

Carrie L. Johnson, Ph.D., AFC®

Fargo, North Dakota
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Education

Iowa State University, Ames, IA

Doctorate of Philosophy, Family and Consumer Science Education, May 2012

Dissertation: Do new students know what they are signing? A phenomenological study of the financial aid experiences of high school seniors and college freshmen

South Dakota State University, Brookings, SD

Master of Science, Family and Consumer Sciences, May 2007

Specialization: Family Financial Planning

Dakota State University, Madison, SD

Bachelor of Science, English for Information Systems, May 2003

Minor: Multimedia/Web Design

Certifications Held

Accredited Financial Counselor (AFC®) (2016)

Professional Experience

Assistant Director, Family & Community Wellness

NDSU Extension, Fargo, ND 2022 – Present

**Promoted to academic rank of Professor – July 2024*

Acting Director, Agriculture Communications

North Dakota State University Agricultural Affairs, Fargo, ND June – July 2023

Interim Assistant Director and Family & Community Wellness Program Director,

NDSU Extension, Fargo, ND 2021-2022

Associate Professor / Personal and Family Finance Specialist, Department of Human Development and Family Science and NDSU Extension, North Dakota State University
Fargo, ND 2019-2022

Assistant Professor/Personal and Family Finance Specialist, Department of Human Development and Family Science and NDSU Extension, North Dakota State University
Fargo, ND 2016-2019

Assistant Professor/Family Resource Management Specialist, Department of Consumer Affairs and SDSU Extension, South Dakota State University, Brookings, SD 2012-2016

Family Resource Management Field Specialist II, SDSU Extension Mitchell Regional Center, SD 2011-2012

Extension Educator, Family and Consumer Science, South Dakota Cooperative Extension Service: Charles Mix County, SD 2009-2011

Financial Aid Counselor, SDSU Financial Aid Brookings, SD 2003-2008

Academic Courses Taught

NDSU Department of Human Development and Family Science, Fargo, ND

Spring 2021

HDFS 677 Financial Counseling

Fall 2019

HDFS 477/677 Financial Counseling

NDSU Distance and Continuing Education, Fargo, ND

Summer 2018

HDFS 2000 Financial Foundations for Educators

SDSU College of Education and Human Sciences, Brookings, SD

Summer 2015

CA 592: Financial Foundations for Educators

Spring 2008

CA 150: Introduction: Consumer Affairs

CA 487: Transition to the Professional World

Contract Work

Lumina Datamatics

2020 – SME test bank and worksheet question/answer reviewer

Association of Financial Counseling and Planning Education

2018-2019 – Test prep webinars for those sitting for the AFC certification

Research / Scholarship (* Denotes student author)

Research Interests: Behavioral economics · personal finance for low-income populations · consumer decision-making over the life cycle · financial education impact · program delivery methods · Extension program evaluation

Peer-Reviewed Journal Articles

- *Jamison, G., Stofer, K., **Johnson, C. L.**, Gutter, M. & Salloum, R. (accepted for publication). Extension accredited financial counselors express enthusiasm and concerns before financial counseling for cancer patients. *Journal of Human Sciences and Extension*.
- Brotherson, S. E., Fitzgerald, M. A., Deal, J. J., Scott Hoffman, M., **Johnson, C. L.**, Kho, C., McGeorge, C. R., O'Connor, M. L., Strommen, J., *Arthur, B. G., *Hakhamy, N., *Homan, C., *Hudson, S., *Tu, Y., & *Van Vleet, B. (2025). The state of North Dakota individuals and families, 2024: Trends, issues and opportunities. *Marriage & Family Review*, 1-74. <https://doi.org/10.1080/01494929.2025.2530514>
- *Yerhot, M., **Johnson, C.L.**, Deal, J. (2025). Student Parents at Four-Year Colleges/Universities: An Exploratory Study. *Journal of Student Affairs Research and Practice*. DOI: 10.1080/19496591.2024.2431809
- Johnson, C.L.** (2022). [Review of the book *Flipping a switch: Your guide to happiness and financial security in later life*, by B. O'Neill]. *Family & Consumer Sciences Research Journal*. Advance online publication doi.org/10.1111/fcsr.12449.
- Bartholomae, S., Kiss, D. E., Collins, J. M., **Johnson, C. L.**, Janney, C. A. (2021). Rural healthcare providers' perspectives of patient financial well-being and integrating financial capability services. *Family and Consumer Sciences Research Journal*, 50(1).
- Worthy, S. L., Mountain, T., Chatterjee, S., **Johnson, C.**, Kiss, D. E., O'Neill, B., Saboe-Wounded Head, L., & Gutter, M. S. (2020). Differences in the determinants of retirement preparation between farm and non-farm households. *Journal of Applied Farm Economics*, 3(2). <https://docs.lib.purdue.edu/jafe/vol3/iss2/5/>
- Johnson, C. L.** & *Carlson, S. L. (2020). Farm/ranch succession planning program motivates families to take steps. *Journal of Extension*, 58(6). Article v58-6iw5. <https://joe.org/joe/2020december/iw5.php>
- Johnson, C. L.**, Bartholomae, S., Serido, J., Katras, M. J., & Tobe, E. (2020). Launching a text message intervention to assist student loan borrowers with repayment decisions. *Family and Consumer Sciences Research Journal*, 48(3).
- Mountain, T.P., Kim, N., Gutter, M.S., Kiss, E., Cho, S.H., & **Johnson, C.L.** (2020). An exploration of gender bias, framing, and student loan decisions through an experimental design. *Journal of Family and Economic Issues*, 41(2), 350-363.
- Kiss, D. E., Bartholomae, S., **Johnson, C. L.**, O'Neill, B., Xu, Y., & Gutter, M. (2019). Conceptualizing health and financial wellness: Using facilitated discussion to collect input from professionals. *The Forum for Family and Consumer Issues*, 22(1).
- Johnson, C.L.**, *Hanson, B., Evans, D., Kim, J., *Long, A., & *Fife, J. (2019). How Americans define affordable housing. *Family and Consumer Sciences Research Journal*, 47(4).

