

# Tiffany Murray, Ph.D., AFC®

## Education

<b>PhD, Texas Tech University</b> Personal Financial Planning Dissertation: “Three Essays Examining Collegiate Financial Wellness”	August 2021
<b>Graduate Certificate, The University of California Los Angeles Extension</b> Personal Financial Planning	August 2015
<b>MS, The University of Alabama</b> Consumer Sciences	August 2005
<b>BA, The University of Alabama</b> Economics	August 2004

## Accreditation

Accredited Financial Counselor®	December 2019 – Present
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## Certification/Examination

FINRA Securities Industry Essentials® (SIE®) Exam	July 2023
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## Academic Experience

<b>School of Business, North Carolina Central University</b> Director, Peggy Ward Financial Education Center (PW FEC) Clinical Assistant Professor (Decision Sciences, Economics, & Finance)	August 2025 – Present
<b>College of Business, East Texas A&amp;M University</b> Adjunct (Management & Economics)	February 2025 – Present
<b>School of Business, North Carolina Central University</b> Adjunct (Decision Sciences, Economics, & Finance)	August 2024 – Present
<b>School of Business, North Carolina Central University</b> Consultant, Peggy Ward Financial Education Center (PW FEC)	August 2022 – July 2025
<b>Red to Black® Peer Financial Coaching, Texas Tech University</b> Program Director <ul style="list-style-type: none"><li>2021 Best Example of Teamwork by a TTU Student Organization Award</li><li>2020 AFCPE® Outstanding Financial Counseling or Planning Center Award</li><li>2020 TTU Student Organization of the Year Award (along with three other student organizations)</li></ul>	March 2019 – August 2021
<b>School of Personal Financial Planning, Texas Tech University</b> Teaching Assistant   August 2020 – May 2021 Co-Instructor   August 2019 – May 2020	August 2019 – May 2021
<b>Personal Finance Program, Texas Tech University</b> Instructor   May 2018 – May 2019 Teaching Assistant   August 2017 – May 2018	August 2017 – May 2019

## Professional Experience

<b>Society for Financial Education and Professional Development, Alexandria, Virginia</b> Managing Director	<b>August 2021 – August 2025</b>
<b>Western Asset Management Company, Pasadena, California</b> Senior Team Lead   July 2016 – August 2017 Senior Investment Support Specialist   April 2010 – July 2016 Investment Support Specialist   July 2008 – April 2010	<b>July 2008 – August 2017</b>
<b>Countrywide Financial Corporation, Westlake Village, California</b> Assistant Vice President   January 2008 – July 2008 Operations Technician, Sr.   January 2006 – January 2008	<b>January 2006 – July 2008</b>
<b>Countrywide Financial Corporation, Calabasas, California</b> Contractor	<b>October 2005 – January 2006</b>
<b>Strategic Metrics, Inc., Tuscaloosa, Alabama</b> Assistant Data Center Leader   September 2004 – August 2005 Surveyor I   August 2004 – September 2004	<b>August 2004 – August 2005</b>

## Presentations

- Murray, T., Benford, N. (November 2023). Cultural Relevancy in Financial Education. Presented at the *Charlotte / UNC System Symposium on Financial Literacy*.
- Murray, T., Durband, D. B., Montalto, C. P., & Kalenkoski, C. M. (November 2021). Collegiate Financial Wellness: The Role of Financial Management Behaviors and Financial Self-Efficacy. Presented at the *Association for Financial Counseling & Planning Education (AFCPE) Symposium*.
- Murray, T., Durband, D. B., Montalto, C. P., & Kalenkoski, C. M. (November 2021). Collegiate Financial Wellness: The Role of Financial Management Behaviors and Financial Self-Efficacy. Presented at the *Financial Therapy Association (FTA) Conference*.

## Publications

### Refereed Proceeding Publications with Presentations

- Durband, D. B., Murray, T., & Massengale, E. (November 2022). Student Financial Wellness Programs: Planning and Hosting a Signature Event. Presented at the *Association for Financial Counseling & Planning Education (AFCPE) Symposium*.
- Murray, T., Kalenkoski, C. M., Durband, D. B., & Montalto, C. P. (November 2020). Collegiate Financial Wellness: The Role of Financial Literacy. Presented at the *Association for Financial Counseling & Planning Education (AFCPE) Symposium*.
- Durband, D. B., Murray, T., & Archuleta, K. L. (November 2020). Pivoting to Remote Teaching in Financial Counseling and Financial Therapy Courses. Presented at the *Association for Financial Counseling & Planning Education (AFCPE) Symposium*.
- Antwi, J., Murray, T., & Guillemette, M. A. (October 2020). Financial Advice, Investment Knowledge, and Portfolio Diversification. Presented at the *Financial Planning Association (FPA) Annual Conference*.
- Antwi, J., Murray, T., & Guillemette, M. A. (September 2020). Financial Advice, Investment Knowledge, and Portfolio Diversification. Presented at the *Academy of Financial Services (AFS) Annual Meeting*.
- Murray, T., Kalenkoski, C. M., Durband, D. B., & Montalto, C. P. (September 2020). Collegiate Financial Wellness: The Role of Financial Literacy. Presented at the *Academy of Financial Services (AFS) Annual Meeting*.

