

Ann Allgood Berry, PhD
Professor
University of Tennessee Extension
Family and Consumer Sciences
119 Morgan Hall, 2621 Morgan Circle,
Knoxville, TN 37996-4501
865-974-8745 (office) 865-255-2897 (cell)
aaberry@utk.edu

Education	<p>Doctorate of Philosophy Louisiana State University - August 2003 Major: Human Resource Education and Workforce Development Gamma Sigma Delta Dissertation Title: Relationship between Selected Housing and Demographic Characteristics and Employment Status Among Rural, Low-Income Families</p> <p>Master of Business Administration Northeast Louisiana University – December 1988 Business Administration</p> <p>Master of Science Louisiana State University – May 1983 Major: Home Economics/Textile Science Minor Area: Extension Education Omicron Nu Thesis Title: Reduction of Formaldehyde Release from Cotton Fabrics Treated with THPS-Amide Fire Retardant</p> <p>Bachelor of Science Louisiana State University – May 1981 Major: Home Economics (Merchandising)</p>
Certifications	<p>Registered Financial Gerontologist (RFG®) American Institute of Financial Gerontology – August 2006 Certification course and exam. Passed exam with Distinguished Honors.</p>
Employment	<p>Assistant Professor/Specialist Consumer Economics –January 2006-present UT Extension Family & Consumer Sciences Provide leadership in planning, implementing and evaluating consumer resource management educational programs for youth and adult audiences. Provide training and support for Extension educators and public clientele in consumer and family economics issues, such as credit and debt management, taxes, budgeting, retirement planning, frauds and scams, identity theft, disaster preparedness, insurance, financial concerns for aging population, saving and investing. Collaborate with local, state and national organizations to plan, implement and evaluate financial education</p>

programs. Seek external funding to support educational programs in financial literacy and consumer education. State coordinator for the National Endowment for Financial Education High School Financial Planning Program. Member of NC1171 multi-state research/Extension project focusing on rural, low-income families.

Assistant Professor/Specialist Family Economics — 2002-January 2006
School of Human Ecology

Equal Employment Opportunity Coordinator – 1996-January 2006

Louisiana State University Agricultural Center – Baton Rouge campus

Developed Extension educational programs relating to family financial management. Conducted needs assessments; program design; development of curricula, audio/visual teaching aids, consumer and research publications, marketing materials and evaluation tools; conducted distance education and face-to-face in-service training of Extension educators and public clientele; and conducted program impact evaluations. Co-Director of Parents Preparing for Success Program, a grant with the Department of Social Services, an educational program in money management and parenting for public assistance recipients in 47 parishes throughout the state, supervising 17 educators. Member of NC-1011 multi-state research/extension team focusing on rural, low-income families in the context of welfare reform (employment, economic well-being and housing were my areas of interest.) 4-H Fashion Revue and Clothing Project Superintendent, 2002-2003.

EEO (1996-January 2006) Provided administrative leadership in organizational compliance with civil rights, equal opportunity, and Americans with Disabilities Act. Provided training to faculty and staff, conducted on-site compliance reviews, liaison with federal reviewers. Conducted ADA building audits. Served as counselor, mediator, and advisor to faculty, staff and administrators for the entire AgCenter. Served on Diversity Council, Commission on Gender, Co-Chair Human Ecology Grievance Committee, and Diversity Trainer. Provided accommodations and educational materials for clientele and employees with special needs. Served on LSU Campus Access Site Team responsible for campus accessibility. Served on AgCenter Annual Conference Committee.

Area Energy Agent—1994-2002

Louisiana Cooperative Extension Service – Baton Rouge campus
Core team member for the Louisiana House and Landscape Resource Center. Directed fund raising and marketing for the project; provided universal design and energy expertise to building design. Developed business plans for the project and managed budget for grants and contracts. Project Director and Principal Investigator for Louisiana School Energy Management Program. Conducted energy audits of schools, developed energy management plans, developed and presented workshops to facility managers, janitors, food service workers, and school administrators throughout the state. Prepared and distributed quarterly energy newsletter for the state's 66 school systems. 4-H Electric Energy Project Superintendent and 4-H Small Engines Project Superintendent. Elementary School Science and Technology Fair Coordinator 2001 and 2002.

Financial Incentives Specialist—1993-1994

Louisiana Department of Economic Development – Baton Rouge, LA
Managed the Enterprise Zone incentive program for business and industry; restructured program to include training for business owners to facilitate their compliance with program rules. Served as resource to business owners for tax breaks, marketing, management, and personnel issues.

Extension Associate—1991-1993

Louisiana Cooperative Extension Service – Baton Rouge campus
Program Administrator for AgrAbility, a competitive grant program through the United State Department of Agriculture. Assisted farmers with disabilities with business and personal financial planning, health care coordination, employment, accessible housing design, and rural assistive technology. Collaborated with disability and vocational rehabilitation organizations to provide services to clientele.

Economic Development Specialist—1989-90

Kisatchie Delta Regional Planning and Development District—Alexandria, LA
Worked with local business and industry to identify and fund economic development initiatives for the Central region. Promoted Governor Roemer's One Parish, One Product initiative. Assisted governing bodies in grant writing for projects.

Small Business Advisor – 1988-89

Louisiana Department of Economic Development – Baton Rouge, LA
Counseled women and minorities in business planning, marketing, financing, management, and personnel issues. Program administrator for the Women’s Business Development Center. Developed and published directory of women and minority business owners throughout the state to be used by business and industry for procurement of goods and services.

Small Business Advisor -- 1988

Capital Small Business Development Center – Baton Rouge, LA
Small business advisor for individuals wanting to go into business or business owners who needed marketing, management, or financial assistance. Assisted in writing business plans and preparing SBA loan applications. Gave workshops on various business topics.

Assistant Home Economist—1983-84, 1990-91

Louisiana Cooperative Extension Service—Acadia Parish, Vernon Parish
Developed and conducted educational programs for youth; worked with local, parish and state agencies for community development; organized and conducted workshops, fund raisers and contests; prepared speeches, demonstrations, newsletters and press releases; made public appearances at community events.

