Dalisha D. Herring, Ph.D., CFP®

Florida State University | College of Business |Tallahassee, FL
dherring@business.fsu.edu

Education

Ph.D., Personal Financial Planning, University of Missouri, Columbia, MO — December 2019
Minor: College Teaching
Major Advisor: Dr. Deanna L. Sharpe
Dissertation: Effect of Gender and Generation on Objective and Subjective Retirement Income Adequacy at Three Points in Time

M.B.A., Florida State University, Tallahassee, FL — 2008

Certificate, Florida Graduate Trust School, Florida Bankers Association — 2007

B.S., Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL — 1998
Major: Consumer Sciences
Emphasis: Family Financial Planning & Counseling

Academic Experience

Florida State University, Tallahassee, FL — August 2020 – Present
Finance Department, College of Business
Teaching Faculty
FIN 3140: Personal Finance
FIN 4934: Special Topics in Finance: Estate Planning
RMI 4135: Employee Benefits

College for Financial Planning, Denver, CO — January – July 2020
Master of Science program in Personal Financial Planning
Instructor
PFPL 560: Pre-Retirement Financial Planning Topics

The University of Alabama, Tuscaloosa, AL — 2012 – 2020
Department of Consumer Sciences, College of Human Environmental Sciences
Adjunct Instructor
CSM 204: Introduction to Personal Financial Planning *(traditional & online)*
CSM 400: Personal Insurance Planning & Management *(online)*
CSM 404: Personal Investment Planning & Management *(online)*
CSM 420: Personal Estate Planning *(online*)*
**Completed overhaul of online course, including new lecture videos and assignments.*
CSM 454: Personal Income Tax Management & Planning *(online)*

Stephens College, Columbia, MO
School of Humanities and Sciences
Adjunct Instructor
BUS 205: Personal & Family Finance *(online)* — Summer 2019 & 2020

University of Missouri, Columbia, MO
Department of Personal Financial Planning, College of Human Environmental Sciences
Graduate Assistant
Supervisor: Frances C. Lawrence, PhD, — 2017 – 2019
Professor, Chair, & CFP Board-Registered Program Director
Highly involved with CFP Board-Registered Program renewal process
Graduate Research Assistant
Supervisor: Deanna L. Sharpe, PhD — Fall 2016
Guest Lecturer
FINPLN 4393/7393: Personal Financial Planning: Estate & Gift Planning — Spring 2018 & 2019
"Trusts in Estate Planning"
FINPLN 4387/7387: Consumer and Household Economics — Spring 2018
"Revealed Preference" and "Intertemporal Budget Constraint"
Graduate Teaching Assistant — 2014 –2015
FINPLN 2183/7183: Personal and Family Finance
FINPLN 4383/7383: Personal Financial Planning: Investments
FINPLN 4187/7187: Personal Financial Planning: Tax Planning
FINPLN 4389/7389: Personal Financial Planning: Capstone

Columbia College, Columbia, MO
School of Business Administration
Guest Lecturer — Spring 2019
FINC 410: Sports Finance
"Effect of Collegiate Athletics on Economic Development"
Adjunct Instructor — Fall 2016
MGMT 150: Introduction to Business *(2 sections, traditional classroom)*

Refereed Publications

Dorn, M., Sharpe, D. L., & Dickey, G, **Herring, D. D.** (2017). Understanding the determinants of a long-term care insurance purchase. *Journal of Financial Planning, 30*(11), 38-46.

Manuscripts in Progress

Herring, D. Generational and gender differences in objective retirement income adequacy
Herring, D. Generational and gender differences in subjective retirement income adequacy
Herring, D., & Sharpe, D. Effect of military service on Generation X retirement income expectations in the post-Great Recession economy
Rabbani, A., Yao, Z., **Herring, D.**, Wang, C. Why do Millennials purchase cash value life insurance?

Refereed Presentations

Herring, D., Sharpe, D. L., & Hermsen, J. (May 2020). "Generational and Gender Differences in Objective Retirement Income Adequacy." American Council on Consumer Interests Annual Conference.

Herring, D., Sharpe, D. L., & Hermsen, J. (May 2020). "What Factors Effect Generational and Gender Differences in Subjective Retirement Income Adequacy." American Council on Consumer Interests Annual Conference.

Herring, D., & Sharpe, D. (May 2019). "Post-Great Recession effect of Military Service on Generation X Retirement Income Expectations." American Council on Consumer Interests Annual Conference, Arlington, VA.

Herring, D. & Sharpe, D. (February 2019). "Post-Great Recession Effect of Military Service on Generation X Retirement Income Expectations." Doctoral Seminar at the CFP Board Academic Research Colloquium, Arlington, VA.

Yao, Z., **Herring, D**., & Rabbani, A. (October 2018). "Risk Tolerance Profile of Cash Value Life Insurance Owners." Academy of Financial Services Annual Conference, Chicago, IL.

Crawford, C., Lawrence, F., & **Herring, D.** (May 2018). "Retirement Planning: Boosting Wellbeing by Combining Financial and Positive Psychology Research and Best Practices." American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.

Herring, D. & Sharpe, D. (October 2017). "Effect of Military Service on Generation X Retirement Income Expectations: Insights from the 2013 Survey of Consumer Finances." Academy of Financial Services Annual Meeting, Nashville, Tennessee.

Herring, D. & Sharpe, D. (June 2016). "Generation X Retirement Confidence." American Council on Consumer Interests Annual Conference, Arlington, VA.

