

Terri Friedline

PhD, LCSW

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EDUCATION

PhD in Social Work, University of Pittsburgh, 2008–2012 (Defended February 17, 2012, with distinction)
Dissertation: *Predicting Savings from Adolescence to Young Adulthood: Early Savings leads to Improved Savings Outcomes*

MSW, University of Pittsburgh, 2004–2005
Social work, specialization in community organization and social administration

BASW, Messiah College, 2000–2004
Social work, minor in Spanish
Cum Laude, Phi Alpha National Social Work Honors

No degree, Universidad San Francisco de Quito, 2002
Social work, minor in Spanish
Study abroad in Quito, Ecuador

RESEARCH INTERESTS

Improving young people's wellbeing through saving, asset-building, economic mobility, theories on saving, public policy

ACADEMIC APPOINTMENTS

Assistant Professor, University of Kansas School of Social Welfare 2012–Present

HONORS & FELLOWSHIPS

1. Emerging Scholar Award, Association for Community Organization & Social Administration (ACOSA) 2015
2. Faculty Director of Financial Inclusion, Center on Assets, Education, & Inclusion (AEDI), 2014–Present
University of Kansas School of Social Welfare
 - Highlighted by KU News, University of Kansas (October, 2015), <http://news.ku.edu/2015/10/26/social-welfare-professor-can-speak-about-importance-need-financial-inclusion-united>
3. Faculty Associate, Center on Assets, Education, & Inclusion (AEDI), University of Kansas School of Social Welfare 2012–2014
4. Research Fellow, New America Foundation 2011–Present
5. University of Pittsburgh's School of Social Work Pre-Doctoral Summer Fellowship, \$6,335 2011
6. PhD Teaching Assistant Fellowship in the School of Social Work, University of Pittsburgh 2010–2012
7. PhD Research Assistant Fellowship in the School of Social Work, University of Pittsburgh 2008–2010

8. Center on Race and Social Problems Paper Award, University of Pittsburgh, \$500 2010
9. Allegheny County Local Government Case Competition, Runner up, \$1,000 2008
10. Alexander & Mable Hawkins Memorial Award, University of Pittsburgh, \$2,500 2005
11. Ministry Summer Service Award, Church of the Brethren, \$2,000 2001
12. Target Memorial Scholarship, Target, Inc., \$2,000 2000

GRANTS

RESEARCH GRANTS

1. Principal Investigator, \$240,000 2016–2017
Mapping Financial Opportunity. Funded from MetLife Foundation to produce an interactive website map that displays community financial institution infrastructure at the zip code level and assess their relationship to individual financial health.
2. Principal Investigator, \$59,821 2014–2015
The Relationship between Financial Capability and Young Adults' Financial Behaviors. Funded from the FINRA Investor Education Foundation to produce a publication using the 2012 National Financial Capability Study and to present findings at a national event at New America in Washington DC.
3. Co-Principal Investigator, \$135,000 2014–2017
Principal Investigator: Dr. Barbara Phipps
Building Financial Self-Efficacy in Low Income Young Children. Funded from the National Endowment for Financial Education to evaluate a three-year, randomized experiment on children's savings accounts and financial education.
4. Principal Investigator, \$8,000 2013
Do Child Development Accounts Lay a Foundation for Connecting to Mainstream Banking Institutions and Diversifying Asset Portfolios in Young Adulthood? Funded from the New Faculty General Research Program via the University of Kansas Center for Research.
5. Co-Principal Investigator, \$20,000 2012–2013
Principal Investigator: Dr. William Elliott
Prosperity Works Children's Savings Planning Grant. Funded from Prosperity Works of Albuquerque, New Mexico via the Kellogg Foundation.
6. Co-Principal Investigator, \$62,000 2012–2013
Principal Investigator: Dr. William Elliott
Assets and Education and GEAR UP Evaluation Grant. Funded from the Ford Foundation.

OTHER GRANTS

1. National Poverty Center 2013 summer workshop, "Conducting Research Using the Survey of Income and Program Participation (SIPP)" 2013
2. New America Foundation, commissioned paper on asset-building for young people, \$4,000 2012
3. Wynne Korr Fund, University of Pittsburgh School of Social Work, Travel Grant, \$400 2011
4. Foundation for Child Development, Travel Grant, \$750 2010
5. Annie E. Casey Foundation, Travel Grant, \$750 2010
6. Doctoral Student Speaker Grant, \$775 2009
7. Weed N' Seed Grant, City of Pittsburgh, \$10,000 2005

MAJOR PUBLICATIONS: PEER REVIEWED

1. **Friedline, T.**, Despard, M.*, & Chowa, G. (Accepted). Preventive policy strategy for banking the unbanked: Savings accounts for teenagers? *Journal of Poverty*. doi: 10.1080/10875549.2015.1015068
2. **Friedline, T.**, & West, S.* (Accepted). Financial education is not enough: Millennials may need financial capability to demonstrate healthier financial behaviors. *Journal of Family and Economic Issues*. doi: 10.1007/s10834-015-9475-y

