

VITA  
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## **EDUCATION**

The Ohio State University, Ph.D., Home Economics Education, Family Resource Management, Training and Development, 1988

The Ohio State University, M.S., Home Economics Education, 1979

North Carolina Agricultural and Technical State University, B.S., Home Economics Education (Graduated summa cum laude), 1977

## **PROFESSIONAL EXPERIENCE**

June 2012 to Present	Professor, Department of Agricultural Economics, Sociology and Education. The Pennsylvania State University, University Park, PA 85% Extension, 15% Resident Education
July 2010 to June 2012	Professor, Department of Agricultural and Extension Education, The Pennsylvania State University, University Park, PA 85% Extension, 15% Resident Education
2000-2010	Associate Professor, Department of Agricultural and Extension Education, The Pennsylvania State University, University Park, PA 100% Extension
1989-2000	Assistant Professor, Department of Agricultural and Extension Education, The Pennsylvania State University, University Park, PA 100% Extension
1986-1988	Graduate Administrative Associate, Department of Home Economics Education, The Ohio State University, Columbus, OH

- 1985-1986 Graduate Research Associate, Department of Home Economics Education, The Ohio State University, Columbus, OH
- 1983-1985 Coordinator of Minority Student Services, Mississippi University for Women, Columbus, MS
- 1981-1982 Substitute Teacher, Starkville Public Schools, Starkville, MS
- 1980-1981 Home Economics Teacher, Oktibbeha County Schools, Starkville, MS
- 1978-1980 Graduate Research Assistant, National Center for Research in Vocational Education, Columbus, OH
- 1977-1978 Home Economics Teacher, Bladen County Schools, Elizabethtown, NC
- Summer 1976 Extension Intern, North Carolina Agricultural Extension Service, Guilford County, Greensboro, NC

## HONORS AND AWARDS

### National Awards

- 2011 Continued Excellence  
National Extension Association of Family and Consumer Sciences
- 2009 Excellence in Financial Literacy Education Award-Curriculum of the Year for Post Secondary/Adult Money Management. Institute for Financial Literacy Penn State Cooperative Extension and the Pennsylvania Office of Financial Education (*For Right on the Money: Talking Dollars and Sense with Parents and Kids.*)
- 2006 Educational Publication Award, 1<sup>st</sup> Place National  
National Extension Association of Family and Consumer Sciences (*For Credit Cards and College, Know the Facts*)
- 2004 Distinguished Service Award  
National Extension Association of Family and Consumer Sciences
- 2001 Family Economics and Resource Management Education Award.  
Family Economics and Resource Management Division of the American Association of Family and Consumer Sciences (*For Y2K work—Preparing Pennsylvanians for Household Emergencies*)
- 2000 Gold Medal Award Winning Programs of Excellence. Preparing Pennsylvanians for Household Emergencies. This was one of 14 extension programs around the U.S. recognized for excellence in a national satellite videoconference offered by Epsilon Sigma Phi

- 2000      National Award Winner, 1st Place Eastern Regional Winner, and 1st Place State--Educational Publication, (Consumers and the Year 2000 (Y2K) and A Consumer's Guide for Y2K Planning)  
National Extension Association of Family and Consumer Sciences
- 1999      The Communicator Award of Distinction for role in the "Pennsylvania Y2K Electronic Town Meeting. The Communicator Awards is a national awards competition founded by communications professionals to recognize individuals and companies in the communications field.
- 1996      Communication Award--Newsletter II Award, 2nd place National, 2nd place Eastern Region, (Consumer Issues Newsletter)  
National Extension Association of Family and Consumer Sciences
- 1987      American Home Economics Association (AHEA) Fellow

### **Regional Awards**

- 2006      Dean Don Felker Financial Management Award, Eastern Regional National Extension Association of Family and Consumer Sciences  
*(For Credit Cards and College, Know the Facts)*
- 2001      Eastern Region Finalist, Marketing Package Award. Fraud, Scams, and Rip-offs  
National Extension Association of Family and Consumer Sciences
- 2000      Eastern Regional Finalist and 1st Place State Winner  
Marketing Package Award, Consumers and the Year 2000 (Y2K)  
National Extension Association of Family and Consumer Sciences
- 1997      Communications Award--Package Program II, 1st Place--Pennsylvania, 1st Place--Eastern Region *(for Ten Ways to Reduce Debt)*  
National Extension Association of Family and Consumer Sciences

### **State Awards**

- 2010      Outstanding Professional  
Pennsylvania Association of Family and Consumer Sciences
- 2009      Communications Award for Television/Video, 1<sup>st</sup> Place *(CNN appearance)*  
Pennsylvania Extension Association of Family and Consumer Sciences
- 2009      Team Recognition Award, Alpha Omicron Chapter of Epsilon Sigma Phi  
Janice Stoudnour, Robin Kuleck, Carolyn Wissenbach, Jane Landis, Robert Thee, and Cathy Bowen. *(For Good Financial Decisions for Your Financial Future)*

- 2000      Certificate of Recognition for contributions to "Pa2K," the Commonwealth's Year 2000 Outreach Program, March 2000.  
(Charles F. Gerhard, PA Deputy Secretary for Information Technology and James H. Ryan, Vice President for Outreach and Cooperative Extension)
- 1995      Diversity Achievement Award. The Pennsylvania State University College of Agricultural Sciences

### **Local Award**

- 2004      Service Award, Tri-County Habitat for Humanity

### **Other Recognition**

- 2010      Recognized by the Internal Revenue Service Stakeholder, Partnerships, Education and  
2009      Communication (SPEC) (PA-DE Territory) as a best supporting partner for work with  
2008      the Volunteer Income Tax Assistance Program at University Park, PA. SPEC is the  
Outreach and Education arm of the IRS Wage and Investment Division.

## **SCHOLARLY PUBLICATONS**

### **Refereed Journal Articles**

Bowen, C. F., & Rizk, Daad A. (2015) Libraries and Financial Literacy Programs. *Journal of Business & Finance Librarianship*, 20 (1-2). DOI:10.1080/08963568.2015.978722.  
Available at: <http://dx.doi.org/10.1080/08963568.2015.978722>

Mauldin, T., **Bowen, C.**, & Cheang, M. (2013). Perceived Barriers to Savings Among Low to Moderate Income Households Who Do Not Save Regularly. *Journal of Extension*. October 2013// Volume 51 // Number 5 // 5RIB4.

Gutter, M. S., Hayhoe, C. R., DeVaney, S. A., Kim, J. **Bowen, C.**, Cheang, M., Soo Hyun Cho, S. H., Evans, D. A., Gorham, E., Lown, J., Mauldin, T., Solheim, C., Worth, S. L., and Dorman, R. (September 2012). Exploring the Relationship of Economic, Sociological, and Psychological Factors to the Savings Behavior of Low to Moderate-Income Households. *Family and Consumer Sciences Research Journal*, 41(1) 86-101.

Bobbitt, E. & **Bowen, C.**, Kuleck, R., Taverno, R. Volunteer Income Tax Assistance Programs and Taxpayer Actions to Improve Personal Finances. *Journal of Extension*. August 2012 // Volume 50 // Number 4 // 4RIB9.

Radhakrishna, R. & **Bowen, C. F.** (2010). Viewing Bennett's Hierarchy from a Different Lens: Implications for Extension Program Evaluation. *Journal of Extension*. December 2010//Volume 48//Number 6//Article 6TOT1.

- Faulkner, P. E., Baggett, C. D., **Bowen, C. F.**, & Bowen, B. E. (2009). Attitudes Educational, and Career Choices of Food and Agricultural Sciences Institute Participants. *Journal of Agricultural Education*, 50(1), 45-56.
- Bowen, C. F.** & Jones, H. M. (2006). Empowering Young Adults to Control Their Financial Future. *Journal of Family and Consumer Sciences*, 98(1), 33-39.
- Bowen, C. F.** & Faison, N. (2002). Using Simple Educational Techniques to Motivate Consumers to Prepare for Emergencies. *Journal of Extension*, 40(5) 5 pages.  
<http://www.joe.org/joe/2002october/rb1.php>.
- Bowen, C. F.** (2002). Financial Knowledge of Teens and Their Parents. *Journal of Financial Counseling and Planning Education*, 13(2), 93-101.
- Bowen, C. F.** (1999). How Consumers Prepared for the Year 2000: Preliminary Findings. *The Forum for Family and Consumer Issues* 4(3), <http://ncsu.edu/ffci/publications/1999/v4-n3-1999-winter/how-consumers.php>.
- Wiley, Z., **Bowen, C.** & Bowen, B. (1998). Knowledge, Attitude, and Behavior of Minority Participants in a Summer Pre-College Workshop. *North American Colleges and Teachers of Agriculture Journal*, 42(2), 22-26.
- Bowen, C. F.**, Lago, D., & Furry, M. (1997). Money Management in Families: A Review of the Literature with a Racial, Ethnic, and Limited Income Perspective. *Advancing the Consumer Interests*, 9(2), 32-42.
- Wiley, Z., Bowen, B., **Bowen C. F.**, & Heinsohn, A. (1997). Attitude Formulation of Ethnic Minority Students Toward the Food and Agricultural Sciences. *Journal of Agricultural Education*, 38(2), 21-29.
- Bowen, C. F.**, Radhakrishna, R., & Keyser, R. (1994). Job Satisfaction and Commitment of 4-H Agents. *Journal of Extension*, 32(1), <http://www.joe.org/joe/1994june/rb2.php>.
- Furry, M., Radhakrishna, R., & **Bowen, C. F.** (1993). How Do You Feel About Teaching Money Matters? *Journal of Extension*, 31(3), 39-40.
- Bowen, C. F.** & Gritzmacher, J. E. (1991). Financial Management Education Needed by Extension Staff. *Journal of Extension*, 29(2), 37-38.

