CURRICULUM VITAE

Jeffrey Anvari-Clark

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March 1, 2023

EDUCATION

Ph.D.	2022	University of Maryland School of Social Work Dissertation: <i>Understanding Financial Behavioral Health and Race</i> (<i>Racism</i>), and their Association with Investment Risk Willingness Committee: Jodi Jacobson Frey (Chair), Judy L. Postmus, Theda Rose, George Jay Unick, Mathieu Despard (University of North Carolina, Greensboro), Reginald Tucker-Seeley (University of Southern California)
MSW	2012	University of Maryland School of Social Work Concentration: Management and Community Organization Focus on financial social work
M.A.	2006	School for International Training (SIT) Degree: Social Justice in Intercultural Relations
B.A.	2000	American University, School of International Service Major: International Affairs (Cum laude, Dean's List)

ACADEMIC POSITIONS

Assistant Professor Department of Social Work, University of North Dakota, ND	2022 - Present
Adjunct Professor University of Maryland School of Social Work, Baltimore, MD	2018 - 2021
Instructor McDaniel College, Westminster, MD	2012

PUBLICATIONS

Refereed Articles:

- **Anvari-Clark, J.** & Rose, T. (under review). Financial behavioral health and investment risk willingness: Implications for the racial wealth gap.
- Ting, L., Sacco, P., Emery, L., Moreland, M., Peffer, R., Anvari-Clark, J., Tennor, M., Welsh, C., DiClemente, C. (accepted). Pre-training SBIRT knowledge, attitudes, and behaviors of social work students and medical residents. Journal of Social Work Practice in the Addictions.
- Anvari-Clark, J. (2022). Incorporating financial well-being into behavioral health social work education. *Journal of Teaching in Social Work*, 42(5), 520-537. https://doi.org/10.1080/08841233.2022.2120160
- Anvari-Clark, J., & Ansong, D. (2022). Predicting financial well-being using the financial capability perspective: The roles of financial shocks, income volatility, financial products, and savings behaviors. Journal of Family and Economic Issues. https://doi.org/10.1007/s10834-022-09849-w
- **Anvari-Clark, J.** (under review). *Integrating financial and economic justice content into* social work education.
- **Anvari-Clark, J.** (under review). The relationship between personal wage changes and mental health ratings.
- Clark, J. R. (2002). Participation for positive change: A case study of intra-city relationships in Bulawayo (Zimbabwe). SIT Occasional Papers Series, Issue 3, 57-67.

Non-Refereed Publications:

- Anvari-Clark, J. (2021, March 29). Most and least stressed states: Ask the experts. Wallet Hub. https://wallethub.com/edu/most-stressful-states/32218#expert=Jeffrey Anvari-Clark
- **Anvari-Clark, J.** (2020). *The conscious collaborators' guide to financial empowerment:* Overcome your emotional money hang-ups and make the world more prosperous along the way. https://jeffreyanvariclark.com/project
- Frey, J. J., Anvari-Clark, J., & Johnson, S. (2020, April 30). Financial apps in the era of Coronavirus. One Mind PsyberGuide. https://live-one-mind-psyberguide.pantheonsite.io /blog/guest-blog/financial-apps-in-the-era-of-coronavirus/
- **Anvari-Clark, J.** (n.d.). Staying afloat through financial interdependence. *Grand Challenges for* Social Work COVID-19 Resources. https://grandchallengesforsocialwork.org/covid-19resources/

