

CURRICULUM VITAE

University of Idaho

NAME: Karen L. Richel

DATE: October 31, 2022

RANK OR TITLE: Associate Extension Professor
FCS Extension Educator

DEPARTMENT: University of Idaho Extension, Northern District

OFFICE LOCATION: University of Idaho Extension,
Latah County
200 S. Almon Street, Suite 201
Moscow, ID 83843

OFFICE PHONE: 208-883-2241

FAX: 208-882-8505

EMAIL: krichel@uidaho.edu

WEB: www.uidaho.edu/extension/county/latah

DATE OF FIRST EMPLOYMENT AT UI: January 14, 2008

DATE OF TENURE: June 22, 2014

DATE OF PRESENT RANK OR TITLE: June 22, 2014

EDUCATION BEYOND HIGH SCHOOL:

Degrees:

M.S., 2006, Career and Technical Education – Family and Consumer Sciences, Virginia Polytechnic Institute and State University, Blacksburg, Virginia.

B.S., 2005, Apparel, Housing and Resource Management – Family Financial Management, Virginia Polytechnic Institute and State University, Blacksburg, Virginia.

Certificates and Licenses:

Center for Financial Social Work, Certified Financial Social Work Educator/Coach Certification, 2017 – Present.

Institute for Financial Literacy Center for Financial Certifications, Certified Educator in Personal Finance (CEPF®) Certification, 2012 – Present.

Association of Financial Counseling and Planning Education (AFCPE), Accredited Financial Counselor Certification, 2011 – Present.

IRB Investigators & Student Researchers Refresher Course (CITI) including Research with Prisoners, University of Idaho, 2021.

Heart of Success, Inc., Sacred Money Archetypes® Certified Coach Training Program with Kendall Summerhawk, 2020.

University of Idaho Defensive Driving Course Certification, 2020, 2012.

Human Subjects Research Certificate (CITI), University of Idaho, 2018, 2015.

Money Coaching Institute, LLC, Certified Money Coach (CMC)® Certification, 2017.

Our Inclusive Workplace Discrimination and Sexual Harassment Training Certificate (CITI), University of Idaho, 2015.

Food Handler Training Certificate, DSBWorldWide, Inc., 2015 – 2017.

University of Florida Teaching and Learning in Extension Certification, 2012.

Finally Home! Home Buyer Education: A Chance to Learn...A Chance to Own Certification, 2011.

Money Management International Certified Money Management Volunteer Certification, 2011.

Idaho Department of Corrections Offender Workforce Basics Certification, 2010.

Grantseeking for Horizons Communities Certification, 2010.

National Institutes of Health (NIH) Office of Extramural Research “Protecting Human Research Participants” Certification, 2009.
 Preserve @ Home Food Safety Course Certification, 2008.

EXPERIENCE:

Teaching, Extension and Research Appointments:

Associate Extension Professor and Extension Educator, University of Idaho, Latah County, Idaho, 2014 – Present.
 Assistant Extension Professor and Extension Educator, University of Idaho, Latah County, Idaho, 2008 – 2014.
 Extension Intern, Virginia Polytechnic Institute and State University, Floyd County, Virginia, 2006.
 Curriculum Specialist, Virginia Polytechnic Institute and State University, Office of University Scholarships and Financial Aid, Blacksburg, Virginia, 2005 – 2006.

Academic Administrative Appointments:

County Chair, University of Idaho Extension, Latah County, Moscow, Idaho, 2013 – Present.

Non-Academic Employment including Armed Forces:

Assistant/Intern, American Express Financial Advisors, Blacksburg, Virginia, 2004 – 2005.
 Office Manager/Administrative Assistant, Virginia Polytechnic Institute and State University, College of Engineering, Blacksburg, Virginia, 1999 – 2003.

TEACHING ACCOMPLISHMENTS:

Areas of Specialization:

Personal Finance

Courses Taught:

Richel, K. and N. Porter. Professional Development: NEFE Financial Planning Program, FCS 405, 2015.
 Richel, K. and K.D. Hatheway-Dial. Teach to Learn: Money Skills, ISEM 301, University of Idaho, 2015, 2014.

Interns/Students Advised:

Undergraduate Internship Supervisor/Mentor, 2022, 2021, 2019, 2018, 2016, 2015, 2009.
 Service Learning Mentor, UI students, 2021, 2019, 2018, 2017, 2015, 2014, 2013, 2012, 2011, 2010.
 4-H Undergraduate Internship Supervisor, 2018 – 2019.
 University of Idaho Graduate Thesis Committee, Colleen Robbins, 2012 – 2013.
 Community-Based Learning Student Advisor, U of I English 440 students, 2012, 2011.

Client Counseling:

One-on-one, Couple and Group Certified Money Coaching, 2017 – Present.
 One-on-one Financial Wellness Counseling, 2011 – Present.
 AFCPE Achieve Financial Wellness Counseling, 14 community clients, 2015 – 2016.

Materials Developed:**Workbooks, Manuals:**

- Richel, K. Tools, Tricks & Treasures for Financial Well-Being, University of Idaho Extension, 2022.
- Richel, K. Large Group Money Coaching Workbook, University of Idaho Extension, 2021.
- Richel, K. When Income Drops Workbook, University of Idaho Extension, 2020.
- Richel, K. Stress and Finances Workbook, University of Idaho Extension, 2020.
- Richel, K. Small Group Money Coaching Workbook, University of Idaho Extension, 2019.
- Richel, K. Protecting Your Personal Identity Workbook, University of Idaho Extension, 2019, 2014, 2008.
- Richel, K. Mapping Your Future with a Powerful Money Management Plan Workbook, University of Idaho Extension, 2019.
- Richel, K. Mapping Your Future with a Powerful Money Management Plan – Inmate Edition Workbook, University of Idaho Extension, 2019.
- Richel, K. Declutter Your Life & Reduce Your Stress!! Workbook, University of Idaho Extension, 2015.
- Richel, K. Financial Scavenger Hunt Workbook, University of Idaho Extension, 2014.
- Richel, K. Responsible Couponing Workbook, University of Idaho Extension, 2013.
- Richel, K. Slashing Household Expenses – Groceries Workbook, University of Idaho Extension, 2013.
- Richel, K. Organizing Your Financial Paperwork Workbook and DVD, University of Idaho Extension, 2011.
- Richel, K. Better Budgeting 101 Workbook, University of Idaho Extension, 2011.
- Richel, K. Financial Experiential Learning Tools Guidebook, University of Idaho Extension, 2010.
- Richel, K. Building Bucks Manual, University of Idaho Extension, 2008.

Webpages:

- Powell, E., G. Meyer, **K. Richel**, I. Mayes, and S. Fluer. University of Idaho Extension, Latah County Facebook page. <https://www.facebook.com/uiextensionlatahcounty/>. 2020 – Present.
- Bingham, A., **K. Richel**, L. Hansen, and L. Erickson. University of Idaho Extension Personal Finance Facebook page. <https://www.facebook.com/uofi.extension.finance>. 2020 – Present.
- Richel, K., M. Bischoff, et al. Idaho Personal Finance Website. Contributed “Setting Financial Goals” and “Tracking Expenses” in *Money 101* section. 2009.

Video Productions:

- Richel, K., S. Fluer, and L. Erickson. Our Financial Conference. YouTube video playlist. https://www.youtube.com/playlist?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTxtq-M. 2021. Including:
Main Session, https://youtu.be/SOD-gqZ3f2k?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTxtq-M
Breakout #1: Make Education an Affordable Reality, https://youtu.be/iCWMM2cHzTg?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTxtq-M

Breakout #1: Simplifying Your Income Taxes,

https://youtu.be/N4e7gZeboLw?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #1: What the Heck is Happening with the Housing Market? Panel,

https://youtu.be/KCyedmKPWK0?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #2: Money Magic Archetypes and Clearing Money Clutter,

https://youtu.be/_RB_B3xrP1o?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #2: Setting Your Credit Score on Cruise Control,

https://youtu.be/bf6Bx87OKeM?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #2: Getting Ready for Retirement (Before and During Retirement) Panel,

https://youtu.be/AjQa18f92fE?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #3: Financial Apps: The Good, the Bad and the Ugly,

https://youtu.be/mpUnJTcMPn0?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #3: Community – Powered (Financial Empowerment – Realizing Your Dreams),

https://youtu.be/IfB7vKWSSs8?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Breakout #3: Enjoying the Fruits of Your Labor (Post Retirement and Estate Planning) Panel,

https://youtu.be/SuqS3SN_1KM?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Final Session,

https://youtu.be/jXUVRHXP_tY?list=PL0E60BSiNJBGf_6JMzqPYygnOMYTtxtq-M

Richel, K. How to Shake Financial Numbness. YouTube video.

<https://www.youtube.com/watch?v=qfY3BY54Lqc>. 2021.

Richel, K. Finance in a Flash: What Would You Do? YouTube video.

<https://youtu.be/v3fYyVbxMMw?list=PL0E60BSiNJBECeELHJFBN8dQj6ETM7f2F>. 2021.

Brisson, N. and **K. Richel**. Medicare 101 Plus. YouTube video.

<https://youtu.be/j6L9Byx7jcM>. 2021.

Longmeier, B., R. Anderson, and **K. Richel**. How to Keep Your Assets Out of the Nursing Home. YouTube video. <https://youtu.be/h-bX8DFFeYY>. 2021.

Richel, K. Our Financial Conference including The Future of Money: A Cashless Society, The Safety of Financial Apps, Your Current Retirement Picture and How to Shake Financial Numbness. YouTube video.

https://www.youtube.com/watch?v=21q3BNh-c-A&feature=emb_logo. 2020.

Schatz, R. and **K. Richel**. Retirement: Now What? YouTube video.

<https://www.youtube.com/watch?v=cA4qlvPAWqo&feature=youtu.be>. 2020.

Holick, A. and **K. Richel**. Medicare 101. YouTube video.

<https://www.youtube.com/watch?v=odpUEO12VAI&feature=youtu.be>. 2020.

Richel, K. When Your Income Drops. YouTube video.

<https://www.youtube.com/watch?v=1g2IE-jsFYQ&feature=youtu.be>. 2020.

Richel, K. Stress and Finances. YouTube video.

<https://www.youtube.com/watch?v=nj837wtgxfU&feature=youtu.be>. 2020.

- Richel, K. Organizing Your Financial Paperwork. YouTube video.
<https://www.youtube.com/watch?v=efqQ3svFBkM&feature=youtu.be>. 2020.
- Richel, K. Who Gets Grandma's Yellow Pie Plate? YouTube video.
<https://www.youtube.com/watch?v=e4NviI098Xs&feature=youtu.be>. 2020.
- Richel, K. Protecting Your Personal Identity. YouTube video.
<https://www.youtube.com/watch?v=tThOZWHVMnw&feature=youtu.be>. 2020.
- Richel, K. How to be a Credit Score Millionaire. YouTube video.
<https://www.youtube.com/watch?v=vADyGSzcVdc&feature=youtu.be>. 2020.
- Richel, K. "Responsible" Couponing. YouTube video.
https://www.youtube.com/watch?v=tKxcRd6I_bc&feature=youtu.be. 2020.
- Richel, K. Declutter Your Life & Reduce Your Stress. YouTube video.
<https://www.youtube.com/watch?v=vn4ZQTGwQIc&feature=youtu.be>. 2019.

Displays and Posters:

- Richel, K. and M. Thompson. Ossie's Awesome "Debt-Free" Adventures to Student Success Posters – Updated (26 total) University of Idaho College of Agriculture and Life Sciences Family and Consumer Sciences Financial Scavenger Hunt, Moscow, Idaho, 2022.
- Richel, K., K. Smathers, M. McGuire and G. Kessel. Ossie's Awesome "Debt-Free" Adventures to Student Success Posters (26 total), University of Idaho College of Agriculture and Life Sciences Family and Consumer Sciences Financial Scavenger Hunt, Moscow, Idaho, 2019.
- Richel, K. America Saves Week and Piggy Bank Contest Posters (5 total), Latah Credit Union, Moscow, Idaho, 2019.
- Erickson, L., **K. Richel**, L. Hansen, and M. Lockard. What Is Your Credit Score Costing You? Poster, General Public, Moscow, Idaho, 2013.
- Richel, K. U of I Extension Family and Consumer Sciences Resources: Food Safety and Family Finance Display, Moscow Farmer's Market (4 sessions) 2011, 2010; Moscow Coop (4) 2011, 2010; Latah County Fair, 2011, 2010, 2009; and TriState Store (5) 2011, 2010, Moscow, Idaho.
- Richel, K. and C. Hampton. Family and Consumer Sciences Programming Display, Smart Women, Smart Money Conference, Coeur d'Alene, Idaho, 2008.

PowerPoint/Slide Presentations:

- Richel, K. How to Shake Financial Numbness for Our Financial Conference; shared with national Extension colleagues, 2021, 2020.
- Richel, K. Simplify Your Life for general public; shared with Extension colleagues for Statewide program efforts, 2017.
- Richel, K. Personal Finance Websites & NEFE Resources for NEFE High School Financial Planning Program Train-the-Trainer workshops, 2012.
- Richel, K. Organizing Your Financial Paperwork for general public workshop, 2011.
- Richel, K. Protecting Yourself from Predatory Lending, originally for Building Bucks workshops, 2008.

Interactive Teaching Tools/Simulations:

- Richel, K. and M. Thompson. Kids Kredit Card – Investment/Savings Version Simulation, University of Idaho Extension, 2022.
- Richel, K. and M. Thompson. Dream Vacation Simulation, University of Idaho Extension, 2022.
- Richel, K. and M. Thompson. How to Sell a Rock Activity, University of Idaho Extension, 2022.

- Richel, K. and M. Thompson. That's Life Jr. Simulation, University of Idaho Extension, 2022.
- Richel, K. Money Bags Activity, University of Idaho Extension, 2020.
- Richel, K. Spend, Save and Share Piggy Bank Activity, University of Idaho Extension, 2019.
- Richel, K. Creative Chore Charts Activity, University of Idaho Extension, 2019.
- Richel, K. Dream Trip Travel Simulation, University of Idaho Extension, 2017.
- Richel, K. Life Raft Exercise, University of Idaho Extension, 2017.
- Richel, K. Financial Scavenger Hunt Game, University of Idaho Extension, 2013.
- Richel, K. Credit Family Feud Game, University of Idaho Extension, 2011.
- Richel, K. The Savings Game, University of Idaho Extension, 2011.
- Richel, K. Bank of Life Activity, University of Idaho Extension, 2010.
- Richel, K. Who's the Predatory Lender? Activity, University of Idaho Extension, 2010.
- Richel, K. Pass the Pig Participation Prompter, University of Idaho Extension, 2009.
- Richel, K. The Bucket List Activity, University of Idaho Extension, 2009.
- Richel, K. and M. Bischoff. Isle of Misfortune Game, University of Idaho Extension, 2009.
- Richel, K. Credit Card BINGO Game, University of Idaho Extension, 2009.