- O'Neill, B., Xu, Y., **Johnson, C.**, Kiss, D.E., & Buyske, S. (2019) "As soon as..." finances: A study of financial decision-making. *Journal of Personal Finance*, 18(1).
- O'Neill, B., Xu, Y., **Johnson, C.**, Kiss, D.E. (2018). Twitter chats as a research tool: A study of young adult financial decisions. *Journal of Human Sciences and Extension*, 6(1).
- Johnson, C. L.**, Gutter, M., Xu, Y., Cho, S., & DeVaney, S. (2016). Perceived value of college as an investment in human and social capital: Views of Generations X and Y. *Family and Consumer Sciences Research Journal*, 45(2).
- Johnson, C. L.**, Evans, D. A., Worthy, S., & O'Neill, B. (2016). Virtual focus groups in Extension research. *Journal of the National Extension Association of Family & Consumer Sciences*, 11.
- Johnson, C. L.**, O'Neill, B., Worthy, S., Lown, J.M., & Bowen, C. (2016). What are student loan borrowers thinking? Insights from focus groups on college selection and student loan decision making. *Journal of Financial Counseling and Planning*, 27(2).
- Johnson, C. L.**, & Schumacher, J. (2016). Does webinar-based financial education impact knowledge and behavior? *Journal of Extension* [Online], 54(1) Article 1RIB2.
- Xu, Y., **Johnson, C.L.**, Bartholomae, S., O'Neill, B., & Gutter, M. (2015). Home ownership among millennials: The deferred American dream. *Family & Consumer Sciences Research Journal*, 44(2).
Best Paper in Housing Economics for FCSRJ 2015.
#1 in Top 10 Most Downloaded FCSRJ Articles during 2016 and 2017
- Johnson, C.L.** (2015). Understanding federal loan repayment. *Family and Consumer Sciences Research Journal*, 43(4).

Published Conference Proceedings

- Johnson, C. L.**, *Yerhot, M., & Deal, J. (2020). College students who are parents. In Porto, N. *2020 Consumer Interests Annual*, Vol. 66.
<https://acci.memberclicks.net/assets/docs/CIA/CIA2020/JohnsonCarrieCIA2020.pdf>
- Bartholomae, S., Kiss, D. E., Collins, J. M., **Johnson, C. L.**, & Janney, C. A. (2020). Integrating and sustaining financial capability services in rural healthcare delivery: Consumers, healthcare providers, and systems perspectives. In Porto, N. *2020 Consumer Interests Annual*, Vol. 66.
<https://www.consumerinterests.org/assets/docs/CIA/CIA2020/BartholomaeSuzanneCIA2020.pdf>
- Johnson, C. L.**, Bowen, C., O'Neill, B., Kiss, E., Gutter, M. & Xu, Y. (2019, November). Research to practice: Translational efforts of a multi-state research team. In Winchester, D. & Betz-Hamilton, A. *2019 AFCPE Research and Training Symposium Proceedings* (pp. 71).
- Johnson, C. L.**, Serido, J., Kiss, D. E., Saboe-Wounded Head, L., Tobe, E., & Bartholomae, S. (2018, May). Student loan repayment education: Multi-state texting intervention project. In Saboe-Wounded Head, L. *2018 Consumer Interests Annual*, Vol. 64.

