Jamie Lynn Byram, Ph.D., CFP®, AFC®, RSSA®

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Education

University of Georgia, Athens, GA / 2020
- Doctor of Philosophy (Ph.D.) - Department of Financial Planning, Housing, and Consumer Economics

University of Alabama, Tuscaloosa, AL / 2011
- Master of Science – Personal Financial Planning

Asbury Theological Seminary, Wilmore, Kentucky / 2007
- Master of Divinity – Academic Track

University of Alabama at Birmingham, Birmingham, Alabama / 2003
- Master of Business Administration Degree
- 5th Year Specialist in Education

Samford University, Birmingham, Alabama / 1998
- Bachelor of Arts Degree in History/Political Science

London Study Centre, London, England / 1997
- International Studies – work-study

Professional Experience

Peace Within Financial Counseling, LLC, Virtual (2005- present)
Owner
- Offer financial counseling to individuals and couples
- Offer financial planning to individuals and couples
- Offer educational seminars on a broad range of personal finance topics
- Offer Social Security and Medicare planning strategies

Ebix, Inc., Johns Creek, GA (2009 – present)

- ***Professional Contributor*** Top Dollar – professional contributor
- Editorial Board Member – Personal Finance Editor
- Content Reviewer – PFP topics – Retirement, Estate, Insurance, and Tax Planning

Financial Services Review, Virtual (2023-2025)
Assistant Editor

- Work with journal editor on journal submissions
- Format submissions into desired format
- Correspond with authors

Peace Within Financial, LLC, Virtual (2005- present)
Owner

- Offer financial counseling to individuals and couples
- Offer life planning to individuals and couples
- Offer educational seminars on a broad range of personal finance topics
- Worked with approximately 275 clients since inception

Financial Services Review, Virtual (2023-2025)
Assistant Editor

- Work with journal editor on journal submissions
- Format submissions into desired format
- Correspond with authors

EVOadvisers, Richmond, VA (2023-2024)
Financial Planner

- Prepared and presented financial plans for high-net-worth individuals and families
- Lead behavioral finance-based classes for in-house employees
- Created content to replace Money Quotient® for firm use
- Contributed to monthly newsletters and firm blog

Locker Financial Services, Verona NJ (2022- 2023)
Financial Planner

- Conducted initial interviews with clients
- Prepared written financial plans for high-net-worth individuals and families
- Presented financial plans to individuals and families
- Experience with Morningstar, Money Tree, Advisor Engine, Asana, and Schwab platforms

Virginia Polytechnic Institute and State University, Blacksburg, VA (2020-2022)
Assistant Professor of Practice, Program Director

- Taught undergraduate courses in Personal Financial Planning and Corporate Finance
- Developed curriculum for Personal Financial Planning major
- Liaised with financial planners to provide mentorship and internships for students
- Fostered professional relationships with practitioners

University of Georgia, Athens, GA (2015-2020)
Instructor

- Liaised with practitioners to secure internships for students
- Managed and led Money Dawgs® educational program for middle school students
- Managed and led Financial Academy educational program for high school students
- Created and taught personal financial planning curriculum for undergraduate program

University of Southern Mississippi, Hattiesburg, MS (2010-2014)
Program Director

- Developed and taught curriculum for courses in certificate and degree programs
- Served as the lead representative with Faculty Senate - Undergraduate programs
- Traveled with students to conferences
- Served as subject matter expert for College of Business faculty panel

University of Missouri, Columbia, MO (2007-2008)
Instructor

- Taught courses in Personal Financial Planning
- Taught Corporate Finance in College of Business
- Managed and led financial counseling program
- Offered bankruptcy counseling to Missouri residents

Charles D. Haines, LLC, Birmingham, AL (2009-2010)
Plan Coordinator

- Developed client financial plans
- Balanced client portfolio accounts
- Met with clients and senior planners to present financial and portfolio plans