3. **Friedline, T.**, & West, S.* (Accepted). Young adults' race, wealth, and entrepreneurship. *Race and Social Problems*. doi: 10.1007/s12552-016-9163-z
4. West, S.*, & **Friedline, T.** (Accepted). Coming of age on a shoestring budget: Associations between financial capability and financial behaviors of lower-income Millennials. *Social Work*.
5. **Friedline, T.**, & Freeman, A. (2016). The potential for savings accounts to protect young adults from unsecured debt in periods of macroeconomic stability and decline. *Social Service Review*, 90(1).
6. **Friedline, T.** (2015). A developmental perspective on children's economic agency. *Journal of Consumer Affairs* [Special Issue: Starting Early for Financial Success: Capability into Action] 49(1), 39–68. doi: 10.1111/joca.12062
7. **Friedline, T.**, Scanlon, E., Johnson, T., & Elliott W. (2015). Educational and financial institutions partnering to implement CSAs: Evaluation of financial partners' perspectives from the 2011 GEAR UP invitational priority. *Journal of Community Practice*, 23(2), 203–237. doi:10.1080/10705422.2015.1027461
8. **Friedline, T.**, Masa, R.*, & Chowa, G. (2015). Transforming wealth: Using the inverse hyperbolic sine (IHS) and splines to predict youth's math achievement. *Social Science Research*, 49, 264–287. doi: 10.1016/j.ssresearch.2014.08.018
 - Highlighted by New America, The Ladder (November, 2012), http://assets.newamerica.net/blogposts/2012/accumulating_wealth_is_related_to_youth_s_math_achievement-73801
 - Highlighted on the USA Education News website (December, 2012), <http://www.usaeducationnews.com/2012/12/03/ku-study-shows-familys-wealth-can-predict-math-achievement-scores/>
9. **Friedline, T.** (2014). The independent effects of savings accounts in children's names on their savings outcomes in young adulthood. *Journal of Financial Counseling and Planning*, 25(1), 69–89.
10. **Friedline, T.** (2014). Extending savings accounts to young people: Lessons from two decades of theory and research and implications for policy. In R. Cramer & T. Williams Shanks (Eds.), *The assets perspective: The rise of asset building and its impacts on social policy* (pp. 203–223). New York, NY: Palgrave MacMillan. ISBN: 978-1137388278
11. **Friedline, T.**, Johnson, P., & Hughes, R.* (2014). Toward healthy balance sheets: Are savings accounts a gateway to young adults' asset diversification and accumulation? *Federal Reserve Bank of St. Louis Review*, 96(4), 359–389.
 - Highlighted by KU News, University of Kansas (December, 2014), <http://news.ku.edu/study-shows-importance-starting-savings-early-few-young-adults-open-accounts>
 - Highlighted by Gardner News, Gardner, Kansas (December, 2014), <http://www.gardneredge.com/news/2014/12/04/8977-study-shows-importance-of-starting-savings-early-as-few-young-adults-open-accounts>
 - Highlighted by 6 News, Lawrence, Kansas (December, 2014), <http://www.6newslawrence.com/news/local-news/13054-study-savings-accounts-key-to-financial-health-for-young-adults>
 - Highlighted by KMBZ 98.1, Kansas City, Missouri (December, 2014)
 - Highlighted by the University Daily Kansan (December, 2015), http://www.kansan.com/news/students-who-start-saving-in-college-are-likely-to-have/article_b61d6c0c-9f64-11e5-b14e-9f3fe88a0d43.html
12. **Friedline, T.**, & Nam, I. (2014). Savings from ages 16 to 35: A test to inform Child Development Account policy. *Poverty & Public Policy*, 6(1), 46–70.
13. **Friedline, T.**, Nam, I., & Loke, V. (2014). Households' net worth accumulation patterns and young adults' financial well-being: Ripple effects of the Great Recession? *Journal of Family and Economic Issues*, 35, 390–410. doi:10.1007/s10834-013-9379-7
 - Highlighted by KU News, University of Kansas (November, 2013), <http://www.socwel.ku.edu/news/2013/cp/study-shows-great-recession-hit-young-people-especially-hard>
 - Highlighted by Phys.Org, (November, 2013), <http://phys.org/news/2013-11-great-recession-young-people-hard.html>

- Highlighted by Lawrence Journal World, (November, 2013), <http://www2.ljworld.com/news/2013/nov/11/ku-professor-finds-young-adults-were-hit-particula/>
 - Highlighted by the Kansas City Star, (November, 2013), <http://www.kansascity.com/2013/11/12/4615712/ku-prof-recession-hits-young-particularly.html>
 - Highlighted by WIBW News (November, 2013), <http://www.wibwnewsnow.com/ku-prof-recession-hits-young-particularly-hard/>
 - Highlighted by Wichita Eagle (November, 2013)
 - Highlighted by Topeka Capital Journal (November, 2013), <http://cjonline.com/news/2013-11-12/ku-professor-recession-hits-young-particularly-hard>
 - Highlighted by The Republic (November, 2013)
 - Highlighted by The Denver Business Journal (November, 2013)
 - Highlighted by News Daily (November, 2013), <http://www.newsdaily.com/business/b30c6b8453913933b0aa8c5f13abb7f3/ku-prof-recession-hits-young-particularly-hard>
 - Highlighted by The Tampa Tribune (November, 2013)
 - Highlighted by Seattle PI (November, 2013)
 - Highlighted by The Houston Chronicle (November, 2013)
 - Highlighted by The Emporia Gazette (November, 2013)
 - Highlighted by KNSS News Radio (November, 2013), <http://www.knssradio.com/pages/17744326.php?contentType=4&contentId=14169105>
 - Highlighted by Hutchinson News (November, 2013)
 - Highlighted by the Salina Post (November, 2013), <http://salinapost.com/2013/11/12/ku-prof-recession-hits-young-particularly-hard/>
 - Highlighted by KMAN Radio (November, 2013), <http://1350kman.com/recession-hits-young-adults/>
 - Highlighted by San Francisco Gate (November, 2013)
 - Highlighted by WGEM News Quincy, IL (November, 2013), <http://www.wgem.com/story/23951684/this-hour-latest-kansas-news-sports-business-and-entertainment>
 - Highlighted by the University Daily Kansan (November, 2013), <http://kansan.com/news/2013/11/17/professors-study-shows-young-adults-still-affected-by-2009-recession/>
14. **Friedline, T., & Rauktis, M.** (2014). Young people are the front lines of financial inclusion: A review of 45 years of research. *Journal of Consumer Affairs*, 48(3), 535–602. doi:10.1111/joca.12050
 15. **Friedline, T., Mann, A., & Lieberman, A.** (2013). Ask the audience: Using student response systems (SRS) in social work education. *Journal of Social Work Education*, 49(4), 782–792. doi:10.1080/10437797.2013.812913
 16. Cheatham, G., Smith, S., Elliott, W., & **Friedline, T.** (2013). Family assets, postsecondary education, and students with disabilities: Building on progress and overcoming challenges. *Children and Youth Services Review*, 35(7), 1078–1086. doi:10.1016/j.childyouth.2013.04.019
 17. **Friedline, T., & Elliott, W.** (2013). Connections with banking institutions and diverse asset portfolios in young adulthood: Children as potential future investors. *Children and Youth Services Review*, 35(6), 994–1006. doi:10.1016/j.childyouth.2013.03.008
 - Highlighted by KU News, University of Kansas (September, 2013), <http://news.ku.edu/2013/09/16/savings-accounts-children-linked-later-financial-success>
 - Highlighted by the Wichita Eagle (September, 2013)
 - Highlighted by The Conversation (September, 2013), <http://theconversation.com/children-with-savings-accounts-are-financially-better-off-adults-18450>
 - Highlighted by the University Daily Kansan (September, 2013), <http://kansan.com/news/2013/09/24/saving-early-can-lead-to-building-investments/>
 - Highlighted by the Oklahoma Society of CPAs (September, 2013), <http://oscpa.com/Content/62240.aspx>