Non-Credit Classes, Presentations, Workshops, Seminars, Invited Lectures, etc.:

Family Economics

Basic Financial Management:

- Richel, K. Tools, Tricks & Treasures for Financial Well-Being, Latah Credit Union Training, Moscow, Idaho, 2022.
- Richel, K. Boundaries: What Are Yours?, Moscow, Idaho, 2022 (2 classes).
- Richel, K. Living Your Life of Values, Moscow, Idaho, 2022.
- Richel, K. Introduction to Money Coaching, Moscow, Idaho, 2022.
- Richel, K. Protect Yourself from Identity Theft, Moscow, Idaho, 2022 (virtual), 2021 (2 virtual classes), 2020 (virtual), 2019 (2 classes), 2018, 2017 (3 classes), 2015, 2014 (2 classes), 2008 (4 classes); Lewiston, Idaho, 2019, 2018, 2017 (2 classes), 2015, 2014; Grangeville, Idaho, 2018; Deary, Idaho, 2018; Bonners Ferry, Idaho, 2016; Latah Recovery Center, Moscow, Idaho, 2015; Coeur d'Alene, Idaho, 2015.
- Richel, K. Introduction to Extension Financial Education Services, Lewiston, Idaho, 2022.
- Richel, K. Let's Talk Money Chats, Moscow, Idaho, 2021 (6 virtual classes).
- Richel, K. Finding and Funding Your Why, Moscow, Idaho, 2021 (2 classes), 2020 (2 classes).
- Richel, K. Money Coaching for Large Groups One-Day Webinar, Nez Perce Tribal Housing Authority, Moscow, Idaho, 2021; Free 2 Succeed Former Inmate Mentor/Mentor Program, Moscow, Idaho, 2021.
- Richel, K. Declutter Your Life & Reduce Your Stress, Moscow, Idaho, 2021 (2 virtual classes), 2020 (virtual), 2019 (2 classes), 2018, 2017, 2016 (2 classes), 2015; Fernwood, Idaho, 2019; Lewiston, Idaho, 2019 (2 classes), 2018, 2017 (4 classes); Lapwai, Idaho, 2018; Orofino, Idaho, 2018; Deary, Idaho, 2018.
- Richel, K. Simplify Your Life: Declutter Your Life, Organizing Your Financial Paperwork and Who Gets Grandma's Yellow Pie Plate?, Moscow, Idaho, 2021 (virtual), 2018; Orofino, Idaho, 2017 (2 workshops); Topic Team Training (including two versions of Who Gets Grandma's Yellow Pie Plate?), Boise Idaho, 2017; KROC Center, Coeur d'Alene, Idaho, 2016 (2 workshops), 2015.
- Richel, K. The Cost of Employees' Financial Stress Webinar, Moscow, Idaho, 2021.

- Richel, K. Hidden Rules of Economic Class, Moscow, Idaho, 2021, 2019, 2018.
- Richel, K. Stress and Finances, Moscow, Idaho, 2020 (1 class, 1 virtual), 2017, 2012; Pullman, Washington, 2015.
- Richel, K. When Your Income Drops, Moscow, Idaho, 2020 (1 class, 1 virtual).
- Richel, K. Don't Corona My Cash: Stress and Finances Webinar, Moscow, Idaho, 2020.
- Richel, K. Don't Corona My Cash: What to do When Income Drops Webinar, Moscow, Idaho, 2020.
- Richel, K. Responsible Couponing, Moscow, Idaho, 2020 (virtual), 2017, 2016, 2014 (4 classes); Lewiston, Idaho, 2017 (3 classes), 2014; Coeur d'Alene, Idaho, 2016 (2 classes).
- Richel, K. How to Be a Credit Score Millionaire, Moscow, Idaho, 2020 (virtual).
- Richel, K. Organizing Your Financial Paperwork, Moscow, Idaho, 2020 (virtual), 2019, 2017 (3 classes), 2016, 2015, 2014, 2012 (2 workshops), 2011 (3 workshops); Lewiston, Idaho, 2018, 2014 (2 workshops); Deary, Idaho, 2018.
- Richel, K. and M. Wilson. Making Piggy Pretty Piggy Bank Workshop, Moscow, Idaho, 2020.
- Richel, K. Funding Your Why, Moscow, Idaho, 2019.
- Richel, K. Finding Your Why, Moscow, Idaho, 2019.
- Richel, K. Budgeting for Life after Graduation: A Reality Check, Moscow, Idaho, 2019, 2017 (2 classes), 2016 (2 classes); Lewiston, Idaho, 2018 (2 classes), 2017 (2 classes).
- Richel, K. Stress and Finances – Inmate Version, North Idaho Correctional Institution, Cottonwood, Idaho, 2019 (2 classes).
- Richel, K. Money Behaviors and Barriers, Hope Center, Moscow, Idaho, 2019, 2018.
- Richel, K. Mapping Your Future with a Powerful Money Management Plan, City of Moscow Wellness Committee, Moscow, Idaho, 2019.
- Richel, K. Mapping Your Future with a Powerful Money Management Plan...Before and After Release, North Idaho Correctional Institution, Cottonwood, Idaho, 2019 (2 workshops).
- Richel, K. That's Life Simulation, Idaho Correctional Institution – Orofino, Orofino, Idaho, 2019 (2 simulations), *Invited Presentations*.
- Richel, K. Financial Volunteer Training for That's Life at the Idaho Correctional Institution – Orofino, Washington State University, Pullman, Washington, 2019.
- Richel, K. Financial Literacy Q & A, Moscow, Idaho, 2019.
- Richel, K. Budgeting Basics, Moscow, Idaho, 2019.
- Richel, K. Pump Up Your Financial Fitness Panel, Women in Agriculture Conference, University of Idaho/Washington State University, Moscow, Idaho, 2018.
- Richel, K. 40 Money Management Tips Every College Student Should Know, Lewiston, Idaho, 2018, 2017 (2 classes).
- Richel, K. Protecting Your Digital Assets & Online Privacy: Identity Theft Protection Part 2 (includes cyber threats and Internet protection), Moscow, Idaho, 2018; Deary, Idaho, 2018.
- Richel, K. National Endowment for Financial Education (NEFE) High School Financial Planning Program Train-the-Trainer Workshop, Idaho Department of Juvenile Corrections Center, Lewiston, Idaho, 2018 (8 sections), 2015 (10 sections).
- Richel, K. Expanded 2-hour Identity Theft Protection Workshop (includes cyber threats and Internet protection), Orofino, Idaho, 2018.
- Richel, K. Financial Scavenger Hunt, Craigmont, Idaho, 2018, 2017; Lewiston, Idaho, 2018, 2014; Moscow, Idaho, 2016, 2014 (5 classes); Restoration House, Coeur d'Alene, Idaho, 2016; Latah Recovery Center, Moscow, Idaho, 2015; Trinity Group Home, Coeur d'Alene, Idaho, 2015; Bonners Ferry, Idaho, 2015 (2 classes), North Idaho Correctional Institution, Cottonwood, Idaho, 2015 (2 classes), 2014 (2 classes), 2013 (3 classes).

- Richel, K. Changing Life Through Better Money Management...Before and After Release, North Idaho Correctional Institution, Cottonwood, Idaho, 2018 (2 classes).
- Richel, K. Credit: Friend or Foe, Lewiston, Idaho, 2018, 2016, 2014 (2 classes); Moscow, Idaho, 2017 (2 classes), 2015, 2014, 2012, 2011 (2 classes).
- Richel, K. How to Find a Job and Keep It, Moscow, Idaho, 2018.
- Richel, K. Declutter Your Stuff and Organize Your Financial Paperwork, Moscow, Idaho, 2018.
- Richel, K. Organizing Your Financial Paperwork Webinar. Three State Expansion of the Solid Finances Webinar Series, Moscow, Idaho, 2017.
- Richel, K. Who Gets Grandma's Yellow Pie Plate? in Idaho Webinar. Three State Expansion of the Solid Finances Webinar Series, Moscow, Idaho, 2017.
- Richel, K. Renting/Buying Your First Home, Moscow, Idaho, 2017.
- Richel, K. How to Buy Your First Car, Moscow, Idaho, 2017, 2008.
- Richel, K. Basic Banking 101, Moscow, Idaho, 2017, 2016.
- Richel, K. Simplify Your Life...with a Twist: Declutter Your Life & Reduce Your Stress, Organizing Your Financial Paperwork, and Protect Your Identity, Potlatch, Idaho, 2017.
- Richel, K. Managing Money and Debt, Moscow, Idaho, 2017 (2 classes), 2008; Lewiston, Idaho, 2016, 2015; Poverty on the Palouse Transitional Shelter, 2015, 2014; University of Idaho, 2009; and CareNet Women's Group, 2008.
- Richel, K. Changing Challenging Money Behaviors, Coeur d'Alene, Idaho, 2017; Moscow, Idaho, 2017.
- Richel, K. Your Money, Your Goals Train-the-Trainer Workshop, LCSC Head Start, Lewiston, Idaho, 2016; NIC Head Start, Coeur d'Alene, Idaho, 2015.
- Richel, K. Smart Choice Health Insurance Workshop, North Idaho Correctional Institution, Cottonwood, Idaho, 2016 (3 sessions).
- Richel, K. and N. Porter. Smart Choice Health Care Workshop Webinar (Idaho Specific Session). Three State Expansion of the Solid Finances Webinar Series, Moscow, Idaho, 2016.
- Richel, K. Financial Stress Tour 2016: Declutter Your Life, Organizing Your Financial Paperwork, and Stress and Finances, NIC Head Start, Coeur d'Alene, Idaho, 2016.
- Richel, K. Fuel Up with Financial Advice, Moscow Affordable Housing Trust Workshop, Moscow, Idaho, 2016, 2015 (2 classes).
- Richel, K. Smart Choice Health Insurance Workshop, Moscow, Idaho, 2016, 2015 (2 workshops); Coeur d'Alene, Idaho, 2015.
- Richel, K. Protecting Yourself from Predatory Lenders Webinar. Three State Expansion of the Solid Finances Webinar Series, Moscow, Idaho, 2016.
- Richel, K. Financial Records Organization: Preparing for Emergencies & Disasters, Moscow, Idaho, 2015.
- Richel, K. Basic Banking and Credit, Trinity Group Home, Coeur d'Alene, Idaho, 2015.
- Richel, K. Making Friends with Your Money, Trinity Group Home, Coeur d'Alene, Idaho, 2015; University of Idaho, Moscow, Idaho, 2013, 2012 (6 classes), 2011 (4 classes); Moscow, Idaho, 2013, 2012 (4 classes), 2011; St. Maries, Idaho, 2012; and North Idaho Correctional Institution, Cottonwood, Idaho, 2012 (5 classes).
- Richel, K. Smart Choice Health Insurance Workshop Follow-up, North Idaho Correctional Institution, Cottonwood, Idaho, 2015 (3 sessions).
- Richel, K. and N. Porter. Smart Choice Health Insurance Workshop, North Idaho Correctional Institution, Cottonwood, Idaho, 2015 (6 sessions).
- Richel, K. and N. Porter. National Endowment for Financial Education (NEFE) High School Financial Planning Program Train-the-Trainer Workshop, Lewiston, Idaho, 2015 (4 sections); Coeur d'Alene, Idaho, 2015 (4 sections).

- Richel, K. Budgeting for Life after Graduation: A Reality Check, Moscow, Idaho, 2015 (3 classes), 2014.
- Richel, K. and K. Hatheway-Dial. That's Life Simulation, North Idaho Correctional Institution, Cottonwood, Idaho, 2015 (2 simulations), 2014 (4 simulations), 2013 (2 simulations), 2012 (6 simulations), *Invited Presentations*.
- Richel, K. and K. Hatheway-Dial. Financial Volunteer Training for That's Life at the North Idaho Correctional Institution, University of Idaho, Moscow, Idaho, 2015, 2014, 2012 (6 sessions) and Lewis-Clark State College, Lewiston, Idaho, 2014 (4 sessions), 2013 (3 sessions).
- Richel, K. StarPower Simulation, University of Idaho, Moscow, Idaho, 2015, 2013, 2012 (2 sessions), 2011 (5 sessions); Moscow, Idaho, 2014; Latah County Elected Officials and Department Heads, Moscow, Idaho, 2010.
- Richel, K. Financial 'Fun'damentals Train-the-Trainer Workshop: What Extension Does; Financial Resources Available; Financial Scavenger Hunt; Basic Banking 101; and Predatory Lending, North Idaho College Head Start Home Counselors, Coeur d'Alene, Idaho, 2014.
- Richel, K. and L. Hansen. National Endowment for Financial Education (NEFE) High School Financial Planning Program Train-the-Trainer Workshop, Lewiston, Idaho, 2014, 2012, 2011, 2010, 2009, 2008; Coeur d'Alene, Idaho, 2008.
- Richel, K. Building a Livable Spending Plan, Poverty on the Palouse Transitional Shelter, Moscow, Idaho, 2014; Lewiston, Moscow and Coeur d'Alene, Idaho, 2008 (3 classes).
- Richel, K. Protecting Yourself from Predatory Lenders, Moscow, Idaho, 2014 (2 classes).
- Richel, K. and K. Jensen. Beyond Surviving to Thriving, Kamiah, Idaho, 2013; Orofino, Idaho, 2011, 2010; Moscow, Idaho, 2010; Lewiston, Idaho, 2010; Cottonwood, Idaho, 2010; and Grangeville, Idaho, 2010.
- Richel, K. Bank On It, University of Idaho, Moscow, Idaho, 2013.
- Richel, K. Real World Finance Talk, University of Idaho, Moscow, Idaho, 2013, 2009; North Idaho Correctional Institution, Cottonwood, Idaho, 2013.
- Richel, K. Basic Budgeting 101 Train-the-Trainer, University of Idaho Financial Aid Office, Moscow, Idaho, 2011.
- Richel, K. Financial Capability: An Opportunity for TRiO & Extension Education Collaboration, Idaho Association of TRiO Professionals (IATP) Annual Conference, Coeur d'Alene, Idaho, 2011, *Invited Presentation*.
- Richel, K. Financial 'Fun'damentals: Series of 7 Basic Foundational Finance Topics, North Idaho Correctional Institution inmates, Cottonwood, Idaho, 2011 (4 workshops), 2010 (5 workshops), 2009 (3 workshops).
- Richel, K. Credit and College, Leads Program, University of Idaho, Moscow, Idaho, 2010.
- Richel, K. Personal Finance and Extension, University of Idaho, Moscow, Idaho, 2010 (4 classes).
- Richel, K. AFC Certification Prep, University of Idaho, Moscow, Idaho, 2010.
- Richel, K. and M. Femriete. Better Budgeting and Nutrition Basics, Opportunities Unlimited, Inc. Women's Group, Moscow, Idaho, 2010.
- Richel, K. Financial 'Fun'damentals: Credit and Predatory Lending and Budgeting and Debt Management, Lapwai, Idaho, 2010.
- Richel, K. Extension's Financial Programs, Train-the-Trainer Workshop, Extension Nutrition Program Staff, Moscow, Idaho, 2010.
- Richel, K. Building Bucks Workshop: Guarding Your Personal Identity and Protecting Yourself from Predatory Lenders (4 classes), Credit Everything!!! (Including Credit Card BINGO) (5 classes), Basic Banking (Including Bank of Life) (2 classes), Building a Better Budget and Managing Money and Debt (including Slashing Household Expenses) (6 classes), Fernwood, Lewiston, and Moscow, Idaho, 2010, 2009.