Dorn, M., **Herring, D.**, & Dickey, G. (October 2015). "Determinants for Long Term Care Insurance Purchase." Academy of Financial Services Annual Meeting, Orlando, FL.

Media

Herring, D. (2018). Best first credit cards: Ask the experts. WalletHub. Retrieved from https://wallethub.com/credit-cards/first/#expert=Dalisha_D._Herring.

Community Presentations

Herring, D. (2019). "Creating a Spending & Saving Plan." Memorial Baptist Church, Columbia, MO.

Herring, D. (2019). "Creating a Spending & Saving Plan." *Habitat for Humanity of St. Louis*. Pro Bono workshop offered through Financial Planning Association of Greater St. Louis.

Herring, D. (2016). "I got a job! Now what?" *University of Missouri Women's Leadership Conference.*

Herring, D. (2014). "Women, negotiate for all you're worth!" *University of Missouri Women's Leadership Conference.*

Herring, D. (2014). "Understanding your credit." *Eta Chi Chapter of Sigma Sigma Sigma Sorority.*

Herring, D. (2013). "Conquering Credit." *Letter Leaders Enrichment Program, Alpha Gamma Chapter of Delta Zeta Sorority.*

Academic Service

2019 – 2020	Student Scholarship Committee, American Council on Consumer Interests
2018 – 2019	Assistant Director of Fundraising, Graduate Professional Council, University of Missouri
2015 – 2019	Finance Committee, Graduate Professional Council, University of Missouri
2018	Search Committee, Parking & Transportation Field Operations Manager, University of Missouri
2018	4H Camp Task Force, College of Human Environmental Sciences, University of Missouri
2017 – 2019	Founding President, Human Environmental Sciences Doctoral Student Association, University of Missouri
2017 – 2019	Graduate Student Liaison, Administrative Staff Council, College of Human Environmental Sciences, University of Missouri
2017 – 2019	Graduate Student Representative, Parking & Transportation Committee, University of Missouri
2015 – 2019	Personal Financial Planning Department Representative, Graduate Professional Council, University of Missouri
2015 – 2017	Graduate Student Representative, Student Conduct Committee, University of Missouri

Scholarship, Grants, & Awards

2019	Edward Metzen Fellowship, College of Human Environmental Sciences, University of Missouri
2019	Louise Young Doctoral Fellowship, College of Human Environmental Sciences, University of Missouri
2019	Excellence in Student Leadership Award, Graduate Professional Council, University of Missouri
2019	Third Place, Social Science (Quantitative) Category, Research and Creative Activities Forum, Graduate Professional Council, University of Missouri **Herring, D.**, & Sharpe, D. Effect of Military Service on Generation X Retirement Income Expectations in the Post-Great Recession Economy
2019	Invited Presenter, Doctoral Seminar at the Academic Research Colloquium for Financial Planning & Related Disciplines, Arlington, VA *(1 of 5 invited presenters)*
2019	Presentation Travel Grant, Graduate Professional Council, University of Missouri
2019	Invited Participant, Missouri Governor's Student Leadership Forum on Faith and Values
2018	James Deutsch and Smith Moore & Company Scholarship, College of Human Environmental Sciences, University of Missouri
2018	Tribute to Women Honoree, Chancellor's Committee on the Status of Women, University of Missouri
2018	Outstanding General Assembly Member Award, Graduate Professional Council, University of Missouri
2017	Arthur N. Caple Foundation Scholar Award, Arthur N. Caple Foundation, National Association of Government Defined Contribution Plan Administrators
2017	Jean W. Cronan Graduate Scholarship, College of Human Environmental Sciences, University of Missouri
2017	Presentation Travel Grant, Graduate Professional Council, University of Missouri
2016	Presentation Travel Grant, Graduate Professional Council, University of Missouri

2016 Conference Travel Award, American Council on Consumer Interests
2015 Presentation Travel Grant, Graduate School, University of Missouri
2015 Presentation Travel Grant, Graduate Professional Council, University of Missouri
2009 Outstanding Alumna Service Award, Southeast Area of Delta Zeta Sorority
2009 Panhellenic Advisor of the Year, Florida State University
2007 Fifth Third Graduate Scholarship, Delta Zeta Foundation
2006 Florida Bankers Educational Foundation Scholarship
1998 Outstanding Student in Consumer Sciences, College of Human Environmental Sciences, The University of Alabama
1997 Delta Zeta-Frances Pickens Lewis Endowed Scholarship, The University of Alabama
1997 Josephine Turner Endowed Fund for Excellence Scholarship, The University of Alabama

Professional and Community Organizations

Academy of Financial Services
American Council on Consumer Interests
Association for Financial Counseling & Planning Education®
Financial Management Association
Financial Planning Association of Greater St. Louis, Pro Bono Committee
Leadership Tallahassee, Class 26
Mid Missouri Estate Planning Council

Industry Experience

Capital City Trust Company, Tallahassee, FL 2003 – 2009
Trust Officer, Trust & Estate Administrator
Guardian Life Insurance Company, Birmingham, AL 2001 – 2002
Pension Sales Support Associate (internal wholesaler)
Espy Financial Services, Dothan, AL 2001
Marketing and Practice Manager
First Financial Group, Inc. / Lincoln Financial Advisors Birmingham, AL 1998 – 2000
Paraplanner and Broker Assistant