### **Parts of Books**

- Hunt, Hilary & **Bowen, C. F.** (2016) The Financial Education Movement in Pennsylvania: Fifteen Years and Still Going. In Liebowitz, Jay (Editor), *Financial Literacy Education: Addressing Student, Business and Government Needs*. (pp.71-87). Boca Raton, FL: CRC Press: Taylor and Francis Group. (book was released in December 2015)

**Bowen, C. F.** (2008). African Americans and Money Matters. In J. J. Xiao (Ed.) *Handbook of Consumer Finance Research*, New York, NY: Springer. (pp. 287-302).

**Bowen, C. F.** (2000). Consumer Credit Mathematics. In E. T. Garman & J. J. Xiao (Eds.) *The Mathematics of Personal Finance: Using Calculators and Computer*. (2<sup>nd</sup> edition-updated version of 1997 edition), Cincinnati, OH: Dame Thomson Learning. (pp. 163-179).

**Bowen, C. F.** (1997). Consumer Credit Mathematics. In E. T. Garman and J. J. Xiao (Eds.) *The Mathematics of Personal Finance: Using Calculators and Computers*, Houston, TX: Dame Publications. (pp. 155-171).

### **Book Reviews**

**Bowen, C. F.** (2011) *Debtor Nation: The History of America in Red Ink* by Louis Hyman for the *Journal of Family and Consumer Sciences*. 103(2) p. 67

**Bowen, C. F.** (2000) *Smart Money Moves for Kids: The Complete Parent's Guide* by Judith Briles for the *Journal of the Association for Financial Counseling and Planning Education*. 11(2) p. 93.

### **Articles Published in Non-refereed Journals or Non-refereed Sections of Journals**

**Bowen, C. F.** (Spring 2001). Maximize Impact by Blending New and Traditional Educational Methods. *National Extension Association of Family and Consumer Sciences (NEAFCS) Communiqué*, 22.

**Bowen, C. F.** (2001). Considerations for Those Planning Careers in Academia. *Journal of Family and Consumer Sciences*, 93(3), 45-47.

**Bowen, C. F.** (2001). The Job of the AAFCS Nominating Committee: How the Ballot for National Office is Developed and How You Can Help. *Journal of Family and Consumer Sciences*, 93(2), 10-11.

**Bowen, C. F.** (2001). Educating Busy Consumers. *The Reporter. (The National Extension Association of Family and Consumer Sciences)*, 18 & 21.

**Bowen, C. F.** (1994). Professorial Roles in Supporting Diversity in Teaching, Research, and University Outreach Programs. *The Agricultural Education Magazine*, 66(12), 17-18.

**Bowen, C. F. & Frederick, R.** (1994). Developing Money Management Skills in Youth Through Agricultural Curricula. *The Agricultural Education Magazine*, 66(9), 6-7.

### **Articles Published in Popular Serial Publications**

**Bowen, C. F.** (2015, November 28). Asking Questions: A Key to Making Sound Consumer Decisions. *Lancaster Farming*, (p. B-7).

**Bowen, C. F.** (2015, October 10). Open Enrollment for Healthcare.gov. *Lancaster Farming*, (p. B-7).

**Bowen, C. F.** (2015, April 25). Keeping Tabs on Your Social Security . *Lancaster Farming*, (p. B-7).

**Bowen, C. F.** (2015, January 31). Customer Service: Is it Becoming a Thing of the Past. *Lancaster Farming*, (p. B-7).

**Bowen, C. F.** (2013, September 28). Take Your Time When Buying Health Insurance. *Lancaster Farming*, (p. B-7).

**Bowen, C. F.** (Fall, 2012). *Grandparenting: Financial and Consumer Skills*. NOW. Harrisburg, PA.

**Bowen, C. F.** (2011, October 8). Back to Basics: Preparing the Next Generation with Life Skills. *Lancaster Farming*, (p. 'B-7).

Mincemoyer, C. and **Bowen, C.** *Reading Aloud to Children fun avenue for teaching financial literacy*. October 2012. School-Age Notes, p.3 and 7.

**Bowen, C. F.** (Spring, 2012). *The Cost of Procrastination*. NOW. Harrisburg, PA

**Bowen, C. F.** (Summer/Spring 2011). *Taxes—Hindsight* . NOW, Harrisburg, PA.

**Bowen, C. F.** (Fall/Winter 2010). *Paying for College*. NOW, Harrisburg, PA.

**Bowen, C. F.** (Fall/Winter 2009). *Are There Leaks in Your Financial Boat*. NOW, p. 6 Harrisburg, PA.

**Bowen, C. F.** (Fall/Winter 2008). *Boomers Need Plan for Their Retirement*. NOW, p. 6. Harrisburg, PA.

**Bowen, C. F.** (Summer/Spring 2009). *Financial Strategies to Weather Any Storm*. NOW, p. 6 Harrisburg, PA.

**Bowen, C. F.** (2009, May 16). Putting Knowledge into Action. *Lancaster Farming*, 54(31).

**Bowen, C. F.** (2009, April 18). Taxes: Understand the Basics. *Lancaster Farming*, 54(27).

**Bowen, C. F.** (2008, December 27). Money: The Fading Forbidden Topic. *Lancaster Farming*, 54(11).

**Bowen, C. F.** (2008, September 13). Protect Your Social Security Number. *Lancaster Farming*, 53(48).

**Bowen, C. F.** (2006, January 14). Minimum Monthly Credit Card Payments Increase. *Lancaster Farming*, 51(12).

**Bowen, C. F.** (2005, September 10). Free Credit Reports. *Lancaster Farming*, 50(46)

**Bowen, C. F.** (2005, April 9). Financial Education Leads to Financial Security. *Lancaster Farming*, 50(24).

**Bowen, C. F.** (2004, September 25). Check 21 and Your Checking Account. *Lancaster Farming*, 49(48).

**Bowen, C. F.** (2004, March 20). The Impact of Financial Indecisions After Death. *Lancaster Farming*, 49(21).

#### **Articles Published in In-House Publications**

**Bowen, C. F.** (November 2013) Health Insurance and Personal Finances. *Mindful Money*. Center for Financial and Consumer Outreach. The Pennsylvania State University-Behrend. Erie, PA. (e-newsletter)

**Bowen, C.** (May 2012) Building a Base for Complex Financial Concepts. *Mindful Money*. Center for Financial and Consumer Outreach. The Pennsylvania State University-Behrend. Erie, PA. (e-newsletter)

**Bowen, C. F.** (2003). Young Children and Money. Toddler Topics 1. The Pennsylvania State University, University Park, PA. pp. 1&3.

**Bowen, C. F.** (2001). Reducing the Chore of Shopping for Food. Mission Nutrition News. Issue 2. Department of Food Science. The Pennsylvania State University, University Park, PA. 1 page. Available at: [nutrlinks.cas.psu.edu/pdf/mission\\_nutr\\_spring\\_2001\\_2.pdf](http://nutrlinks.cas.psu.edu/pdf/mission_nutr_spring_2001_2.pdf).

**Bowen, C. F.** (2001). Tweens and Stored Valued Cards. Tween Topics. The Pennsylvania State University, University Park, PA. 1 page. Available at: <http://pike.extension.psu.edu/Family/TweenTopics/2001/responsibility.htm#value>.

**Bowen, C. F.** (February, 1999). Keeping Debt Under Control. (PA) Extension Outreach Efforts for Resource-Stressed Families. 5 pages. Available at: [extension.psu.edu/workforce/Newsletters/Feb1999News.pdf](http://extension.psu.edu/workforce/Newsletters/Feb1999News.pdf).



- Bowen, C. F.** (1996, issue 5). Using Daily Events to Foster Money Management Skills in Preschoolers. Toddler Topics : A Learn at Home Program for Parents of Preschoolers (Central Region edition).
- Bowen, C. F.** (1996, issue 2). Preparing Toddlers to Become Responsible Money Manager. Toddler Topics: A Learn at Home Program for Parents of Preschoolers (Central Region edition).
- Bowen, C. F.** (Winter, 1991). Teaching Your Toddler to Recycle at Home. Toddler Topics 5: A Learn at Home Program for Parents of Preschoolers (Northeast edition), 2.
- Bowen, C. F.** (Winter, 1991). Conserving Our Natural Resources. Toddler Topics 4: A Learn at Home Program for Parents of Preschoolers (Northeast edition), 2.
- Bowen, C. F.** (Winter 1991). Where Does Your Garbage Go--A Landfill. Toddler Topics 2: A Learn at Home Program for Parents of Preschoolers (Northeast edition), 2.
- Bowen, C. F.** (1991). A Rotating Square of Hazardous Products. North East Family Resource Management Newsletter, 1, 2-3.
- Bowen, C. F.** (1991). A Trashy Exhibit. North East Family Resource Management Newsletter, 1, 2.
- Bowen, C. F.** (1990). Integrate the Environment into Your Curriculum. Interface, 7 (1), 1 and 4.

