

Deborah Cunningham Haynes

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ACADEMIC DEGREES

Ph.D., Consumer Economics, Cornell University, Ithaca, New York, January 1996
Minors in Family Sociology, Family Resource Management. Dissertation Title: "Determinants of Fathers' Time Spent in Child Care"

M.S., Family Resource Management, University of Nebraska–Lincoln, June 1976

B.A., Home Economics Education, University of Montana, Missoula, Montana, June 1974
Music Education Minor. Graduated with highest honors (summa cum laude).

PROFESSIONAL EXPERIENCE

Associate Professor, Family and Consumer Economics, Department of Health and Human Development, College of Education, Health and Human Development, Montana State University, 1987 to present. Taught as adjunct instructor from 1981-1987; hired as assistant professor in 1987. Served as Unit Coordinator for the Unit of Home Economics and Consumer Science for 1988-1989. On leave of absence to work on Ph.D. from June 1989 to August 1992. Assumed a full teaching load at Montana State University and worked on dissertation from August 1992 until December 1995. Resumed tenure-track position as Assistant Professor in January 1996. Tenured in 2000.

Graduate Assistant. Department of Consumer Economics and Housing and the College of Human Ecology Dean's Office, Cornell University, 1989-92. Worked in four types of assistantships in teaching, research, extension, and administration.

Manager, Training and Marketing. Techland Computer Associates, Inc., (dba ComputerLand of Bozeman and Butte, Montana). One of five shareholders, May 1983-1994.

Sole Proprietor, Consumer Communications. 1981-1988. Conducted writing and research for non-profit and for-profit clients in designing and writing educational materials for consumers.

Part-time Assistant for International Programs. Montana State 4-H Office. 1986-1987. Coordinated international programs for the state of Montana.

Director, Consumer Educational Services. The Montana Power Company, Butte, Montana. 1977-1981. Designed and implemented consumer information programs in print and media formats in the

Montana Power service area for customer groups such as schools, low-income populations, and 4-H.

Volunteer, Jamaica 4-H Clubs, Youth Development Project with the National 4-H Council, Washington, D.C. 1976-1977. Designed and implemented an educational program for 4-H girls to enable them to preserve foods and market the food products to the tourist population.

RESEARCH AND CREATIVE ACTIVITIES

Web Sites

Haynes, Deborah. (2001-2010). Expert content evaluator, Family Economics and Financial Education Project's Web site on teaching family economics and finance in the high and middle schools. Originally hosted by the Montana State University server, now at the University of Arizona. Funded by Take Charge, America, Inc., a private, non-profit credit counseling organization, Phoenix, AZ. Located at <http://www.familyfinance.arizona.edu>

Haynes, Deborah, Principal Investigator. (2001-2008). Student Advocates for Financial Education Web site to help students learn to manage their finances. Hosted by the Montana State University server. Funded by the Student Assistance Foundation, a private, non-profit student loan purchasing organization, Helena, MT. Located at <http://www.SAFE.montana.edu>.

Refereed Journals

Haynes, D. C., Haynes, G. & Weinart, C. (2009). Outcomes of on-line financial education for chronically ill rural women. Journal of Financial Counseling and Planning Education, in review.

Avery, R. J., Haynes, D. C., & Haynes, G. (2000). Managing work and family: The decision to outsource child care in families engaged in a family-owned business. Journal of Family and Economic Issues, 21(3), 227-258

Haynes, D. C., Avery, R. J., & Hunts, H. J. (1999). The decision to outsource child care in households engaging in family business. Journal of the Family Firm Institute, 12(3), 269-281.

Haynes, G. W., & Haynes, D. C. (1999). The debt structure of businesses owned by women in 1987 and 1993. Journal of Small Business Management, 37(2), 1-19.

Haynes, D. C., & Haynes, G. W. (1999). Family businesses: A unique blending of family and work. Journal of Family and Consumer Sciences, 91(1), 122-124.

Haynes, D. C. (1997). The determinants of fathers' time spent in child care. Family Economics and Resource Management Biennial, 2, 51-58.

Refereed National Presentations with Published Proceedings

Haynes, D. C., Haynes, G. W. & Weinart, C. (2010, April). Outcomes of on-line financial education for chronically ill rural women. Accepted for presentation at the annual conference of the

American Council on Consumer Interests, Atlanta, Georgia.

Haynes, Deborah C. & Chinadle, Nicole. (2005). Conducted teacher training workshops: Lessons learned, published in the Proceedings of the Association for Financial Counseling and Planning Education.