- Cho, S., **Johnson, C.**, Kiss, D.E., O'Neill, B., & Gutter, M.S. (2017, November). Student loan decision-making: what we know and what to do with it. In Mason, V.J. & Kiss, D.E. *2017 AFCPE Research and Training Symposium Proceedings* (pp. 44-45).
- Johnson, C.L.**, Kiss, D.E., Evans, D., Xu, Y., O'Neill, B., & Gutter, M.S. (2017, April). Innovative data collection in social science research. In Worthy, S.L. *2017 ACCI Proceedings, Vol. 63*.
- Johnson, C.L.**, & Schumacher, J. (2016, November). Webinar training: Professional development for financial educators. In Mason, V.J., & Kiss, D.E. *2016 AFCPE Symposium Proceedings* (pp. 31).
- Xu, Y., O'Neill, B., **Johnson, C.L.**, Bartholomae, S., & Gutter, M. (2015, November). Housing decisions of millennials: Challenges and consequences. In Mason, V. J., & Kiss, D. E. *2015 AFCPE Symposium Proceedings* (pp.13).
- Johnson, C.L.**, & Schumacher, J. (2014, November). Effectiveness of online financial education in rural states. In Mason, V.J. *2014 AFCPE Symposium Proceedings* (pp. 3).
- Cho, S. Yeo, J., Saboe-Wounded-Head, L., & **Johnson, C.** (2014, November). Alternative borrowing behavior among emerging (early) adults. In Mason, V.J. *2014 AFCPE Symposium Proceedings* (pp. 51-53).

National Conference Presentations

- Stankiewicz, J. & **Johnson, C.L.** (2024, May). *Exploring Health Equity Through Community Engagement*. Presentation at 2020 National Health Outreach Conference, Greenville, SC.
- Fontes, A., Scholl, B., Dwan, K., Mottola, G., Johnson, C., Lush, M., Zhu, M., Meagher, K., Chin, A. (2021, May). *Understanding the impact of the COVID-19 pandemic on financial wellbeing using pandel data*. Symposium presented at 2021 ACCI Annual Conference, Virtual.
- Ellis, S., Taylor, S., Duncan, L., **Johnson, C.**, Copeland, H., Hamilton, L., Corbus, J., Marin, K., & Gutter, M. (2020, November). *Providing Virtual Financial Counseling During Difficult Times*. Presentation at 2020 AFCPE Research and Training Extension Pre-Symposium, Virtual.
- Johnson, C.L.** (2020, June). *Small business succession planning curriculum*. Oral presentation at Annual NACDEP Conference, Virtual.
- Bartholomae, S., Collins, J.M., Janney, C.A., **Johnson, C.**, Kiss, D.E., Long, B. (2020, May). *Integrating and sustaining financial capability services in rural healthcare delivery: Consumers, Healthcare providers, and systems perspectives*. Symposium presented at ACCI 2020 Annual Conference, Virtual.
- Johnson, C.**, *Yerhot, M., Deal, J. (2020, May). *College students who are parents*. Poster presentation at ACCI Annual Conference, Virtual.
- Johnson, C. L.**, Bowen, C., O'Neill, B., Kiss, E., Gutter, M. & Xu, Y. (2019, November). *Research to Practice: Translational Efforts of a Multi-State Research Team*. Presentation at AFCPE Annual Research and Training Symposium, Portland, OR.

