

# **Katherine (Kate) S. Mielitz, PhD, AFC®**

1800 S. Berkshire Dr.  
Stillwater, OK 74074  
kate.mielitz@okstate.edu  
706-840-6140

## **Areas of Research Interest**

Financial capability of underserved populations, alternative financial services and financial inclusion, incarcerated/transitioning populations, financial literacy/knowledge and criminal behavior, financial socialization and underserved populations.

## **Education**

Ph.D. (2018) Kansas State University, Personal Financial Planning  
M.A. (2004) University of Wyoming, Communications  
B.A. (1999) University of Wyoming, Broadcasting

## **Accredited Financial Counselor (AFC®)**

June 2009 to Current

## **Professional Memberships**

Association for Financial Counseling and Planning Education (AFCPE)  
American Council on Consumer Interests (ACCI)  
Academy of Criminal Justice Sciences (ACJS)

## **Collegiate Memberships**

Phi Kappa Phi  
Delta Delta Delta Sorority (Life Loyal)

## **Honors and Awards**

### **Fellowships and Grants**

- The American College, Cary M. Maguire Fellowship in Applied Ethics, \$10,000 (2015-2016).
- National Association of Personal Financial Advisors Consumer Education Foundation (NAPFA-NCEF), to evaluate Pro Bono Advising Partnership with Building Homes for Heroes Veterans; \$3500 (2017).

### **Scholarships and Other Awards**

- Poresky Assistantship, \$1,750 (Fall 2017)
- Merrill Lynch Scholarship, \$4,000 (2017-2018)
- Kansas State University College of Human Ecology Richard L. D. Morse Scholarship, \$4,000 (2016-2017)

- Kansas State University Global Campus Maurine Allison O'Bannon Memorial Scholarship, \$2,000 (2015-2016)
- Delta Delta Delta Sorority Leona McKie Muse Scholarship, \$2,000 (2015-2016)
- Delta Delta Delta Sorority Hazel Isbell Scholarship, \$2,000 (2015-2016)

#### Conference and Travel Awards

- American Council on Consumer Interests (ACCI) Student Scholarship Travel Award, \$300 (2017)
- Kansas State University Institute of Personal Financial Planning Summer Poster Presentation—First Place, \$500 travel award (2016)
- AFCPE Symposium Student Scholarship Recipient (2014, 2015, 2016)
- Kansas State University Institute of Personal Financial Planning nomination to attend CASE workshop (2016)

#### Other

- U.S. Army Garrison Ft. Hood Heroes Award Winner
  - Civilian Volunteer of the Quarter (4<sup>th</sup> Quarter FY 2011)
- 69<sup>th</sup> ADA Certificate of Appreciation Ft. Hood, TX (2010)
  - Provided leadership for seven financial counselors and hundreds of soldiers and family members.
- FINRA Military Spouse Fellowship (2008)
- Nominated for Employee of the Quarter—Rivermark CCU (Spring 2008)

#### Scholarly Activities (projects supported by funding denoted with \*)

##### Peer-Reviewed Publications

###### *Journal Articles*

- Mielitz, K. S., Lurtz, M., Clady, J., & Archuleta, K. (2018) After Release: A Qualitative Investigation into the Financial Lives of Former Offenders. *Corrections*, 3(1), 56-71. DOI: 10.1080/23774657.2017.1383215\*
- Mielitz, K. S., MacDonald, M., & Lurtz, M. Financial Literacy Education in a Work-Release Program: Investigating Knowledge Gains. *Journal of Financial Counseling and Planning*, 29(2).\*
- Kiss, E., Katras, M. J., Koonce, J., Martin, K., Wise, D., **Mielitz, K.**, & Brown, V. (2018). Advancing Methodology: From Concept mapping to mobile Messaging Campaign. *Journal of Human Sciences and Extension*, 6(2).  
<https://www.jhseonline.com/current-issue-5>

###### *Other*

- Mielitz, K., & Kiss, E. (2018) *Dogs, Cats, and Birds, Oh My! A Household Pet Resource and Budget Fact Sheet*. <https://www.bookstore.ksre.k-state.edu/pubs/MF3368.pdf>

Manuscripts in Progress

- Mielitz, K. S., Clady, J., Lurtz, M., & Archuleta, K. (in process) *Barriers to Banking: A Mixed-Methods Investigation of Former Offenders' Banking Perceptions and Financial Knowledge*.\*
- Mielitz, K. S., & MacDonald, M., & Lurtz, M. (in process) *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. \*
- Archuleta, K., Mielitz, K. S., Jayne, D., & Le, V. (in process) *Financial Goal Setting, Financial Anxiety, and Solution-Focused Financial Therapy (SFFT): A Quasi-Experimental Outcome Study*.