- Anvari-Clark, J., & Frey, J.J. (2019). Financial capability and behavioral health. In C. Callahan, J.J. Frey, et. al. (Eds.), The Routledge Handbook on Financial Social Work: Direct Practice with Vulnerable Populations. New York: Taylor & Francis.
- Clark, J. R. (2012). A study of TANF usage by Hispanic families in Maryland in the wake of the Recession [Unpublished manuscript]. School of Social Work, University of Maryland, Baltimore, MD.
- Clark, J. R., DeWane, M., Jarin, J., Nabel-Juris, N., & Wolkow, C. (2012). The University of Maryland as a Baltimore neighbor: Work & play towards a healthier future [White paper]. University of Maryland, Baltimore, MD: Interprofessional Student Learning & Service Initiatives. https://issuu.com/islsi/docs/urban renewal white paper
- Institute for Studies in Global Prosperity [Group authorship]. (2008, March 26). A conceptual framework for advancing research and knowledge regarding effective governance. Proceedings of the Washington, DC seminar for the Institute for Studies in Global Prosperity.
- Clark, J. R. (2006). A pedagogy of service: Developing spiritual human resources through praxis in the Ruhi Institute curriculum [Master's capstone]. SIT. http://digitalcollections.sit.edu/cgi/viewcontent.cgi?article=1640&context=capstones
- Clark, J. R. (1999). Los efectos del microcrédito de 15 comerciantes en Cochabamba, Bolivia. [The effects of microcredit on 15 merchants in Cochabamba, Bolivia.] Unpublished manuscript, School for International Training, Cochabamba, Bolivia.

HONORS & AWARDS

2021	The Donna Harrington Fellowship Award, University of Maryland School of Social Work (\$2,000)
Fall 2020	Dean's Teaching Award, University of Maryland School of Social Work
2020	(Nomination) 2020 GADE Student Leadership/Service Award for contributions to the design of the University of Maryland School of Social Work Student Emergency Fund
2012	University of Maryland President's Fellowship - President's Symposium and White Paper Project on Urban Renewal
2012	The Honor Society of Phi Kappa Phi
2011	Paul Ephross Scholarship in Social Work with Groups, University of Maryland School of Social Work (\$2,000)

SCHOLARLY PRESENTATIONS

- **Anvari-Clark, J.** (2023). Financial knowledge and financial fragility, as moderated by individual-level sharing and receiving of monetary assistance. [Webinar]. Financial Education Database Training Fellowship Webinar Series: Session 3, National Endowment for Financial Education (NEFE) & Knology. https://jeffreyanvariclark.files.wordpress.com/2023/01/session-3-anvari-clark.mp4
- **Anvari-Clark, J.** (2023, January 12-15). *Reducing financial precariousness and promoting* long-term financial security: Measuring financial precarity with objective and subjective dimensions. [Paper presentation]. 27th Annual Conference of the Society for Social Work and Research, Phoenix, AZ, United States.
- **Anvari-Clark, J.** (2023, January 12-15). Understanding financial behavioral health and race (racism), and their association with investment risk willingness. [Paper presentation]. 27th Annual Conference of the Society for Social Work and Research, Phoenix, AZ, United States.
- Norlander, R.J., & Anvari-Clark, J. (2022, December 7-8). Where is financial education being delivered and for whom? Bridging research and practice. [Invited research presentation]. Financial Education Innovation & Impact Summit 2022, National Endowment for Financial Education (NEFE), Denver, CO, United States.
- Anvari-Clark, J. (2022, January 13-16). The Relationship between Personal Wage Changes and Mental Health Ratings. [Paper presentation]. 26th Annual Conference of the Society for Social Work and Research, Washington, DC, United States.
- **Anvari-Clark, J.** (2020, November 17). Teaching financial and behavioral health interactions in social work education. [Conference workshop]. Council on Social Work Education Annual Program Meeting, Online. https://jeffreyanvariclark.files.wordpress.com/ 2020/12/teaching-financial-bh-in-swedu.pdf
- **Anvari-Clark, J.** (2020, October 8). Effectiveness of financial therapy as an intervention on financial and behavioral health, a modified systematic review [Refereed poster presentation]. Financial Therapy Association, Virtual Conference. https://fta.memberclicks.net/assets/ Conference2020/FTA%202020%20Poster%20Presentations_Revised.pdf
- Anvari-Clark, J. (2020, September 23). Interacting influences on financial well-being [Paper presentation]. Financial Capability and Asset Building: Achievements, Challenges and Next Steps (2020-2025) Convening, Virtual Conference. https://csd.wustl.edu/files/2020/07/FCAB-Influences-on-FWB-Jeffrey-Anvari-Cark.pdf

- Clark, J. & Johnson, L. (2019, January 30). Integrating financial programming into school systems [Conference workshop]. Presented at the 7th American Council for School Social Work National Institute on School Social Work and School Mental Health, New Orleans, LA.
- Clark, J. (2018, May 3). From crisis to prosperity: Accompanying families on a path toward financial well-being [Conference workshop]. Community Schools National Forum, Baltimore, MD.

