (2012-2014).

- ♦ *Mentor to junior faculty member*: Brian Schilling (2010-2016).

- ♦ Member, department *Faculty Compensation Program* (merit award) *elected peer evaluation Committee or PEC*, 2009, 2010, 2015 (chair).

- ♦ Ad hoc reviewer of draft reappointment and promotion documents written by DAFRE colleagues since 2004-present.

Rutgers Cooperative Extension (RCE) Service:

- ♦ Speaker for Family and Community Health Sciences and 4-H Youth Development departments, 2019.

- ♦ RCE webinar presenter (*Current Issues in Personal Finance: Income Taxes and Identity Theft*), 2018.

- Speaker for RCE Joint Department Meeting, 2017.

- Workshop presenter for RCE Administrative Professionals Day Conference, 2015.

- Member, *Warren County Agricultural Agent Search Committee*, 2014.

- Presenter for RCE *Writing for Professional Journals* inservice, with Z. Helsel, 2009.

- Presenter for "Speed-Learning" workshop for RCE annual conference, 2008, 2010.

- Chair, *RCE Revenue Enhancement Task Force (RETF)*, 2005-2007.

- RCE Representative to the Board of the *Natural Resource, Agriculture, and Engineering Service NRAES)*, 2005-2011. Elected to NRAES executive committee, 2007-2009.

- Member, *Sussex County Agricultural Program Associate Search Committee*, 2004.

- Member, *RCE Visioning Retreat Team*, appointed by Dean of Extension and Outreach to strategize future program directions, 2002.

- Member, *Sussex County 4-H Agent Search Committee*, 2002.

- Member, *Nutrition Ed. Curriculum Development Program Associate Search Committee*, 2001.

- Member, *Sussex County Horticultural Program Associate Search Committee*, 1999.

- Chair, *RCE Award for Excellence Committee*, 1997.

- RCE *Annual Conference speaker*, 1996, 2000, 2007, 2008.

- Interim chair, "Enhancing Financial Competency" *state strategic plan issue team*, 1994-1995.

- *County Extension Department Head (CEDH)*, RCE of Sussex County, September 1994-July 2004.

- Member, three RCE *working groups* on *farm financial management*, *family resource management* and *marketing agricultural commodities*, 1990-1991.

- Conducted three 5-hour *inservice education programs* on "Writing Skills For Professional Journals" with Dr. Zane Helsel in 1990, 1991, and 1996.

- Rutgers Cooperative Extension mentor for the refereed *Journal of Extension* since 1990.

- *Annual Conference Committee* (1980, 1988, 1991, 2007-2008), *Communication Inservice Committee* (1983), and *Grantsmanship Inservice Committee* (1997-1998)

Department of Extension Specialists (DES) Service:
- Promotion packet *Reading Committee*, 2000, 2001.

Department of 4-H Youth Development Service:

- Ad hoc full professor personnel committee member to evaluate a candidate for promotion, 2015.
- Provided "Tips for Getting Tenure" presentation, 4-H Youth Development Department, 2007, 2011.
- Mentor to Gloucester County 4-H Agent Linda Strieter, 2004-2010.

Department of Agricultural and Resource Management Agents (ARMA) Service:

- External reviewer for *Writing SMART Goals for Your Farm* fact sheet, 2016.
- Speaker for Rutgers VETS program (job training for military veterans), Newark, NJ, 2015.
- Member of Search Committee for Warren County Agricultural Agent, 2014.
- Member of *Annie's Project- New Jersey* and *Preparing for Later Life Farming* teams, 2011-2019.
- External reviewer for agri-tourism fact sheets written by ARMA faculty, 2010.
- Reading Committee for Steve Komar reappointment packet, 2009.
- Mentor to Sussex County Agricultural Agent Steve Komar, 2007-2013.

Department of Family & Consumer Sciences (FCS)/Home Economics Service (1978-2004):
FCS Committee Leadership and Assignments:

- Chair, FCS Department *Web Site Committee*, 2000-2004; member, 1999.
- Chair, FCS Department *Promotion & Tenure Standards Committee*, 1999-2000.
- Member, *Mercer County Family & Consumer Sciences Educator Search Committee*, 1996.
- Chair, *Financial Resource Management Implementation Team* (MONEY 2000), 1994-2003.
- Department *Secretary* (1987-1988).
- Chair, *Hunterdon County Extension Home Economist Search Committee*, 1986-1988.
- Chair, *Challenge of Change '85 statewide conference* (1985), attended by 115 persons.
- Member, FCS department *Personnel Committee* since 1984 (secretary, 1987-1988; packet reading committee, 1986, 1989, 1994, 1997, 2000).
- *Full Professor Personnel Committee*, (1991-2004; packet reader, 1992, 1994, 2004).
- Member, *Program Emphasis Committee* (1979-80), and *five inservice steering committees*: time Management (1980), statewide program "Coping with the Cost of Eating" (1982), home repairs (1985), Women's Financial Information Program (1990), and MONEY 2000 (1994-1995).

FCS Programmatic Service:

- Provided leadership to the development of *statewide advisory committee* for FCS department personal finance programs, 2001-2004.
- Invited speaker for fall meeting of EFNEP program *Rutgers Community Assistants*, 2001.
- Coordinated and/or conducted *seven personal finance inservice training programs* for FCS faculty, with Pat Brennan, 1997-2002.
- New Jersey Co-sponsor Representative, with Rita Wood, of the AARP *Women's Financial Information Program (WFIP)*, 1990-1995.
- Member, *"Shaping Our Future" state conference committee*, 1989-1990.

FCS Editorial Service:

- Author of over 220 personal finance newspaper articles distributed to FCS department members in *quarterly press kits* as part of the MONEY 2000 and Beyond program, 1996-2004.
- Editor of *MONEY 2000 News*, published quarterly for MONEY 2000 participants, 1996-2000 (20 issues). Author of over 75 *Money 2000 News* articles (see www.rce.rutgers.edu/money2000).
- Member, *VISIONS newsletter editorial committee,* 1995-1997.
- Frequent contributor of articles to the statewide FCS department newsletter, *VISIONS*, 1994-2004.
- Editor of *New Jersey HSFPP*, published semi-annually for High School Financial Planning Program cooperators, 1992-93, 1994-2004. Author of over 100 *New Jersey HSFPP* articles.
- Editor of the *Money Matters* newsletter, published semi-annually for graduates of the WFIP class series and MONEY 2000 program participants, 1991-1993, 1994-2004. Author of over 200 *Money Matters* articles (see www.rce.rutgers.edu/money2000).

Other FCS Department Service:

- *Mentor to junior faculty member:* P. Christopher Beaugard (2000-2003).
- *Mentor to junior faculty member:* Kathleen Klotzbach-Shimomura (Morgan), (1996-2002)**.**
- *Mentor to junior faculty member:* Maria Young (1989-1993).
- Member, department *Faculty Academic Service Increment* (merit award) *elected peer evaluation Committee or PEC* (1988, 1989, 1993, 1998, 1999, 2000, 2001, 2002).

Department of Family and Community Health Sciences (FCHS) Service (2004-Present):

- Ad hoc Personnel Committee member to review a candidate for reappointment, 2010.
- Write monthly *Small Steps to Health and Wealth*™ (SSHW) financial messages, 2007-2023.

- *Mentor to junior faculty member:* Joanne Kinsey, 2007-2013.

