VITA

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Educational Background:
Ph.D. Degree: Virginia Polytechnic Institute and State University, Blacksburg, Va., 1995.
Major in Resource Management & 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. Student teaching experience.

Certifications Held: Certified Financial Educator (CFEd), 2007
Certified Consumer Credit Report Reviewer, 2004
Chartered Retirement Planning Counselor (CRPC), 2003
Certified Housing Counselor (CHC), 1996
Accredited Financial Counselor (AFC), 1995
Certified in Family & Consumer Sciences (CFCS), 1987
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, 2003-2008
- AAFCS Family Economics/Resource Management Division Pre-conference: 1981, 1993, 1995, 1997, 1999, 2001, 2003
- AAFCS Leadership Development Workshop: 1995, 1996
- 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, 2005-2008
- 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, 2000-2007
- Financial Counseling Seminar For Professionals, University of Maryland: 1990, 1996, 2000, 2006
- Epsilon Sigma Phi (Extension honorary fraternity) national conference: 1991
- Eastern Family Economics/Resource Management Association (EFERMA): 1993-1995, 1997-1998, 2001-2002, 2004, 2006, 2008
- Institute of Certified Financial Planners Personal Economic Summit, 1993, 1994; 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
- 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

Computer Literacy:
Proficient in the use of Microsoft PowerPoint, Word, and Excel, Internet search tools, and financial planning software programs such as *Banker's Secret* and *PowerPay*®.

Professional Experience:
July 2004-Present: Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension (academic department: Department of Agricultural, Food, and Resource Economics). Provide state and national leadership to educational programs and publications on health finance topics and personal finance for youth and agricultural producers, conduct personal finance research, and maintain a comprehensive personal finance Web site for consumers: www.rce.rutgers.edu/money2000.

May 2000-July 2004: Interim Extension Specialist in Financial Resource Management. Provided statewide leadership to family economics programs, research, and agent inservice training (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 $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 Family & 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 in personal financial management; nutrition and health; and human development.

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.

EXTENSION PRACTICE

Books:

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

- 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 edition is press, 2008.

- 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 Studie*s (2002), Rutgers Cooperative Extension, 50 pages.

- O'Neill, B. *Investing On A Shoestring* (1999). Chicago: Dearborn Financial Publishing, 240 pages.

- 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.
  - 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, RCE Publication E175, 148 pages (also includes an accompanying *Teaching Guide* for educators).

Book Chapters:

- 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. & Ensle, K. Small Steps to Health and Wealth™: Available Resources and Potential Economic Impacts. *The Forum for Family and Consumer Issues* (Summer/Fall 2008), 13(2), 5 pages [WWW document] URL: http://ncsu.edu/ffci/publications/2008/v13-n2-2008-summer-fall/oneill.php.

- Lyons, R., O'Neill, B., Polanin, N., Mickel, R., & Hlubik, W. Proactive Planning to Address Budgetary Shortfalls: The Rutgers Cooperative Extension Experience. *Journal of Extension*, (August 2008), 46(4), 9 pages [WWW document] URL: www.joe.org/joe/2008august/a2p.shtml.

- O'Neill, B. Promotion, Tenure, and Merit-Based Pay: 15 Keys to Success. *Journal of Extension*, (August 2008), 46(4), 5 pages [WWW document] URL: www.joe.org/joe/2008august/tt2p.shtml.

- 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), 9 pages [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), 4 pages [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.

- O'Neill, B., Prawitz, A.D., Sorhaindo, B., Kim, J., & Garman, E.T. Changes in Health, Negative Financial Events, and Financial Distress/Financial Well-Being for Debt Management Program Clients. *Financial Counseling and Planning,* (2006), 17(2), 46-63.

- O'Neill, B. IDA Financial Education: Qualitative Impacts. *Journal of Extension*, (December 2006), 44(6), 7 pages [WWW document]. URL: www.joe.org/joe/2006december/rb7.shtml.

- O'Neill, B. Permanent and Expanded: Chapter 12 Bankruptcy Regulations Following BAPCPA. *Agricultural Finance Review* (Spring 2006), 66(1), 17-25.

- Grable, J.E., Lytton, R.H., O'Neill, B., Joo, S-H., & Klock, D. Risk Tolerance, Projection Bias, Vividness, and Equity Prices. *Journal of Investing* (2006), 15(2), 68-64

- O'Neill, B. Financial Security in a Complex World: Issues for the 2000s and Beyond. *Journal of Family and Consumer Sciences* (2006), 98(2), 46-52.

- O'Neill, B. & Xiao, J.J. Financial Fitness Quiz Findings: Strengths, Weaknesses, and Disconnects. *Journal of Extension* (February 2006), 44(1), 6 pages [WWW document] URL: www.joe.org/joe/2006february/rb5.shtml.

- O'Neill, B. Why We Write. *Journal of Personal Finance* (2005), 4(4), 19-22.

- O'Neill, B. Catch-Up Strategies for Late Savers: A Toolkit for Financial Professionals. *Journal of Personal Finance* (2005), 4(3), 38-49.

- O'Neill, B., Sorhaindo, B., Xiao, J.J., & Garman, E.T. Financially Distressed Consumers: Their Financial Practices, Financial Well-Being, and Health. *Financial Counseling and Planning* (2005), 16(1), 73-87.

- O'Neill, B. Health and Wealth Connections: Implications for Financial Planners. *Journal of Personal Finance* (2005), 4(2), 27-39.

- O'Neill, B. & Xiao, J.J. Consumer Practices to Reduce Identity Theft Risk: An Exploratory Study. *Journal of Family and Consumer Sciences* (2005), 97(1), 33-38.

- O'Neill, B. Motivating Clients to Develop Constructive Financial Behaviors: Strategies For Financial Planners. *Journal of Financial Planning* (January 2005), 8 pages [WWW document] URL: www.fpanet.org/journal/BetweenTheIssues/Contributions/010105.cfm.

- O'Neill, B. Small Steps to Health and Wealth. *The Forum for Family and Consumer Issues*, (December 2004), 9(3), 8 pages. [WWW document] URL: www.ces.ncsu.edu/depts/fcs/pub/9_3/smallsteps.html.

- Grable, J. Lytton, R., & O'Neill, B. Projection Bias and Financial Risk Tolerance. *The Journal of Behavioral Finance* (2004), 5(3), 142-147.

- O'Neill, B. Using Time Value of Money Analyses to Help Clients Make Retirement Decisions. *Journal of Personal Finance* (2004), 3(2), 36-43.

- O'Neill, B. Collecting Research Data Online: Implications for Extension Professionals. *Journal of Extension*, (June 2004), 42(3), 5 pages [WWW document] URL: www.joe.org/joe/2004/june/tt1.shtml

- Xiao, J.J., O'Neill, B., Prochaska, J., Kerbel, C.M., Brennan, P., & Bristow, B.J. A Consumer Education Programme Based on the Transtheoretical Model of Change. *International Journal of Consumer Studies* (January 2004), 28(1), 55-65.

- O'Neill, B. & Xiao, J.J. Financial Fitness Assessment: Differences by Age, Gender, and State of Residence. *Journal of Consumer Education* (2003), 21, 38-49.

- O'Neill, B. Give Your Clients (And Yourself!) An Identity Theft Risk Assessment. *Journal of Personal Finance* (2003), 2(2), 26-38.

- O'Neill, B. Investing For Your Future: Feedback From and Impact Upon Learners. *Journal of Extension*, (June 2003), 41(3), 9 pages. [WWW document] URL: www.joe.org/joe/2003june/rb6.shtml.

- O'Neill, B. A Preliminary Assessment of Financial Practices: The Financial Fitness Quiz. *Journal of Personal Finance* (2003), 2(1), 22-28.

- O'Neill, B. How to Create and Use an Interactive PowerPoint Quiz Game. *Journal of Extension*, (April 2003), 41(2), 4 pages. [WWW document] URL: www.joe.org/joe/2003April/tt2.shtml.

- O'Neill, B. Credit Card Fees and Traps: Twelve Things That Financial Planners Need to Know. *Journal of Personal Finance* (2002), 1(1), 10-17.

- O'Neill, B. How Are You Doing: Twelve Key Components of Financial Wellness. *Journal of Family and Consumer Sciences* (2002), 94(4), 53-58.

- O'Neill, B.; Beaugard, P. C.; & Wisneski, P. Financial Fitness Assessment: An Exploratory Study. *Journal of Consumer Education* (2001/2002), 19/20, 95-104.

- O'Neill, B. Working at Home When You Have No Choice: Personal Experiences and Advice. *Journal of Extension* (August 2002), 40(4), 4 pages. [WWW document] URL: www.joe.org/joe/2002august/tt1.shtml.

- O'Neill, B. Investment Education: A Review of Selected Investment Education Resources. *Journal of Consumer Education* (2001/2002), Vol. 19/20, 44-50.

- O'Neill, B; Xiao, J.; Bristow, B.; Brennan, P.; & Kerbel, C. Before and After: The Perceived Impact of the MONEY 2000 Program Upon Participants' Personal Finances. *Family Relations/ Human Development and Family Economics/ Resource Management Biennial* (2001), 4, 99-104.

- Klotzbach-Shimomura, K; O'Neill, B. & Huntzinger, G. Classes on the Internet: A "How to" Guide. *Journal of Extension* (February 2001), 39(1), 4 pages. [WWW document] URL: www.joe.org/2001february/tt3.html.

- O'Neill, B.; Xiao, J.; Bristow, B.; Brennan, P.; & Kerbel, C. MONEY 2000: Differences in Perceptions Among Program Participants. *Journal of Consumer Education* (2000), 18, 37-44.

- O'Neill, B.; Xiao, J.; Bristow, B.; Brennan, P.; & Kerbel, C. MONEY 2000: Feedback From and Impact on Participants. *Journal of Extension* (December 2000), 38(6), 11 pages. [WWW document] URL: www.joe.org/joe2000december/rb3.html.

- O'Neill, B.; Xiao, J; Bristow, B; Brennan, P.; & Kerbel, C. Successful Financial Goal Attainment: Perceived Resources & Obstacles. *Financial Counseling and Planning*, (2000), 11(1), 1-12.