- Highlighted by the Credit Union National Association (October, 2013), <http://www.cuna.org/Stay-Informed/News-Now/CU-System/U-Of-Kansas-Study--Young-Savers-Better-Investors-Later-In-Life/>
18. **Friedline, T., & Song, H.*** (2013). Accumulating assets, debts in young adulthood: Children as potential future investors. *Children and Youth Services Review, 35*(9), 1486–1502. doi:10.1016/j.childyouth.2013.05.013
 - Highlighted by Fox Business (October, 2013), <http://www.foxbusiness.com/personal-finance/2013/10/01/want-your-child-to-succeed-savings-account-may-help/>
 - Highlighted by Credit Unions Online (October, 2013), <http://www.creditunionsonline.com/news/2013/study-children-who-save-find-greater-financial-success-in-life.html>
 - Highlighted by the Credit Union National Association (October, 2013), <http://www.cuna.org/webassets/pages/newsnowarticle.aspx?id=63001>
 - Highlighted by CFED (October, 2013), <http://cfed.org/programs/csa/>
 - Highlighted by Central New York (October, 2013), <http://www.centralnewyork.us/index.php/2013/10/16/study-children-who-save-find-greater-financial-success-in-life/>
 - Highlighted by The Week (November, 2013), <http://theweek.com/article/index/253005/3-reasons-you-need-to-open-a-savings-account-for-your-kids>
 19. Elliott, W., & **Friedline, T.** (2013). “You pay your share, we’ll pay our share”: The college cost burden and the role of race, income, and college assets. *Economics of Education Review, Special Issue: Assets & Educational Attainment: Theory and Evidence, 33*, 134–153. doi:10.1016/j.econedurev.2012.10.001
 20. **Friedline, T., Elliott, W., & Chowa, G.** (2013). Testing an asset-building approach for young people: Early access to savings predicts later savings. *Economics of Education Review, Special Issue: Assets & Educational Attainment: Theory and Evidence, 33*, 31–51. doi:10.1016/j.econedurev.2012.10.004
 21. **Friedline, T., Elliott, W., & Nam, I.** (2013). Small-dollar children's savings accounts and children's college outcomes by race. *Children and Youth Services Review, 35*(3), 548–559. doi:10.1016/j.childyouth.2012.12.007
 22. Elliott, W., **Friedline, T., & Nam, I.** (2013). Probability of living through a period of economic instability. *Children and Youth Services Review, 35*(3), 453–460. doi:10.1016/j.childyouth.2012.12.014
 23. Elliott, W., Choi, E.*, & **Friedline, T.** (2013). An innovative approach to teaching research methods in social work: Reducing reluctance toward statistics among MSW students. *Journal of Social Work Education, 49*(1), 81–95. doi:10.1080/10437797.2013.755095
 24. **Friedline, T., Elliott, W., & Nam, I.** (2012). Predicting savings and mental accounting among adolescents: The case of college. *Children and Youth Services Review, 34*(9), 1884–1895. doi:10.1016/j.childyouth.2012.05.018
 25. **Friedline, T.** (2012). Predicting children's savings: The role of parents' savings for transferring financial advantage and opportunities for financial inclusion. *Children and Youth Services Review, 34*(1), 144–154. doi: 10.1016/j.childyouth.2011.09.010
 26. Elliott, W., Destin, M., & **Friedline, T.** (2011). Taking stock of ten years of research on the relationship between assets and children's educational outcomes: Implications for theory, policy, and intervention. *Children and Youth Services Review, 33*(11), 2312–2328. doi: 10.1016/j.childyouth.2011.08.001
 27. Elliott, W., Jung, H., & **Friedline, T.** (2011). Raising math scores among children in low-wealth households: Potential benefits of children's school savings. *Journal of Income Distribution, 20*(2), 72–91.
 28. **Friedline, T. & Elliott, W.** (2011). Predicting savings for White and Black young adults: An early look at racial disparities in savings and the potential role of Children's Development Accounts (CDAs). *Race and Social Problems, 3*(2), 99–118. doi: 10.1007/s12552-011-9046-2
 - Outstanding Student Paper Award, Center on Race and Social Problems, University of Pittsburgh, 2009–2010
 - Highlighted by New America, The Ladder (June, 2011), http://assets.newamerica.net/blogposts/2011/start_saving_early_or_start_falling_behind-53224
 - Highlighted (re-posted) by the Corporation for Enterprise Development, CFED News Clips (June, 2011), http://blogs.cfed.org/cfed_news_clips/2011/06/where-will-children-get-the-mo.html