- Johnson, C. L.,** Schumacher, J. (2019, February). *Virtual Book Club for Financial Educator Professional Development*. Poster at Family Economic and Resource Management Association (FERMA) Virtual Conference.
- Saboe-Wounded Head, L., Katras, M.J., **Johnson, C.,** & Tobe, E. (2018, November). *Student loan TIPs: Texting Intervention Program*. Presentation at AFCPE Annual Research and Training Symposium, Norfolk, VA.
- Johnson, C. L.,** Serido, J., Kiss, D. E., Saboe-Wounded Head, L., Tobe, E., & Bartholomae, S. (2018, May). *Student loan repayment education: Multi-state texting intervention project*. Presentation at ACCI Annual Conference, Clearwater Beach, FL.
- Kiss, D. E., Bartholomae, S., **Johnson, C.,** O'Neill, B., Evans, D., & Gutter, M. (2018, May). *Discussing the intersections of health and financial wellness*. Presentation at Family Economics and Resource Management Association (FERMA) Conference, Clearwater Beach, FL.
- Cho, S., **Johnson, C.,** Kiss, D.E., O'Neill, B., & Gutter, M.S. (2017, November). *Student loan decision-making: What we know and what to do with it*. Presentation at AFCPE Annual Research and Training Symposium, San Diego, CA.
- Serido, J., Bartholomae, S., **Johnson, C.,** Katras, M.J., & Saboe-Wounded Head, L., Sweedler, K., Zumwalt, A., McCaulley, G. (2017, July). *Student loan repayment TIPs Texting*. Higher Education Financial Wellness Summit, Minneapolis, MN.
- Hansen, L., Schumacher, J., **Johnson, C.,** & Greenway, S. (2017, May). *Solid Finances webinar partnership*. Presentation at Urban Extension Conference, Bloomington, MN.
- Evans, D.A., **Johnson, C.L.,** Kiss, D.E., O'Neill, B., & Xu, Y. (2017, April). *Innovative data collection in social science research*. Symposia presented at ACCI Annual Conference, Albuquerque, NM.
- Johnson, C. L.,** & Schumacher, J. (2016, November). *Webinar training: Professional development for financial educators*. Poster session presented at AFCPE Symposium, Lexington, KY.
- Cho, S., **Johnson, C. L.,** Kiss, D. E., O'Neill, B., Mountain, T., Gutter, M. (2016, June). *Student loan qualitative and quantitative data: A methodological concern*. Symposia presented at ACCI Annual Conference, Arlington, VA.
- Johnson, C. L.,** O'Neill, B., & Gutter, M. (2015, November). *Online focus group research*. Presentation at National Extension Association of Family & Consumer Sciences (NEAFCS) Annual Session, White Sulphur Springs, WV.
- Xu, Y., O'Neill, B., **Johnson, C.L.,** Bartholomae, S., & Gutter, M. (2015, November). *Housing decisions of millennials: Challenges and consequences*. Poster session at AFCPE Symposium, Jacksonville, FL.
- Johnson, C.L.,** & Schumacher, J. (2015, November). *Working across state lines to increase impact*. Presentation at AFCPE Extension Pre-Conference, Jacksonville, FL.
- Johnson, C.L.,** & Schumacher, J. (2014, November). *Effectiveness of online financial education in rural states*. Poster session presented at AFCPE Symposium, Bellevue, WA.

- Cho, S. Yeo, J., Saboe-Wounded-Head, L., & **Johnson, C.** (2014, November). *Alternative borrowing behavior among emerging (early) adults*. Presentation at AFCPE Symposium, Bellevue, WA.
- Daniels, A.M., Rassmussen, M., Lehrke, T., **Johnson, C.L.**, Mack, S., & Dangle, T. (2011, April). *Strengthening communities*. National Children Youth and Families at Risk/Department of Defense Conference, Chicago, IL.

Regional Conference Presentations

- Forster, S. & **Johnson, C.L.** (2024, April). *NDSU Ag Mentor Program*. Presented at North Central Leadership Conference, Fargo, ND.
- Kiss, D. E., **Johnson, C. L.**, Saboe-Wounded Head, L. (2020, October). *Using Text Messaging for Impactful Education: A Student Loan Repayment Example*. Presentation at 2020 Virtual Multi-state Fall Conference, Virtual.

State Conference Presentations

- Wang, S., Johnson, N., & **Johnson, C.L.** (2018, October). *#AdultingNDSU*. Presentation at 2018 Fall Extension/REC Conference, Bismarck, ND.
- Johnson, C.L.** (2017, October). *4-H Finance Curriculum*. Presentation at 2017 Fall Extension/REC Conference, Fargo, ND.
- Johnson, C.L.** (2017, October). *Solid Finances*. Presentation at 2017 Fall Extension/REC Conference, Fargo, ND.
- Johnson, C.L.**, & Strommen, J. (2017, October). *Turning 65: Medicare Basics*. Presentation at 2017 Fall Extension/REC Conference, Fargo, ND.
- Johnson, C.L.** (2017, September). *Financial Literacy 101*. Presentation at ND Association for Lifelong Learning (NDALL) Fall Conference, Bismarck, ND.

Extension Publications

- Johnson, C.**, & *Kornelsen, C. (January 2021). *To Buy or Rent? The Choice*, FE241.
- *Kornelsen, C. & **Johnson, C.** (November 2020). *What to Look for in a Financial Professional*, FE421.
- Johnson, C.**, Brotherson, S., *Yerhot, M., & *Cortez, F. (Sept 2020). *Grandparenting and Financial Assistance to Grandchildren*, FS1983.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Money Goal\$,* FE1968.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Wants vs. Needs*, FE1969.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Getting Money*, FE1970.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Value for Your Money*, FE1971.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Bank Accounts*, FE1972.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Keeping Track of Your Money*, FE1973.
- *Fabijanec, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Savings*, FE1974.

*Fabijanac, J., *Kornelsen, C., **Johnson, C.** (July 2020). *Kids and Money: Online Safety*, FE1976.

*Kornelsen, C. & **Johnson, C.** (July 2020). *Taking Charge of Family Finances: Family Finance Manager*, FE222.

- a. *Goal Setting Worksheet*, FE222a.
- b. *Net Worth Statement*, FE222b.
- c. *Bill Pay Checklist*, FE222c.
- d. *Expense Tracker*, FE222d.
- e. *Spending Plan Worksheet*, FE222e.
- f. *Paycheck Budget*, FE222f.
- g. *Calendar Budget*, FE222g.
- h. *50/30/20 Budget*, FE222h.
- i. *Debt Repayment Plan*, FE222i.