Haynes, Deborah C. & Chinadle, Nicole. (2004). Family economics and financial education project, Proceedings of the Association for Financial Counseling and Planning Education, 6.

Haynes, Deborah C. and Chinadle, Nicole. (2004). "Life in...": A spending plan simulation, Proceedings of the Association for Financial Counseling and Planning Education, 90.

Blakely, B. & Haynes, D. (2002). Financial education and counseling needs of Montana State University students, Proceedings of the Association for Financial Counseling and Planning Education, 46-55.

Cantrell, J., Cramer, S., Fitzgerald, M., Haynes, D., Muske, G., Sanders, G. (2002). The Great Plains IDEA program in family financial planning: An investment in you and your future, Proceedings of the Association for Financial Counseling and Planning Education, 146.

Cantrell, J., Cramer, S., Fitzgerald, M., Haynes, D., Sanders, G. (2002). Student learners in an on-line master's degree program in family financial planning, Proceedings of the Association for Financial Counseling and Planning Education, 150.

Haynes, D. & Chinadle, N. (2002). Family financial literacy for Montana high schools, Proceedings of the Association for Financial Counseling and Planning Education, 155.

Haynes, G. W., Smith, V. & Haynes, D. C. (2002, April). Poverty status and substance abuse treatment need on Native American reservations.

Haynes, D.C., Scarce, R. & Weinert, C. (2001, June). The impact of the built environment on human values: Towards a values and knowledge scale. In Avery, R. (Ed.). Consumer Interests Annual 47.

Haynes, D. C. & Hunts, H. (2000, March). Using teaching evaluations as a measurement of consumer satisfaction. In R. Avery (Ed.), American Council on Consumer Interests Annual 46, 134-139.

Haynes, D. C. & Abdel-Ghany, M. (1999, April). Social and economic indicators of Montana counties. In I. E. Leech (Ed.), American Council on Consumer Interests Annual, 45, 27-32.

Invited Regional Presentations with Published Proceedings

Haynes, D. C. (2003, October). Essential concepts in family economics. Paper presented at the annual conference of the Western Family Economics Association, Salt Lake City, Utah

Invited Regional Presentations

Haynes, Deborah & Haynes, George. (2009, May 23-25). Financial management: How we earn and spend creates the world we live in. Presentation at the Krista Foundation Fellow Training and 10th Anniversary Celebration, Spokane, WA.

Haynes, Deborah. (2007, January). Determining the “good life” with family financial planning: Happiness or something else. Paper presented at the annual conference of the Western Family Economics Association, Tucson, AZ.

Peer Reviewed Book Chapters

Haynes, G.W., Danes, S.M. & Haynes, D.C. (2007). Financial Intermingling and Interpersonal Transactions in Family Business, in J. Xiao (Eds). Handbook of Consumer Finance Research, Springer Publishing.

Hunts, H. J., Danes, S., Haynes, D. C., & Heck, R. K. Z. (1999). Home-based workers: Relating gender and household structure to management and child care. In C. Hennon, R. Walker, & S. Loker (Eds.), Gender and home-based employment. New York: Auburn.

Refereed National Presentations (without Published Proceedings)

Palmer, B., Haynes, D. C. & Chinadle, N. (2007). Family economics and financial education: Results of a five-year curriculum development and teacher training program. Paper presented at the annual conference of the American Council on Consumer Interests, Baltimore, MD.

Haynes, D. C. (1999, June). Evaluating teaching in family and consumer sciences. Paper presented at the annual conference of the American Association of Family and Consumer Sciences, Seattle, WA.

Haynes, D. C., & Osborne, S. (1999, June). Aiding retention in college. Paper presented at the annual conference of the American Association of Family and Consumer Sciences, Seattle, WA.

Bark, K., Haynes, D. C., & Haynes, G. (1998, July). Factors that promote student consumption of healthful school meals: A plate waste study in a rural state. Oral abstract presented at the annual conference of the Society of Nutrition Education, Albuquerque, NM.

Refereed Poster Sessions

Haynes, Deborah C., Wanago, Nicole, Hunts, Holly. (2009). Shifting the paradigm of financial education: From a wealth maximizing model to include a financial well-being model. Poster session at the annual meeting of the American Council on Consumer Interests, July 26-28, 2009, Milwaukee, WI. This poster presentation included a short paper in a published proceeding.

Chinadle, Nicole & Haynes, Deborah. (2007). Happy money: Integrating happiness research in middle and high school financial education. Poster session at the annual meeting of the Association for Financial Counseling and Planning Education, November 15, 2007, Tampa, Florida.