- Provided leadership to the statewide launch of the *Small Steps to Health and Wealth™* program and the *Small Steps to Health and Wealth™ Challenge*, 2007. With K. Ensle and K. Morgan.

- Exhibitor, *Small Steps to Health and Wealth™* program display, FCHS Department *Child Health Summit*, 2006, 2010.

- Provided a full-day inservice training session on the *Small Steps to Health and Wealth* program, 2005, with K. Ensle and P. Brennan.; 30-minute update, 2006.

- Contributor of personal finance and health finance-related articles to the FCHS department newsletter, *VISIONS*, 2005-2024. Articles are archived at http://njaes.rutgers.edu/pubs/visions.

  - O'Neill, B. Are You Resilient? *VISIONS*, 2005, 17(3), 5-6.
  - O'Neill, B. Small Steps to Health and Wealth™, *VISIONS*, 2006, 18(2), 6.
  - O'Neill, B. 25 Steps to Health and Wealth: The SSHW™ Workbook, *VISIONS*, 2007, 19(1), 2.
  - O'Neill, B. 25 Behavior Change Strategies for Health and Wealth, *VISIONS*, 2008, 20(1), 2, 7.
  - O'Neill, B. Health and Wealth Tips for Extreme Commuters, *VISIONS*, 2008, 20(2), 5.
  - O'Neill, B. Take the Time!, *VISIONS*, 2008, 20(3), 6-7.
  - O'Neill, B. It Only Takes a Few Small Changes: Living Small Steps to Health and Wealth™, *VISIONS*, 2009, 21(1), 6.
  - O'Neill, B. Health is Wealth, *VISIONS*, 2009, 21(2), 5.
  - O'Neill, B. Cutting Health Care Costs, *VISIONS*, 2009, 21(3), 7.
  - O'Neill, B. Challenge Yourself to Health and Wealth, *VISIONS*, 2009, 21(4), 7.
  - O'Neill, B. Life Expectancy: Health and Wealth Connections, *VISIONS*, 2010, 22(1), 6.
  - O'Neill, B. Step Down and Kick It Up a Notch, *VISIONS*, 2010, 22(2), 3.
  - O'Neill, B. When Things Seem Out of Control, Control What You Can, *VISIONS*, 2010, 22(3), 5,8.
  - O'Neill, B. Challenge Yourself to Better Health and Increased Wealth, *VISIONS*, 2010, 22(4), 7.
  - O'Neill, B. Health and Wealth Relationships: Insights from Research, *VISIONS*, 2011, 23(1), 6.
  - O'Neill, B. Keep Good Records for Health and Finances, *VISIONS*, 2011, 23(2), 6.
  - O'Neill, B. Financial Planning: How Do You Measure Up for 2012?, *VISIONS*, 2012, 24(1), 5.
  - O'Neill, B. Health and Wealth Connections: Evidence from Research Studies and Current News, *VISIONS*, 2012, 24(4), 6.
  - O'Neill, B. Vacationing on a Shoestring, *VISIONS*, 2013, 25(1), 7.
  - O'Neill, B. Getting Wealthy One Small Step at a Time, *VISIONS*, 2013, 25(2), 6.
  - O'Neill, B. 25 Steps to Health and Wealth, *VISIONS*, 2013, 25(3), 4.
  - O'Neill, B. Ten Financial Planning Action Steps, *VISIONS*, 2013, 25(4), 2, 8.
  - O'Neill, B. Health & Wealth Relationships: Evidence from Research, *VISIONS*, 2014, 26(1), 6.
  - O'Neill, B. Positive Attitude and Desire: Keys to Financial Success, *VISIONS*, 2014, 26(2), 6.
  - O'Neill, B. Saving Money with Coupons, *VISIONS*, 2014, 26(2), 7.
  - O'Neill, B. Follow the Rule of Three, *VISIONS*, 2014, 26(3), 5.
  - O'Neill, B. Healthy Habits Associated With Financial Success, *VISIONS*, 2014, 26(4), 6.
  - O'Neill, B. Strategies to Take Positive Action, *VISIONS*, 2015, 27(1), 4, 5.
  - O'Neill, B. Do You Know Your Digital Assets?, *VISIONS*, 2015, 27(2), 7.
  - O'Neill, B. Planning: A Key to Health and Wealth?, *VISIONS*, 2015, 27(3), 5.

- O'Neill, B. "Stretching" Strategies for Health and Wealth, *VISIONS*, 2016, 28(1), 4.
- O'Neill, B. Retirement Planning Across the Generations, *VISIONS*, 2016, 28(2), 6-7.
- O'Neill, B. Challenge Yourself to save Money, *VISIONS*, 2016, 28(3), 6-7.
- O'Neill, B. Small Steps to "Find" Money to Save, *VISIONS*, 2016, 28(4), 7.
- O'Neill, B. Challenge Yourself to Save Money, *VISIONS*, 2017, 29(1), 6, 8.
- O'Neill, B. Challenge Yourself to Save $100 in 30 Days, *VISIONS*, 2017, 29(2), 6.
- O'Neill, B. Small Steps to Improve Health and Wealth, *VISION*S, 2017,29(3), 6.
- O'Neill, B. 25 Ways to Be Vigilant After the Equifax Data Breach, *VISIONS*, 2017, 29(4), 6-7.
- O'Neill, B. Small Steps to Boost Your Salary, *VISIONS*, 2018, 30(1), 6.
- O'Neill, B. The Benefits of Budgeting, *VISIONS*, 2018, 30(2), 4-5.
- O'Neill, B. Set Boundaries to Achieve Financial Goals, *VISIONS*, 2018, 30(2), 7.
- O'Neill, B. How to Focus on the Future, *VISIONS*, 2018, 30(3), 3.
- O'Neill, B. Ten Tools and Techniques to Help Clients Improve Their Health and Personal Finances, *VISIONS*, 30(4), 6.
- O'Neill, B. How to Build a Base of Savings, *VISIONS*, 2019, 31(1), 7.
- O'Neill, B. Small Steps to Buy "Big Ticket" Items, *VISIONS*, 3019, 31(2), 7.
- O'Neill, B. Tidying Up Your Financial Life, *VISIONS*, 2019, 31(3), 5.
- O'Neill, B. How to Make Your Health and Finances "Age Proof," *VISIONS*, 2019, 31(4), 6.
- O'Neill, B. Setting Personal Finance Boundaries, *VISIONS*, 2020, 32(2), 3.
- O'Neill, B. When Life seems Out of Control, Control What You Can, *VISIONS*, 2020, 32(2), 3.
- O'Neill, B. COVID-19 Action Steps, *VISIONS*, 2021, 33(1), 5.
- O'Neill, B. Budgeting: A Key Step to Financial Success, *VISIONS*, 2021, 33(2), 5.
- O'Neill, B. Do You Need Help? How to Find a Financial Advisor, *VISIONS*, 2021, 33(3), 6.
- O'Neill, B. Seven Steps to Later Life Financial Security, *VISIONS*, 2021, 33(3), 5.
- O'Neill, B. Small Steps to Setting Financial Goals, *VISIONS*, 2021, 33(4), 5.
- O'Neill, B. Seven Tax-Advantaged Charitable Gifting Strategies, *VISIONS*, 2021, 33(4), 4.
- O'Neill, B. New Year, New Goals, *VISIONS*, 2022, 34(1), 5.
- O'Neill, B. Small Steps to Raise Money-Smart Children, *VISIONS*, 2022, 34(2), 7.
- O'Neill, B. Small Steps for Beginning Investors, *VISIONS*, 34(2), 3.
- O'Neill, B. Twelve Financial Check-Up Tools, *VISIONS*, 34(3), 6.
- O'Neill, B. Financial Plans Begin With Values, Goals, & Financial Statements, *VISIONS*, 34(3), 5.
- O'Neill, B. How to Earn More Interest on Your Savings, *VISIONS*, 34(4), 7.
- O'Neill, B. Inflation-Fighting Tips From a Cooperative Extension Webinar, *VISIONS*, 34(4), 6.
- O'Neill, B. Don't Set Resolutions-Create Sustainable Financial Atomic Habits, *VISIONS*, 35(1), 6.
- O'Neill, B. How are You Doing? Financial Check-Up Metrics, *VISIONS*, 35(2), 6.
- O'Neill, B. Energy-Saving Tips to Save Money, *VISIONS*, 35(2), 2.
- O'Neill, B. Women and Money: financial Challenges and Action Steps, *VISIONS*, 35(3), 6.
- O'Neill, B. Small Steps to Prepare for Retirement: Chop, Chop, Chop, *VISIONS*, 35(4), 2.
- O'Neill, B. Ten SSHW Strategies to Improve Financial Wellness, *VISIONS*, 35(4), 3.
- O'Neill, B. Learn From Your Tax Return, *VISIONS*, 36(1), 6.
- O'Neill, B. Small Steps to Boost Positivity and Productivity, *VISIONS*, 36(2), 6.
- O'Neill, B. Ten Saving and Investment Decision-Making Factors, *VISIONS*, 36(3), 5.
- O'Neill, B. Small Steps to Save Money on Water Bills, *VISIONS*, 36(3), 6.
- O'Neill, B. Net Worth: A Year-End Financial Check-Up, *VISIONS*, 36(4), 6.