Johnson, C. (March 2020). *Inventory of Important Paper*, FE446.

Johnson, C. (March 2020). *When Prices Rise: Living on Your Income*, FE1377.

Johnson, C. (March 2020). *What to Do When Your Income Drops*, FE274.

Johnson, C. (March 2020). *Family Records: What to Keep Where and For How Long*, FE445.

Johnson, C. (March 2020). *Communicating about Money and Money Issues*, FS592.

Johnson, C. (August 2016). *Determining Your Student Loan Servicer and Loan Balance*, NC2172-005-08.2016.

Johnson, C. (August 2016). *Recovering from Student Loan Default*, NC2172-008-08.2016.

Johnson, C. (March 2016). *Including Home Modifications in Retirement Planning*, 04-1000-2016.

Johnson, C. (October 2013). *Developing a Spending Plan/Budget*, 04-2022-2013.

Johnson, C. (March 2013). *Setting SMART Financial Goals*, 04-2022-2014.

Johnson, C. (February 2013). *Calculating Personal Net Worth*, 04-2001-2012.

Johnson, C. (September 2012). *Feed Your Family for Less*, 04-2001-2012. (September, 2012).

Johnson, C. (February 2011). *My Budget Book*, ExtFCS615.

Johnson, C. (February 2011). *Cash Tracker*, ExtFCS618.

Johnson, C. (February 2011). *Save Wisely Spend Smart*, ExtFCS619.

Johnson, C. (December 2009). *Credit CARD Act of 2009: The Changes and When They Take Effect*, ExEx14117.

Grants/Contracts/Sponsorships

External

Johnson, C.L. & Saxena, D. *FY26 Evidence-Based Programming for Older Adults*. North Dakota Department of Health and Human Services, \$129,642, October 1, 2025 – September 30, 2026.

Johnson, C.L. *Family Nutrition Program/SNAP-Education FFY 2026*. ND Department of Health and Human Services, \$26,506.35, October 1, 2025 – October 15, 2025.

Stankewicz, J. & Johnson, C.L. *Rural Health Equity Community-Based Solutions*.

USDA. National Institute of Food and Agriculture, \$349,548, September 30, 2025 – September 29, 2028.

- Johnson, C.L. & Tichy, A.** *Nurturing Parenting Program*. North Dakota Health and Human Services, \$286,110, July 1, 2025 – June 30, 2027.
- Johnson, C.L. & Quamme-Wehlander, S.** *Community-Based Child Abuse Prevention*. North Dakota Health and Human Services, \$170,000, July 1, 2025 – June 30, 2026.
- Johnson, C.L.** *North Dakota Soil Conservation District Area Program Coordinator Program*. North Dakota Department of Environmental Quality, \$596,458, October 1, 2024 – December 31, 2027.
- Johnson, C.L.** *Family Nutrition Program/SNAP-Education FFY 2025*. ND Department of Health and Human Services, \$2,095,506, October 1, 2024 – September 30, 2026.
- Johnson, C.L.** *ND Soil and Water Leadership Academy*. United States Department of Agriculture: Natural Resources Conservation Service, \$377,375, September 30, 2024 – September 29, 2028.
- Johnson, C.L. & Quamme Wehlander, S.** *Community-Based Child Abuse Prevention FY25*. North Dakota Department of Health and Human Services, \$181,930, July 1, 2024 – June 30, 2025.
- Ditterick, M. & **Johnson, C.L.** *Family Nutrition Program: FFY 2023-2024*, ND Department of Health and Human Services, \$1,100,074, October 1, 2023 – September 30, 2025.
- Johnson, C.L.** *Farm to School*. North Dakota Department of Agriculture, \$30,044, September 1, 2023 – December 31, 2023.
- Johnson, C.L.** *2023 Ecosystem Grant*. Bush Foundation, \$460,000, September 1, 2023 – August 31, 2026.
- Johnson, C.L.** *Building Tomorrow's Leaders*. North Dakota Department of Public Instruction, \$25,000, July 1, 2023 – June 30, 2025.
- Johnson, C.L. & Bushaw, K.** *Community-Based Child Abuse Prevention Expansion*. North Dakota Department of Health and Human Services, \$402,211, July 1, 2023 – June 30, 2025.
- Johnson, C.L.** *North Dakota Ag Mag*. North Dakota Department of Agriculture, \$17,136, July 1, 2023 – June 30, 2025.
- Johnson, C.L. & Tichy, A.** *Nurturing Parenting Program – New Town*. North Dakota Department of Health and Human Services, \$30,000, July 1, 2023 – July 30, 2025.
- Johnson, C.L. & Tichy, A.** *Nurturing Parenting Program*. North Dakota Department of Health and Human Services, \$275,000, July 1, 2023 – June 30, 2025.
- Johnson, C.L., Bushaw, K., & Brotherson, S.** *Community-Based Child Abuse Prevention 2023-2025*. North Dakota Department of Health and Human Services, \$170,000, July 1, 2023 – June 30, 2024.
- Johnson, C.L. & Flage, L.** *North Dakota Soil Conservation District Area Leadership Program Coordinator*. North Dakota Department of Environmental Quality. \$501,211, July 15, 2021 – July 31, 2024 (became PI on 6/30/22)
- Johnson, C.L.** *Conservation Collaboration Grant*. United States Department of Agriculture: Natural Resources Conservation Service. \$269,542, September 1, 2020 – August 31, 2023 (became PI on 6/30/22)