Haynes, Deborah C., Palmer, Betsy & Chinadle, Nicole. (2004). Evaluation research on the family financial literacy project's high school family finance curriculum. Poster session at the annual meeting of the Western Family Economics Association, October 30, 2004, Honolulu, Hawaii.

Haynes, D. C. (2001.) The alliance for family financial literacy: An umbrella of programs in family and consumer finance education developed by one land grant university. Poster session at the annual meeting of the Western Regional Home Management and Family Economics Educators, October 25, 2001, Long Beach, CA.

National Invited Presentations

Haynes, Deborah C. (2009, June). Why a family focus? Presented at an educator training conference sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah C. (2009, June). Using a gumball machine as a heuristic for teaching financial well-being. Presented in a series of five short presentations throughout the educator training conference sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah C. (2009, January 14). Economic and financial well-being: The intersection of families and relationships in financial education. Paper presented at the Relationship Finance Summit – Theory and Practice, hosted by the Departments of the Treasury and Health and Human Services, Washington, D. C.

Haynes, Deborah. (2008, June). What is family economics? Presented at an educator training conference sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2008, June). Introduction to investing. Presented at an educator training conference sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2008, June). Downloading music to use in the classroom. Presented at an educator training conference sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2007, June). What is family economics? Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2007, June). Insurance. Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2007, June). How to incorporate music in the classroom. Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family

Economics and Financial Education Project, Tucson, AZ.

Haynes, Deborah. (2006, June). How to use music in the classroom to teach family economics and finance. Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2006, June). Consumer issues in health insurance. Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2005, June). What is family economics? Presented at an educator training conference/course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2005, June). Exploring the concept of utility. Presented at an educator training conference/graduate course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2005, June). Advanced concepts in investing. Presented at an educator training conference/graduate course, "Take Charge of Your Finances," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2004, June). What is family economics? Presented at an educator training conference/course, "The Path to Financial Success," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

Haynes, Deborah. (2004, June). Beginning concepts in investing. Presented at an educator training conference/course, "The Path to Financial Success," sponsored by the Family Economics and Financial Education Project, Bozeman, MT.

State Invited Presentations

Haynes, Deborah. (2005, March). A family finance counseling case study. Workshop presented at a conference, Earning, Learning and Investing, sponsored by the Montana Council on Economic Education, Bozeman, MT.

Haynes, Deborah & Hallaman, Lisa. (2004, November). A family finance counseling case study. Workshop presented at a conference, Earning, Learning and Investing, sponsored by the Montana Council on Economic Education, Bozeman, MT.

Bark, K., Haynes, D. C., & Haynes, G. W. (1998, October). What are Montana children eating in school lunch programs: Results of a school lunch program plate waste study. Paper presented at the annual conference of the School Administrators of Montana, Billings, MT.

Bark, K., Haynes, D. C., & Haynes, G. W. (1998, June). What are Montana children eating in school lunch programs. Paper presented at the annual conference of the Montana School Food Service Association, Billings, MT.

AWARDS

Outstanding Educational Program Award from the Association for Financial Planning and Counseling Education for the Family Financial Literacy Project, 2003.

Outstanding Leader of the Year from the Montana Association of Family and Consumer Sciences, 2003.

National ADEC Award for Excellence in Distance Education, Honorable Mention, part of a team of educators developing a consortium of land grant universities to offer a distance masters degree in family financial planning, 2001.

Influential Montana State University Faculty member for one student in 200-2007, one student in 2005-2006, one student in 2004-2005, one student in 2003-2004, one student in 2002-2003, one student in 2001-2002, two students in 1999-2000, three students in 1998-1999, and three students in 1997-1998.

Outstanding Big Sky Business Section member, Business Section of the Montana Association of Family and Consumer Sciences, 1998.

Dissertation Award, Western Regional Home Management and Family Economics Educators Association, 1997.

Outstanding 4-H Leader for Gallatin County, 1996.

Graduate Fellowship from the American Home Economics Association, 1990

Outstanding Instructor, Home Economics and Consumer Sciences Unit, Department of Health and Human Development, 1988.

GRANTS

Grant awarded from the Student Assistance Foundation of \$25,000 to fund Student Advocates for Financial Education for 2007-2008 academic year.

Grant awarded from Student Assistance Foundation of \$25,000 to fund Student Advocates for Financial Education for 2006-2007 academic year.

Grant from Take Charge America, Inc. of \$245,000 in 2005-2006, to continue with curriculum development (with an emphasis on middle school curriculum development) and teacher training to teach family economics and financial education throughout the United States. Extra \$30,000 added to provide funding for 2006 teacher workshops.