- Richel, K. and M. Femriete. Blending Finance and Nutrition Train-the-Trainer Workshop, Idaho Health and Welfare, Lewiston, Idaho, 2010.
- Schatz, R. and **K. Richel**. Investing in the New Norm, general public, Moscow, Idaho, 2010.
- Richel, K. Financial Education in our Country, AARP, Moscow, Idaho, 2010.
- Richel, K. Slashing Everyday Household Expenses, University of Idaho, Moscow, Idaho; Northern District Extension Nutrition Program Staff Meeting, Coeur d'Alene, Idaho and Moscow, Idaho, 2009 (4 classes).
- Richel, K. Financial Education on the Ground, Idaho Financial Literacy Coalition Regional Committee Meeting, Moscow, Idaho, 2009.
- Richel, K. Goal Setting and Extension Resources, Orofino Correctional Institution, Orofino, Idaho, 2009.
- Richel, K. Building a Better Budget and Slashing Household Expenses, Bonners Ferry, Idaho, 2009.
- Richel, K. Credit Card BINGO (and Credit Everything!!!), Bonners Ferry, Idaho, 2009.
- Schatz, R. and **K. Richel**. Basics of Investing: Fixed Income, Bonds, and Common Investing Mistakes, Equity, Stocks, and Mutual Funds, Why Invest?, Basics of Investing including Common Investment Vehicles, Moscow, Idaho, 2009 (3 classes).
- Richel, K. Control Your Coin: Secure Your Future!, Lapwai, Idaho, 2009 (2 classes).
- Richel, K. Budgeting and Managing Expenses, University of Idaho, Moscow, Idaho, 2009; Moscow SL Start Workfirst Program, Moscow, Idaho, 2008.
- Richel, K. Credit Card BINGO, University of Idaho, Moscow, Idaho, 2009 (3 classes); Lewiston Women's Home League; and Lewiston SL Start Workfirst Program, Lewiston, Idaho, 2009, 2008.
- Richel, K. Isle of Misfortune Game, Family and Consumer Science In-Service, Annual Extension Conference, University of Idaho Extension, Moscow, Idaho, 2009.
- Richel, K. Building Bucks Workshop: Buying Your First Car, Renting Your First Apartment, Guarding Your Personal Identity, Managing Money and Debt, Credit Everything!!!, Building a Livable Spending Plan, and Basic Banking 101, Sojourners' Alliance, Moscow, Idaho, 2009, 2008.
- Richel, K. Personal Financial Management Workshop, Lewis Clark Early Childhood Program, Moscow, Idaho, 2009.
- Richel, K. Incorporating Games into Your Teaching, District I Extension Nutrition Program Mini-Conference, Coeur d'Alene, Idaho, 2008.
- Richel, K. Building a Livable Spending Plan and Basic Banking 101, Bovill Horizons Group, Bovill, Idaho, 2008 (2 classes).
- Richel, K. Credit Everything, Moscow, Idaho, 2008 (3 classes).
- Richel, K. Dollar Decision\$, Moscow, Idaho, 2008.

Financial Security in Later Life

- Richel, K. Who Gets Grandma's Yellow Pie Plate?, Kamiah, Idaho, 2022; Moscow, Idaho, 2020 (virtual), 2019, 2017, 2016, 2015, 2014 (2 class), 2013 (2 classes), 2012, 2011 (3 classes), 2009 (2 classes); Lapwai, Idaho, 2019; Lewiston, Idaho, 2019, 2018, 2017, 2014; Clarkston, Washington, 2018 (2 classes); Potlatch, Idaho, 2018; Kamiah, Idaho, 2017; Coeur d'Alene, Idaho, 2016; Genesee, Idaho, 2011.
- Richel, K. Protecting Yourself from Identity Theft, Kamiah, Idaho, 2022; Hayden Lake, Idaho, 2019; Clarkston, Washington, 2018; AARP Scam Jam, Lewiston, Idaho, 2018 and Sandpoint, Idaho, Coeur d'Alene, Idaho, and Moscow, Idaho, 2015; Pullman, Washington, 2018; Coeur d'Alene, Idaho, 2018, 2014; Lewiston, Idaho, 2017, 2016; Moscow, Idaho, 2015 (2 classes), 2014, 2008.

- Richel, K. *Declutter Your Life & Reduce Your Stress*, Asotin, Washington, 2020; Pullman, Washington, 2018; Kamiah, Idaho, 2017; Coeur d'Alene, Idaho, 2017; Moscow, Idaho, 2016.
- Richel, K. *Protecting Your Digital Assets & Online Privacy: Identity Theft Protection Part 2* (includes cyber threats and Internet protection), Clarkston, Washington, 2019; Coeur d'Alene, Idaho, 2018.
- Richel, K. *Expanded 2-hour Identity Theft Protection Workshop* (includes cyber threats and Internet protection), Lewiston, Idaho, 2018.
- Richel, K. *Simplify Your Life: Declutter Your Life, Organizing Your Financial Paperwork and Who Gets Grandma's Yellow Pie Plate?*, Coeur d'Alene, Idaho, 2018.
- Richel, K. *Organizing Your Financial Paperwork*, Pullman, Washington, 2018.
- Richel, K. *Ties to the Land: Next Steps, Organizing Your Financial Paperwork and Who Gets Grandma's Yellow Pie Plate?*, Moscow, Idaho, 2014.
- Richel, K. *Keeping the Legacy Alive: Estate and Succession Planning for Farmers & Ranchers – (1) Organizing Your Financial Paperwork*, Moscow, Idaho, 2012; Craigmont, Idaho, 2012; Grangeville, Idaho, 2011 and (2) *Who Get's Grandma's Yellow Pie Plate?*, Grangeville, Idaho, 2011.
- Richel, K. *Legally Secure Your Financial Future Workshop*, Moscow, Idaho, 2010.
- Richel, K. *Identity Theft and Scams: How to Protect Yourself*, Moscow, Idaho, 2010.

Youth Financial Literacy:

- Richel, K. *Making Piggy Pretty*, Moscow Farmer's Market, Moscow, Idaho, 2022.
- Richel, K. *What Would You Do with \$1 Million? – Vision Boards*, 4-H Camp, Tensed, Idaho, 2022 (5 sessions).
- Richel, K. *Living Your Life of Values*, St. Mary's Parish School, Moscow, Idaho, 2022; Paradise Creek Regional High School, Moscow, Idaho, 2022.
- Richel, K. *Finding and Funding Your Why*, Paradise Creek Regional High School, Moscow, Idaho, 2022; Idaho 4-H State Teen Association Convention (STAC), Moscow, Idaho, 2021.
- Richel, K. *Save, Spend and Share* (saving activity with Kindergarten school children), Genesee, Idaho, 2022 (2 classes); Moscow, Idaho, 2022 (3 classes), 2020 (8 classes), 2019; Bovill, Idaho, 2022; Juliaetta, Idaho, 2022.
- Richel, K. *Creative Chore Charts* (earning activity with 1st grade school children), Genesee, Idaho, 2022; Moscow Idaho, 2022 (2 classes), 2021 (3 classes), 2020 (7 classes), 2019; Bovill, Idaho, 2022; Juliaetta, Idaho, 2022.
- Richel, K. *That's Life Simulation*, Genesee High School, Genesee, Idaho, 2022 (2 simulations), 2018 (2 simulations); Potlatch High School, Potlatch, Idaho, 2022, (2 simulations), 2018 (2 simulations); Troy High School, Troy, Idaho, 2022 (2 simulations), 2019 (2 simulations); Kendrick/Deary High Schools, Kendrick, Idaho, 2022 (2 simulations); Deary/Kendrick High Schools, Deary, Idaho, 2018 (2 simulations); Pocatello High School, Pocatello, Idaho, 2017; Prairie High School, Cottonwood, Idaho, 2015 (2 simulations); Plummer Junior and Senior High School, Plummer, Idaho, 2015 (2 simulations).
- Richel, K. *That's Life Simulation and Elementary School Programs Presentation*, University of Idaho Campus Recruitment Conversations and Strategic Enrollment, Moscow, Idaho, 2022 (virtual).
- Richel, K. *Money Bags* (money counting game for 2nd grade school children). Moscow, Idaho, 2020.
- Richel, K. *Protecting Your Personal Identity, Part 2* (includes cyber threats and Internet protection), Moscow High School, Moscow, Idaho, 2018 (3 classes).
- Richel, K. *Protecting Your Personal Identity, Part 1*, Moscow High School, Moscow, Idaho, 2018 (3 classes).

- Richel, K. Honey Bunny Funny Money: Learning to Save (savings activity with pre-school children), Moscow, Idaho, 2018.
- Richel, K. Budgeting for Life after Graduation: A Reality Check, Upward Bound Program, Moscow, Idaho, 2017 (3 classes); Moscow High School, Moscow, Idaho, 2015 (3 classes), 2014 (2 classes).
- Richel, K. Protect Yourself from Identity Theft: Youth Version, Potlatch Afterschool Program, Potlatch, Idaho, 2017.
- Richel, K. Dream Trip Travel Simulation (2 simulations – each simulation includes three 1 ½ hour sessions), Upward Bound Students, Moscow, Idaho, 2017.
- Richel, K. My Pink Piggy Bank (Savings Activity with Toddlers ages 2-4), Moscow, Idaho, 2016.
- Richel, K. Missouri Community Action Network Poverty Simulation, 4-H Teen Conference, Moscow, Idaho, 2016 (2 simulations).
- Richel, K. and L. Hansen. Credit Score Millionaire, 4-H Teen Conference, Futures Fair, University of Idaho, Moscow, Idaho, 2014.
- Richel, K. Money Habitudes, 4-H Teen Conference, Futures Fair, University of Idaho, Moscow, Idaho, 2013.
- Richel, K. The Bean Game, 4-H Teen Conference, Financial Skill-A-Thon, University of Idaho, Moscow, Idaho, 2013 (6 sessions).
- Richel, K. and K. Hatheway-Dial. That's Life Simulation, Odyssey Camp, University of Idaho, Moscow, Idaho, 2013 (2 simulations).
- Richel, K. and K. Hatheway-Dial. Financial Volunteer Training for That's Life, Odyssey Camp, University of Idaho, Moscow, Idaho, 2013 (2 sessions).
- Richel, K. Bank On It, Moscow Girl Scout Troop, Moscow, Idaho, 2012.
- Richel, K. How to Find a Job and Keep It, Moscow High School, Moscow, Idaho, 2012 (2 classes), 2011, 2010 (2 classes); and Step Up! Career Development Program for High School Youth, Moscow, Idaho, 2008.
- Richel, K. and M. Femreite. Managing Our Money (Headstart – 6th Grade), Weippe, Idaho, 2012 (7 classes).
- Richel, K. and K. Hatheway-Dial. Live Your Prosperity Quest Hands-on-Training, Tools For Life Conference, Wallace, Idaho, 2012.
- Richel, K. and K. Hatheway-Dial. Improving Money Management Skills with Virtual Worlds Demonstration, Tools for Life Conference, Wallace, Idaho, 2012.
- Richel, K., K. Hatheway-Dial, B. Cleveley, L. Wahl, and J. Peutz. Financial Capability Simulation, Moscow High School, University of Idaho, Moscow, Idaho, 2012 (2 classes); Potlatch High School, Potlatch, Idaho, 2012; 4-H Teen Conference (3 classes), and University of Idaho Ag Days, University of Idaho, Moscow, Idaho, 2011; Grangeville School Administrators, Grangeville, Idaho, 2011.
- Richel, K. Goal Setting & Budgeting and Credit & Debt Management, Upward Bound, University of Idaho, Moscow, Idaho, 2011 (2 classes).
- Richel, K. Kids Kredit Card, Genesee, Idaho, 2011; Weippe, Idaho, 2010 (2 classes); Coeur d'Alene, Idaho, 2009.
- Richel, K. Saving is Fun, Weippe School Fun Day, Weippe, Idaho, 2010 (2 classes).
- Richel, K. That's Life Simulation, FCCLA State Leadership Conference, Idaho Financial Literacy Coalition, Boise, Idaho, 2010, *Invited Presentation*.
- Richel, K. That's Life Simulation, Life – You Can DO-IT Conference, Eastern Idaho Technical College, Idaho Falls, Idaho, 2010, *Invited Presentation*.
- Richel, K. That's Life Simulation, Tools for Life Conference: Secondary Transition and Technology Fair, Idaho Assistive Technology Project, University of Idaho, Boise, Idaho, 2010 (3 sessions); Coeur d'Alene, Idaho, 2009 (2 sessions), *Invited Presentations*.

- Richel, K. That's Life Simulation, Upward Bound, University of Idaho, Lewiston, Idaho, 2009.
- Richel, K. Day of Money Management, Lapwai Children's Home, Lapwai, Idaho, 2009 (3 classes).
- Richel, K. Credit Card BINGO, Lewiston Salvation Army Teen Group, Lewiston, Idaho, 2009.
- Richel, K. Building Bucks: Building a Livable Spending Plan, Horizons' Program Youth, Bovill, Idaho, 2008.
- Richel, K. Building a Livable Spending Plan, Northwest Regional Summit on Youth and Teen Parent Conference, Lewiston, Idaho, 2008 (2 classes).