- O'Neill, Barbara; Xiao, Jing; Bristow, Barbara; Brennan, Pat; & Kerbel, Claudia. Personal Finance Education: Preferred Delivery Methods and Program Topics. *The Forum for Family and Consumer Issues*, (Spring 2000), 5(1), 11 pages. [WWW document] URL: www.ces.ncsu.edu/depts/fcs/pub/2000/money_2000.html.

- O'Neill, B.; Bristow, B. & Brennan, P. Changing Financial Behavior: Implications for Family and Consumer Sciences Professionals. *Journal of Family and Consumer Sciences*, (1999), 91(4), 43-48.

- O'Neill, B.; Bristow, B. & Brennan, P. MONEY 2000 Participants: Who Are They? *Journal of Extension* (December 1999), 37(6), 10 pages. [WWW document] URL: www.joe.org/joe/1999december/a3.html.

- O'Neill, B. Estimating Retirement Savings: Are "Ballpark Estimate" Type Planning Worksheets Helpful to Consumers? *The Forum for Family and Consumer Issues*, (Summer 1999), 4(2), 10 pgs. [WWW document] URL: www.ces.ncsu.edu/depts/fcs/pub/1999/estimating_retirement_savings.html.

- O'Neill, B. MONEY 2000: Lessons Learned For Improved Program Design. *Journal of Consumer Education* (1999), 17, 14-19.

- O'Neill, B. & Richardson, J. Cost-Benefit Impact Statements: A Tool for Extension Accountability. *Journal of Extension* (August 1999), 37(4), 4 pages. [WWW document] URL: www.joe.org/joe/1999august/tt3.html.

- O'Neill, B; Bristow, B.; & Brennan, P. Successful Financial Management: Perceived Resources and Obstacles. *Family Relations/ Human Development and Family Economics/ Resource Management Biennial* (1999), 3, 89-95.

- O'Neill, Barbara. Teaching Consumers to Use the Internet to Make Consumer Decisions. *Journal of Extension* (June 1999), 37(3), 3 pages. [WWW document] URL: www.joe.org/joe/1999june/iw4.html.

- O'Neill, B. Money Talks: Documenting the Economic Impact of Extension Personal Finance Programs. *Journal of Extension* (October 1998), 36(5), 7 pages. [WWW document] URL: www.joe.org/joe/1998october/a2.html.

- O'Neill, B. and Brennan, P. Financial Planning Education Through the Life Cycle. *Journal of Family and Consumer Sciences*, (Summer 1997), 89(2), 32-36.

- O'Neill, B. U.S. Savings Rates: An Overview. *Family Economics & Resource Management Biennial* (1997), 2, 83-85.

- O'Neill, B. Baby Boomers at Mid-Life: Financial Planning for 2000 and Beyond. *Journal of Family & Consumer Sciences*, (Winter 1996), 88(4), 3-8, 12.

- O'Neill, B. Planning After 60: Financial Concerns of Older Americans. *Journal of Financial Planning,* (August 1996), 9(4), 68-73.

- O'Neill, B.; Lytton, R.; and Parrott, K. Living on the Edge: Characteristics and Practices of Overextended Homeowners. *Family Economics & Resource Management Biennial* (1995), 1, 109-114.

- O'Neill, B. Americans and Their Debt: Right-sizing for the 90's. *Journal of Financial Planning*, (January 1995), 8(1), 20-28.

- O'Neill, B. Gaining Repeat Customers for Extension. *Journal of Extension*, (Summer 1993), 31, 33-34.

- O'Neill, B. Till Debt Do Us Part: Financial Consequences of Divorce. *Journal of Financial Planning*, (October 1992), 5(4), 159-165.

- O'Neill, B. Youth, Money, and Financial Planning. *Journal of Home Economics,* (Fall 1992), 84(3), 12-16.

- O'Neill, B. and Helsel, Z. Writing for Professional Journals. *Journal of Extension*, (Spring 1992), 30, 34.

- Young, M. and O'Neill, B. Mind Over Money: The Emotional Aspects of Financial Decisions. *Journal of Financial Planning*, (January 1992), 5(1), 32-38.

- O'Neill, B. Baby Boom Economics: Financial Planning For 'The Big Chill' Generation. *Journal of Financial Planning*, (July 1991), 4(3), 142-146.

- O'Neill, B. Beyond the Cookie Jar: Women's Changing Financial Needs. *Journal of Home Economics*, (Summer 1991), 83(2), 50-56.

- O'Neill, B. Financial Planning Education: It's Never Too Early. *Illinois Teacher of Home Economics*, (May/June 1991), 162-163.

- O'Neill, B. How to Avoid "Firing" Your Volunteers. *Journal of Extension*, (Fall 1990), 28, 25-26.

- O'Neill, B. How to Get Published In A Professional Journal. *Journal of Extension*, (Fall 1990), 28, 37-38.

- O'Neill, B. and Wood, R. Extension Home Economics: Past, Present, and Future. *Journal of Home Economics*, (Fall 1989), 81(3), 38-40.

- O'Neill, B., The Why and How of Worksite Financial Management Seminars. *Journal of Extension*, (Summer 1989), 27, 28-29.

- O'Neill, B. Extension Makes the News. *Journal of Extension*, (Fall 1987), 25, 43-44.

- O'Neill, B.; Tomasino, S. and Barbour, B. Who's In Charge Now? Sharing Office Management Responsibilities. *Journal of Extension*, (Summer 1987), 25, 21-24.

- O'Neill, B. Newspaper Case Studies: A Marketing Strategy. *Journal of the Institute of Certified Financial Planners*, (Winter 1986), 8(4), 229-232.

- O'Neill, B. and Whitner, C. Shaping Public Policy to Enhance Family Well-Being: Lobbying for a County Consumer Affairs Office. *Journal of Home Economics*, (Fall 1986), 78(3), 17-20.

- O'Neill, B. Ten Tips for Teaching Financial Management. *Journal of the Institute of Certified Financial Planners*, (Fall 1985), 6(4), 163-168.

- Burkart, A.; Muller, E., and O'Neill, B. Computers in the Home Economics Classroom: Present Uses & Future Implications. *Journal of Home Economics*, (Fall 1985), 77(3), 24-31.

- O'Neill, B. Financial Planning Seminar. *Journal of Extension*, (Summer 1985), 23, 25.

- O'Neill, B. Educators and Financial Planners: A Profitable Partnership. *Journal of the Institute of Certified Financial Planners*, (Winter 1984), 5(4), 243-247.

- Sanik, M. and O'Neill, B. Who Does the Family Work? *Journal of Extension*, (November/ December 1982), 20, 15-20.

Refereed Papers In Refereed Published Conference Proceedings:

- O'Neill, B. & Xiao, J.J. Identity Theft Risk Reduction Factors: A Post FACTA Analysis. *Eastern Family Economics/Resource Management Association*, (2008), 59-64.

- Prawitz, A.D., Shatwell, P, Haynes, G., Hanson, K.C., Hanson, E.W., O'Neill, B., & Garman, E.T. Lifestyle Risk Factors, Health Status, and Financial Distress: Framing Interventions Using the Transtheoretical Model of Change. *Association for Financial Counseling and Planning Education*, (2007), 153-161.

- Prawitz, A.D., Garman, E.T., Sorhaindo, B., O'Neill, B., Kim, J. & Drentea, P. The InCharge Financial Distress/Financial Well-BeingScale: Establishing Validity and Reliability. *Association for Financial Counseling and Planning Education*, (2006), 77-89.

- O'Neill, B. IDA Financial Education: Quantitative and Qualitative Impacts. *Eastern Family Economics/Resource Management Association*, (2006), 17-28.

- O'Neill, B. Time is Money: Five Essential Concepts. *Eastern Family Economics/Resource Management Association*, (2004), 108-113.

- Chase, M.W., Leech, I., Hayhoe, C.R., & O'Neill, B. Strategies to Enhance Young Adults' Financial Decision Making. *Eastern Family Economics/Resource Management Association*, (2004), 3-7.

- O'Neill, B. Estimates and Trade-Offs: Planning Strategies for Retirement. *Association for Financial Counseling and Planning Education*, (2002), 1-10.

- O'Neill, B. Credit Card Fees and Traps: What Financial Educators and Their Students Need to Know. *Eastern Family Economics/Resource Management Association*, (2002), 12-23.

- O'Neill, B. Predatory Lending Practices and Sub-prime Credit: What Financial Counselors and Educators Need to Know. *Association for Financial Counseling and Planning Education*, (2001), 143-153.

- Xiao, J.; O'Neill, B.; Prochaska, J., Bristow, B.; Brennan, P., & Kerbel, C. Application of the Transtheoretical Model of Change to Financial Behavior. *Consumer Interests Annual*, (American Council on Consumer Interests), (2001), 47, 9 pages. [WWW document] URL: www.consumerinterests.org/public/articles/index.html?cat=251.

- O'Neill, B. Coping Financially With a Family Medical Crisis. *Eastern Family Economics/ Resource Management Association*, (2001), 31-39.

- O'Neill, B.; Xiao, J.; Bristow, B.; Brennan, P.; & Kerbel, C. MONEY 2000: Factors Affecting Participant Progress. *Eastern Family Economics/Resource Management Association*, (2000), 69-76.

- O'Neill, B. Yes, Americans Can Save, and Smart Employers Can Help. *Personal Finances and Worker Productivity: Proceedings of Personal Finance Employee Education Conference*, Virginia Tech, (1998), 2(1), 59-67 (received a "best paper" conference award).

- O'Neill, B. Documenting the Economic Impact of Financial Counseling and Planning Education Programs: Some Exploratory Strategies. *Association for Financial Counseling and Planning Education*, (1997), 100-109.

- O'Neill. B. MONEY 2000: A Model for Personal Finance Employee Education. *Personal Finances and Worker Productivity: Proceedings of Personal Finance Employee Education Conference*, Virginia Tech, (1997), 1(1), 76-80.

- O'Neill, B. Counseling the Unemployed: Implications for Practitioners. *Association for Financial Counseling and Planning Education*, (1996), 60-72.

- O'Neill, B.; Lytton, R.; & Parrott, K. Overextended Homeowners: What Type of Debtors Are They? *Association for Financial Counseling and Planning Education*, (1995), 133-146.

- O'Neill, B. Financial Counseling and Planning Research Priorities 1995-2000: A Practitioner's Viewpoint. *Association for Financial Counseling and Planning Education*, (1994), 57-68.

