

## Authorized Users of the Personal Financial Wellness (PFW) Scale

<p>Among those who are approved users of the PFW scale are financial program providers, financial planners, employers, researchers, government agencies, universities, schools, consultants, extension professionals, foundations, military, non-profits, employee benefits, and various businesses involved in mortgages, life insurance, legal services, credit unions, community counseling, and health promotion. The PFW is used in <b>10 foreign countries</b>. Some users have received permission to place the PFW scale questions on their websites.</p>				
Location	Name of Organization and Program Name(s)	Contact Person	Organization Contact Information	Use of Measure
Alabama	Samford University	Sarah Hollis & Rachel Thiebaud	Students Box 291462 800 Lakeshore Dr Birmingham, AL 35229 Tele: 214-728-2999 rethieba@samford.edu	We are interested in studying financial stress in families with a child with special needs compared to families who do not have a special needs child.
Alabama	University of South Alabama	Harold Williamson	Adjunct Instructor 1133 Southern Way Mobile, AL 36609 Tele/Fax: 251-378-4131 www.haroldwilliamson.com williamson@usouthal.edu	Make available to students, coworkers and coaching clients for personal use only.
Alabama	University of Alabama	Cliff Robb	Assistant Professor 304 Adams Hall Box 870158 Tuscaloosa, Alabama 35487 Tele/Fax: 205-348-1867 crobb@ches.ua.edu www.ches.ua.edu/	Use as part of a survey analysis in Alabama and Missouri.
Arizona	Azmyth Financial LLC	Todd S. Smith, CFP	President 13835 N. Tatum Blvd, Ste.9-422 Phoenix AZ 85032 Tel: 602-485-3896 www.azmythfinancial.com	Assess individual coaching sessions; needs assessment; monitoring employee groups; quantify ROI

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Arizona	First Financial Education Centre	Richard R. Norton	CEO/President 1700 E Lakeside Drive, #49 Gilbert, AZ 85234 Tel: 480- 214-5135 dicknorton3333@msn.com www.ltec.org	Faculty and staff at Phoenix College and Alumni.
Arizona	Lifescrpt Learning Systems	Peter Volny	Exec VP 3131 East Camelback Rd, #235 Phoenix, AZ 85016 Tele/Fax: 602-956-0030 pvolny@lifescrptlearning.com www.lifescrptlearning.com	To help convince employers that they should be investing in employee financial education and to educate individuals on the need for financial education.
Arizona	Morgan Stanley Smith Barney	George P. Fraser	401(k) Consulting Director 2398 E. Camelback Rd., Suite 800 Phoenix, AZ 85016 Tele/Fax: 602-954-5799 George.p.Fraser@smithbarney.com	Using it for research and education.
Arizona	University of Arizona	Linda Block	Associate Agent Pima County Cooperative Extension 4210 N Campbell Ave Tuscon, AZ 85719 Telephone/Fax: 520-626-5161 lblock@cals.arizona.edu	To use with workshop series/small steps to health & wealth. Financial management classes.
Arkansas	University of Arkansas	William Bailey, Ph. D.	Professor 118 HOEC Building Fayetteville, AR 72701 Tele: 479-575-2058 wbailey@uark.edu www.uark.edu/depts/hesweb/	Research with university faculty & staff and then with general population. Use data collected as a tool for individuals seeking financial counseling & lanning education.
Arkansas	Wal-Mart	Dawn Scifres	HR Management Dept 8965 2001 SE 10th St Wal-Mart Inc City, AR 72716 Tele: 479-273-8271 dawn.scifres@wal-mart.com	Wal-Mart Inc is using the PFW scale in their corporate office to start and may be used on a wider scale later at other locations.

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Australia	Debt Free Mastery	Ted O'Shannessy	Managing Director PO Box 4192 Lake Haven, NSW 2263 Australia Tel: 61 2 43940311 info@debtfreemastery.com.au www.debtfreemastery.com.au	For use by consultants and franchises with their employer clients. Consulting and marketing the Transforming Debt into Wealth program to the workplace in Australia.
Australia	Money Solutions Pty. Ltd.	Virginia Dowd	CEO Money Solutions Pty. Ltd. Level 6, 50 Carrington St. GPO Box 3956 Sydney NSW 2001 Australia Tel: 02-9086 6366 Fax: 02-9086 6355 info@moneysolutions.com.au www.moneysolutions.com.au	Use with new and existing clients
Australia	United First Financial	David Smith	CEO 14950 S. Pony Express Road Bluffdale, Utah 84065 Tele/Fax: 866-307-3201 dsmith@ufirstaustralia.com www.unitedfirstfinancial.com	Promoting of financial education, coaching and online debt reduction program to employees through HR professionals.
California	California State University	Kelly Campbell	Assistant Professor 5500 University Parkway San Bernardino, CA 92407 Tele: 909-537-7687 kelly@csusb.edu www.psychology.csusb.edu	Conducting an online study about couple relationships. To be used in a study to examine relationships between PFW and relationship satisfaction/couple functioning.
California	CLC Incorporated	Brad Barron	President & CEO 4170 Douglas Blvd Granite Bay, CA 95746 Tel: 800-541-9701 Fax: 916-789-7601 bbarron@clchomeoffice.com www.mysecureadvantage.com	Provides financial coaching to members of Employee Assistance Programs
California	Financial Finesse	Liz Davidson	CEO 111 N Sepulveda Boulevard Suite 305 Manhattan Beach, CA 90266 Tele: 866-733-2677 Fax: 310-379-6260 liz.davidson@financialfinesse.com www.financialfinesse.com	

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California	Gateway Financial Advisors	Michael Ginsberg	Financial Planner & Educator 440 Sutcliffe Place Walnut Creek, CA 94598 Tele: 925-287-8400 michaelg@gfainvestments.com	Use in speaking with HR representatives to encourage employee financial wellness courses.
California	Intuit	Susan Harman	Sr Product Manager 6220 Grenwich Drive San Diego, CA 92122 Tel: 858-525-9255 susan_harman@intuit.com www.intuit.com	Place on the loading page for Lowe's employees on the Educated Investor Website
California	Johnson Education Solutions	Jessica Johnson	President PO Box 3356 Santa Cruz, CA 95063 Tele: 323-321-4492 jjohnson@jestoday.com	Use to offer it free online to prospective clients and individuals.
California	Morgan Stanley Smith Barney	Christopher Luyet	Financial Advisor 155 Cadillac Drive Sacramento, CA 95825 Tele: 916-567-2082 christopher.james.luyet@smithbarney.com	401k participants seminar and college student seminars.
California	San Francisco University	Brie Pfisterer	Student 2400 Ivy Dr #6 Oakland, CA 94606 Tel: 510-316-7103 bcp@sfsu.edu	
California	Thrive-on	Keith Kitani	CEO 1545 Kensington Circle Los Altos, CA 94024 Tele/Fax: 650-469-1315 kkitani@thriveon.com www.thriveon.com	To be used for online financial wellness solution for corporations and organizations.
California	University of California	Erika Humphries	Student USC Troy Hall 3025 Royal Street #216 Los Angeles, CA 90007 Tele: 213-909-3236 ehumphri@usc.edu	McNair Summer Research Institute and research study.