Other Programming:

- Richel, K. Everyone has a Challenge: Communicating Well with All, Moscow, Idaho, 2021, 2018.
- Richel, K. County Chair Panel Webinar, University of Idaho Extension, Moscow, Idaho, 2021.
- Richel, K. Zoom 101 Training, Moscow, Idaho, 2021 (2 classes).
- Richel, K. Preparing for a Career as an Extension educator, University of Idaho College of Agriculture and Life Sciences Networking Night, Moscow, Idaho, 2021.
- Richel, K. A Day in the Life of Me (An Extension Finance Educator), Moscow, Idaho, 2020, 2017 (2 classes).
- Richel, K. Balanced Living:
 Manage Your Stress, Moscow, Idaho, 2018, 2015, 2014, 2012 (2 classes); Lewiston, Idaho, 2014.
 Balance Your Time, Moscow, Idaho, 2018, 2016, 2015, 2014, 2012 (2 classes), 2011 (2 classes); Lewiston, Idaho, 2014.
 Rest Your Body, Moscow, Idaho, 2017, 2016, 2012, 2011 (2 classes).
 Feed Your Body, Moscow, Idaho, 2016, 2014, 2012, 2011 (2 classes); Pullman, Washington, 2013.
 Move Your Body, Moscow, Idaho, 2012, 2011 (2 classes).
- Richel, K. Take Care of You: Feed Your Body, Rest Your Body and Move Your Body, Moscow, Idaho, 2018.
- Richel, K. Time and Stress Management, Moscow, Idaho, 2018.
- Richel, K. Community Financial Services through Extension, St. Vincent DePaul Ministries, Moscow, Idaho, 2017.
- Richel, K. Promotion and Tenure Presentation, Latah County Commissioners, Moscow, Idaho, 2013; Northern District Colleagues, Orofino, Idaho, 2013.
- Richel, K. Extension and Family and Consumer Sciences: Past and Present, University of Idaho, Moscow, Idaho, 2013, 2010 (2 classes).
- Richel, K. What Extension Does, Lewis-Clark Valley Preparedness Fair, Lewiston, Idaho, 2012.
- Richel, K. and K. Hatheway-Dial. Introduction to Intrepid Healthy Lifestyle Hunter Simulation, American Language and Culture Program, University of Idaho, Moscow, Idaho, 2012.
- Richel, K. Creative Leadership Workshop, Moscow, Idaho, 2012.

SCHOLARSHIP ACCOMPLISHMENTS:

Publications, Exhibitions, Performances, Recitals:

Refereed:

Journals:

- Hutchings, B.*, **K. Richel**, G. Manker, S. Greenway, and L. Erickson. 2019. Prelude to an estate plan: helping older individuals simplify their lives before meeting with professionals. *The Journal of Extension*, 58(2), Article 6.
<https://tigerprints.clemson.edu/joe/vol58/iss2/6/>. (1, 3, 4, 5, 6)
- Richel, K.* 2017. Simulating money management and life skills with prison populations. *The Journal of Extension*, 55(1), Article 17.
<https://tigerprints.clemson.edu/joe/vol55/iss1/17/>.
- Richel, K.* 2013. Introducing inmates to Extension through financial education and experiential learning tools. *The Journal of Extension*, 51(3), Article 6.
<https://tigerprints.clemson.edu/joe/vol51/iss3/6/>.
- Hansen, L.*, B. Healy, **K. Richel**, and M. Bischoff. 2012. Educating Idahoans to make their OWN estate planning decisions. *The Journal of Extension*, 50(5), Article 27. <https://tigerprints.clemson.edu/joe/vol50/iss5/27/>. (3, 6)

Extension Publications:**Bulletins/Pacific Northwest (PNW) Publications:**

- Greenway, S.*, **K. Richel** and N. Porter. 2016. Reemplazando Documentos Perdidos o Dañados en Idaho, University of Idaho Extension. BUL 903-S.
<http://www.cals.uidaho.edu/edcomm/pdf/BUL/BUL903s.pdf>. (1, 6)
- Greenway, S., **K. Richel** and N. Porter*. 2016. Replacing important lost or damaged document in Idaho, University of Idaho Extension. BUL 903.
<http://www.cals.uidaho.edu/edcomm/pdf/BUL/BUL903.pdf>. (1, 5, 6)

Peer Reviewed/Evaluated:**Journals:**

- Wahl, L., K.D. Hatheway-Dial, C. Brian Cleveley, **K. Richel**, and J. Peutz. 2015. Comparison of teen gamers and non-gamers in a virtual learning simulation. *Journal of Virtual Studies*, Volume 6, Number 1.
<http://ejournal.urockcliffe.com/index.php/jovs/issue/viewIssue/7/7>. (3, 6)

Educational Media/Video:

- Cleveley, C.B., K. Hatheway-Dial, L. Wahl, **K. Richel**, and J. Peutz. 2011. Using Second Life for Education. Personal Finance Seminar for Professionals Annual Conference. (1, 3, 5, 6)
- Cleveley, C.B., **K. Richel**, K. Hatheway-Dial, L. Wahl, and J. Peutz. 2010. Financial Capability Simulation. University of Idaho.
<https://www.webpages.uidaho.edu/sl/simulations.html>. (1, 2, 3, 5, 6)

Other:**University of Idaho Extension Impact Statements:**

- Richel, K. 2022. That's Life simulation goes big to address need of financial education in high schools. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2022/24-22-krichel-thats-life.pdf>.

- Richel, K. 2022. “Fun”ancial events wow students, teachers and parents. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2022/25-22-krichel-funancial-event.pdf>.
- Richel, K. 2021. Our Financial Conference... the flip-side – its impact on small financial businesses. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2021/41-21-krichel-financial-conference.pdf>.
- Richel, K. 2020. Planting the Vandal seed through financial education in elementary schools. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2020/34-20-krichel-piggy-bank.pdf>.
- Richel, K. 2020. College students learn to be “debt-free” with Ossie’s student success scavenger hunt. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2020/35-20-krichel-ossie.pdf>.
- Richel, K. 2019. Money coaching: learning why we are the way we are with money. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2019/41-19-krichel-money-coaching.pdf>.
- Manker, G., **K. Richel**, B. Hutchings, S. Greenway, and L. Erickson. 2018. Idahoans simplify their lives by taking charge of future financial decisions. <https://www.uidaho.edu/-/media/UIDahoResponsive/Files/Extension/admin/Impacts/2018/26-18-gmanker-future-decisions.pdf>.
- Richel, K. and N. Dalton. 2017. Learning to be an adult... That’s Life goes statewide... again. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2017/37-17krichel-simulation.pdf>.
- Richel, K. 2017. Idaho residents not immune from identity theft challenges. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2017/24-17krichel-identity.pdf>.
- Richel, K. 2015. Rural high schools get a glimpse into their career and financial futures. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2015/22-15krichel-career.pdf>.
- Richel, K. 2014. Idaho women are financially empowered at Smart Women, Smart Money Conference. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2014/18-14krichel-swsm.pdf>.
- Erickson, L. L. Hansen, M. Lockard, and **K. Richel**. 2013. “Credit Score Millionaire” program reaches both adult and youth audiences. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2013/18-13lerickson-creditscore.pdf>.
- Richel, K., K. Hatheway-Dial, J. Peutz, C.B. Cleveley, L. Wahl, and D. Van Etten. 2012. Inmates practice healthy financial life skills with simulation. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2012/13-12krichel-inmates.pdf>.
- Hansen, L., L. Erickson, B. Healy, **K. Richel**, and M. Cummins. 2012. Improving Idaho teacher’s capacity and confidence to teach personal finance. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2012/6-12lhansen-teach.pdf>.

- Hoffman, K., A. Liddil, G. Wittman, L. Sant, L. Dye, M. Spencer, R. Lanting, and **K. Richel**. 2012. Extension offers education during food safety equipment calibration sessions. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2012/5-12khoffman-canner.pdf>.
- Richel, K. and K. Hatheway-Dial. 2011. Students experience new twist to leadership with simulation. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2011/17-11krichel-starpower.pdf>.
- Healy, B., L. Hansen, **K. Richel**, and M. Bischoff. 2011. Helping Idahoans make their OWN estate planning decisions. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2011/16-11bhealy-helping.pdf>.
- Hansen, L., M. Bischoff, L. Erickson, B. Healy, and **K. Richel**. 2011. Financial fundamentals for Idaho teens and others. <https://www.uidaho.edu/-/media/UIDaho-Responsive/Files/Extension/admin/Impacts/2011/6-11lhansen-hsfpp.pdf>.
- Jensen, K. and **K. Richel**. 2010. Beyond Surviving to Thriving: Increasing public awareness of life skills. https://www.extension.uidaho.edu/archive/Pdf_10/33-10jensen-lifeskills.pdf.
- Richel, K. 2010. Extension outreach & experiential learning in North Central Idaho prison system. https://www.extension.uidaho.edu/archive/Pdf_10/7-10richel-NICI.pdf.
- Hansen, L., M. Bischoff, **K. Richel**, L. Erickson, and B. Healy. 2010. Partnering to train Idaho teachers to offer a financial literacy program to students. https://www.extension.uidaho.edu/archive/Pdf_10/1-10lhansen-HSFPP.pdf.
- Richel, K. 2009. Financial education meets the masses with Building Bucks series. https://www.extension.uidaho.edu/archive/Pdf_09/27-09krichel-finance.pdf.
- Hansen, L., M. Bischoff, **K. Richel**, L. Erickson, B. Healy, and J. Schaffer. 2008. Partnering to teach financial literacy to Idaho's youth. https://www.extension.uidaho.edu/archive/Pdf_08/57-08lhansen-youth.pdf.
- Erickson, L., L. Hansen, M. Bischoff, and **K. Richel**. 2008. Electronic newsletters and podcasts reach a wide audience. https://www.extension.uidaho.edu/archive/Pdf_08/32-lerickson-podcasts.pdf.

Thesis and Dissertations:

- Richel, K. 2006. Virginia Tech Financial Literacy Program, Virginia Tech University, Blacksburg, Virginia, Master of Science Project.

Scholarly Presentations and Other Creative Activities:

Professional Meeting Displays and Posters

- Richel, K., G. Manker, B. Hutchings, S. Greenway, and L. Erickson. 2019. Prelude to an Estate Plan: Simplifying Your Life before You Meet with Professionals, Association of Financial Counseling and Planning Education (AFCPE) Symposium, Portland, Oregon.
- Kessel, G., **K. Richel**, K. Smathers, and M. McGuire. 2019. Ossie's Awesome "Debt-Free" Adventures to Student Success, Association of Financial Counseling and Planning Education (AFCPE) Symposium, Portland, Oregon.
- Richel, K., K. Hatheway-Dial, J. Peutz, B. Cleveley, and L. Wahl. 2014. Simulating Money Management and Life Skills with Prison Populations, Association of Financial Counseling and Planning Education (AFCPE) Conference, Bellevue, Washington.

- Wahl, L., B. Cleveley, K. Hatheway-Dial, J. Peutz, **K. Richel**, and D. Van Etten. 2014. Using Virtual World Technology for Cross-Disciplinary Communication, Hawaii International Conference on Education (HICE), Honolulu, Hawaii.
- Hansen, L., L. Erickson, **K. Richel**, and M. Lockard. 2013. Partnering to Train Idaho Teachers to Offer a Financial Literacy Program to Students, Galaxy IV Conference, Pittsburgh, Pennsylvania.
- Richel, K., K. Hatheway-Dial, L. Wahl, B. Cleveley, and J. Peutz. 2011. Using Virtual World Technology to Educate Students to be Financially Capable, Association of Financial Counseling and Planning Education (AFCPE) Conference, Jacksonville, Florida.
- Peutz, J., **K. Richel**, B. Cleveley, L. Wahl, and K. Hatheway-Dial. 2011. Using Virtual World Technology to Improve Cross-Disciplinary Communication, Epsilon Sigma Phi National Conference, Syracuse, New York.
- Peutz, J., **K. Richel**, K. Hatheway-Dial, B. Cleveley, L. Wahl, and M. McMullin. 2011. Using Virtual World Technology to Engage Learners, National Extension Association of Family and Consumer Sciences Conference, Albuquerque, New Mexico.
- Hansen, L., M. Bischoff, B. Healy, L. Erickson, and **K. Richel**. 2011. Financial Fundamentals for Idaho Teens and Others, National Extension Association of Family and Consumer Sciences Conference, Albuquerque, New Mexico.
- Richel, K., K. Hatheway-Dial, J. Peutz, L. Wahl, B. Cleveley, M. McMullin, E. Vaartstra, and D. Marwil. 2011. Using Virtual World Technology to Educate Students to be Financially Capable, Personal Finance Seminar for Professionals, Annapolis, Maryland.
- Richel, K., J. Peutz, K. Hatheway-Dial, B. Cleveley, L. Wahl, and M. McMullin. 2011. Using Virtual World Technology to Improve Cross-Disciplinary Communication, Idaho Extension Annual Conference, Moscow, Idaho.
- Bischoff, M., L. Hansen, B. Healy, L. Erickson, and **K. Richel**. 2011. Financial Fundamentals For Idaho Teens and Others, UI Day at the Legislature, Boise, Idaho.
- Hansen, L., M. Bischoff, L. Erickson, B. Healy, and **K. Richel**. 2010. Partnering to Train Idaho Teachers to Offer a Financial Literacy Program to Students, Denver, Colorado.

Professional Meeting Papers, Workshops:

- Richel, K. 2022. The Pause, Our Financial Conference Opening Keynote Presentation, Moscow, Idaho.
- Richel, K. 2021. How to Shake Financial Numbness, Annual Conference on Financial Education (ACFE) Online (also offered as CEU credit for professionals), Institute for Financial Literacy, Moscow, Idaho.
- Erickson, L., A. Bingham, L. Hansen, and **K. Richel**. 2020. Don't Corona My Cash! Rapid and Meaningful Program Response to Community Needs, Association of Financial Counseling and Planning Education (AFCPE) Virtual Symposium, Moscow, Idaho.
- Richel, K. 2020. How to Shake Financial Numbness, Our Financial Conference, Moscow, Idaho.
- Richel, K. and D. Dockins. 2019. Building a Solid Foundation for a Prosperous Financial Future, Smart Women, Smart Money Conference, High School and College Student Breakout Session, Moscow, Idaho.
- Richel, K. and D. Dockins. 2019. Your Goals and Your Vision: Working Together!, Smart Women, Smart Money Conference, High School and College Student Breakout Session, Moscow, Idaho.