PUBLICATIONS

Articles Published in Refereed Journals

- Berry, A.,** Katras, M., Sano, Y., Lee, J., & Bauer, J. (2008). *Job volatility of rural, low-income mothers: a mixed methods approach*. Journal of Family and Economic Issues, 29:5-22.
- Simmons, L., Huddleston-Casas, C., & **Berry, A.** (2007). *Low-income rural women and depression: factors associated with self-reporting*. American Journal of Health Behavior, 31(6):657-666.
- Berry, A.** & Tucker, J. (2005). *Youth and money: building a financially literate workforce*. Louisiana Agriculture Magazine, 48(4):25-26.
- Reeves, W. & **Allgood, A.** (1985). *Magnesium nitrate, a neglected catalyst for producing durable press fabrics with low formaldehyde release*. Textile Research Journal, 55:191-200.
- Reeves, W., Hammons, M. & **Allgood, A.** (1982). *Durability of fire resistant-durable press finish for cotton and polyester/cotton fabrics*. Journal of Fire Retardant Chemistry.

Books and Book Chapters

- Berry, A., Biers, K., Brenengen, A., Brown, M., Fladd, T., Gillich, H., Hardee, A., Harper, J., Hendricks, P., Hovatter, D., Hovatter, P., Howard, B., LaPole, L., Larrowe, G., Majors, C., Muske, G., & Smith, A. (2004). *Be the E Activity Guide*. Entrepreneurship project books. National 4-H Cooperative Curriculum System, Inc.
- Berry, A., Biers, K., Brenengen, A., Brown, M., Fladd, T., Gillich, H., Hardee, A., Harper, J., Hendricks, P., Hovatter, D., Hovatter, P., Howard, B., LaPole, L., Larrowe, G., Majors, C., Muske, G., & Smith, A. (2004). *Be the E Helper's Guide*. Entrepreneurship project leader's manual. National 4-H Cooperative Curriculum System, Inc.
- Berry, A. (2004) Who Gets the Credit? Chapter in "Be the E" Entrepreneurship Activity Guide. National 4-H Cooperative Curriculum System, Inc.
- Berry, A. (2004) How Much Do I Charge? Chapter in "Be the E" Entrepreneurship Activity Guide. National 4-H Cooperative Curriculum System, Inc.
- Berry, A. (2004) Tag! You're It! Chapter in "Fashion Forward" Sewing Project Activity Guide. National 4-H Cooperative Curriculum System, Inc.

Peer Reviewed Extension Publications

The UT Extension peer review process includes external subject matter experts, Extension field and state faculty, and a communications editor.

2008

- Berry, A. & Wise, D. (2008) Debt Repayment Plan Worksheet. Tools for Money Management Series. The University of Tennessee Extension Publication SP710-B.
- Berry, A. & Wise, D. (2008) Debt Repayment Plan Instructions. Tools for Money Management Series. The University of Tennessee Extension Publication SP710-A.
- Wise, Dena, Berry, A., et.al. (July, 2008) On My Own Financial Education Simulation. Third Edition. The University of Tennessee Extension. (Curriculum and teaching packet)
- Berry, A. & Wise, D. (2008) Creditor's List Worksheet. Tools for Money Management Series. The University of Tennessee Extension Publication SP710-B.
- Wise, D & Berry, A. (2008) Creditor's List Instructions. Tools for Money Management Series. Publication SP709-B. The University of Tennessee Extension.
- Wise, D & Berry, A. (2008) Who Gets Paid First. Tools for Money Management Series. The University of Tennessee Extension Publication SP708.

2007

- Bauer, J., Lee, J. & Berry, A. (2007) Job Volatility of Rural, Low-Income Mothers. Rural Families Project Research Brief.
<http://www.cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak>

2006

- Berry, A. & Wise, D. (2006) Track Your Spending Instructions. Tools for Money Management Series. The University of Tennessee Extension Publication SP697-A.
- Wise, D & Berry, A. (2006) Track Your Spending Worksheet. Tools for Money Management Series. The University of Tennessee Extension Publication SP697-B.

- Wise, D & Berry, A. (2006) Do You Have What It Takes to Be On Your Own? Spotlighting Teen Issues for Teens. The University of Tennessee Extension Publication SP681-W.
- Berry, A. & Wise, D. (2006) Do You Have What It Takes to Deal With Debt? Spotlighting Teen Issues for Teens. The University of Tennessee Extension Publication SP681-U.
- Berry, A. & Wise, D. (2006) Does Your Teen Have What It Takes to Deal With Debt? Spotlighting Teen Issues for Parents. The University of Tennessee Extension Publication SP681-T.
- Berry, A. (2006) 4-H Financial Management Club Meeting Programs Series of four lessons for 4-6 grades and 7-12 grades. Lesson plans, presentations, evaluations.

2005

- Berry, A. (2005) Credit: The Good, the Bad and the Ugly. LSU AgCenter.
- Tucker, J., Sasser, D. & Berry, A. (2005) Managing on a Suddenly Reduced Income. Disaster Recovery Series. LSU AgCenter.

2004

- Lawrence, F., Burczyk-Brown, J., Berry, A., & Tiller, V. (2004) Rural Low-income Families Speak: Living in Rural Louisiana. LSU AgCenter Research Information Sheet #109.

2002

- Reichel, C., Berry, A. & Skinner, P. (2002). Building Your Louisiana House: Homeowners' guide to shaping the future for Louisiana living (64-page peer-reviewed manual). LSU AgCenter.

Creative Activity through Electronic Venue

- Berry, A. (2008) Personal Finance Training for Teachers. <http://fcs.tennessee/hsfpp>
The University of Tennessee Extension (Internet site) Developed to support teachers and Extension educators.
- Wise, D. & Berry, A. (2008) Money Crunch. The University of Tennessee Knoxville. (Online course support)
- Berry, A. & Clarke, B. (2007) Tennessee Asset Abuse Toolkit.
<http://tnassetabuse.tennessee.edu>
The University of Tennessee Extension. (Internet site) Website to support educational outreach of the Tennessee Vulnerable Adults Coalition to prevent frauds, scams and other abuse against vulnerable consumers.