### Refereed Posters

- Quadria, T., Murray, T., & Durband, D. B. (November 2020). Assessing the Influence of Collegiate Financial Coaching and Education Programs. Presented at the *Association for Financial Counseling & Planning Education (AFCPE) Symposium*.
- Murray, T., Pandey, S., Salehi, H., & Huston, S. J. (February 2019). Do to Learn vs. Learn to Do: Using Service Learning to Enhance Student Learning. Presented at the *Advancing Teaching & Learning Conference*.

## Other Publications

Murray, T. (June 20, 2019). Financial planning is important for career transitions of all kinds. *Lubbock Avalanche-Journal*.

Murray, T. (May 18, 2019). How to maximize your earning potential. *Lubbock Avalanche-Journal*.

Murray, T. (January 23, 2019). Focus on your family to build a budget. *Lubbock Avalanche-Journal*.

## Select Media Features

### Podcast

*Association for Financial Counseling & Planning Education (AFCPE)*, August 2024, Real Money, Real Experts, Episode 108, “Empowering the Next Generation,” with hosts Rachel DeLeon and Dr. Mary Bell Carlson

*Association for Financial Counseling & Planning Education (AFCPE)*, November 2020, Real Money, Real Experts, Episode 13, “Moving Students Out of the Red and Into the Black,” with hosts Rebecca Wiggins and Dr. Mary Bell Carlson

### Web

*NerdWallet*, December 11, 2024, “6 Ways to Avoid a Financial Hangover”

*NCCU News*, July 11, 2024, “Starting Young: High School Students Learn on Campus over Summer”

*Texas Tech Today*, July 22, 2021, “No Annual Fee Credit Cards”

*Wallet Hub*, February 23, 2021, “Ask the Experts: Credit Cards”

*Health & Human Sciences News*, March 15, 2021, “Women’s History Month”

*Texas Tech Today*, December 16, 2020, “Financial Literacy, Wellness Focus of Graduate Student’s Research”

*Health & Human Sciences News*, May 27, 2020, “Virtual Financial Coaching: Not Just for Challenging Times”

*Houston Chronicle*, September 29, 2019, “Texas colleges teach students financial literacy”

*Houston Chronicle*, September 26, 2019, “13 finance tips for college students”

## Service

TTU Personal Financial Planning, Alumni Advisory Board

July 2023 – Present

Cary Regional Library, Volunteer

November 2023 – August 2024

Association for Financial Counseling & Planning Education (AFCPE), Archives Project Interviewer

June 2021 – September 2023

## Fellowships, Honors, and Awards

Inducted into The Honor Society of Gamma Beta Phi, Texas Tech University

March 2021

1<sup>st</sup> Place – Financial Concerns, Arts & Humanities Graduate Student Research Conference Competition

November 2020

2<sup>nd</sup> Place and People’s Choice Award, Three Minute Thesis (3MT™) Competition, Texas Tech University

October 2020

Betty Splawn Lowder Endowed Scholarship, Texas Tech University

August 2020

The CH Foundation PFP Scholarship, Department of Personal Financial Planning, Texas Tech University

August 2020

TEACH Fellow, 2019 – 2020 Cohort, Texas Tech University

August 2019 – May 2020

Inducted into The Honor Society of Phi Kappa Phi, Texas Tech University

March 2019

Gene Lawrence Big Heart Award, Department of Personal Financial Planning, Texas Tech University

February 2019

The CH Foundation PFP Scholarship, Department of Personal Financial Planning, Texas Tech University

August 2018

Personal Finance Staff Award for Student Evaluation, Personal Finance Program, Texas Tech University

June 2018

Arthur N. Caple Foundation Scholarship, ANC Foundation

May 2018

Personal Finance Staff Award for Student Encouragement, Personal Finance Program, Texas Tech University

March 2018

Personal Finance Staff Award for Student Evaluation, Personal Finance Program, Texas Tech University

December 2017

J. T. and Margaret Talkington Endowment Graduate Fellowship, Texas Tech University

August 2017 – August 2021

## Conferences

Association for Financial Counseling & Planning Education (AFCPE) Symposium, Columbus, Ohio

