Abbreviated CV

Barbara Mary O'Neill, Ph.D., CFP®, CRPC®, AFC®, CPFFE
Distinguished Professor/Extension Financial Management Specialist Emeritus, Rutgers University
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Educational Background

Ph.D. Degree: Virginia Polytechnic Institute and State University, Blacksburg, Va., 1995. Major in Resource Management and Family Economics.
Doctoral Dissertation: Characteristics and Practices of Financially-Stressed Homeowners In Prince William County, Virginia. Major Advisor: Dr. Ruth Lytton.

Master's Degree: Cornell University, 1978. Major in consumer economics; minor in adult education.
Master's Thesis: Time Use Patterns of School-Age Children in Household Tasks: A Comparison of 1967-1977 Data. Major Advisor: Dr. Kathryn Walker.

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

Certifications: Certified Financial Planner® (CFP), Certified Retirement Planning Counselor (CRPC), Accredited Financial Counselor® (AFC), and Certified Personal and Family Finance Educator (CPFFE).

Professional Experience

January 1992- Present: Owner/CEO of *Money Talk: Financial Planning Seminars and Publications*, a sole proprietorship that provides services to clients related to writing, speaking, and reviewing personal finance content (see https://www.moneytalkbmo.com/). Services provided to over 50 clients to date have included writing blog posts and newsletter articles, teaching face-to-face classes and webinars, conducting research, writing up research results, writing textbook end-of-chapter content, writing exam questions, developing, and updating website content, writing financial education curricula and facilitator guides for instructors, writing financial education evaluation summaries, and answering consumer questions.

July 2004-December 2019: Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension. Provided state (NJ) and national leadership for educational programs and publications on health finance and personal finance topics, conducted personal finance research, and developed a personal finance Web site and resources for consumers (see http://njaes.rutgers.edu/money/).

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

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

August 1976- May 1978: Graduate student research assistant at Cornell University, Ithaca, NY.

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

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 program participants reported over $7 million of increased savings and reduced debt. Also served as informal national MONEY 2000™ coordinator from 1998-2000 and tracked $19.5 million of economic impact nationwide. MONEY 2000™ was subsequently adapted and expanded by the Consumer Federation of America as *America Saves*.

- **Authorship of Books-** Author of three books: a 240-page trade book, *Saving on a Shoestring* (Dearborn Financial Publishing, 1995: MJF Books, 2003), a second trade book, *Investing on a Shoestring*, also 240 pages, in 1999, and a third book, *Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life* (281 pages) in 2020. Also co-authored three books published by PALS Publishing (formerly NRAES): *Investing for Your Future* (2002), *Money Talk: A Financial Guide for Women* (2004, 2009, 2014, 2018), and *Small Steps to Health and Wealth* (2006, 2013).

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- **Articles Published in Professional Journals-**Author or co-author of 195 articles (140 refereed and 55 non-refereed) in professional publications and journals between 1979 and 2025. An additional 31 papers and 171 abstracts were published in refereed conference proceedings between 1990 and 2025 and over 500 notes, book reviews, and blog posts, were also published.

- **Professional Conference Presentations-** Presented 367 national/regional meeting workshops (65 were invited) and 64 refereed poster sessions between 1981 and 2025, plus dozens of in-state (NJ) conference presentations and 160 webinars for eXtension, OneOp, various professional associations, libraries, and others. Topics of presentations have included research results, current financial events, personal finance subject matter (e.g., credit, investing, retirement planning), health and wealth connections, social media, personal finance resources, and interactive teaching methods.

- **Awards-** Received 72 national or regional awards and dozens of state or local awards for professional accomplishments or program excellence from 1980-2019. Some of the most prestigious awards include AFCPE Mary Ellen Edmondson Financial Educator of the Year (1998), AAFCS Leader (1998), USDA Honors Award (2000), Excellence in Extension award (2006), Jump$tart Coalition William E. Odom Visionary Leadership award (2009), RCE Specialist of the Year (2011), AAFCS Distinguished Service Award (2016), and AFCPE Distinguished Fellow Award (2016).

- **Grantsmanship**- Received a total of $1,286,263 in internal and external funding from 29 different funding sources between 1980 and 2019 to complete 85 different projects including print and online curriculum development, personal finance publications, website content, videos, conferences, newspaper tabloids, print and online home study courses, financial education programs, savings education campaigns, social media content development, teacher workshops, and library staff and patron financial education.

- **National Professional Association Officer**- Served as *Secretary* of the National Association of Extension Home Economists (now NEAFCS) 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, a 1-year term as 2003 *AFCPE President* and a 1-year term as 2004 *AFCPE Past President.* Also served as a director of the American Association of Family and Consumer Sciences (AAFCS) from 2016-2019 and AAFCS Treasurer from 2017-2019.

- **Other Professional Service-** Served as an officer of at least one state professional association from 1984-92, 1994-2002, 2004-2008 and 2010-2016. Attended at least one, and as many as seven, national professional association meetings per year since 1981 as an invited speaker, conference workshop presenter, association leader, exhibitor, and/or for professional development.

December 2025