- Richel, K. 2019. How to be a Credit Score Millionaire! Smart Women, Smart Money Conference, Speaker for Latah Credit Union Breakout Session, Moscow, Idaho.
- Erickson, L., **K. Richel** and L. Hansen. 2018. Teaching Adults Personal Finance with Video Games, Association of Financial Counseling and Planning Education (AFCPE) Pre-Symposium Ignite Presentation, Norfolk, Virginia.
- Richel, K. 2018. Mapping Your Future with a Powerful Money Management Plan. Smart Women, Smart Money Conference, Speaker for Latah Credit Union Breakout Session, Moscow, Idaho.
- Richel, K. 2017. Who Gets Grandma's Yellow Pie Plate? Special Edition. Smart Women, Smart Money Conference, Speaker for Latah Credit Union Breakout Session, Moscow, Idaho.
- Richel, K. 2016. Declutter Your Life and Reduce Your Stress. Smart Women, Smart Money Conference, Speaker for Latah Credit Union Breakout Session, Moscow, Idaho.
- Richel, K. 2016. Who Gets Grandma's Yellow Pie Plate? Idaho Specific Version. Solid Finances Webinar Series Library Train-the-Trainer Workshop, Virtual Presentations through Adobe Connect, Twin Falls, Idaho; Boise, Idaho.
- Richel, K. 2016. The Smart Choice Health Insurance Train-the-Trainer Workshop. Mountain Plains Adult Education Association (MPAEA) Summit and Conference, Virtual Presentation through Zoom, Boise, Idaho.
- Richel, K., L. Erickson, K. Hoffman, K. Tiffit, and H. Shaklee. 2016. Extension Joins Forces on Higher Education Access, University of Idaho Extension Annual Conference, Moscow, Idaho.
- Richel, K. 2016. Family Forest Recordkeeping Made Easy! Family Forest Landowners & Managers Conference & Exposition, Moscow, Idaho.
- Porter, N., L. Erickson, S. Greenway, L. Hansen, M. Lockard, and **K. Richel**. 2016. Financial Records Organization: Preparing for Emergencies and Disasters, Family Economics Resource Management Association (FERMA), New Orleans, Louisiana.
- Richel, K. 2015. Financially Educating Inmates with a Face-to-Face Event. Association of Financial Counseling and Planning Education (AFCPE) Extension Pre-Conference, Jacksonville, Florida.
- Richel, K. and M. Wilson. 2015. Become A Superwoman: You Have the Power! (Battling Against Identity Theft and Credit Card Fraud). Smart Women, Smart Money Conference, Speaker for Latah Federal Credit Union Breakout Session, Moscow, Idaho.
- Richel, K. 2015. Financially Educating Inmates with a Face-to-Face Event ETalk. Idaho Extension Annual Conference, Boise, Idaho.
- Cleveley, B., J. Peutz, K. Hatheway-Dial, **K. Richel**, and L. Wahl. 2015. Comparison of Teen Gamers and Non-Gamers in A Virtual Learning Simulation, Virtual Worlds Best Practices in Education, Virtual Conference.
- Cleveley, B., L. Wahl, K. Hatheway-Dial, J. Peutz, and **K. Richel**. 2015. The Importance of Space, Virtual Worlds Best Practices in Education, Virtual Conference.
- Richel, K. 2014. Financial Scavenger Hunt. Smart Women, Smart Money Conference, Hall of Fame Sponsor presenter, Moscow, Idaho.
- Cleveley, B., J. Peutz, K. Hatheway-Dial, **K. Richel**, and L. Wahl. 2014. Wanted: Educational Risk Takers Looking for Innovative Adventure!, Virtual World Best Practices in Education, Virtual Conference.
- Richel, K., J. Peutz, L. Wahl, B. Cleveley, K. Hatheway-Dial, L. Phillips, and S. Safaii. 2014. Cost Effective Engagement Opportunities Through Virtual Worlds, Idaho Extension Annual Conference, Moscow, Idaho.

- Richel, K., B. Cleveley, K. Hatheway-Dial, J. Peutz, L. Wahl, and D. Van Etten. 2014. Using Virtual Simulations to Educate Students of All Ages and Backgrounds, Hawaii International Conference on Education (HICE), Honolulu, Hawaii.
- Hatheway-Dial, K., B. Cleveley, J. Peutz, **K. Richel**, L. Wahl, and D. Van Etten. 2014. Building Immersive Virtual Learning Environments with a Cross-Disciplinary Team, Hawaii International Conference on Education (HICE), Honolulu, Hawaii.
- Richel, K., K. Hatheway-Dial, and J. Peutz. 2012. Virtual Simulation Project, Robert Janss School Teachers' Conference, Idaho Department of Correction, Boise, Idaho.
- Richel, K., K. Hatheway-Dial, L. Wahl, B. Cleveley, and J. Peutz. 2011. Crossing Educational Boundaries through Virtual World Teaching: Making the Impossible Possible, Association of Financial Counseling and Planning Education (AFCPE) Conference, Jacksonville, Florida.
- Bischoff, M., B. Healy, L. Hansen, and **K. Richel**. 2011. Educating Adults to Make Legal and Advance Health Care Decisions, National Extension Association of Family and Consumer Sciences (NEAFCS) Conference, Albuquerque, New Mexico.
- Bischoff, M., B. Healy, L. Hansen, and **K. Richel**. 2010. Educating Adults to Make Legal and Advance Health Care Decisions, Association of Financial Counseling and Planning Education (AFCPE) Conference, Denver, Colorado.
- Richel, K. 2010. Incorporating Experiential Learning into Outreach, Association of Financial Counseling and Planning Education (AFCPE) Conference, Denver, Colorado.
- Christensen, T. and **K. Richel**. 2010. Resistance is Futile: Financial Education Momentum Building, Association of Financial Counseling and Planning Education (AFCPE) Conference, Denver, Colorado.
- Richel, K. 2009. Incorporating Games into Teaching, Idaho Extension Annual Conference, Moscow, Idaho.

Grants and Contracts Awarded:

- Richel, K. Our Financial Conference. Idaho Central Credit Union, Columbia Bank, Latah Credit Union, Northstar Financial Management, Inc., Washington Trust Bank, (29 sponsors) et al., 2021 – 2022, \$22,097 (\$22,097 spending authority).
- Richel, K. and M. Wilson. Elementary School Financial Education Classes. Latah Credit Union, 2020, \$300 (\$300 spending authority).
- Richel, K. and L. Lusco. Idaho 21st Century Community Learning Center/Potlatch 4-H Afterschool Program. Idaho Department of Education, 2019 – 2020, \$111,481 (\$111,481 spending authority).
- Richel, K. and L. Lusco. Idaho 21st Century Community Learning Center/Potlatch 4-H Afterschool Program, Idaho Department of Education, 2018 – 2019, \$127,406 (\$127,406 spending authority).
- Richel, K., N. Porter, L. Hansen, L. Erickson, and S. Greenway. High School Financial Planning Program Train-the-trainer Grant, National Endowment for Financial Education, 2016, \$1,600 (\$1,600 spending authority).
- Schumacher, J., C. Johnson, M. Goetting, N. Porter, **K. Richel**, L. Hansen, L. Erickson, and et al. Three State Expansion of the Solid Finances Webinar Series, FINRA Foundation, 2015, \$170,830 (\$1,900 spending authority).
- Richel, K. America Saves Week Mini Grant, Consumer Federation of America, 2015, \$950 (\$950 spending authority).
- Richel, K. Missouri Community Action Poverty Simulation, UI Dean of Students Office, \$400; Moscow League of Women Voters', \$200; and private donation, \$200 (\$800 spending authority).

- Magelky, J., J. Carson, M. Wappett, **K. Richel**, L. Hansen, L. Erickson, and et.al. 2012 State Grant for Assistive Technology – Alternative Financing and Finance Education Program, State of Idaho Department of Education, 2012, \$649,671 (\$0 spending authority).
- Cleveley, C.B., N. Deringer, K. Hatheway-Dial, J. Peutz, L. Wahl, and **K. Richel**. Making the Impossible Possible: Changing the Education Landscape with 4D Virtual Learning. Idaho State Board of Education, 2010, \$152,800 (salary savings plus \$6,340 spending authority).
- Bischoff, M. and **K. Richel**. Secure Your Future Workshop. AARP-Idaho grants, 2010 (2), \$9,038 (\$1,382 spending authority).
- Richel, K. FCCLA State Leadership Conference. Idaho Financial Literacy Coalition, 2010, \$300 (\$300 spending authority).
- Richel, K. Life – You Can DO-IT Conference. Eastern Idaho Technical College and University of Washington, 2010, \$672 (\$672 spending authority).
- Richel, K. 2010 Tools for Life: Secondary Transition and Technology Fair. Idaho Assistive Technology Project, 2010, \$90 (\$90 spending authority).
- Bischoff, M. and **K. Richel**. Planning for Independence and Long Term Care Seminar. AARP-Idaho, 2008, \$400 (\$0 spending authority).

Internal Funding Awarded:

- Richel, K. Extension Support Endowment Travel Award. University of Idaho Extension, 2022, \$500.
- Richel, K. Leadership Training Professional Development Support. University of Idaho Extension, 2022, \$800.
- Hansen, L., A. Bingham, L. Erickson, **K. Richel**, and L. Ellis. Enhancement of Virtual and Online Program Delivery. University of Idaho Extension Innovative Project Award, 2021–2022, \$4,430 (\$0 spending authority).
- Richel, K. Elementary School Financial Education Classes. University of Idaho School of Family and Consumer Sciences, 2020, \$5,000.
- Richel, K. Ossie’s Awesome “Debt-Free” Adventures to Student Success. University of Idaho School of Family and Consumer Sciences, 2019, \$250.
- Hansen, L., A. Bingham, **K. Richel**, and L. Erickson. Health Insurance Literacy. University of Idaho Extension Innovative Project Award, 2018 – 2019, \$2,550 (\$0 spending authority).
- Richel, K. Hepworth Scholar Endowment, University of Idaho School of Family and Consumer Sciences, 2018, \$500.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2018, \$1,611.
- Hutchings, R., **K. Richel**, S. Greenway, and L. Hansen. Financial Preparation Planning Workshop for Idahoans Topic Team Grant. University of Idaho Extension, 2017, \$5,000 (travel spending authority).
- Porter, N., **K. Richel**, L. Hansen, L. Erickson, and S. Greenway. Face-to-Face Training, Family Economics Topic Team Grant. University of Idaho Extension, 2016, \$3,000 (\$3,000 spending authority).
- Richel, K. Joint Council of Extension Professionals Scholarship Award, Idaho Joint Council of Extension Professionals, 2015, \$200.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2015, \$1,625.
- Porter, N., **K. Richel**, L. Hansen, L. Erickson, and S. Greenway. Smart Choice Health Insurance. University of Idaho Extension Critical Issues Grant, 2015, \$1,150 (\$1,150 spending authority).
- Porter, N., **K. Richel**, M. Lockard, L. Hansen, L. Erickson, and S. Greenway. Smart Choice Health Insurance. University of Idaho Extension Critical Issues Grant, 2015, \$2,500 (travel spending authority).
- Porter, N., **K. Richel**, M. Lockard, L. Hansen, L. Erickson, and S. Greenway. Financial Emergency Preparedness Statewide Project. University of Idaho Extension Critical Issues Grant, 2015, \$1,000 (\$0 spending authority).

- Peutz, J., **K. Richel**, L. Wahl, K. Hatheway-Dial, and C.B. Cleveley. Cyberlearning and Future Learning Technologies. University of Idaho Extension Critical Issues Grant, 2015, \$5,000 (\$0 spending authority).
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2014, \$1,200.
- Richel, K. Joint Council of Extension Professionals Scholarship Award, Idaho Joint Council of Extension Professionals, 2013, \$300.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2013, \$1,000.
- Lockard, M., L. Hansen, L. Erickson, **K. Richel**, and S. Woffinden. Improving Your Credit Score. University of Idaho Extension Critical Issues Grant, 2013, \$2,000 (\$0 spending authority).
- Jensen, K. and **K. Richel**. Beyond Surviving to Thriving (BS2T) Continued Program Development. University of Idaho Extension Critical Issues Grant, 2012 – 2013, \$1,443 (\$444 spending authority).
- Richel, K. G. Elbert McProud Memorial Scholarship, University of Idaho Extension, 2012, \$500.
- Richel, K. Joint Council of Extension Professionals Scholarship Award, Idaho Joint Council of Extension Professionals, 2012, \$300.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2012, \$1,267.
- Lockard, M., B. Healy, L. Hansen, L. Erickson, **K. Richel**, M. Spencer, and S. Woffinden. Road to 850 Credit Score Program. University of Idaho Extension Critical Issues Grant, 2012, \$2,085 (travel spending authority).
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2011, \$1000.
- Richel, K. Extension Outreach and Experiential Learning in the North Central Idaho Prison System. University of Idaho Extension Critical Issues Grant, 2010, \$2,300.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2009, \$1,668.
- Richel, K. Joint Council of Extension Professionals Scholarship Award, Idaho Joint Council of Extension Professionals, 2009, \$300.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2008, \$2,658.
- Richel, K. Mildred Haberly Endowment Fellowship, University of Idaho School of Family and Consumer Sciences, 2008, \$1,530.
- Richel, K. Joint Council of Extension Professionals Scholarship Award, Idaho Joint Council of Extension Professionals, 2008, \$300.
- Bischoff, M. and **K. Richel**. Smart Women, Smart Money Conference. University of Idaho Extension Grant, 2008, \$300 (\$0 spending authority).

Scholarship Honors and Awards:

- Richel, K. Honorary Award and Recognition for Our Financial Conference, Latah Credit Union, 2022.
- Richel, K. Money Coaching Institute, Certified Money Coach Training Scholarship Award, 2016, \$1,500.
- Richel, K. Association of Financial Counseling and Planning Education (AFCPE) Pre-Conference, Ignite Presentation, Second Place Winner, Financially Educating Inmates with a Face-to-Face Event, 2015, \$50.
- Richel, K. Association of Financial Counseling and Planning Education (AFCPE), AFCPE ACHIEVE License, 2015, (1 year license, value \$300).
- Hart, K., R. Brooks, J. Church, K. Jensen, **K. Richel**, V. Steele, K. Tiff, and C. Williams. National Association of County Agricultural Agents (NACAA), Search for Excellence in Farm and Ranch Financial Management National Finalist: Keeping the Legacy Alive, 2014, \$250 (\$0 spending authority).

Richel, K. National Extension Association of Family & Consumer Sciences, Second Western Regional Award Winner – Communications/Newsletters, 2010.