Papers Published in Refereed Conference Proceedings

- Wise, D. & Berry, A. (2008) Financial Education at the Worksite. Shaffett, B. (Ed.) Proceedings of the Eastern Family Economics Resource Management Association.
- Berry, A. & Wise, D. (2007) Are Americans Still Building Assets Through Home Ownership? Proceedings of the Housing Education and Research Association Conference.

Refereed Abstracts in Conference Proceedings

- Berry, A. & Bird, C. (2008) Making Ends Meet for Caregiving: Today and Tomorrow. Thomason, D. (Ed.) Proceedings of the Southern Region Caring for the Caregiver Conference.
- Berry, A. & Wise, D. (2007) Teaching Financial Education to Youth Using Simulations. Leech, I. (Ed.) Proceedings of the Association for Financial Counseling and Planning Education.
- Wise, D. & Berry, A. (2007) Young Investor Education. Leech, I. (Ed.) Proceedings of the Association for Financial Counseling and Planning Education.
- Badenhop, S., Berry, A., Cavanagh, J., Connerly, L., Hayhoe, C., Jones, J., Nielson, R., Shaffett, B., Tucker, J., Turner, J., Wilson, B., & Wise, D. (2006) Internet Based Training for Extension Educators. Bagwell, D. (Ed.) Proceedings of the Association for Financial Counseling and Planning Education.
- Berry, A., Shaffett, B., & Tucker, J. (2004) Strategies to Empower People: A Step toward Self-Reliance for Low-Income Families Receiving Public Assistance. Travnichek, R. (Ed.) Proceedings of the Association for Financial Counseling and Planning Education.

Articles Published in Popular Press

Articles are written in response to current events as well as to address seasonal financial topics.

2008

Berry, A. (2008) Ten Tips for a Frugal Holiday Season. The University of Tennessee Knoxville Office of Media and Internal Relations media release.

2007

Berry, A. (2007) Income Tax Refund: Planning and Spending. The University of Tennessee Institute of Agriculture Marketing and Communications . Press Release.

Berry, A. (2007) Tax Breaks for Low Wage Earners. The University of Tennessee Institute of Agriculture Marketing and Communications Press Release.

Berry, A. (2007) Protect Yourself from Identity Theft. The University of Tennessee Institute of Agriculture Marketing and Communications Press Release.

Berry, A. (2007) Spring Sales Tax Holiday. The University of Tennessee Institute of Agriculture Marketing and Communications Press Release.

2006

Berry, A. (2006) Holiday Budgeting Tips. The University of Tennessee Institute of Agriculture Marketing and Communications Press Release.

Berry, A. (2006) Budgeting Basics for Back to School Clothes. The University of Tennessee Institute of Agriculture Marketing and Communications Press Release.

2005

Berry, A. (2005) Youth Financial Educator's Summit. LSU AgCenter Communications News Release.

Berry, A. (2005) Budgeting for Back to School Expenses. LSU AgCenter Communications News Release.

Berry, A. (2005) Back to School-Teaching Young Children about Money. LSU AgCenter Communications News Release.

Berry, A. (2005) Fun and Free Summer Activities. LSU AgCenter Communications News Release.

Berry, A. (2005) Bubble Gum Rapper financial literacy educational page for young children in The Advocate Newspaper, Baton Rouge, Louisiana.

Berry, A. (2005) Background financial literacy educational page for youth in The Advocate Newspaper, Baton Rouge, Louisiana.

2004

Berry, A. (2004, 2005) April Is Youth Financial Literacy Month. LSU AgCenter Communications News Release.

Berry, A. (2004, 2005) EIC Worth Thousands to Low-Income Households. LSU AgCenter Communications News Release.

Berry, A. (2004) LSU Money Expert Advises Having a Tax Refund Spending Plan. LSU AgCenter Communications News Release.

Berry, A. (2004) Financial Records: To File or Shred. LSU AgCenter Communications News Release.

2002

Berry, A. (2002) Budgeting for Back to School Clothing Purchases. LSU AgCenter Communications News Release.

Articles Appearing in In-house Organs

Sneed, C., Wise, D., & Berry, A. Tune in to Financial Lingo. Family Ties Newsletter, Holiday 2008 edition.

Berry, A. LifeSmarts-The Ultimate Consumer Challenge. Tennessee 4-H Ideas 8(32) August 8, 2008.

Berry, A. LifeSmarts-The Ultimate Consumer Challenge. FCS Hot Topics August 2008.

Berry, A. Spring Sales Tax Holiday. Family Ties Newsletter. Spring 2007

Berry, A. Fun and Free Activities for Preschoolers. Family Ties Newsletter Summer 2007.

Berry, A. Holiday Helpers FCS Hot Topics November/December 2006.

Other Extension Publications

Lesson Plans and Curricula

Berry, A. et al. (2008) Fun and Games with Financial Education CD with PowerPoint lesson plans, games and activities

Berry, A. (2005) Banking Basics script, visuals, activities and overheads for paraprofessional educators to use with low-income clientele

Berry, A. (2005) Credit: The Good, the Bad, and the Ugly script, visuals, activities, and overheads for paraprofessional educators to use with low-income clientele

Berry, A., Sasser, D. & White, R. (2003-4, 2004-5, 2005-6) Parents Preparing for Success Designed educational program for state-wide use with clients of Office of Family Support. Developed handbook for educators that includes program procedures, series

- of six, three-hour lessons on parenting and money management, accompanying overheads, handouts, parenting/financial management calendar, promotional exhibits, in-depth evaluation, and teaching kits.
- Berry, A. & Tucker, J. (2004-2005) Financial Fitness Program. Series of five, 1.5 hour financial management classes for use with East Baton Rouge Sheriff's Office new recruits. Pre/post tests and three-month follow-up evaluation.
- Berry, A. Tucker, J. & Richard, C. (2005) When Sharks Attack. Series of five classes on predatory lending.
- Berry, A. (2004) Just Say No to Telemarketers scripted PowerPoint
- Berry, A. Tucker, J. (2004) 4-H Financial Management Curriculum Series of six financial management lessons each for grades 4-6 and 7-12 for use at 4-H club meetings. Pre and post tests also developed for evaluation.
- Tucker, J. & Berry, A. (2003-4, 2004-5) High School Financial Planning Program Developed and delivered six-hour interactive money management workshops to high school teachers and Extension educators. Developed supporting overheads, PowerPoint presentation and activities. Student pre/post test evaluations.
- Berry, A., Sasser, D. & White, R. (2003). Parents Preparing for Success Program Handbook. Developed handbook for educators that includes procedures, series of five lessons, overheads, handouts, fact sheets, activities, and teaching kits
- Berry, A. & Tucker, J. (2003) Louisiana Saves CD-Rom and program manual.
- Berry, A. (2003). Surviving on Your Own. Lesson, activities and teaching materials
- Berry, A. & Tucker, J. (2003). Louisiana Saves Program Manual
- Perault, L., Berry, A. & Tucker, J. (2003) Identity Theft scripted PowerPoint
- Berry, A. (2003) The Color of Money scripted PowerPoint
- Berry, A. (2003) Basics of Saving and Investing scripted PowerPoint
- Berry, A. (2003) Insurance Basics scripted PowerPoint
- Berry, A. (2003) Investment Fraud scripted PowerPoint
- Berry, A. (2003) ADA Building Assessment Guide for LSU AgCenter