November 2024

NEFE Financial Education Innovation and Impact Summit, Denver, Colorado

October 2024

Association for Financial Counseling & Planning Education (AFCPE) Symposium, New Orleans, Louisiana

November 2023

Charlotte / UNC System Symposium on Financial Literacy, Charlotte, North Carolina

November 2023

Higher Education Financial Wellness Summit, The University of Oregon, Eugene, Oregon

July 2023

NEFE Financial Education Innovation and Impact Summit, Denver, Colorado

December 2022

Association for Financial Counseling & Planning Education (AFCPE) Symposium, Orlando, Florida

November 2022

Association for Financial Counseling & Planning Education (AFCPE) Symposium (Virtual)

November 2021

Financial Therapy Association Conference (Virtual)

November 2020

Association for Financial Counseling & Planning Education (AFCPE) Symposium (Virtual)

November 2020

Arts & Humanities Graduate Student Research Conference, Texas Tech University (Virtual)	November 2020
Cherry Blossom Emerging Researchers Forum (Virtual)	October 2020
Financial Planning Association (FPA) Annual Conference (Virtual)	October 2020
Academy of Financial Services (AFS) Annual Meeting (Virtual)	September 2020
Higher Education Financial Wellness Summit (Virtual)	July 2020
CFP Board Academic Research Colloquium, Arlington, Virginia	February 2020
Association for Financial Counseling & Planning Education (AFCPE) Symposium, Portland, Oregon	November 2019
Higher Education Financial Wellness Summit, Bloomington, Indiana	July 2019
CFP Board Registered Programs Conference, Arlington, Virginia	February 2019
Association for Financial Counseling & Planning Education (AFCPE) Symposium, Norfolk, Virginia	November 2018
National Association of Government Defined Contribution Administrators, Inc. (NAGDCA) Phil., Pennsylvania	September 2018

## Professional Development

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### Spring 2025

Webinar, (April 2025). "Financial Well-being and Multigenerational Households: What the Data Shows," NEFE.

### Spring 2024

Webinar, (June 2024). "Finance in Full Color: Effectively Serving Diverse Communities," AFCPE.

Webinar, (May 2024). "Research Best Practices: Writing FinEd Research Manuscripts," NEFE.

Webinar, (April 2024). "Building Identity-Conscious Approaches to Financial Education," NEFE.

### Fall 2023

Webinar, (September 2023). "The Role of Philanthropy in Expanding Financial Education Access," NEFE.

### Spring 2023

Webinar, (June 2023). "Attract Corporate Support for Your Fundraising Event," Chronicle of Philanthropy.

### Spring 2021

Workshop, (April 2021). "Teaching Diversity, Equity, and Inclusion: A Roundtable on Practices," TTU Graduate Center.

Workshop, (April 2021). "Setting up Your Own Research Space: Heads-up, there are Obstacles," TTU Graduate Center.

Workshop, (March 2021). "Recruiting and Managing Your Research Team," TTU Graduate Center.

Workshop, (March 2021). "Cultivating Personality Type in the Workplace," TTU University Career Center.

Workshop, (March 2021). "Writing Style: Connecting Ideas," TTU Graduate Writing Center.

Workshop, (March 2021). "Research Statements," TTU Graduate Writing Center.

Workshop, (February 2021). "Writing for Academic Audiences," TTU Graduate Writing Center.

Workshop, (February 2021). "Learning How to Use Wizdom AI: Collaborating and Incorporating Research within Google Docs," TTU Library.

### Summer 2020

Webinar, (May 2020). "Tips and Tricks," Stata.

Webinar, (May 2020). "Ready. Set. Go Stata.," Stata.

### Spring 2020

Workshop, (April 2020). "Writing Grant and Fellowship Proposals," TTU Graduate Writing Center.

Workshop, (February 2020). "Poster Presentations," TTU Library.

### Fall 2019

Workshop, (November 2019). "TEACH Talk Discussion Series: Balancing Teaching, Research, and Home Life," TTU Graduate School.

Workshop, (November 2019). "Using Failure as a Learning Strategy," TTU Teaching, Learning, and Professional Development Center.

Workshop, (October 2019). "TEACH Talk Discussion Series: Fostering Critical Thinking," TTU Graduate School.

Workshop, (October 2019). "Crafting a Statement of Teaching Philosophy for the Job Market," TLPDC.

Workshop, (October 2019). "Institutional Review Board Training Session 5: After an IRB," The Office of Human Research Protection Program.

Workshop, (October 2019). "Institutional Review Board Training Session 4: Data Collection Procedures," The Office of Human Research Protection Program.

