Erica A. Tobe, Ph.D

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Academic Background

BS	**1994-1998**	Michigan State University College of Human Ecology Family & Consumer Resources
MSW	**2000-2003**	Michigan State University College of Social Science Clinical Social Work
PhD	**2010-2014**	Michigan State University College of Social Science Human Development and Family Studies

Awards and Recognition

- National Extension Association for Family and Consumer Sciences, Marketing Package Award Recipient, 2014
- National Leadership Team Member, USDA NIFA, point of contact - Consumer Financial Protection Bureau (Parent Education Initiative), 2014 - Present
- Knorr/Mentzer/Byers Fellowship Award Recipient, 2013
- Epsilon Sigma Phi Michigan Chapter, ESP Team Award Recipient, 2012
- Michigan Extension Association of Family and Consumer Sciences, NEAFCS Program Excellence through Research Award, MEAFCS Joan Rajkovich McGarry Applied Research Award, 2012
- Michigan Extension Association of Family and Consumer Sciences, Communication Award Internet Education Technology, 2012
- National Extension Association of Family and Consumer Sciences, Internet Education Technology, Third Place, Central Region Winner, 2012
- National Leadership Team Member, USDA Cooperative Research Education and Extension Service, representing youth financial literacy, 2002 – Present
- National Extension Liaison to the Credit Union Movement, 2002 – 2008

Professional Experience - Research

August 2014 – Present - Extension Specialist – Financial and Homeownership, Greening Michigan Institute, Michigan State University Extension (70% FTE)

- Curriculum Development
- Qualitative and Quantitative Research

January 2013 – August 2014 - Research Aide– Financial and Homeownership, Greening Michigan Institute, Michigan State University Extension

- Curriculum development
- Facilitated MSUE based research projects collaboratively MSU faculty
- Led revision of Financial Health Index Survey assessment (Dr. Lisa Cook – PI)
- Coordinated professional development for MSUE educators

August 2010 – May 2013 - Research Assistant, Department of Human Development and Family Studies (.5 FTE 2010-2011; .25 FTE 2011 – 2012; .25 FTE 2012 - 2013), continuing member of the team (May 2013 – Present)

- Qualitative Research Project – Interviewed, transcribed, analyzed, and prepared material for publication (multi-paper research project)
- Conducted posters/presentations at national conferences (National Council on Family Relations (2012) and Aging and Society (scheduled for November 2013)
- Member of the Emerging Adult Financial Capability Research project -multi-site collaboration with Eastern Carolina University
- Co- conducted Teaching Assistant Training – HDFS department (2012, 2013)
- Other duties as assigned in support of Dr. Barbara Ames, Graduate Director

Professional Experience – Teaching (Formal)

August 2014 – Present – Assistant Professor (fixed term), Human Development and Family Studies (30% FTE)

- Instructor of Record HDFS 238 Personal Finance (Fall and Spring)
- Coordinator for HDFS Money Smart Week Initiative

August 2013 – May 2014 – Instructor of Record, HDFS 238 - Personal Finance

- 350 undergraduate students (.5 FTE)
- Supervision and mentoring of graduate assistant and undergraduate assistant

May 2013 – June 2013 - Instructor of Record, HDFS 238 – Personal Finance

- 100 undergraduate students (.5 FTE)
- Supervision and mentoring of graduate teaching assistant
- Developed and managed online course

Spring 2013 - Guest Lecture, HDFS 454, Family Financial Management

- Presented a Lecture on Communicating within the Decision Making Process

August 2011 – May 2013 - Co-Course Instructor, HDFS – Personal Finance

- 350 undergraduate students per semester (.25 FTE); Fall 2011, Spring 2012, Fall 2012, Spring 2013
- Designed, developed, and taught half of the course lectures

- Co-managed course (collaboratively with another doctoral graduate student)
- Co-mentored undergraduate learning assistant

May 2012 – June 2012 - Instructor of Record, HDFS 238 – Personal Finance
- 100 undergraduate students (.5 FTE)
- Developed and managed online course

Professional Experience – Outreach and Non-Formal Education

August 2010 – November 2011 - Consultant - Michigan 4-H Foundation
- Lead writer for "4-H Build a Million" youth investor education curriculum, funded by FINRA Foundation
- Facilitated grant with FINRA Foundation ($57,000)

September 2008 – August 2010 – Coordinator - Family Economics and Consumer Team - Michigan State University Extension
- Administrative responsibilities included supervision of staff, coordination of program direction, and staff training and mentoring

