

Dalisha D. Herring, Ph.D., CFP®

Florida State University | College of Business | Tallahassee, FL
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Education

Ph.D., Personal Financial Planning, University of Missouri, Columbia, MO	December 2019
<i>Minor:</i> College Teaching	
<i>Major Advisor:</i> Dr. Deanna L. Sharpe	
<i>Dissertation:</i> 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
<i>Major:</i> Consumer Sciences	
<i>Emphasis:</i> Family Financial Planning & Counseling	

Academic Experience

Florida State University , Tallahassee, FL Finance Department, College of Business	August 2020 – Present
<i>Assistant Lecturer</i>	
FIN 3140: Personal Finance	
FIN 4934: Senior Seminar in Finance: Estate Planning	
RMI 4135: Employee Benefits	
College for Financial Planning , Denver, CO Master of Science program in Personal Financial Planning	January – July 2020
<i>Instructor</i>	
PFPL 560: Pre-Retirement Financial Planning Topics	
The University of Alabama , Tuscaloosa, AL Department of Consumer Sciences, College of Human Environmental Sciences	2012 – 2020
<i>Adjunct Instructor</i>	
CSM 204: Introduction to Personal Financial Planning (<i>traditional & online</i>)	
CSM 400: Personal Insurance Planning & Management (<i>online</i>)	
CSM 404: Personal Investment Planning & Management (<i>online</i>)	
CSM 420: Personal Estate Planning (<i>online*</i>)	
<i>*Completed overhaul of online course, including new lecture videos and assignments.</i>	
CSM 454: Personal Income Tax Management & Planning (<i>online</i>)	

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
“Trusts in Estate Planning”

Spring 2018 & 2019

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

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.

Campus and Community Presentations

- Herring, D. (2021). “Personal Finance for Life in the Real World.” Alpha Chi Omega, Florida State University; Kappa Kappa Gamma, University of Missouri; Sigma Phi Epsilon, Florida State University.
- Herring, D. (2020). “Personal Finance for Life” Sigma Phi Epsilon, Florida State University.
- Herring, D. (2020). “I got a job! Now what?” Sigma Phi Epsilon, Florida State University.
- 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

2020 – 2021	Presentation Proposal Reviewer, American Council on Consumer Interests
2019 – 2021	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

Professional Memberships

Tallahassee Regional Estate Planning Council	2003 – 2009; 2020 – Present
Financial Planning Association of North Florida	2020 – Present
Financial Management Association	2019 – Present
Academy of Financial Services	2014 – Present
American Council on Consumer Interests	2014 – Present
Leadership Tallahassee, Class 26	2008 – Present
Mid Missouri Estate Planning Council	2017 – 2020
Financial Planning Association of Greater St. Louis, Pro Bono Committee	2013 – 2020

Community Service

Pace Center for Girls, Leon, Board of Directors	2021 – Present
Delta Zeta Foundation, Advisory Committee	2021 – Present
Tallahassee Area Alumnae Chapter of Delta Zeta Sorority, President	2021 – Present
Columbia/Mid-Missouri Alumnae Chapter of Delta Zeta Sorority, President	2014 – 2020

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

Industry Experience

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