- Provided information and resources to Rutgers Cooperative Extension FCHS agents and staff regarding health finance topics (as state financial management specialist), 2004-2019.

Service to Educational Institutions Other Than Rutgers University:

- Invited external reviewer for University of Tennessee publication *Small Savings Add Up*, 2024.
- Invited webinar inservice education presenter on “Flipping a Switch” (retirement transitions), Mississippi State University Cooperative Extension, 2022.
- Invited webinar presenter about financial wellness for Texas A&M AgriLife Extension Well Church Initiative, 2022.
- Interview respondent for CFPB study of military families, *Consumer Financial Protection Bureau*, 2021.
- Invited webinar inservice education presenter on “Helping Limited Resource Audiences with Their Finances,” *Purdue Cooperative Extension*, 2019.
- Invited conference speaker via webinar for *Cornell Cooperative Extension of Steuben County (NY)* Southern Tier Financial Conference for Women, 2019.
- Invited external reviewer for the *University of Arizona* Take Charge America Institute for Consumer Financial Education, 2018.
- Invited panel speaker representing the *Journal of Financial Planning* for online Financial Planning Journal Editor Roundtable, *Kansas State University*, 2018.
- Webinar co-presenter for a series of three personal finance inservice training programs, *University of Florida/IFAS Extension*, 2018.
- Invited presenter for a webinar roundtable panel discussion by editors of six personal finance journals for graduate students at *Kansas State University*, 2018.
- Guest lecture presentation for *Personal Finance* course at the *University of Florida*, 2017, 2018, 2019.
- Invited speaker for four presentations to students, faculty, staff, and the general public at *Meredith College* as part of an endowed speaker series, 2017.
- Seminar presenter for *University of Florida* Department of Family, Youth, and Community Sciences: *Improving Health and Increasing Wealth: Research Insights and Program Outreach*, 2017.
- Reviewer for *University of Missouri Extension* curriculum *How to Get an “A” in Retirement*, 2016.
- Reviewer for two *Ohio State University Extension* lesson plans: *Colors of Money* and *Pay Out the Beans*, 2016.
- Reviewer for University of Kentucky publication *Downsizing: The Ins and Outs of Downsizing Your Home*, 2016.

- Reviewer for *Iowa State University* curriculum module on *Financial Wellness*, 2015.

- Undergraduate teaching mentor for mini-sabbatical for *Penn State* colleague Dr. Cathy Bowen, 2015.

- Developed a national *Small Steps to Health and Wealth*™ (SSHW) training program during preparation for service as an invited presenter for an eight-hour SSHW inservice training for *University of Missouri* Extension faculty, 2015. URL: http://www.slideshare.net/BarbaraONeill/small-steps-to-health-and-wealth-training-for-university-of-missouri-8-hours0415.

- Reviewer for *University of Maryland* Extension fact sheets *Health Insurance Subsidies* and *Helping You Make a "Good Guess" for Out-of-Pocket Health Costs*, 2015.

- Reviewer for a grant project proposal developed by Joyce Serido, *University of Minnesota*, 2015.

- Reviewer for *University of Illinois All My Money* curriculum, Lesson 5, *Money Services,* 2015.

- Reviewer for *Kansas State University* health insurance fact sheet series, 2014.

- Reviewer for *Iowa State University* publication *Required Minimum Distributions*, 2014.

- Reviewer for *Ohio State University Extension* publication *Smart Start with Money: Teaching Preschoolers About Money*, 2013.

- Reviewer for *University of Kentucky* for series of 8 fact sheets by Dr. Jennifer Hunter, 2011.

- Provided a shadowing/mentorship experience to *New Mexico Cooperative Extension* financial resource management specialist, 2010.

- Reviewer for *University of Idaho* "Retirement Ready? Curriculum, 2009.

- Reviewer for *Utah State University* publication, "The Financial Check-Up," by Alena Johnson, 2008.

- Reviewer for *Florida Cooperative Extension* Small Steps to Health and Wealth™ fact sheets, 2008.

- Reviewer for "Eight Easy Exercises for Financial Fitness" fact sheets, *Ohio State University Extension,* 2008.

- Keynote speaker and workshop presenter (invited), *North Dakota State University Extension Service Spring Conference*, Bismarck, ND, 2008.

- Capnote speaker and workshop presenter (invited), *University of Wisconsin Pathways to Financial Success* conference, Stevens Point, WI, 2007.

- Reviewer for *Montana State University* "Health Savings Accounts" publication, 2007.

- Reviewer of a bank of financial planning assessment test questions, *University of Georgia and National Endowment for Financial Education*, 2007.

- Reviewer for *Kansas State University Extension* credit publications, 2006.

- Reviewer for *Purdue University* “Where Does Your Money Go?” publication, 2006.

- Reviewer for *Montana State University* “Financial Aspects of Premarital Agreements” publication, 2006.

- Judge for *University of Arizona* “Duel in the Desert” collegiate financial case study competition, 2006.

- Invited speaker for Kate Clark Archer Lecture, “10 Key Financial Planning Trends for the 2000s and Beyond,” for Cooperative Extension and campus faculty, *Kansas State University*, Manhattan, KS, 2005.

- Reviewer for graduate student doctoral research proposal, *Texas Tech University*, 2003.

- Invited consultant, *University of Arizona/Take Charge America Institute for Consumer Financial Education and Research*, 2003.

- Reviewer for *Montana State University Extension Service* fact sheet, “Shopping for Individual Retirement Accounts (IRAs)”, 2002.

- Conducted *Investing for Your Future* inservice for *Virginia Cooperative Extension* (virtual), 2002.