### **Cooperative Extension Bulletins and Circulars**

#### ***Instructional Curriculum Guides***

- Mincemoyer, C., **Bowen, C. F.**, Furry, M., Marvin, Maria L., & Weirauch, D. (2009). *Reading Makes Cents: Learning About Money Concepts through Children's Literature* National 4-H Supply Service. (pp.194).
- Bowen, C. F.**, Petersen, N., Chase, H., Hunt, H., Leach, P., Tyler, H. & Wallace, N. (2008). *Right on the Money: Talking Dollars and Sense with Parents and Kids*. UI391. The Pennsylvania State University. (pp. 262).
- Bowen, C. F.**, Furry, M., Continenza, D. Kuleck, R. Radhakrishna, R. B., Stoudnour, R. Thee, R. (2006). *Build a Strong Financial Foundation*.
- Bowen, C. F.**, (2005). *Four Steps to a Secure Financial Future*. A packaged instructional guide for teaching bankruptcy filers the required personal finance topics before debts are discharged. Includes original work and preprinted materials. (pp. 86).

- Bowen, C. F.** (1997). *Ten Ways to Reduce Debt*, An instructional guidebook for use in presenting local programs on consumer credit. University Park, PA: The Pennsylvania State University. (39 pp.).
- Bowen, C. F.,** Tomascik, C. Olson, D. Bryant, D. (2003 rev. 1994), *Kids and Kash Leader's Guide* (55 pp.) and four (8) page booklets. Consumer education project materials for youth.
- Bowen, C. F. & Scholl, J.** (1992). *At Your Disposal Leaders Guide*. A booklet designed to be used with the Ohio developed 4-H project by the same title. The project and guide focus on recycling and reuse efforts. Pre and post evaluation forms were also developed to help assess project user's knowledge and behavior change. University Park, PA: The Pennsylvania State University. (19 pp.).
- Bowen, C. F.** (1993). *Children and Money*. A seven lesson program designed to help parents think about ways to develop money management skills in children through routine activities that occur in most households. University Park, PA: The Pennsylvania State University. (14 pp.).
- Bowen, C. F.** (1993). *Prevent Water Contamination by Managing Hazardous Products Safely*. Condensed teacher's guide that highlights hazardous product use around the home and safe use and disposal of these products to prevent water contamination. The key components needed by an agent or volunteer leader to present an informational program to an audience are provided. University Park, PA. The Pennsylvania State University. (8 pp.).
- Bowen, C. F.** (1990). *Stashing Your Trash...Where Does Your Garbage Go?* Comprehensive instructional guidebook designed for use in personalizing local programs on the management of non-hazardous household waste (i.e., waste reduction, recycling and reuse). University Park, PA: The Pennsylvania State University. The guidebook contains five sections (102 pp.).
- Bowen, C. F.** (1991, Rev. 1992). *Hazardous Products in the Home*. A three section instructional guidebook for use in presenting local programs on hazardous products in the home. University Park, PA: The Pennsylvania State University. (76 pp.).

***Fact Sheets and Bulletins***

<b>Author</b>	<b>Year</b>	<b>Title</b>	<b>Catalog No.</b>
<b>Bowen, C. F.</b>	2009 rev. 1995 rev. 1993 rev. 1990	<i>Alternative Household Cleaning Solutions</i> (2 pp.)	UI289
<b>Bowen, C. F.</b>	2009 rev. 2000	<i>Bouncing Back: Paying Creditors and Maintaining Your Financial Reputation</i> (4 pp.)	UI344
Ferry, N./wrote <b>Bowen, C. F.</b> /rev.	2009 rev. 2000	<i>Bouncing Back: Making Sense of My Losses</i> (4 pp.)	UI340
Weidner, K. <b>Bowen, C. F.</b> Jacobson, M. Pifer, R.	2009	<i>Natural Gas Exploration: A Landowners Guide to Financial Management</i> (16 pp.)	UI394
<b>Bowen, C. F.</b> Douglass, M. Kuleck, R.	2009	<i>Marcellus Education Fact Sheet: Considerations When Hiring Financial Professionals</i> (4 pp.) (Bowen drafted the copy. Kuleck and Douglass provided substantial comments to final copy.)	UA452
Richlin, J. <b>Bowen, C. F.</b>	2009	<i>Marcellus Education Fact Sheet: Gas Leasing Scams and Rip-Offs: Ways to Separate You from Your Money</i> (4 pp.) (Richlin created the first draft. Bowen provided comments to refine for final copy.)	UA453
<b>Bowen, C. F.</b>	2008	<i>Cutting Credit Costs: Annual Percentage Rates, Annual Percentage Yields, and Finance Charges</i> (2 pp.)	UI392
<b>Bowen, C. F.</b>	2008 rev. 2002	<i>Financial Security in Life: Now and Later: Pay Yourself First</i> (2 pp.)	UI365
<b>Bowen, C. F.</b>	2008 rev. 2004 rev. 1997	<i>Cutting Credit Costs: Know Your Credit Rights</i> (2 pp.)	UI328
<b>Bowen, C. F.</b>	2008rev. 2002 rev. 1997	<i>Cutting Credit Costs: Pay Early in the Billing Cycle</i> (2 pp.)	UI325
<b>Bowen, C. F.</b>	2008	<i>Financial Security in Life: Now and Later: Thwarting Identity Theft</i> (4 pp.)	UI385

<b>Author</b>	<b>Year</b>	<b>Title</b>	<b>Catalog No.</b>
<b>Bowen, C. F.</b>	2007	<i>Cutting Credit Costs: Free Credit Reports. It's a Matter of FACTA</i> (4 pp.)	UI384
<b>Bowen, C. F.</b>	2007 rev. 2005	<i>Credit Cards and College: Know the Facts.</i> A brochure created in cooperation with representatives from The Penn State Alumni Association, Penn State Bookstores, Penn State Student Affairs, and the Office of Assistant Vice President for Finance and Business. The initial printing was 37,000 copies. They were distributed in Penn State Bookstores at the University Park campus, the 20 Commonwealth campuses, the Hershey Medical Center, and Dickinson School of Law (Carlisle). In addition, this brochure was included in the fall orientation packet for University Park freshmen and parents from 2005 to 2008. (6 panels)	UI382
<b>Bowen, C. F. &amp; Bryant, D.</b>	2007 rev. 2001	<i>Cutting Credit Costs: Pay More Than the Minimum.</i> (2 pp.)	UI363
<b>Bowen, C. F.</b>	2005	<i>Preparing for Emergencies: A Consumer's Guide</i> (5 pp.). Reworked version of the <i>Consumer's and the Year 2000 (Y2K)</i> which had a distribution of 122,000 copies and over 1 million copies of another version reprinted by PA Government Agencies in a collaborative effort known as PA2K-Pennsylvanians Working Together.	UI361
<b>Bowen, C. F.</b>	2005 rev. 1999	<i>Cutting Credit Costs: Understand Grace Periods</i> (2 pp.)	UI327
<b>Bowen, C. F.</b>	2002 rev. 1997	<i>Cutting Credit Costs: Live Within Your Means</i> (2 pp.)	UI323
<b>Bowen, C. F. &amp; Furry, M.</b>	2002 rev 1994	<i>Home Maintenance: Keeping Homes Safe and Families Healthy: Cleaning the Bathroom.</i> (2 pp.)	UI306 (X10013 Spanish- 2009)
<b>Bowen, C. F. &amp; Furry, M.</b>	2002 rev 1994	<i>Home Maintenance: Keeping Homes Safe and Families Healthy: Cleaning the Refrigerator</i> (2 pp.)	UI302 (X10012 Spanish- 2009)
Ferry, N., Furry, M. & <b>Bowen, C.F.</b>	2000	<i>Bouncing Back When Your Income Drops: Overview</i> (4 pp.) Bowen reviewed and edited final copy written by Ferry.	UI339
<b>Bowen, C. F.</b>	2000 rev. 1994	<i>Tip-offs to Rip-offs</i> (2 pp.)	UI348