29. **Friedline, T.**, Elliott, W., & Nam, I. (2011). Predicting savings from adolescence to young adulthood: A propensity score approach. *Journal of the Society for Social Work and Research*, 2(1), 1–22. doi: 10.5243/JSSWR.2010.13
30. Elliott, W., Jung, H., & **Friedline, T.** (2010). Math achievement and children's savings: Implications for child development accounts. *Journal of Family and Economic Issues*, 31(2), 171–184. doi: 10.1007/s10834-010-9185-4
 - Highlighted by New America, The Ladder (March, 2010), http://assets.newamerica.net/blogposts/2010/childrens_savings_are_linked_to_achievement_in_new_research-28399
 - Highlighted by the U.S. Department of Education, Federal Register for GEAR-UP applications, Invitational Priority (June, 2011), <http://www.gpo.gov/fdsys/pkg/FR-2011-06-14/pdf/2011-14736.pdf>

PAPERS UNDER PEER REVIEW

1. **Friedline, T.**, & Kepple, N. (2016). Does community access to alternative financial services relate to individuals' use of these services? Beyond individual explanations. (Under first review at *Journal of Consumer Policy*).
2. **Friedline, T.**, West, S.*, Rosell, N.*, Serido, J., & Shim, S. (2015). Do community characteristics relate to young adult college students' credit card debt? The hypothesized role of collective institutional efficacy. (Under first review at *American Journal of Community Psychology*).
 - Highlighted by the St. Louis Dispatch (September, 2015) http://www.stltoday.com/business/credit/how-much-credit-card-debt-will-you-have-your-hometown/article_789fb32d-20d9-524a-bd28-4423c1a3a2b2.html
 - Highlighted by Credit.com (September, 2015) <http://blog.credit.com/2015/09/how-much-credit-card-debt-will-you-have-your-hometown-may-be-a-big-factor-126491/>
 - Highlighted by TIME (September, 2015) <http://time.com/money/4055727/credit-card-debt-hometown/?xid=homepage>
 - Highlighted by KIRO 7 News, Seattle (September, 2015) <http://jessejones.com/story/how-much-credit-card-debt-will-you-have-your-hometown-may-be-a-big-factor/>
3. Scanlon, E., **Friedline, T.**, Johnson, T., & Elliott, W. (2014). Children's savings accounts from the perspective of GEAR UP administrators. (Under first review at *Journal of Education for Students Placed at Risk*).

* Indicates that the co-author was a master's or doctoral student at the time of writing or publication.

MINOR PUBLICATIONS: POLICY BRIEFS & REPORTS, OP ED ARTICLES, BOOK REVIEWS

POLICY BRIEFS & REPORTS

1. **Friedline, T.** & West, S.* (2015). *Building Millennials' financial health via financial capability*. Lawrence, KS: University of Kansas, Center on Assets, Education, and Inclusion. Retrieved from https://static.newamerica.org/attachments/3330-building-millennials-financial-health-via-financial-capability/Millennials_Financial_Health.5a49a18e2eab40a5afd1925ef695a1e0.pdf
 - Highlighted by The Weekly Wonk, New America (June, 2015), <https://www.newamerica.org/the-weekly-wonk/breaking-the-millennial-debt-spiral/> <https://www.newamerica.org/the-weekly-wonk/the-pitfalls-of-the-share-economy/>
 - Highlighted by Bloomberg Business News (June, 2015), <http://www.bloomberg.com/news/articles/2015-06-05/why-toddlers-need-savings-accounts-as-much-as-millennials>
 - Highlighted by CBS News Moneywatch (June, 2015), <http://www.cbsnews.com/news/for-millennials-a-world-of-tough-financial-choices/>