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California	ValueOptions	Sandy Werner	Vice president 10805 Holder Street, Suite 300 Cypress, CA 90630 Tel:800-228-1286 sandy.werner@valueoptions.com www.valueoptions.com	Pilot program to access financial wellness.
Canada	Armstrong & Quaille and Associates	Daniel Hanzelka	300 John St, Suite 201 Thornhill, ON L3T 5W4 Canada Tele: 416-875-1505 Fax: 416-875-1504 dhanzelka@email.com www.danielhanzelka.com	Helping HR professionals to improve their company's profits by increasing their employee's financial security. Collecting data from employee's and monitoring financial progress.
Canada	none	Frank Wiginton	Trustee/Director 6001-21 Argyle Forest Blvd Ste 120 Jacksonville, FL 32244 Tele/Fax: 877-542-3175	On website to help raise individuals awareness of where they stand. With companies we are providing financial education to.
Canada	Carey Management Corp	Pam Nelson	MBA Research Director 7 - 452 Glen Pine Court Kelowna, BC Canada ViV 1W7 Tele: 250-869-1416 pam@careymanagement.ca	To engage individuals to consider personal financial condition to open door for discussion to increased financial literacy and responsibility.
Canada	Gardner Brown Consulting Inc	Doreen Gardner Brown	President 903 - 2050 Nelson Street Vancouver, BC Canada V6G 1N6 Tele: 604-608-0816 / 6040 608 2716 doreen@gardnerbrown.ca	Educational seminar for premarriage money management program.
Canada	Independent	Margarida Demarchi	Financial Coach 1409 Elgin Avenue West Winnipeg, MB R3E 1B7 Canada Tele: 204-633-5385 magdin2001@yahoo.com	Financial education seminar for employers and employees and seminar for immigrants.
Canada	Investors Group Financial Services	Bailee Chambers	Business Development Coordinator 440 Nursey Hill Drive Victoria, BC Canada V9B OE2 Tel: 250-474-5942 baileechambers@shaw.ca	Survey employees to determine need and then use to encourage the employer to offer programs in house.

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Canada	Momentum	Carole Elliott, BN MCEd	Coordinator Financial Literacy 16, 2936 Radcliffe Drive SE Calgary, Alberta, Canada T2A 6MB Tele: 404-204-2675/403-235-4646 carolee@momentum.org	Use the scale in our money coaching program to help increase participants awareness of their personal "financial wellness".
Canada	3 Square Financial	Jon Billings	CEO 216 161 Stafford St Winnipeg, MB R3M 2W9 Tele/FAX: 204-794-3530 jon@3squarefinancial.ca www.3squarefinancial.ca	Allow businesses to distribute to employees to determine need for financial literacy program, track record keeping tool for clients.
Colorado	Financial Success Group	Jeanne Randazzo Szczech	Owner 2855 Main Ave, #A104 Durango, CO 81301 Tele: 970-759-8736 arete@arete.us	Workplace survey to determine financial wellness in which to offer free financial education seminars to employers for employees.
Colorado	Heartland Institute of Financial Education	Alan Gappinger	CEO Heartland Institute of Financial Education 2851 South Parker Road, Suite 1100 Aurora, CO 80014 Tel: 888-517-7115 or 303-597-0197 Fax: 303-369-3900 www.HeartlandFinancialEducation.com agapp@hife-usa.org	Workplace financial education program evaluation
Colorado	Momentum Personal Finance	Matt Kelly	Owner 1053 Main Avenue Suite 111 Durango, CO 81301 Tele: 970-749-0644 matt.kelly.durango@gmail.com	Pre-financial education assessment and post-financial education assessment.

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Colorado	My Financial Advice, Inc	Ron Peremel	President and CEO 3005 Center Green Drive, Suite 115 Boulder, CO 80301 Tele: 303-395-3355 x100 rperemel@myfinancialadvice.net	Collect data from clients
Colorado	People's Financial Advisor, LLC	Robert J. Schumann	Chief Advice Officer PO Box 1582 Buena Vista, CO 81211 Tele: 719-966-5221 / 208-728-0139 drfinance@bresnab.net	To help with major cutbacks in the Buena Vista and Salida Public School.
Colorado	TwoMedicine Health and Financial Fitness Bozeman, Montana 80014	Kyle C. Hanson	Director of Marketing & Communication TwoMedicine Health and Financial Fitness 3008 Gaylord Street Denver, CO 80205 Tel: 406-582-9000 Fax: 720-941-6884 khanson@twomedicinemontana.com www.twomedicinemontana.com	Collect data from all clients in conjunction with Mayo Behavior Risk Assessment questions
Delaware	Financial Prosperity, Inc	Harvey Jones	Partner Financial Prosperity, Inc. 105 Gambel Court Bear, DE 19701 Tel/Fax: 215-880-4749 hjjones100@aol.com	Collect data from employees to measure results and later share results.

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District of Columbia	Federal Reserve Board	Daniel R. Gorin	Senior Community Affairs Analyst Division of Consumer and Community Affairs, Federal Reserve Board of Governors, 20th and C Streets, NW, MS 801, Washington, DC 20551 202-452-3774 daniel.r.gorin@frb.gov http://www.federalreserve.gov	Research project
Florida	Billy White	Billy White	President 5689 Lake Champlain Drive Orlando, FL 32829 Tele:321-695-4107 billy.whitejr@yahoo.com www.billygwhite.com	Use in workplace to evaluate employee financial well being.
Florida	Capella University	Jamie Dominic-Burnett	Doctoral Student 10135 Gate Parkway, N #1509 Jacksonville, FL 32246 Tele: 904-527-8799 jamieburnett@comcast.net	Reproduction of scale for limited distribution and in association with doctoral dissertation research. Evaluate the direct and indirect influence of economic wellbeing among undergraduate college students.
Florida	Escambia Financial Stability Coalition-of United Way of Escambia	Susan Senkarik	Director of Community Impact 1301 W Government St Pensacola, FL 32501 Tel/Fax: 850-434-3157 susan@unitedwayescambia.org www.unitedwayescambia.org	Financial stability workshops & programs with area businesses
Florida	FSC	Don J Bartels	Financial Advisor 5900 Bonita Beach Road Ste 103 Bonita Beach, FL 34134 Tele/Fax: 239-948-5999 bartels@myway.com donjbartels.com	Preparation for participating with The Heartland Institute.
Florida	InCharge Education Foundation	Wm Malseed	President & Chief Executive Officer 2121 Park Center Drive Orlando, FL 32835 Tele: 407-905-8870 Fax: 407-532-5661 wmalseed@incharge.org www.inchargefoundation.org	Use in research questionnaires

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Florida	National Financial Literacy Foundation, Inc	Andy Williams	Executive Director 555 Winderley Place, Ste 300 Maitland, FL 32751 Tele: 1-877-380-6353 awilliams@learnfinances.org	Would like to use the scale with multiple companies their organization is working with to measure personal financial wellness before and after administration of a financial literacy program. Interested in making the scale available to consumers pre and post bankruptcy and in measuring changes in scores after required counselling sessions and education programs are delivered.
Florida	St Joseph's Hospital	Doug Rothermel	Director, Environmental Services 3001 W. Martin Luther King Blvd. Tampa, FL 33607 Tele: 813-554-8147 douglas.rothermel@baycare.org	Will be used as a part of the Financial Peace University Workplace Edition offered to our team members. Want to measure the financial wellness of our staff.
Florida	The VERITAS Institute for Personal Advancement	A. Ray Sims III	Trustee/Director 6001-21 Argyle Forest Blvd Ste 120 Jacksonville, FL 32244 Tele/Fax: 877-542-3175 rsims@theveritasinstitute.org	Client and member survey, data collection and benefit analysis.
Florida	University of Florida	Michael Gutter	Assistant Professor of Family Financial Management 3002C McCarty Hall D, PO Box 110310 Gainesville, FL 32611 Tel: 352-392-1778 ext 228 Fax: 352-392-8196 msgutter@ufl.edu www.fycs.ifas.ufl.edu	Surveying Students for need
Georgia	Army Community Services/Auburn University	Rosalie Grant-Nolt	Financial Readiness Specialist 182 Kingson St Fortson, GA 31808 Tele: 706-322-9604 rjg0003@auburn.edu	To be used for a course assignment to find a survey to discuss in my Survey Research class.
Georgia	Athens Area Homeless Shelter	Patricia Freeman-Lynde	Assistant Director 330 Three Oaks Dr Athens, GA 30607 Tele/Fax: 706-254-2178 pattyfl@bellsouth.net	to follow

