

## **Dr. E Thomas Garman**

A renowned author, advisor and academic, Garman is a distinguished professor emeritus and fellow of Virginia Tech University, where he directed the National Institute for Personal Finance Employee Education. Author of 30 books and 200 research articles in personal finance and consumer economics, he directed seven award-winning research studies that links the financial fortunes of corporations with the financial health of their employees. This has had a convincing impact on large employers because decreasing employee distress and improving personal financial well-being creates better workers.

Garman is an elected Distinguished Fellow in both the American Council on Consumer Interests and the Association for Financial Counseling and Planning Education. He has been president of three professional associations. Garman has served on several boards of directors as well as many advisory boards for corporations and federal government agencies. These include the American National Standards Institute, U.S. Food and Drug Administration, Board of Governors of the Federal Reserve System, National Advertising Review Board, National Foundation for Credit Counseling, and National Advisory Council on Financial Planning for the International Board of Standards and Practices for Certified Financial Planners.

His research has been featured in Financial Counseling and Planning, Compensation Benefits Review, Journal of Compensation and Benefits, HR Magazine, HR Today, Employment Relations Today, Journal of Consumer Affairs, Employee Benefit News, Bankrate.com, Ticker, Investment News, USA Today, Wall Street Journal, The Washington Post, Los Angeles Times, The Chicago Tribune, Baltimore Sun, Reader's Digest, U.S. News & World Report, National Public Radio, and NBC Nightly News.

He has made speeches to the Society for Human Resource Management, the Conference Board, International Society of Certified Employee Benefits Specialists, International Society for Retirement Planning, Profit Sharing/401(k) Council of America, WorldatWork, World Research Group, U.S. Navy Senior Leadership Seminar, University of Putra Malaysia, and Association of Superannuation Funds of Australia.

Garman's employment includes work for a United States Senator, economic development in West Africa, university teaching, and education and research for the USA's largest non-profit credit counseling company. He is president of the Personal Finance Employee Education Foundation.