- Highlighted by Education Week (June, 2015), http://blogs.edweek.org/edweek/inside-school-research/2015/06/without_financial_education_st.html
 - Highlighted by TIME (June, 2015), <http://time.com/3930296/millennial-financial-problem-solution/>
 - Highlighted by Pacific Standard Magazine (June, 2015), <http://www.psmag.com/business-economics/learning-to-make-sense-of-dollars-and-cents>
 - Highlighted by KU News, University of Kansas (June, 2015), <http://news.ku.edu/2015/05/19/research-shows-financial-education-alone-not-enough-millennials-also-need-experience>
 - Highlighted by 6 News, Lawrence (July, 2015), <http://6lawrence.com/news/education/15204-ku-research-shows-millennials-lack-proper-financial-education-hands-on-experience>
 - Highlighted by 6 News, Lawrence (July, 2015), <http://6lawrence.com/news/local-news/15377-new-research-suggests-millennials-put-off-owning-a-home-by-10-years>
 - Highlighted by CJAD Radio Montreal, Canada, Lawrence (June, 2015), <https://itunes.apple.com/us/podcast/tommy-schnurmacher-show/id495256301?mt=2>
2. **Friedline, T., & Schuetz, N.*** (2014). *Investing in children: Child Development Accounts as an early childhood intervention*. Washington, DC: New America Foundation. Retrieved from http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Friedline-Schuetz-CDAs_as_Early_Childhood_Intervention.pdf
 3. **Friedline, T., & Elliott, W.** (2013). *Children as potential future investors: Connections with banking institutions and diverse asset portfolios in young adulthood* (Report I of III). Lawrence, KS: University of Kansas, School of Social Welfare, Assets & Education Initiative. Retrieved from https://assetsandedu.drupal.ku.edu/sites/assetsandedu.drupal.ku.edu/files/docs/Connections_with_Banks.pdf
 4. **Friedline, T., & Song, H.*** (2013). *Children as potential future investors: Accumulating assets, accumulating debts in young adulthood* (Report II of III). Lawrence, KS: University of Kansas, School of Social Welfare, Assets & Education Initiative. Retrieved from https://assetsandedu.drupal.ku.edu/sites/assetsandedu.drupal.ku.edu/files/docs/Accumulating_Assets.pdf
 5. **Friedline, T.** (2013). *Children as potential future investors: Do mainstream banks augment children's capacity to save?* (Report III of III). Lawrence, KS: University of Kansas, School of Social Welfare, Assets & Education Initiative. Retrieved from https://assetsandedu.drupal.ku.edu/sites/assetsandedu.drupal.ku.edu/files/docs/Mainstream_Banks.pdf
 6. **Friedline, T., & Elliott, W.** (2013). *Preliminary data on GEAR UP's invitational priority: Financial access and college savings accounts* (Report I of IV). Lawrence, KS: University of Kansas, School of Social Welfare, Assets & Education Initiative. Retrieved from <https://assetsandedu.drupal.ku.edu/sites/assetsandedu.drupal.ku.edu/files/docs/Brief%20-%20GEAR%20UP%20Priority%20Preliminary%20Survey%20.pdf>
 7. **Friedline, T.** (2012). *The case for extending financial inclusion to children: The role of parents' financial resources and implications for policy innovations*. Washington, DC: New America Foundation.
 - Available on New America's website (June, 2012), <http://assets.newamerica.net/sites/newamerica.net/files/policydocs/CaseforFinInclusionFriedlineMay12.pdf>
 - Highlighted by the American Bankers Association (June, 2012)
 - Highlighted by U.S. Senator Chris Coons (June, 2012), <http://www.coons.senate.gov/newsroom/releases/release/new-study-shows-that-savings-accounts-help-expand-college-access-for-low-income-students->
 - Highlighted on the Political News website (June, 2012), <http://politicalnews.me/?id=14629&keys=SAVINGS-ACCOUNTS-CHILDREN-COLLEGE>
 8. Elliott, W., Nam, I., & **Friedline, T.** (2012). *Probability of living through a period of economic instability*. (Assets, Economic Instability, and Children's Human Capital: Building a Better Welfare for the Poor, Report). Lawrence, KS: Assets and Education Initiative, University of Kansas School of Social Welfare.
 - Highlighted by the Associated Press and featured on The Oregonian's website (September, 2012), http://www.oregonlive.com/today/index.ssf/2012/09/studies_link_recession_fewer_e.html

9. Elliott, W., Fergus, D., & **Friedline, T.** (2012). *What are the predictors of economic instability?* (Assets, Economic Instability, and Children's Human Capital: Building a Better Welfare System for the Poor, Report II). Lawrence, KS: Assets and Education Initiative, University of Kansas School of Social Welfare.
10. Elliott, W., & **Friedline, T.** (2012). *Welfare policies for the poor that include assets.* (Assets, Economic Instability, and Children's Human Capital: Building a Better Welfare System for the Poor, Report IV). Lawrence, KS: Assets and Education Initiative, University of Kansas School of Social Welfare.
11. Elliott, W., Rifenburg, G., Webley, P., & **Friedline, T.**, Nam, I. (2012). *It is not just families; Institutions play a role in reducing wealth inequality: Long term effects of youth savings accounts on adult saving behaviors.* Lawrence, KS: University of Kansas.
 - Highlighted by New America, The Ladder (November, 2011), http://assets.newamerica.net/blogposts/2011/summarizing_the_research_why_early_savings_leads_to_later_savings-60889

* Indicates that the co-author was a master's or doctoral student at the time of publication.

OP-ED ARTICLES

1. **Friedline, T.** (2015, July 9). *Home sweet what?* New America's Context on Medium. Retrieved from <https://context.newamerica.org/home-sweet-what-5f68516d157d>
2. **Friedline, T.** (2013, January 8). *Designated education accounts can lead students to college.* The Chronicle of Higher Education. Retrieved from <http://chronicle.com/blogs/letters/designated-education-accounts-can-lead-students-to-college/>
 - Highlighted by the Lawrence Journal World, Heard on the Hill (January, 2013), http://www2.ljworld.com/weblogs/heard_hill/2013/jan/8/ku-prof-college-savings-accounts-lead-to/

BOOK REVIEWS

1. **Friedline, T.** (2010). Book review: "Prevention Program Development and Evaluation," by Robert Conyne. *Journal of Research on Social Work Practice*. Advance online publication. doi:10.1177/1049731509355815

CONFERENCE & PROFESSIONAL PRESENTATIONS

NATIONAL

1. **Friedline, T.**, West, S.*, Rosell, N.*, Serido, J., & Shim, S. (2016). "It takes a village": Community-level explanations of young adults' credit card debt. Paper presented at the Annual Conference of the Society for Social Work and Research (SSWR), Grand Challenges for Social Work: Setting a Research Agenda for the Future, Washington, DC. (National conference).
2. **Friedline, T.** (2015). *Going (for) broke: Improving the financial health of Millennials and beyond.* Report presented at New America, Washington, DC. (National presentation).
3. **Friedline, T.**, & West, S. (2015). *Financial education is not enough: Millennials may need financial capability to demonstrate healthier financial behaviors.* Paper presented at The American Marketing Association's Marketing and Public Policy Conference, Washington, DC. (National conference).
4. **Friedline, T.** & Freeman, A. (2015). *The potential for savings accounts to protect young adults from unsecured debt.* Poster presented at the 2015 Federal Reserve System Community Development Research Conference on Economic Mobility: Research & Ideas on Strengthening Families, Communities, & The Economy, Washington, DC. (International conference).
5. West, S., & **Friedline, T.** (2015). *Coming of age on a shoestring budget: The relationship between financial capability and lower-income young adults' financial behaviors.* Paper presented at The Convening on Financial Capability

and Asset Building: Advancing Education, Research, and Practice in Social Work, St. Louis, MO. (National conference).