Fact Sheets, Activities and Newsletters

- Berry, A. (2007) Income Tax Refund: Planning and Spending (fact sheet). Rural Families Speak Project <http://www.cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak>.
- Berry, A. (2007) Tax time may mean money back to you (fact sheet). Rural Families Speak Project <http://www.cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak>
- Berry, A. (2005) Parents Preparing for Success quarterly newsletter; three resource management articles in each edition
- Berry, A. (2005) Credit: The Good, the Bad, and the Ugly fact sheet
- Berry, A. (2005) Predatory Lending fact sheet
- Vidrine, A. & Berry, A. (2005) Pay Day Loans fact sheet
- Berry, A. (2005) Credit Trivia activity sheet
- Berry, A. (2005) Just Say No to Telemarketers fact sheet

- Berry, A. & Sasser, D. (2004) Parents Preparing for Success two-year calendar with money management and parenting tips
- Berry, A. (2004) Who Wants to Be a Millionaire? PowerPoint lesson/game and scripted lesson plan
- Berry, A. (2004) Money Jeopardy PowerPoint lesson/game and scripted lesson plan
- Berry, A. & Tucker, J. (2003). Surviving on Your Own. Interactive activity for audiences transitioning from welfare to work
- Berry, A. & Tucker, J. (2003). Money Trivia. Activity sheet
- Berry, A. & Tucker, J. (2003) Young Adult Financial Wellness Checklist activity sheet
- Berry, A. (2003) Your Family's Budget. Lesson, fact sheet and teaching materials
- Berry, A. (2004) Eight Easy Steps to Get My 2004 EITC. Fact sheet
- Berry, A. (2003) Eight Easy Steps to Get My 2003 EITC. Fact sheet
- Berry, A. (2003) Cash Crises that Keep You Broke. Lesson, fact sheets and teaching materials
- Berry, A. (2003) Meeting Your Transportation and Child Care Needs. Lesson and teaching materials
- Berry, A. (2003) Rent to Own Contracts fact sheet

Manuscripts Submitted or in Preparation

- Wise, D., Whittenbarger, T. & Berry, A. (2008) Ready to Work. The University of Tennessee Extension.
- Sano, Y., Katras, M., Bauer, J., Lee, J., & Berry, A. (2008) Working Towards Sustained Employment: A Closer Look on Intermittent Employment of Rural Low-Income Mothers Intermittent Employment Journal of Families & Society (Under review).
- Mammen, S., Lawrence, F., Berry, A. & Knight, S. (2008). The Earned Income Tax Credit and Rural Families: Differences Between Participants and Non-Participants. Journal of Family and Economic Issues. (Under review).
- Berry, A., Bauer, J., Lawrence, F., Katras, M. & Burnett, M. (2008) Housing and Other Factors Predicting the Employment Status of Rural, Low-Income Families in the United States. Submitted to International Journal of Consumer Studies, Special Issue on Consumer Issues in Housing.
- Berry, A., Dolan, L., and Seiling, S. On the Move: Residential Mobility of Rural, Low-income families. Manuscript in progress to be submitted to Housing and Society.

Extension Program Resources

Curricula

- Berry, A. (2008) Personal Finance Training for Teachers. The University of Tennessee Extension & National Endowment for Financial Education. Curriculum, teaching packet, handouts, evaluations, agent resources, agent CD, and teacher's CD.
- Berry, A., Wise, D., Walker, R. & Morgan, J. (2008) Fun and Games with Financial Education. CD PowerPoint lesson plans, games and activities designed for Extension educators.

- Wise, D. & Berry, A. (2007) Money Crunch Investor Education Curriculum for Young Working Adults. The University of Tennessee Extension & FINRA Investor Education Foundation. Investor education program for working young adults.
- Berry, A. & Tucker, J. (2006) Saving and Investing for Life. LSU AgCenter & FINRA Investor Education Foundation. Investor education program targeted toward women.
- Berry, A. & Sasser, D. (2003) (with annual updates 2004, 2005). Parents Preparing for Success. LSU AgCenter & Louisiana Department of Social Services. Financial management and parenting education program for mothers with young children receiving public assistance. 15 hours of hands-on education.

Educational exhibits and brochures

- Berry, A. (2007 & 2008) Personal Finance Training for Teachers. Promotional exhibit. UT Extension.
- Wise, D. & Berry, A. (2008) Tennessee's Premier Financial Educator. Promotional Brochure. The University of Tennessee Extension.
- Wise, D. & Berry, A. (2008) UT Extension. Tennessee's Premier Financial Educator. Legislative Exhibit. The University of Tennessee Extension

GRANTS, CONTRACTS AND COMMISSIONS COMPLETED

Internal Funding: \$3,000

- Berry, A. (PI) & Wise, D. (CoPI). Fall, 2008. University of Tennessee Knoxville. \$1500. Money Crunch. I submitted the course description to the Office of the Vice Provost which was approved. Co-taught Freshman 129 Seminar on financial management.
- Berry, A. (PI) & Wise, D. (CoPI). Spring, 2008. University of Tennessee Knoxville. \$1500. All About the Benjamins. I submitted the course description to the Office of the Vice Provost which was approved. Co-taught Freshman 129 Seminar on financial management.