Non-Peer Reviewed Publications

- Mielitz, K. S., & MacDonald, M. (2016). *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. Proceedings of the Association for Financial Counseling and Planning Education. Retrieved from <https://www.afcpe.org/wp-content/uploads/2014/05/2016-AFCPE-Proceedings-Final.pdf>
- Mielitz, K. S. (November 2015). *Financial Education for Prisoners: Program Development and Implementation in a Work-Release Facility*. Proceedings of the Association for Financial Counseling and Planning Education. Retrieved from <http://www.afcpe.org/wp-content/uploads/2015/11/2015-Proceedings-Final-1115.pdf>.
- Mielitz, K. S. (December 2015). *Financial Education for Work Release Residents: Research Based Curriculum*. Submitted to Georgia Department of Corrections Transitional Centers.

Presentations and PostersPeer Reviewed

- Mielitz, K. S., & MacDonald M. (upcoming November 2018). *Post-Release Financial Intentions of Work-Release Participants*. Annual symposium of the Association for Financial Counseling and Planning Education, Norfolk, VA.
- Mielitz, K. S. (upcoming November 2018) *Family and Friends Influence Financial Intentions of Prisoners*. National Council on Family Relations Annual Conference. San Diego, CA.
- Mielitz, K. S., Clady, J., Lurtz, M., & Archuleta, K. (2017) *Barriers to Banking: A Mixed-Methods Investigation of Former Offenders' Banking Perceptions and Financial Knowledge*. American Council on Consumer Interests Annual Conference, Albuquerque, NM.
- Archuleta, K., Mielitz, K. S., Jayne, D., & Le, V. (2017) *Financial Goal Setting, Financial Anxiety, and Solution-Focused Financial Therapy (SFFT): A Quasi-Experimental Outcome Study*. CFP Board Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA.
- Mielitz, K. S., & MacDonald, M. (2016) *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. Annual Symposium of the Association for Financial Counseling and Planning Education, Louisville, KY.
- Mielitz, K. S. (2015). *Financial Education for Prisoners: Program Development and Implementation in a Work-Release Facility*. Annual Symposium of the Association for Financial Counseling and Planning Education, Jacksonville, FL.

*Invited Presentations*

- Mielitz, K. S. (April 2018). *Understanding Our Emotions and Money*. Guest speaker for Northeast Salem Lions Club; Salem, OR.
- Mielitz, K. S. (March 2018). *Understanding Our Emotions and Money*. Guest speaker for Alpha Delta Kappa Sorority; Salem, OR.
- Mielitz, K. S. (November 2017). *Service and Ethics in Georgia Banks: A 15-Bank Case Study*. Guest speaker for Financial Ethics and Mediation; Instructor Dr. Ron Sages.
- Mielitz, K. S. (June 2017) *Providing a Hand-Up: Working with Underserved Populations*. FPA Connect Webinar; <http://fpa.adobeconnect.com/ppnzuuzu8tox/>
- Mielitz, K. S. (April 2017) *Later in Life Financial Issues*. Guest speaker for the Northeast Salem Lions Club; Salem, OR.
- Mielitz, K. S. (April 2017) *Estate Planning for Retired Educators*. Guest speaker for Alpha Delta Kappa Sorority; Salem, OR.
- Mielitz, K. S. (December 2015) *Service and Ethics in Georgia Banks: A 15-Bank Case Study*. Guest speaker for Financial Ethics and Mediation; Instructor Dr. Ron Sages.