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Georgia	Athens Land Trust	Cathianne Watkins	Housing Counselor Athens Land Trust 2109 West Broad Street Athens, GA 30606 Tele:706-613-0122 cathi@athenslandtrust.org www.thenslandtrust.org	Pre & post tests for housing counseling clients in 2009.
Georgia	Financial Soundings	Steve Maschino	President 13800 Highway 9, Ste D Alpharetta, GA 30004 Tele/Fax: 678-393-8222 / 678-393-8234 smaschino@financialsoundings.com www.financialsoundings.com	BOT
Georgia	Georgia's Own Credit Union	Ryan Behrens	Business Development Officer 1155 Peachtree St NE Suite 1100 Atlanta, GA 30309 Tele: 404-874-1166 mbehrens@georgiasown.org	To use as reference in presentation session at HR Star Conference
Georgia	GSI Commerce	Michael Lavoie	HR Manager 3003 Scarlett Street, Suite 25 Brunswick, GA 31520 Tele: 912-267-5025 lavoie@gasicommerce.com www.gasicommerce.com	Evaluation of employees & need for financial education. Justifying & ROI for implementing training program.
Georgia	Memorial Health, Inc	Julie Weaver	Director, Total Rewards 4700 Waters Ave Attn: Human Resources Savannah, GA 31404 Tele/Fax: 912-350-76630/350-7625 weaveju1@memorialhealth.com	Organization is implementing Dave Ramsey's program and would like use to gauge the financial stress and/or well being of our Team Members.
Georgia	Piedmont College	Robert Perrella	Ass't Professor of Business Admin 969 Valley Drive Jefferson, GA 30549 Tele: 770-362-5193 rperrella@piedmont.edu	Plan to examine the relationship between financial knowledge and financial well-being/stress.
Georgia	University of Georgia	Joseph Goetz	Asst. Professor of Family Financial Planning, Dept. of Housing & Consumer Economics 262 Dawson Hall Athens, GA 30602 goetz@uga.edu	Use in a research project

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Georgia	Shorter College	Andrea Ellis	Student 2262 Byron Ct, SW Marietta, GA 30064 Tele: 770-833-5629 domesticgoddess100@yahoo.com	To be used on an 80 page research project of lost productivity & efficiency in the workplace due to financial stress.
Hawaii	AIFA, PPC	Peter Inoue	Consultant 2153 North King Street #305 Honolulu, HI 96819 Tele: 808-389-8998 peter@401khawaii.com	401k plan sponsor employee education meetings. Use for consulting engagements to encourage employers to install retirement plans.
Idaho	SET Advisors, LLC	Richard Hogg	Investment Advisor 403 Blaine Street Caldwell, ID 83605 Tele: 208-455-0524 rick@rehfinancial.com	Meet with employersto offer financial planning to employees.
Illinois	Heartland HIFE	Dennis Zaderaka	Instructor 755 Hickory Lane West Chicago, IL 60185 Tele:630-293-5088 dennis.zaderaka@hife-usa.org	Use in corporate settings and church classes
Illinois	Northern Illinois University	Jamie Richter	Graduate Student 10 S 592 Book Rd Naperville, IL 60564 Tel: 630-579-4997 Z098573@students.niu.edu	Conduct graduate research
Illinois	Northern Illinois University	Keith Hays	Masters Candidate in Applied Family & Child Studies 421 1/2 N 3rd St DeKalb, IL 60115 Tele:217-840-3978 keith.hays@pobox.com	To be used for a master's thesis examining antecedents of financial behaviors and financial distress/financial well-being of college students.

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Illinois	Dept of FCNS Northern Illinois University	Kelly Champion	Instructor Dept of FCNS Wirtz Hall room 118 DeKalb, IL 60115 Tele/Fax: 815-543-6651 kchampion@niu.edu	Research project with Dr. Aimee Prawitz on financial distress, materialism and orientations towards money.
Illinois	Northern Illinois University	Megan Kirsh	Graduate Student 723 N 14th St DeKalb, IL 60115 Tele: 480-580-1324 mckirsh@gmail.com	Research proposal for graduate level course in research methodology and graduate thesis under the direction of Aimee Prawitz, PhD Northern Illinois University.
Illinois	Precision Information, LLC	Joe Saari	CEO 3435 Camino Del Rio South #316 San Diego, CA 92108 Tel: 619-573-1252 Fax: 775-796-1015 joesaari@educatedinvestor.com	Use on the Educated Investor website for use in the Lowe's and Virtual University projects
Illinois	SPEED S.E.J.A. #802	Ben Runyan	Director of Human Resources 1125 Division Street Chicago, IL 60411-2491 Tele: 708-481-6100, ext 3113 brunyan@speed802.org	Preparing to implement a financial education class with a researched based model. Provide an additional hands-on service.
India	Finerva Financial Solutions Pvt. Ltd. "Financial Wisdom 4 Indians"	Pradeep Yuvaraj	President - Finerva House #176-C, 2nd Street Gandhipuram, Coimbatore - 641 012 - TN -INDIA Tel: +91-422-6505344 Cell: +91-98433-79872 www.Finerva.com	Use in a research project of clients
Indiana	My First Home	Mike Aloia	Director of Sales & Marketing 8401 Virginia Street Merrillville, IN 46410 Tel: 888-755-7828 Cell: 219-765-8116 Fax: 888-757-7828 maloia@newstatemtg.com	Education of first time- home buyers

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Indiana	Purdue University Extension-Marion County	Rebecca Haynes-Bordas, AFC	Agent 6640 Intech Blvd, Suite 120 Indianapolis, IN 46278 Tel: 317-275-9254 Fax: 317-275-9309 haynesar@purdue.edu www.ces.purdue.edu/marion	Assess productivity benefits to local employers who ask for & receive education for their employees
Indiana	YMCA of Greater Fort Wayne	Clint Kugler	Executive Director 10001 Dawsons Creek Blvd Fort Wayne, IN 46825 Tele: 260-497-9996 clint_kugler@fwymca.org	Research the affects of financial education within the YMCA.
Iowa	Holmes Murphy Financial Services	Scott Drake	Managing Director 3001 Westown Parkway, Suite 200 West DesMoines, IA 50266 Tele/Fax: 515-974-4567 scott.drake@holmesmurphyfs.com	Used as a primary financial wellness measure of our corporate clients' employees.
Iowa	Legacy Financial Group	Brian Hood	CFP 2400 NW 86th Street, Suite 25 Des Moines, IA 50322 Tele: 515-334-5266 Brian.hood@lfgplanners.com	To help local companies develop financial wellness programs.
Japan	University of Tokyo, Japan	Sameeha Mohd Jamil	Masters Student Dept of Community & Global Health University of Tokyo Bunkyo-Ku, Hongo 7-3-1 Tokyo 113-0033 Tele/Fax: 03 5841 3698/3422 sameehajamil@yahoo.com	To measure economical impact of influenza on Mexicans in Japan and as an indicator of economical impact.
Kansas	Army Community Service	Patricia Osborne	Financial Readiness Program Mgr 615 McClellan Ave Fort Leavenworth, KS 66027 Tele: 913-684-2852 Fax: 913-684-2859 patricia.l.osborne@us.army.mil www.leavenworth.army.mil/dca/acs/index.htm	Used for first term soldiers E1-E4 and for soldiers having financial difficulties.
Kansas	Cerebral Palsy Research Foundation	Robert Hull	Vice President for Research 5111 East 21st Street Wichita, KS 57208-1202 Tel: 316-652-1551 Cell: 316-304-9008 bobh@cprf.org www.cprf.org	Financial services and financial education to individuals with diasabilities