BBVA Compass Bank, Birmingham, AL (1998-2004)
Treasury Management (Compass e-Access Team) 2001-2004

- Set-up all new customer accounts

- Handle majority of client training
- Facilitate communication between sales team and customers
- Completed initial testing for system and attended beta meetings

Corporate Finance (Cost Analyst/Product Model) 2000-2001

- Loaded and maintained product profitability model
- Created product tables for profitability system
- Assisted with developing new incentive program
- Performed audits on internal cost centers

Investments (Bond Specialist) 1998-2000

- Created CDs and downloads for 50+ banks
- Worked with customers to solve accounting report problems
- Interacted with investment salespersons and traders • Created monthly downloads for investment division

Professional Accreditations

- Accredited Financial Counselor (AFC®)
- Certified Financial Planner (CFP®)
- Registered Social Security Analyst (RSSA®)

Professional Affiliations

- Association for Financial Counseling Planning Education
- Financial Therapy Association
- National Association of Personal Financial Advisors
- National Registered Social Security Analysts

Academic Experience

- University of Georgia, Instructor, (2015-present)
- University of Kentucky, Instructor, (2023-present)
- Virginia Polytechnic Institute and State University, Director of Financial Planning (2021-2022)
- Virginia Polytechnic Institute and State University, Assistant Professor of Practice, (2020-2022)
- University of Southern Mississippi: Director of Financial Planning Programs (2011-2014)
- University of Southern Mississippi: Associate Professor in Practice (2010-2014)
- University of Missouri: Columbia: Instructor of Financial Planning and Counseling (2007-2008)

Committee Membership

- Faculty Hiring Committee (VT) 2021-2022
- Department of Finance Scholarship Selection Committee (VT) 2020-2022
- Research Awards Selection Committee (UGA) 2018-2020
- Luckyday Scholarship Selection Committee (USM) 2011-2014
- College of Business Foundation Committee (USM) 2011-2014
- Faculty Senate – College of Business Representative (USM) 2011-2014
- Bankruptcy Counselor (UMC) 2007-2008

Mentor/Advisor

- FMA Faculty Co-advisor, 2011-2014 (USM)
- Finance for Females – Undergraduate Organization – Faculty Advisor (VT) 2020-2022

Invited Speaker/Lecturer

- Honors Introduction to Personal Financial Planning (CSM 205), (UA) Fall 2020
- Behavioral Finance (FHCE 4900), (UGA) Spring 2020
- Retirement Planning (FHCE 6210), (UGA) Spring 2020
- SIFE chapter meeting (USM) 2010-2014
- Ethics Week Lecture Series (USM) 2010-2014
- BA250 guest lecture (USM) 2010-2014
- Career Day guest lecture (USM) 2010-2014

Topic Familiarity and Teaching Interests

- Retirement Planning
- Personal Financial Planning for Professionals
- Client Relationship Management
- Employee Benefits Planning
- Insurance Planning
- Personal Tax Planning
- Corporate Finance
- Business Statistics
- Financial Counseling
- Consumer Economics
- Estate Planning
- Capstone

Teaching Experience

Undergraduate Financial Planning Courses

Personal and Family Finance

University of Kentucky: Four semesters with an average class size of 200.

Personal Finance
University of Southern Mississippi: One semester with a class size of 40.

Financial Planning Applications
Virginia Tech: One semester with a class size of 26.

Client Relationship Management
Virginia Tech: Two semesters with an average class size of 50.

Financial Planning for Professionals
Virginia Tech: One semester with an average class size of 50.

Introduction to Financial Planning
University of Southern Mississippi: Two years with an average class size of approximately 60.

Insurance Planning
University of Southern Mississippi: Two years with an average class size of approximately 60.

Retirement Planning and Employee Benefits
University of Southern Mississippi: Two years with an average class size of approximately 12.

Advanced Financial Planning and Counseling Techniques
University of Southern Mississippi: One year with an average class size of approximately 7.