*Non-Peer Reviewed*

- Mielitz, K. S., Lurtz, M., Clady, J., & Archuleta, K. (March 2017) *After Release: A Qualitative Investigation into the Financial Lives of Former Offenders*. Academy of Criminal Justice Sciences Annual Conference, Kansas City, MO.
- Mielitz, K. S., & MacDonald, M. (November 2016) *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. Southern Criminal Justice Association Annual Conference, Savannah, GA.
- Mielitz, K. S. (2016). *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. Kansas State University, Practitioners Forum—Poster Presentation, Manhattan, KS.
- Mielitz, K. S., Lurtz, M., Clady, J. (2016) *After Release: A Qualitative Investigation into the Financial Lives of Former Offenders*. Kansas State University, Practitioners Forum—Poster Presentation, Manhattan, KS.
- Mielitz, K. S. (2016). *Ready for Release? Financial Knowledge of Inmates in a Transitional Center Program*. College of Human Ecology Graduate Student Research and Creative Scholarship Forum, Manhattan, KS (virtual appearance).
- Mielitz, K. S. (2016). *Financial Education for Prisoners: Encouraging Practitioner Involvement*. Poster Presentation. Kingdom Advisors Annual Conference, Orlando, FL.
- Mielitz, K. S. (2015). *Financial Education for Prisoners: Preliminary Results in Program Development and Implementation in a Work-Release Facility*. Poster Presentation. Southern Criminal Justice Association, Charleston, SC.
- Mielitz, K. S. (2015). *Financial Education for Prisoners: Encouraging Practitioner Involvement*. Kansas State University, Practitioners Forum—Poster Presentation, Manhattan, KS.

## **Selected Research Experience**

### Secondary Data Experience

- Financial Capability Study (2009, 2012)
- National Longitudinal Study of Youth 1997 Cohort (NLSY97)
  - Created project specific data sets; imported and merged data sets
  - Coded variables for use in factor analysis and regressions
  - Analyzed (weighted) data

### Primary Data Experience

- Financial Education for Prisoners: Program Development and Implementation
  - Designed and conducted pre-and post-test assessments to assess prisoner financial knowledge.
  - Quantitative data coding and analysis
- Financial Education for Prisoners: A Statewide Financial Knowledge Assessment\*
  - Designed quantitative instrument (Phase 1)
  - Conducted quantitative data collection
  - Quantitative data coding and analysis
  - Designed qualitative instrument (Phase 2)
  - Conducted qualitative data collection
  - Qualitative data coding and analysis
- Service and Ethics in Georgia Banks\*
  - Designed qualitative instrument
  - Conducted qualitative data collection
  - Conducted qualitative analysis (in progress)
- NAPFA-NCEF Grant project
  - Designed quantitative instrument using Qualtrics (in progress)
  - Designed qualitative instrument (in progress)
- Health Insurance Literacy
  - Designed quantitative instrument using Qualtrics
  - Designed and developed focus group qualitative questions

### Statistical Software Experience

- SAS
- NVivo (Versions 10 and 11)

## **Employment and Relevant Experience**

### **Salem Interfaith Hospitality Network Director of Financial Counseling**

June 2017-current

- Prepare financial analysis of guest families' current financial needs.
- Provide coaching and guidance to Salem IHN staff on financial health.
- Conduct relevant research to benefit Salem IHN and family guests.

### **Graduate Research Assistant**—School of Family Studies and Human Services, Kansas State University, Manhattan, KS (Spring 2017—current)

- Represented Kansas State University Extension at CFA and America Saves Week meetings (December 2016).
- Developed Pet Financial Fact Sheet.
- Developed questions for Health Insurance Literacy Focus Groups
- Designed SMS/MMS text messaging campaign.
  - Originated questions.
  - Developed Decision tree for responses after return texts.
- Provided social media (Twitter) support to promote America Saves Week events.
- Provided social media (Twitter) support to promote Extension and other financial awareness events.

### **Graduate Teaching Assistant**—School of Family Studies and Human Services, Kansas State University, Manhattan, KS (Fall 2016 – current)

- Provided instructional support as needed for CFP® Estate Planning, Investing for the Family's Future, Case Studies, and Financial Ethics and Mediation courses.
- Graded student assignments as directed.
- Worked with students to ensure understanding of material and ability to apply weekly learning objectives.
- Corresponded with students and professor to ensure questions are appropriately addressed.