6. **Friedline, T.***, West, S., & Schuetz, N.* (2015, January). *The relationship between financial capability and young adults' financial behaviors*. Paper presented at the Annual Conference of the Society for Social Work and Research (SSWR), The Social and Behavioral Importance of Increased Longevity, New Orleans, LA. (National conference).
7. **Friedline, T.*** (2014, September). *A developmental perspective on children's economic agency*. Paper invited for presentation at the Financial Literacy and Education Commission Symposium, George Washington University, Washington, DC. (National conference).
8. **Friedline, T.*** (2014, September). Invited for participation at the Young Adults and Financial Capability Forum sponsored by the National Endowment for Financial Education, Washington, DC. (National forum).
9. **Friedline, T.*** (2014, April). *Making the case: From research to request*. Presentation at the CFED Children's Savings Conference, Washington, DC. (National conference). Retrieved from <http://cfed.org/programs/csa/conference/agenda/>
10. **Friedline, T.*** (2014, May). *Toward healthy balance sheets: The role of savings accounts for young adults' asset diversification and accumulation*. Presentation at the Can Younger Americans Realize the American Dream? The Fragile Balance Sheets of Americans Under Age 40 and Why That Matters, sponsored by the Federal Reserve Bank of St. Louis and the Center for Social Development, Washington University. (National conference). Retrieved from <http://www.stlouisfed.org/household-financial-stability/multimedia/video/20140508-symposium-welcome-bullard.cfm>
11. Scanlon, E.*, Johnson, T.*, Elliott, W., **Friedline, T.**, & Showalter, K. (2013, July). *An evaluation of College Savings Accounts and financial education within GEAR UP*. Presentation at the National NCCEP/GEAR UP Annual Conference, San Francisco, CA. (National conference).
12. **Friedline, T.*** (2012, August). *Children's Savings Accounts and the impact on college success—the latest research*. Presentation at the Supporting College Success through Savings Meeting, sponsored by the Citi Foundation and UNCF in New York, NY. Original presentation invitation extended to William Elliott. (National meeting of KIPP Charter Schools).
13. **Friedline, T.*** (2012, May). *Extending savings accounts to young people*. Paper invited for presentation at the Assets@21: Lessons from the Past, Directions for the Future, sponsored by the New America Foundation in Washington, DC. (National conference).
14. **Friedline, T.*** (2012, March). *Testing an asset-building approach for young people: Early access to savings predicts later savings*. Paper invited for presentation at the Assets & Education Research Symposium, sponsored by the School of Social Welfare, University of Kansas, Lawrence, KS and Center for Social Development, George Warren Brown School of Social Work at Washington University, St. Louis, MO. (National conference).
15. **Friedline, T.***, & Mann, A. (2011, October). *Ask the audience: Using the Student Response System (SRS) in social work education*. Paper accepted for presentation at the Council for Social Work Education's (CSWE) Annual Program Meeting, Increasing Access: Confronting Disparity and Inequality, Atlanta, GA. (National conference).
16. **Friedline, T.***, & Nam, I. (2011, January). *Investigating the roles of income and net worth on academic achievement: A latent growth curve model*. Paper presented at the Annual Conference of the Society for Social Work and Research (SSWR), Emerging Horizons for Social Work Research, Tampa, FL. (National conference).
17. **Friedline, T.***, Choi, E., & Elliott, W. (2010, November). *Predicting adolescents' basic and school savings*. Poster presented at the 32nd Annual Research Conference of the Association for Public Policy Analysis and Management (APPAM), Making Fair and Effective Policy in Difficult Times, Boston, MA. (National conference).
18. **Friedline, T.***, & Elliott, W. (2010, June). *Predicting saving in young adults: Is a penny saved in adolescence still saved in young adulthood?* Poster presented at the Panel Study of Income Dynamics (PSID) CDS-III and TA New Results Workshop at the University of Michigan's Institute for Social Research, Ann Arbor, MI. (National conference).
19. Constance-Huggins, M., **Friedline, T.**, & Weaver, A. (2009, November). *Racism, power and structural inequality: Critical Race Theory's utility for social work education*. Accepted for paper presentation at the Council

for Social Work Education's (CSWE) Annual Program Meeting, Bridging Rights, Culture and Justice: Social Work as a Change Agent, San Antonio, TX. (National conference).

20. Elliott, W., **Friedline, T.***, & Jung, H. (2009, July). *Improving college enrollment for low-income and minority students through saving: A case for Child Development Accounts (CDAs)*. Paper presented at the 2nd National Research Conference on Child and Family Programs and Policy, Bridgewater, MA. (National conference).