External Funding: \$2,839,732

- Berry, A. (PI). 2007. High School Financial Planning Program. National Endowment for Financial Education. \$2000.
- Wise, D. (PI), Berry, A., Badenhop, A., Maddox, E., Turner, J., Gutter, M. (Co-PIs). October, 2005-August, 2007. Young Employee Investor Education. NASD Investor Education Foundation. \$237,000. Served as coPI on multi-state Extension team in obtaining funding for and implementing a worksite investor education project that increased Extension's capacity to deliver investor education targeted to young workers at worksites in Tennessee, Florida, Kentucky and Kansas.
- Sasser, D. (PI) & Berry, A. (Co-PI) (2003-2006). Parents Preparing for Success Program. Louisiana Department of Social Services. \$1,561,582.

- Tucker, J. (PI) & Berry, A. (Co-PI) (2005-2006). Saving and Investing for Life. National Association for Securities Dealers (now FINRA Investor Education Foundation). \$75,000.
- Berry, A. (PI) (2002-2003) 4-H Sew With Cotton Contest. Louisiana Cotton Producers. \$1000
- Berry, A., Reichel, C., & Lawrence, F. (2000-2006) Louisiana House Project. Gifts and pledges from corporations and individuals. I served as the Marketing and Fundraising Chair. \$582,000
- Berry, A. (PI) (2000-2001) 4-H Electric Energy Project. Louisiana Association of Electric Cooperatives and Central Louisiana Electric Company. \$1200
- Berry, A. (PI) (1997-2000) Louisiana School Energy Management Program. Louisiana Department of Natural Resources. \$199,950.
- Berry, A. (PI) (1991-1993) Louisiana AgrAbility Program. United States Department of Agriculture. \$180,000.

GRANTS AND CONTRACTS FUNDED AND IN PROGRESS

External Funding: \$1,268,531

- Wise, D. (PI) & Berry, A. (CoPI) 2008. CashCourse. National Endowment for Financial Education (NEFE), \$1,000. Received funding to promote financial education website for college students.
- Berry, A. (PI) 2008. Personal Finance Teacher Training. NEFE High School Financial Planning Program mini-grant, \$3,063
- Berry, A. (PI) 2008. High School Financial Planning Program. NEFE High School Financial Planning Program, \$2,000
- Berry, A. (PI) & Wise, D. (Co-PI) (March 2006 - Present). Homebuyer Education. Tennessee Housing Development Agency. \$81,788 to-date. Forged agreement with THDA to certify Extension agents as homebuyer educators. A client home closure under a THDA loan results in payment of \$150 - \$225 fee to Extension for that purchaser's homebuyer education.
- Wise, D. (PI), Brandon, D. & Berry, A. (Co-PIs). November, 2006 – November, 2016. Youth Financial Education. First Tennessee Foundation. \$500,000. Obtained grant to increase Extension's capacity to program in youth financial education including funding for a part-time coordinator's salary and benefits for 10 years.
- Wise, D. (PI), Berry, A., Maddux, E., Shaffett, B., Gutter, M. & Stephenson, L. (Co-PIs). 2009-2011. Investor Education for College Students. FINRA Investor Education Foundation. \$680,680. Lead University for multi-state project to deliver investor education on colleges campuses including The University of Tennessee, The University of Kentucky, The University of Florida, Kansas State University and Mississippi State University.

PROFESSIONAL PRESENTATIONS

Invited Presentations at Professional Meetings

- Berry, A. Financial Security Forum. AARP of Tennessee, May 28, 2008, Chattanooga, Tennessee.

- Berry, A. Financial Literacy in Tennessee: The role of the regulators, the industry, and the education system. Governor's Housing Summit, October 18, 2007. Nashville, TN
- Wise, D., Berry, A. & Gault, J. Asset Building With IDAs, Home Ownership and Banking Products. Tennessee Conference of Social Work, April 3, 2007, Nashville, Tennessee.
- Berry, A. Job Volatility of Rural, Low-income Mothers: A Mixed Methods Approach. NC1011 Rural Families Speak Research/Extension Project Annual Meeting. October 18-20, 2006. Lexington, KY.

Refereed Presentations at Professional Meetings

3 State 3 Regional 9 National

2008

- Berry, A. Job Volatility of Low-Income Rural Mothers: How Policy Can Make a Difference. Symposium session, Low-Income Rural Mothers: How Can Policy Support Labor Force Participation in Rural Communities? National Council on Family Relations, November 3-8, 2008, Little Rock, Arkansas.
- Berry, A. & Bird, C. Making Ends Meet for Caregiving: Today and Tomorrow. Southern Region Caring for the Caregiver Conference. October 1-3, 2008, Chattanooga, TN.
- Viebrock, M., Berry, A., & Ferenz, G. Leading Change for a Healthy Organization. Galaxy III Conference Epsilon Sigma Phi Pre-Conference. Indianapolis, Indiana, September 15, 2008.
- Wise, D. & Berry, A. Financial Education at the Worksites. Eastern Family Economics and Resource Management Association. February 28-March 1, 2008, Savannah, GA.

2007

- Berry, A. & Wise, D. Are Americans Still Building Assets Through Home Ownership? Housing Educators Conference. October 23-26, 2007, Charlotte, SC.
- Berry, A. & Viebrock, M. Leadership and Scholarship-Future Directions in Extension. Epsilon Sigma Phi National Meeting Pre-conference.. September 10, 2007. Charleston, SC.
- Berry, A. & Taylor, S. Youth Financial Literacy...What's all the buzz about? TEAFCS-TAFCS State Meeting, March 28-30, 2007, Knoxville, Tennessee.
- Wise, D. & Berry, A. Financial Education in Tennessee: What's Going On, Who's Involved and Where Are We Headed? TEAFCS-TAFCS State Meeting, March 28-30, 2007, Knoxville, Tennessee.

2006

- Simmons, L., Berry, A. & Huddleston-Casas, C. Low-income Rural Women Experiencing Depressive Symptoms: Characteristics Associated With Self-reporting. American Public Health Association Annual Meeting. Boston, MA. November 4-9, 2006.
- Shaffett, B., Tucker, J., Berry, A. & Reaves, P. Evaluating the Preparation, Response, and Recovery: Hurricanes Katrina and Rita. American Association of Family & Consumer Sciences Annual Conference & Expo, June 22-25, 2006, Charlotte, North Carolina.