### **Instructor**—School of Family Studies and Human Services, Kansas State University (Fall 2016)

- Sole instructor for Money 101, 8-week online course
- Developed interactive modules for increased student discussion of relevant financial topics.
- Overall effectiveness as a teacher score 4.5 (5 pt. scale)

### **Financial Literacy Instructor (Volunteer)**

#### **Augusta Transitional Center**

May 2013 to November 2015

- Developed and presented a basic financial education curriculum specific to the re-entry population.
- Provided a bi-weekly, two-hour financial literacy class to inmates transitioning from prison into the Georgia Department of Corrections Work Release Program.

- Conducted IRB and GA DOC approved research to inform curriculum.

**Financial Literacy Instructor (Volunteer)**

**Augusta Day Reporting Center**

April 2013 to October 2015

- Developed and presented a basic financial education curriculum.
- Provided a monthly, 90-minute financial literacy class to recovering substance abusers in the Georgia Department of Corrections Substance Abuse Treatment program.

**Zeiders Enterprises, Inc.**

**On-demand Military Family Life Consultant-Personal Financial Counselor (MFLC-PFC)**

January 2013 to February 2017

- Provide financial literacy presentations on money management, consumer issues, and credit.
- Conduct one-on-one financial counseling sessions for soldiers and their family members.

**Consumer Credit Counseling Service of Middle GA, Inc.**

**Branch Manager/Community Educator**

February 2013 to December 2013

- Co-authored \$25,000 grant for the regional offices.
- Networked and collaborated with local employers and non-profit organizations to bring financial education to their employees and service recipients.
- Delivered numerous Financial Literacy presentations covering subjects such as Money Management, Credit Management, Consumer Awareness and Identity Theft, Senior Scams, Understanding Credit Reports, and Pre-Discharge Bankruptcy Education.
- Provided educational presentations at Georgia Regents University, Salvation Army's Men's and Women's Job Skills Training Programs (6-week series), Augusta Technical College, Aiken Technical College, Augusta Transitional Center, Augusta Day Reporting Center, North Augusta High School and Paul Knox Middle School.
- Researched topics relevant to clients concerning garnishment, borrowing/collections issues.
- Provided supervision for four staff.
- Conducted employee evaluations, led staff meetings, worked with team to build morale and improve service to clients.

**Self-employed/subcontractor (MFLC-PFC) – Ft. Hood, TX**

June 2009-September 2012

- Provided training in personal financial preparedness, reducing indebtedness, and reducing demand for Army Emergency Relief (AER) assistance through classes on money management, credit, predatory lending, financial planning, insurance, consumer issues, financial planning for deployment, Deployment Savings Program, relocation spending and investing.

- Provided first-termer's training (4-hour class) for soldiers covering topics of money management, proper use of credit, financial planning, investing, Thrift Savings Plan, pay, entitlements, insurance and check writing principles.
- Worked with Financial Readiness Branch and individual brigades and battalions to provide the necessary training in money management, proper use of credit, financial planning, transition planning, investing, entitlements, relocation spending, insurance and appropriate use of a checking account.
- Networked with Brigade Commanders to expand the reach of the MFLC-PFC program on Ft. Hood, TX.
- Recruited two new Brigades, resulting in work for 10 additional MFLC-PFCs on Ft. Hood, TX.
- Assisted in training of less experienced counselors
- Mentored 3<sup>rd</sup> ACR Command Financial Specialist.
- Provided financial counseling services to soldiers and family members on Ft. Hood, TX.
- Worked at the Financial Readiness Branch and with four separate units providing one-on-one financial counseling; provided soldiers and family members with assistance in budgeting, health care, retirement savings, and life insurance.

**Rivermark Community Credit Union – Beaverton, OR**

**Fraud Investigator**

September 2007-October 2008

- Worked with the Portland Police Department to identify and build cases against members/non-members committing fraud against the credit union.
- Researched and reviewed accounts for evidence for trial and/or use at the DA's office.
- Used organizational and detail-specific skills to identify problem areas, research solutions and/or determine where and how fraud started.

**Rivermark Community Credit Union – Beaverton, OR**

**Bankruptcy Specialist**

February 2005 to February 2006

- Reviewed and researched over 400 bankruptcy cases and determined appropriate action for credit union to take including reaffirmations, repossessions, and write-offs.
- Worked with Collections law firm to determine appropriate legal action, when needed, for objections based on fraudulent loan application information.
- Represented credit union at §341 hearings in Oregon and Washington.