- O'Neill, B. Limited Resource Households: Educational and Counseling Implications. *Association for Financial Counseling and Planning Education*, (1994), 121-131.

- O'Neill, B. "Big Chill" Retirement Planning: Helping Baby Boomers Prepare. *Eastern Family Economics/Resource Management Association*, (1994), 17.

- O'Neill, B. Marketing Family Economics: A Case Study Example. *American Home Economics Association Family Economics/Resource Management Pre-Conference*, (1993), 209-217.

- O'Neill, B. Assessing America's Financial IQ: Realities, Consequences, and Potential for Change. *Eastern Family Economics/Resource Management. Association*, (1993), 69-79.

Refereed Abstracts of Oral/Poster Sessions in Conference Proceedings:

- O'Neill, B. Using Newspaper Tabloids to Teach Personal Finance. *Eastern Family Economics/ Resource Management Association*, (2008), 32.

- Porter, N. & O'Neill, B. A Workshop for Wiki Wizards and Wannabes. *Eastern Family Economics/ Resource Management Association*, (2008), 14.

- O'Neill, B. Real Money™: A Financial Simulation for Young Adults. *Eastern Family Economics/ Resource Management Association*, (2008), 21.

- O'Neill, B. Financial Fitness for the Best Rest of Your Life: What Older Adults (50+) Need to Know About Money. *Association for Financial Counseling and Planning Education*, (2007), 77.

- O'Neill, B. & Xiao, J.J. Small Steps to Health and Wealth™: The Total Package. *Consumer Interests Annual*, (American Council on Consumer Interests), 2007, 53, 215-217. [WWW document] URL: http://www.consumerinterests.org/files/public/ONeillXiao_SmallStepstoHealthandWealthTheTotalPackage.pdf.

- O'Neill, B., Schuchardt, J., Pankow, D., Porter, N., Seiling, S., Branch, J., & Miller, J. eXtension: A High Tech Resource for Improving Financial Security. *Consumer Interests Annual*, (American Council on Consumer Interests), 2007, 53, 218-221. [WWW document] URL: http://www.consumerinterests.org/files/public/ONeill_eXtensionAHighTechResourceforImprovingFinancialSecurity.pdf.

- Prawitz, A.D., O'Neill, B., Sorhaindo, B., Kim, J, & Garman, E.T. Financial Distress/Financial Well-Being: Do Length of Time Spent in a Debt Management Program and Changes in Debt Burden and Financial Stressor Events Make a Difference? *Consumer Interests Annual*, (American Council on Consumer Interests), 2007, 53, 107-109. [WWW document] URL: http://www.consumerinterests.org/files/public/PrawitzONeill_FinancialDistressFinancialWellBeingDoLengthofTimeSpent.pdf.

- O'Neill, B. 25 Steps to Health and Wealth: The Small Steps to Health and Wealth Workbook. *Association for Financial Counseling and Planning Education*, (2006), 110.

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- O'Neill, B. Review of *The Thrifty Investor* (Israelson, 2001). *Financial Counseling and Planning*, (2000), 11(2), 91-92.

- O'Neill, B. Review of *Rags to Riches* (Liberman and Lavine, 2000), *NAPFA Advisor*, (October 2000), 16-18.

- O'Neill, B. Review of *Boomernomics: The Future of Your Money in the Upcoming Generational Warfare* (Sterling and Waite, 1998). *Financial Counseling and Planning*, (1999). 10(1), 93-94.

- O'Neill, B. Review of *Getting Rich in America* (McKenzie and Lee, 1999), *EFERMA News*, 15(2), (July 1999), 4 pages.

- O'Neill, B. Review of *The Richest Man in Babylon* (Clason, 1955), *IPF Newsletter*, Institute For Personal Finance, (March 1999), 4(1), p. 6.

- O'Neill, B. Review of *The 60-Minute Financial Planner* (Schilling, 1997). *AFCPE Newsletter*, (1997), 15(4), 6.

- O'Neill, B. Review of *Dollars Through the Doors: A Pre-1930 History of Bank Marketing in America* (Germain, 1996). *Financial Counseling and Planning*, (1997), 8(1), 77-78.

- O'Neill, B. Review of *The Low-Income Consumer: Adjusting the Balance of Exchange* (Alwitt and Donley, 1996). *AFCPE Newsletter*, (1997), 14(5), 5-6.

- O'Neill, B. Review of *The Downsizing of America* (Times Books, 1996). *AFCPE Newsletter*, (1996), 13(3), 3-4.

- O'Neill, B. Review of *The Retirement Myth* (Karpel, 1995). *AFCPE Newsletter*, (1996), 13(2), 13.

Abstracts:

- Porter, N.M. & O'Neill, B. Investing For Your Future. *Sixth Annual College of Health, Education, and Human Development Faculty Forum*, Clemson University, (2005), p. 37.

- O'Neill, B. Characteristics and Practices of Financially Stressed Homeowners in Prince William County, Virginia. *NEAFCS Communique*, (Winter 1996), 11.

- O'Neill, B. Characteristics and Practices of Financially-Stressed Homeowners in Prince William County, Virginia. *EFERMA News*, (1995), 11(2), 3.

Rutgers Cooperative Extension (RCE) Publications (Bulletins):

- O'Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. *Investing For Your Future: A Cooperative Extension System Basic Investing Home Study Course* (RCE Publication E-227), (2002), 158 pages. Responsible for preparing a monthly investing message for online course users and annual updating of print and online course lessons and accompanying *Study Guide*, 2001-present. The course is also available online at www.investing.rutgers.edu.

- Holub, M., O'Neill, B., & Ford, R. *Separation and Divorce: A Guide for Decision-Making*, (RCE publication E-175), (1993), 33 pages. Updated by Project Self-Sufficiency (Newton, NJ) in 2002.

Rutgers Cooperative Extension (RCE) Publications (Fact Sheets):

- O'Neill, B. & Ensle, K. *Small Steps to Health and Wealth*™ Web site including 35 fact sheets (2006). [WWW document]. URL: http://www.rcre.rutgers.edu/sshw.

- O'Neill, B. *Financial Preparedness Strategies to Cope With a Natural Disaster or Other Emergency.* RCE Fact Sheet 975 (2001), 4 pages.

- O'Neill, B. *Handling Disaster-Related Financial Stress.* RCE Fact Sheet 976 (2001), 4 pages.

- O'Neill, B. *Home Insurance Tips: Before and After a Disaster*. RCE Fact Sheet 977 (2001), 4 pages.

- O'Neill, B. *Beware: Disaster-Related Claims*. RCE Fact Sheet 978 (2001), 4 pages.

- O'Neill, B. *Caring For Important Records and Papers: Before and After a Disaster*. RCE Fact Sheet 979 (2001), 4 pages.

- O'Neill, B. *Tax Information for Disaster Victims*. RCE Fact Sheet 980 (2001), 4 pages.

- O'Neill, B. *Where Am I Going to Find $2,000 to Save*? RCE Fact Sheet 882 (1997), 2 pages.

- O'Neill, B. *So Where Do I Put That $2,000?* RCE Fact Sheet 883 (1997), 2 pages.

- Wood, R., O'Neill, B., & Stamato, C. *Understanding Your PowerPay Printout*, RCE Fact Sheet 870, (1997), 4 pages.

- O'Neill, B. *Give Yourself Credit: 25 Tips for Smarter Borrowing*, RCE Fact Sheet 860, (1996), 4 pages.

- O'Neill, B. *The Time Value of Money: How To Calculate The Cost of Future Financial Goals*, RCE Fact Sheet FS 825, (1995), 4 pages.

- O'Neill, B. *Planning Ahead for the Cost of College*, RCE Fact Sheet 634, (1992), 4 pages.

- O'Neill, B. *Twenty Ways to Save Money*, RCE Fact Sheet 563, (1991), 2 pages.

- O'Neill, B. *Twenty-Five Ways to Live on Less*, RCE Fact Sheet 564, (1991), 2 pages.

- O'Neill, B. *Recycling: A How-To Guide*, RCE Fact Sheet 386, (1989), 2 pages.

- O'Neill, B. *Retirement Myths and Realities*, RCE Fact Sheet 428, (1989/1997), 4 pages.

- O'Neill, B. *Sources of Retirement Income*, RCE Fact Sheet 429, (1989/1997), 4 pages.

- O'Neill, B. *Saving and Investing for Retirement*, RCE Fact Sheet 430, (1989/1997), 4 pages.

- O'Neill, B. *How Much Do I Need To Save For Retirement?*, RCE Fact Sheet 431, (1989/1997), 4 pages.

- Brennan, P. & O'Neill, B. *Before You Buy a Home*, RCE Fact Sheet 411, (1989/1997), 4 pages.

- Brennan, P. & O'Neill, B. *Choosing Home-Buying Professionals*, RCE Fact Sheet 412, (1989/1997), 4 pages.

- O'Neill, B. & Brennan, P. *Negotiating for Your Home*, RCE Fact Sheet 413, (1989/1997), 4 pages.

- Brennan, P. & O'Neill, B. *Your Home Purchase Contract*, RCE Fact Sheet 414, (1987/1997), 4 pages.

- O'Neill, B. & Brennan, P. *Mortgage Options for Home Buyers*, RCE Fact Sheet 415, (1989/1997), 4 pages.

- O'Neill, B. & Brennan, P. *Financial Aspects of Homeownership*, RCE Fact Sheet 416 (1989/1997), 4 pages.

Rutgers Cooperative Extension (RCE) Publications (Newsletters):

- Wunderlich, D. & O'Neill, B. Financial Survival: Tips for Drought-Stricken New Jersey Farmers. *Plant & Pest Advisory*, Rutgers Cooperative Extension, (1999, September 1), 1-2.

- Matejic, D., O'Neill, B., & Waranis, G., *Financial Planning for the Two-Paycheck Family*, 6-part newsletter series, (1981), 38 pages.

Other Publications:

- O'Neill, B. *Guidebook to Help Late Savers Prepare For Retirement*, published by the National Endowment For Financial Education, (2003) and part of the educators' toolkit for the national Cooperative Extension initiative *Financial Security in Later Life*. [WWW document] URL: www.nefe.org/latesavers.html. Major revisions in 2006 for tax and pension law changes.