Wise, D. & Berry, A. The Minimalist Guide to Family Financial Management. Tennessee Joint Association Meeting, April 19-21, 2006, Paris Landing State Park, Tennessee.

Shaffett, B., Berry, A., Tucker, J. & Cosgrove, S. Disaster Preparation, Response and Recovery. Eastern Family Economics and Resource Management Association bi-annual meeting. Knoxville, TN February 23-25. 2006.

2004

Berry, A., Shaffett, B., & Tucker, J. Strategies to Empower People: A Step Toward Self-Reliance for Low-Income Families Receiving Public Assistance. Association for Financial Counseling and Planning Education Annual Conference, November 17- 20, 2004, Denver, Colorado.

Berry, A. Income through Employment, the Goal of Welfare Reform: A Model of Success. 21st Century Families Conference, Little Rock, Arkansas, April 19-22, 2004.

Tucker, J., Berry, A. & Richard, S. Money Doesn't Grow on Trees. 21st Century Families Conference, Little Rock, Arkansas, April 19-22, 2004.

Refereed Posters at Professional Meetings

Wise, D. & Berry, A. Are Americans Still Building Assets Through Home Ownership? Galaxy III Extension Conference. September 14-19, 2008, Indianapolis, IN.

Berry, A. & Wise, D. Financial Literacy: Impact Through Partnerships. Epsilon Sigma Phi National Conference. September 10-14, 2007, Charleston, SC.

Berry, A. & Wise, D. Partnering for Financial Education at the Worksite. Epsilon Sigma Phi National Conference. September 9-14, 2007, Charleston, SC.

Berry, A. Financial Education Simulations in Tennessee. Epsilon Sigma Phi National Conference, November 14-18, 2006. Annapolis, Maryland.

Lawrence, F., Reichel, C., & Berry, A. Louisiana House-A Showcase for Sustainability. Eastern Family Economics and Resource Management Association, 2004.

NON-CREDIT INSTRUCTION

40 Instructional Topics, 1509 Participants, 337.25 Instructional Hours

Descriptive title including dates	Involvement (total, coordinator, team, guest)	Num. of students or participants	Number of sessions	Duration of each session (hours)
Getting By in Tough Times Agent and FCE Leader Centra In-Service 11/20/08 (With Christopher Sneed)	Coordinator	136	1	1
Financial Education 101 In-Service 09/25/08 (With Dena Wise)	Team	10	1	7
Getting By in Tough Times In-Service 08/07/08 (With Dena Wise and Christopher Sneed)	Team	40	2	1

Mortgage Industry Update In-Service 08/07/08 (With Dena Wise and Amy Elizer)	Coordinator	40	1	1
Fun and Games with Financial Education In-Service 08/06/08 (With Dena Wise, Russ Walker, Christopher Sneed, Jane Gault and Jump\$start partners)	Coordinator	32	1	2
Mortgage Industry Update Centra Training 04/01/08 (With Dena Wise)	Coordinator	25	1	2
Personal Finance Teacher Training Agent In-service 01/30/08	Total	14	1	7
Tax Time Update. Centra Training. 01/08/07	Total	10	1	2
Financial Education Training, Fort Campbell, 01/18/07	Total	12	1	4
Young Investor Education Training Baton Rouge, LA, 02/06/07-02/07/07	Guest	12	1	16
NEFE High School Financial Planning Program launch team phone conferences 03/07	Coordinator	8	2	1
NEFE High School Financial Planning agent in-service video conference May 10, 2007	Coordinator	30	1	6
Affordable Housing in Tennessee. Extension FCS Professional Development In-service. August 1, 2007	Coordinator	40	1	1
Mortgage 101. Extension FCS Professional Development Inservice. August 1, 2007	Coordinator	40	1	1
Deal or No Deal. Extension FCS Professional Development In-service. August 1, 2007	Coordinator	40	1	1
Credit Education Update. Extension FCS Professional Development Inservice. August 2, 2007	Coordinator	160	1	2
Tennessee Saves Update. Extension FCS Professional Development In-service. August 3, 2007 (With TN Saves Workgroup)	Team	160	1	2.5
On My Own Update. August 6 (Knoxville), 7 (Murfreesboro), 8 (Jackson), 2007. (With Dena Wise and Sarah Taylor)	Team	126	3	5

Family Economics Phone Forum Updates. September 5, 6, 2007	Team	16	2	1
Financial Education for a New Generation. 4-H Agent State In-service. Murfreesboro, April 25, 2007	Coordinator	100	2	1.5
\$tretch Your Dollar\$ TNCEP Celebration, April 4, 2006	Total	80	1	2
Young Investor Education Training Session 1 March 30-31, 2006 (With Dena Wise and coPIs)	Team	21	1	11
Young Investor Education Training Session 2 August 16-17, 2006 (With Dena Wise)	Team	19	1	11
Young Investor Education Training Kansas May 10-13, 2006	Team	23	1	11
Professional Development Update December 6, 2006 (With Dena Wise)	Team	17	1	4
Financial Education in the Workplace at Securing the Future of Tennessee's Workforce Conference 07/08/06 (With Dena Wise)	Team	16	1	1
Young Investor Education Training Kentucky September 11, 2006	Guest	11	1	6
The Minimalist's Guide to Money Management Paris Landing, TN JCEP April 20, 2006 (With Dena Wise)	Team	16	1	1
Family Economics Programming— Eastern Region June 28, 2006	Total	12	1	2
Family Economics Programming— Western Region, April 27-28, 2006	Total	6	1	3
Tennessee State University Family Economics Programming June 19, 2006	Total	5	1	4
Teaching Teens About Money FCS Prof. Dev. Conf. August 1-4, 2006	Total	50	1	1.25
Homebuyer Education Update FCS Professional Development conference August 1-4, 2006	Coordinator	24	2	.25
Credit: The Good the Bad and the Ugly. Parents Preparing for Success para-professional educator training Baton Rouge, LA June 2005	Total	19	1	5