<b>Author</b>	<b>Year</b>	<b>Title</b>	<b>Catalog No.</b>
<b>Bowen, C. F.</b>	1999	<i>Consumers and the Year 2000 (Y2K)</i> (5 pp.)	---
<b>Bowen, C. F.</b>	1995	<i>Managing Resources: Debugging Your Home</i> (4 pp.)	UI319 (UI321-Spanish)
<b>Bowen, C. F. &amp; Sharpe, W.</b>	1999	<i>How to Store Water for Drinking or Cooking</i> (2 pp.)	UI338
<b>Bowen, C. F. &amp; Escott, R.</b>	1998	<i>My Monthly Spending Plan: A Guide to Help You Manage Money</i> (4 pp.) (Bowen and Escott shared equally in developing this publication.)	UI332
<b>Bowen, C. F. &amp; Furry, M.</b>	1995*	<i>Rent-to-Own Shopping</i> (4 pp.) (Bowen drafted fact sheet and Furry provided input on final copy.)	UI317
<b>Bowen, C. F. &amp; Furry, M.</b>	1994*	<i>Managing Resources-Cleaning Your Gas Stove: Keeping Homes Safe and Families Healthy<sup>1</sup></i> (4 pp.)	UI303 (UI310-Spanish)
<b>Bowen, C. F. &amp; Furry, M.</b>	1994*	<i>Managing Resources-Cleaning Your Electric Stove: Keeping Homes Safe and Families Healthy<sup>1</sup></i> (4 pp.)	UI304 (UI310-Spanish)
<b>Bowen, C. F. &amp; Furry, M.</b>	1994*	<i>Home Maintenance-Cleaning Dishes: Keeping Homes Safe and Families Healthy<sup>1</sup></i> (4 pp.)	X10011-2009 (UI311-Spanish)
<b>Bowen, C. F.</b>	1992*	<i>Household Hazardous Products and Hazardous Waste: A Summary for Consumers.</i> (24 pp.)	UI299
<b>Bowen, C. F.</b>	1991*	<i>Plastic Coding</i> (1 pp.)	----
<b>Bowen, C. F.</b>	1991*	<i>Hazardous Products: Paint</i> (2 pp.)	X10008 (2008)
<b>Bowen, C. F.</b>	1991*	<i>Hazardous Products: Household Cleaners</i> (2 pp.)	X10006-2008 (UI293-Spanish)
<b>Bowen, C. F.</b>	1991*	<i>Hazardous Products: Car Care Items</i> (2 pp.)	X10007-2009 (UI292-Spanish)
<b>Bowen, C. F.</b>	1991*	<i>What is Household Hazardous Waste?</i> (2 pp.)	X10005-2008 (UI294-Spanish)
<b>Bowen, C. F.</b>	1990*	<i>Household Hazardous Waste</i> (2 pp.)	----

**Funded Projects, Grants, and Contracts**

<b>Date</b>	<b>Title/Sponsor/Role</b>	<b>Amount</b>
2015	PA Department of Education Economic Education/Personal Finance Education. PA Department of Education <b>C. F. Bowen, Principal Investigator</b>	\$85,000
2014	PA Department of Education Economic Education/Personal Finance Education. PA Department of Education <b>C. F. Bowen, Principal Investigator</b>	\$85,000
2013	USDA/NIFA/CMS MEACA—Extension Outreach on the Marketplace Exchanges of the Affordable Care Act. <b>C. F. Bowen, Principal Investigator</b>	\$90,000
2013	PA Department of Education Economic Education/Personal Finance Education. PA Department of Education <b>C. F. Bowen, Principal Investigator</b>	\$75,000
2012	PA Department of Education Economic Education/Personal Finance Education. PA Department of Education <b>C. F. Bowen, Principal Investigator</b>	\$75,000
2012	PA Department of Education Economic Education/Personal Finance Education, PA Department of Education <b>C. F. Bowen, Principal Investigator</b>	\$30,000
2010	Smart Investing at Your Library®. American Library Association and Financial Industry Regulatory Agency (FINRA) Investor Education ( <b>in conjunction with the York County Library System, Penn State Extension, and the PA Office of Financial Education</b> ) to present <i>Right on the Money: Talking Dollars and Sense with Parents and Kids</i> .	\$43,505
2008	Implementing Right on the Money: Talking Dollars and Sense with Parents and Kids. College of Agricultural Sciences Children Youth and Families Program Leader’s Mini Grant for Family Financial Education. J. Stoudnour, R. Kuleck, C. Wissenbach, J. Landis, R. Thee, A. Bressler and <b>C. F. Bowen, Co-Investigators</b> .	\$4,300
2008	Good Financial Decisions for Your Financial Future. College of Agricultural Sciences Children Youth and Families Program Leader’s Mini Grant for Family Financial Education. J. Stoudnour, R. Kuleck, C. Wissenbach, J. Landis, R. Thee and <b>C. F. Bowen, Co- Investigators</b> .	\$4,475
2008	Economic Impact and Teachable Moments Created through Volunteer Income Tax Assistance: Helping Rural Working Families Maximize Tax Benefits and Improve Financial Skills. College of Agricultural Sciences Seed Grant Program. <b>C. F. Bowen, (Principal Investigator)</b> R. Kuleck, and R. Taverno.	\$8, 675
2007	Converting Four Steps to a Secure Financial Future On-Line. College of Agricultural Sciences Children Youth and Families Program Leader’s Mini Grant. <b>C. F. Bowen, Principal Investigator</b> .	\$2,100
2007	Efficiency of Self-Rationing and Implications for Young Families, Financial Well-Being. A. Sharma, D. Cranage, J. Findeis, <b>C. F. Bowen (provided support)</b> , and F. Alfnes.	\$18,070

<b>Date</b>	<b>Title/Sponsor/Role</b>	<b>Amount</b>
2006	4-H Afterschool Financial Literacy Curriculum. National 4-H Headquarters, United States Department of Agriculture/Cooperative States Research Education and Extension Service (USDA/CSREES). C. Mincemoyer, <b>C. F. Bowen</b> , and M. Furry ( <b>Co-Investigators</b> ).	\$20,961
2005	Fostering Family Financial Education. The Heinz Endowments. Pittsburgh, PA. <b>C. F. Bowen, Principal Investigator.</b>	\$100,000
2004	Pennsylvania Saves. College of Agricultural Sciences Seed Grant, The Pennsylvania State University. <b>C. F. Bowen</b> , R. B. Radhakrishna, and M. Furry, <b>Co-Investigators.</b>	\$14,900
2002	Credit Cards and African American College Students. The Office of Educational Equity, The Pennsylvania State University. <b>C. F. Bowen, Principal Investigator.</b>	\$4,364
2002	Financial Security Now and Later: Credit Card Education. The Outreach Partnership Fund, The Pennsylvania State University. <b>C. F. Bowen, Principal Investigator.</b>	\$3,938
2002	Enhancing Consumer and Financial Skills for New Professionals. Department of Agricultural and Extension Education Instructional Mini Grant. <b>C. F. Bowen, Principal Investigator.</b>	\$,2000
2002	Travel Grant for the International Household and Family Research Conference—Helsinki, Finland. The Office of International Programs. College of Agricultural Sciences. <b>C. F. Bowen.</b>	\$890
2000	Consumer Loan Closings: What You Should Know Before Signing the Dotted Line. Penn State Cooperative Extension Program Priority Initiative Grants. <b>C. F. Bowen</b> and William Gardner, <b>Co-Investigators.</b>	\$200
2000	Everyday Management Tips for Busy Consumers. Penn State Cooperative Extension Program Priority Initiative Grants. <b>C. F. Bowen</b> and William Gardner, <b>Co-Investigators.</b>	\$1,600
1995	Consumer Credit Management Practices of Northeastern Residents. Northeast Regional Center for Rural Development. <b>C. F. Bowen, Principal Investigator</b> , Geri Mason--Maryland, Mary Ann Paynter--Delaware, and Leif Jensen --Pennsylvania ( <b>Co-Investigators</b> ).	\$21,251
Summer 1994	Food and Agricultural Sciences Summer Workshop/Institute. Penn State University--Equal Opportunity Planning Committee. Blannie Bowen and	\$5,557
1995	<b>C. F. Bowen, co-directors</b> of this week long workshop designed to	\$7,888
1996	acquaint academically talented ethnic minority high school sophomores	\$5,751
1997	and juniors with the food and agricultural sciences and to encourage them to take appropriate science courses in high school.	\$5,229
1991	Comprehensive Staff Development Program for Training of Water Quality Funding Program. USDA--Extension Service. <b>C. F. Bowen, Principal Investigator.</b>	\$7,565
1990	Educational Materials and Training for Water Quality Issues Facing Pennsylvania Farmers and Citizens, USDA Extension Service, <b>C. F. Bowen, Principal Investigator.</b>	\$4,500

## Papers Presented at Professional Meetings

### Refereed Presentations

**Bowen, C.,** Elkin, K. Lansford, B. (2012) Community Service and Service Learning Among Accounting and Law Students. Academy of Financial Services. 26<sup>th</sup> Annual Meeting. San Antonio, TX.

**Bowen, C. F.** & Chase, H. (2010, June). *Right on the Money: Talking Dollars and Sense with Parents and Kids*. American Association of Family and Consumer Sciences, Cleveland, OH.

**Bowen, C. F.** (2010, May) *Youth and Money: Practical Strategies to Teach a Wired Generation*. 2010 Personal Finance Seminar for Professionals. University of Maryland. Annapolis, MD.

Chase, H. & **Bowen, C. F.** (2009, October). *Right on the Money: Talking Dollars and Sense with Parents and Kids*. The Institute for Financial Literacy's Annual Conference on Financial Education, Philadelphia, PA.

Faulkner, P. E., Baggett, C., **Bowen, C. F.**, & Bowen, B. E. (2009, September). *Attitudes and Educational Career Choices of Food and Agricultural Sciences Institute Participants*. Association for Career and Technical Education Region II Conference, Savannah, GA.

Mincemoyer, C. & **Bowen, C. F.** (2008, September). *Reading Makes Cent*. Galaxy III Conference. Indianapolis, IN. This was also a poster presented at the conference.

**Bowen, C. F.**, *Four Steps to a Secure Financial Future: An Approach to Bankruptcy Education*. (2008, February/March). Eastern Family Economics and Resource Management Association. Savannah, GA.

Cox, F., Bowen, B., & **Bowen, C. F.** (2001, July). *Attitude Formulation of Food and Agricultural Sciences Institute Participants: A Longitudinal Assessment*. 55<sup>th</sup> Annual American Association for Agricultural Education (AAAE) Eastern Region Research Conference, Baltimore, MD.