- Conducted workshop, *Saving for Those Who Never Save*, for regional “train the trainer” conference sponsored by *Cornell Cooperative Extension*, 2002.

- External grant proposal reviewer for the *University of Rhode Island*, 2001.

- Reviewer for *Virginia Tech* Personal Finance Employee Education conference papers, 1998-1999.

- Inservice training presenter for *Cornell Cooperative Extension*, 1997, 2000, and 2001; *Virginia Cooperative Extension*, 1998 and 2006; *Alabama Cooperative Extension*, 1998; *University of Wisconsin Cooperative Extension*, 2005 and 2007; *Kansas Cooperative Extension*, 2005; *Minnesota Cooperative Extension* (via Breeze), 2005, *Arizona Cooperative Extension*, 2005 and 2006 (invited speaker), and *University of Missouri* Extension, 2015.

- Reviewer for tenure and promotion materials for over two dozen candidates for promotion and tenure from *Mississippi, Vermont, Louisiana, Kansas, Iowa, Ohio, South Carolina, West Virginia, Maryland, Utah, Delaware, Alabama, Florida, New Mexico, Pennsylvania, Virginia, Idaho, Missouri, Wisconsin, North Carolina, and Georgia*, 1994-2018.

Other Professional Service:

- Member of the writing team for unified national financial education standards for the *Jump$tart Coalition for Personal Financial Literacy*, 2020-2021.

- Reviewer for *International Federation of Home Economics* (IFHE) conference travel grants, 2019, 2021.

- Presented a professional development session for teachers at a conference sponsored by the *Florida Council for Economic Education*, Tampa, FL, 2019.

- Interviewed by the *Consumer Financial Protection Bureau* about CFPB resources for K-12 financial education, 2019.

- Invited reviewer for special issue of the *Journal of Extension* on innovation, 2018.

- Reviewer for draft student loan calculators by *Advantage Publications*, 2018.

- Invited member of *Consumer Federation of America* 2019 *America Saves Week* planning committee, 2018-2019.

- Participated in a virtual focus group sponsored by *Pearson* to evaluate a personal finance textbook, 2018.

- Reviewer for workshop proposals for 2018 *National Health Outreach Conference,* 2017.

- Participated in a focus group sponsored by *Wiley* to evaluate a college personal finance textbook, 2017.

- Interviewed by the *American Financial Services Association Educational Foundation* about resources for financial educators, 2017.

- Wrote three FCSfit articles about personal finance topics for the *American Association for Family and Consumer Sciences,* 2017.

- Assisted two New Jersey high school students, Neha Narayan and Stanley Jian, with a research and advocacy project about financial literacy education in New Jersey, 2017.

- Assisted *New Jersey Coalition for Financial Education* Executive Director Michael Drulis with a college course paper about grants management, 2017.

- Interviewed by a *University of Georgia Extension* agent about financial education resources, 2017.

- Invited conference participant and co-author of a white paper on evaluation of financial education programs, *National Endowment for Financial Education,* 2016.

- Invited panelist (one of 56) for national *Cooperative Extension Horizon Report*, 2016.

- Interviewed by *Young Invincible (YI) Advisors* about student loans and the economic mobility of young adults, 2016.

- Interviewed by *Consumer Financial Protection Bureau* (CFPB) contractor firm GMMB about financial education programming, 2015.

- Member of National Health Outreach Conference, *Health and Health Insurance Literacy Pre-Conference Planning Committee,* 2014-2015.

- Reviewer for *Money Smart 101* book by author Leslie Girone, 2014

- Reviewed draft National Standards in K-12 Personal Finance Education for the *Jump$tart Coalition for Personal Financial Literacy*, 2014.

- Subject matter expert for face validity evaluation of personal finance questions for *North Carolina State University* graduate student Donna Hocul, 2014.

- Reviewer for Chapter 3 of *Consumer Economic Well-Being* (book) by Dr. Jing Xiao, 2014.

- Reviewer for Chapter 11 of *Consumer Acculturation: Financial Issues of Immigrant and Refugee Consumers in the U.S. and Canada* by Dr. Phyllis Johnson, 2014.

- Interviewed by Brian Barry, *Rutgers University Bloustein School* graduate student, for an independent study of New Jersey credit unions and their role in community development, 2014.

- Member of *NC2172* multi-state research committee, 2013-2019.

- AFCPE Extension Pre-Conference planning committee, 2013, 2014, 2015.

- Co-chair (with Roberta Riportella) of multi-state Extension task force charged with developing Affordable Care Act educational materials for farm families, 2013-2015.

- Mentor to New Jersey graduate student, Fern Hendelman, who is conducting research with data collected for the Cooperative Extension *Small Steps to Health and Wealth*™ program, 2012-2013.

- Interviewed by the Inspector General of the U.*S. Securities and Exchange Commission* (SEC) about SEC financial education programs, 2011.

- Interviewed by Rachel Bash, a researcher from the *Urban Institute* in Washington DC, about delivery and evaluation of financial education programs for college students, 2010.

- Invited to write a section of a *National Endowment for Financial Education* white paper about evaluating the impact of financial literacy education for presentation at a national colloquium, 2010.

- Assisted a *Penn State* doctoral student, Jodi Jarecke, with information and resource materials about financial education for women, 2009.

- Invited workshop presenter for the *Military Saves* Resource Fair at *Fort Dix, NJ*, 2009.

- Invited Member of the *Financial Planning Association* Academic Advisory Group, 2009-2011.

- Invited Member of National Advisory Board for *Your Life, Your Money*, a *PBS* television show about financial planning for young adults, 2008-2009.

- Invited participant in *Citi Foundation-New America Foundation* conference, “The Effectiveness of Youth Financial Education,” Washington, DC, 2008.

- Organized and wrote initial research briefs for *eXtension Financial Security for All (FSA) Community of Practice (CoP)* research summary feature for online users, 2008.

- Invited participant, *New America Foundation* and *Citi Foundation* conference, "The Effectiveness of Youth Financial Education," Washington, DC, 2008.

- Participated in *Federal Reserve Board* focus group (conference call) about credit card solicitation disclosure requirements, 2008.

- Organized *eXtension Financial Security for All (FSA) Community of Practice (CoP)* online chat about mutual funds and served as a content expert for the chat, 2008.

- Interviewed about financial literacy interventions and impact evaluation by *Social and Enterprise Development Innovations (SEDI)*, Ontario, Canada, 2008.

- Wrote research briefs for eXtension summarizing key findings and implications of studies published in personal finance journals, 2008-2010.

- Charter Board Member, *Personal Finance Employee Education Foundation*, 2006-2009; Secretary, 2007-2009.

- Reviewer for *National Endowment for Financial Education (NEFE)* Financial Education Toolkit, 2007.

- Member of Cooperative Extension *America Saves Week* planning committee, 2007-2019.

- Invited participant, *Cooperative Extension America Saves Week Planning Team*, 2006-2007.

- Reviewer for *Advantage Publications'* (Boston, MA). Credit Card Smarts calculator, 2006.

- Ask an Expert (AaE) chair and leadership team member for the *eXtension Financial Security for All* (FSA) *Community of Practice* (CoP), 2005-2018. Oversaw Frequently-Asked Questions (FAQs), 2007-2013; FSA CoP Chair-Elect, 2015; FSA CoP Chair, 2016.

- Reviewer for *Federal Reserve Board* publications on electronic bank transfers, Check 21, and interest-only mortgages, 2005-2006.