Workshop, (October 2019). "How do I keep my online students engaged?" TTU Teaching, Learning, and Professional Development Center.

Workshop, (September 2019). "Institutional Review Board Training Session 3: Recruitment and Consent Procedures," The Office of Human Research Protection Program.

Workshop, (October 2019). "Active Learning for Introverts: Using Principles from *The Courage to Teach: Exploring the Inner Landscape of a Teacher's Life* by Parker Palmer," TTU Teaching, Learning, and Professional Development Center.

Workshop, (September 2019). "TEACH Talk Discussion Series: Facilitating Effective Discussions," TTU Graduate School.

Workshop, (September 2019). "Show, Don't Just Tell!: Teaching Portfolio Fundamentals for Graduate Students," TTU Graduate School.

Workshop, (September 2019). "Institutional Review Board Training Session 2: Navigating Cayuse IRB System," The Office of Human Research Protection Program.

Workshop, (September 2019). "Institutional Review Board Training Session 1: Introduction to the IRB," The Office of Human Research Protection Program.

Workshop, (September 2019). "TEACH Talk Discussion Series: Encouraging Students to do the Reading," TTU Graduate School.

Workshop, (September 2019). "Understanding Assumptions: The Effect of Bias on the Classroom," TTU Teaching, Learning, and Professional Development Center.

Workshop, (September 2019). "The Secrets to Our Success: Getting the Most from the TEACH Program," TLPDC.

### **Spring 2019**

Webinar, (June 2019). "Couples Coaching," Association for Financial Counseling & Planning Education (AFCPE).

Webinar, (May 2019). "Unlocking the Secrets of an A+ Training Program for Peer Educators," Indiana University.

Webinar, "Personal Finance Seminar for Professionals," University of Maryland Extension. (May 2019)

Workshop, (April 2019). "TEACH Friday Series: Grading Policies – A Discussion," TTU Teaching, Learning, and Professional Development Center.

Workshop, (April 2019). "TEACH Talk: Designing Successful Assessments," TTU Teaching, Learning, and Professional Development Center.

### **Fall 2018**

Webinar, (November 2018). "Addressing Financial Risk Tolerance in your Personal Finance Course," Wiley.

Webinar, (November 2018). "Teaching Smarter NOT Harder: Applying the BEST of Covey's Seven Habits to Effective Teaching," Wiley.

Webinar, (November 2018). "Connecting and Engaging Students in Your Online Class," Wiley.

Workshop, (October 2018). "Writing Your Teaching Philosophy," TTU Teaching, Learning, and Professional Development Center.

Workshop, (September 2018). "Effective Questioning Strategies," TTU Teaching, Learning, and Professional Development Center.

Workshop, (September 2018). "Creating Your Teaching Portfolio," TTU Teaching, Learning, and Professional Development Center.

### **Spring 2018**

Workshop, (April 2018). "Practice, Practice, Practice: Developing in-class activities to support out-of-class projects," TTU Teaching, Learning, and Professional Development Center.

Workshop, (January 2018). "The Groundwork Program: Teaching Training for Graduate Students," TTU Teaching, Learning, and Professional Development Center.

## College Activities

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### Graduate

PFP Ambassador; Mentor Tech – Mentor; Red to Black® Peer Financial Coaching – Peer Financial Coach and Peer Financial Educator; TTU Financial Planning Academy – Student Camp Advisor; PFP Alumni Advisory Board – Student Liaison; Association for Financial Counseling and Planning Education – Member; Financial Therapy Association (FTA) – Member; Academy of Financial Services (AFS) – Member; Financial Management Association International – Member; Personal Financial Planning Association – Student Chapter; Financial Planning Association – Member; PFP Women's Advocacy Circle – Member; The Groundwork Program – Group Facilitator; CCAV Lubbock, Volunteer Income Tax Assistance (VITA) – Volunteer

### Undergraduate

The University of Alabama Softball Team – First African-American Player; Student Leaders Council; The XXXI – Sixteenth Order; The Blount Scholars Program; The College of Arts and Sciences Ambassador; Capstone Student Business League – Career Development Co-Chair; Alpha Kappa Alpha Sorority, Inc. – President, Parliamentarian; National Pan-Hellenic Council – President, Secretary; Women's Resource Center – Most Notable Woman

## Computer Experience

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Stata, R Studio, Bloomberg, Advanced Trading Platform, MBS Expert Allocation System, IHS Markit ClearPar, LendAmend, My State Street, InvestOne, BBH Infomediary, Electronic Trade Confirmation, Omgeo ALERT, FailStation, Autoturn, The SAS System, Microsoft Word, Microsoft PowerPoint, Microsoft Excel