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Kansas	Community Development Financial Resources, Inc	Angie Franklin	Executive Director PO Box 20953 Wichita, KS 67208 Tele: 316-768-4353 afranklin@cdfrr.org www.cdfrr.org	Assess individuals to determine need in the area of financial education. Use as financial measurement tool.
Kansas	Essential Knowledge	Graham Moyer	President & COO 6229 Nall Avenue Suite 101 Mission, Kansas 66202 Tele: 913-262-9700 gmoyer@essentialknowledge.com	Measure results of workplace financial education programs.
Kansas	INTRUST Bank, N.A. / NestEgg Consulting Inc.	Andrew Gough	Employee Education Coordinator 105 N Main M.S. 1.10 Wichita, KS 67202 Tele: 316-383-1073 andrew.gough@intrustbank.com	Used with one of our major clients and hopefully other future clients.
Kentucky	Denyo Manufacturing Corporation	Stephen Rinehart	Administrative Manager 1450 Minor Road Danville, KY 40422 Tele/Fax: 859-936-4468 www.denyo.co.jp srinehart@denyo.us	Assess financial wellness of current employees and to use for future financial literacy education.
Kentucky	Signature Healthcare's Four Courts @ Cherokee Park	Rev. Dennis McDaniel, Jr	Chaplain/Director of Spirituality 2100 Millvale Rd Louisville, KY 40205 Tele/Fax: 502-301-8397/502-459-1018 chaplain.fourcounts@signaturehealthcarellc.com www.signaturehealthcarellc.com	To be used for preparation of the Dave Ramsey program.
Kentucky	University of Kentucky	Dr. Ray Fogue	Associate Professor 2391 Tuscon Blvd Lexington, KY 40503 Tel: 859-257-7756 rfogue@uky.edu	General survey
Louisiana	EDSA Group	Bill Pomeroy, CFP	President One Oak Square 8280 YMCA Plaza Drive, #4 Baton Rouge, LA 70810 Tel: 225-291-0343 Fax: 225-291-0419 Bpomeroy@theedsagroup.com www.theedsagroup.com	To assess the link between health care and financial wellness; to measure progress and the need for financial education.

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Louisiana	Louisiana State University	Adrienne Vidrine	Extension Agent 157 Cherokee Drive Crowley, LA 70526 Tele: 337-788-8821 Fax: 337-788-8816 avidrine@agctr.lsu.edu www.lsuagcenter.com	Survey LSU agcenter employees as part of internal leadership class.
Louisiana	Louisiana State University	Fran Lawrence, PhD	Editor, Financial Counseling & Planning Gerald Cire & Lena Grand Williams Alumni Professor School of Human Ecology Baton Rouge, LA 70803 Tel: 225-578-1726 Fax: 225-578-2697 flawrence@lsu.edu www.fccs.huec.lsu.edu	Data collection for help with a grant that relates to how individuals adapt & cope with new situations they face due to hurricanes Katrina & Rita
Malaysia	Universiti of Putra Malaysia	Jariah Masud, PhD	Professor Universiti of Putra Malaysia Dept. of Resource Management & Consumer Studies Faculty of Human Ecology 43400 UPM Serdang Selangor Darul Ehsan Malaysia jariah@putra.upm.edu.my	Financial literacy research
Malaysia	University Malaysia Sarawak	Mohd Razali Othman	Lecturer Faculty of Cognitive Science & Human Development Unimas 94300 Kota Samarahan Malaysia Tele: +6019 48 99847 enaieap1@yahoo.com	Using in teaching and learning for counseling student, use for research.
Manilla	LBP	Don Sumadchat	Bank Executive Officer Land Bank of the Philippines 31/F LBP Plaza 1598 corner M.H. del Pilar & Dr J Quintos Streets, Malate Metro Manilla, Philippines 1004 Tele: 623-405-7317 dsumadchat@mail.landbank.com	As reference for friends and co-workers who want to determine their financial wellness.

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Maryland	Choice Finance Corporation	John Hodges	Director of Client Relations 6001 Montrose Road, Suite 704 Rockville, MD 20852 Tel: 301-881-8900 x107 JohnHodges@ChoiceFinance.net www.choicefinance.net/john-hodges.htm	Employee education program
Maryland	Connectiv Solutions	Nikki Vazquez	Human Resources Manager 6500 Rock Spring Drive, Ste 105 Bethesda, MD 20817 Tele/Fax: 240-223-8032 nvazquez@connectiv-solutions.com www.connectiv-solutions.com	To determine if they need to provide a financial peace workshop to our employees.
Maryland	Johns Hopkins Medical Institutions	Kira Evans	Senior Research Assistant 2024 E Monument Street, Suite 2-624 Baltimore, MD 21287 Tel: 443-955-8736 kevans@jhsph.edu	Questionnaire for kidney disease patients.
Maryland	Social Security Administration	Marina Gethers	Employee Assistance Counselor 1500 Woodlawn Drive Room 2-N-16; SW Bldg Baltimore, MD 21241 Tele/Fax: 410-966-3509/410-597-0166 Marina.gethers@ssa.gov	To teach an 8 week financial health seminar to employees at SSA.
Maryland	University of Maryland Cooperative Extension	Jinhee Kim, PhD	Associate Professor 1204 Marie Mount Hall College Park, MD 20742-7515 Tel/Fax: 301-405-3500 jinkim@wam.umd.edu	Use with extension agents' clients.
Massachusetts	Advantage Publications	Victor Claman	Publishing Director 11 Beacon Street, Suite 915 Boston, MA 02108 Tele/Fax: 617-742-3222 / 617-248-0034 info@advantagepublications.com www.advantagepublications.com	BOT
Massachusetts	American Consumer Credit Counseling	Albie DiBenedetto	Marketing Program Specialist 130 Rumford Ave, Suite 202 Auburndale, MA 02466-1371 Tele/Fax: 800-769-3571 x 210 adibenedetto@consumercredit.com www.consumercredit.com	Placement on our website to assist clients, potential clients, and general visitors in assessing their personal financial situation.

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Massachusetts	DotWell	Doreen Treacy	Director CivicHealth Institute 450 Washington Street Dorchester, MA 02124 Tele:617-822-8120 doreen.treacy@dotwell.org	Tool will be engaged as part of a comprehensive fiscal health intervention with staff and patients of two Boston-based community centers.
Massachusetts	Money Management International	Mel Stiller	SVP 8 Winter Street, Suite 700 Boston, MA 02108 Tele: 617-960-8101 Fax: 614-960-1492 Mel.Stiller@MoneyManagement.org www.MoneyManagement.org	Surveys with clients
Massachusetts	R2R	Erica Feldblum	Founding Partner 118 Milk Street Boston, MA 02109 Tele: 617-723-7735 erica.feldblum@lpl.com	To use in delivering participant advice and education services to Messer Construction Co.
Massachusetts	The Vincita Institute	Nicholas Josey	Financial Education Consultant 12 Seaver Street #2 Dorchester, MA 02121 Tele: 617-256-6361 nicholas_josey@vincita.org	Online tool for workplace financial education participants and personal reference.
Michigan	Budget Wise Consulting	Robin Thompson	President PO Box 1261 Sterling Heights, MI 48311 Tele: 810-240-3545/270-778-9035 robin@budgetwise.net	Use the tool to strengthen the case for workplace financial literacy.
Michigan	Cygnnet Financial Freedom House	Ted Lakkides, CFP	President 4139 West Walton Boulevard, Suite D Waterford, MI 48329 tedl@financialfreedomhouse.com www.CygnnetInstitute.com	Employer groups in Michigan in conjunction with the Michigan Council on Economic Education
Michigan	Michigan State University Extension	David Treul	Money Management Educator Kent County/MSU Extension 775 Ball Ave NE Grand Rapids, Michigan 49503 Tele: 616-336-3212 treuld@msu.edu	As a pre-test evaluation of students participating in a series of personal money management related classes.
Michigan	Personal Finance Education Services, Inc.	Anne Bannister	Executive Director 612 North Main Street Ann Arbor, MI 48104 Tele/Fax: 734-945-1639 annebannister@pfes.org	To continue their program of providing personal finance education throughout the local community college.