Family Tax Planning
University of Georgia: One year with an average class size of approximately 10.

Retirement Planning
University of Georgia: One year with an average class size of 55.

Estate Planning
University of Georgia: One year with an average class size of 84.

C*apstone Course*
University of Georgia: One year with an average class size of 30.

Undergraduate Finance Courses

Corporate Finance
Virginia Tech: Two semesters with an average class size of 30.

Principles of Finance

University of Southern Mississippi: One and a half years with an average class size of 40.

University of Missouri- Columbia: Summer term, class size 75.

Business Statistics

University of Southern Mississippi: Two years with an average class size of approximately 25.

International Finance

University of Southern Mississippi/ Kings College (London: Waterloo Campus): Three years with an average class size of 30.

Undergraduate Financial Counseling Courses

Financial Counseling

University of Missouri: One year with an average class size of approximately 35.

Undergraduate Consumer Economic Courses

Introduction to Consumer Economics

University of Georgia: Three years with an average class size of 120.

Consumers in Our Society

University of Georgia: Two years with an average class size of 50.

Family Economic Issues through the Life Course

University of Georgia: One year with an average class size of 200.

Consumer Protection

University of Georgia: One year with an average class size of 60.

Financial Analysis

University of Southern Mississippi: One semester with an average class size of 35.

Publications

Books

Byram, J. L., McCoy, M., Kruger, M., & Grable, J. E. (2023). *Financial planning counseling skills*. Erlanger, KY: ALM Global, LLC.

Book Contributions

Garrett, J. L. (2012). Appendix. Durband, D. B., & Britt, S. L. (Eds.). *A Guide to Developing a university-based Financial Education Program*. New York: Springer. *Peer-Reviewed Academic Publications*

Byram, J. L., Grable, J. E., White, K. J., Thomas, M., & Watkins, K. (2021). Improving Youth Financial Literacy: A Profile of Middle School Camp Attendees. *Journal of Extension.*

Grable, J. E., Kruger, M., **Byram**, J. L., & Kwak, E. J. (2021). An Exploration of the Association between Spousal Perceptions of Partner Spending and Saving Behavior and Financial Satisfaction. *Journal of Financial Therapy.*

Grable, J. E., Hubble, A., Kruger, M., **Byram**, J. L., Ford, M., & Clement, G. O. (2020). Risk tolerance. Beware when clients are in a bad mood. *Journal of Financial Service Professionals, 74*(1), 46- 55.

White, K. J., Watkins, K., McCoy, M., Muruthi, B., & **Byram,** J. L. (2020). An Investigation of Financial Socialization Messages: The Relationship between Race, Financial Management, Optimism, and Stress. *Journal of Family and Economic Issues*. 42(2), 237-250.

Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A. (2014). Adoption of mobile payment technology by consumers: Impacts and implications. *Family and Consumer Sciences Research Journal. 42*(4), 358-368.

Professional Publications

Garrett, J. L. (2011, December). Reverse mortgage: A viable option to build investment. *The Journal of South Mississippi Business*, p. 4.

Garrett, J. L. (2009). *Buy Now, Pay Later: Credit 101*. Co-author and editor for the curriculum Center for Family and Consumer Sciences (Texas ISD).

Editorial Service

- Personal Best – Top Dollar, Editorial Board Member, and Advisor, (2009-present).

- **Minton**, J. L. (1997). An Interview with William Cobb. *Noccalula*, (2), 60-67.

Conference Papers, Posters, and Presentations

Byram, J.L., & Grable, J.E. (2023, December). *Spending and saving perceptions as descriptors of marital and financial satisfaction among married couples.* **Poster presented at 2023 Association for Financial Counseling and Planning Education Symposium, New Orleans, LA.**

Grable, J. E., **Byram,** J. L., Kwak, E. J., & Kruger, M. (2020, November). *Decomposing the Association between Spousal Perceptions of Partner Spending and Saving Behavior and Financial Satisfaction.* Paper presented at 2020 Association for Financial Counseling and Planning Education Symposium, Virtual Conference.