- O'Neill, B. & Brennan, P. *Money Talk: Women's Financial Education Series*, 120 PowerPoint slides, speaker's notes, and evaluation materials for five-week class series to accompany printed home study course (book) for women, (2002).

- O'Neill, B., Brennan, P., Beaugard, C., & Young, M. *Predatory Lending Practices and Credit Rip-Offs*. Developed five of the ten class modules (PowerPoint slides with detailed speaker notes) for this grant-funded curriculum designed for high school teachers, (2001).

- O'Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. *Investing For Your Future*: *A Cooperative Extension System Basic Investing Home Study Course*, (2000/2002). Wrote two of the 11 course units.

- O'Neill, B. *Investing For Your Future User's Guide*. Wrote 20-page guidebook for educators to use with Cooperative Extension System basic investing home study course, (2000).

- O'Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. *Investing for Your Future* Class Series, (2000). Developed PowerPoint slides and annotated speaker's notes for class session 3 and half of class sessions 2 and 5.

- O'Neill, B. By-lined feature articles, *The New Jersey Herald*, Newton, NJ (circulation: 26,000 households), (1995-2007):

  - *Increase Your Money Smarts*, (Money $mart Week Preview), 4/15/07, E1.
  - *Seminars Offer Free Financial Advice*, (Money $mart Week Preview), 4/10/05, A1, A3.
  - *Your Financial Fitness: Tips for 2004*, 1/25/04, E1, E6.
  - *Working at Home: A Little Advice …From Personal Experience*, 2/19/03, E1
  - *Perspective After Tragedy: Twenty Post September 11 Strategies For Improving Financial Security*, 1/20/02, E1.
  - *Investing In Turbulent Times*, 10/14/01, E1.
  - *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 personal finance column in *The Jersey Voice* (formerly *The Sussex Voice*), (1986-1989).

- O'Neill, B. "The Extension Line" (newspaper column) published by *The New Jersey Herald*. Over 1,400 columns about financial and consumer topics, (weekly, 1978-2004; every 4 weeks, 2006-2008).

Media Consultations:

- 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 New Jersey media outlets such as *The New Jersey Herald* (Sussex County), *The Daily Record* (Morris County), *The Record* (Bergen County), the *Courier News* and *Home News Tribune* (Somerset and Middlesex County), the *Star-Ledger* (Newark, NJ), and the *Asbury Park Press* (Monmouth County). Also, the Channel 12 News statewide cable television station, the New Jersey 101.5 statewide radio station, and the Rutgers University student newspaper *The Daily Targum* (1980-present).

Media Productions (Internet)

- Coordinator and one of three online experts for eXtension interactive chat on mutual funds. URL: 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 [Archived presentation] URL: http://pilot.uncc.edu/GP/main/000001d144a400000107964a78f388c5 (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, Developed the content of the *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. A major focus of the Web site is the wise use of credit.

- 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-present).

- 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-present).

- O'Neill, B. Prepared twenty narrated online PowerPoint presentations about personal finance topics for the Rutgers Cooperative Extension Web site, (2000-02). [WWW document] URL: www.rce.rutgers.edu/presentations.

- O'Neill, B. Prepared three narrated online presentations about MONEY 2000 research results, (2000). [WWW document] URL: www.rce.rutgers.edu/presentations/presentation.asp?ID=28-30.

- 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: www.rce.rutgers.edu/money2000.

Media Productions (CD-ROM):
- 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 250 teachers and professional colleagues, (2003-2007).

- O'Neill, B. *Investing For Your Future.* Oversaw production of a CD-ROM with the computer files for the class series to accompany the *Investing For Your Future* home study course, (2000). The course has been 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):
- 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 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).

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

Media Productions (Radio):

- 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. 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 20-45 minute financial radio talk show on WNNJ, Newton, NJ, (1981-1990).

Media Productions (Teleconference):

- 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. Transcript archived at www.wiseupwomen.tamu.edu/teleconferences.php?date=2004-10-29.

Presentations at National and Regional Meetings:
Invited Keynote Speaker:

- 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. 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 and Predatory Lending sponsored by the National Consumer Law Center Inc. and the 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, sponsored by the *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 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.

- Porter, N. & O’Neill, B. Increasing FSA Sustainability Through the FINRA Online Investment Education Project for Farm Households. *2008 National eXtension Community of Practice Conference,* Louisville, KY, 2008.

- O’Neill, B. Ten Ways to Teach Personal Finance Using Technology. *American Association of Family and Consumer Sciences*, Milwaukee, WI, 2008.

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

- O’Neill, B. Identity Theft Risk Reduction Factors: A Post FACTA Analysis. *Eastern Family Economics/Resource Management Association*, Savannah, GA, 2008.

- O’Neill, B. Using Newspaper Tabloids to Teach Personal Finance. *Eastern Family Economics/Resource Management Association*, Savannah, GA, 2008.

- Porter, N. & O’Neill, B. A Workshop for Wiki Wizards and Wannabes. *Eastern Family Economics/Resource Management Association*, Savannah, GA, 2008.

- O’Neill, B. Financial Fitness for the Best Rest of Your Life: What Older Adults (Age 50+) Need to Know About Money. *Association for Financial Counseling and Planning Education*, Tampa, FL, 2007.

- Prawitz, A.D., O’Neill, B, & Garman, E.T. Lifestyle Risk Factors, Health Status, and Financial Distress: Framing Interventions Using the Transtheoretical Model of Change. *Association for Financial Counseling and Planning Education*, Tampa, FL, 2007.

- 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.

- O'Neill, B. The Small Steps to Health and Wealth™ Challenge (Research to Practice Roundtable). *American Association of Family and Consumer Sciences*, Reno, NV, 2007.

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

- O'Neill, B. & Xiao, J.J. Small Steps to Health and Wealth™: The Total Package. *American Council on Consumer Interests*, St. Louis, MO, 2007.

- 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.

- O'Neill, B. Low Maintenance Financial Planning Strategies for Busy People. *Association for Financial Counseling and Planning Education*, San Antonio, TX, 2006.

- Pankow, D., Schuchardt, J., Porter, N., Branch, J., O'Neill, B., & Miller, J. Creating an eXtension Financial Security for All Community of Practice. *Association for Financial Counseling and Planning Education,* San Antonio, TX, 2006.

- 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.

- O'Neill, B. Changing Behavior One Step at a Time: The Small Steps to Health and Wealth Workbook. *American Council on Consumer Interests*, Baltimore, MD, 2006.

- O'Neill, B. IDA Financial Education: Quantitative and Qualitative Impacts. *Eastern Family Economics/Resource Management Association,* Knoxville, TN, 2006.

- O'Neill, B. The MoneyTalk Workbook and Class Series and Small Steps to Health and Wealth. *Eastern Family Economics/Resource Management Association,* Knoxville, TN, 2006.

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

- O’Neill, B. Financial Literacy in Later Life: Key Issues for the 2000s and Beyond. *National Urban Symposium: Youth and Family Wellness*, Dallas, TX, 2005.

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

- O’Neill, B. A Crash Course in Compound Interest. *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2005.

- O’Neill, B. How to Create Interactive PowerPoint Games. *American Association of Family and Consumer Sciences Northeast Regional Conference*, Providence, RI, 2005.

- O’Neill, B., Brennan, P., Schuchardt, J. & Porter, N. Investing For Your Future: A Key to Financial Security in Later Life. *National Extension Association of Family and Consumer Sciences,* Philadelphia, PA, 2005.

- O’Neill, B. & Ensle, K. Small Steps to Health and Wealth, *American Association of Family and Consumer Sciences,* Minneapolis, MN, 2005.

- O’Neill, B., Sorhaindo, B., & Garman, E.T. Relationships Among Financial Practices, Financial Well-being, and Health of Financially Distressed Consumers, *American Council on Consumer Interests,* Columbus, OH, 2005.

- O’Neill, B. Individual Development Account Financial Education Program, *American Council on Consumer Interests,* Columbus, OH, 2005.

- O’Neill, B. Small Steps to Health and Wealth, *American Council on Consumer Interests*, Columbus, OH, 2005.

- Sorhaindo, B., Garman, E.T., O’Neill, B. & Prawitz, A. National Norming Data for Financial Well-being and Financial Distress and the InCharge Financial Distress Scale, *American Council on Consumer Interests,* Columbus, OH, 2005.

- O’Neill, B. Deciding When to Retire, *Association for Financial Counseling and Planning Education*, Denver, CO, 2004.

- O’Neill, B. & Lown, J. Catch-Up Strategies for Late Savers: New Resources for Financial Educators, *Association for Financial Counseling and Planning Education,* Denver, CO, 2004.

- O’Neill, B. Helping Late Savers Prepare For Retirement, *American Association of Family and Consumer Sciences,* San Diego, CA, 2004.

- O’Neill, B. & Xiao, J.J. Consumer Practices to Reduce Identity Theft: An Exploratory Study, *American Council on Consumer Interests,* Washington, DC, 2004.

- Hayhoe, C.R. & O’Neill, B. Strategies to Enhance Young Adults’ Financial Decision-Making, *Eastern Family Economics/Resource Management Association*, Tampa, FL, 2004.

- O’Neill, B. Time is Money: Five Essential Concepts, *Eastern Family Economics/Resource Management Association*, Tampa, FL, 2004.

- O’Neill, B. & Lown, J.M. Educational Resources to Help Late Savers Prepare for Retirement, *Eastern Family Economics/Resource Management Association*, Tampa, FL, 2004.

- O’Neill, B. Financial Planning for the Second Half of Your Life: 10 Key Issues, *Association for Financial Counseling and Planning Education,* Savannah, GA, 2003.

- O’Neill, B. Saving for a Prosperous Retirement With Your 403(b) Plan: A Resource for Teaching Retirement Planning to Education Professionals, *Association For Financial Counseling and Planning Education,* Savannah, GA, 2003.

- O’Neill, B. Using an Interactive PowerPoint Game to Teach Financial Concepts, *Association for Financial Counseling and Planning Education*, Savannah, GA, 2003.

- Xiao, J.J. & O’Neill, B. Developing a Theory-Based Financial Education Program: A Case of MONEY 2000, *Association for Financial Counseling and Planning Education*, Savannah, GA, 2003.

