LAMINDY BRANDON-JOSEPH, PHD, CFP®

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EDUCATION

Ph.D. in Personal Financial Planning — May 2023
Kansas State University, Manhattan, KS

- *Dissertation title*: Three essays on the relationship between financial worry and financial behaviors
- *Committee*: HanNa Lim, PhD (chair), Maurice MacDonald, PhD, Derek Lawson, PhD, Ansley Chua, PhD

M.B.A. in Finance — May 1999
DePaul University, Chicago, IL

B.S. in Accounting
Syracuse University, Syracuse, NY — May 1994

TEACHING EXPERIENCE

Assistant Professor — Fall 2024
College of Health and Human Sciences, Kansas State University

- 2023 Assistant Teaching Professor
- PFP 105 Introduction to Personal Financial Planning
- PFP 305 Advanced Financial Planning
- PFP 462 Personal Investments Concepts I
- PFP 595 Capstone in Personal Financial Planning
- PFP 806 Statistical Methods in Personal Financial Planning
- PFP 808 Research Application in Personal Financial Planning

Lecturer — Summer 2023
Lee Business School, University of Nevada, Las Vegas

- FIN 307 Investments
- FIN 312 Money and Capital Markets

Teaching Assistant — Spring 2022
College of Health and Human Sciences, Kansas State University

- PFP 595 Capstone in Personal Financial Planning

Adjunct Instructor — 2009 to 2019
School of Business, University of Phoenix

- ECO 372 Principles of Macroeconomics
- ECO 365 Principles of Microeconomics
- FIN 370 Finance for Business
- FIN 390 Public Finance
- FP 120 Essentials of Personal Finance
- MGT 498 Strategic Management

RESEARCH EXPERIENCE

Graduate Research Assistant — 2020
College of Education, Kansas State University

- Conducted statistical analyses using SPSS with primary data collected over a two-year period.
- Co-authored manuscript which focused on enhancing financial literacy among student-athletes funded by the 2018 NCAA Innovations in Research and Practice Grant.
- Experienced using statistical software such as SAS, SPSS, and Stata.

PUBLICATIONS

Peer-Reviewed Journal Articles

Ouyang, C., **Joseph, M**., Zhang, Y., Naveed, K. (2024) "Enhancing Financial Well-being Through Strategic Savings: A Moderated Mediation Approach," International Journal of Consumer Studies (under review).

Collier, N., Ouyang, C., **Joseph, M**., Anderson, G., Staples, T. (2024) "Understanding the Financial Information Maze: The Role of Financial Advisors in Shaping Household Risk Tolerance," Financial Planning Review (under review).

Zhang, Y., McCoy, M., **Brandon-Joseph, L**. (2024) "A Comparative Study of Planners' and Clients' Perspectives on Value," Financial Planning Review (under review).

Joseph, M., Lim, H., Lawson, D., MacDonald, M., Chua, A. (2024) "Do Ostriches Worry Less?— Information Avoidance and Retirement Worry," Journal of Financial Therapy (under review).

Rubin, L., **Joseph, M**., Roberts, D., Britt-Lutter, S., Jones, J. (2021) "Enhancing Financial Literacy among College Athletes," Journal of Athlete Development and Experience, vol. 3, issue 2, article 1.

Sensenig, D., Lurtz, M., **Joseph, M.**, Harris, J., White, K., McCoy, M., (2021) "CFP Board Anonymous Case Histories: Ethical Themes of Compensation Disclosure," Financial Planning Review, vol.4, issue 3, e1126.

Joseph, L., "Book Review: Mind Over Money", Journal of Financial Planning, vol. 10, no. 2, 2019, pp. 384

Book chapters

Harris, J.W., **Joseph, M**. Machiz, I., & McCoy, M. (2021). "Exploring how developmental theories could shape the integration of financial education into K-3rd grade curriculum". In T. Lucey & J. Xiao (Eds.) Financialization, Financial Literacy, and Social Education. London, UK: Routledge, pp. 61-88.

GRANT ACTIVITIES

The National Endowment for Financial Education (NEFE)

Project: Quality Over Quantity? Assessing the Relative Influence of Financial Education on Financial, Literacy, Financial Well-Being, and Anxiety
Period: January 2024 – July 2025
Amount: $126,500 (denied)

PRESENTATIONS AND INVITED LECTURES

Conference Papers

Conference Poster Presentation: Collier, N., Ouyang, C., **Joseph, M**., Anderson, G., and Staples, T. "Understanding the Financial Information Maze: The Role of Financial Advisors in Shaping Household Risk Tolerance" Academy of Financial Services, Sept. 2024.

Conference Poster Presentation: Watkins, K., Akinde, M.*, Olamide, O., **Joseph, M**., McCoy, M. and White Jr., K. "Who Can I Turn To?": Examining the Intersectionality of Chosen Kin and Race on Financial Discussions Within Couples. 2024 Financial Therapy Conference, May 2024.

Conference Paper Presentation: Zhang, Y., McCoy, M., **Joseph, L. B**. "A comparative study of planners' and clients' perspectives on value". CFP Board Academic Research Colloquium, Dec. 2023.

Conference Paper Presentation: **Joseph, M**., Lim, H., Lawson, D., MacDonald, M., and Chua, A. "The Effect of Investment Worry on Sources Chosen for Financial Information" Association of Financial Counseling and Planning Education, Nov. 2023.