Two grants from the National Council on Economic Education to supplement the grants received from Take Charge America, Inc. to support teacher training through the Family Economics and Financial Education project. One grant of \$14,848 and a second grant for \$9,840, both received in 2004.

Grants from Take Charge America (formerly known as Credit Counselors of America) for development and delivery of a family financial literacy curriculum in high schools through a Web site, teacher training workshops and printing of curriculum materials. Grant of \$250,820 in 2004-2005, \$213,000 in 2003-2004 and grant of \$123,000 in 2002-2003.

On-going grants (gift in 2001) from the Student Assistance Foundation to support the establishment and continued operation of an office to provide financial counseling to Montana State University students as a student service and as a means of providing experiential learning for undergraduate and masters students in personal and family finance in 2001, 2002 and 2003. Value of approximately \$30,000 per year.

Grant from the Fund for the Improvement of Post Secondary Education, Kansas State University lead institution, purpose to develop policy for distance delivered consortium degree programs, 2000-2003, \$1.5 million; I was the faculty member representing Montana State University on this grant.

Continuation of competitive grant from the National Institute for Standards and Technology to conduct an evaluation of the interface between the Gaines Hall "Green" Building addition and the health and human performance of occupants. January 2000 - September 2000. Principal investigator was Clarann Weinert, overall grant of \$100,000; my share was approximately \$8,000 for work on two projects: Determining if the building could influence environmental values of the occupants and examining time use as a measure of worker productivity.

Competitive grant from the National Institute for Standards and Technology to conduct an evaluation of the interface between the Gaines Hall "Green" Building addition and the health and human performance of occupants. May 1999-December 1999. Co-principal investigator with Clarann Weinert. \$100,000.

Internal grant from the Provost's Office to investigate whether a freshman experience course helps with retention of MSU freshman in the Department of Health and Human Development. September 1998-September 1999. \$6,000.

Selected as one of three Faculty Fellows at MSU-Bozeman for a Learn and Serve project funded by the Montana Campus Compact, "Research and Teaching to Promote Training of 4-H Organization Leaders." September 1997-August 1998. \$3,500.

Internal grant from the Teaching Committee at MSU-Bozeman to investigate the relationships between the use of teaching evaluations and the propensity to raise grades and lower expectations in personal finance courses taught at the university level in the U.S. March-October 1997. \$3,000.

Internal grant from the Dean of EHHD to develop a method of evaluating the social and economic status of children in Montana counties. January-December 1997. \$3,000.

GIFTS

Gift from Credit Counselors of America, a non-profit credit counseling organization based in Phoenix, AZ to promote personal and family finance literacy through Montana public schools, 2000-2001. \$75,000 for one year.

TEACHING AND ADVISING

Teaching

Responsible for six to nine credits each semester. Teaching evaluations have consistently averaged “exceeds expectations.” Have developed a series of three courses in cooperation with the National Institute for Personal Finance to allow students to complete the course work for the credential of Accredited Financial Counselor (AFC). The following are courses currently in my work load:

HDCF 138: Issues in Consumer Decision Making, three credits, offered every fall semester.

HDCF 239: Consumer Economics, three credits, offered every fall semester.

HDCF 339: Personal Financial Management II, three credits, offered every spring semester.

HDCF 342: Financial Counseling, three credits, offered every spring semester.

HDCF 437: Managing Work and Family, three credits, offered every spring semester

HHD 476: Internship, three credits, offered each semester, upon demand.

Advising

Have advised in the undergraduate major options of family and consumer sciences, consumer science, family science, and textiles and clothing. Advising evaluations consistently either “exceeds expectations” or “outstanding.”

Graduate Education

On two graduate committees, 2009.

Major advisor to 10 masters students, 2006-2007.

Major advisor to eight masters students, 2001-2005.

Chair of six masters student committees, 1999-2005.

PROFESSIONAL MEMBERSHIPS

American Association of Family and Consumer Sciences, 1972-present.

Montana Association of Family and Consumer Sciences, 1972-present.

Big Sky Business Section of the American Association of Family and Consumer Sciences, 1978-present.
American Council on Consumer Interests, 1977-present.
American Association of University Women, member, 1989-present.
Western Regional Home Management and Family Economics (now Western Family Economics Association), 1993-present.
Phi Upsilon Omicron, (scholastic honorary), 1993-present.
Association for Financial Counseling and Planning Education, 1998-present.
National Council on Family Relations, 1998-2001.

