JUSTIN M HENEGAR, Ph.D., CFP®, ChFC®, CRPC®

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Education

2017 MSF Texas A&M University, Commerce – Master's of Science in Finance
2014 Ph.D. Kansas State University, Manhattan, KS, Family Studies- Personal Financial Planning
Dissertation Title: *Homeschooling and Financial Literacy: A Qualitative Study*
2005 MBA Oklahoma Christian University, Edmond OK, Leadership and Organizational Development
2004 B.L.S University of Oklahoma, Norman OK, Liberal Studies

Work Experience

Assistant Professor of Finance – Indiana Wesleyan University Aug 2018 – Present
As Faculty Director of the Student Managed Investment Fund (SMIF), I supervise and teach students in the ongoing portfolio management of roughly $3.5 million dollars divided amongst three portfolios: domestic equity, international equity, and an income portfolio. Additionally, my responsibilities include teaching courses in personal finance, investments, real estate finance and equity analysis.

RON BLUE INSTITUTE FOR FINANCIAL PLANNING – INDIANA WELSEYAN UNIVERSITY April 2015 -Present
Thrivent Endowed Executive Director of Research and Scholarship
In my role, I seek to develop the Ron Blue Institute for Financial Planning to become the recognized national institute for thought leadership in Biblical financial principles. To serve as the Christian university home for a community of influencers on the personal, corporate, and social use of Biblical financial principles. To provide products and services to colleges, churches, non-profits, universities, high schools and businesses based on Ron Blue's articulation of Biblical financial principles, augmented by relevant research, and thoughtful application. To create a demand for biblically integrated financial planning and decision-making among Christians.

MERRILL LYNCH/BANK OF AMERICA, San Antonio, Texas Aug 2014 – March 2015
Financial Advisor/Financial Planner
I am currently the Chief Operating Officer of a large nine-member financial advisor team within Merrill Lynch managing about $500 million in AUM for about 300 clients. In addition to managing the operations of our wealth management practice, I also created and implement our financial planning process that takes our clients through a unique four-phase planning meetings designed to capture in-depth client data in a repeatable system.

MERRILL LYNCH/BANK OF AMERICA, San Antonio, Texas June 2012 – Aug 2014
Client Relationship Manager
In June 2012, I took over as a Client Relationship Manager for the Lone Star complex with over $140 million in revenue managing $16 billion in AUM by over 184 financial advisors and 105 sales associates. My main function involves coaching financial advisors and their associates in order to enhance the client experience by working to make the financial advisors more efficient and effective.

MERRILL LYNCH/BANK OF AMERICA, Beaumont, Texas Feb 2010 – May 2012
Client Relationship Manager
As the Client Relationship Manager for the Gulf Coast Complex, I am part of a leadership team overseeing $42 million dollars in revenue with a total 61 financial advisors and 35 sales assistants. My main focus is to develop service strategies that can be implemented by financial advisors to attract and retain clients. Currently we ranked 41st out of 126 complexes throughout the firm.

RAYMOND JAMES AND ASSOCIATES, INC, Oklahoma City May 2009 – Feb. 2010
Branch Operations Manager
As the Branch Operation Manager I perform back-up for all operational functions as required by workloads and absences. I work directly with home office personnel to coordinate branch to home office workflow. In addition, I handle most branch compliance procedures. I work hand in hand with the branch manager in operating profit/loss of the branch and work to increase revenue through recruiting and business development.

Financial Planning Designations and Licenses

2017 State of Indiana Insurance License
2013 CKA Certified Kingdom Advisor
2013 ChFC® Chartered Financial Consultant
2010 State of Texas Insurance License – Life, Health, VA, and LTC
2010 FINRA Series 3, National Commodity Futures Examination
2009 FINRA Series 9/10, General Securities Sales Supervisor
2008 CFP® CERTIFIED FINANCIAL PLANNER™
2008 CRPC® Chartered Retirement Planning Counselor
2004 State of Oklahoma Insurance License – Life, Health, VA, and LTC
2004 FINRA Series 7, General Securities Representative
2004 FINRA Series 63, Uniform Securities Agent State Law Examination
2004 FINRA Series 65, Uniform Investment Advisor Law Examination

Teaching Experience

INDIANA WESLEYEN UNIVERISTY — Oct 2009 – Present

Currently an adjunct professor for both the DeVoe Division of Business (residential) and DeVoe School Business (online). Currently teach:

- FIN 210 – Managerial Finance
- FIN 250- Personal and Family Finance
- BUS 150 - Personal Finance
- ADM 448 - Strategic Planning
- FIN 310 - Financial Decision Making for Managers
- FIN 440 - Financial Management
- FIN 450 – Investments Services (Series 7)
- FIN 330 – Investments
- FIN 520 - Foundations for Financial Planning

OKLAHOMA CHRISTIAN UNIVERSITY — July 2010 - Present

Currently an adjunct instructor in the MBA program teaching FNC 5123: Financial Planning. This course was conducted in an online format. Currently teach:

- FINC 523 - Foundations to Financial Planning

LIBERTY UNIVERSITY — OCT 2013 – PRESENT

Currently an adjunct instructor at both the undergraduate and graduate level within the CFP program at Liberty University with approval to teach all seven CFP required courses. I have taught undergraduate courses in Estate Planning and Retirement Planning and graduate level courses in Managerial Finance.

