

Education

2023	Ph.D. Personal Financial Planning Kansas State University <i>summa cum laude</i>
1989	MBA Finance Arizona State University <i>summa cum laude</i>
1986	B.S. Computer Science Arizona State University <i>summa cum laude</i>
1986	B.S. Accounting Arizona State University <i>summa cum laude</i>

Teaching Experience

Clinical Assistant Professor

FIN 294 (Fundamentals of Personal Finance), FIN380 (Personal Financial Management), FIN385 (Personal Insurance Planning), FIN420 (Personal Portfolio Management), FIN 460 (Personal Finance Cases and Modeling), FIN 594 (Investment Management for Educators), FIN 594 (Psychology and Technology in Personal Finance for Educators), FIN 594 (Risk Management for Educators)
Arizona State University
2023 – present

Responsibilities: Direct instruction of students, create and modify curriculum, manage classroom assignments and grading, regular office hours, serve on committees including Faculty Recruiting, develop, maintain, and support high school curriculum for personal finance, manage online classes for teacher continuing education, mentor students from Barrett Honors College

Financial Planning Instructor and Adjunct Professor

PFP101 (Money 101), PFP105 (Introduction to Personal Financial Planning), PFP305 (Advanced Personal Financial Planning), PFP624 (Fundamentals of Family Financial Planning), PFP805 (Statistical Software in Personal Financial Planning)
Kansas State University
2021 – present

Responsibilities: Develop and modify curricula, manage online classes, hold live virtual lectures, regular office hours, grading, student communications, serve on Undergraduate Committee.

Financial Planning Instructor

FAM251/CEF251 (Personal and Family Finance)
University of Kentucky
2022 – 2023

Responsibilities: Modify curriculum, manage online classes, hold live virtual lectures, regular office hours, student communications.

Statistics Tutor for Financial Planning Program PhD Students
Kansas State University
2021

Responsibilities: Hold regular office hours and additional group or individual sessions as needed to help students with SAS coding and statistics curriculum in STAT 705 class.

Mathematics Teacher
AP Statistics, Personal Finance, Trigonometry/Pre-Calculus, Algebra II, Algebra I
Arcadia High School
2009 – 2018

Responsibilities: Developed, authored, and implemented personal finance curriculum, including cash management, budgeting, time value of money, inflation, investments, retirement plans, insurance, college funding, Social Security, credit cards, loans and mortgages, and taxes. Learning goals were financial literacy, self-advocacy, and understanding consequences of decisions.
Took over the AP Statistics program and helped students exceed national average scores, more than doubling the prior pass rate.

Professional Experience

Financial Planner and Principal
Ives Asset Management, Inc.
1987 – 2009

Responsibilities: Founded and built a personal financial planning practice. Personally provided clients with comprehensive fee-only financial planning, and met regularly with all clients. Interfaced with other professionals as needed. Practice areas included development of financial goals, budgeting, retirement planning, planning for college and special goals, insurance planning, estate planning, tax planning, and investment management. Managed over \$100 million. Executed sale of the firm.

Other Work Experience

CFO / Treasurer
Weight Watchers of Arizona, Inc.
2017 – 2020

Responsibilities: Cash controls and financial reporting. Employee benefit plans. Developed policies for data security. Developed and implemented custom point of sale and accounting system. Secured financing, developed and maintained banking relationships. Transitioned live

workshops online in response to COVID-19. Negotiated and directed sale of company to franchisor.

Certifications

Certified Financial Planner (CFP®)

Certified teacher: 7 – 12 Highly Qualified in Mathematics and Business, State of Arizona

Service Activities

National Education Opportunity Network (2025 to present) – Support the ASU FIN 294 class for high school students in Title I high schools across the US – attend regular curriculum and instruction meetings and perform virtual guest teaching sessions at each of the high schools

FPA Arizona (2025 to present) – Financial literacy outreach program, including support for schools to offer FIN 294 as part of the Arizona Financial Literacy Diploma Seal program – attend regular financial literacy meetings, help with Arizona Department of Education filing, participate in town halls for educators

Barret Honors College at ASU – Mentor honors students in Finance and serve as thesis director – help students develop and complete their honors thesis – regular student meetings and reviews

Professional Associations

Academy of Financial Services (AFS)

American Council for Consumer Interests (ACCI)

Association for Financial Counseling and Planning Education (AFCPE)

Financial Planning Association (FPA)

National Association of Personal Financial Advisors (NAPFA)

Awards and Recognition

2023 Outstanding Graduate Student in Personal Financial Planning, Kansas State University, College of Health and Human Sciences

1989 Chase Bank Outstanding Graduate Student in Finance, Arizona State University, College of Business.

1985 Honeywell Scholarship for Outstanding Engineering Student, Arizona State University, College of Engineering and Applied Sciences.

Publications

Rollins-Koons, A., **Machiz, I.**, McCoy, M., Wu, J., & White, K. (2026). Examining Anxiety as an Additional Antecedent to Trust and Commitment in Financial Planning. *Financial Planning Research Journal*, 13(1).