SERVICE:

Major Committee Assignments:

Regional:

Our Financial Conference Planning Team Committee Chair and Conference Director, 2022, 2021, 2020
 Student Advisory Committee, Washington State University – Department of Human Development, 2021, 2020, 2019 (2 semesters), 2018, 2016, 2014, 2013, 2012, 2011
 UI/WSU Women’s Leadership Conference Committee, Programs and Educational Sessions Subcommittee, 2019 – 2020
 Regional Chair for North Central Idaho Financial Literacy Coalition (Jump\$Start), 2009 – 2014

State:

Smart Women, Smart Money Financial Conference
 Local Planning Committee Chair & Ambassador, Idaho State Treasurer’s Office, 2013 – 2019
 State Board of Directors, 2015 – 2018
 Idaho Financial Literacy Coalition Board of Directors, 2012 – 2014
 Idaho Coalition Against Identity Theft Coalition Member, Idaho Legal Aid Services, Inc., 2012
 Coalition Member and Financial Statement Review Board Member, Jump\$Start Idaho Coalition, 2009

University of Idaho:

Accredited Financial Counseling (AFC) Advisory Board, 2017 – 2020
 National Endowment for Financial Education High School Financial Planning Program
 Application Contact and Grant Administrator for Idaho, 2016
 College Access Committee, 2015

College of Agricultural and Life Sciences:

CALS Strategic Enrollment Committee, 2015, 2014
 Virtual Campus Team, 2010 – 2015
 CALS Healthy Food, Healthy Communities Program of Distinction (POD), 2014
 Search Committee, Family/Personal Finance Specialist, 2013
 Promotion and Tenure College Committee, 2011
 Gen-Xer Committee, 2008

Extension:

CALS Health and Wellness Priority Extension Theme (PET) Team, 2019 – Present
 Faculty Mentor, Becky Hutchings, 2019 – Present
 Faculty Mentoring Committee, Lance Hansen, 2018 – Present
 Faculty Mentoring Committee, Gretchen Manker, 2017 – Present
 Family Finance Topic Team, 2008 – 2019
 Co-Chair, 2016 – 2018
 Search Committee, 4-H Youth Development Extension Educator, 2018
 Search Committee, Extension Personal and Family Finance Specialist, 2017, 2016, 2013

Extension Annual Conference Committee, 2012 – 2016
 Annual Light Up Extension Committee, Chair, 2016
 Annual ETalk Committee, Chair, 2015
 Enroll Idaho, Site Host, 2015
 Annual Ignite CALS Committee, Chair, 2013 – 2014
 FCS In-Service Planning Committee, 2014
 First Annual Ignite Extension Committee, Chair, 2012
 4-H Regional Educator Search Committee (3 positions), 2015

District:

Promotion and Tenure Committee, Northern District, 2022
 Search Committee, Extension Faculty – 4-H Youth Development, Latah County, 2022
 Search Committee, District Director – Northern District, 2022
 Search Committee, SNAP-Ed Nutrition Instructor, Latah, Nez Perce and Clearwater Counties, 2022, 2020
 Search Committee, Extension Faculty – 4-H Youth Development Senior Instructor, 2018
 Third Year Review Committee, Sharla Wilson, 2018
 Search Committee, Latah County 21st Century Community Learning Center Assistant Program Coordinator, 2017
 Search Committee, Latah County 21st Century Community Learning Center Program Coordinator, (2 separate applicant pools), 2016
 Interview Committee, Eat Smart Idaho Nutrition Advisor, Latah and Nez Perce Counties (6 separate applicant pools), 2013 – 2015
 Search Committee, Boundary County 4-H/FCS Extension Educator, 2015
 Shelly Johnson's District/Unit Promotion Committee, 2014
 Search Committee, Latah County Small Farm/Horticulture Extension Educator Position, 2014
 Search Committee, District I Computer Support Associate, 2008

County/Local:

Search Committee Chair, Latah County Administrative Assistant Position, Latah County, 2022
 Habitat for Humanity Homeowner Support Group, 2022
 Latah County AARP Chapter #679 Board of Directors, 2022
 Search Committee Chair, Extension Clerical Assistant, Latah County, 2022, 2021, 2020, 2018, 2017, 2015, 2014
 Annex Department Chair Committee, Lead Chair, Latah County, 2020 – Present
 Latah County Chair/Department Head, 2013 – Present
 Latah County Family Finance Advisory Committee, Latah County, 2016 – Present
 Latah Credit Union Financial Literacy Committee, 2014 – Present
 Moscow Family and Consumer Sciences Association, 2013 – Present
 Re-Entry Work Group, 2009 – Present
 Lewiston Interagency Committee Member, 2009 – Present
 Human Needs Council Member, 2008 – Present
 Moscow High School Technology Advisory Committee, 2019
 Search Committee Chair, Latah County Office and Program Coordinator Position, Latah County, 2018
 Almon Street Building Committee, Latah County, 2015 – 2017
 Interview Committee, Senior Auditor, Latah County, 2015
 Palouse Tourism and Marketing Committee, 2012 – 2015
 Moscow Chamber of Commerce Executive Finance Committee, 2013 – 2014

Moscow Chamber of Commerce General Board of Directors' Third Vice President, 2013 – 2014
 Latah Federal Credit Union Supervisory Committee, 2013 – 2014
 Moscow Chamber of Commerce General Board of Directors, 2011 – 2014
 Moscow Chamber Foundation Board of Directors, 2011 – 2014
 Search Committee, Extension Clerical Assistant, Latah County, 2012
 LDS Preparedness Fair Planning Committee, 2012
 Latah County Extension Advisory Committee, 2011

Professional and Scholarly Organizations:

Association of Financial Counseling and Planning Education, 2004 – Present
 Mentor Connect Program for New Members, 2022, (6 mentees), 2021 (3 mentees), 2020, 2015, 2014
 Extension Pre-Conference Planning Committee, 2019, 2015, 2014
 Focus Group for AFCPE Achieve Program Development, 2016
 ETalks Presentation Chair, 2015
 Financial Therapy Association, 2016 – Present
 Epsilon Sigma Phi, 2012 – Present
 Concurrent Session Facilitator, 2015
 Idaho Extension Association Family and Consumer Sciences, 2008 – Present
 VP of Public Affairs, 2013 – 2014
 VP Professional Development for IEAFCS, 2009
 National Extension Association Family and Consumer Sciences, 2008 – Present
 Idaho Financial Literacy Coalition, 2007 – Present
 American Savings Education Council, 2009 – 2011
 National Association of Personal Financial Advisors, 2003 – 2006
 Financial Planning Association, 2003 – 2005

Outreach Service:

Classes, Workshops, Seminars, Share Fairs and Tours Organized:

Medicare 101 Class, Moscow, Idaho, 2022 (3 virtual classes), 2021 (3 virtual classes), 2020 (1 class, 2 virtual), 2019 (3 classes), 2018 (3 classes), 2017 (2 classes), 2016 (2 classes), 2015 (2 classes), 2014, 2012.
 Taste of the Palouse Pilot Cooking Class, Moscow, Idaho, 2022.
 The Everything Retirement Workshop (15 topics), Moscow, Idaho, 2022.
 Our Financial Conference, Moscow, Idaho, 2022, 2021 (virtual), 2020 (virtual).
 Latah County Wellness Fair, Moscow, Idaho, 2022, 2014, 2012.
 Quickbook Basics Workshop, Moscow, Idaho, 2022 (hybrid).
 Palouse Family Fair Drive-Thru, Pullman, Washington, 2021.
 Cooking Under Pressure Hands-on Webinar, Moscow, Idaho, 2021.
 How to Keep Your Assets Out of the Nursing Home Webinar, Moscow, Idaho, 2021.
 Retirement: What's Next? Webinar, Moscow, Idaho, 2020.
 Smart Women, Smart Money Conference, Moscow, Idaho, 2019, 2018, 2017, 2016, 2015, 2014; Boise, Idaho, 2017; Coeur d'Alene, Idaho, 2008.
 America Saves and 1st Annual Piggy Bank Contest Campaign, Latah Credit Union, Moscow, Idaho, 2019.
 Preparing Your Estate, Moscow, Idaho, 2018.
 Retirement by Design: What Do I Need to Know to Retire When I Want To?, Moscow, Idaho, 2018.
 SmartPhone 101 Class, Moscow, Idaho, 2018, 2015, 2014.
 Insurance Secrets: How to Get More Bang out of Your Insurance Buck – Are You Safe with Your Current Policy, Moscow, Idaho, 2018.

Moscow High School Career Fair, Moscow, Idaho, 2018, 2017, 2015, 2014, 2012, 2011.
Build Your Credit Score Class, Moscow, Idaho, 2018.
5 Wishes and Advanced Medical Directives Class, Moscow, Idaho, 2017.
Powerful Tools for Caregivers Workshop (Twelve 2 ½ hour sessions – 2 complete workshops),
Moscow, Idaho, 2017.
Advanced Smartphones Class, Moscow, Idaho, 2016.
Smartphones Plus Class, Moscow, Idaho, 2016 (2 classes).
Secure Your Retirement: Pre-Retirement Workshop (Two 3 hour sessions), Moscow, Idaho,
2016.
Asset Transfer & Protection of Trusts Class, Moscow, Idaho, 2016.
Estate Planning Basics & the Probate Process Class, Moscow, Idaho, 2016.
Hospice and Palliative Care: What You Need to Know Class, Moscow, Idaho 2016.
Caring for Caregivers: Resources to Help You as You Care for Your Loved One Class,
Moscow, Idaho, 2016.
Wild Fire Preparedness: Are we Really Prepared?!? Class, Moscow, Idaho, 2016.
Balance Your Life Workshop, Moscow, Idaho, 2016.
Life is a Balancing Act Class, Moscow, Idaho, 2016.
Preparing for College Class, Moscow, Idaho, 2016.
Buying and Selling a Home Class, Moscow, Idaho, 2016.
Advanced Medical Directives and Five Wishes Class, Moscow, Idaho, 2016.
Advertising and Marketing a Small Business Class, Moscow, Idaho, 2016.
LinkedIn and Instagram Class, Moscow, Idaho, 2016.
Buying a Used Vehicle Class, Moscow, Idaho, 2016.
The Five Money Questions for Women.. (and Men too!) Class, Moscow, Idaho, 2016.
Introduction to FaceBook and Twitter Class, Moscow, Idaho, 2016, 2014.
How to be an Executor of Estates?!? Class, Moscow, Idaho, 2016, 2015.
Choosing a Legal Structure for a Small Business Class, Moscow, Idaho, 2016.
Foundations of Investing Class, Moscow, Idaho, 2016.
Long Term Care – What You Need to Know Class, Moscow, Idaho, 2016.
Build Your Business Class, Moscow, Idaho, 2016.
Social Security – Get What’s Yours Class, Moscow, Idaho, 2016.
Income Taxes – The Basics Plus Some Class, Moscow, Idaho, 2016.
Bankruptcy and Your Credit Class, Moscow, Idaho, 2015.
Know Your Government College Class Tour, Moscow, Idaho, 2015.
Sewing Workshops: Machine Basics and Sewing 101, Moscow, Idaho, 2015, 2014.
Wills and Power of Attorney Class, Moscow, Idaho, 2015, 2014.
Hidden Rules of Economic Class, Moscow Idaho, 2015.
Retirement Income Planning Class, Moscow, Idaho, 2015, 2014.
And What to Do With All the Other Stuff? – Estate Sales Class, Moscow, Idaho, 2014.
Advanced Medical Directives/Hospice Class, Moscow, Idaho, 2014.
Banking Basics Class, Moscow, Idaho, 2014.
Insurance Basics Class, Moscow, Idaho, 2014.
Consumer Credit Issues Class, Moscow, Idaho, 2014.
Introduction to Fundamental Excel Class, Moscow, Idaho, 2014.
Communicating Across Generations Class, Moscow, Idaho, 2014.
Introduction to QuickBooks Pro 2014 Class, Moscow, Idaho, 2014.
University of Idaho College of Letters, Arts, and Social Sciences Success Fair, Moscow, Idaho,
2013.
Lewis-Clark Valley Preparedness Fair, Lewiston, Idaho, 2012.
Credit Score Millionaire Train-the-Trainer Workshop, Moscow, Idaho, 2012.
North Central Idaho Financial Literacy Coalition “Recharge” Meeting, Moscow, Idaho, 2012.
Starting and Growing Your Business Class, Moscow, Idaho, 2012.

LDS Preparedness Fair, Moscow, Idaho, 2012.
 Latah County Networking Breakfast, Moscow, Idaho, 2012.
 Moscow City Hall Wellness Fair, Moscow, Idaho, 2010.
 Legally Secure Your Financial Future Workshop, Coeur d'Alene and Moscow, Idaho, 2010.
 "Hands-On" Canning Workshop, Moscow, Idaho, 2009.
 Latah County Extension's Personal Finance Panel, Moscow, Idaho, 2009.
 Planning for Independence and Long Term Care Seminar, Moscow, Idaho, 2008.
 Hunter Food Safety Class, Moscow, Idaho, 2008.
 Basic Canning Clinic, Moscow, Idaho, 2008.

Miscellaneous Extension Publications:

University of Idaho Extension Update: Jerome County:

Simplify Your Life 2018: Declutter Your Life & Reduce Your Stress!, Winter 2018,
 Volume 08, Issue 01, Page 3.

Communique':

Back to School Money Saving, September/October 2012.
 How Much is Money Really Worth to You?, July/August 2012.
 Gas Prices in the Pacific Northwest, May/June 2012.
 A Pot of Gold at the End of the Rainbow, March/April 2012.

Idaho's Two Cent Tips:

Swimming with the Sharks, September 2011.
 A 'Normal' January, January 2010.
 You Can Do This!!, April 2009.
 It'll all be OK!!!, January 2009.
 Hit-and-Run Eaters Anonymous, August 2008.
 Fuel...the new bad word!?, June 2008.
 Free Money from the Government!!!, May 2008.
 Mapping a Financial Future, April 2008.

Latah County Extension's Rollin' in the Dough:

Spring Edition 2012, January – March 2012.
 Fall Edition 2011, September – December 2011.
 Spring Edition 2011, January – March 2011.
 Spring Edition 2010, April – June 2010.
 Winter Edition 2010, January – March 2010.
 Spring Edition, April – June 2009.
 What's Happening in 2009, v.2, i.1.
 Summer Vacation Plans Stalled Because of Fuel Prices??. Summer Issue, v.1, i.2.
 First Edition, Spring Issue, v.1, i.1.

Two Cent Tips for Delaware:

You Can Do It!! Don't Let the Pink Slip Make You Blue, August 2009.

Interview Articles:

Using Your AFC® - A View from Extension Education. Association of Financial Counseling and Planning Education (AFCPE) The Standard Newsletter: 2nd quarter edition, 2022.
 Community based "Our Financial Conference" event April 1st in Moscow. Idaho Department of Finance news release, March 1, 2022.
 Worried about nursing home costs? What you'll pay now – and why the bill may keep rising. Idaho Statesman, April 9, 2021.
 Impact 2021: Financial Management. National Extension Association of Family and Consumer Sciences (NEAFCS) National Program Impact Statement, 2021 edition.
 Nest egg vs. nursing home. Lewiston Morning Tribune, April 6, 2021 Golden Times edition.

UI Extension to host financial advice conference series Friday. Moscow-Pullman Daily News, September 30, 2020.

That's Life Simulation Program. University of Idaho Extension ExPress, December 2019 issue.

Til debt do us part. The Pacific Northwest Inlander, July 11-17, 2019 issue.

Clutter workshop helps identify, how to let go, organize. Idaho County Free Press, April 10, 2018.