- Johnson, P. J., Hodur, N. & **Johnson, C. L.** *Community-Engaged COVID-19 Mitigation Strategies to Reduce Disparities in Underserved Populations*. North Dakota Department of Health, \$2,986,045, October 1, 2021 – May 31, 2023.
- Bushaw, K. & **Johnson, C. L.** *Community-Based Child Abuse Prevention Expansion*. North Dakota Department of Human Services, \$288,749, September 1, 2021 – June 30, 2023.
- Brotherson, S. & **Johnson, C.L.** *ND Farm and Ranch Stress Assistance Network*. State Department of Agriculture, \$243,000, September 1, 2021 – August 31, 2022.
- Johnson, C. L.** *Building Tomorrow's Leaders*. ND Department of Public Instruction, \$22,315, August 1, 2021 – June 30, 2023.
- Johnson, C. L.** *Nurturing Parenting Program*. ND Department of Human Services, Administration for Children and Families, \$345,000, July 1, 2021 – June 30, 2023.
- Letcher, A., Ramsay-Seaner, K., Scott, M., & **Johnson, C.** *Strengthening the Heartland: Supporting Empathetic Opioid Response*. Substance Abuse & Mental Health Services Administration (SAMHSA), Rural Opioid Technical Assistance (ROTA), \$1,081,644, August 31, 2020 – August 30, 2022.
- Letcher, A., Hoffman, M., Pisha, C., Ramsay-Seaner, K., & **Johnson, C.** *South Dakota State University/ North Dakota State University Sustainable Community Project: Strengthening the Heartland – Promoting Life Readiness in Rural Youth*. USDA/NIFA, Children, Youth, and Families at Risk (CYFAR), \$1,218,206, July 1, 2019 – June 30, 2024.
- Johnson, C.L.**, Kiss, D.E. *Rural Economies: Health Insurance and Access to Care*. North Central Regional Center for Rural Development, \$18,750, January 2019 – December 2019.
- Collins, J. M., Kiss, D. E., Bartholomae, S., Janney, C., **Johnson, C.** *Integrating and Sustaining Financial Capability Services in Rural Healthcare Delivery*. North Central Regional Center for Rural Development, \$24,987, October 2018 – September 2019.
- Saboe-Wounded Head, L., Bartholomae, S., Evans, D., **Johnson, C.**, Katras, M. J., Kiss, D. E., McCaulley, G., Olive, Pl, Serido, J., Sweedler, K., Tobe, E., & Zumwalt, A. *Student Loan TIPS (Texting Intervention Project)*. Mary O'Neil Mini Grant, Association of Financial Counseling Planning Education, \$2,500, 2017.
- Schumacher, J. & **Johnson, C. L.** *Three State Expansion of the Solid Finances Webinar Series*. FINRA Investor Education Foundation, \$170,830, August 2015 – June 2017.
- Schumacher, J., & **Johnson, C. L.** *Solid Finances*. FINRA Investor Education Foundation, \$126,492, July 2013 – June 2015.

Internal

- Johnson, C.L.**, & *Yerhot, M. *Exploratory Study of Parent College Students at 4-Year Institutions*, College of Human Sciences and Education, North Dakota State University, \$5,000, January 1, 2020 – October 31, 2020.
- Johnson, C.L.** *Graduate Extension Assistantship Support*, NDSU Extension, \$45,311, January 1, 2020 – December 31, 2021.

Johnson, C.L., Johnson, N., Wang, S. *#AdultingNDSU Innovation Grant*. NDSU Extension, \$7,000, November 2018 – June 2019.

Ripplinger, D., **Johnson, C. L.,** & Schanaman, C. *Visualizing Extension*. NDSU Extension, \$4,000, November 2018 – June 2019.

Johnson, C. *Helen Sutton Karmgard Endowment*. NDSU College of Human Sciences and Education, \$1,500, 2019.

Johnson, C. *NDSU Research Development Travel Award*. NDSU Office of Research and Creative Activity, \$1,500, 2018.