**Bowen, C. F.** & Corbin, M. (2000, June). *Reaching Out Electronically, Preparing Households for Emergencies*. American Association of Family and Consumer Sciences, Chicago, IL.

### Publications in Refereed Conference Proceedings

**Bowen, C.,** Elkin, K. Lansford, B. (2012) Community Service and Service Learning Among Accounting and Law Students. *Proceedings of the Academy of Financial Services*. 26<sup>th</sup> Annual Meeting. San Antonio, TX.



- Bowen, C. F.**, Chase, H. C. & Hunt, H. (2008). Right on the Money: Talking Dollars and Sense with Parents and Kids. *Proceedings of the Association for Financial Counseling and Planning Education*. Editors Leech, I. & Fisher, P. Garden Grove, CA, 35.
- Bowen, C. F.**, (2002). Fraud, Scams and Rip-offs: Schemes to Separate You from Your Money. Abstract of a poster presentation. *Consumers and Families as Market Actors. International Household and Family Research Conference*. Helsinki, Finland, 110.
- Bowen, C. F.** (2002). Household Emergency Preparation and Teachable Moments. Abstract of a poster presentation in *Consumers and Families as Market Actors. International Household and Family Research Conference*. Helsinki, Finland, 52.
- Wiley, Z. Z., **Bowen, C. F.** & Bowen, B. E. (1995). Influence of a Summer Workshop on Minority Student Knowledge of and Attitude Toward the Food and Agricultural Sciences, *Proceedings of the 49th Eastern Region Agricultural Education Research Conference*, 49, 46-53.
- Furry, M. M., Radhakrishna, R. B. & **Bowen, C. F.** (1993). Financial Planning and Management Educational Needs as Perceived by Extension Agents, *Proceedings of the 47th Eastern Region Agricultural Education Research Conference*, 47, 84-92.
- Keyser, R. B. & **Bowen, C. F.** (1992). Relationships Between Personal, Family, and Extension Position Characteristics and Job Satisfaction of 4-H Educators. *Proceedings of the 19th Annual National Agricultural Education Research Meeting*, 19, 364-371.
- Keyser, R. B., **Bowen, C. F.**, & Radhakrishna, R. B. (1991). Relationships Between Personal, Family, and Extension Position Characteristics and Self-Perceived Effectiveness of Professional Extension 4-H Educators. In L. Arrington, (Ed.), *Proceedings of the 18th National Agricultural Education Research Meeting*, 18, 105-112.
- Bowen, C. F.**, Keyser, R. B., & Radhakrishna, R. B. (1991). Family Factors Affecting the Commitment of 4-H Professionals: A National Study. *Proceedings of the 45th Annual Conference of the National Association of Extension 4-H Agents*, 38.
- Bowen, C. F.**, Keyser, R. B. & Radhakrishna, R. B. (1991). Family Related Factors and the Commitment of 4-H Professionals to Cooperative Extension. *Proceedings of the 45th Eastern Region Agricultural Education Research Conference*, 45, 67-74.
- Bowen, C. F.** , Keyser, R. B., & Radhakrishna, R. B. (1991). Family Related Factors and the Commitment of 4-H Professionals to Cooperative Extension. *Summary of Research in Extension 1990-91*. Compiled by Jasper S. Lee, Department of Agricultural and Extension Education, Mississippi State University, 148.
- Keyser, R. B., **Bowen, C. F.**, & Radhakrishna, R. B. (1991). Influences of Personal and Family Characteristics on Effectiveness of 4-H Extension Personnel. *Proceedings of the 45th Annual Conference of the National Association of Extension 4-H Agents*, 79.

Keyser, R. B., **Bowen, C. F.**, & Radhakrishna, R. B. (1991). Influences of Personal, Family and Extension Position Characteristics on Self-Perceived Use of Behaviors Associated with Effectiveness of 4-H Extension Personnel, *Summary of Research in Extension 1990-91*. Compiled by Jasper S. Lee, Department of Agricultural and Extension Education, Mississippi State University, 150.

**Bowen, C. F.** (1990). Financial Management Training Needs of Extension Home Economists. Ph.D. dissertation, 1988, The Ohio State University, Columbus, OH. *Summary of Research in Extension Education*. Compiled by Jasper S. Lee and Ruby D. Rankin, Department of Agricultural and Extension Education, Mississippi State University, 112.

**Bowen, C. F.** (1990). Household Hazardous Waste and Water. University Park, PA: College of Agriculture, Penn State University, PENpages (MAPP--The Family and Economic Well-Being National Electronic Database, J. Van Horn, ed.): 085071568: Research Brief, 3 pp.

**Bowen, C. F.** & Gritzmacher, J. E. (1989). Financial Management Educational Needs of Extension Home Economists. *Proceedings for the Symposium on Research in Extension Education*, 10 pages, Columbus, OH.

#### **Non-Refereed Presentations**

**Bowen, C. F.** (2006, June). *What Works: Time Tested Techniques for Teaching Youth Financial Skills and Concepts*. Research to Practice Roundtable Presentation. American Association of Family and Consumer Sciences Annual Conference. Charlotte, NC.

**Bowen, C. F.** (2005, April). *Enabling Youth to Become Responsible Credit Card Users*. Pennsylvania Association of Family and Consumer Sciences Annual Meeting. Lancaster, PA.

**Bowen, C. F.** (2004, October). *Financial Attitudes, Behaviors, and Knowledge of College Students*. National Extension Association of Family and Consumer Sciences, Nashville, TN.

**Bowen, C. F.** (2004, April). *Financial Literacy: Then, Now, and the Future*. 81<sup>st</sup> Annual Meeting of the Pennsylvania Association of Family and Consumer Sciences, Pittsburgh, PA.

**Bowen, C. F.** (2002, April). *Career Planning*. 79<sup>th</sup> Annual Meeting of the Pennsylvania Association of Family and Consumer Sciences, Harrisburg, PA.

**Bowen, C. F.** & Siegel, S. (2002, April). *Identity Theft*. 79<sup>th</sup> Annual Meeting of the Pennsylvania Association of Family and Consumer Sciences, Harrisburg, PA.

- Bowen, C. F.** (2001, July). *Consumers and the Year 2000*. Paper presented at the annual meeting of American Association of Family and Consumer Sciences, Providence, RI.
- Bowen, C. F.** (2000, October). *Maximize Impact by Blending New and Traditional Educational Methods*. National Extension Association of Family and Consumer Sciences, Baltimore, MD.
- Bowen, C. F.** (2000, February). *Reaching Consumers with Emergency Preparation Information: Pennsylvania's Approach to the Year 2000*. Pathways to Engagement Outreach Conference. University Park, PA.
- Bowen, C. F.** (1998, May). *Money Management, Racial, Ethnic, and Limited Income Perspectives*. Seminar for Financial and Housing Professionals, Columbia, MD.
- Bowen, C. F.** & Wright, P. W. (1997, October), *Money, Money, Money---Teens and Consumer Skills*. the Galaxy Summit for Extension Professionals, Cincinnati, OH.
- Bowen, C. F.** (1997, June). *Money Matters and African American Professionals and Nonprofessionals*, American Association of Family and Consumer Sciences, Washington, DC.
- Bowen, C. F.** (1996, June). *Breaking the Research Barrier*. National Coalition for Black Development in Home Economics Leadership Conference, Nashville, TN.
- Wiley, Z. Z., Bowen, B. E. & **Bowen, C. F.** (1995, Sept/October). *An Innovative Approach to Enhancing Minority Enrollment in the Food and Agricultural Sciences*. The National Minorities in Forestry (MINFORS4) Conference, University of Missouri, Columbia, MO.
- Bowen, C. F.**, (1994, April). *Financial Information Programs for Teens and Adults*, Pennsylvania Association of Family and Consumer Sciences, Hidden Valley, PA.
- Bowen, C. F.** (1994, March). *Accessing Resources to Develop and Deliver Consumer Education Program: High Tech, Low Tech, and High Impact*. American Council on Consumer Interests Annual Conference, Minneapolis, MN.
- Bowen, C. F.** (1992, June). *Fellowships, Scholarships and Travel Opportunities for Minorities in Home Economics*. American Home Economics Association Annual Meeting, Denver, CO.
- Bowen, C. F.** (1992, March). *Educating and Motivating Consumers to Manage Household Waste*. American Council on Consumer Interests Annual Conference, Toronto, Ontario, Canada. Also in *Proceedings of the 38th Annual Conference of the American Council on Consumer Interests* (pp. 235-236).

### **Refereed Posters**

**Bowen, C. F.** and Osmane, S. (November, 2013). *Consumer's Health Insurance Literacy vs. Overall Financial Literacy*. Association for Financial Counseling and Planning Education, Greenville, SC.

Welsh, M. L. & **Bowen, C. F.** (2010, June). *Financial Practices of Participants after Bankruptcy: Four Steps to a Secure Financial Future*. American Association of Family and Consumer Sciences, Cleveland, OH.

Faulkner, P. E., Baggett, C. D., **Bowen, C. F.**, & Bowen, B. E. (2009, January). *Attitudes, Educational, and Career Choices of Food and Agricultural Sciences Institute Participants*. Poster presented at the Hawaii International Conference on Education. Honolulu, HI.

Mincemoyer, C. & **Bowen, C. F.** (2008, September). *Reading Makes Cents*. Poster presented at the Galaxy III Conference. Indianapolis, IN.