- McCoy, M., **Machiz, I.**, Johnson, P., White, K., Watkins, K., & Bennets, C. (2025). Resilient personality or financial resilience framework for coping with physical and mental health during COVID-19 pandemic. *Financial Services Review*, 33(1), 67-85.
- McCoy, M., **Machiz, I.**, Harris, J., Lynn, C., Lawson, D., & Rollins-Koons, A. (2022). The Science of Building Trust and Commitment in Financial Planning: Using Structural Equation Modeling to Examine Antecedents to Trust and Commitment. *Journal of Financial Planning*, 35(12).
- White, K. J., Ouyang, C., **Machiz, I.**, McCoy, M., & Qi, J. (2022). An Application of Financial Resilience to Retirement Planning by Racial/Ethnic Status. *The Journal of Retirement*, 9(4), 31-45.
- Sensenig, D. J., Walsh, B., **Machiz, I.**, Stanley, N., Russell, M., McCoy, M., & CET, P. (2020). Utilizing what we know about tele-mental health in tele-financial planning: a systematic literature review. *Journal of Financial Planning*, 33(9), 48-58.
- Watkins, K., **Machiz, I.**, McCoy, M., Russell, M., Johnson, P., & White, K. (2022). *Using the Financial Resilience Framework and Resilient Personality Theory to Examine Coping with Financial Uncertainty during COVID-19*. [Manuscript submitted for publication]

Book Chapters

- Harris, J., Joseph, M., **Machiz, I.**, & McCoy, M. (2021). Exploring how developmental theories could shape the integration of financial education into K-3rd grade curriculum. In T. Lucey & J. Xiao (Eds.) *Financialization, Financial Literacy, and Social Education*. London, UK: Routledge.

Conference Papers, Posters, and Presentations

- Machiz, I.**, McCoy, M., Wu, J., Rollins-Koons, A., & White, K. (2023, September). *Examining Anxiety as an Additional Antecedent to Trust and Commitment in Financial Planning Using Structural Equation Modeling*. Academy of Financial Services, Phoenix, AZ
- Machiz, I.**, Antonoudi, E., McCoy, M., White, K., & Russell, M. (2023, September). *Literacy and retirement planning's impact on overall well-being*. Academy of Financial Services, Phoenix, AZ
- McCoy, M., **Machiz, I.**, Johnson, P., White, K., Watkins, K., & Bennets, C. (2023, September). *Resilient personality or financial resilience framework for coping with physical and mental health during COVID-19 pandemic*. Academy of Financial Services, Phoenix, AZ
- ¹ **Machiz, I.**, Russell M., Johnson, P., Watkins, K., Chen, Z. White, K., McCoy, M. (2023, July). *Resilient Personality or financial resilience framework for coping with difficulties meeting expenses and life satisfaction*. International Academy of Financial Consumers, Tokyo, Japan
- Machiz, I.**, Antonoudi, E., Russell, M., McCoy, M., & White, K. (2023, June). *Literacy and retirement planning's impact on overall well-being*. Financial Management Association, Aalborg, Denmark.

¹ Best student paper award for the International Academy of Financial Consumers (IAFICO)

- Watkins, K., **Machiz, I.**, McCoy, M., Russell, M., Johnson, P., Chen, Z., & White, K. (2023, May). *Impact of a Resilient Personality and Financial Resilience Framework on Well-Being During the Covid-19 Pandemic*. American Council on Consumer Interests, Las Vegas, NV.
- Machiz, I.** (2022, November). *The Effects of Financial Education on Downstream Financial Health*. Kansas State University, PFP 900 Seminar, Virtual Seminar.
- Machiz, I.** (2022, May). *Financial education and differences in financial intentions*. Financial Planning Association, Orange County Chapter, Irvine, CA.
- Machiz, I.** (2021, October). *The Effects of Financial Education on Financial Wellness*. Kansas State University, PFP 900 Seminar, Virtual Seminar.
- Harris, J., McCoy, M., **Machiz, I.**, & Joseph, M. (2020, December). *Financial literacy, financialization, and social education, traditional perspectives and topics – a book talk conversation*. College & University Faculty Assembly of the National Council for the Social Studies 2020 Annual Conference, Virtual Conference.
- Machiz, I.**, Harris, J., Joseph, M., & McCoy, M. (2020, November). *Bridging the gap for financial educators: a systematic literature review of best practice for early elementary financial education*. 2020 AFCPE Research and Training Symposium, Virtual Conference.
- Walsh, B., Sensenig, D., **Machiz, I.**, Russell, M., Stanley, N., & McCoy, M. (2020, October). *Utilizing what we know about tele-mental health in tele-financial planning: a systemic literature review*. Financial Planning Association Annual Conference, Virtual Conference.

Conferences Attended

Stanford Initiative for Financial Decision Making Teaching Personal Finance Conference – 9/2026
Schwab Impact – 11/2024
FPA Annual Conference – 9/2023
AFS Advanced Research in Financial Planning – 9/2023
AFCPE Research and Training Symposium – 11/2021
CFP Board Academic Research Colloquium – 11/2021
AFCPE Research and Training Symposium – 11/2020
CFP Board Academic Research Colloquium – 2/2020