Make it a good ending: Living will booklet walks users through tough end-of-life decisions. Lewiston Morning Tribune, April 1, 2018 Golden Times edition.

The Great Divide: How Sentimental Attachments Can Fracture a Family. Lewiston Morning Tribune, August 7, 2017 Golden Times edition.

Simplify Your Life 2017. Clearwater Tribune, April 6, 2017.

Till debt do us part. The Spokesman-Review and Spokane Teachers Credit Union Sponsored News Clip, March 19, 2017.

Considering marriage? Consider both partners' debts, too. Spokane Teachers Credit Union My Life, My Money Education Blog, February 24, 2017.

Clutter free in mind and home. Moscow-Pullman Daily News, January 28, 2017.

4-H Teen Conference Focuses on Poverty, Education. University of Idaho Extension Catching Up with CALS Newsletter, June 29, 2016.

NICI Inmates get financial training. Idaho Department of Correction Newsletter, June 22, 2015.

Fighting fraud. Coeur d'Alene Press, May 13, 2015.

Helping Students prepare for Their Game of Life! Latah Federal Credit Union Monthly Newsletter, April 2015 edition.

'That's Life' Simulation Conveys Budget Realities to Idaho Inmates. University of Idaho Extension News and Events, January 5, 2015.

Real-Life Lessons in Finance. University of Idaho College of Business and Economics Enterprise Magazine, Winter 2013 edition.

Virtual Reality & eHow Videos. University of Idaho College of Agriculture and Life Sciences Programs & People Magazine, Winter 2013 edition.

Playing to prepare – Children experience life simulation at Odyssey Camp. University of Idaho The Argonaut, May 30, 2013.

Know Your Score: Understanding Your Credit is Key to a Healthy Financial Future. Lewiston Morning Tribune, April 10, 2011.

Experts Offer Tips on Stretching Dollars. Lewiston Morning Tribune, April 8, 2010.

The American Dream: Cash talks. Moscow-Pullman Daily News, October 25, 2009.

Credit's Caveat: New Rules Try to Take Away Temptation. Lewiston Morning Tribune, October 11, 2009.

Does a Financial Education Add Up?: Schools try to Help Youth Learn How to Handle Money. Lewiston Morning Tribune, October 11, 2009.

Savings Race: Super Savers Shun Materialism in Favor of Frugal Living, Lewiston Morning Tribune, August 9, 2009.

Stretching a Buck: Savings Add Up with 'Step-Down Principle' for Spending. Moscow-Pullman Daily News, April 3, 2009.

Ounces of Prevention: Worried about the Future? Now's the Time to prepare for any Outcome. Lewiston Morning Tribune, March 01, 2009.

The American Dream: In over their heads. Moscow-Pullman Daily News, October 25, 2008.

The American Dream: Credit where credit is due. Moscow-Pullman Daily News, October 24, 2008.

The American Dream: Financed on credit. Moscow-Pullman Daily News, October 21, 2008.

Fuel...the newest bad word? Latah Eagle, June 19, 2008.

This isn't your father's extension office. Latah Eagle, April 24, 2008.

Podcast Interviews

Real Money, Real Experts: Beyond Academia – Community Impact with Karen Richel, Extension Educator. Association of Financial Counseling and Planning Education (AFCPE) podcast: Episode 46. <https://www.afcpe.org/news-and-publications/blog/real-money-real-experts-karen-richel/>. Aired February 15, 2022.

Media Presentations

Our Financial Conference is just around the corner. Inland Northwest Broadcasting live one-on-one radio interview. Aired March 17, 2022.

Till debt do us part. KHQ Q6 News and Spokane Teachers Credit Union Sponsored news clip. Aired February 24, 2017.

Judging:

Research Paper submissions, Association of Financial Counseling and Planning Education (AFCPE), 2021, 2015, 2012, 2011, 2010.

Poster submissions, Association of Financial Counseling and Planning Education (AFCPE), 2021, 2018, 2017, 2014, 2013, 2012.

Practitioners Forum submissions, Association of Financial Counseling and Planning Education (AFCPE), 2021, 2019, 2015.

Mary O’Neill Mini Grant submissions, Association of Financial Counseling and Planning Education (AFCPE), 2018.

Abstracts, Concurrent Sessions and Showcase of Excellence (Poster Sessions) submissions, National Extension Association of Family and Consumer Sciences (NEAFCS), 2018.

Student Paper submissions, Association of Financial Counseling and Planning Education (AFCPE), 2015, 2012.

Distinguished Service Award, National Extension Association of Family and Consumer Sciences (NEAFCS), 2012.

Newsletters Award, National Extension Association of Family and Consumer Sciences (NEAFCS), 2009.

Environmental Education and Housing Award, National Extension Association of Family and Consumer Sciences (NEAFCS), 2008.

Review Activities:

External curricula review, Cut the Clutter and Get Organized Fact Sheet, MF 2879, and Leader’s Guide, MF 2880, K-State Research and Extension, 2021.

External prototype review, Paycheck Power Booster Virtual Calculator, An Advantage Publications, 2020.

External curricula review, PowerPay Calculator Internet application, Utah State University Extension, 2019.

External curricula review, Real-life Money Smarts Online Course content, Utah State University Extension, 2019.

Promotion and Tenure review, Zurishaddai Garcia, Utah State University – Extension, 2018.

Guest co-editor for special edition, The Forum for Family and Consumer Issues journal, 2016.

External curricula review, All My Money & Some Change Train-the-Trainer curriculum, University of Illinois Extension, 2015.

Expert Interview:

Research consultant, Community Development Low Income Resources and Need, Latah Credit Union, 2021.

Research consultant, Navigating Financial Exchanges between Family and Friends, Consumer Financial Protection Bureau, 2021.

Research consultant, Understanding Family Financial Networks, Consumer Financial Protection Bureau, 2019.
 Research consultant, Skill Development for Financial Education Practitioners, Consumer Financial Protection Bureau, 2015.
 Research consultant, Manila Jail Consumer Education Project, Utah State University, 2014.

Community Service:

Board of Directors, St. Mary's Parish School, 2021, 2020.

Service Honors and Awards:

Community Champions Award for Smart Women, Smart Money Conference, KTVB Television and Idaho Central Credit Union, 2015.
 Supporting Tourism and Recreation (STAR) Award, Moscow Chamber of Commerce Palouse Marketing Committee for initiating the first annual Idaho Smart Women, Smart Money Conference in Moscow, 2015.
 Early Career Service Award, Epsilon Sigma Phi Theta Chapter, 2012.

PROFESSIONAL DEVELOPMENT:

Teaching:

Cryptocurrency & Digital Wallets Webinar, Washington Financial Empowerment Network, Moscow, Idaho, 2022.
 Women in Business Conference (virtual), Columbia Bank, Moscow, Idaho, 2022.
 Personal Finance Seminar for Professionals Virtual Conference, University of Maryland Extension, Moscow, Idaho, 2022, 2021, 2020, 2019, 2018, 2016.
 Association of Financial Counseling and Planning Education (AFCPE) Symposium, Moscow, Idaho, 2021 (virtual); 2020 (virtual); Portland, Oregon, 2019; Norfolk, Virginia, 2018; Jacksonville, Florida, 2015; Bellevue, Washington, 2014; Jacksonville, Florida, 2011; Denver, Colorado, 2010; Scottsdale, Arizona, 2009; Orange County, California, 2008.
 Financial Therapy Association Virtual Conference, Moscow, Idaho, 2021, 2020.
 FinCon21 Virtual Conference, Moscow, Idaho, 2021.
 Helping Clients Tap into a New Way of Thinking Webinar, Financial Therapy Association, Moscow, Idaho, 2021.
 Becoming Better After Experiencing the Bitter Webinar, University of Idaho Extension, Moscow, Idaho, 2021.
 Annual Conference on Financial Education (ACFE) Online, Institute for Financial Literacy, Moscow, Idaho, 2021, 2020.
 The Power of Habit Webinar, GLSnext Event Series, Willow Creek Association, Moscow, Idaho, 2021.
 Predictably Irrational Book Study Group, Association of Financial Counseling and Planning Education (AFCPE), Moscow, Idaho, 2021 (8 meetings).
 The American Rescue Act Explained Webinar, Association of Financial Counseling and Planning Education (AFCPE), Moscow, Idaho, 2021.
 Preparing Your 'Grab & Go File': Organizing Important Papers Webinar, University of Minnesota Extension, Moscow, Idaho, 2021.
 #FinConX Virtual Conference, Moscow, Idaho, 2020.
 Escape the Ordinary: Education through Escape Rooms Webinar, Financial Security for All, Moscow, Idaho, 2020.
 Using American Indian Legends to Teach Financial Education Webinar, Financial Security for All, Moscow, Idaho, 2020.

Tackle Debt Webinar, Institute for Financial Literacy, Moscow, Idaho, 2020.

Personal Financial Professionals Summit 2020 Virtual Conference, Kansas State University, Moscow, Idaho, 2020.

Child Identity Theft: Repairing the Damage Webinar, Military Families Learning Network/ Association of Financial Counseling and Planning Education, Moscow, Idaho, 2020.

Question, Persuade, Refer (QPR) Suicide Prevention Training Webinar, University of Idaho Counseling and Testing Center, Moscow, Idaho, 2020.

Zoom for Effective Meetings Webinar, University of Idaho Center for Excellence in Teaching and Learning, Moscow, Idaho, 2020.

Solid Finances Webinars (16 sessions), Montana State University Extension, Moscow, Idaho, 2020, 2013, 2012.

Financial Fitness for Farmers Webinar Mini-Series (4 parts), Cultivating Success, Moscow, Idaho, 2020.

Equifax Data Breach Settlement Webinar, Consumer Financial Protection Bureau, Moscow, Idaho, 2020.

True Boundaries: How to Create Safety and Respect in Relationships Around Money Webinar, Financial Therapy Association, Moscow, Idaho, 2019.

Building the Best Webinars Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2019.

Family Economics and Resource Management Association (FERMA) Virtual Conference, Moscow, Idaho, 2019.

6 Weeks, 4 Countries, 40 Experts and What I Learned About Financial Literacy Webinar, Institute for Financial Literacy, Moscow, Idaho, 2019.

Smart Choice Certified Educator Update Webinar, University of Maryland Extension, Moscow, Idaho, 2019.

Readiness for Reentry Webinar, Institute for Financial Literacy, Moscow, Idaho, 2019.

Teaching Kids about Money Webinar, Institute for Financial Literacy, Moscow, Idaho, 2019.

20 Quick Wins with Your Client Webinar, Institute for Financial Literacy, Moscow, Idaho, 2019.

Financial Freedom for Prisoners: Reducing Recidivism Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2019.

Focus on Re-entry Webinar, Consumer Financial Protection Bureau, Moscow, Idaho, 2019.

Developing an Innovator's Mindset Webinar, Financial Security for All, Moscow, Idaho, 2019.

AFCPE Ethics Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2019.

Youth Financial Management, Literacy, and Physical Activity with StoryWalk® Webinar, Financial Security for All, Moscow, Idaho, 2019.

Introducing the Money Circle Toolkit Webinar, Consumer Financial Protection Bureau, Moscow, Idaho, 2019.

Idaho Department of Correction Prison Volunteer Training, Idaho Department of Correction, Lewiston, Idaho, 2018.

Smart Choice Basics Health Insurance Webinar, University of Maryland Extension and University of Delaware Cooperative Extension, Moscow, Idaho, 2018, 2016.

How Many Raised in Poverty See Credit Webinar, Institute for Financial Literacy, Moscow, Idaho, 2018.

How Learner Engagement Can Elevate Your Financial Literacy Efforts Webinar, Institute for Financial Literacy, Moscow, Idaho, 2018.

5 Quick Coaching Techniques that Help Consumers Get What They Want Fast Webinar, Institute for Financial Literacy, Moscow, Idaho, 2018.

Empathy and Ethics in Personal Finance Webinar, Military Families Learning Network/ Association of Financial Counseling and Planning Education, Moscow, Idaho, 2018.

Ethics 4: Counseling Issues Online, FastCEUs.com, Moscow, Idaho, 2017.

- Powerful Tools for Caregivers Certificate, Community Action Partnership, Moscow, Idaho, 2017.
- Certified Money Coaching Webinars (16), Money Coaching Institute, Moscow, Idaho, 2017, 2016.
- Smart Use Health Insurance Training Webinar, University of Maryland Extension and University of Delaware Cooperative Extension, Moscow, Idaho, 2016.
- Using Visualizations to Enhance Financial Understanding, Financial Therapy Association, Moscow, Idaho, 2016.
- Revealing Family Financial Stories Using Genograms Webinar, Financial Therapy Association, Moscow, Idaho, 2016.
- What You Need to Know About Children and Money Webinar, Center for Financial Social Work, Moscow, Idaho, 2016.
- How to Protect Yourself, Your Practice & Your Clients Who Have Diminished Mental Capacity Webinar, Moscow, Idaho, 2016.
- Virtual Worlds Best Practices in Education Conference, virtual, 2015, 2014, 2013.
- ACHIEVE: Your Online Financial Wellness Tool Train-the-Trainer Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2015.
- Three Steps to Thriving in Chaos, Effectiveness Institute, Moscow, Idaho, 2015.
- Northwest Youth Financial Education: Money Skills for Life Summit, University of Idaho Extension and Northwest Farm Credit Services, Spokane, Washington, 2015.
- Smart Choice Health Insurance Training, University of Maryland Extension, Boise, Idaho, 2015.
- Ethics for Educators in Personal Finance, Center for Financial Certifications, Moscow, Idaho, 2015.
- Financial Coaching Webinar Series (4 sessions), Association of Financial Counseling and Planning Education & Sage Financial Solutions, Moscow, Idaho, 2015.
- HSFPP: Intro to EAP Webinar, National Endowment for Financial Education, Moscow, Idaho, 2015.
- Your Money, Your Goals “Train-the-Trainer” Webinar, Consumer Financial Protection Bureau, Moscow, Idaho, 2015.
- Working Families + Tax Credits = Increased Economic Opportunity: What Cooperative Extension Professionals Need to Know About Tax Time (including the ACA Premium Tax Credit) Webinar, eXtension, Moscow, Idaho, 2014.
- FCS Master Volunteer Program Webinar, USDA NIFA and Montana State University Extension, Moscow, Idaho, 2014.
- Compulsive Buying Webinar, FinancialPsychologyCeus.com, Moscow, Idaho, 2014.
- Understanding and Revising a Money Story Webinar, FinancialPsychologyCeus.com, Moscow, Idaho, 2014.
- Money and Happiness Webinar, FinancialPsychologyCeus.com, Moscow, Idaho, 2014.
- How Children and Young People Come to Think About Money Webinar, www.FinancialPsychologyCeus.com, Moscow, Idaho, 2014.
- Building a Career as an AFC Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2014.
- Jean Chatzky Behavioral Economics Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2014.
- Financial Therapy: Helping Clients with Money as Well as Mental Health Problems Webinar, Association of Financial Counseling and Planning Education, Moscow, Idaho, 2014.
- Game-ifying and App-ifying Financial Capability and Financial Access Webinar, AFCPE, Moscow, Idaho, 2014.
- Implementing the Affordable Care Act: Understanding the Limitations and Possibilities Webinar, AFCPE, Moscow, Idaho, 2013.
- Beyond the Numbers: Assessing Client Needs in Financial Counseling & Coaching Webinar, AFCPE, Moscow, Idaho, 2013.