## Authorized Users of the Personal Financial Wellness (PFW) Scale

Michigan	Reach Consulting	Mark Millis	President 3101 Kissing Rock Lane Lowell, MI 49331 Tel: 616-897-7424 mark.millis@sbcglobal.net	A tool to share with HR Managers and for presentation at workshops for employees
Michigan	The Good Life Financial Inc	Barbara Welch	Personal Finance Educator and Coach 2177 Bayham Drive SE Tele/Fax: 616-340-6427 barbarawelch@thegoodlifefinancial.com www.thegoodlifefinancial.com	Assessment tool for workplace education programs and for individual financial coaching.
Minnesota	Securus Wealth Management LLC	Howard Richards	Certified Financial Planner 3340 B Annapolis Lane North Plymouth, MN 55447 Tele: 763-231-7881 / 763-231-7891 hdr@securuswealth.com	Human Resources Personnel conference. To be used at HR professionals seminars and employees meetings.
Minnesota	University of Minnesota Extension Service and Family Social Science Dept. & Minnesota Extension Service's Latino Financial Literacy Program	Patricia Olson, Ph.D.	Director Minnesota Extension Service's Latino Financial Literacy Program 290 McNeal Hall - 1985 Buford Ave St. Paul, MN 55108 Tel: 612-624-1786 Fax: 612-625-4227 pdolson@umn.edu extension.umn.edu MoneyEveryDay/index.html	Collect data from participants in Latino financial literacy project
Minnesota	Wayne Hanson HR Services	Wayne Hanson	Human Resources Consultant 14840 Interlachen Lane Burnsville, MN 55306 Tele: 952-435-7324 wayne@waynehansonsservices.com	To establish a baseline personal financial wellness score for client company employees and to demonstrate to client companies that personal financial wellness can be measured.
Mississippi	Community Counseling Services	Jody H. Holland	President P.O. Box 1188 Starkville, MS 39759 Tel: 662-323-9261 Fax: 601-906-1935 Jholland@nctv.com	To use as a pre-test and post-test to determine effectiveness of financial literacy program
Missouri	Center for Excellence in Financial Counselling at the University of Missouri-St Louis	Vicki Jacobson	Director 104 Bellerive Hall One University Boulevard St Louis, MO 63121 Tele: 314-516-5191/314-516-6416 jacobsonv@umsl.edu	The CEFC is piloting with 4 to 5 small CCCS agencies and would like to use the scale in evaluating overall financial well-being.

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Missouri	LFE Institute, Inc.	Alice Whinnery	President 1736 E Sunshine , Suite 312 Springfield, MO 65804 Tele: 888-872-4611 Fax: 417-889-3714 awhinnery@lfeinstitute.com www.lfeinstitute.com	Pre and post surveys
Missouri	LFE Institute, Inc.	Alice Whinnery	President 1736 E Sunshine , Suite 312 Springfield, MO 65804 Tele/Fax: 417-889-3700 awhinnery@lfeinstitute.com	Give to employees prior to workshops or Money Coaching. Use to gather additional data for PFEEF.
Missouri	Smart Capital Solutions	Deborah Williams	Financial Literacy Instructor 943 Park Avenue St Louis, MO 63104 Tele: 314-231-7971 deborah.smartsolutions@gmail.com	To access financial stress and for financial literacy classes.
Missouri	University of Missouri Extension	Cynthia Crawford, PhD	County Program Director 353 S. Lafayette Marshall, MO 65340 Tel: 660-886-6908 Fax: 660-886-6327 crawfordc@missouri.edu	Financial counseling for individuals and families, pre-post evaluation - financial education classes
Montana	Laurel Public Schools	Roger Heimbigner	Business Manager 410 Colorado Ave Laurel, MT 59044 Tel/Fax: 406-628-3356 rbinger@laurel.k12.mt.us www.laurel.k12.mt.us/	Serving financial wellness of faculty and staff.
Montana	TwoMedicine Health and Financial Fitness	Earl Hanson	President PO Box 3505 Bozeman, MT 59772-3505 Tel/Fax: 406-582-9000 ehanson@twomedicinehealth.com www.twomedicinehealth.com	Collecting data from employees along with Mayo Clinic behavioral health risk assessment measure.
Nebraska	Nelnet - Lincoln Office	Nicole Sweigard	Financial Wellness Consultant 121 So 13th Street, Suite 201 Lincoln, NE 68501 Tele/Fax: 402-458-2796 www.nelnet.com nicole.sweigard@nelnet.net	Benchmarking where associates currently are with financial wellness. Use the data for future planning and curriculum development.

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Nebraska	United Way of the Midlands	Julie Klakowski	Director 1805 Harney Omaha, NE 68105 Tele: 402-981-0305 juliek@uwmidlands.org	Will be used as part of a pilot test of the survey questionnaire/evaluation tool for the larger project.
New Jersey	Randolph High School	Michael Cascione	High School Teacher 511 Millbrook Ave Randolph, NJ 07869 Tele/Fax: 973-361-2400 www.rtnj.org mcascione@rtnj.org	Scale will be used in a new Personal class that he will be teaching next year.
New Jersey	Rutgers University	Dr Barbara O'Neill	Professor Cook College Office Bldg 55 Dudley Road New Brunswick, NJ 08901 Tele: 732-932-9155, ext 250 oneill@aesop.rutgers.edu	Board of Directors
New Mexico	Airman & Family Readiness-Kirtland AFB	Ethel Tilley	Community Readiness Consultant-Finance Manager 1451 4th Street SE, Bldg 20245 Kirtland AFB, New Mexico 87117 Tele: 505-853-1718 ethel.tilley@kirtland.af.mil	One on one counselling of active duty and families. Also to be used with yellowribbon seminars.
New Mexico	Chavez-Grievés	Chris Youngblood	President/CEO 4700 Lincoln Road NE Albuquerque, NM 87109 Tele: 505-344-4080 cyoungblood@cg-engrs.com www.cg-engrs.com	Used for employee financial wellness training.
New Mexico	Cooperative Educational Services	Lori O'Rourke	Business Services Facilitator 4216 Balloon Park Road Albuquerque, NM 87109 Tele/Fax: 505-344-5470 www.nmedu.org lori@nmedu.org	Assess employee's financial position prior to teaching class. Teach class and then review progress.
New Mexico	Susan C. Little & Associates P.A.	Lori O'Rourke	Manager 4501 Indian School Road, Suite 101 Albuquerque, NM 87110 Tel: 505-254-7767 Fax: 505-254-4722 Lori-O@littlepa.com	To use in conjunction with assessment of productivity benefits for employees one year following monthly financial training

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New York	Community Capital Resources	Doug Young	Financial Education Coordinator 7 West Cross Street Hawthorne, NY 10532 Tele/Fax: 914-747-8020 (ext 10) dyoung@ccrhv.org	To use in presentations in housing projects where we will provide personal counseling.
New Zealand	Who Stole My Money	Shane Zahn	Technical Manager Bob Tindall Building Gate 5, Oaklands Road Massey University Albany, Auckland Tel/Fax: +64 274 755 223 shane@whostolemymoney.com	Use the PFW scale with employees to help them gauge how they are progressing as they become more financial literate.
North Carolina	OnTrack Financial Education & Counselling	Laurie Knowles	Director of Education 50 S. French Broad Avenue, Suite 227 Asheville, NC 28801 Tele/Fax: 828-255-5166 lauriel@ontrackwnc.org	Pre-post test in financial literacy/wellness classes offered free or at low-cost by our agency.
North Carolina	Wells Fargo Home Mortgage	Jason Landrum	Marketing Director MAC M5563-011 5606 Carnegie Blvd. Charlotte, NC 28209 Tel: 704-571-4162 Cell: 704-264-5087 Fax: 866-876-9935	To include on benefit site that focuses on employee health and financial well-being/fitness.
Ohio	Chiron Company	Jerry Browning	President, Owner PO Box 6472 Columbus, Ohio 43206 Tel/Fax: 614-443-2424 jrbrowning@chironcompany.net www.chironcompany.net	Help individuals build awareness of their financial perspectives and then provide financial coaching. As a consultant to businesses, help create awareness of need of financial education.
Ohio	Clare J. Fazackerley, CPA	Clare Fazackerley, CPA	President 3284 North Bend Road, Suite 106 Cincinnati, OH 45239 Tel: 513-481-1829 Fax: 513-481-6444 c.fazackerley@fuge.net www.cfazackerley.com	To assist with money worries and refer for financial education, raise questions about specific issues to discuss/advise
Ohio	Goodlife	Diane C Savage	President Box 135 30628 Detroit Road Westlake, OH 44145 Tele: 216-288-5788/440-398-6077 goodlife-now@oh.rr.com	Utilize with clients as part of employee education assessment.