July 2006 – September 2007 Clinical Social Worker (Part Time) -Great Lakes Home Health and Hospice
- Home Health Social Worker
- Facilitated coordination of services for home health patients and their families

June 2004 – September 2008 - Program Leader – Financial Literacy
September 2001 – June 2004 – Associate Program Leader – Financial Literacy
Michigan State University Extension, Campus
- June 2004 – July 2006 Family and Consumer Sciences – provided leadership for adult financial education initiatives including low income financial education, Earned Income Tax Credit Initiatives, Money Smart Week
- July 2006 – 2010 4-H Youth Development – provided leadership for youth financial initiatives including NEFE High School Financial Planning Program training, Youth Investment Clubs (4-H Millionaire Clubs), Youth Entrepreneurship Clubs and 4-H Business Expo sessions
- Member of several youth and adult financial education committees (i.e. Michigan Jumpstart Coalition, IGNITE Youth Entrepreneurship, Michigan Earned Income Tax Credit Initiative, Money Smart Week, eXtension Community of Practice)
- National liaison to Credit Union (youth financial education)
- Grant writing, curriculum development, staff training, program oversight

August 2000 – September 2001 - 4-H Youth Development Agent (Educator) , Michigan State University Extension, Washtenaw County

- Program leadership for youth at risk including 4-H youth club development
- Grant writing and coordination of funding
- Non-formal education - workforce development & youth financial education

June 1998 – August 2000 - Children, Youth, and Families Agent, Michigan State University Extension, Branch County

- Program leadership for youth club development and youth educational programming, adult financial and life skill education
- Committee participation, small grant development, special project coordination

Published Manuscripts:

Guinot Talbot, A., Tobe, E, & Ames, B. D. (2014). The experience of un-or underemployment and home foreclosure for mature adults: A phenomenological approach. *Journal of Family and Economic Issues.*

Tobe, E. (2014). The financial health and level of resilience in housing counseling clientele post experience: A mixed methods assessment. Order No. 3618505, Michigan State University, 2014. Ann Arbor: ProQuest.

Manuscripts Under Review:

Tobe, E., Ames, B.D., Guinot Talbot, A., & Wallace Bechard, C. (under review). Mature workers experiencing under or unemployment: implications for policy. Manuscript submitted and under review for publication. *Community, Work, and Family.*

Tobe, E., Ames, B.D., Carolan, M., and Onaga, E. (under review). Surviving the Recession: Implications for Practitioners to Better Support Housing Counseling Clientele. Manuscript submitted and under review for publication. *Journal of Human Sciences and Extension.*

Selected Grants Received:

Tobe, E. (2010- Present). 4-H Youth Millionaire's Club Curriculum (4-H Build a Million). Funded by FINRA Foundation. $57,000

Cook, L.& Tobe, E. (2008 – 2010) Financial Health Index Project. Funded FACT Planning Grant $5000; FACT funds $25,000; MAPPR Grant $21,000.

Tobe, E. & Allen, L. (2006-2008) 4-H Future Entrepreneurs. Funded by MSUE Internal Grant $23,000 and FACT Research grant $40,000.

Selected Poster Presentations:

Guinot Talbot, A., Wallace Bechard, C., Ames, B. D., & Tobe, E. (2014). Education and Age-Based Implications for Un-or Underemployment Mature Workers. Poster presented at the 76th Annual NCFR Conference, November 19-22, 2014, Baltimore, MD.

Tobe, E., & Ames, B. (2014). Practice implications for promoting resilience in housing clientele. Poster presented at the 76th Annual NCFR Conference, November 19-22, 2014, Baltimore, MD.

Ames, B., Guinot Talbot, A., & Tobe, E. (2012). Needs of Un- or Underemployed Mature Adults: Financial Education Implications. Poster presented at the 74th Annual NCFR Conference October 31, 2012 –November 3, 2012, Phoenix, AZ.

Tobe, E., Guinot Talbot, A., & Ames, B. (2012). Experience of Un-or Underemployment & Home Foreclosure for Mature Adults: A Phenomenological Approach. Poster presented at the 74th Annual NCFR Conference October 31, 2012 –November 3, 2012, Phoenix, AZ.

Selected Conference Presentations:

Tobe, E. & Long, B. (2014) Starting Over After Foreclosure. Presentation for Extension Pre-Conference Roundtable at the Association for Financial Counseling and Planning Educators Conference, Bellevue, WA.

Tobe, E., Ames, B., & Guinot Talbot, A. (2013). Mature Workers Experiencing Under- or Unemployment: Implications for Policy and Practice. Presentation at Aging and Society Conference, November 2013, Chicago, IL.