- BUSI 530 – Finance
- All 7 CFP required courses as needed.

Course Development

Contracted to develop and write the CFP core courses integrating biblical wisdom and insight into the courses for the DeVoe School of Business MBA in Personal Financial Planning. The courses were:

- FIN 520 – Foundations to Financial Planning
- FIN 521 – Risk Management
- FIN 522 – Investments
- FIN 523 – Income Tax Planning
- FIN 524 – Retirement and Employee Benefits
- FIN 526 – Financial Plan Development
- FIN 527 – Estate Planning and Wealth Transfer

Academic Publications Works

Henegar, J. M (in progress). Estate planning: Preparing the next steward. DeVoe Report. DeVoe School of Business.

Henegar, J.M (2017). Choosing a financial advisor. DeVoe Report. DeVoe School of Business

Henegar, J.M (2017). Financial Accountability. DeVoe Report. DeVoe School of Business

Henegar, J.M. (2017). Quantitative Decision Analysis. DeVoe Report. DeVoe School of Business

Henegar, J.M & Steenbergh, T. (in progress). Development and Validation of a Financial Contentment Scale. Poster presentation at Kingdom Advisor Conference, Orlando Florida Feb. 2016.

Henegar, J.M & Steenbergh, T, Oke, L.. (in progress). Using Ecological Momentary Assessment Software to evaluate financial decision making in college students. In progress.

Henegar, J.M. Wilkenson, G. (2015) Stewardship: A matter of the heart. Paper presentation at the DeVoe Event Indianapolis, IN. https://www.indwes.edu/academics/caps/devoe-school-of-business/white-papers-pdf/stewardship-devoe-white-paper.pdf

Henegar, J.M., Archuleta, K., Grable, J.E., Britt, S.L., Anderson, N., & Dale, A. (2013). Credit card behavior as a function of impulsivity and a mother's socialization factors. *Journal of Financial Counseling and Planning, 24*(2), (in print).

Britt, S.L., Grable, J.E., Cumbie, J., Cupples, S., Henegar, J., Schindler, K., & Archuleta, K. (2011). Student financial counseling: An analysis of a clinical and non-clinical sample. *Journal of Personal Finance, 10*(2), 95-121.

Henegar, J., Horowitz, E., Stolbert, S., Rasure, E., Grable, J.E., & Webb, F. (2012). Social comparisons, financial stressors, and family life cycle stage as factors impacting family financial stress. Poster Presented at ACCI Conference in Nashville Tennessee, 2012.

Henegar, J.M. (2010): A test of the association between perceived and objective income adequacy measures. Poster presentation at the 2010 ACCI conference in Atlanta Georgia, 2011.

Conference Presentations

2017 – 2nd Annual Ron Blue Institute Thought Leadership Conference - RBI Impact upon Undergraduate & Graduate Students

2017 – Rethinking Wealth Presentation: Building a Christian Financial Planning Industry: An Academic Perspective
2015 – Presented on Stewardship at the DeVoe Event, hosted by DeVoe School of Business at Indiana Wesleyan University, JW Marriott Downtown Indianapolis

2016 – Faculty Track Presenter at Kingdom Advisor annual conference in Orlando Florida:

- Panel for Christian educators on the development and creation of a biblical financial planning industry
- Panel for Christian financial advisors on partnering with Christian Colleges and Universities
- Panel for Christian educators on various curriculum development projects for incorporation into various education programs

2016 – America's Best Hope Conference – "Leading Through Change" presentation.

Authored Books

Henegar, J.M. (2018) Financial Discipleship: Building a Biblical Worldview of Money. Lextin Enterprises, LLC, Noblesville, IN.

Blue, R. & Henegar, J.M. (2016). Biblical Financial Planning: A Biblical Worldview of Personal Finance. Pearson, New York, NY.

Authored Biblical Topics for inclusion in the following CFP registered curriculum:

Keir Educational Resources. (2017). Estate planning. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). General financial planning principles. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). Income tax. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). Investments. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). Risk management and Insurance planning. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). Retirement Planning. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Keir Educational Resources. (2017). Financial plan development. Keir Educational Resources, Middleton, OH. http://www.keirsuccess.com/Products/RBI

Academic Awards

Outstanding Research Journal Article of the Year (2014) awarded by the Association for Financial Counseling, Planning, and Education.

Professional Organizations

Financial Therapy Association
Association of Financial Counseling, Planning, and Education
Kingdom Advisors

NEXUS Financial Discipleship Center – Established the first peer-to-peer financial discipleship center at Indiana Wesleyan University. NEXUS was established for the development of student financial coaches to disciple students in a biblical understanding of financial decision-making.

Volunteer Work

Money Talk - A monthly informal talk discussion forum for students to discuss financial and entrepreneurial ideas

Founded the San Antonio Christian Financial Professionals Network (2014 – 2015 – Founded the SACFPN organization that brings together Christian Financial Professionals on a monthly basis to discuss biblical principles and success stories between like-minded advisors. We also bring in speakers that have biblically based content that is applicable to our group.

AWANA Sparks Leader (2012 – Present) – I work as a AWANA Sparks leader where my children attend the AWANA program. I help with the 1st grade boys group learn and memorize Scripture, play games, and help disciple these young boys.