**UniWyo Federal Credit Union – Laramie, WY**

**Collector/Bankruptcy Specialist/Financial Counselor**

July 1999 to May 2004



- Provided one-on-one and group training for members on appropriate check writing principles, savings habits, insurance, car and home buying, and basic investments using the FDIC's Money Smart program.
- Initiated and developed financial counseling program.
- Assisted members in appropriate handling of checking accounts, decreasing indebtedness, money management, developing savings habits and bringing accounts current.
- Handled all collections calls, letters, and actions against delinquent accounts including Small Claims Court, repossession and foreclosure.
- Reviewed and researched all bankruptcy filings affecting the credit union and attended all the necessary §341 hearings in Wyoming and Colorado.

## **Blog**

FinancialWellnessCoach.wordpress.com—Personal Finance Blog (inactive)

## **Guest Blog Posts**

- February 10, 2014 Renting vs Buying  
<http://thepajamamama.net/financial-wellness-coach/>
- January 27, 2015 To Know Who You Are  
<http://www.afcpe.org/blog/?p=423>
- March 12, 2015 I Want It All & I Want It Now: A Savings Savvy Guide to Filing Taxes Affordably <http://www.americasaves.org/blog/1108-i-want-it-all-i-want-it-now-a-savings-savvy-guide-to-filing-taxes-affordably>
- Cited in AFCPE blog “Set A Goal, Make a Plan: America Saves Week 2015” post <http://www.afcpe.org/blog/?p=435>
- Cited in AFCPE blog “15 Easy Frugal Living Tips” post <http://www.afcpe.org/blog/?p=457>
- Cited in AFCPE blog “Top Tips from the AFCPE ‘Twitter Queens’”  
<https://www.afcpe.org/news-and-publications/blog/top-tips-from-the-afcpe-twitter-queens>

## **Other Writing**

- Kansas State Research and Extension—Tuesday Letter Features  
Weekly end of January through beginning of March for America Saves Week  
<http://online.ksre.ksu.edu/tuesday/>

## **Media Appearances**

- Featured bi-weekly on MomsEveryday, CBS affiliate station; to date approximately 90 aired segments to date (December 2013-present), Augusta, GA and surrounding areas.
- Featured on Sound Living Radio Program; Saving and America Saves Week; February 10, 2017. <http://www.ksre.k-state.edu/news/radio-network/sound-living-mp3/SL-021017.MP3>

- Featured in Prosperity Now (formerly CFED) blog post March 10, 2017;  
<https://www.prosperitynow.org/articles/how-financial-capability-and-education-can-help-underserved-communities-kate-mielitz>

### **Professional and Community Service**

- Peer Reviewer—Journal of Financial Counseling and Planning (2017)
- Association for Financial Counseling and Planning Education (AFCPE)
  - Session Presider—AFCPE Symposium, Louisville, KY (November 2016)
  - AFCPE Career Task Force Committee (2016-current)
  - AFCPE Competitive Advantage Task Force Committee (2017-current)
  - Peer-Reviewer for AFCPE Practitioner Paper Submissions AFCPE Symposium (2015)
  - Peer-Reviewer for AFCPE Educator of the Year Award (2015)
  - Peer-Reviewer for AFCPE Research Paper Submissions AFCPE Symposium (2017)
- American Council on Consumer Interests (ACCI)
  - Session Presider—ACCI conference, Albuquerque, NM (March 2017)
- Interfaith Hospitality Network—Volunteer Financial Counselor and Educator, Salem, OR (April 2016- May 2017)
- Delta Delta Delta Finance Specialist for Adelphi, Maryland, and Stockton Chapters (NE Region) (March 2016- Present)
- Stage Mom for Sleeping Beauty; American Ballet Academy, Salem, OR (Spring 2017)
- Stage Mom for The Nutcracker; American Ballet Academy, Salem, OR (Fall 2016)
- Assistant Coach; Parrish Little League AAA Baseball, Salem, OR (Spring 2016)
- Team Mom for 3rd-4th grade “Wolves” basketball team, Salem, OR (Winter 2016)