- O’Neill, B. Tax Planning Strategies for Extension Educators, *Cooperative Extension Galaxy Conference*, Salt Lake City, UT, 2003.

- O’Neill, B. Financial Fitness Quiz: Implications for Extension Educators, *Cooperative Extension Galaxy Conference*, Salt Lake City, UT, 2003.

- O’Neill, B. & Brennan, P. Career Clinic- Money Talk: What Women (and Men!) Need to Know About Money, *American Association of Family and Consumer Sciences,* Washington DC, 2003.

- O’Neill, B. Developing a Personal Asset Allocation Strategy, *American Association of Family and Consumer Sciences*, Washington DC, 2003.

- Leech, I.; Porter, N.; Kratzer, C.; Boyer, L. & O’Neill, B. America Saves! You Can Too, *American Association of Family and Consumer Sciences*, Washington DC, 2003.

- O’Neill, B. Enhancing Financial Resiliency: Ten Strategies For Individuals and Families, *American Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference,* Washington DC, 2003.

- O’Neill, B. The Financial Fitness Quiz: A Resource For Improving Financial Resiliency, *American Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference*, Washington DC, 2003.

- O’Neill, B. & Xiao, J. Financial Fitness Quiz: A Tool For Analyzing Financial Behavior, *American Council on Consumer Interests*, Atlanta, GA, 2003.

- O’Neill, B. Estimates and Tradeoffs: Planning Strategies For Retirement, *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2002.

- Palmer, L. & O'Neill, B. Last Chance Retirement Planning With Later Savers Guidebook, *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2002.

- O'Neill, B. Savings Strategies For Those Who Never Save, *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2002.

- O'Neill, B. Keys to Financial Fitness: Action Steps and Research Results, *National Extension Association of Family and Consumer Sciences*, Kansas City, MO, 2002.

- Beaugard, P.C. & O'Neill, B. The Women's Financial Education Series: A Resource For Financial Security in Later Life, *National Extension Association of Family and Consumer Sciences*, Kansas City, MO, 2002.

- O'Neill, B. Credit Card Tips and Traps, *American Association of Family and Consumer Sciences Northeast Regional Conference*, Albany, NY, 2002.

- O'Neill, B. Rich Saver, Poor Saver: Two Investments For All Income Levels, *American Association of Family and Consumer Sciences Northeast Regional Conference*, Albany, NY, 2002.

- Palmer, L. & O'Neill, B. Development of a Guidebook to Help Late Savers Prepare for Retirement. *Financial Security in Later Life National Initiative Roll Out Conference*, Myrtle Beach, SC, 2002.

- O'Neill, B. Credit Card Fees and Traps: What Financial Educators and Their Students Need to Know, *Eastern Family Economics/Resource Management Association*, Athens, GA, 2002.

- O'Neill, B. Estimates and Trade-Offs: Planning Strategies For Retirement, *Eastern Family Economics/Resource Management Association*, Athens, GA, 2002.

- O'Neill, B. Predatory Lending Practices and Sub-prime Credit: What Financial Counselors and Educators Need to Know, *Association for Financial Counseling and Planning Education*, Orlando, FL, 2001.

- O'Neill, B. Slash Your Debt and Save: Tips For Reducing Borrowing Costs, *Association for Financial Counseling and Planning Education*, Orlando, FL, 2001.

- O'Neill, B. & Brennan, P. *Investing For Your Future Pre-Conference to 2001 Association for Financial Counseling and Planning Education meeting*, Orlando, FL, 2001.

- O'Neill, B. & Brennan, P. Twenty Steps to Seven Figures, *American Association of Family and Consumer Sciences,* Providence, RI, 2001.

- O'Neill, B. How to Cope Financially and Emotionally With a Life-Threatening Illness, *American Association of Family and Consumer Sciences*, Providence, RI, 2001.

- O'Neill, B.; Xiao, J.; Bristow, B.; Brennan, P, & Kerbel, C. Childhood Financial Influences and Personal Finance Behaviors, *American Association of Family and Consumer Sciences*, Providence, RI, 2001.

- O’Neill, B.; Xiao, J.; Bristow, B.; Brennan, P., and Kerbel, C. Before and After: The Perceived Impact of the MONEY 2000 Program Upon Participants' Personal Finances, *American Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference,* Providence, RI, 2001.

- O’Neill, B. Investing For Your Future: Helping Americans Achieve Financial Security, *University of Arkansas 21st Century Families Conference*, Little Rock, AR, 2001.

- Xiao, J. & O’Neill, B. Application of the Transtheoretical Model of Change to Financial Behavior, *American Council on Consumer Interests*, Washington, DC, 2001.

- O’Neill, B. & Xiao, J. Before and After: The Perceived Impact of the MONEY 2000 Program Upon Participants' Personal Finances, *American Council on Consumer Interests,* Washington DC, 2001.

- O’Neill, B. Coping Financially With a Family Medical Crisis, *Eastern Family Economics/ Resource Management Association*, Lexington, KY, 2001.

- O’Neill, B. Investing For Your Future: A Cooperative Extension Initiative, *Eastern Family Economics /Resource Management. Association,* Lexington, KY, 2001.

- O’Neill, B. Cost-Benefit Analysis: A Tool For Evaluation of Financial Education Programs. *Association for Financial Counseling and Planning Education*, St. Louis, MO, 2000.

- O’Neill, B. Investing On a Shoestring: A Class For Investors, *Association for Financial Counseling and Planning Education,* St. Louis, MO, 2000.

- O'Neill, B.; Brennan, P.; Fox, L.; Kratzer, C.; Leech, I.; Porter, N.; Schuchardt, J.; & Witter, J. Investing For Your Future: A National Extension Curriculum*, Association for Financial Counseling and Planning Education,* St. Louis, MO, 2000.

- O’Neill, B. Estimates and Trade-Offs: Helping Americans Plan For Retirement, *Association for Financial Counseling and Planning Education Retirement Income Security Pre-Conference,* St. Louis, MO, 2000.

- O’Neill, B. & Brennan, P. What People Want to Know About Money: Research Results, *National Extension Association of Family and Consumer Sciences*, Baltimore, MD, 2000.

- Brennan, P. & O’Neill, B. Investing For Your Future: A Curriculum for Extension Educators, *National Extension Association of Family and Consumer Sciences,* Baltimore, MD, 2000.

- O’Neill, B. & Brennan, P. High Tech to High Touch: A Guide to Investing Resources, *American Association of Family and Consumer Sciences*, Chicago, IL, 2000.

- O’Neill, B.; Brennan, P.; Leech, I.; Kratzer, C. & Porter, N. Using the Internet to Teach Basic Investment Concepts, *American Association of Family and Consumer Sciences*, Chicago, IL, 2000.

- O’Neill, B. Last Minute Financial Catch-Up Strategies, *Association for Financial Counseling and Planning Education, Scottsdale, AZ,* 1999.

- O'Neill, B.; Brennan, P.; Christenbury, J.; Fox, L.; Kratzer, C.; Leech, I.; Phillip, K.; Porter, N.; Schuchardt, J.; & Witter, J. Investing For Your Future: A National Extension Home Study Course, *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 1999.

- O'Neill, B. Building Financial Wealth: Secrets of the Millionaire Next Door, *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 1999.

- O'Neill, B. & Richardson, J. Cost-Benefit Impact Statements: A Tool for Extension Accountability, *National Extension Association of Family & Consumer Sciences*, Greensboro, NC, 1999.

- O'Neill, B.; Brennan, P.; Leech, I. & Kratzer, C. MONEY 2000+: Investing For Your Future," *National Extension Association of Family & Consumer Sciences*, Greensboro, NC, 1999.

- O'Neill, B. Financial Health: Last-Minute Financial Catch-Up Strategies For Baby Boomers, *American Association of Family and Consumer Sciences Northeast Regional Conference,* Stamford, CT, 1999.

- O'Neill, B. & Brennan, P. Family Economics/Resource Management Educational Program Award: MONEY 2000, *American Association of Family and Consumer Sciences*, Seattle, WA, 1999.

- O'Neill, B. & Brennan, P. Debunking Yesterday's Financial Myths: New Rules for Financial Health, *American Association of Family and Consumer Sciences*, Seattle, WA, 1999.

- O'Neill, B. Using the Internet to Make Consumer Decisions, *American Association of Family and Consumer Sciences*, Seattle, WA, 1999.

- O'Neill, B. & Brennan, P. Successful Financial Management: Perceived Resources and Obstacles *Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference*, Seattle, WA, 1999.

- O'Neill, B.; Brennan, P.; Porter, N.; Leech, I. Kratzer, C. & Witter, J. Improving Financial Health: Investing For Your Future," *Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Mgmt. Pre-Conference*, Seattle, WA, 1999.

- O'Neill, B. Your Three Retirement Questions: A Seminar For Employees, *Association for Financial Counseling and Planning Education*, Fort Lauderdale, FL, 1998.

- O'Neill, B. How To Buy Treasury Securities, *Association for Financial Counseling and Planning Education*, Fort Lauderdale, FL, 1998.

- O'Neill, B. Documenting the Impact of Extension Personal Finance Programs: Strategies That Work, *National Extension Association of Family and Consumer Sciences*, Rapid City, SD, 1998.

- O'Neill, B. Demystifying the Market: A Basic Course in Investing, *American Association of Family and Consumer Sciences*, Atlanta, GA, 1998.

- O'Neill, B. & Brennan, P Intergenerational Financial Planning: A Life Cycle Approach, *American Association of Family and Consumer Sciences*, Atlanta, GA, 1998.

- O'Neill, B. Yes, Americans Can Save, and Smart Employers Can Help, *Virginia Tech Personal Finance Employee Education (PFEE) Conference*, Roanoke, VA, 1998.

- O'Neill, B. Turn Your Financial Dreams Into Reality, *Eastern Family Economics/Resource Management Association,* Blacksburg, VA, 1998.

- O'Neill, B. How to Save $1,000 a Year at the Supermarket, *Eastern Family Economics/Resource Management Association*, Blacksburg, VA, 1998.

- O'Neill, B. Documenting the Economic Impact of Financial Counseling & Planning Programs: Strategies That Work, *Association for Financial Counseling and Planning Education*, San Diego, CA, 1997.

- O'Neill, B. Give Yourself Credit: Twenty-Five Tips for Smarter Borrowing, *Association for Financial Counseling and Planning Education*, San Diego, CA, 1997.

