Joseph Goetz, Ph.D. is an associate professor of financial planning at the University of Georgia (UGA), where he currently teaches undergraduate and graduate courses in Financial Counseling & Client Communication and Practice Management. He is a founding principal at Elwood & Goetz Wealth Advisory Group, a fee-only comprehensive financial planning firm. He is also a co-founder of the University of Georgia ASPIRE Clinic, which provides pro bono financial planning and counseling to low-income families in the greater Athens area. In this role he provides training an coaching in financial communication and has spearheaded efforts to bring financial planning to the clients of non-profit organizations, such as Project Safe, The Stable Foundation, Athens Area Homeless Shelter, Interfaith Hospitality Network of Athens, and The ARK. He also served as the 2013 President of the Financial Therapy Association. Dr. Goetz has co-authored over 50 peer-reviewed publications in the financial planning and counseling field. Dr. Goetz was recently recognized as the 2013 Financial Counselor of Year by the Association of Financial Counseling and Planning Education. He received his bachelor's degree in psychology from the University of Missouri-Columbia, and completed three graduate degrees in the areas of financial planning, psychology, and consumer economics at Texas Tech University. He is a Certified Retirement Counselor® (CRC®) as awarded by the International Foundation for Retirement Education and an Accredited Financial Counselor (AFC®) as awarded by the Association of Financial Counseling and Planning Education.