- Member of *NCCC0052* multi-state research coordinating committee, 2005-2019.

- Member of CSREES-USDA committee to develop a Cooperative Extension response for funding for investor education from global settlement funds, 2004-2005, 2007.

- Workshop presenter (Deciding When to Retire and Creating an Interactive PowerPoint Game), *2004 Unified Family and Consumer Sciences Conference*, Albany, NY, 2004.

- Appointed chair of the Assessment Committee of the *New Jersey Financial Literacy Awareness Network (NJ-FLAN)* by the Director of the NJ Department of Banking and Insurance. Oversaw the development of a bank of 600 financial literacy assessment questions for five age groups, 2004.

- Invited exhibitor, Financial Literacy Education Conference (FLEC), *New York Law School*, 2003.

- Invited exhibitor, *J.P. Morgan Chase Foundation Financial Literacy Grants Program Exhibition*, 2003.

- Cooperative Extension System representative to board of directors of *Jump$tart Coalition for Personal Financial Literacy*, 2003-2008 and 2017-2019. (Jump$tart Awards Committee, 2004-2006 and 2017-2018; Awards chair, 2010; Education Committee, 2005-2008; Impact Evaluation Committee, 2006-2008; financial education standards revision team 2000-2001, Partnership Committee, 2018-2019; authored Jump$tart *Financial Fridays* profile about Cooperative Extension, 2018.

- Chair of ad hoc committee to develop materials for Extension educators to transition from the *MONEY 2000 ™* program to *America Saves*, 2001-2002.

- Invited participant, New Jersey social studies curriculum standards benchmarking retreat, *New Jersey Department of Education*, 2001.

- Invited committee member, *Jump$tart Coalition for Personal Financial Literacy*.

- Member of the *Investing for Your Future* "Ask the Experts" panel to respond to e-mailed questions from online course users, 2000-2004.

- Invited speaker, *Ohio Association of Family and Consumer Sciences*, 1999.

Other Professional Leadership Roles:

- *New Jersey Nutrition Council*, PR co-chairman (1981-1983); chairman (1984-1987).

- *Soroptimist International of Sussex County* (community service organization for women). Member from1980 to 2008. (Executive board, 1980-1982; treasurer, 1982-1984; president, 1984-1987; District I secretary, 1988-1990; chair of Women's Opportunity Awards, 1992-2008).

- *Sussex County Council of Service Agencies*, secretary, 1980-1982; vice chairman, 1982-1984 and 1984-1986; chairman, 1987; counselor, 1988; awards committee, 1990-2004 (chair: 1995-2003), board member-at-large, 2001; Distinguished Service Award Committee, 1990-present).

Public Service:

Service to Federal, State, and Local Government:

- Selected by the NJ Department of Education as the designated provider of financial education upon receipt of funds from credit unions according to PL 2011 C. 108, 2014-2019. http://sebsnjaesnews.rutgers.edu/2014/05/rutgers-designated-new-jersey-financial-education-provider/

- Invited by NJ Commissioner of Education to serve on *Financial Literacy Summit Conference Planning Committee*, 2010.

- *Sussex County Money $mart Week Committee* (planning committee for financial literacy programs for annual Money $mart Week), sponsored by Sussex County government, 2004-2011.

- *Sussex County Human Services Conference* planning committee, 2003.

- Invited to join U.S. Senator Jon Corzine's (D-NJ) *Financial Literacy Summit Task Force*, 2002.

- Appointed by the NJ Department of Community Affairs as *co-chair* of the *Financial Education subcommittee* of the *NJ Individual Development Account Advisory Committee*, 2001.

- Invited curriculum reviewer, *Internal Revenue Service VITA Tax Education Committee*, 1997.

- External reviewer for Carl Perkins Act Consumer and Homemaking Education grants, *New Jersey Department of Education*, 1993.

- Sussex 2000 fiscal advisory committee, appointed by *Sussex County Board of Chosen Freeholders*, 1992.

- *Sussex County Human Services Advisory Council Planning Committee*, 1992-2001.

- *New Jersey Consumer Education Consortium*, member, 1991-93 (appointed by state Attorney General and Consumer Affairs Director).

Service to Non-Profit Agencies:

- Member of *New Jersey Medicare Consortium*, 2006-2009.

- Member of Advisory Committee, *SMP of New Jersey* (Senior Medicare Patrol, formerly NJ HAVE), Jewish Family and Vocational Services (Medicare Fraud education program), 2005-2019.

- *Sussex County Board of Agriculture* Finance Committee, ex-officio member, 2001, 2003.

- *Karen Ann Quinlan Center of Hope* (hospice) development committee. Responsible for conducting periodic financial seminars to encourage charitable gifting, 2003, 2006.

- Sussex County *Working Writers, Sussex County Arts & Heritage Council*, member, 1999-2001.

- *Sussex County One-E-Z-Link* (electronic human services delivery network) executive board and training committee chair, 1999; technology committee chair, 2001; training chair, 2002-03.

- *Project Self Sufficiency of Sussex County* (NJ) "Project 100" (fundraiser) steering committee, 1996; Breast Health Awareness Panel member, 2000-2004; Leadership Council, 2014-2019.

- *Sussex County Farm and Horse Show* board of directors (Jersey Fresh exhibit chair), 1989-1999.

- *Child Care Coordinating Council of Sussex County*, treasurer, 1980-83.

Service on Consumer Advisory Panels:

- *Newton Memorial Hospital Community Benefits Program Advisory Council*, 1997-2004.

- *Sussex County Community College Business Advisory Council*, member, 1987-1990.

- *United Telephone Advisory Council*, member, 1986-1993.

- *Ronetco Supermarkets Inc.* (Shop-Rite stores) *Consumer Advisory Panel*, member, 1985-86.

Other Public Service:

- Provided financial education programs on budgeting, debt, and wealth-building for employees of Laddey, Clark, & Ryan, LLP, a Sussex County, NJ law firm, 2015, 2016, 2017.

- Volunteer for Morning Glory Thrift and Gift Shop, a fund-raiser for *Domestic Abuse and Sexual Assault Intervention Services (DASI)*, Andover, NJ, 2012-2019.

- Focus group participant for *Garden State Woman* magazine, 2007.

- Member, Heritage and Agriculture Association, Lusscroft Farm (Wantage, NJ) support and fund-raising group, 2006-2016.

- Judge, New Jersey Blueberry Contest, *The NJ State Fair*, Augusta, NJ, 2004, 2006-2017, 2019.

- Judge, Cheesecake Contest, *The NJ State Fair*, Augusta, NJ, 2006- 2016, 2018-2019.

- Judge, *National Endowment for Financial Education (NEFE)* Financial Literacy for Youth Contest, Denver, 1997 (invited judge).

- *Sussex County Heritage Quilt*, committee co-chair, 1990-91.

- Judge for 4-H public presentations and 4-H club displays at the Sussex County Farm & Horse Show over 40 times between 1980 and 2017.

Major Professional Career Accomplishments:

- **MONEY 2000™-** Chair of the committee (1994-2000) that developed the MONEY 2000™ program to encourage NJ residents to save and reduce debt. Between 1/96 and 12/00, almost 2,000 New Jersey participants reported over $7 million of increased savings and reduced debt.

  Also served as informal national MONEY 2000™ coordinator from 1998-2000 and tracked $19.5 million of economic impact nationwide. MONEY 2000™ became the inspiration for the Consumer Federation of America program *America Saves*.