**Bowen, C. F.**, Radhakrishna, R.B. & Furry, M., (2008, February/March). *Effectiveness of a Four Week Program on Financial Knowledge Practices*. Poster presented at the Eastern Family Economics and Resource Management Association, Savannah, GA. Also in the *Conference Proceedings of The Eastern Family Economics Resource Management Association*.

**Bowen, C. F.**, Furry, M. & Radhakrishna, R.B. (2007, November). *Impact of a Financial Program on Knowledge and Practices of Adult Participants*. Poster presented at The American Evaluation Association, Baltimore, MD.

**Bowen, C.** & Wallace S. (2004, February). *Credit Card Knowledge, Attitudes about Money, and Selected Financial Behaviors Among Students of Color*. Poster presented at The Eastern Family Economics and Resource Management Association, Tampa FL. Also in *the Conference Proceedings of the Eastern Family Economics Resource Management Association*. 18.

**Bowen, C. F.**, & Faison, N. (2001, November). *The Effectiveness of a Printed Booklet and Workshops on Teaching Emergency Preparedness*. Poster presented at the annual meeting of the American Evaluation Association. St. Louis, MO.

**Bowen, C. F.**, (2000, February). *Consumer Preparations for the Year 2000 and Other Emergencies*. Poster presented at the Eastern Family Economics Resource Management Association. Also in the *Proceedings of the Eastern Family Economics Resource Management Association*, Champaign-Urbana, IL.

**Bowen, C. F.** (1999, September). *Preparing Consumers for Emergencies: Pennsylvania's Approach to Y2K*. Poster presented at the Northeast Regional Meeting of the American Association of Family and Consumer Sciences, Stamford, CT.

- Bowen, C. F.** (1996, March). *Informal Money Management Education: Perceptions of Teens and Parents*. Poster presented at the 42nd Annual Conference of the American Council on Consumer Interest. Abstract appeared in the bound proceedings. Nashville, TN.
- Bowen, C. F.** (1995, November). *Teen and Parent Perceptions of Informal Money Management Education*. Poster presented at the annual conference of The Association of Financial Counseling and Planning Association, New Orleans, LA.
- Wiley, Z. Z., Bowen, B. E., & **Bowen, C. F.** (1995, June). *Influence of a Food and Agricultural Sciences Workshop on Academically Talented High School Minority Students from Pennsylvania*. Poster presented at the National Association of Colleges and Teachers of Agriculture Conference, The Pennsylvania State University. June, 1995. University Park, PA.
- Wiley, Z. Z., Bowen, B. E., & **Bowen, C. F.** (1995, May). *Minority Student Knowledge and Attitude Toward the Food and Agricultural Sciences*. Poster presented at The Seventh Annual National Black Graduate Student Conference, University of Florida, Gainesville, FL. **(Poster awarded top prize in the competition)**.
- Wiley, Z. Z., **Bowen, C. F.**, & Bowen, B. E. (1995, March/April). *Influence of a Summer Workshop on Minority Student Knowledge of and Attitude Toward the Food and Agricultural Sciences*. Poster presented at the 9th Annual Minorities in Agriculture, Natural Resources, and Related Sciences Conference, Michigan State University. (Poster awarded top prize in the competition).
- Bowen, C. F.**, & Kubek, P. (1990, June). *Consumers' Knowledge of Recommended Disposal of Household Products Containing Hazardous Chemicals*. Poster presented at the American Home Economics Association Annual Meeting. Also In C. Peck, (Ed.) *1990 Abstracts of Research Presentation of the American Home Economics Association* (p. 28). Bloomington, IL: Meridian Education Corporation.
- Bowen, C. F.**, & Gritzmacher, J. E. (1989, June). *Financial Management Training Needs of Extension Home Economists*. Poster presented at the American Home Economics Association Annual Meeting. Also In C. Peck, (Ed.) *1989 Abstracts of Research Presentations of the American Home Economics Association* (p. 9). Bloomington, IL: Meridian Education Corporation.
- Bowen, C. F.** & Gritzmacher, J. E. (1989). *Money Management Educational Needs of Extension Home Economists*, 1 page. In *The Proceedings for the Symposium on Research in Extension Education*, Columbus, OH.

### **Non Refereed Posters**

Messersmith, D., Murphy, T., Loveland, C., Jacobson, M. **Bowen, C.** Madden, M. & Kowalski, J. (2010, November). *Marcellus Shale Wealth Management Education Program*. Poster presented at the Extension Annual Conference, Altoona, PA.

**Bowen, C. F.**, Kuleck, R., & Taverno, R. (2008, October). *VITA: Teachable Moments, Underserved Audience, and Economic Impact*. Poster presented at the Extension Annual Conference, Seven Springs, PA.

**Bowen, C.**, Alcorn, N., Bressler, A., Hassen, J., Landis, J., Kuleck, R., Stoudnour, J., Thee, R., & Wissenbach, C. (2008, October). *Right on the Money: Talking Dollars and Sense with Parents and Kids*. Poster presented at the Extension Annual Conference, Seven Springs, PA.

**Bowen, C. F.** & Kuleck, R. (2007, March). *Bankruptcy Education: PSU Cooperative Extension Responds*. Extension In-Service Week. The Penn Stater Conference Center, University Park, PA.

**Bowen, C. F.** (2002, May). *Credit Cards Must Knows*. Penn State University Health and Human Development Alumni Conference. University Park, PA.

Wiley, Z. Z., Bowen, B. E., & **Bowen, C. F.** (1995). *Introducing Academically Talented Ethnic Minority High School Students to the Food and Agricultural Sciences*. National Minorities in Forestry (MINFORS4) Conference. University of Missouri, Columbia, MO.

**Bowen, C. F.** (1998, April). *Using Credit Wisely and Credit Rights and Responsibilities*. The Pennsylvania Association of Family and Consumer Sciences Annual Conference, Farmington, PA.

### **Technical Expertise**

#### Journal Editor

Co-editor for the spring 1998 issue of *Journal of Family and Consumer Sciences* (vol. 98, no 1).

#### Invited Presentations at National and Regional Conferences

**Bowen, C. F.** (2012, July) "Child Identity Theft: Problems and Solutions," 20<sup>th</sup> Annual Pennsylvania Permanency Conference, Lancaster, PA

**Bowen, C. F.** (2012, June). *Ideas for Managing Your Gas Windfall*. Enhancing Public Understanding of Natural Gas Issues Conference. West Virginia University. Morgantown, WV.

**Bowen, C. F.** (2010, May) *Youth and Money: Practical Strategies to Teach a Wired Generation*. 2010 Personal Finance Seminar for Professionals. University of Maryland. Annapolis, MD.

**Bowen, C. F.** (2008, May). *Train the Trainer-Right on the Money: Talking Dollars and Sense with Parents and Kids*. (pre-conference workshop). Common Wealth Symposium: Improving Financial Education in PA Communities. Grantville, PA.

**Bowen, C. F.** (2008, May). *Overview of Right on the Money*. Common Wealth Symposium: Improving Financial Education in Pennsylvania Communities. Grantville, PA.

**Bowen, C. F.** (2008, May). *Cultural Considerations of Financial Education*. Common Wealth Symposium: Improving Financial Education in PA Communities. Grantville, PA.

**Bowen, C. F.** (2005, October) *Drilling it Down: Effective Strategies to Teach Youth*. Presentation at the Financial Education Conference (Measuring Good Intentions, Identifying Good Results) hosted by the Community Affairs Office of the Cleveland Federal Reserve Bank, Columbus, OH.

**Bowen, C. F.** (2005, July). *Reaching Young People and Money Management*. Keynote address for the quarterly meeting of the Financial Education Consortium of Southwestern Pennsylvania (If We Can Reach' Em, We Can Teach 'Em!), Federal Reserve Bank, Pittsburgh, PA.

**Bowen, C. F.** (2005, June). *Penn State Cooperative Extension and Financial Resources*. Governor's Institute for Personal Finance and Entrepreneurship Education. Presentation to Pennsylvania teachers interested in incorporating personal finance in their classes. Lehigh University, Bethlehem, PA.

**Bowen, C. F.** (2001, April). *Educational Responses to Predatory Lending: Penn State Cooperative Extension and Financial Education Resource*. Presentation to a Faith-Based Community Financial Education Conference: Protecting the Wealth of Our Communities hosted by the Community and Consumer Affairs Department of the Federal Reserve Bank of Philadelphia. Philadelphia, PA.

**Bowen, C. F.** & Rupured, M. (May, 1998). *Money Management: Racial, Ethnic, and Limited Income Perspectives*. Seminar for Financial and Housing Counseling Professionals, (Counseling the Working Poor-Theme). Columbia, MD.