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Ohio	Group Benefits Agency	MaryPat Casey	Communications Specialist 1105 Schrock Rd, Suite 500 Columbus, OH 43229 Tele/Fax: 614-545-2925 mcasey@groupbenetisagency.com www.groupbenefitsagency.com	To assess employees of their financial health and then help them find their shortfalls in their financial well-being.
Ohio	Henry County Hospital	Gina Hill	Wellness Coordinator 1600 East Riverview Avenue Napoleon, OH 43545 Tel: 419-591-3824 ginah@henrycountyhospital.org	We plan to offer Financial Peace Workplace Edition to the employees. We would like to be able to help them assess their financial wellness before and after taking the course.
Ohio	Human Arc	Andrea Owskiak	Training & Organization Specialist 1457 E 40th Cleveland, Ohio 44103 Tele: 800-278-5135 ext 1233 aowskiak@humanarc.com	To obtain benchmark scores of our employees financial wellness and to bring awareness to each associate of their financial score.
Ohio	Joe Knopp, LLC	Joseph Knopp	Owner PO Box 750336 Dayton, Oh 45475 Tele/Fax: 937-657-2547 jknopp@joeknopp.com www.joeknopp.com	Evaluate client's financial knowledge and evaluate employers need for financial education, then measure results.
Ohio	Student Money Management Services, Bowling Green State University	Patricia Donnelly	Program Manager 406 Moseley Hall Bowling Green, OH 43403 Tele: 419-372-2252 pmdonne@bgsu.edu	To gather information concerning financial distress levels of students who keep individual appointments with service staff.
Ohio	Western & Southern Financial Group	Rick Krawczeski	Vice President of Financial Planning 400 Broadway Cincinnati, OH 45202-3341 Tele: 513-362-2224 rick.krawczeski@wslife.com wslife.com	Educational. In addition to be used for employee financial wellness.
Ohio	Zanesville/Muskingum County Health Department	Bob Brems	Epidemiologist 205 N 7th St Zanesville, OH 43701 Tele: 740-454-9741 ext 277 bbrems@zmchd.org	As part of our agency's wellness program, we are presenting a program on financial literacy. We would like to use the scale as an exercise as part of the presentation. We may use the scale at a later date to determine if our programs to help people manage their finances are having an impact.

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Oklahoma	Tinker Federal Credit Union	Cynthia Campbell	Financial Education Program Mgr PO Box 45750 Tinker AFB, OK 73145-0750 Tel: 405-319-2185 Fax: 405-443-2787 campbellc@tinkerfcu.org www.tinkerfcu.org	Hand-out to HR directors at a workshop where they will learn the link between workplace performance and financial stress.
Oklahoma	TruNorth LifePlanning	Kevin Shahan	President 7035 E 99th Pl Tulsa, OK 74133 Tel & Fax: 918-633-3611 kevin@tnlifeplanning.com www.tnlifeplanning.com	To survey employees, share results with employees and compare with employer records.
Oregon	New England Financial	William A Sizer	Instructor for Heartland Financial 2000 SW First Ave, Suite 400 Portland, OR 97201 Tele/Fax: 503-228-6645 deena.bosworth@planneddollars.net www.heartlandfinancialeducation.com	Will use as handout for a Heartland class.
Oregon	Point West Credit Union	Brian Griffis	Business & Product Development 718 NE 12th Ave Portland, OR 97232 Tele: 503-546-5381 bgriffis@pointwestcu.com	Financial assessment of select employer groups.
Pennsylvania	Building United of Southwestern Pennsylvania	Rev. Dr. Samuel Ware	Executive Director 801 N Homewood Avenue Suite 201 Pittsburgh, PA 1208 Tele & Fax: 412-378-1142 revware@busp.org www.busp.org	Financial literacy education. Document financial literacy education. Research on stress & health.
Pennsylvania	Centre Area Transportation Authority	Julie Hartley	HR Manager 2081 W. Whitehall Road State College, PA 16801 Tele: 814-238-2282 jhartley@catabus.com	Survey employees to tailor financial education in the workplace. Monitor financial wellness of employees.
Pennsylvania	Hepburn Financial Advisors	Doug Hepburn	President 508 Elm Avenue, Suite 100 Phoenixville, PA 19460 Tele: 610-933-4442 dhepburn@hepburnadvisors.com	To help employers evaluate the financial wellness of their employee population and to benchmark improvements.

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Pennsylvania	LifeSolutions	Joyce White	Administrative Coordinator 112 Washington Avenue Two Chatham Center, 4th Floor Pittsburgh, PA 15219 Tele: 412-647-9470 whitej2@upmc.edu	Training and clinical purposes only and not for resale. Interested in placing the scale on their company website.
Pennsylvania	Penn State Cooperative Extension in Elk County	Robin L. Kuleck	Extension Educator-County Extension Director Courthouse Basement 240 Main St. Ridgway, PA 15853 Tele/Fax: 814-776-5331 814-776-5332 rkuleck@psu.edu www.elk.extension.psu.edu	Currently planned needs assessment for Elk County employees workplace financial education and future education in Cameron, Elk, McKean and Potter counties.
Pennsylvania	Pennsylvania Office of Financial Education	Becky MacDicken	Financial Education Specialist Pennsylvania Office of Financial Education 17 North 2nd Street, Suite 1300 Harrisburg, Pennsylvania 17101 Tel: 717-783-2498 Fax: 717-214-0808 bmacdicken@state.pa.us www.banking.state.pa.us www.moneysbestfriend.com	Collecting data from all state of Pennsylvania employees
Pennsylvania	University of Pittsburgh	Angelica JoNel Starkey	611 Brown Avenue #104 Turtle Creek, PA 15145 Tele/Fax: 412-229-8478 ajs117@pitt.edu	It will be used in research questionnaires for a dissertation research study.
Pennsylvania	Woodbury Financial Services, Inc.	Peter Mullen, ChFC	Financial Planner 27 Worthington Drive West Grove, PA 19390 Tel: 610-869-4696 Cell: 610-299-8899 ax: 610-869-5658 psmullen@petermullen.com www.woodburyfinancialservices.com	Financial education
Phillipines	Personal Financial Advisors Phillipines Corporation	Efren Ll. Cruz, RFP	Chairman & CEO 3 Piedmont Street East Fairview, Quezon City 1118 Phillipines Tele/Fax: 632-939-9593 cruise@skydsl.com.ph	to follow

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Phillipines	Pinoy Smart Savers Learning Center	Alvin T Tabanag	Resgistered Financial Planner Office 6, 2/F CM Plaza 61 Don P. Campos Avenue Dasamarinas, Cavite 4114 Phillipines Tele: +63 46 4161385 message@pinoysmartsavers.com	Financial wellness assessment of employees prior to personal finance seminars.
Rhode Island	Embracing Money	Nancy Rae Evans	Money Coach 1 1/2 Willow Street Newport, RI 02840 Tele: 508-369-1796 embracingmoney@gmail.com	To prove the need for financial literacy programs at local employers.
Rhode Island	Pro-Change Behavior Systems, Inc	Sara Johnson	Sr Vice President R & D PO Box 755 West Kingston, RI 02892 Tele/Fax: 401-874-5612/401-874-4103 sjohnson@prochange.com	Using in an online program to help users reduce debt and improve ffinancial well-being.
Singapore	Wealth College Division of Wealth Hub Pte Ltd	Bernard Lim	President 10 Anson Road #24-05A International Plaza Singapore 079903 +6596791650 bernardlim@wealthcollege.com.sg www.wealthcollege.com.sg	To ascertain the effectiveness of our financial education at the work[l]ace programs. To create awareness among employersin Singapore and to help build the international community for financial education.
South Africa	Financial Literacy for All	Victor Nkoomo	Chairman 214 Lemey Buidling 1st Road KEW 2090 Johannesburg, South Africa Tele: +27 11 440802 victor.nkomo@gmail.com	For the presentation we do in poor countries.
South Africa	Sasol Secunda Shared Services	Nadia Van Niekerk	Department Manager Sasol Secunda Shared Services Private Bag x1000 Secunda 2302 South Africa Tel/Fax: +27 (0) 17 610 2393 nadia.vanniekerk@sasol.com www.sasol.com	Used to assess the financial stress levels of specific department employees.

