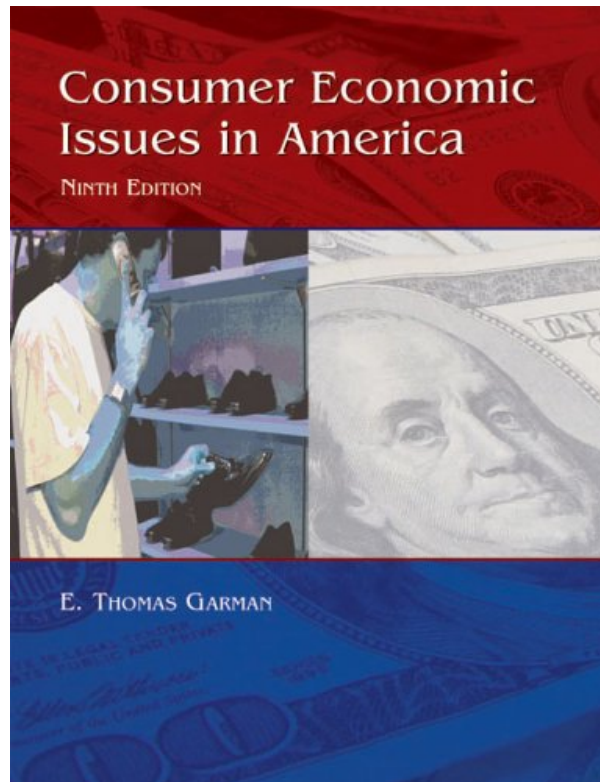


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About the Author

A renowned author, advisor, and academic, Garman is a Fellow and Distinguished Professor Emeritus of Virginia Tech University, where he directed the National Institute for Personal Finance Employee Education. He subsequently founded the Personal Finance Employee Education Foundation. Author of 40 book's and 200 academic research articles, Garman directed several award-winning research studies that link the financial fortunes of employers with the financial health of their employees. Research consistently shows that decreasing employee financial distress and improving personal financial well-being creates better workers. Garman's research has been the most cited in the field for over 20 years. He has worked for a U.S. senator in Washington, D.C., in economic development in West Africa, and for a national non-profit credit counseling organization. He is an elected Distinguished Fellow of both the Association for Financial Counseling and Planning Education and the American Council on Consumer Interests. Garman has served on advisory boards for the Board of Governors of the Federal Reserve System, International Board of Standards and Practices for Certified Financial Planners, American National Standards Institute, National Foundation for Credit Counseling, U.S. Food and Drug Administration, and National Advertising Review Board. His consulting includes work for Profit Sharing/401(k) Council of America, Manulife Financial, AT&T, U.S. Navy, U.S. Army, and U.S. Department of Defense. His work has been featured in hundreds of publications, including USA Today, New York Times, The Washington Post, The Los Angeles Times, and U.S. News & World Report, and he has appeared on National Public Radio and NBC Nightly News.

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About the Author

A renowned author, advisor, and academic, Garman is a Fellow and Distinguished Professor Emeritus of Virginia Tech University, where he directed the National Institute for Personal Finance Employee Education. He subsequently founded the Personal Finance Employee Education Foundation. Author of 40 book's and 200 academic research articles, Garman directed several award-winning research studies that link the financial fortunes of employers with the financial health of their employees. Research consistently shows that decreasing employee financial distress and improving personal financial well-being creates better workers. Garman's research has been the most cited in the field for over 20 years. He has worked for a U.S. senator in Washington, D.C., in economic development in West Africa, and for a national non-profit credit counseling organization. He is an elected Distinguished Fellow of both the Association for Financial Counseling and Planning Education and the American Council on Consumer Interests. Garman has served on advisory boards for the Board of Governors of the Federal Reserve System, International Board of Standards and Practices for Certified Financial Planners, American National Standards Institute, National Foundation for Credit Counseling, U.S. Food and Drug Administration, and National Advertising Review Board. His consulting includes work for Profit Sharing/401(k) Council of America, Manulife Financial, AT&T, U.S. Navy, U.S. Army, and U.S. Department of Defense. His work has been featured in hundreds of publications, including USA Today, New York Times, The Washington Post, The Los Angeles Times, and U.S. News & World Report, and he has appeared on National Public Radio and NBC Nightly News.

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