RESEARCH EXPERIENCE

- 2022 Measuring Racial Group Invariance of the Financial Well-Being Scale. **Jeffrey Anvari-**Clark, Mathieu Despard (Co-PIs). [Submitted to the Consumer Financial Protection Bureau's 2022 Research Conference]. Involvement: Project design, overall conference submission, data analysis, drafting.
- 2022 Financial Knowledge and Financial Fragility, as Moderated by Individual-Level Sharing and Receiving of Monetary Assistance. Jeffrey Anvari-Clark (PI). NEFE/Knology Financial Education Database Training Fellowship. \$5,000.
- 2022 Fintech and Financial Anxiety: Exploring the relationship. FINRA Investor Education Foundation. Jeffrey Anvari-Clark, Jodi Frey (Co-PIs). \$87,000. [Invited proposal not awarded]. Involvement: Project design, overall grant application, preliminary analysis.
- 2021 Prioritizing Our Women's Economic Rise, AdvancingCities Challenge, JPMorgan Chase. Jodi Frey (Site-PI). \$5M. Involvement: Grant application, program evaluation design, theory of change and logic model.
- Behavioral Health Workforce Integration, Service, and Education-Lifespan (BHWISE), 2021 US DHHS HRSA, Behavioral Health Workforce Education and Training (BHWET). Paul Sacco (PI). \$1,919,869. Involvement: Grant application, participant selection, survey design.
- 2021, Behavioral Health Workforce Integration, Service, and Education-Lifespan (BHWISE),
- 2020 US DHHS HRSA, Behavioral Health Workforce Education and Training (BHWET). Paul Sacco (PI). \$1,900,000. Involvement: Supplementary training workshop design and facilitation, quantitative and qualitative data analysis, program evaluation and reporting.
- 2020 Social Work Educators' Perception and Facilitation of Social Justice Course Content. University of Maryland, Baltimore, Graduate Program. Bethany Lee (PI). \$3,000. Involvement: Project design, grant application, survey design and implementation, data collection and analysis.

- 2019 Promise Heights: Promise Neighborhoods Implementation Grants Program. U.S. Department of Education. Richard Barth (PI). \$30M. Involvement: Partner communication, survey design and reporting, program evaluation.
- 2005 A pedagogy of service: Developing spiritual human resources through praxis in the Ruhi Institute curriculum. World Learning, SIT. James Breeden (advisor). Involvement: Qualitative research design, interviews and focus groups, coding, program evaluation and reporting.
- 2000 Participation for positive change: A case study of intra-city relationships in Bulawayo, Zimbabwe. World Learning, SIT. Dumisani Ncube (advisor). Involvement: Qualitative research design, interviews, program evaluation and reporting.
- 1999 Los efectos del microcrédito de 15 comerciantes en Cochabamba, Bolivia. [The effects of microcredit on 15 merchants in Cochabamba, Bolivia.] World Learning, SIT. Thomas Kruse (advisor). Involvement: Mixed methods research design, interviews, intervention evaluation and reporting.

TEACHING

University of North Dakota, Dept. of Social Work

BSSW Courses

Introduction to Social Work (co-taught; responsible for sections on Poverty and Economic

Disparity, Generalist Practice, Substance Use)

In-Person: Fall 2022, Spring 2023

Human Behavior and the Social Environment I

In-Person: Fall 2022, Spring 2023

MSW Courses

Advanced Generalist Practice with Families

Online (hybrid: synchronous / asynchronous): Fall 2022

Advanced Generalist Practice with Communities

In-Person: Spring 2023

University of Maryland School of Social Work

MSW Courses

Financial Stability for Individuals, Families, and Communities (cross-listed macro and clinical)