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South Africa	Wellness Specialist	Lerato Shumba	Managing Director PO Box 8606 Johannesburg 2000 Africa Tele/Fax: 0865115116 ceo@azhumah.co.za	Use as a post test and pre test to determine the effectiveness of the financial wellness program.
South Carolina	Lander University U.S. Army Financial Literacy Academy	James E. Benton	Ass't Proffesor of Accounting & Law 116 Portsmouth Road Greenwood, SC 29649 Tel: 864-388-8302 Fax: 864-388-8020 jbenton@lander.edu	Financial Basic Training Workshop for Army Reserves; use in Personal Finance class at Lander University financial literacy workshops
South Carolina	U.S. Air Force	Barbara Lang	Consultant 104 E. Simpson Street Charleston AFB, SC Tele/Fax: 843-963-4406 barbara.lang@charleston.af.mil	To determine the present financial well being of clients and in addition to determine financial well being of students.
South Carolina	U.S. Army	Rober Risner	Financial Readiness Program Manager USAG-Ansbach Storck Barracks Illesheim CMR 416, Box 1 APO,AE 09140 Tel: 467-4555/4764 Fax: 467-4813 Robert.Risner@US.Army.Mil	Determine the financial education needs of military families
South Carolina	Walden University	Teresa Steele Dunlap	Doctorate of Business Administration (student) 1212 Mashie Court Mount Pleasant, SC 29466 Tele: 843-467-5148 teresa.steele@waldenu.edu	Would like to use the scale in writing a doctoral study prospectus.
South Dakota	South Dakota State University	Kathryn Morrison	Instructor of Consumer Affairs 5849 W King Arthur Dr Sioux Falls, SD 57106 605-695-2395 kathryn.morrison@sdstate.edu	Used as a survey instrument for measuring financial well-being of adults, specifically Generation X (age 25-44)

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Spain	U.S. Navy	Ralph Steinheimer	Financial Educator & Counselor U.S. Navy, FFSC Rota, Spain PSC 819 Box 57 FPO AE 09645 Tele: 011-34-956-823232 ralph.steinheime.ctr@eu.navy.mil www.cnic.navy.mil/rota/index.htm	Financial education courses and one-on-one counselling sessions
Tennessee	Dave Ramsey's Financial Peace University	James Starr	Vice President 1749 Mallory Lane, Suite 100 Brentwood, TN 37027 Tele: 800-754-4220 x5368 james.starr@daveramsey.com www.daveramsey.com	Measure financial wellness before and after financial seminars
Tennessee	University of Tennessee at Knoxville	Dena Wise, PhD	Associate Professor Family & Consumer Sciences Dept 218 Morgan Hall Knoxville, TN 39776 865-974-8198 dkwise@utk.edu fcs.tennessee.edu	Survey of students at the university to collect baseline data on financial stress prior to intervention programs.
Tennessee	University of Tennessee at Knoxville	Dena Wise, PhD	Associate Professor Family & Consumer Sciences Dept 218 Morgan Hall Knoxville, TN 39776 865-974-8198 dkwise@utk.edu fcs.tennessee.edu	Survey of students at the university to collect baseline data for an online financial education class assignment.
Texas	Gulf Coast Regional Blood Center	Gretchen Sassone	Director - HR 1400 La Concha Lane Huston, TX 77054 Tele: 713-791-6207 gsassone@giveblood.org www.giveblood.org	Will use for both employee education and training needs assessment.
Texas	H.D. Vest Financial Services	Cindy Scott	Manager, Premium Financial Planning Support 6333 N. State Hwy 161, 4th Fl Irving, TX 75038 Tel: 972-870-6195 Fax: 972-870-6128 cindyscott@hdvest.com www.myhdvest.com/cindyscott	Financial education course for team members

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Texas	Halley's Financial Corner, LLC	Demetria Halley	Owner 9511 Spindlewood Houston, TX 77083 Tele/Fax: 832-567-5715 halley@halleysfinancialcorner.com	Provide financial education to business clients.
Texas	Integrated Benefit Solutions	Don Atherton	650 N Sam Houston Pkwy. E., Ste 400 Houston, TX 77060 Tel: 713-706-3600 Fax: 281-866-9750 Don.atherton@ibslinks.com	Use with clients
Texas	Scarborough, Medlin & Associates	Steve Frisch	Financial Services Manager 5700 Granite Parkway, Suite 500 Plano, TX 75024 Tele/Fax: 214-423-3333/214-423-3350 www.scarborough-medlin.com steve@scarborough.medlin.com	Integrate use of PFW scale into financial education program to measure success of our program as a "added value" to our current client employers. In addition it will be used as introductory program to clients.
Texas	Texas A&M University	Nancy Granovsky, CFP, CFCS	Regents Fellow Professor 1111 Research Parkway, Suite 126 College Station, TX 77843-2251 Tel: 979-845-3850 Fax: 979-845-6496 n-granovsky@tamu.edu	Wi\$e Up Financial Planning for Generations X and Y Women (face-to-face workshop series)
Texas	Texas Society of CPA's	Jerry Love	Immediate Past Chairman Davis, Kinard & Co., P.C. 400 Pine St, Suite 600 Abilene, TX 79601 Tele: 823-672-4000, ext 215 Fax: 325-672-7049 jlove@dkcpa.com www.dkcpa.com	Use with clients
Texas	Texas State University	Kimberlee Davis	Assistant Professor 601 University Drive San Marcos, TX 78666 Tele: 512-245-8489 kim.davis@txstate.edu	Research on workplace financial education and investigating the success of prior financial education.
Texas	Texas Tech University	Tim S. Griesdorn	PhD Student 6007 76th Street Lubbock, TX 79424 Tel: 806-698-9282 tgriesdorn@yahoo.com	Doctorial dissertation research and workplace financial education evaluation.

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Texas	Texas Tech University	Bruce Brunson	Assistant Professor Box 41210 Lubbock, TX 79409 Tele/Fax: 806-742-5050 ext 273 bruce.brunson@ttu.edu	Used in research on solution based financial planning.
Texas	Texas Women's University	Amy Collier Lillian Chenoweth, PhD	Dept of Family Sciences Texas Women's University 2505 Pinto Drive Denton, TX 76210 AmyHouser@mail.twu.edu lchenoweth@twu.edu	To use in a research study of objective and subjective measures of financial distress/financial well-being.
Texas	Texas Women's University	Stacey Smith	Dept of Psychology PO Box 425470 Denton, TX 76204-5470 Tele: 214-280-6446 Fax: 940-898-2301 SSmith20@twu.edu	Research Project
Texas	The Foundation for Financial Literacy	Mary Beth Woehler	Executive Director The Institute for Financial Literacy University of Houston-Downtown College of Business 1801 Allen Parkway Houston, Texas 77019 Tel: 713-652-0654 Tel: 713-594-2001 Fax: 713-655-1655 bwoehler@ffltx.org www.ffltx.org	Collecting data online from any visitor to Foundation website as well as employees of participating employers
Texas	Watson Training & Development	Tom Watson, PhD	President 911 NW Loop 281, Suite 211-31 Longview, TX 75604 Tel: 903-758-0855 Fax: 903-297-6921 tom@watson-Training.com www.thepayraiseprofessor.com	Measure financial wellness before and after financial success seminars
Texas	YWCA of Metropolitan Dallas	Susan Smithson	4144 N Central Expressway, # 580 Dallas, TX 75204 ssmithson@ywcadallas.org Tel: 214-584-2304 Fax: 214-826-4548	Track changes, progress of financial condition of individuals and families served through YWCA Financial Education courses.