### **Expertise Provided to Governmental Agencies**

#### **Federal Agencies**

- **Invited Participant.** National Research Symposium on Financial Literacy and Education. Convened by the U. S. Department of the Treasury and U.S. Department of Agriculture on behalf of the Financial Literacy and Education Commission. Washington, D.C. October 6-7, 2009. Documents resulting from this symposium.
  - Research Priorities: Results of the National Research Symposium on Financial Literacy and Education.* (full report)
  - Ten Recommended Research Priorities* (one page summary)

- **Invited Participant.** U. S. Department of Treasury Roundtable Discussion on Financial Education in African-American Communities: Washington, DC. March 4, 2008.
- **Invited participant.** Payday and Predatory Lending Seminar. Federal Reserve Bank of Cleveland. Cleveland, OH. October 26, 2007.
- **Commenter.** Provided written comments to the Department of U.S. Treasury's Financial Literacy and Education Commission on a national strategy for financial education. This commission was established under Title V the Financial Literacy and Education Improvement Act, which is part of the Fair and Accurate Credit Transaction Act of 2003 to improve the financial literacy and education of persons in the United States. October 31, 2004.
- **Commenter.** Provided oral testimony about resource management-consumer programs in PA for the stakeholder listening session for CSREES--The Cooperative State Research, Education and Extension Service, in response to The Agricultural Research, Extension, and Education Reform Act of 1998. Hyatt Regency Crown Center, Kansas City, MO. October 8, 2002.

#### State Agencies

- **Commenter.** Provided testimony provided to the Pennsylvania House Education committee regarding the importance of financial education in the Pennsylvania Schools (K-12) <http://www.pahousegop.com/50.aspx>. (10/6/2014)
- **Committee Member.** The Pennsylvania Task Force on Economic Education and Financial Literacy. 2011-2012. Charge-provide recommendations for personal finance education in Pennsylvania public schools.
- **Advisory Committee Member.** Common Wealth Symposium Planning Committee, 2007-2009. This symposium is offered by The Pennsylvania Office of Financial Education.
- **Invited participant and state team member.** Strengthening Rural Families: Action-Learning Institute for Rural Pennsylvania Communities (Also known as PA RUFES—PA Rural Family Economics Success.) Offered by The Center for Rural Pennsylvania with funding from Annie E. Casey Foundation. Facilitated by The Aspen Institute. Heartland Hall, Bedford, PA. November 28-30, 2007.
- **Member of Pennsylvania Governor Ed Rendell's Task Force for Working Families,** This Task Force met several times at various locations to conduct committee work. Governor Edward Rendell requested that I participate on the Task Force. I served as on the executive committee as co-chair of the Improving Financial Literacy Committee. Responsibilities included: Arranging for and holding public roundtables in three regions of PA (west, central, and east); recording public comments at the roundtables, and analyzing and summarizing comments into a summary report that was submitted to the Governor. The Task Force recommended that a central office be created at the state level to facilitate financial education work in schools, workplace, and communities. On April 29, 2004 the Pennsylvania Office of



Financial Education was created because of recommendations of the PA Task Force for Working Families. April 2004 – March 2005.

- **Reviewer for the poster** "Groundwater Protection Begins at Home." Printed by the National Drinking Water Clearinghouse, West Virginia University. The poster emphasized household hazardous waste management. Credit to **C. Bowen** for reviewing and ordering details were included in the following article: Emerson, Harriet (Spring 1995) On Tap Reviews the Groundwater Issue, *On Tap: Drinking Water News for America's Small Communities*. 4 (2), 2. May 1995. The clearinghouse is one of the programs of the National Environmental Services Center housed at West Virginia University and supported by the Environmental Protection Agency and the United States Department of Agriculture-Rural Development.

### **Peer Reviewer for Refereed Journals, and Conference Proposals**

#### **Manuscript Reviewer for Refereed Journals**

- *Journal of Family and Economic Issues*  
April 2015, December 2012
- *The Journal of Financial Counseling and Planning*,  
August 2015, August 2011, August 2005, October 2004, March 1999, July 1996, and April 1996.
- *The Forum for Family and Consumer Issues*  
February 2002, June 2004 and December 2004.
- *Family Economics Review*, a quarterly publication of the United States Department of Agricultural Research Service, Family Economics Research Group, 1993.

#### **Editorial Board**

- *The Journal of Financial Counseling and Planning*, January 2006 to 2012.
- *The Forum for Family and Consumer Issues*, February 2005-2006

#### **Reviewer for Extension Publication**

- *Budgeting to Accrue Savings: A 3-Step Approach for Low-Income Consumers*. University of Maryland, November 2012.
- *The Financial Puzzle: Putting the Pieces Together*, (fact sheet). Oklahoma Cooperative Extension at Oklahoma State University, March 2002.

### **Peer Reviewer for Conference Paper and Poster Presentations**

#### **Papers**

- The 52nd Annual Conference of American Council on Consumer Interests (ACCI), held in Baltimore, MD. March 15-18, 2006.

- The Eastern Family Economics and Resource Management Association Conference held in Athens, GA. (3) February 22-24, 2002.
- The 2001 Biennial Pre-Conference for the Family Economics and Resource Management Division of the American Association of Family and Consumer Sciences held in Providence, RI. June 30-July 2, 2001.
- The 1998 Annual Meeting of the American Association of Family and Consumer Sciences held in Atlanta, GA. (4) June 27-30, 1998. (12/97).
- The 1997 Annual Conference of the Association for Financial Counseling and Planning Education held in San Diego, CA. (3) December 17-20, 1997.
- The Personal Finance Employee Education: Best Practices and Collaborations Conference held in Roanoke, Virginia. November 5-7, 1997.
- The American Council on Consumer Interests 1997 annual conference annual held in Salt Lake City, UT. (3). April 2-5, 1997.
- The 1995 American Council on Consumer Interests Conference held in Washington, DC. March 15-18, 1995.

#### **Posters or Program Showcase Sessions**

- The 52nd Annual Conference of American Council on Consumer Interests (ACCI), held in Baltimore, MD. March 15-18, 2006.
- The 1997 American Association for Family and Consumer Sciences Annual Meeting held in Washington, DC. (5 programs) June 21-25, 1997.
- The Association for Financial Counseling and Planning Education 1996 annual proceedings and conference held in Grand Rapids, MI. (**posters**). November 13-16, 1996.

#### **External Reviewer for Promotion Dossiers of Faculty**

- The University of Maryland, Fall 2013
- The Ohio State University, Fall 2012
- North Carolina State University, Assistant to Associate Faculty, Fall 2011
- Mississippi State University, Associate to Full Extension Faculty, Fall 2009
- Virginia Tech University, Assistant to Associate Faculty, Fall 2008
- Alabama Cooperative Extension Educator/Extension Specialist, January 2002
- Maryland Cooperative Extension Educator, July 2002

**Agricultural Experiment Station Projects Supported by the United States Department of Agriculture.**

Multi-state Research Projects

- North Central (NC) 1013-The Economic and Psychological Determinants of Household Savings Behavior, November 2003 to September 2008. (Team member)
- North Central (NC) 1172- The Complex Nature of Saving: The Psychological and Economic Factors, October 1, 2008 to September 30, 2013. (Group chair, 2009-2012)
- North Central (NC) 2172. Behavioral Economics and Financial Decision-Making and Information Management Across the Lifespan (October 1, 2013 to September 1, 2018).

## TEACHING – COOPERATIVE EXTENSION

### Major Themes of Extension Programs

#### Marcellus Shale, Natural Gas, and Personal Finance

The following publications were created in response to a sudden demand for information on personal finance issues that surfaced with the drilling for natural gas in Pennsylvania.

##### *Marcellus Education Fact Sheets*

- *Considerations for Hiring Financial Professionals*
- *Gas Leasing Scams and Rip-offs: Ways to Separate You from Your Property Rights and Money.*

#### VITA—Volunteer Income Tax Assistance

VITA is an income tax assistance program for low to moderate earners. The program is offered nationwide by community organizations and the Internal Revenue Service. The program was established in 2004 with a seed grant from the College of Agricultural Sciences. The University Park location continues. Programs also existed in Wayne, McKean, Elk, Cameron and Mifflin Counties when county educators were available to direct the program.

The University Park location volunteers are students from the Dickinson School of Law and accounting students from the Smeal College of Business. Economic impact (includes value of volunteer time, refunds received by taxpayers and fees saved by taxpayers) from recent years are below.

Tax Year	Economic Impact	Number of Filers Assisted
2014	\$905,937	732
2013	\$1,001,189	701
2012	\$801,500 (refunds only)	634
2011	\$832,900 (refunds only)	662
2010	\$762,717	493

#### Right on the Money: Talking Dollars and Sense with Parents and Kids

*Right on the Money: Talking Dollars and Sense with Parents and Kids*, (2008) a four session program for parents and kids between the ages of 5-7 years old. Two thousand copies were printed with 700 copies earmarked for Pennsylvania Public Libraries. Other distribution points included—each Pennsylvania County Cooperative Extension Offices; Cooperative Extension offices outside Pennsylvania, Friends of Financial Education, and agencies working in the financial education arena. This project funded by Heinz Endowments, *Fostering Family Financial Education* project. The Pennsylvania Office of Financial Education collaborated on this project.

### **Four Steps to a Secure Financial Future (class for bankruptcy filers)**

*Four Steps to a Secure Financial Future*. (2005). A required personal finance course developed for bankruptcy filers in 2005 after passage of the Bankruptcy Abuse Prevention and Consumer Protection Act. This two-hour course must be completed to satisfy the U. S. Department of Justice—U. S. Trustee Program and is offered in selected Pennsylvania counties. An on-line version was also available while the program was active. Nearly 900 filers attended the two-hour sessions offered by county extension educators. The program ceased in 2012.

### **Credit Card Education**

Credit and credit card education has been a major theme of C. Bowen's work.

- See Publications for individual fact sheets in the *Cutting Credit Costs Series Fact Sheets*.
- *Credit Cards and College: Know the Facts*. This three-panel brochure was distributed in Pennsylvania State University campus bookstores.