STATE & LOCAL

1. **Friedline, T.** (2015). *Changing the world, one savings account at a time*. Presentation at a TEDx UMKC, Big Challenges, Small Solutions, Kansas City, KS. (Regional event).
2. **Friedline, T.*** (2014, January). *Preparing young adults for financial health*. Red Hot Research, University of Kansas, Lawrence, KS. (University roundtable).
3. **Friedline, T.*** (2013, April). *The latest research on helping children and families save and build wealth: Children's college savings and future financial health*. Social Work Day, University of Kansas, Lawrence, KS. (Local workshop).
4. Elliott, W., **Friedline, T.***, Johnson, T., Lewis, M.*, Nam, I., & Showalter, K.* (2013, April). *Saving for college is not just about children's educational outcomes, it is also about their financial futures*. Alliance for Economic Inclusion Quarterly Meeting at the Kauffman Center in Kansas City, MO. (Local conference).
5. Elliott, W.*, & **Friedline, T.*** (2012, October). *The latest research on helping children and families save and build wealth*. Margaret Schutz Gordon Lecture, University of Kansas, Lawrence, KS. (Local workshop).
6. **Friedline, T.*** & Elliott, W. (2011, March). *An early look at the racial savings gap: Evidence for different predictors of savings for White and Black young adults*. Paper presented at the Economics Research Advisory Panel, Center on Race and Social Problems at the University of Pittsburgh, Pittsburgh, PA. (Regional workshop).
7. **Friedline, T.***, Constance-Huggins, M.*, Kolivoski, K., Weaver, A., & Schelbe, L.* (2009, October). *Dilemmas of a profession: Navigating systems while advocating for consumers*. Paper presented at the National Association of Social Worker's (NASW) Social Work in a Global Context Conference, Gettysburg, PA. (Regional conference).
8. **Friedline, T.*** (2009, October). *Predicting savings in young adulthood: Expanding the evidence for Child Development Accounts (CDAs)*. Poster presented at the 60th Anniversary Alumni Celebration, University of Pittsburgh School of Social Work, Pittsburgh, PA. (Regional conference).
9. **Friedline, T.*** (2008, July). *Introduction to EMDR for Social Workers*. Presentation invited for social workers at George Junior Republic, Grove City, PA. (Local workshop).

* Presenter

TEACHING EXPERIENCE

1. Instructor, University of Kansas School of Social Welfare
SOCWEL 711: Social Work Practice II Ongoing (Spring)
2. Instructor, University of Kansas School of Social Welfare
SOCWEL 710: Social Work Practice I Ongoing (Fall)
3. Instructor, University of Kansas School of Social Welfare
SOCWEL 510: Fundamentals of Social Work Practice 2015 (Spring)
4. Teaching Assistant, University of Pittsburgh School of Social Work
Lynn Coghill, MSW, LCSW, Instructor
Lambert Maguire, Ph.D., Professor, Associate Dean of Academic Affairs
SWINT 2031: Cognitive Behavioral Therapy 2011–2012 (Fall & Spring)
5. Teaching Assistant, University of Pittsburgh School of Social Work
Aaron Mann, Ph.D., Associate Professor
SOCWRK 1006: Policy Analysis 2011 (Spring)
6. Teaching Assistant, University of Pittsburgh School of Social Work
Tracy Soska, MSW, Instructor 2010 (Fall)

SOCIAL WORK PROFESSIONAL EXPERIENCE

1. Clinical Social Worker, George Junior Republic, Grove City, PA. 2005–2008
Provided individual, group, and family therapy for young men adjudicated into the juvenile justice system.
2. Social Work Intern, Pittsburgh Mediation Center, Pittsburgh, PA. 2004–2005
Assisted with strategic marketing campaigns, program evaluation, and grant writing.
3. Social Work Intern, SCAN, Inc., Philadelphia, PA. 2003–2004
Provided intensive case management for Spanish-speaking families with medical needs.
4. Social Work Volunteer, Baca Ortiz Hospital de Niños in Quito, Ecuador. 2002
Provided family therapy in a children's hospital under the direction of a child psychiatrist.
5. Social Work Volunteer, Remar, Inc., Quito, Ecuador. 2002
Worked in a day care for children of working women providing respiratory therapy for infants with breathing disorders and organizing recreation activities for toddlers.
6. Social Work Intern, Asociación de Puertorriqueños en Marcha (APM), Philadelphia, PA. 2001
Assisted with case management for Spanish-speaking families.
7. Ministry Summer Service Student, Church of the Brethren, Westminster, MD. 2001
Engaged neighborhood young people in activities. Planned and implemented region-wide Vacation Bible School. Prepared sermons for Sunday morning service. Taught English to Spanish-speaking migrant workers.
8. Program Director / Social Work Intern, Camp Harmony, Inc., Hooversville, PA 1996–2004 (Summers)
Hired, trained, and supervised summer staff for an outdoor, adventure based program for at-risk youth. Assisted with grant writing (State Incentive Grants) for program development. Supervised and mentored young people during camping sessions.

ADDITIONAL SOCIAL WORK TRAINING

1. LCSW, Licensed Clinical Social Worker, Pennsylvania (License # CW016178; expired February 28, 2015)
2. EMDR, Training Course, EMDR Institute, Inc.
3. Conflict Resolution / Mediation Training, Pittsburgh Mediation Center, Pittsburgh, PA

PROFESSIONAL ACTIVITIES

INTERNATIONAL SERVICE

- Member, Youth Livelihoods and Entrepreneurship Working Group, Children and Youth Finance International (CYFI), Amsterdam 2015–Present
Helped to write a policy brief on children's and youth's saving and entrepreneurship that was used by CYFI at the 2015 G20 Summit in Turkey
- Consultant, Children and Youth Finance International (CYFI), Global Money Week, Amsterdam 2015
Consulted on and gathered information for Children's Savings Accounts (CSAs) as part of Global Money Week held during March 9-17

