

Dr. Palmer received his bachelor's and MBA degrees from The University of Utah and his doctorate degree from Utah State University. He is a co-founder of the University of Georgia (UGA) Family Financial Planning Program where he continues to teach courses in financial planning with a focus on retirement and tax planning. He is a CERTIFIED FINANCIAL PLANNER™ professional. He has served on multiple editorial boards and as President of the Academy of Financial Services. He was selected as a 2007 Lilly Teaching Fellow, a recipient of the 2010 Richard B. Russell Excellence in Undergraduate Teaching Award, and also received the 2013 Engaged Scholar Award. Working in tandem with Tom Cochran and Georgia United Credit Union, Dr. Palmer has helped to expand the service-learning Volunteer Income Tax Assistance program in Athens, Georgia. Under his supervision students studying financial planning and accounting complete hundreds of tax returns for families in the local community each year and provide thousands of hours of financial education and planning assistance to these households. Dr. Palmer is also affiliated with the University of Georgia ASPIRE Clinic.

Dr. Palmer's research seeks to identify effective ways of motivating financial behavior change through brief intervention strategies. He is currently focused on developing brief interventions that are informative, scalable, and can easily be integrated into a variety of contextual learning settings, such as the income tax preparation process. His research has focused on motivating savings among low and moderate-income tax filers. These brief interventions help individuals become emotionally connected to their desired "financial" goals in a positive and supportive environment. The positive emotional connection to savings can be quickly actualized through immediate savings opportunities individuals at tax time face. Ultimately, individuals have a clearer vision of their financial future, are motivated to achieve that future, and have acted in a positive way that prepares them for their future.