- O'Neill, B. How to Read a Mutual Fund Prospectus: A Hands-on Curriculum, *Association for Financial Counseling and Planning Education*, San Diego, CA, 1997.

- O'Neill, B. MONEY 2000: A Model for Personal Finance Employee Education, *Virginia Tech Personal Finance Employee Education (PFEE) Conference*, Roanoke, VA, 1997.

- O'Neill, B.; Varcoe, K.; & Coulson, A. AFCPE and IPF: Resources for Extension Educators, *Cooperative Extension Galaxy Conference*, Cincinnati, OH, 1997.

- O'Neill, B. Baby Boom Economics: Resource Management for 2000 and Beyond, *American Association of Family & Consumer Sciences,* Washington DC, 1997.

- O'Neill, B.; Brennan, P.; & Christenbury, J. MONEY 2000: Marketing Improved Financial Well-Being, *American Association of Family and Consumer Sciences*, Washington, DC, 1997.

- O'Neill, B.; Brennan, P.; Christenbury, J.; Porter, N.; Schuchardt, J.; & Christenbury, J. Public Policy: Creating an Environment for Increased U.S. Savings, *American Association of Family and Consumer Sciences Family Economics Pre-Conference,* Washington DC, 1997.

- O'Neill, B. Counseling The Unemployed: Implications For Practitioners, *Association for Financial Counseling and Planning Education*, Grand Rapids, MI, 1996.

- O'Neill, B. Financial Goal-Setting: A "Hands-On" Approach, *Association for Financial Counseling and Planning Education*, Grand Rapids, MI, 1996.

- O'Neill, B. Money After 60: Financial Concerns of Older Americans, *Association for Financial Counseling and Planning Education*, Grand Rapids, MI, 1996.

- O'Neill, B. Money After 60: Financial Planning Issues For Older Adults, *American Association of Family and Consumer Sciences Northeast Regional Conference*, Springfield, MA, 1996.

- O'Neill, B. Creative Ways to Enhance the Financial Literacy of Youth, *American Association of Family and Consumer Sciences*, Nashville, TN, 1996.

- O'Neill, B. & Lytton, R. Overextended Homeowners: What Type of Debtors Are They?, *Association for Financial Counseling and Planning Education*, New Orleans, LA, 1995.

- O'Neill, B. Dealing With Debt: A Seminar for Clients and Professionals, *Association for Financial Counseling and Planning Education*, New Orleans, LA, 1995.

- O'Neill, B. Planning Ahead For The Cost of College: A Hands On Experience, *Association for Financial Counseling and Planning Education,* New Orleans, LA, 1995.

- O'Neill, B. & Ford, R. Helping Clients Through Divorce: Educational Methods That Work, *National Association of Extension Home Economists*, Dallas, TX, 1995.

- O'Neill, B. & Lytton, R. Living on the Edge: Characteristics & Practice of Overextended Homeowners, *American Association of Family and Consumer Sciences Family Economics Pre-Conference*, New Orleans, LA, 1995.

- O'Neill, B. Managing Debt & Credit: Two New Curricula for Adult Learners, *Eastern Family Economics/Resource Management Association*, Myrtle Beach, SC, 1995.

- O'Neill, B. Money Matters: A Statewide Personal Finance Newsletter, *Eastern Family Economics/ Resource Management Association*, Myrtle Beach, SC, 1995.

- O'Neill, B. Financial Counseling and Planning Research Priorities 1995-2000: A Practitioner's Viewpoint, *Association for Financial Planning and Counseling Education*, Nashville, TN, 1994.

- O'Neill, B. & Ford, R. Separation and Divorce: A Guide For Decision-Making, *Association for Financial Counseling and Planning Education,* Nashville, TN, 1994.

- O'Neill, B. Limited Resource Households: Educational and Counseling Implications, *Association for Financial Counseling and Planning Education*, Nashville, TN, 1994.

- O'Neill, B. Big Chill Retirement Planning: Helping Baby Boomers Prepare, *Eastern Family Economics/Resource Management Association*, Pittsburgh, PA, 1994.

- O'Neill, B. & Matejic, D. Consumer To Consumer: Tips For Managing on a Reduced Income, *Association for Financial Counseling and Planning Education*, San Antonio, TX, 1993.

- O'Neill, B. How to Get Published in a Professional Journal, *American Home Economics Association*, Orlando, FL, 1993.

- O'Neill, B. & Hira, T. Retirement Planning: Important Issues For Female Baby Boomers, *American Home Economics Association*, Orlando, FL, 1993.

- O'Neill, B. Marketing Family Economics: A Case Study Example, *American Home Economics Association Family Economics Pre-Conference,* Orlando, FL, 1993.

- O'Neill, B. Assessing America's Financial IQ: Realities, Consequences, and Potential For Change, *Eastern Family Economics/ Resource Management Association*, Roanoke, VA, 1993.

- O'Neill, B. Baby Boom Economics: Financial Planning For Adults Under 50, *Association for Financial Counseling and Planning Education*, Charleston, SC, 1992.

- O'Neill, B. Beyond The WFIP: Helping Clients Continue Taking Charge of Their Finances, *National Association of Extension Home Economists*, Washington DC, 1992.

- O'Neill, B. Baby Boom Economics: Helping America's Largest Generation Plan for the Future, *American Home Economics Association*, Denver, CO, 1992.

- O'Neill, B. Personalizing Financial Management Education to Effect Change: Five Teaching Methods That Work, *Cornell Conference 1992, Cornell Cooperative Extension*, Ellenville, NY, 1992.

- O'Neill, B. How to Get Published In A Professional Journal, *National Association of Extension Home Economists*, Tulsa, OK, 1991.

- O'Neill, B. & Young, M. Money, Math, and Emotions, *American Home Economics Association*, Minneapolis, MN, 1991.

- O'Neill, B. & Eberhardt, D. Motivating Clients to Plan For Retirement: Five Teaching Methods That Work, *National Association of Extension Home Economists*, Chicago, IL, 1990.

- O'Neill, B. How To Turn Your Community On To Child Care, *Northeast Regional Child Care Conference, The Pennsylvania State University*, Shawnee-On-Delaware, PA, 1990.

- O'Neill, B. Motivating Adults to Improve Their Finances: Six Teaching Methods That Work, *Association for Financial Counseling And Planning Education*, Ypsilanti, MI, 1989.

- O'Neill, B. Beyond The Cookie Jar: Womens' Changing Financial Needs, *National Association of County Agricultural Agents*, Somerset, NJ, 1989.

- O'Neill, B. Teaching Financial Planning Concepts With Case Studies, *National Association of Extension Home Economists*, Louisville, KY, 1987.

- O'Neill, B. Financial Planning: Why and How?, *American Home Economics Association*, Indianapolis, IN, 1987.

- O'Neill, B. & Whitner, C. Home Economists and Public Affairs: A Geographic District's Experience, *American Home Economics Association*, Kansas City, 1986.

- O'Neill, B. Children Sharing Household Work, *American Home Economics Association*, Atlantic City, NJ, 1981.

Refereed Posters:

- O'Neill, B. Calculating the Economic Impact of Cooperative Extension Programs. *Extension Galaxy III Conference*, Indianapolis, IN, 2008.

- Lyons, R.E., Polanin, M., Rea-Keywood, J., & O'Neill, B. Addressing Budgetary Shortfalls Proactively: The Rutgers Cooperative Extension Experience. *Extension Galaxy III Conference*, Indianapolis, IN, 2008.

- O'Neill, B. Real Money™: A Financial Simulation for Young Adults. *Eastern Family Economics/Resource Management Association*, Savannah, GA, 2008.

- O'Neill, B. & Ensle, K. The Small Steps to Health and Wealth™ Challenge. *National Extension Association of Family and Consumer Sciences*, St. Paul, MN, 2007.

- O'Neill, B. Integrating Health and Personal Finance Programming: The Small Steps to Health and Wealth Program, *2007 Urban Extension Conference*, Kansas City, MO, 2007.

- O'Neill, B. & Xiao, J.J. Financial Resiliency: Demographic Differences. *Association for Financial Counseling and Planning Education*, San Antonio, TX, 2006.

- O'Neill, B. & Ensle, K. Small Steps to Health and Wealth™, National Extension Association of Family and Consumer Sciences, Denver, CO, 2006.

- O'Neill, B. & Xiao, J.J. Personal Financial Resiliency Assessment Quiz, *Eastern Family Economics/ Resource Management Association*, Knoxville, TN, 2006.

- Blalock, L.B. & O'Neill, B. Small Steps to Health and Wealth: Kids Can Too! *Strengthening Families, Youth, and Communities: Focus on the Future Conference*, Myrtle Beach, SC, 2006.

- O'Neill, B., Sorhaindo, B., Xiao, J.J., & Garman, E.T. Health Effects of Financial Stress: Associations With Demographic, Financial, and Other Variables, *Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 2005.

- O'Neill, B. Low-Maintenance Financial Strategies For Busy People, *National Extension Association of Family and Consumer Sciences*, Philadelphia, PA, 2005.

- O'Neill, B., Sorhaindo, B., Xiao, J.J., & Garman, E.T. Health Effects of Financial Stress: An Exploratory Study, *American Council on Consumer Interests*, Columbus, OH, 2005.

- O'Neill, B. & Xiao, J.J. Financial Fitness Quiz: Common Strengths and Weaknesses Across Demographic Groups, *Association for Financial Counseling and Planning Education*, Denver, CO, 2004.

- O'Neill, B. & Xiao, J.J. Reducing Identity Theft Risk Exposure: Do Free Credit Reports Make a Difference? *Eastern Family Economics/Resource Management Association*, Tampa, FL, 2004.

- O'Neill, B. & Xiao, J.J. Financial Behaviors of Online Financial Fitness Respondents, *Association for Financial Counseling and Planning Education*, Savannah, GA, 2003.

- O'Neill, B. Twenty Financial Tips For the 2000s. *American Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference*, Washington DC, 2003.

- O'Neill, B. & Xiao, J. Investing For Your Future: Knowledge Gained and Behavior Change Planned, *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2002.

- O'Neill, B. & Xiao, J. Financial Practices and Behavior Changes of Users of a Home Study Course for Investors, *Association for Financial Counseling and Planning Education,* Scottsdale, AZ, 2002.

