

**Bio: Michael E. Staten**

Dr. Michael E. Staten is the Bart Cardon Associate Dean for Academic Programs and Professor of Agricultural and Resource Economics in the University of Arizona's College of Agriculture and Life Sciences. From 2007 to 2017 he also served as director of the UA's Take Charge America Institute for Consumer Financial Education and Research (TCAI). Prior to joining the University of Arizona, Staten held faculty positions at the University of Delaware, Purdue University's Krannert Graduate School of Management, Georgetown University's McDonough School of Business and the George Washington University.

Mike has extensive research experience around consumer financial services markets, with particular expertise in products related to consumer credit reporting, credit scoring and credit risk assessment, debt relief and rehabilitation, and consumer financial education. From 1990 – 2007 he directed public policy research centers at Purdue, Georgetown, and George Washington University, designing and publishing research on a wide range of consumer finance issues. He has made invited presentations on consumer financial issues at workshops sponsored by the Federal Trade Commission, the Federal Deposit Insurance Corporation, the Federal Reserve Board, and Washington, DC think-tanks including the American Enterprise Institute and the Brookings Institution. Mike served as a Visiting Scholar at the Federal Reserve Bank of Philadelphia's Payment Card Center from 2010-2013. He was Co-Principle Investigator of the Congressionally mandated FACTA 319 study of the accuracy of credit reports for the Federal Trade Commission in 2010-2012. He is currently a member of the Consumer Financial Protection Bureau's Academic Research Council.

In addition to his research experience, Mike also has a decade of experience in developing and scaling up youth financial education programs for both local and national audiences in classroom environments through the University of Arizona's Take Charge America Institute. He has worked with both the U.S. Treasury Department and the national Council for Economic Education (CEE) to write learning standards and benchmarks for personal finance in grades K-12, including co-authoring CEE's national standards for Personal Finance.

Staten received his Ph.D. in economics from Purdue University's Krannert Graduate School of Management. He currently serves as Chairman of the National JumpStart Coalition for Personal Financial Literacy (since 2017); on the board of directors for the Arizona Council for Economic Education; and as a member of Experian's national Consumer Advisory Council. He also served on the Advisory Council for the National Foundation for Credit Counseling (2002 – 2015), and as Chairman of the Board of Directors of the Purdue Federal Credit Union from 1995-97.