Byram, J. L., & Grable, J. E. (2020, October). Spending and saving congruency: A key to understanding marital and financial satisfaction. Paper presented at 2020 Financial Therapy Association Annual Conference, Virtual Conference.

Byram, J. L. (2020, February). *An Examination of Debt Patterns among FirstGeneration College Students*. Paper presented at 2020 Academic Research Colloquium for Financial Planning and Related Disciplines Doctoral Seminar, Arlington, VA.

Watkins, K., & **Byram**, J. L. (2019, November). *The Association of Parenting Styles and Financial Management Behaviors.* Poster Session presented at 2019 Association for Financial Counseling and Planning Education Symposium, Portland, OR.

Kruger, M., Grable, J., Hubble, A., Ford, M., **Byram**, J. L., & Clement, G. (2018, November). *Risk Tolerance: Don't Ask Me, I'm in a Bad Mood*. Poster Presented at 2018 CFP Board Academic Research Colloquium, Arlington, VA.

Garrett, J. L., Anderson, N., Rodermund, R., Robb, C., & Stolberg, S. (2014, April). *How do you use new financial technologies?* American Council on Consumer Interests Annual Conference, Milwaukee, WI.

Laatsch. F., & **Garrett**, J. L. (2013, October). *Obamacare: The application process*. Paper presented at the annual meeting of the Academy of Financial Services, Chicago, IL.

Honors, Awards, and Scholarships

- The Graduate School Dean's Award - Social Sciences - $2,750 (2020), University of Georgia. *Competitive Award.*

- Future Faculty Fellows Program - $600 (2019-2020) Center for Teaching and Learning, University Teaching Fellowship Program, University of Georgia. *Competitive Award.*
- Thomas E. Cochran Emerging Leader Award, University of Georgia, $2,000 *(*20192020*)* College of Family and Consumer Sciences, University of Georgia. *Competitive Award.*
- Outstanding Teaching Assistant Award, University of Georgia, Office for Vice president for instruction (2019-2020). *Competitive Award.*
- Excellence in Teaching Award Nominee, University of Georgia, Office for Vice President for Instruction (2019-2020). *Competitive Award.*
- President- Graduate Student Organization - College of Family and Consumer Sciences, University of Georgia (2019-2020).
- Travel Award - $1150 (Spring 2020) College of Family and Consumer Sciences, University of Georgia. *Competitive Award.*
- Travel Award - $1200 (Fall 2018) College of Family and Consumer Sciences, University of Georgia. *Competitive Award.*
- Blue Key National Honor Society – University of Georgia (2019-2020). Graduate Assistantship Award - $65,125.90 (2018-present).
- Financial Planning, Housing, and Consumer Economics, University of Georgia. *Competitive Award.*
- FACS Featured Graduate Student – University of Georgia, (2019-2020). Towel and Basin Award – Asbury Theological Seminary (2007).

Innovative Teaching Experience

Student Think Center, Hattiesburg, MS
Held several classes at the Think Center each semester, as the Center offered an interactive learning environment that facilitated group work and stimulated creative thinking. Met with several staff members who provided support in implementing innovative teaching methods.

Master Teacher Seminar, Buckhead, GA
Seminar for college-level professors focusing on content creation, evaluation techniques, and overall teaching effectiveness.

Money Dawgs- Lead Instructor, Athens, GA
Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

Financial Planning Academy – Lead Instructor, Athens, GA
Department of Financial Planning, Housing, and Consumer Economics, University of Georgia

Institutional Service

Leadership

- FHCE - Graduate Student Organization - President (UGA) 2019-2020
- Eta Beta Rho - Hebrew Honor Society - President (Asbury) 2006-2007