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Thailand	Hitachi Global Storage Technologies	Rujirat Urangun	Senior Human Resources Specialist 203, 205 Moo 7 Tha Tum Srimahaphote, Prachinburi Thailand Tele/Fax: 663-720-8700, ext. 3388 rujirat.ura@hitachigst.com www.hitachigst.com	Test employee financial wellness for my research study to gain credit for the independent study of master degree in Human Resource Development at National Institute of Development Administration in Thailand.
Utah	CharteredCourse, LLC	Ronnie Daniel	National Sales Director 1840 N State Street Provo, Utah 84603 Tel: 801-377-5400 ronnie.daniel@gochartercourse.com www.gochartercourse.com	Incorporate into their website to help potential clients understand need for services. Incorporate into marketing material and utilize in client training courses.
Utah	The Financial Wellness Group	Ken Redding	President 545 West 500 South, Suite 180 Bountiful, UT 84010 Tel: 801-296-9509 Fax: 801-296-6300 kredding@themoneyplanner.com www.thefinancialwellnessgroup.com	Employee financial wellness training. Use the scale as a pre-post assessment to measure employee's improvement in financial wellness.
Virginia	Beans and Rice, Inc.	Karen Ranz	AmeriCorps VISTA IDA Development Member 246 North Washington Ave Suite B Pulaski, VA 24301 Tele: 540-980-4111 karenranz@hotmail.com	financial literacy training as workplace development through area employers.
Virginia	Belvoir Federal Credit Union	Kelli Jo Anthon	Financial Counselor 14040 Central Loop Woodbridge, VA 22193 Tele: 703-730-1800 ext 5303 kanthon@belvoirfcu.org belvoirfcu.org	Use to distribute the survey to staff to get a sense of overall financial wellbeing. Use to promote mandatory financial education for all new employees and see if ongoing education is needed for all other employees.
Virginia	CMS Mortgage Solutions, Inc	Owen Norris	Dir of Corp Real Estate Benefits 111 Mill Creek Pkwy Ste 301 Chesapeake, VA 23323 Tele: 757-558-2603 x 109 757-558-2604 owennorris@cox.net	Use as a toll to educate employers of their need to incorporate an employee financial education to improve worker production.
Virginia	MBI	Charlie Chowder	Vice President 4900 Cox Rd, Suite 170 Glen Allen, Virginia 23059 Tele: 804-285-7844 ccrowder@managedbenefits.com	Survey employees who work for firms as a way to help prove that the employer does in fact have employees who need financial management help.

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Virginia	U.S. Marine Corps	Linda Khan	Research Analyst 3280 Russell Road Quantico, VA 22134-5103 Tele: 703-784-9517 linda.khan@usmc.mil	Research project to evaluate the financial health of Marine Corps personnel. Research results will not be provided to PFEEF as agreed by J Cohart.
Virginia	USN/FFSC NAS Oceana	Dean Brassington	Financial Educator 1820 East Ocean View Ave Norfolk, VA 23503-2503 Tel: 757-583-4564 brassdolphin@earthlink.net www.ffscnorva.navy.mil	Hampton Roads FE Roundtable Research project. USN/CFS training proposed research pilot project
Washington	US Army	Stacey Moody	Financial Readiness Specialist Dept of the Army DFMWR/ACS MS 20 Box 339500 Fort Lewis, WA 98433-9500 Telephone/Fax: 253-966-9183 stacey.moody@us.army.mil	To access the financial wellness of our military personnel and families. Pre and post evaluation for financial education classes.
Washington	Horizon Credit Union	Winnie Woodward	Director of Education 13224 E Mansfield Ave, Suite 300 Spokane, WA 99216 Tele: 509-928-6494 wwodard@hzcu.org	To access financial education needs of employees and to track financial behavior changes of employees.
Washington	Launch Benefits	Ben Brashen	President Westlake Tower 1601 5th Ave, Suite 1103 Seattle, WA 98101 Tele: 425 605-5800 Fax: 425 605-5848 info@LaunchBenefits.com	To put on corporate website.
Washington	Money Metrics, LLC	Robert Pessemier	President 4260 190th Ave SE Issaquah, WA 98027 Tel: 425-373-4025 Cell: 425-260-4786 Fax: 206-338-2793 bob@money-metrics.com www.top5mistakes.com	Financial education

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Washington	North Thurston Public Schools	Larry Weber	Information Technology Director 6620 Carpenter Rd SE Lacey, WA 98503 Tel: 360-412-4516 Fax: 360-412-4518 lweber@nthurston.k12.wa.us www.nthurston.k12.wa.us/	Survey public school employees
Washington	Speed Equity	Harj Gill	CEO 15007 105th Ave SE Yelm, WA 98597 Tele: 360-539-8109 admin@speedequity.com	To measure the effective of a company's financial literacy program via a controlled Pilot Study in Washington state.
Washington	University of Washington, Bothell	Pete Nye	Associate Professor Business Program 18115 Campus Way NE University of Washington Bothell, WA 98011 Tele/Fax: 425-352-5383 petenye@u.washington.edu www.luwb/business/people/faculty/pnye.xhtml	To be used in a study for his research project.
West Africa	University of the Gambia	Bukhari Sillah, PhD	Head of Department Economics & Management Sciences University of the Gambia Kanifing, PO Box 3530 Serrekunda The Gambia, West Africa Tel: 220-437-5522/220-774-0606 Fax: 220-439-5064 bsillah73@yahoo.com	Collect data from national government employees, assess financial progress, and report projected ROI
Western Australia	Edith Cowan University	Dr Paul Gerrans	Edith Cowan University 270 Joondalup Drive Joondalup, Western Australia 6027 Tele: 61 8 63045605 Fax: 61 8 63045633	Using the measure in a research project which will be evaluating the role of a financial education program delivered to new police recruits in Perth, Western Australia
West Indies	Financially SMART Services	Cheryl Hanson Simpson	Financial Consultant 6 Haining Road Kingston 5 Jamaica, West Indies Tele/Fax: 876-908-0223 admin@financiallysmartonline.com www.financiallysmartonline.com	Use to point employers to our site so that they can use the scale with their workers. To encourage the growth of workplace financial wellness programs in Jamaica.

## Authorized Users of the Personal Financial Wellness (PFW) Scale

Wisconsin	Financial Information & Service Center	Alan Prah	Education Manager 921 Midway Road Menasha, WI 54952 Tel: 920-968-6332 aprah@fisc-cccs.org www.fisc-cccs.org	Financial counseling and education (pre-test/post-test)
Wisconsin	Heartland Institute of Financial Education	David Leist	Certified Financial Educator 15643 W. Brook Drive New Berlin, WI 53151 Tele/Fax: 262-796-0500 / 2621-796-1877 david.leist@hife-usa.org	Use in a brown bag session and then allow employees to gauge their financial wellness and then improve it.
Wisconsin	UW Madison	J. Michael Collins	Asst Professor 1300 Linden Madison, WI 53706 Tele/Fax: 608-262-0369 jmcollins@wisc.edu www.wisc.edu	Measure credit union employee financial status in WI.
Wisconsin	WEA Trust Member Benefits	Mike Goodness	Worksite Benefit Consultant PO Box 158 Mosinee, WI 54455-0158 Tele/Fax: 715-693-7700 mgoodness@weatrust.com	To be included in a presentation to all Wisconsin School District Administrators in attendance, supported by appropriate handouts.