- **Authorship of Books-** Authored of three books: a 240-page trade book, *Saving on a Shoestring* (Dearborn Financial Publishing, 1995: MJF Books, 2003), a second trade book, *Investing on a Shoestring*, also 240 pages, in 1999, and a third trade book, *Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life* (281 pages) in 2020.

  Also co-authored three books published by PALS Publishing (formerly NRAES): *Investing for Your Future* (2002), *Money Talk: A Financial Guide for Women* (2004, 2009, 2014, 2018), and *Small Steps to Health and Wealth* (2006, 2013).

- **Investing for Your Future (IFYF)-**Project Director for Cooperative Extension *Investing For Your Future* investing home study course since 2000. Formerly available as a printed book, IFYF now resides online via eXtension and won a national award from the U.S Secretary of Agriculture in 2002. Monthly IFYF investment messages were published from 2004-2019.

- **Articles Published in Professional Journals-**194 articles (139 refereed and 55 non-refereed) were authored or co-authored in professional publications and journals between 1979 and 2022. An additional 31 papers and 170 abstracts were published in refereed conference proceedings between 1990 and 2024. Over 450 notes, reviews, blog posts, and published abstracts were also published, 1990-2024.

- **Professional Conference Presentations-** Presented 366 national/regional meeting workshops (65 were invited) and 64 refereed poster sessions between 1981 and 2024 plus dozens of in-state (NJ) conference presentations and 150 webinars for OneOp, professional associations, libraries, and others.

- **Awards-** Received 72 national or regional awards and dozens of state or local awards for professional accomplishments or program excellence from 1980-2024.

- **Grantsmanship**- Received a total of $1,286,263 in internal and external funding from 29 different funding sources between 1980 and 2019 to complete 85 different projects including print and online curriculum development, publications, Web site content, videos, conferences, newspaper tabloids, print and online home study courses, financial education programs, and savings education campaigns, social media content development, teacher workshops, and library staff and patron financial education.

- **National Professional Association Officer**- Served as *Secretary* of the National Association of Extension Home Economists from 1990-1992. Served as a board member of the Association for Financial Counseling and Planning Education (AFCPE) from 1994-1996 and 2000-2004, including a 2-year term as *AFCPE Secretary* in 2000-2001 and a 1-year term as 2003 *AFCPE President*. Serving as a director of the American Association of Family and Consumer Sciences (AAFCS), 2016-2019 and AAFCS Treasurer from 2017-2019.

- **State Association Professional Service-** Served as an officer of at least one state professional association from 1984-92, 1994-2002, 2004-2008 and 2010-2016. Attended at least one, and as many as seven national professional meetings per year since 1981 as an invited speaker, conference workshop presenter, association leader, exhibitor, and/or for professional improvement.

- **Productive Sabbatical Leaves-** Completed the coursework for a Ph.D. degree in *1993-94* and the coursework and exam for the Chartered Retirement Planning Counselor® (CRPC) professional certification in *2002-03*. Also visited six financial industry firms during the second sabbatical to gain first-hand knowledge and experience of their operations. Curated financial education resources, viewed 75 webinars, and learned new technology skills during third sabbatical leave in *2017*.

- **Financial Planning Case Studies-** Case study analyses of 186 Sussex County residents' finances in *The New Jersey Herald* was a regular feature from 1986-2004. The project won a national award in 1987. A 148-page book containing 35 newspaper financial planning case studies was published in 1990. A second case study book (15 case studies) was published in 1998 and a (25 case studies) in 2002. These books have been used widely by both college faculty and financial practitioners.

Career Advancement at Rutgers University:

- Promoted to Assistant Professor (Agent Grade III), 1980.

- Promoted to Associate Professor (Agent Grade II), with tenure, 1984.

- Promoted to Full Professor (Agent Grade I), 1991.

- Appointed County Extension Department Head for Rutgers Cooperative Extension of Sussex County, 1994-2004.

- Appointed Interim Extension Specialist in Financial Resource Management, 2000-2004

- Appointed Extension Specialist in Financial Resource Management, 2004.

- Promoted to Professor II (this title was later changed to Distinguished Professor in 2013), 2004.

- Distinguished Professor Emerita, 2020.

National, Regional, and State Professional Awards, Honors, and Recognition:

- Florida Association of Family and Consumer Sciences, Business Professional of the Year, 2024.

- NEAFCS Dean Don Felker Financial Management Award, First Place National Winner, for professional development programs for New Jersey teachers, 2018.

- NEAFCS Communications Internet Technology Award, First Place National Winner, for a Military Families Learning Network webinar, 2018 (team award).

- NEAFCS Program Excellence Through Research Award, Second Place National Winner, 2018 (team award).

- AAFCS Family Economics/Resource Management (FERM) Community Education Award, 2018, with nine colleagues (team award).

- Excellence in Financial Literacy Education (EIFLE) Adult Education Program of the Year Award, Institute for Financial Literacy, for the *Military Families Learning Network Personal Finance Team*, 2018, with three colleagues (team award).

- Alumni of Distinction award, SUNY Oneonta, 2018.

- Outstanding Symposium Research Paper Award, *Association for Financial Counseling and Planning Education*, 2017, with Jing Xiao.

- One of five national winners in the #FinHealthMatters blogging contest (all expenses paid trip to FinX and FinCon conferences), *Center for Financial Services Innovation*, 2017.

- Webby Award for watching highest number of *Next Gen Personal Finance* videos, 2017.

- Distinguished Fellow Award, *Association for Financial Counseling and Planning Education*, 2016.

- Outstanding Symposium Practitioner's Forum Award, *Association for Financial Counseling and Planning Education*, 2016.

- Distinguished Team Award-Northeast Region for Rutgers Cooperative Extension *Preparing for Later Life Farming* program, *Epsilon Sigma Phi*, 2016, with six colleagues.

- NEAFCS Social Networking Award, First Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2016.

- Distinguished Service Award, *American Association of Family and Consumer Sciences*, 2016.

- Best Paper in Housing Award for "Homeownership Among Millennials: The Deferred American Dream?, *Family and Consumer Sciences Research Journal*, 2016, with four co-authors.

- Recognized as the most prolific author (adjusted for number of co-authors) in five core financial planning journals from 1984-2014 in an article published in the *Journal of Financial Planning* (Cummings and Heck, December 2015, p. 50-62).

- NEAFCS Written Press Releases Award, First Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2015.

- NEAFCS Dean Don Felker Financial Management Award, Second Place National Winner, for Military Families Learning Network Personal Finance outreach, *National Extension Association of Family and Consumer Sciences*, 2015, with three colleagues.

- NEAFCS Social Networking Award, Third Place National Winner, for eXtension Twitter chats, *National Extension Association of Family and Consumer Sciences*, 2015, with three colleagues.

- President's Award, *New Jersey Coalition for Financial Education*, 2015.

- *Next Generation Personal Finance* (NGPF) Financial Literacy Month Contest, winner in both the "Engaging Online Resources" and "Original Activities" categories, $600, 2015.

- AFCPE Outstanding Educational Program, for Military Families Learning Network Personal Finance Webinars, *Association for Financial Counseling and Planning Education*, 2014, with M. Gutter and M. Herndon.

- ESP Visionary Leadership Award, Northeast Region, *Epsilon Sigma Phi*, 2014.

- *Rutgers Cooperative Extension* Team Award, for *Annie's Project-New Jersey*, 2014.

- NEAFCS Written Press Releases Award, Second Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2014.