LSU AgCenter Supervisor Training Baton Rouge, LA April 2005 (With Human Resources)	Team	50	1	7
Predatory Lending and Catch Up Strategies for Late Savers agent in- service, Distance Ed August 2004 (With Jeanette Tucker)	Team	17	1	6
Parents Preparing for Success evaluation training for educators Baton Rouge, LA 2004 (With Diane Sasser)	Team	19	1	4
Parents Preparing for Success agent in-service (September and December 2004, March and June 2005) (With Diane Sasser)	Team	19	8	16
Louisiana Saves agent in-service Baton Rouge, LA November 2003 (With Jeanette Tucker)	Team	17	1	16
Family Resource Management Educator Training January 2003 (With Jeanette Tucker)	Team	17	1	40

EXTENSION AND OUTREACH INSTRUCTION

35 Instructional Programs, 2588 Participants, 540.8 Instructional Hours

Descriptive Title Including Dates	Involvement (total, coordinator, team, guest)	Num. of Students or Participants	Number of Sessions	Duration of Each Session (hours)
Tennessee's Premier Financial Educators Institute of Agriculture Development Board & Ag Campaign Executive Committee Fall Joint Meeting Knoxville, October 4, 2008	Guest	40	1	.25
Fun and Games with Personal Finance Career and Technical Educators Conference Teacher Training, Murfreesboro, July 17, 2008 (With Jump\$start partners)	Team	50	2	1
Jump\$start Teacher Conference Gatlinburg, 06/03 – 06/08 (With Kristina Canan)	Co-Coordinator	220	1	14
Fun and Games with Personal Finance Jump\$start Teacher Conference Gatlinburg, June 2008 (With Jump\$start partners)	Coordinator	220	1	1.5

Descriptive Title Including Dates	Involvement (total, coordinator, team, guest)	Num. of Students or Participants	Number of Sessions	Duration of Each Session (hours)
Making It Big Jump\$tart Teacher Conference Gatlinburg June 2008 (With Jane Gault)	Coordinator	50	2	1
Personal Finance Teacher Training (Multiple Sessions Statewide) 05/08 - 11/08 (With HSFPF team)	Coordinator	400	19	14
Financial Education for the Early Grades Train the Trainer, Knoxville, 04/04/08 (With Jump\$tart partners)	Team	20	1	6
Knox County Teacher Personal Finance In-Service 02/04 – 02/05/08 (With Jump\$tart partners)	Coordinator	30	1	14
Foreclosure Forum: Help for Our Communities 05/14/08 (With Dena Wise)	Coordinator	45	1	5
Future Millionaire’s Conference for High School Students 10/31/07 (With Dena Wise and Sarah Taylor)	Team	68	1	5
Setting Your Finances in Order Support Staff Training 03/08/07 (With Dena Wise)	Team	12	1	5
Spend Your Money Wisely Workshop Wilson County Community Action January 19, 2007 Lebanon	Total	10	1	4
Jump\$tart Teacher Conference, Gatlinburg, June 2007 (With Kristina Canan)	Co-coordinator	180	1	14
Financial Education for a New Generation Jump\$tart Teacher Conference, Gatlinburg June 2007 (With Sarah Taylor)	Coordinator	60	2	1
Ready to Work Jump\$tart Teacher Conference Gatlinburg June 2007 (With Dena Wise)	Team	50	2	1
NEFE High School Financial Planning teacher training/regional Knoxville, June 8, 2007	Coordinator	20	1	6

Descriptive Title Including Dates	Involvement (total, coordinator, team, guest)	Num. of Students or Participants	Number of Sessions	Duration of Each Session (hours)
NEFE High School Financial Planning teacher training/regional Sevierville, June 28, 2007	Coordinator	15	1	6
NEFE High School Financial Planning teacher training/regional Cleveland, July 11, 2007	Coordinator	8	1	6
NEFE High School Financial Planning teacher training/regional Nashville, July 18, 2007	Coordinator	22	1	6
NEFE High School Financial Planning teacher training/regional Cookville, July 19, 2007	Coordinator	9	1	6
NEFE High School Financial Planning teacher training/regional Crockett County, June 25, 2007	Coordinator	6	1	6
Identity Theft and Disaster Preparedness Knox County teacher training. Knoxville, November 6, 2007 (With Sarah Taylor)	Coordinator	22	1	6
Financial Education for the Early Grades/regional teacher training. Knoxville, November 30, 2007 (With Sarah Taylor)	Team	16	1	14
Understanding Credit Reports/Work Site Series AquaChem, Inc. 05/10/06 & 05/17/06 (With Dena Wise)	Team	32	2	1
Your Game Plan for Building Wealth, Support Staff 12/07/06	Guest	50	1	.05
4-H Junior Academic Conference Consumer Education Activity (state) 2006	Total	11	2	4
Tennessee Saves Sevier, McMinn, Polk and Bradley County TN Saves coalition meetings 2006	Guest	20	3	2

Descriptive Title Including Dates	Involvement (total, coordinator, team, guest)	Num. of Students or Participants	Number of Sessions	Duration of Each Session (hours)
Financial Recovery from Disaster, Metairie, LA October 2005 (With Jeanette Tucker)	Team	12	1	3
LA Jump\$tart Financial Educator Summit, Baton Rouge, LA July 2005	Co-coordinator	80	1	14
NEFE High School Financial Planning teacher training Louisiana Summer 2005	Co-coordinator	200	6	6
Scam Jams predatory lending workshops Metairie, Baton Rouge and Monroe, LA June 2005 (With Jeanette Tucker)	Team	300	3	6
Financial Fitness series for sheriff's office Baton Rouge, LA March and May 2005 (With Jeanette Tucker and Sheri Richard)	Team	50	12	1.5
Predatory Lending, Entergy's Low Income Summit for Economic Development Baton Rouge, LA October 2004	Total	40	1	1
NEFE High School Financial Planning teacher training Louisiana Summer 2004	Co-coordinator	180	6	6
Indoor Air Quality in Schools, LA School Facility Managers' Association, Alexandria, LA March 2000	Total	40	1	2