Online (hybrid: synchronous / asynchronous): Spring 2021, Fall 2020, Spring 2020

In-Person: Fall 2019, Spring 2019, Spring 2018

Advising / Mentoring: Christine Galarza, Erica Woods, David Friedman, America Lucero, Michael Lewandowski, Starr Cole

Field Instruction

Eviction Prevention Case Management, Promise Heights: 2018-2019, 2017-2018

Continuing Education Courses

- **Anvari-Clark, J.** (2023, January 31). *Understanding financial behavioral health:* Considerations for clinical practitioners [Continuing education course]. Smith College School for Social Work Professional Education, Northampton, MA, Online.
- **Anvari-Clark, J.** (2022, May 11). *Understanding financial behavioral health:* Considerations for clinical practitioners [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.
- **Anvari-Clark, J.** (2021, June 3). *Money and wellness: The intersections of financial and* behavioral health [Continuing education course]. Financial Social Work Certificate Program. University of Maryland School of Social Work, Baltimore, MD, Online.
- **Anvari-Clark, J.** (2020, October 16). *The interactions of financial and behavioral health:* Considerations for clinical practitioners [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.
- **Anvari-Clark, J.** (2020, October 1). Money and wellness: The intersections of financial & behavioral health [Virtual training]. BHWISE Fellowship Seminar. University of Maryland School of Social Work, Baltimore, MD.
- **Anvari-Clark, J.** (2019). Money and wellness: The intersections of financial & behavioral health [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.

Teaching Assistance

The Practice of Leadership and Management in Child Welfare and Juvenile Justice: Spring 2013

McDaniel College, Westminster, MD

Summer Academic Enrichment Program

Financial Education Course (high school level)

In-person: Summer 2012

PROFESSIONAL EXPERIENCE (Post-MSW)

2023 Money Habitudes – Venice, FL Consultant: co-design and launch training-of-trainers program

- 2016 2019 Promise Heights, University of Maryland School of Social Work Baltimore, MD Family Prosperity Program Coordinator: eviction prevention case management and community financial education
- 2015 2016 Northwestern Mutual Hunt Valley, MD Financial Advisor: values-based financial planning with savings, investment, and insurance products
- 2014 2015 Financial Coaching by Jeffrey Anvari-Clark Baltimore, MD Financial Coach: private practice coaching with individuals and couples to improve financial well-being, increase savings, reduce debt, improve credit
- 2012 2015 MakingChange Howard County, MD Volunteer Income Tax Assistance (VITA) Tax Site Coordinator: managing operations and preparing low-income tax returns Financial Coach: coaching with individuals and couples to improve financial well-being, increase savings, reduce debt, improve credit
- 2012 McDaniel College – Westminster, MD Financial Education Instructor: designing and leading experiential learning activities for college-bound youth

WORKSHOPS, PRESENTATIONS, & TRAININGS

Invited Lectures

- Clark, J. R. (2013). Individual & familial financial well-being. Guest lecture. University of Maryland School of Social Work, Baltimore, MD, April, 2013.
- Clark, J. R. (2005). Invisible in America: Minorities & marginalization. Guest lecture. The George Washington University, Washington, DC, November, 2005.
- Clark, J. R. (2005). Manifesting social justice. Washington, DC Bahá'í Center, Washington, DC, May, 2005.
- Peak, G. L., & Clark, J. R. (2004). Unity in diversity: Honoring special needs while embracing oneness. Komen Maryland Special Populations Training, Baltimore, MD, September, 2004.

Community / Lay Participant Workshops

Clark, J. R. (2017). Thinking about entrepreneurship. Workshop for parents and guardians at Furman L. Templeton Preparatory Academy, Promise Heights, Baltimore, MD, November, 2017.