- O'Neill, B. Economic Trends: New Investment Choices For the New Millennium, *American Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference* Providence, RI, 2001.

- O'Neill, B. Online Shopping: Consumer Protection and Regulation, *American Council on Consumer Interests,* Washington DC, 2001.

- O'Neill, B. Financial Education Online: Three Program Models, *American Council on Consumer Interests*, Washington DC, 2001.

- O'Neill, B. Teaching Personal Finance to Meet State Curriculum Standards, *Eastern Family Economics/Resource Management Association*, Lexington, KY, 2001.

- O'Neill, B; Xiao, J.; Bristow, B; Brennan, P.; & Kerbel, C. Perceived Financial Progress: Influence of Demographic Variables and Participation in MONEY 2000, Association For Financial Counseling and Planning Education, St. Louis, MO, 2000.

- O'Neill, B; Xiao, J.; Bristow, B; Brennan, P.; & Kerbel, C. Changed Financial Behavior: Influence of Demographic Variables and Participation in MONEY 2000, *Association For Financial Counseling and Planning Education*, St. Louis, MO, 2000.

- O'Neill, B.; Brennan, P.; & Bristow, B. Improved Personal Finances: Planned and Actual Behavior, *American Association of Family & Consumer Sciences*, Chicago, IL, 2000.

- O'Neill, B. Using Print and Electronic Media to Teach Personal Finance Concepts, *National Extension Association of Family and Consumer Sciences*, Greensboro, NC, 1999.

- O'Neill, B. Investing For Your Future: A National Home Study Course, *American Association of Family & Consumer Sciences Northeast Regional Conference*, Stamford, CT, 1999.

- O'Neill, B. Improving Financial Health: Investing On a Shoestring, AAFCS *Association of Family and Consumer Sciences Family Relations Human Development/Family Economics Resource Management Pre-Conference,* Seattle, WA, 1999.

- O'Neill, B. Using the Internet to Make Consumer Decisions, *National Extension Association of Family and Consumer Sciences*, Rapid City, SD, 1998.

- O'Neill, B. & Lytton, R. Characteristics and Practices of Financially Stressed Homeowners in Prince William County, Virginia, *National Association of Extension Home Economists*, Dallas, TX, 1995.

- O'Neill, B. Beyond The WFIP: Helping Clients Continue Taking Charge of Their Finances, *Association for Financial Counseling and Planning Education*, Charleston, SC, 1992.

- 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 at 1985, 1986, 1988, 1990, 1995, 1996, 1997, and 2008 *American Association of Family and Consumer Sciences* (formerly AHEA) annual meeting "Curriculum Showcase" exhibit for adult and secondary school educators.

- Posters and exhibits at dozens of New Jersey professional association meetings, 1978-2008.

State (New Jersey) Presentations (Invited):

- O'Neill, B. Coping With Rising Food Costs, Affordable Food Summit, *Stop and Shop Supermarkets,* Madison, NJ, 2008.

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

- 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.

- 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.

- 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* (Invited Commencement Speaker), Newton, NY, 2007.

- 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.

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

- 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.

- 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.

- O'Neill, B. Financial Tips for The 2000s, *Superior Court of NJ Judicial College*, Somerville, NJ, 2002.

- O'Neill, B. Ten Sound Money Management Principles, *New Jersey Higher Education Assistance Authority*, Princeton, NJ, 2002.

- 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), the NJAFCS *Curriculum Connections* Conference, the NJ Department of Banking and Insurance, the NJ Coalition For Consumer Education, the NJ Department of Community Affairs, the NJ Department of Labor, the 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).

Internal and External Financial Support:

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

- O'Neill, B. and the NJ Coalition for Financial Education, *The Calvin K. Kazanjian Economics Foundation, Inc*., $3,500 to update a financial education tabloid for older adults and conduct an online evaluation, 2008.

- 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*, $2,500 in 2008, $10,000 in 2007, and $5,000 in 2006 ($17,500 total) for salary/fringe buyout to provide leadership to the Financial Security for All Community of Practice as key word team leader, 2006-2008.

- 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 total from 1990-2008).

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

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

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

TEACHING

Department of Agricultural, Food, and Resource Economics (DAFRE):

- Teaching three credit undergraduate course: *Personal Finance* (11:373:353:01), 29 students enrolled, Fall 2008. Added several new reading assignments.

- Taught three credit undergraduate course: *Personal Finance* (11:373:353:01), 14 students enrolled, Fall 2007. Added several new reading assignments.

Evaluation Indicator (Maximum Score =5)	Score for Dr. O'Neill	Score for Departmental Mean
Rating of the effectiveness of the instructor	4.36	4.32
Rating of overall quality of the course	4.36	4.21

- Taught three credit undergraduate course: *Personal Finance* (11:373:353:01), 17 students enrolled, Fall 2006. Added a group case study project to course requirements.

Evaluation Indicator (Maximum Score =5)	Score for Dr. O'Neill	Score for Departmental Mean
Rating of the effectiveness of the instructor	4.36	4.49
Rating of overall quality of the course	4.18	4.31

- Taught three credit undergraduate course: *Issues in Agricultural and Environmental Business Economics: Personal Finance* (11:373:495:03), 41 students enrolled, Fall 2005. Developed a course Web site with the class syllabus, lectures, assignments, exam review games, etc. at http://rci.rutgers.edu/~boneill/.

Evaluation Indicator (Maximum Score =5)	Score for Dr. O'Neill	Score for Departmental Mean
Rating of the effectiveness of the instructor	4.68	4.40
Rating of overall quality of the course	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 Student Teaching

- 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 and student debt for *Kappa Theta Epsilon*, 2006.
- Invited presenter about investing for the Rutgers University *Minority Investor's Network*, 2005.

Graduate Student Advising

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

Rutgers Cooperative Extension Outreach:

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

- 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*™ class workbook, 2004-2007. Conducted pilot test of the *Small Steps to Health and Wealth™ Challenge*, a six-week team competition, Spring 2007.

- 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, 1998-2006.

- 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. Conference summaries are archived at www.rce.rutgers.edu/money2000/conferences/default.asp.

- 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 sets 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, 2001). Over 280 people, including 42 volunteers, participated.

- Established a financial calculator lending library in 1990 for use by Extension clients.

- Developed the "Financial Planning Tip of The Week" from 1989-1993 as a file on a statewide 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:

- 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.

- 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 -2007.

- 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 practices and credit fees and traps 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, *The Star-Ledger/Commerce Bank Road to Personal Wealth Financial Conference*, Rutgers University, 2002-2006.

- Taught classes for Sussex County Community College's Corporate and Community Education division, 2001-2008.

- 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- present.

Curriculum Development:
O'Neill, B. Microsoft PowerPoint presentations (1999-2008):

* *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* (Financial Education 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
* *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 60 original class curricula and teaching outlines (1978-1998) including:

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 for Professional Journals:

- ♦ Ad hoc Peer Reviewer, *Journal of Consumer Affairs*, 2006.
- ♦ Ad hoc Peer Reviewer, *Journal of Family and Economic Issues*, 2006, 2007.
- ♦ Book Review Editor, *Financial Counseling and Planning*, 2004-present.
- ♦ Editorial Advisory Board, *Journal of Personal Finance*, 2002-present.
- ♦ Editorial Advisory Board, *The Forum for Family and Consumer Issues*, 2002-present.
- ♦ Editorial Advisory Board, *Journal of Consumer Education*, 2002-present.
- ♦ Ad hoc Peer Reviewer for the *NEAFCS Reporter (Journal of NEAFCS)*, 2002, 2003.
- ♦ Ad hoc Peer Reviewer, *Financial Counseling and Planning*, 2001, 2006, 2007, 2008.
- ♦ Editorial Advisory Board, *Journal of Financial Planning*, 1996-2001.
- ♦ Editorial Advisory Board, *Journal of Family & Consumer Sciences*, 1996-present.
- ♦ Ad hoc Peer Reviewer for USDA publication, *Family Economics Review*, 1992.
- ♦ *Journal of Extension* editorial committee member, 1991-1993.

Professional Association Service:

- *American Association of Family and Consumer Sciences (*formerly AHEA) member since 1973. (Media "Bank of Experts" member since 1995; NJ delegate to AAFCS Senate, 1985, 1986, 1988, 1990, 1991, 1993, 1995, 1996; AAFCS Awards and Fellowships Committee, 1994-1996; AAFCS Finance and Properties Committee, 1997-1999; awards committee juror, 2000).

- *AAFCS Family Economics/Resource Management Division* (pre-conference paper reviewer, 1995 and 2003; audit committee chair, 1999; investment committee co-chair, 1999-2000).

- *New Jersey Association of Family and Consumer Sciences* (formerly NJHEA) member since 1978. (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; vice president 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; New Jersey delegate to annual session, 1986-1989, 2005-2006; eastern region nominating committee chair, 1990; NAEHE Secretary, 1990-1992; fiscal management task force & HQ study committee member, 1990-1992; NAEHE nominating committee chair, 1992; annual session proposal reviewer, 2000-2001; external reviewer for promotion and tenure materials, 2002-2007; annual session committee, 2007-2008; investment committee, 2007-2010).

- *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, 1998-2000 and 2000-2002, secretary/president-elect-2004-2006; president, 2006-2008).

- *Epsilon Sigma Phi* national Cooperative Extension honorary society member since 1983.

- *Epsilon Sigma Phi, Alpha Xi chapter* (Rutgers Cooperative Extension) member since 1983. (Membership chair, 1990-1993; New Jersey (Alpha Xi) delegate to National Council, 1991; auditing committee, 1994-1996; retirement seminar speaker, 1998; investment seminar speaker, 1999; program speaker, 2007).

- *Financial Planning Association* (formerly the *Institute of Certified Financial Planners*) member since 1983, media contact since 1995 (NJ chapter of FPA/ICFP Society since 1985; board member, 1987-1991 and 1995-1996; Secretary, 1988-1990; FPA-NJ Pro Bono Committee member, 2006).