Johnson, C. *Funds for Scholarly Excellence*, SDSU College of Education & Human Sciences, \$500, 2015.

Johnson, C. *Funds for Scholarly Excellence*, SDSU College of Education & Human Sciences, \$600, 2014.

Johnson, C. & Bittiker, D. *SDSU Extension Program Enhancement Grant*. South Dakota State University Extension, \$5,000, 2011.

Service

ND State Soil Conservation Committee Advisor to the Board (2021-2026)

ND Department of Environment Quality NPS Task Force Member (2021-2026)

Rural Leadership North Dakota Council, Ex Officio Member (2021-2026)

Hatch Multi-state Project Administrative Advisor (2023-2026)

North Central Region Family Consumer Science Program Leader Chair (2025)

North Central Region Professional Development Leader Co-Chair (2023, 2024)

Editorial Board, Journal of Personal Finance (2023, 2022, 2021, 2020)

PEARS Advisory Committee (2024, 2023, 2022, 2021, 2020)

NDSU Extension PEARs Advisory Team (2026, 2025, 2024, 2023, 2022, 2021, 2020, 2019)

NDSU Strategic Plan 2020-2025 Thematic Working Group Committee Member (2019)

NDSU Extension/Research Extension Center Fall Conference Committee (2019)

NDSU Technology & Instructional Services Committee (2019-2022)

NDSU Extension Specialist Promotion Tenure Evaluation Review Task Force (2019-2020)

NDSU Human Development and Family Science (HDFS) Promotion Tenure and Evaluation Committee (2019-2021)

NDSU HDFS Strategic Planning Committee (2018)

American Council on Consumer Interests (ACCI) Membership Committee (2020, 2019 (board liaison), 2018)

Reviewer for ACCI Annual Conference paper proposals (2020, 2019, 2018)

Reviewer for AFCPE Annual Research and Training Symposium paper and poster proposals (2019, 2017)

Reviewer for Journal of Financial Counseling and Planning (2020, 2018, 2017, 2016)

Reviewer for Family and Consumer Science Research Journal (2021, 2020, 2019, 2016)

Reviewer for Forum for Family and Consumer Issues (2019, 2016)

Reviewer for Journal of Family and Economic Issues (2020)

Reviewer for Journal of Consumer Affairs (2020)

Reviewer for Journal of Personal Finance (2020)

Extension Program Highlights

The following yearly outreach summary begins in 2017. Numbers included are the number of outreach presentations/events/activities; number of direct education participants reached in online and face-to-face programs in which I was the instructor; one-on-one financial counseling sessions with clients; number of email and telephone questions from consumers in which I provided assistance; and number of media outreach which include blog articles written, newsletter and newspaper articles written, request for interview by local, regional, and national media outlets, videos for social media, and podcasts. **changed position 1/4/21, 100% administration*

Year	Activities	Online Participants	Face-to- Face Participants	Financial Counseling Sessions	Email/Phone	Media Outreach
2021	7	197	0	0	0	1
2020	28	992	61	15	23	27
2019	38	199	867	13	9	12
2018	16	298	481	0	3	8
2017	31	43	869	0	24	15

The following selected Extension programs are those that I have been directly involved in the creation of educational content.

LaunchSkills Virtual Career Camp

Led the development of an eight-career online exploration for high school students. I worked with a graduate student to develop content. The career camp consists of a website that has videos, handouts, and activities for students to complete related to the different careers in the following fields: food, agriculture, natural resources, and human services.

LaunchSkills

Led the development and creation of financial literacy and career exploration lesson plans designed for high school freshmen. The majority of the lesson plans were written by two undergraduate Extension interns, I assisted in content development and reviewed and revised lesson plans before being sent for publication.

Design Your Succession Plan for Small Business

Developed curriculum and training materials for this 5 Module educational program.

Financial Foundations for Educators

Adapted JumpStart Teacher Training Alliance Model for online delivery in a 9-week course for high school personal finance teachers.

#AdultingNDSU

Co-developed lesson plans and educational content (for delivery via website and social media) related to life skills education for emerging adults. Assisted in development and implementation of a train-the-trainer program for peer educators (current students majoring in Family & Consumer Science Education).

Personal Finance Book Club

Co-lead of professional development opportunity for Extension agents in North Dakota and Montana.

Turning 65: Medicare Basics

Co-developed presentation materials in 2017 and update annually for use by Extension agents.

Design Your Succession Plan

Reviewed and revised curriculum for farm/ranch families. Provide training and support for ND ANR and FCW agents. Have revised the curriculum to make it non-state specific and have provided training to specialists and agents from across the country.

Webinar Best Practices Training for Educators

Co-developed and delivered training for Extension agents from around the country.

Solid Finances

Multi-state online financial education webinar series.