- Clark, J. R. (2017). 6 Cures for the empty wallet. Workshop for high school students at YouthWorks, Eutaw-Marshburn Elementary School, Promise Heights, Baltimore, MD, July, 2017.
- Clark, J. R. (2017). Family prosperity study group: Financial education curriculum. Workshop series for parents at Pedestal Gardens, The Community Builders, Inc., Promise Heights, Baltimore, MD, July, 2017.
- Clark, J. R. (2017). Thinking about homebuying. Workshop for parents at Furman L. Templeton Preparatory Academy, Promise Heights, Baltimore, MD, June, 2017.
- Clark, J. R. (2017). Money rules. Workshop for high school students at Renaissance Academy, Promise Heights, Baltimore, MD, June, 2017.
- Clark, J. R. (2017). Money HabitudesTM. Workshop for parents at Parent University, Promise Heights, Baltimore, MD, March, 2017.
- Clark, J. R. (2017). Thinking about couponing. Workshop for parents at I Heart Math Night, Eutaw-Marshburn Elementary School, Promise Heights, Baltimore, MD, February, 2017.
- Clark, J. R. (2016). Theatrical financial strategy sessions for the artist & actor. Presentation for artists, Northwestern Mutual, Baltimore, MD, September, 2016.
- Clark, J. R. (2016). Introducción al seguro de vida. [Introduction to life insurance.] Workshop for Spanish speaking adults, Southeast CDC, Northwestern Mutual, Baltimore, MD, July, 2016.
- Clark, J. R., & Leggett, T. U. (2008). Contributing to the prevalent discourses of society. Training for college students. Institute for Studies in Global Prosperity, Toronto, Ontario, February, 2008.
- Clark, J. R. (2007). Rationalism, materialism and religious belief. Workshop for adults. Dayspring Bahá'í School, Frostburg, MD, July, 2007.
- Clark, J. R. (2005). Race unity training. Baltimore City Bahá'í Community, Washington, DC, February, 2005.

Volunteer Trainings

- Clark, J. R. (2015). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2015.
- Clark, J. R. (2014). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2014.
- Clark, J. R. (2013). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2013.

Clark, J. R., & Shutt, M. (2012). Financial coach volunteer training. Baltimore CASH Campaign, Baltimore, MD, January 2012.

Podcasts Hosted

(2014) The Family Finance Show, The American Family, Cogswell, D. (Executive producer)

Series Episodes:

(Unaired). Paying for childcare. Available from: https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-04.mp3

(2014, October 29). Open enrollment season. Available from: https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-06.mp3

(2014, September 17). The spending plan. Available from: https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-05.mp3

(2014, May 28). Saving for college vs. retirement. Available from: https://s3.amazonaws.com/Family Finance Show/FamilyFinanceShow-03.mp3

(2014, April 30). Budgeting for extra-curricular activities. Available from: https://s3.amazonaws.com/Family Finance Show/FamilyFinanceShow-02.mp3

(2014, March 26). How to use your tax refund. Available from: https://s3.amazonaws.com/Family Finance Show/FamilyFinanceShow-01.mp3

PROFESSIONAL EXPERIENCE (Pre-MSW)

- 2011 2012 Baltimore CASH Campaign Baltimore, MD Neighborhood Fellow for Financial Coaching and VITA Tax Preparation
- 2011 U.S. Dept of Health & Human Services, Administration for Children & Families, Office of Community Services, Assets for Independence – Washington, DC Program Intern
- 2010 2011 Community Assistance Network Dundalk, MD Maryland Community Fellow, VITA Tax Preparer
- 2007 2010 Regional Bahá'í Council for the Southeastern States Council Baltimore, MD Administrative Assistant Regional Seeker Response Specialist

2004 – 2007	Crimson Ark Regional Training Institute – Baltimore, MD Coordinator for Special Projects Assistant Regional Coordinator Area Coordinator for Outreach and Service
2001 – 2003	The Chronicle of Philanthropy, The Chronicle of Higher Education – Washington, DC Recruitment Advertising Associate
2001 – 2002	Multicultural Community Service – Washington, DC Program Volunteer
2000	Counterpart International – Washington, DC Enterprise Development Division Intern
1998 – 1999	Center for International Policy – Washington, DC Demilitarization of Latin America Program Intern Cuba Program Intern