- Inducted into the Sussex County Agricultural Honor Garden by the Agricultural Division of The New Jersey State Fair/ *Sussex County Farm and Horse Show*, 2014.

- NEAFCS Educator of the Year-National Winner, *National Extension Association of Family and Consumer Sciences*, 2013.

- NEAFCS Written Press Releases Award, Second Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2013.

- Excellence in Financial Literacy Education Adult Education Program of the Year Award, Institute for Financial Literacy, for the *Small Steps to Health and Wealth*™ program, 2013.

- NEAFCS Florence Hall Award, Second Place National, for online *Small Steps to Health and Wealth™ Challenge*, 2012, with K. Ensle.

- NEAFCS *Social Networking Award* for use of Twitter as an educational outreach method, Third Place National, 2012.

- *School of Environmental and Biological Sciences*, Rutgers University, Team Excellence Award for *Annie's Project* farm management training course for women, 2012 (with 13 team members at Rutgers and in Turkey).

- Specialist of the Year Award, *Rutgers Cooperative Extension*, 2011.

- Kenneth Black Jr. Journal Author Award, Second Place, *Journal of Financial Service Professionals* for "Consumer Credit: A Primer for Financial Service Professionals and Their Clients," 2011.

- Dean Don Felker Financial Management Award, *National Extension Association of Family and Consumer Sciences*, for *Financial Education Boot Camp*, 2011.

- Written Press Releases Award, Second Place National Winner, *National Extension Association of Family and Consumer Sciences*, 2011.

- Excellence in Financial Literacy Education Curriculum of the Year Award, *Institute for Financial Literacy*, for *Money Talk: A Financial Guide for Women* workbook, 2010, with P. Brennan.

- Communications Award (2010 National Finalist), *National Association of County Agricultural Agents*, for Later Life Farming online course (with S. Komar, R.Mickel, and R. Brumfield, R.), 2010.

- Program Excellence Through Research Award, *National Extension Association for Family and Consumer Sciences*, for focus group research to inform *Later Life Farming: Creating a Retirement Paycheck* Web site, 2010, with 3 Rutgers Cooperative Extension colleagues.

- Dean Don Felker Financial Management Award, *National Extension Association of Family and Consumer Sciences*, for content developed by the *Financial Security for All (FSA) Community of Practice (CoP)* of eXtension, 2010, with FSA CoP colleagues.

- eXtension Outstanding Community of Practice (CoP) Award, *eXtension*, 2009, with Financial Security for All CoP leadership team colleagues.

- William E. Odom Visionary Leadership Award, *Jump$tart Coalition for Personal Financial Literacy*, 2009, for contributions to the promotion of financial literacy among youth in grades k to 16.

- Florence Hall Award, *National Extension Association of Family and Consumer Sciences*, for the *Small Steps to Health and Wealth*™ program, 2008, with Karen Ensle and Linda Block.

- Dean Don Felker Financial Management Award, *National Extension Association of Family and Consumer Sciences*, for the *Money Talk* financial education program for women, 2008, with Pat Brennan.

- Inducted into the Sussex County Agricultural Hall of Fame by the *Sussex County Agricultural Society*, 2008.

- Outstanding Consumer Financial Information Award, Association for Financial Counseling and Planning Education, for accomplishments of the *eXtension Financial Security for All Community of Practice*, 2007, with six eXtension colleagues.

- Program Excellence Through Research Award for online self-assessment tools, *National Extension Association of Family and Consumer Sciences*, 2007, with Jing Xiao, John Grable, and Ruth Lytton.

- Excellence in Extension Award, Northeast Region winner, *Extension Committee on Organization and Policy (ECOP)*, 2006.

- Rutgers Cooperative Extension 2006 Team Award for *Children's Health Summit* (Project Support), 2006, with 6 implementation team members and 8 project support members.

- American Council on Consumer Interests (ACCI) 2006 *CFP Board's ACCI Financial Planning Paper Award* for the paper "How Well Do Individuals Assess Their Own Risk Tolerance? An Empirical Investigation, $1,000, 2006, with four co-authors.

- Chairman's Award, *Sussex County Chamber of Commerce*, for development of the Sussex County (NJ) *Money $mart Week program*, 2006, with a team of about 25 members.

- Dean Don Felker Financial Management Award for the *Investing for Your Future* program, *National Extension Association of Family and Consumer Sciences*, 2005, with seven team members.

- Florence Hall Award, *National Extension Association of Family and Consumer Sciences*, for the *Predatory Lending Practices and Credit Rip-Offs* program, 2004, with Pat Brennan and Maria Young.

- Excellence in Extension Award, *American Association of Family and Consumer Sciences*, for the *Investing for Your Future* program, 2004, with seven team members.

- Stewart M. Lee Consumer Education Award, *American Council on Consumer Interests*, 2004.

- Program Excellence Through Research Award, *National Extension Association of Family and Consumer Sciences*, 2003, with Jing Xiao.

- *U.S. Department of Agriculture* Honors Award in recognition of the impact of the MONEY 2000 and *Investing for Your Future* programs, presented by U.S. Secretary of Agriculture, Ann Veneman, 2002, with seven team members.

- *CFP Board/American Council on Consumer Interests* Financial Planning Paper Award for the paper "Application of Transtheoretical Model of Change to Financial Behavior," 2001, with five co-authors.

- *NEAFCS Written News Award* for feature article, "Surviving Breast Cancer," in *The New Jersey Herald*, First Place National Winner, $200, 2001.

- Outstanding Educational Program Award (Rutgers Cooperative Extension MONEY 2000 program), *Association for Financial Counseling and Planning Education*, 2001, with P. Brennan.

- Applied Journal Article Award for the paper "Successful Financial Goal Attainment: Perceived Resources and Obstacles," *Association for Financial Counseling and Planning Education*, 2001, with four co-authors.

- Marketing Package Award for MONEY 2000 program marketing materials, *National Extension Association of Family and Consumer Sciences*, $500, 2000, with three colleagues.

- *Epsilon Sigma Phi* (Alpha Xi chapter) State Distinguished Service Award, 2000.

- *Northeast Extension Director's Award* for Excellence, 1999, team award for MONEY 2000, $1,000, with three colleagues.

- *Cook College/NJ Agricultural Experiment Station Team Award* for MONEY 2000, 1999, with seven colleagues.

- 1999 Woman of Distinction, *Soroptimist International of Sussex County*, 1999.

- *AAFCS Family Economics/Resource Management Division* Education Award for MONEY 2000, 1999, $1,000, with P. Brennan.

- Written News Award, Second Place National Winner for feature article "Defensive Investing: Weather-Proofing a Portfolio Against Future Uncertainty" in *The New Jersey Herald*, *National Extension Association of Family & Consumer Sciences*, $100, 1999.

- AAFCS Leaders Award, *American Association of Family and Consumer Sciences*, 1998.

- Florence Hall Award (team of 8); Instructional Video Award (team of 3); and Newsletter I Award (team of 3), *National Extension Association of Family and Consumer Sciences*, 1998.

- *Epsilon Sigma Phi Northeast Region* Team Award for *MONEY 2000*™, 1998, with seven colleagues.

- Mary Ellen Edmondson Financial Educator of the Year Award, *Association for Financial Counseling and Planning Education*, 1998.

- Dean Don Felker Financial Management Award, *National Extension Association of Family and Consumer Sciences*, 1997, with Pat Brennan.