- *Association for Financial Counseling and Planning Education (AFCPE)* member since 1986. (Newsletter committee, 1990-1991; nominating committee, 1991; conference paper/abstract reviewer, 1992, 1994, 1996-1999, 2000-2001, 2003, 2005-2008; newsletter contributor, 1994-2004, and reviewer, 2003-2008; Board Member-At-Large, 1994-1996; poster session chair, 1998; awards committee reviewer, 1999; AFCPE Secretary, 2000-2001; executive director evaluation committee, 2000-2001; AFCPE President-Elect, 2002; AFCPE President, 2003; personnel committee chair, 2003; AFCPE Past President and chair of the ethics, strategic planning, and nominating committees, 2004; Outstanding Journal Article Award committee, 2008).

- *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, 1999, 2002, 2004, 2006, 2007; local arrangements chair for 2004 EFERMA meeting in Tampa, FL.

- *National Association of Personal Financial Advisors* (NAPFA) member since 1995.

- *American Council on Consumer Interests* (ACCI) member since 1996; paper/poster reviewer, 1998, 2004-2006; marketing committee chair, 2004-2007.

- *New Jersey Coalition For Financial Education* member since 1998; nominating committee chair, 2002, 2004, and 2006; grants liaison, 2003-2008; teacher training conference co-chair, 2004.

- *New York Financial Writers Association, Inc*. member, 2002.

Service to Rutgers University:

School of Environmental & Biological Sciences (SEBS, formerly Cook College) and Rutgers University Service:

- 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 Ad Hoc review committee for Professor II candidate, Department of Agricultural, Food, and Resource Economics, 2004; Department of Human Ecology, 2006.

- Conducted *Dealing With Debt* seminar for Rutgers University employees, 2004.

- Member, *RU-FIT (Rutgers University-Financial Independence Training) Committee* to promote financial literacy among Rutgers University students, 2001-2002.

- Member, *Clientele Input Committee*, to develop a procedure for obtaining clientele feedback about untenured faculty members, 1997-1999.

- Conducted three *MONEY 2000 seminars* for Rutgers University employees, 1997.

- Invited to serve as a media contact for *Rutgers News Service*, 1994-present.

- Member, *Advisory Committee on Appointments and Promotions*, Cook College, 1991-1993, 1994-1997, and 2004-2007.

Rutgers Cooperative Extension (RCE) Service:

- Chair, *RCE Revenue Enhancement Task Force (RETF)*, 2005-2007.

- RCE Representative to the Board of the *Natural Resource, Agriculture, and Engineering Service NRAES)*, 2005-2007. 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 Education 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.

- 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, 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:
- Provided “Tips for Getting Tenure” presentation, 4-H Youth Development Department, 2007.
- Mentor to Gloucester County 4-H Agent Linda Strieter, 2004-present.

Department of Agricultural and Resource Management Agents (ARMA) Service:
- Mentor to Sussex County Agricultural Agent Steve Komar, 2007-present.

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.
- Chairman, *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 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 & Community Health Sciences (FCHS) Service (2004-Present)
- *Mentor to junior faculty member:* Joanne Kinsey, 2007-present.

- Provide information and resources to FCHS agents and staff regarding health finance topics, 2004-present.

- 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 health finance-related articles to the FCHS department newsletter, *VISIONS*, 2005-2008:
  - O'Neill, B. Are You Resilient? *VISIONS*, Winter 2005, 17(3), 5-6.
  - O'Neill, B. Small Steps to Health and Wealth™, *VISIONS*, Fall 2005, 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.

- 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.

Service to Educational Institutions Other Than Rutgers:

- 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 *eXtension* of *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 to deliver the Kate Clark Acher Lecture, "10 Key Financial Planning Trends for the 2000s and Beyond," to Extension agents and 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* via teleconferencing, 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, and *Arizona Cooperative Extension*, 2005 and 2006 (invited speaker).

- Reviewer for tenure and promotion materials for over a dozen candidates for promotion and tenure from *Vermont, Louisiana, Kansas, Iowa, Ohio, South Carolina, West Virginia, Maryland, Utah, Delaware, Alabama, Florida, New Mexico* and *Pennsylvania, Virginia,* 1994-2008.

Other Professional Service:

- 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.

- Key Word Team Leader (oversee Frequently-Asked Questions and Ask the Experts) and leadership team member for *eXtension Financial Security for All Community of Practice* (CoP), 2007-2008.

- Charter Board Member, *Personal Finance Employee Education Foundation*, 2006-2007; Secretary, 2007-present.

- Invited participant, *Cooperative Extension America Saves Week Planning Team*, 2006-2007.

- Reviewer for *Advantage Publications'* (Boston, MA). Credit Card Smarts calculator, 2006.

- Ask the Experts chair and leadership team member for *eXtension Financial Security for All Community of Practice* (CoP), 2005-2006.

- Reviewer for *Federal Reserve Board* publications on electronic bank transfers, Check 21, and interest-only mortgages, 2005-2006.

- 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, *The J.P. Morgan Chase Foundation Financial Literacy Grants Program Exhibition,* 2003.

- Appointed Cooperative Extension System representative to the board of directors of the *Jump$tart Coalition For Personal Financial Literacy,* 2003-2008. (Jump$tart Awards Committee, 2004-2006; Education Committee, 2005-2008; Impact Evaluation Committee, 2006-2008).

- Chair of ad hoc committee to develop materials for Extension educators to transition from the *MONEY 2000 ™* program to *America Saves*, 2002.

- Member of *MONEY 2000* to *America Saves* transitioning work group, 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*, financial education benchmarks and standards revision team (charged with developing national standards in personal finance), 2000-2001.

- 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*, 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:

- *Sussex County Money $mart Week Committee* (planning committee for financial literacy programs for annual Money $mart Week), sponsored by Sussex County government, 2004-2008.

- *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*, 2006-2008.

- Member of Advisory Committee, *SMP of New Jersey* (Senior Medicare Patrol, formerly NJ HAVE), Jewish Family and Vocational Services (Medicare Fraud education program), 2005-2008.

- *Project Self-Sufficiency* BUCKS (Building Understanding, Confidence, Knowledge, & Success) volunteer financial counseling program, 2005.

- *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.

- *Project Self-Sufficiency* Breast Health Awareness Panel member, 2000-2004.

- 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* "Project 100" (fund-raising project) steering committee, 1996.

- *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:

- Focus group participant for *Garden State Woman* magazine, 2007.

- Member, Heritage and Agriculture Association, Lusscroft Farm (Wantage, NJ) support and fund-raising group, 2006-2008.

- Judge, New Jersey Blueberry Contest, *The NJ State Fair*, Augusta, NJ, 2004, 2006-2008.

- Judge, Cheesecake Contest, *The NJ State Fair*, Augusta, NJ, 2006- 2008.

- Judge, *NEFE* Financial Literacy for Youth Contest, Denver, 1997 (invited judge).

- *Sussex County Heritage Quilt* Co-chair, 1990-91.

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 impact. MONEY 2000™ was subsequently replicated by the Consumer Federation of America as *America Saves.*

- **Professional Service-** Served as an officer of at least one state professional association from 1984-92, 1994-2002 and 2004-2008. Attended at least one, and as many as seven national professional meetings per year since 1981 as a presenter and/or for professional improvement.

- **Authorship of Books-** Authored 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, was published by Dearborn in 1999. Also co-authored three books published by the Natural Resource, Agriculture, and Engineering Service (NRAES): *Investing For Your Future* (2002), *Money Talk: A Financial Guide for Women* (2004), and *Small Steps to Health and Wealth* (2006).

- **Investing For Your Future-** Project Director for *Investing For Your Future* Cooperative Extension System basic investing home study course. The 158-page course is available both in print and online. Other project features included an accompanying class series, a *Study Guide*, monthly investing messages, online links to Extension publications, and a grant-funded study of program impact.

- **Articles Published in Professional Journals -** 121 articles (77 refereed and 44 non-refereed) were authored or co-authored in professional publications and journals between 1979 and 2008. An additional 22 papers and 87 abstracts were published in refereed conference proceedings between 1990 and 2008. Another 54 notes, reviews, and abstracts were also published.

- **Professional Conference Presentations-** Presented 182 national/regional meeting workshops (33 were invited) and 33 refereed poster sessions between 1981 and 2008, plus dozens of in-state (NJ) professional conference presentations.

- **Grantsmanship**- Received a total of $465,541 in internal and external funding from 19 different funding sources between 1980 and 2008 to complete 35 different projects including curriculum development, publications, Web sites, videos, newspaper inserts, teacher training, cable television shows, IDA program participant classes, teacher training workshops, and research studies.

- **National Professional Association Officer**- Served as *Secretary* of the National Association of Extension Home Economists (NAEHE) 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*. AFCPE is an association of about 800 financial counselors, educators, and researchers.

- **Financial Planning Case Studies-** A case study analysis 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 of the newspaper financial planning case studies was published in 1990. The book is used as a textbook at colleges nationwide. A second case study book (15 case studies) was published in 1998 and a third case study book (25 case studies) in 2002. These books are used by both college faculty and financial practitioners.

- **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) certification in 2002-03. Also visited six financial industry firms to gain first-hand experience of their operations.

Career Advancement:

- 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, Rutgers Cooperative Extension of Sussex County, 1994.

- Appointed Interim Extension Specialist in Financial Resource Management, 2000.

- Appointed Extension Specialist in Financial Resource Management, 2004.

- Promoted to Professor II (equivalent to Distinguished Professor at many universities), 2004.

Professional Awards and Honors:

- 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 *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 (ACCI) Financial Planning Paper Award for the paper "Application of the Transtheoretical Model of Change to Financial Behavior," $1,000, 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 & 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, with seven colleagues; Instructional Video Award, with two colleagues; and Newsletter I Award, with three colleagues, National Extension Association of Family & 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 & Consumer Sciences, 1997, with Pat Brennan.

- Eastern Region finalist, NEAFCS Maytag Extension Educator of the Year Award, 1997 and 2002.

- Continued Excellence Award, National Extension Association of Family & 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 Academic Service Increment Program (FASIP) merit pay award, 1987, 1990, 1993, 1998, 1999, 2000, 2001, 2002, 2003, 2007, and 2008.
- "Women Helping Women" Award, Soroptimist International of Sussex County, 1986.
- Invited to membership in Epsilon Sigma Phi, Extension Service honorary fraternity, Fall 1983.

- New Jersey Association of Extension Home Economists Elizabeth T. Roth Award, 1980.

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