ADDITIONAL TRAINING

2022	Certificate in Substance Use Disorders and Treatment University of Maryland, Baltimore
2021	Problem Gambling Clinical Training Maryland Center of Excellence on Problem Gambling
2021	Inter-university Consortium for Political and Social Research (ICPSR) Summer Program in Quantitative Methods of Social Research Applied Bayesian Models for Social Scientists
2018 – 2019	President's Student Leadership Institute Concentration in Entrepreneurship & Innovation University of Maryland, Baltimore
2017 – 2018	Case Management Certificate Program United Way of Central Maryland & Office of Continuing Professional Education, University of Maryland School of Social Work, Baltimore, MD
2009 – 2010	Courses in Humanities & Social Sciences Community College of Baltimore County, Catonsville, MD
2008	Studying Social Transformation in the Light of Science and Religion: Research Approaches Institute for Studies in Global Prosperity, South Hadley, MA

2006	Creating a Conceptual Framework for Social Action Fundación para la Aplicación y Enseñanza de las Ciencias (FUNDAEC), Colombia
2000	Grassroots Development and NGO Management Program Focus on Micro-entrepreneurship School for International Training, Bulawayo, Zimbabwe
1999	Studies in Culture and Development Focus on Micro-lending School for International Training, Cochabamba, Bolivia

LICENSURES

2022 – present 2017 – present	Licensed Master of Social Work (LMSW) North Dakota #6317 Licensed Master of Social Work (LMSW - Master) Maryland #23186
2015 – 2016	Licensed Financial Advisor • Series 7 - FINRA General Securities Representative Exam • Series 66 - NASAA Uniform Combined State Law Exam • Maryland Life & Health Insurance

INSTITUTIONAL MEMBERSHIP & COMMITTEE SERVICES

Professional Memberships and Committees

Interprofessional Research Committee, College of Nursing and
Professional Disciplines, University of North Dakota: Member
MSW Committee: Member
Diversity, Equity, and Inclusion Committee, University of Maryland
School of Social Work: Member
Macro Concentration Planning Committee [MSW Program], University of
Maryland School of Social Work: Member
Financial Therapy Association
Society for Social Work and Research
Student Emergency Fund, University of Maryland School of Social Work:
Consultant
Financial Social Work Initiative (FSWI) steering committee, University of
Maryland, School of Social Work: Community Partner (2022 - present),
University Partner (2016 - 2022), Community Partner (2012 - 2015),
Social Work Student Member (2011 - 2012)

Community Service

2015 – present	Representative for the Institution of Ḥuqúqu'lláh serving Maryland and
	Delaware (appointed): institutional and group trainings, personal
	consultations on wealth redistribution and financial well-being
2009, 2011-2018	Delegate to U.S. Bahá'í National Convention (elected): representative for
	Baltimore area at annual convention for election of National Spiritual
	Assembly of the Bahá'ís of the United States
2008 - 2011	Area Teaching Committee - Baltimore, MD (appointed), Secretary (2009-
	2011), Member (2008-2009): community organizing to establish child,
	youth, and adult spiritual development activities
2005 - 2006	Crimson Ark Regional Training Institute (appointed) – Board of Directors,
	Member: training to establish child, youth, and adult spiritual development
••••	activities
2004 – 2005	Race Unity Task Force (appointed) - the Spiritual Assembly of the Bahá'ís of Baltimore City, Member: provide educational workshops and programs for improving race relations
	for improving face relations

Local Spiritual Assembly service*

2017 - 2022	Spiritual Assembly of the Bahá'ís of Baltimore County West, Vice Chair
	(2017-2018), Member (2019-2021)
2007 - 2010	Spiritual Assembly of the Bahá'ís of Baltimore County West, Member
	(2007-2008, 2010), Secretary (2008-2009)
2005 - 2007	Spiritual Assembly of the Bahá'ís of Baltimore City, Inc., Vice-Chair
	(2007), Secretary (2006-2007), Member (2005-2007)
2003 - 2004	Spiritual Assembly of the Bahá'ís of Brattleboro, VT, Member
2002 - 2003	Spiritual Assembly of the Bahá'ís of Washington, DC, Member

^{*} Institution is comprised of nine members. Both member and officer positions are elected community leadership roles.