- Eastern Region finalist, NEAFCS Maytag Extension Educator of the Year Award, *National Extension Association of Family and Consumer Sciences*, 1997 and 2002.

- Continued Excellence Award, *National Extension Association of Family and Consumer Sciences, 1996.*

- *Rutgers Cooperative Extension* Award for Excellence (Faculty Category), $1,000, 1996.

- Invited to membership in *Kappa Omicron Nu* honor society, Virginia Tech chapter, 1995.

- Home Economist of the Year Award, *New Jersey Association of Family & Consumer Sciences*, 1995.

- Florence Hall Award, *National Association of Extension Home Economists*, 1995, with Rose Ford.

- Journalism Award, *Association for Financial Counseling and Planning Education*, 1995.

- *Epsilon Sigma Phi* State Team Award, *Consumer to Consumer* Project, 1994, with six colleagues, and *MONEY 2000*™, 1997, with seven colleagues.

- AHEA General Fellowship, *American Home Economics Association*, $3,000, 1993.

- Greenwood Doctoral Fellowship (for graduate study), *National Association of Extension Home Economists*, $3,000, 1993.

- NAEHE Fellowship, *National Association of Extension Home Economists*, $1,000, 1992.

- Grace Frysinger Fellowship (to study another Extension program), *National Association of Extension Home Economists*, 1992, with Rita Wood.

- First Place Award ($300) in New Jersey Dairy Promoter of the Year Contest sponsored by the *New Jersey Dairy Industry Advisory Council*, 1992, with John Dumschat.

- *Epsilon Sigma Phi* Northeast Region Mid-Career Award, 1991.

- Computer Software Program Award, *National Association of Extension Home Economists*, 1990.

- Third Place Award ($500) in financial planning case study contest sponsored by the *International Association for Financial Planning*, 1990, with six Extension volunteers.

- *Epsilon Sigma Phi* State Mid-Career Award, 1990.

- Distinguished Service Award, *National Association of Extension Home Economists*, 1989.

- Distinguished Service Award, *Sussex County Council of Service Agencies*, 1989.

- Financial Management Award, *National Association of Extension Home Economists*, 1987.

- Rutgers University Faculty Compensation Program (FCP, formerly known as FASIP) merit pay award, 1987, 1990, 1993, 1998, 1999, 2000, 2001, 2002, 2003, 2007, 2008, 2009, 2012, 2015, 2016. 2017, 2018.

- "Women Helping Women" Award, Soroptimist International of Sussex County, 1986.

- New Jersey Association of Extension Home Economists Elizabeth T. Roth Award, 1980.

Money Talk: Financial Planning Seminars and Publications (1992-2024):

- Money Talk became a full-time enterprise in January 2020 after decades as a sideline business. Client deliverables include blog posts, lesson plans, webinars, content reviews, and face-to-face classes.

- Hired by the *American Financial Services Association Education Foundation* to review and revise the content of its online *MoneySKILL* course, 2019.

- Hired by *Iowa State University* to review and update a personal finance course, 2017-2018.

- Hired by the *Association for Financial Counseling and Planning Education* (AFCPE) to present a webinar review program for the accredited financial counselor program, 2017-2018.

- Hired by the *National Endowment for Financial Education* (NEFE) as a subject matter expert (SME) to review the content of lesson plans and websites, 2016, 2017.

- Hired by the *DoughMain Education Foundation* to review and revise a financial education curriculum, 2015.

- Hired by the New Jersey *Council for Economic Education* to conduct a training program for teachers on the *Financial Fitness for Life* curriculum, 2013 (twice).

- Invited speaker for *McGraw-Hill Federal Credit Union* Seminar Series, 2012 (twice), 2013 (twice).

- Hired by the *New Jersey Council for Economic Education* to conduct a training program for teachers on the *Learning, Earning, and Investing* curriculum, 2012, 2013.

- Hired by the *Council for Economic Education* to present a teacher training seminar "A Man is NOT a Financial Plan: Empowering Girls in Personal Finance," 2011, 2012 (twice), 2013 (three times), 2014.

- Hired by *Wiley Publishing* as Technical Editor for the book *Credit Management Kit for Dummies.* Responsibilities included fact-checking content and providing editorial and content suggestions to the book editor and author, 2011.

- Hired by *Hope Health* as a free-lance financial writer for monthly health finance/personal finance articles for *Hope Health Letter*, bi-monthly video scripts, and personal finance brochures, 2010-2012.

- Served on the Ebix (formerly Hope Health) Medical Advisory Board (MAB) to review the content of each *Hope Health Letter* prior to publication, 2010-2018.

- Employed by *Sussex County Community College,* Corporate and Community Education Department, Newton, NJ, to teach over a dozen adult financial education programs, 2004-2011.

- Hired by financial author *Beth Kobliner* to review sections of her book *Get a Financial Life*, 2008, 2016.

- Hired as the expert on credit and debt topics for *ivillage.com/moneylife*. Responsible for writing two articles and answering 20 message board postings per month, 2001 (6 months). Volunteer debt expert from 2001-2004 in exchange for publicity for the trade book *Saving On A Shoestring*.

- Interviewed by over a dozen radio stations, publications, and Internet personal finance magazines about the trade book *Investing on a Shoestring* and held two book signings, 1999.

- Presented four 45-minute to 2-hour lectures on the trade book *Saving on a Shoestring*, 1994-96.

- As a book author, was interviewed since 1994 by publications that included: *New York Times, Tampa Tribune, Rutgers Focus, Money, New Choices for Retirement Living, Cleveland Plain Dealer, Star Ledger (Newark, NJ), The Washington Post, The Record (Bergen County),* and *Wall Street Journal*.

- Employed by *The Financial Literacy Center* (FLC) in Kalamazoo, MI, 1994-2000, for a variety of free-lance writing and editing assignments: personal finance brochures and booklets, review and editing of FLC publications, and over 100 articles for the personal finance newsletters, *Loose Change* and *4 Bits*.

- Employed by the *National Endowment For Financial Education* (NEFE) in Denver, CO, 1992 -2009, for a variety of free-lance writing assignments including a white paper on financial literacy, a booklet on job readiness topics for *National Council of LaRaza*, and financial planning curricula for *Salvation Army*, the *National Council for Community and Education Partnerships, Share Our Strength, Inc*., *Boys and Girls Clubs of America*, *National Urban League*, *YouthBuild USA*, *Goodwill Industries,* and *Women Work!*.

- Established the *MONEY TALK Financial Planning Seminars and Publications* consulting business in 1992 (sole proprietorship). Projects to date have included development of test questions, Web site content, textbook chapter material, brochures, newsletter articles, curricula and facilitators' guides, financial education evaluation summaries, and financial presentations for clients such as:

    - *InCharge® Education Foundation*, Inc. (Orlando, FL)
    - *Credit Union National Association* (CUNA), (Madison, WI)
    - *The Internal Revenue Service* (Washington, DC)
    - *JR Financial Group, Inc*. (Englewood, CO)
    - *Macmillan Reference*, USA (New York, NY)
    - *National Association of Personal Financial Advisors* (Buffalo Grove, IL)
    - *Boston Media, LLC* (Baltimore, MD)
    - *Public Broadcasting System (PBS)* (New York, NY)/Working Dog Productions (Dobbs Ferry, NY)
    - *American Credit Alliance* (Morrisville, PA)

Money Talk was a member of the Sussex County, NJ Chamber of Commerce, 2005-2015

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