### **Consumers and the Year 2000 (Y2K)**

This booklet represents a major piece in the work around the Y2K issue and household emergency preparation. Other components of this program included in person presentations, a one hour taped program on preparing a household for emergencies that was aired on the Pennsylvania Cable Network (PCN).

- *Preparing for Emergencies: A Consumer's Guide*
- *Year 2000: A Consumer's Guide for Y2K Planning*
- *Consumer's and the Year 2000 (Y2K)*

## **TEACHING – RESIDENT EDUCATION**

### **Courses Developed and Taught**

**YFE 470 renamed AYFCE 470 (effective Fall 2011) and course number lowered to AYFCE 270 (effective Fall 2012)– Consumer and Financial Skills** is a course designed to expose young adults to key consumer and financial decisions they will likely make as graduates and new professionals. Students are exposed to information related to spending wisely, credit management, saving, investing basics, protecting assets or risk management, employee benefits and other perennial financial decisions related to daily living. Prior to 2009, the course was offered on an experimental basis.

### **Graduate Student Committees (Chair/Memberships)**

<b><u>Student Name</u></b>	<b><u>Role</u></b>	<b><u>Status</u></b>
Melissa L. Welsh (YFE)	Chair	Graduated (Fall 2009)
Heather M. Jones (YFE)	Chair	Graduated (Fall 2004)
Zara Davis (AEE)	Committee Member	Graduated (Summer 2002)
Frank Cox (AEE)	Committee Member	Graduated (Fall 2000)
Sharon Stringer (AEE)	Committee Member	Graduated (Fall 1996)
Shalini Chalana (AEE)	Chair	Graduated (Summer 1996)

## SERVICE TO THE UNIVERSITY

### University Levels

- *Financial Literacy Advisory Board, 2013 to present*

### College Level

- Member, Distinguished Professor Review Panel, 2013-2014
- Ombudsman, 2011-2013.
- Member, Review Committee for Ruth O'Connor Scholarship, June 2010.
- Member, Graduate Faculty Review Committee, Fall 2009 – Spring 2012
- Advisory Committee Member, Family and Consumer Sciences Workshop, July 2009, 2010, 2011, 2012, Workshop Titles: *Child Care Has Changed: Have You?; Helping Family and Consumer Science Teacher Meet Standards in Their Classrooms Harvest 4 Health;*
- Co-chair, Family Financial Management Natural Work Group, 2008 – 2012  
*Reframing Extension* is the name of the four year planning cycle for Cooperative Extension programs. Serving as co-chair of a natural work group is a time intensive administrative responsibility and includes: 1) scheduling team meetings with Extension Educators, 2) monitoring messages from Extension Administration and making sure educators are alert to task related to programming, 3) facilitating the work of team members, and 4) attending miscellaneous in person meeting or webinars related to the four year planning cycle process. For this planning cycle educational program will be developed by teams or subcommittees of the natural work group.
- Co-chair, The Natural Gas Finance Team, 2008 – 2010  
This ad hoc team emerged from the demand for educational information related to the Natural Gas Leasing that surfaced in Pennsylvania around 2007. The team was organized in May 2008 and responded to needs for educational resources related to natural gas leasing. Co-chairing this team involves arranging team meetings by Adobe Connect, contributing to and monitoring the progress on publications related to finances, and working with county based educators to deliver programming.
- Reviewer, Extension Educators' Promotion Packets, November 2008, November 2005
- Core Strategic Planning Committee, November 2004 – February 2005
- Advisory Search Committee for Director of Cooperative Extension, October 2003 – June 2004
- Information and Communication Technologies (ICT) Focus Group, February 28, 2003
- Dean's Faculty Advisory Committee, September 2002 – May 2005
- Chair, Family Room Exhibit Building at Ag Progress Days, 2004 and 2005  
This involved preparations that started in January and continued until August. Responsibilities included: Contacting and coordinating potential exhibitors for the room and facilitating their needs related to exhibiting; reserving and arranging for delivery of equipment and supplies needed in the room; working with exhibitors to make sure they have proper staffing scheduled and relief; working with College of Ag Communications staff to prepare news releases about the room's exhibitors; and monitoring exhibitor needs during the three day Ag Progress Day Show. C. Bowen

developed a detailed planning notebook for use by subsequent chairs of The Family Room. Other significant changes made were negotiating to have a demonstration mirror mounted over the food demonstration counter and renting a reliable updated refrigerator to store food items for the demonstrations.

- Co-chair of Plan of Work (POW) Team 14—Strengthening and Supporting Families, September 2003 – September 2009

This is the same role as described under co-chair of Family Financial Management Natural Work Group. For this planning cycle, specialist or university based faculty lead the programs development process with input from county based educators.

- Library Committee, 2000 – 2003; Chair, 2002 – 2003
- Review Committee for Diversity Award for 2001 – 2002
- Advisory Search Committee for Associate Dean for Research and Graduate Education, August 2001 – February 2002
- *Member*, Children, Youth, and Families Consortium Steering Committee, August 2001 – May 2004 (five meetings per academic year)
- Search Committee, Lehigh County Family and Consumer Sciences Educator, May – July, 2001

#### **Department Level**

- Honors and Awards (AESE), 2012-2013
- Extension Committee, 2000 –2015
- Agricultural and Extension Education Department Head Search, November 2004 – September 2005
- Promotion and Tenure Committee, February 2005 – 2007; 2010-2012; 2015-2016
- Search Committee, Teacher Education Position, 2006
- Social Committee, 2014-2015; 2015-2016

### **SERVICE TO SOCIETY**

#### **Service to Business and Industry**

- Penn State Federal Credit Union Board Member, April 2004 – April 2007

#### **Service to Public and Private Organizations**

- Finance Committee Chair/Member, Albright-Bethune United Methodist Church, 2003 – present
- Pennsylvania Jump\$tart Coalition, Secretary, December 2004 – December 2008, 2014-2016

The PA Jump\$tart Coalition is comprised of agency representatives that work in various venues to improve the financial literacy of Pennsylvanians. PA Jump\$tart Coalition works with the national office. The Coalition meets quarterly, in person or by conference call.

## **SERVICE TO THE DISCIPLINES AND THE PROFESSION**

### **Active Participation in Professional and Learned Societies**

#### **American Association of Family and Consumer Sciences (AAFCS), 1975 – present**

- Member, New Achiever Selection Committee, 2010
- Member, Awards and Recognition Committee, 2003 – 2006
- Reviewer, Leaders and New Achievers Award, 2005 (9 applicants)
- Reviewer, Wiley-Berger Award for Volunteer Service, 2004
- Committee member, Family Economics and Resource Management (FERM) Division Education Award, 2003
- Nominating Committee Chair, 2000 – 2001
- Paper proposal **review chair** for the 2001 Biennial Pre-Conference for the Family Economics and Resource Management Division of the American Association of Family and Consumer Sciences held in Providence, RI. June 30 – July 2, 2001
- Session organizer and presider. *Dialogue with 1993 National and International Fellowship Recipient*. Annual Meeting, Orlando, FL June 26-29, 1993
- Since 1988, Dr. C. Bowen has maintained certification (CFCS-certified in family and consumer sciences) by the American Association of Family and Consumer Sciences (AAFCS). To maintain certification, a minimum of 75 professional development units (PDU's) must be earned in each three year cycle.

#### **American Council on Consumer Interests (ACCI), 1986 to 2008, member**

- Refereed paper session chair. Annual Conference, Baltimore, MD. March 30-April 1, 1989
- Showcase session chair for the 52nd Annual Conference held in Baltimore, MD. March 15-18, 2006

#### **Epsilon Sigma Phi, Alpha Omicron Chapter (Extension Professionals Organization), 1995 – present**

- Membership Committee, 2004, 2005
- Membership Chair, 2006
- Treasurer, 2012-2013
- Annual Meeting Planning Committee, 2014-2015

#### **Joint Council of Extension Professionals**

- President, 2003

#### **National Extension Association of Family and Consumer Sciences, 1989 – present**

- Delegate to Annual Conference, 2001, 2002

#### **Pennsylvania Association of Family and Consumer Sciences (PAFCS), 1989 – present**

- Extension 2000 Ambassador
- Treasurer, 2006 – 2010
- Chair, Finance Committee and Investment Advisory Committee, 2006 – 2010



- Revised Investment Policy and led the creation of a policy for cash flow accounts

**Pennsylvania Extension Association of Family and Consumer Sciences, 1989– present**

- President-Elect, 2000 – 2001
- President, 2001 – 2002
- Coordinated the Living Well Campaign, 2003. Efforts resulted in the PEAFCFS receiving a \$250 grant for other media work from the national affiliate.
- Handbook and Bylaws Committee, 2004
- 2005 Annual Conference Planning Committee
- Planning Committee for the 2005 NEAFCS Annual Conference, 2004, 2005
- Audit Committee, 2010-present

**Other Scholarly Expertise**

- Discussant for refereed paper session on the theme of Environmental Issues, Symposium for Research in Agricultural and Extension Education, Columbus, OH, May 12-16, 1992
- Discussant for refereed paper session. Symposium on Research in Extension Education (4th Biennial), Columbus, OH. May 16-18, 1989
- Session chair, Developing Thinking in Pre Professional Programs, Second International Conference: Thinking and Problem Solving in Home Economics, Columbus, OH. July, 1988