NATIONAL SERVICE

- Doctoral student mentor, Financial Capability and Asset Building (FCAB) 2015–Present
- Coalition board member, Higher One 2015–Present
Helped to lead the development of a financial capability index for US college students and organize a national conference on the topic
- Advisory board member, SAFE: Student-Athlete Financial Education 2015–Present

<http://safe-skills.com/safe-team/#about>

Advising, Corporation for Enterprise Development (CFED) 2014–Present
Invited to provide recommendations for research on young children’s developmental capabilities and participate in the development of a financial capability index for young children

Authorized content provider, The Huffington Post 2014–Present

- Friedline, T. (2015, May). *Financial education is not enough in today’s economy: We need financial capability*. Huffington Post. Retrieved from http://www.huffingtonpost.com/terri-friedline-phd/financial-education-is-not-enough-in-todays-economy_b_7298288.html
- Friedline, T. (2014, December). *A holiday wish for inclusive financial institutions*. Huffington Post. Retrieved from http://www.huffingtonpost.com/terri-friedline-phd/a-holiday-wish-for-inclus_b_6328310.html
- Friedline, T. (2014, February). *A new kind of early childhood investment: Getting a ‘head start’ on saving*. Huffington Post. Retrieved from http://www.huffingtonpost.com/terri-friedline-phd/a-new-kind-of-early-child_b_4726612.html
- Friedline, T. (2014, January). *Building better balance sheets in 2014*. Huffington Post. http://www.huffingtonpost.com/terri-friedline-phd/building-better-balance-s_b_4620528.html

Reviewer, American Marketing Association's Marketing & Public Policy Conference 2014

Reviewer, Pew Charitable Trusts, Economic Mobility Project 2013

Occasional reviewer 2012–Present
Child Development [1], Children and Youth Services Review [12], Community Development [1], Economics of Education Review [5], European Journal of Developmental Psychology [2], Global Economics and Management Review [1], International Education Research [2], Journal of Community Practice [2], Journal of Consumer Affairs [3], Social Science Research [5], Social Service Review [5] (the numbers in brackets represent the total number of reviews and accounts for multiple reviews of a single manuscript)

STATE & LOCAL SERVICE

Advising, Alliance for Economic Inclusion (AEI), Federal Deposit Insurance Corporation (FDIC), Greg Housel, Kansas City 2014–2015
Advised on the development of the Financial Capability Partnership Proposal

Testimony, Kansas State Government General Budget Committee 2013
Presented testimony in opposition to H.B. 2371 that would repeal the Kansas Investment Developing Scholars (KIDS) matching grant program within Learning Quest 529 accounts.

- Highlighted by the Topeka Capital Journal (March, 2013), <http://cjonline.com/news/2013-03-07/college-savings-program-chopping-block>
- Highlighted by the Lawrence World Journal (March, 2013), <http://www2.ljworld.com/news/2013/mar/10/kids-matching-grant-tuition-program-comes-under-fi/>

Member, Alliance for Economic Inclusion, Federal Deposit Insurance Corporation (FDIC), Kansas City 2012–Present

Family Services of Western PA Economic Development Branch consultant 2010–2012
Wrote the Fellowship in Community Capacity Building used for hiring an intern to implement the *Planning for the Future* children's savings program, \$10,000

Pittsburgh Mennonite Church volunteer grant writer 2010–2012
Wrote the Historic Religious Properties Grant of Pittsburgh History and Landmarks Foundation for masonry work and brick re-pointing, \$10,000

UNIVERSITY AND SCHOOL OF SOCIAL WELFARE SERVICE

Teaching Mentor for PhD Student in Pedagogy, University of Kansas School of Social Welfare 2015 (Fall)
Member, Advisory Committee, Center for Research Methods and Data Analysis, University of Kansas 2015–Present
Member, Faculty Executive Committee, University of Kansas School of Social Welfare 2015–Present
Member, Doctoral Committee, University of Kansas School of Social Welfare 2015–Present
Co-Organizer, Research Conversations over Lunch, University of Kansas School of Social Welfare 2013–Present
Faculty Advisor, Social Work and Law Student Support Group, University of Kansas School of Social Welfare 2013–Present
Chair, Foundation Curriculum Area Group, University of Kansas School of Social Welfare 2013–Present
Alternate Member, Awards Committee, University of Kansas School of Social Welfare 2013–Present
Member, MSW Foundation Committee, University of Kansas School of Social Welfare 2013–2015
Member, MSW Foundation Sub-Committee, University of Kansas School of Social Welfare 2012–2015
Student Representative, Doctoral Committee, University of Pittsburgh School of Social Work 2011–2012
Student Orientation Committee, University of Pittsburgh School of Social Work 2009–2010
President, Doctoral Student Organization, University of Pittsburgh School of Social Work 2009–2010
Student Representative, Student Exec. Council, University of Pittsburgh School of Social Work 2008–2009

DISSERTATION COMMITTEE SERVICE

Susan Frauenholtz. Currently serving as a committee member. Dissertation proposal defense date: To be determined.
Stacia West, *The relationship between financial fragility and housing instability for single mothers*. Comprehensive paper successfully defended: 10/06/2014. Dissertation proposal successfully defended: .
Alegnta Felleke Shibikom, *Exploring financial capability in low-income households*. Comprehensive paper successfully defended: 11/25/2014. Dissertation proposal defense date: To be determined.
Beth Ann Baca, *Predictors of retirement planning in midlife and the impact of asset ownership on social connectedness and life satisfaction*. Served as a committee member. Dissertation proposal successfully defended: 11/11/2013.
LeAnn Wittman, *Does asset holding impact family well-being for lower-income families?* Served as a committee member. Dissertation successfully defended: 09/26/2014.

PROFESSIONAL MEMBERSHIPS

National Association of Social Workers (NASW), Society for Social Work and Research (SSWR)