Guinot Talbot, A., Tobe, E., & Ames, B. (2013). Experience of un-or underemployment and home foreclosure for mature adults: a phenomenological approach. Presentation at Aging and Society Conference, November 2013, Chicago, IL.

Heckman, P & Tobe, E. (2004). Extension Pre-Conference Presentation: Pre-K Financial Literacy Project. Presentation held at AFCPE Annual Conference, Denver, CO.

Tobe, E. (2003). (2003) Extension Pre-Conference: Panel presentation on Program Evaluation. Presentation at AFCPE Annual Conference, Savannah, GA.

Tobe, E. (2003). Extension Pre-Conference on the *On the Path Program and the Jim Casey Youth Opportunities Initiative.* Poster presented at AFCPE Annual Conference, Savannah, GA.

Selected Curriculum Development

Tobe, E., Clark-Jones, T., Lakin, J., Long, B., & Roberts, W. (2015) *Starting Over After Foreclosure Toolkit.* www.mimoneyhealth.org

Tobe, E. & Flashman, R. (2011) 4-H Build a Million. http://www.extension.org/pages/61531/4-h-build-a-million

Cook, L., Tobe, E., Costner, C, Hale, K. Clark -Jones, T., & Lakin, J. (2008-Present) *Financial Health Index*. www.mimoneyhealth.org

"Thrive by Five" (2004) Project Planner; worked with CUNA to conduct peer language review process in three Michigan counties. http://www.creditunion.coop/thriveby5/

Cocciarelli, S, Tobe, E; (2003) *Taking Control of Your Financial Future*. (Financial curriculum for youth transitioning out of the foster care system)

Boyce, P; Hale, K; Innis, G; Maxbauer, S; Tobe, E. (2002) *On the Path. (*Financial education curriculum for limited resource individuals)

Selected Non-Formal Teaching Experience

Collaborated with Michigan Credit Union League and co-presented annually minimally six teacher-training programs through the NEFE High School Financial Planning Program. (2001-2009)

Collaborated with Michigan Disability Rights Coalition in E. Lansing, MI to conduct a "Money Smart" train the trainer program to organizations working with individuals with disabilities. (2005, 2009)

Conducted ongoing training opportunities on the NEFE High School Financial Planning Program for Extension Staff, Credit Union Representatives, and teachers at the "Michigan Jumpstart Annual Teacher Training Event." (2003-2009)

Presented a session at the "Pre-K Financial Literacy National Team Meeting" sponsored by the Credit Union National Association (Madison, WI). (2004)

Presented on a panel at the Ohio Community Development Corporation Association – regarding Michigan Public Act 111. (Dayton, Ohio) (2003)

Trained United Way contractors in financial literacy education (using the FDIC Money Smart curricula) and the principles of adult learning (2002-2003)

Selected Media Opportunities

2012 – "Be a Money Smarty" – Partnership between Detroit Public Television and Money Smart Week – 13-minute television segment focused on "Establishing, Using, Maintaining Credit and Managing Debt"- **http://www.dptv.org/live/be-a-money-smarty.shtml**

Selected Committee Participation

- Michigan Credit Union League, Financial Education Council (2012 – Present)
- Center for Financial Health, Member (2010- Present)
- National eXtension Community of Practice (2008 – 2010); (2014- Present)
- Michigan eXtension Institution Team Member (2009)
- IGNITE Youth Entrepreneurship Team Chair – Regional Youth Entrepreneurship Initiative (2009-2010)
- Michigan State University Extension Family Resource Management Area of Expertise Team Member (1999-2000; 2001 – 2010); Co-Chair of Committee (2001-2006)
- Michigan Jumpstart Committee Chair (2004 – 2006); Secretary (2006-2007)
- Michigan Extension Association for Family and Consumer Sciences – Board Member/Treasurer (2002-2004)

- Michigan Department of Education – PA 111 – Financial Literacy Curricula selection committee (2002, 2009)
- Member of Best Practices Development Team for the National Jumpstart Coalition (2003) http://www.jumpstart.org/bp.cfm
- Pre-K Personal Finance Standards and Activities Committee (2004-2006)
- NEFE High School Financial Planning Program revision curriculum team (2007) and evaluation research team (2006, 2009)
- Michigan Earned Income Tax Credit Team Member (2003 – 2010)

Current Professional Society Memberships:

- Association for Financial Counseling and Planning Educators (AFCPE)
- Michigan Extension Association for Family and Consumer Sciences (MEAFCS) (former treasurer)
- National Council for Family Relations (NCFR)
- National Extension Association for Family and Consumer Sciences (NEAFCS)