My Money & Me Webinars (4 sessions), eXtension, Moscow, Idaho, 2013.

Counseling Skills and Techniques Webinar, Center for Financial Certifications, Moscow, Idaho, 2013.

VA Home Loan Program Webinars (3 sessions), AFCPE and Department of Veteran's Affairs, Moscow, Idaho, 2013.

Ethics for Financial Counselors Webinar, Center for Financial Certifications, Moscow, Idaho, 2013.

The Basics of the Affordable Care Act: With so much changing what do we still need to know? Webinar, Creating Healthy Communities CoP, Moscow, Idaho, 2013.

Tax Time Savings and Savings Bonds Webinar, Doorways to Dreams Fund, Moscow, Idaho, 2013.

Household Debt and Adult Depressive Syndrome Webinar, Center for Financial Security, Moscow, Idaho, 2013.

NEFE Tools for Cooperative Extension Educators Webinar, National Endowment for Financial Education (NEFE), Moscow, Idaho, 2012.

Road to 850 Training, Al Bingham, Jerome, Idaho, 2012.

Financial Education Evaluation Toolkit Webinar, National Endowment for Financial Education (NEFE), Moscow, Idaho, 2011.

What's the Score: How Credit Scoring Has Changed and the Dodd-Frank Regulations Webinar, USDA-NIFA Family and Consumer Sciences Division, Moscow, Idaho, 2011.

Social Security 101: What's in it for Me? Webinar, Social Security Administration, Moscow, Idaho, 2011.

Developing Mindfulness: Turning Off the Auto-Pilot Webinar, University of Georgia, Moscow, Idaho, 2011.

Small Steps to Health and Wealth – Content and Program Delivery Methods Webinar, Rutgers University, Moscow, Idaho, 2011.

National Extension Association of Family and Consumer Sciences (NEAFCS) Conference, Albuquerque, New Mexico, 2011.

Personal Finance Seminar for Professionals Annual Conference, University of Maryland Extension, Annapolis, Maryland, 2011.

Credit Counseling – A Guide by the NFCC Webinar, National Student Loan Program, Moscow, Idaho, 2010.

Bridges Out of Poverty Workshop, Community Action Partnership, Lewiston, Idaho, 2009.

2009 Market Outlook: Unusual Times...Unusual Opportunities Seminar, D.A. Davidson & Co., Moscow, Idaho, 2009.

Galaxy III conference, Joint Council of Extension Professionals, Indianapolis, Indiana, 2008.

Preserve @ Home Food Safety Web-Based Class, University of Idaho, Moscow, Idaho, 2008.

Aging Well: Pathways to Financial Health Conference, Area Agency on Aging, Coeur d'Alene, Idaho, 2008.

Investing in Mutual Funds, eXtension, Online Chat, Moscow, Idaho, 2008.

Ruby Payne Framework for Understanding Poverty Workshop, Clarkston, Washington, 2008.

Recordkeeping for Tax Purposes, eXtension, Online Chat, Moscow, Idaho, 2008.

Scholarship:

How to Develop a Survey Webinar, University of Idaho Extension, Moscow, Idaho, 2022.

How to Write Copy that Sells Live Virtual Seminar, SkillPath/NST Seminars, Moscow, Idaho, 2020.

The Business Grammar and Proofreading Live Virtual Seminar, SkillPath/NST Seminars, Moscow, Idaho, 2020.

The Business Proofing & Editing Made Easy Webinar, National Seminars Training, Moscow, Idaho, 2018.

- The Business Grammar Tips, Tricks & Techniques Webinar, National Seminars Training, Moscow, Idaho, 2018.
- The Business Grammar “Crash Course” Webinar, National Seminars Training, Moscow, Idaho, 2018.
- Writing and Reviewing for a Peer-Reviewed Journal Webinar, National Extension Association of Family & Consumer Sciences, Moscow, Idaho, 2011.
- The Risks and Rewards of Communicating Your Research, University of Idaho, Moscow, Idaho, 2011.
- Bright Star Grant Writing Training, Bright Star Grantwriting Consultants, Horizons Program, Moscow, Idaho, 2010.

Outreach:

- Family Educational Rights and Privacy Act (FERPA) Student Access Tutorial, University of Idaho, Moscow, Idaho, 2022, 2017, 2016, 2014.
- Needs Assessment in Extension Webinar, The Professional Development Network of Idaho Extension, Moscow, Idaho, 2022.
- Kevin Mitnick Security Awareness Training Certificate, KnowBe4, Latah County ITS, Moscow, Idaho, 2022 (3 webinars), 2021, 2020, 2019 (2 webinars), 2018 (2 webinars), 2017, 2016.
- Northern District Gathering, University of Idaho Extension, Moscow, Idaho, 2022 (2 meetings), 2021 (virtual), 2020 (virtual), 2019, 2018.
- Financial Therapy Association Coffee Chat: CFT Program Updates, Financial Therapy Association, Moscow, Idaho, 2022.
- Mental Health First Aid for Higher Education Training, National Council for Mental Wellbeing, Moscow, Idaho, 2022.
- Idaho Annual Extension Conference, University of Idaho Extension, Moscow, Idaho, 2022, 2021 (virtual), 2020 (virtual), 2018, 2016, 2014, 2013, 2011, 2009; Boise, Idaho, 2015, 2012, 2008.
- Digital Inclusion Summit (virtual), Idaho Commission for the Libraries, Moscow, Idaho, 2022.
- Northern District Retreat, University of Idaho Extension, Moscow, Idaho, 2021, 2020 (virtual), 2019, 2018, 2016, 2015, 2014 (2 meetings), 2012, 2011, 2010; Cottonwood, Idaho, 2018, 2010; Sandpoint, 2017; Orofino, Idaho, 2013; Harvard, Idaho, 2011; Coeur d’Alene, Idaho, 2009.
- Digital Measures Reporting System Training Webinar, University of Idaho Extension, Moscow, Idaho, 2021, 2020.
- Microsoft Teams Training Webinar, University of Idaho Extension, Moscow, Idaho 2020.
- The Art of Giving and Receiving Constructive Feedback Webinar, University of Idaho Extension, Moscow, Idaho, 2020.
- The Social Media Marketing Workshop Live Virtual Seminar, SkillPath/NST Seminars, Moscow, Idaho, 2020.
- Verbal Judo Communication De-Escalation Training, Verbal Judo Institute, Inc., Moscow, Idaho, 2020.
- Captain Awareness: Defeat Ransomware Webinar, KnowBe4, Latah County ITS, Moscow, Idaho, 2020.
- 2020 University Required Training 1 including Creating a Respectful Community, Diversity and Inclusion, Fire Safety in the Workplace, and IT Security Awareness, University of Idaho, Moscow, Idaho, 2020.
- Cyber Security Awareness Basics Webinar, Idaho Counties Risk Management Program (ICRMP), Moscow, Idaho, 2019.
- Captain Awareness: Guardians of Sensitive Information Webinar, KnowBe4, Latah County ITS, Moscow, Idaho, 2019.
- Purchasing Card Program & Travel Expense Training, University of Idaho, Moscow, Idaho, 2019.

Chrome River Training Zoom, University of Idaho, College of Agriculture and Life Sciences, Moscow, Idaho, 2019.

Plan of Work (POW) Health, Nutrition and Wellness Priority Extension Theme (PET) Meeting, University of Idaho Extension, Boise, Idaho, 2018.

Women in Agriculture Conference: Pump Up Your Financial Fitness, Washington State University, Moscow, Idaho, 2018.

Smart Women, Smart Money Financial Conference, Idaho Department of Treasury, Moscow, Idaho, 2018, 2017, 2016, 2015, 2014; Boise, Idaho, 2017; Coeur d'Alene, Idaho, 2012, 2011, 2010, 2009, 2008.

University of Idaho Security Awareness Training, University of Idaho, Moscow, Idaho, 2018.

Creating a Respectful Community Certificate, University of Idaho, Moscow, Idaho, 2018.

Developing a Professional Presence Webinar, National Seminars Training, University of Idaho, Moscow, Idaho, 2017.

Big Impact: Why Impactful Reporting Matters and How to do it Better Webinar, Washington State University College of Agriculture, Human, and Natural Resources and University of Idaho College of Agriculture and Life Sciences, Moscow, Idaho, 2017.

Developing Your Emotional Intelligence, National Seminars Training, Spokane, Washington, 2017.

AED Training Webinar, Latah County Disaster Services, Moscow, Idaho, 2017.

Kevin Mitnick Cyber Security Awareness Training, KnowBe4, Latah County ITS, Moscow, Idaho, 2017 (2 webinars).

Stand Out from the Crowd: Build Your Personal Brand Webinar, CFP Board, Moscow, Idaho, 2017.

University of Idaho 2016 PCard and Travel Training Certificate, University of Idaho, Moscow, Idaho, 2016.

Kevin Mitnick Mobile Device Security Certificate, KnowBe4, Latah County ITS, Moscow, Idaho, 2016.

Kevin Mitnick Handling Sensitive Information Certificate, KnowBe4, Latah County ITS, Moscow, Idaho, 2016.

University of Idaho IT Security Certificate, University of Idaho, Moscow, Idaho, 2016.

University of Idaho Diversity and Inclusion Certificate, University of Idaho, Moscow, Idaho, 2016.

University of Idaho Safety and Security Awareness Certificate, University of Idaho, Moscow, Idaho, 2016.

University of Idaho Stewardship of Resources & Ethical Conduct Certificate, University of Idaho, Moscow, Idaho, 2016.

University of Idaho Mission and Goals Certificate, University of Idaho, Moscow, Idaho, 2016.

Epsilon Sigma Phi National Conference, Coeur d'Alene, Idaho, 2015.

Moscow Chamber of Commerce General Board of Directors Annual Retreat, Moscow, Idaho, 2013, 2012, 2011.

L.E.A.P. into Professional Development: Learn Empower Achieve Progress Conference, University of Idaho, Moscow, Idaho, 2012.

Elevator Speech Training, University of Idaho, Moscow, Idaho, 2011.

Financial Management Topic Team Meeting, University of Idaho Extension, Boise, Idaho, 2010.

Managing Multiple Priorities, Projects, and Deadlines, CareerTrack Training, Lewiston, Idaho, 2009.

Administrative/Management:

Protecting Minors Training including Protecting Minors; Shine A Light; Hiring Staff Who Work with Minors; and Identifying and Reporting Sexual Misconduct, University of Idaho, Moscow, Idaho, 2022.

2022 Annual Employee Required Training including Conflicts of Interest or Commitment: Identify and Report; Diversity, Equity and Inclusion for the Workplace; Fire Safety in the Workplace; Groundswell: Harassment, Discrimination Prevention & Title IX; and IT Security Awareness, University of Idaho, Moscow, Idaho, 2022.

The Global Leadership Summit, Willow Creek Association, Moscow, Idaho, 2022 (virtual), 2021 (virtual), 2020 (virtual), 2017, 2016; Spokane, Washington, 2019, 2018.

NACo High Performance Leadership Academy, National Association of Counties, (73 hours of webinars and live virtual events), Moscow, Idaho, 2022.

The GLSnext Event Series Webinar, Global Leadership Summit Special Event, Willow Creek Association, Moscow, Idaho, 2022 (2 events).

HR Issues for Supervisors Webinar, University of Idaho, Moscow, Idaho, 2022.

Search Committee Training Webinar including Online Search Committee Training and Minimizing Unconscious Bias on Committees, University of Idaho, Moscow, Idaho, 2022.

Annex Safety Procedures and Active Shooter Training, Moscow, Idaho, 2022.

Impact Players: How to Take the Lead, Play Bigger and Multiply Your Impact Webinar, Global Leadership Summit Special Event, Willow Creek Association, Moscow, Idaho, 2021.

Civil Rights and Diversity Training, University of Idaho, Moscow, Idaho, 2021; Lewiston, Idaho, 2009.

An Introvert's Guide to Great Leadership Webinar, Skillpath/NST Seminars, Moscow, Idaho, 2021.

Latah County ICRMP Supervisor Training including Disciplinary Action Practice & Roleplay, Coaching & the Art of the 1:1, and Interviewing, Idaho Counties Risk Management Program (ICRMP), Moscow, Idaho, 2021.

2021 Annual Employee Required Training H including Creating a Respectful Community, Diversity and Inclusion, Fire Safety in the Workplace, Stewardship of Resources & Ethical Conduct, and IT Security Awareness, University of Idaho, Moscow, Idaho, 2021.

Working with Advisory Committees Training Webinar, University of Idaho Extension, Moscow, Idaho, 2020.

Maintaining Your County Extension Office Civil Rights Training Webinar, University of Idaho Extension, Moscow, Idaho, 2020.

Women's Leadership Conference, University of Idaho and Washington State University, Moscow, Idaho, 2020 (virtual), 2019, 2018.

University of Idaho Extension County Chair Training Webinar, Moscow, Idaho, 2020.

Idaho Whistleblower Statute Basics for Supervisors and Elected Officials Webinar, Idaho Counties Risk Management Program (ICRMP), Moscow, Idaho, 2019.

All Supervisor Required Training A including Performance Management Resources and Training, Performance Evaluation Resources and Training, Navigating the Employment Legal Landscape Resources and Training, and Strategies for Selection and Hiring Success Resources and Training, University of Idaho, Moscow, Idaho, 2019.

Leadership, Team-Building and Coaching Skills for Managers & Supervisors, Fred Pryor Seminar, Spokane, Washington, 2015.

Leadership & Management Skills for Women, National Seminars Training, Spokane, Washington, 2015.

Connected Organization Webinar, eXtension, Military Families Learning Network, Moscow, Idaho, 2013.

County Operations Handbook Section B-3 Policies and Procedures for Handling Volunteer and County Office Financial Accounts Training, University of Idaho, Moscow, Idaho, 2012.

Cultural Competency Training, University of Idaho, Moscow, Idaho, 2011.

Creative Leadership Workshop for Managers, Supervisors and Team Leaders, CareerTrack Training, Spokane, Washington, 2011.

How to Communicate with Tact and Professionalism, CareerTrack Training, Spokane, Washington, 2010.