Conference Paper Presentation: **Joseph, M**., Smodic, S, and Ratzlaff, B. "Race and the CFPB Financial Well-Being Scale" Association of Financial Counseling and Planning Education, Nov. 2021.

Conference Paper Presentation: **Joseph, M**., MacDonald, M. "Are Fears of Financial Fraud Associated with Diligent Advisor Selection?" International Academy of Financial Consumers, Aug. 7, 2021.

Conference Paper Presentation: **Joseph, M.**, Smodic, S, and Ratzlaff, B., Mieltz, K., MacDonald, M. "Why Financial Experience in Young Adults Matter?" American Council on Consumer Interests, Poster May 19, 2021.

Conference Paper Presentation: Machiz, I., **Joseph, M**., Harris, J.W., McCoy, M. "Bridging the Gap for Financial Educators: A Systematic Literature Review of Best Practice for Early Elementary Financial Education", Association of Financial Counseling and Planning Education, Nov. 2020.

Conference Oral Presentation: Harris, J.W., **Joseph, M**., Machiz, I., McCoy, M. "Financial literacy, financialization, and social education: traditional perspectives and topics". Presentation held at the annual conference of the College and University Faculty Assembly, Dec. 2020.

Conference Poster Presentation: **Joseph, M**., and MacDonald, M. "Investigating Antecedents to Financial Satisfaction in Emerging Adults" CFP Board Academic Research Colloquium, Nov. 2021.

Invited Lectures

Invited Presentation: **Joseph, M**., Smodic, S., Ratzlaff, B., Mieltz, K., MacDonald, M. "Why Financial Experience in Young Adults Matter". Presentation held at Kansas State University, Mar. 2021.

Invited Presentation: **Joseph, M**., MacDonald, M. "Investigating Antecedents to Financial Satisfaction in Emerging Adults". Presentation held at Kansas State University, Nov. 2021.

EDITORIAL EXPERIENCE

Reviewer
Financial Planning Review 2024

HONORS AND AWARDS

Kappa Omicron Nu
Kansas State University Honor Society, College of Health and Human Sciences February 2021

PROFESSIONAL EXPERIENCE

Managing Partner
Centurion Wealth Management, LLC (Cabot Lodge Securities) 2009 to Present

Deliver personalized financial planning services to professional athletes, career professionals, and small business owners. Apply knowledge of tax and investment strategies, securities, insurance, and real estate to execute financial plans. Coordinate savings, income, and investment decisions to address immediate and long-term goals. Guide clients regarding investment choices and timing of major expenditures. Monitor changes within investment and economic environment.

- Responsible for $30M+ in client assets. Conceptualize, launch, and manage reputable practice specializing in teaching and promoting financial education to empower clients and facilitate sound decision making.

Financial Advisor
Merrill Lynch 2005 to 2009
Managed client accounts for high-net-worth individuals, professional athletes, and small business owners. Formulated and presented investment recommendations, retirement planning, wealth creation, and protection strategies.

- Successfully cultivated and maintained strong client relationships and oversaw portfolio of $13M+ in assets.

Associate Director
FitchRatings 1998 to 2004
Oversaw multiple accounts, including community banks, asset managers, finance companies, money market mutual funds, and corporate credit unions. Led credit reviews. Evaluated reasonableness of an issuer's corporate strategy, profitability relative to industry and peers, appropriateness of credit and market risks for assigned ratings, and corporate governance practices. Analyzed events involving acquisitions, mergers, and divestitures. Examination included: equity capital, trust preferred, and bond issuances. Researched and reported on all credits annually and on as needed basis, including: market risk exposure of community banks, special reports on regulatory scrutiny of asset managers, and criteria for rating money market mutual funds.

- Designed a money market mutual fund research product that was adopted for use within the firm, as well as developed a marketing plan that facilitated the solicitation of money market mutual funds for ratings.

PROFESSIONAL AFFILIATIONS, DESIGNATIONS AND LICENSES

CERTIFIED FINANCIAL PLANNER™ certificant	2014 to present
Series 7, 66 licenses	2005 to present
Association of Financial Counseling & Planning Education Member	2021 to present
American Council on Consumer Interests Member	2019 to present
Financial Planning Association Member	2019 to 2022
Academy of Financial Services Member	2024

PROFESSIONAL SERVICE

Director of the Financial Services Leadership Institute Fall 2023 to present

AFCPE Bridging the Gap Task Force
Co-Chair 2023 to present
Member 2021 to present

CFP Board Scholarship Review Panel volunteer

Charles Schwab Foundation CFP® Certification Scholarship reviewer	Spring 2022/Fall 2023
Edelman Financial Engines CFP® Certification Diversity Scholarship reviewer	Spring 2022
Envestnet Scholarship reviewer	Spring 2021
The Facet Wealth Scholarship reviewer	Fall 2020
The Milton Sterns Scholars Fund Scholarship reviewer	Fall 2020

CFP Board volunteer

CFP® exam question reviewer	May 2024
CFP® exam question reviewer	June 2023
CFP® exam question fairness and sensitivity reviewer	October 2020
CFP® exam question reviewer	January 2020
CFP® exam question reviewer	March 2019