SERVICE

Service to the University

Benefits Committee, Montana State University, 2006-2009.
Bobcat Mentor, 2007-2008.
Teaching and Learning Committee member, Montana State University, 2000-2003; chair, 2002-2003.
Search Committee member for the Director of Financial Aid position, 2001-2002.
University Library Committee member, Montana State University, 2001-2002.
Financial Counselor to individual college students through the SAFE program, 1998 to present.

Service to the College

Member, Promotion and Tenure Committee, 2003-2004.
College Restructuring Committee member, College of Education, Health and Human Development, Montana State University, 2002-2003
Teaching Evaluation Committee member, College of Education, Health and Human Development, Montana State University, 1999-2000.
Participated in College Phonathon, 1996 and 1995.
Member, College of Education, Health and Human Development Undergraduate Curriculum Committee, 1988-1989.
Member, College of Education, Health and Human Development Graduate Curriculum Committee, 1988-1989.
Member, College of Education, Health and Human Development Teacher Education Council, 1988-1989.

Service to the Department

Member, Search Committee for position in foods and nutrition, 2009-2010.
Chair, Undergraduate Committee, 2008-2010.
Campus Student Advisor, Phi Upsilon Omicron, 1993-present, every other year.
Member, Promotion and Tenure Committee, 2005-2007.
Member and convener, Mentoring Committee, 2006-2007.
AAFCS Accreditation Document Preparation Committee, 2005.
Program leader for curriculum review and development for consumer science concentration, 1987 to present.
Member, Promotion and Tenure Committee, 2000.

Curriculum Evaluation and Revision Committee, Consumer Science Option, Health and Human Development Department, 1992-present.
Teaching Evaluation Committee member, Health and Human Development Department, 1997-1998.
Member, Committee for Curriculum Revision for the Consumer Science option for the 1998-2000 catalog, 1997.
Member, Curriculum Revision Committee for the Consumer Science and Clothing and Textiles options for the 1996-1998 MSU catalog
Member, Committee to Revise the Internship Experience, Department of Health and Human Development, 1995.
Advisor, Montana State University Fashion Merchandising and Design Board, 1995.

Service to the Region and Nation

Member, Board of Directors, Take Charge America, a private, non-profit credit counseling and consumer education organization with headquarters in Tucson, AZ, 2008 to present.
Board Member for Annual Conference, American Council on Consumer Interests, 2006-2011.
Held or participated in teacher workshops to advance teacher knowledge in family finance pedagogy in summers of 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008 and 2009 through the Family Finance Literacy Project, now known as the Family Economics and Financial Education Project.
Chair, Foundations and Grants Sub-Committee of the Finance Committee, American Council on Consumer Interest, 2000-2002.
National Secretary-Treasurer, American Association of Family and Consumer Sciences Business Section, 1999-2001.
President, Western Regional Home Management and Family Economics Educators (now called Western Family Economics Association), 1999-2001.
Member of National Steering Committee, American Association of Family and Consumer Sciences Business Section, 1998-1999.
Reviewed chapters for a personal finance textbook for Wadsworth Publishing Company, 1998-1999.
Co-chair, Poster Committee, American Council on Consumer Interests for the Annual Conference, Chicago, IL, March 1999.
Member, Marketing Committee, American Council on Consumer Interests for the Annual Conference 1998-99.
Chair, Student Research Committee, Western Regional Home Management and Family Economics Educators, 1998.
Chair, Poster Session, Western Regional Home Management and Family Economics Educators, 1997.
Member, Membership Committee, American Council on Consumer Interests, 1997.
Member, Careers Committee, American Council on Consumer Interests, 1997.
Chair, Curriculum Showcase, Western Regional Family Economics and Home Management Educators, 1996.

Service to the State of Montana

Demonstration judge for state 4-H demonstrations, July 1999, 1998, and 1987.
Chair, Big Sky Business Section of the American Association of Family and Consumer Sciences, 1998-99.
Chair, Public Policy Committee, Montana Association of Family and Consumer Sciences, 1997.

University Relations Chair, Big Sky Business Section, Montana Association of Family and Consumer Science, 1996.

Member, committee to select state scholarship winners for Montana 4-H, 1996.

Chair, Research Committee, Montana Home Economics Association, 1995.

Organized winter meeting for the Big Sky Home Economists in Business, 1995.

Two workshops for the Montana Association for the Education of Young Children, 1995.

Newsletter Editor, Big Sky Home Economists in Business, 1987-1988.

Member, Ford Motor Company Consumer Appeals Board, 1986-1988.