UNIVERSITY COURSES TAUGHT

University	Course Title	Description	Credit	Dates
The University of Tennessee	Money Crunch	Freshman seminar on basic personal finance including financial planning, career exploration, current financial topics and student financial aid	1 semester hour	Fall 2008
The University of Tennessee	All About the Benjamins	Freshman seminar on basic personal finance including developing a spending plan, saving and investing, developing an emergency fund, basic insurance, taxes and mortgage financing	1 semester hour	Spring 2008

University	Course Title	Description	Credit	Dates
Louisiana State University	Families and Housing	Guest lecturer on the Parents Preparing for Success program		2004
LSU	Housing Fundamentals	Guest lecturer on accessible building design		2001

TELEVISION AND RADIO INTERVIEWS

Youth Financial Education - Interview for TV distribution, 2008
Foreclosure in Tennessee - Interview with Jackson, TN television station during Foreclosure Forum, May 2008
Foreclosures video news story, 2007
Protect yourself from identity theft video news story, 2007
Tennessee Saves Banks radio news story, 2006
Tennessee Saves Banks video news story, 2006
No More Layaway at Wal-Mart, news story, 2006

SUPERVISION OF STUDENT WORK

Undergraduate intern Natalie Mitchell – Spring 2008

AWARDS

State Team Award for Money Crunch Young Investor Education Program. Epsilon Sigma Phi. Omega Chapter. 2008.
State Team Award for Outstanding Accomplishment in Family Resource Management Programming. Epsilon Sigma Phi. Alpha Alpha Chapter. 2006.
Extension Team Award. Building Financially Literate Youth through the High School Financial Planning Program. Denver T. and Fern Loupe. 2005.
Partnership Award. Predatory Lending Education Campaign. AARP of Louisiana. 2004.
Doctoral Scholarship, 2004. Epsilon Sigma Phi. Alpha Alpha Chapter
Denver T. Loupe Fellowship, 2000
LSU AgCenter Diversity Award, 2000

SERVICE

University

Institute and Departmental Committees

2008

Assistant Dean, Agriculture and Natural Resources and Resource Development Search Committee
FCS Marketing Committee
LifeSmarts Chair
LifeSkills Chair-Elect
Family Economics Leadership Team
Tennessee Saves Work Group
Youth Financial Education Work Group
Homebuyer Education Work Group
Personal Finance Teacher Training Team Leader

Sustainable Tennessee Work Group
Smart Growth curriculum development team

2007

FCS Marketing Committee
LifeSmarts Chair-Elect
FCS Retreat Committee
Family Economics Leadership Team
NEFE High School Financial Planning Program Team Leader
Tennessee Saves Work Group
Youth Financial Education Work Group
Homebuyer Education Work Group
Sustainable Tennessee Work Group
Smart Growth curriculum development team
FCS Faculty Retreat Committee

2006

FCS Professional Development Conference Committee
FCE Best of the Best judge
LifeSmarts Chair-Elect
Judge for UT Extension Non-Exempt Staff Award of Excellence
Reviewer for 4-H Consumer Education Project materials
Securing the Future of Tennessee's Workforce Conference Planning Committee
Reviewer for TNCEP Unit Pricing publication

2005

LSU AgCenter Diversity Council
LSU AgCenter EEO Steering Committee
LSU AgCenter Commission on Gender
Co-Chair LSU Human Ecology Grievance Committee
LSU AgCenter Diversity Trainer
LSU Campus Access Site Team
LSU AgCenter Annual Conference Planning Committee

State

Board Member, Tennessee JumpStart Coalition for Financial Literacy (2006 – present);
Education Committee Chair (2007-present); State Teacher's Conference Planning Committee
Co-Chair (2007-present) Coalition meets bi-monthly. Education committee and conference
planning committee meet frequently throughout the year.
Member, Affordable Housing Coalition and Governor's Housing Summit planning committee.
Coalition meets bi-monthly
Member, Affordable Housing Coalition Foreclosure Task Force and Workforce Housing Task
Force, 2007 - present
Member, Tennessee Alliance for Financial Independence and Knoxville Alliance for Financial
Independence
Member and website management, Tennessee Vulnerable Adults Coalition (2007 – present)
Coalition meets bi-monthly.
Liaison and Extension Coordinator, Tennessee Housing Development Agency Homebuyer

Education (2007 – present)

Member, Tennessee Saves Coalition (2006-present)

Judge, Tennessee Department of Securities and Insurance Consumer Protection Division's Credit Essay Contest for high school seniors (2007-present)

National

Member, National Teacher Training Task Force, NEFE High School Financial Planning Program, 2008-present

State Coordinator for NEFE High School Financial Planning Program, 2006- present

State Coordinator for National LifeSmarts Program, 2007-present

Contest Official and Question Reviewer, National LifeSmarts Program, 2008

Member and Adding It Up curriculum reviewer, Financial Security for All eXtension Community of Practice, 2007 – present

Liaison and Member, Financial Security for Life 2007-present

Member and content developer and reviewer, Family Caregiver eXtension Community of Practice, 2007-present

Member and content reviewer, Family Security eXtension Community of Practice, 2006-present

Manuscript reviewer for Journal of Family and Economic Issues, 2007 – present

Manuscript reviewer for Family and Consumer Science Research Journal, 2008

Manuscript reviewer for Financial Counseling and Planning, 2007

Member and contributor, Cooperative Extension Curriculum Project Family Economics Team, 2005- present

Member and contributor, Sewing and Textiles Design Team, National 4-H Cooperative Curriculum System, Inc., 2004. Designed and wrote three different levels of project guides and one leader's guide

PROFESSIONAL AFFILIATIONS

Epsilon Sigma Phi – Omicron Chapter, President-Elect. 2008 State Conference Planning Committee

Epsilon Sigma Phi – Alpha Alpha Chapter, Past President, Vice President and Historian
Epsilon Sigma Phi National Professional Development Committee (2005-2008) Co-chair of pre-conferences in 2007 and 2008. Peer reviewer for conference presentations.

Epsilon Sigma Phi National Global Relations Committee (2002-2005)

Tennessee Extension Association of Family & Consumer Sciences

Eastern Family Economics Resource Management Association

Member, Housing Educators and Research Association, 2007-present

Member and manuscript reviewer, Association for Financial Counseling and Planning Education 2004-present

Louisiana Extension Association for Family and Consumer Sciences

Gamma Sigma Delta

Omicron Nu