

PRESIDENT'S ADVISORY COUNCIL ON FINANCIAL LITERACY



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Dr. Hira is a professor of Personal Finance and Consumer Economics at Iowa State University in Ames, Iowa. Since 1976 she has taught and conducted research in family financial management, consumer credit, gambling, and consumer bankruptcy in the United States, Japan, United Kingdom, Canada, and New Zealand. She received a B.A. and M.A. degrees in Economics from Punjab University, Lahore, a M.S. in Agricultural Economics, and a Ph.D. in Family and Consumer Economics from the University of Missouri-Columbia. Dr. Hira has served as the Associate Vice Provost for ISU Extension and an External Assessor for the Universiti Putra Malaysia. Currently, she serves as an Executive Assistant to the President at Iowa State University.

Dr. Hira is internationally known as a leader in her field. She has published about 100 articles and book chapters and has made about 200 invited national and international presentations on topics such as the social and psychological aspects of the borrowing and investment behaviors of middle and high income Americans, consumer bankruptcy, consumer credit, gambling, and the borrowing behavior of college students.

Dr. Hira has received numerous awards and recognitions for her contributions to academia and research in her fields of study, including the Research Excellence Award of the Japan Society of Household Economics, University of Missouri Distinguished Alumni Award, Iowa State University Regents' Faculty Excellence Award, Alumni Faculty Citation, the Wilton Park International Achievement Award, and the Fulbright-Hays Scholarship.

She serves on the editorial boards of three journals and is a reviewer for several others in her field. She has also served on several national committees and boards, including the Institute of the Certified Financial Planners (ICFP), Board of Standards and Practices for the Certified Financial Planners (CFP board), and the National Foundation for Consumer Credit (NFCC). She was the founding president of the Association for Financial Counseling and Planning Education (AFCPE) and both the president and vice president of Finance & Properties for the American Association of Family and Consumer Sciences (AAFCS).

Her work has also been cited in national and international papers and magazines, including The New York Times, The Washington Post, The Wall Street Journal, The Chicago Tribune, Business Monthly, The Christian Science Monitor, Nippon Deizai Shinbun, Modern Maturity, Money Magazine, Your Money, CFP Today, Hattiesburg American, Women's Market Share-National Newsletter, The Otago Daily Tribune, NZ, The Tennessean, and Lincoln Journal Star. She has appeared on National Public Radio, the NBC Today Show, CNN News, and the CBS Up to the Minute Show.

Through testimony and consultation, Dr. Hira has helped to shape public policy on bankruptcy in the United States, Japan, and Canada. She has served as an expert witness for both the United States Senate Committee on Judiciary for revisions of consumer bankruptcy code and the United States Senate Banking Committee to discuss the need for money management education. She has developed credit counseling and educational materials and programs for the Japan Consumer Finance Association (JCFA). She has also developed and taught credit counseling seminars ranging in length from half a day to two weeks for the members of JCFA and has conducted three day workshops for recovery units of many major financial institutions, including Citibank.

Dr. Hira has played an active and extensive role in undergraduate and graduate teaching and research. She is the founder of Iowa State's Financial Counseling Clinic, which was developed as a research and teaching laboratory. She developed a financial counseling option at the undergraduate level, taught several different courses and programs in personal finance, and served on national teams to develop curriculum and courses for universities in Minnesota, Malaysia, and United Arab Emirates. She has also served as a major professor for 27 Ph.D. and M.S. candidates, supervised three postdoctoral fellows, and sat as a member of 35 programs of study committees.