Home Food Preservation Self-Study Course

Created massive open online course (MOOC) for Food Safety program.

Growing Financial Wellness

Online financial education webinars for South Dakota residents.

Cook Simply Eat Smart

Co-developed program with team of educators & specialists.

Save Wisely Spend Smart

Co-author of peer reviewed program. Developed all supplemental materials to accompany program.

The Pressure's On

Co-developed and taught canning classes to individuals and groups across Field Education Unit, teaching economic/safe food preservation techniques.

Awards/Honors

2025 North Central Region Administrative Leadership Award, Epsilon Sigma Phi

2025 Administrative Leadership Award, Epsilon Sigma Phi (Upsilon Chapter (ND))

2021 Best Paper in Personal Finance, Family & Consumer Sciences Research Journal

2021 National winner for Educational Package – Team Award, National Association of Extension 4-H Youth Development Professionals (LaunchSkills)

2021 North Central Regional winner for Educational Package – Team Award, National Association of Extension 4-H Youth Development Professionals (LaunchSkills)

2021 Exceptional Contributions to Service/Outreach, NDSU Department of Human Development and Family Science

2020 Best Paper in Personal Finance, Family & Consumer Sciences Research Journal

2020 2nd Place Poster Winner, American Council on Consumer Interests Annual Conference

2020 Exceptional Contributions to Service/Outreach, NDSU Department of Human Development and Family Science
2018 Excellence in Multi State Collaboration Award 1st Place Eastern Region Winner, National Association of Family & Consumer Sciences
2018 Exceptional Contributions for Collaborative Efforts (#AdultingNDSU program), College of Human Development and Education, NDSU
2018 Family Economics and Resource Management Community Education Award (Design Your Succession Plan), National Association of Family and Consumer Sciences
2017 Program Excellence Award, NDSU Extension
2016 Emerging Scholar, Family and Consumer Sciences Research Journal
2015 Best Paper in Housing, Family and Consumer Sciences Research Journal
2014 SD-NEAFCS Early Career Award
2011 SD National Extension Association of Family & Consumer Sciences (NEAFCS-SD) New Professional of the Year
2011 New Professional of the Year for NEAFCS Central Region
2011 2nd Place NEAFCS National Team Award for Community Program (Aging Healthy Happy & Wise)
2010 Exemplary Program from SDSU Extension for “Aging Healthy Happy & Wise” Program

Leadership

Leader, North Central Region Family & Consumer Science Program Leader group (2025)
Co-Chair, North Central Region Professional Development Leader group (2023-2024)
Co-Chair, ACCI Membership Committee (2020-2022)
Chair, NC2172 Multi-State Research Team (2020-2022)
Board Member, American Council on Consumer Interests (2019-2022)
Executive Committee as Secretary (May 2020 – August 2021)
Extension Pre-Symposium Chair, AFCPE (2019, 2018)
Newsletter Taskforce Chair, AFCPE (2018-2021)
Vice Chair, NC2172 Multi-State Research Team (2017-2019)
President, SD NEAFCS (2015)
President Elect, SD NEAFCS (2014)
President, South Dakota Cooperative Extension Association (2013)
Past President, SD NEAFCS (2013)
President, SD NEAFCS (2012)
President, SD Jump\$tart (2011-2015)
President Elect, SD NEAFCS (2011)
Content coordinator for “Families” section of iGrow, SDSU Extension (2011)
Vice President, SD NEAFCS (2010)
Co-leader of SD Financial Stability Issue-Based Team (2010-2011)
Lake Andes PROSPER (PROmoting School-community-university Partnerships to Enhance Resilience) Team leader (2010-2011)

Relevant Leadership Professional Development

North Central Region Administrative Management Boot Camp (July 23-25, 2024)
Leadership for the 21st Century (LEAD21), Class 18 (2022-2023)
FastTrack Leadership Intensive (November 13-15, 2021)

Professional Affiliations

American Association of Family & Consumer Sciences (AAFCS)
American Council on Consumer Interests (ACCI)
Board Member (2019-2022)
Association for Financial Counseling and Planning Education (AFCPE)
AFCPE Newsletter Taskforce (2021 (Chair), 2020 (Chair), 2019 (Chair), 2018, 2017, 2016)
AFCPE Extension Pre-Symposium Committee (2019 (Chair), 2018 (Chair), 2017)
Association of SNAP Nutrition Education Administrators (ASNNA)
Council of Administrators of Family and Consumer Sciences (CAFCS)
Epsilon Sigma Phi (ESP)
National Association of Community Development Extension Professionals (NACDEP)
National Association of Extension Program and Staff Development Professionals (NAEPSDP)
National Extension Association of Family and Consumer Sciences (NEAFCS)
North Dakota Extension Association of Family and Consumer Sciences (NDEAFCS)