

PUBLICATIONS

Peer-Reviewed Publications:

Anvari-Clark, J., (under review). Embedding AI literacy in an existing social work course: Lessons from five semesters of implementation.

Anvari-Clark, J., Dedmon, J. M., and Smith, M. (under review). Financial interdependence in multigenerational households: Universal orientation, contextual diversity, and the primacy of financial efficacy over financial education participation.

Anvari-Clark, J., Dumlao, S. N. (under review). Financial social work practice in behavioral health: An integrated approach. In J. Birkenmaier & J. Huang (Eds.), *Research handbook on financial social work*. Edward Elgar Publishers.

Anvari-Clark, J. (under revision). Measuring Racial and Ethnic Group Invariance of the Financial Well-Being Scale.

Anvari-Clark, J. (2025). *Financial and behavioral health for helping professionals*. Springer.
<https://link.springer.com/book/9783032026316>

Anvari-Clark, J., Karczewska, J. K., Birkenmaier, J., Caldwell, R., & Melero, H. (2026). Financial social work: A primer. *Social Work*, 71(1), 61–68.
<https://doi.org/10.1093/sw/swaf039>

Anvari-Clark, J. (2025). Financial health is behavioral health: Enhancing integrated care practice. *Journal of Evidence-Based Social Work*.
<https://doi.org/10.1080/26408066.2025.2542448>

Anvari-Clark, J., & Betz-Hamilton, A. (2025). Factor analyses of a money beliefs and behaviors assessment tool. *Journal of Financial Counseling and Planning*, 36(2), 159–175. <https://doi.org/10.1891/JFCP-2023-0144> (accepted in 2024).

Anvari-Clark, J. (2024). Integrating financial and economic justice content into social work education. *Journal of Teaching in Social Work*, 44(3), 245–260.
<https://doi.org/10.1080/08841233.2024.2344464> and
<https://pmc.ncbi.nlm.nih.gov/articles/PMC11601120/>

Anvari-Clark, J., & Miller, J. (2023). Financial interdependence: A social perspective. *Encyclopedia*, 3(3), Article 3. <https://doi.org/10.3390/encyclopedia3030072>

Anvari-Clark, J., & Rose, T. (2023). Financial behavioral health and investment risk willingness: Implications for the racial wealth gap. *International Journal of Environmental Research and Public Health*, 20(10), Article 10. <https://doi.org/10.3390/ijerph20105835>

Ting, L., Sacco, P., Gavin, L., Moreland, M., Peffer, R., **Anvari-Clark, J.**, Tennor, M., Welsh, C., & DiClemente, C. (2023). Pre-training SBIRT knowledge, attitudes, and behaviors of social work students and medical residents. *Journal of Social Work Practice in the Addictions*, 1-15. <https://doi.org/10.1080/1533256X.2023.2185993>

Anvari-Clark, J. (2022). Incorporating financial well-being into behavioral health social work education. *Journal of Teaching in Social Work*, 42(5), 520-537. <https://doi.org/10.1080/08841233.2022.2120160>

Anvari-Clark, J., & Ansong, D. (2022). Predicting financial well-being using the financial capability perspective: The roles of financial shocks, income volatility, financial products, and savings behaviors. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-022-09849-w>

Clark, J. R. (2002). Participation for positive change: A case study of intra-city relationships in Bulawayo (Zimbabwe). *SIT Occasional Papers Series*, Issue 3, 57-67.

Non-Refereed Publications and Expert Interviews:

Anvari-Clark, J. (2026, May 19). Budget Percentages. *Wallet Hub*. https://wallethub.com/edu/b/budget-percentages/145359#expert=Jeffrey_Anvari-Clark

Anvari-Clark, J. (2025). Collective financial trauma [Interview]. *Expert Outlook on Money*, Canvas8.

Anvari-Clark, J. (2025, August 5) How you're using AI at work right now [Interview]. *Planet Money Newsletter*. <https://www.npr.org/sections/planet-money/2025/08/18/g-s1-83270/ai-artificial-intelligence-work-office-changing-jobs>

Anvari-Clark, J. (2025, June 24). Best budget apps of 2025. *Wallet Hub*. https://wallethub.com/best-budget-apps#expert=Jeffrey_Anvari-Clark

Financial Interdependence Project. (2025, June 13). Financial interdependence and neurodivergence. *FIP Colloquium Series*, Online. <https://app.box.com/s/e5mv4lo8ahppkupxusejl5jczm1lr3cs>

Anvari-Clark, J. (2025, May 7). How to manage financial stress in uncertain times. *The Conversation*. <http://theconversation.com/how-to-manage-financial-stress-in-uncertain-times-255583>

Anvari-Clark, J. (2025). Lost your job? Here's how it's impacting your health [Interview]. *HER Podcast with Dr. Peeke*. <https://support.doctorpodcasting.com/client/her-radio/item/66467-lost-your-job-here-s-how-it-s-impacting-your-health>

Anvari-Clark, J. (2025, April 28). Financial stress, job loss, and mental health [Interview].

- NPR. <https://www.npr.org/2025/04/28/nx-s1-5373993/financial-stress-job-loss-mental-health>
- Anvari-Clark, J.** (2025, April 21). Understanding the emotional impact of losing your job [Interview]. NPR. <https://www.npr.org/2025/04/21/nx-s1-5368195/understanding-the-emotional-impact-of-losing-your-job>
- Anvari-Clark, J.** (2025, April 5). Expert explains how to best care for yourself when facing job loss [Interview]. *KCBS Radio*. <https://www.audacy.com/podcast/kcbs-radio-on-demand-011f4/episodes/expert-explains-how-to-best-care-for-yourself-when-facing-job-loss-eaca9>
- Anvari-Clark, J., & The Conversation.** (2025, March 29). Losing your job is bad for your health, but there are things you can do to minimize the harm. *CNN*. <https://www.cnn.com/2025/03/29/health/job-loss-conversation-partner-wellness/index.html>
- Anvari-Clark, J.** (2024, November 19). Researcher: 'Tis the season for financial interdependency [Interview]. *Public News Service*. <https://publicnewsservice.org/2024-11-19/philanthropy/researcher-tis-the-season-for-financial-interdependency/a93628-1>
- Anvari-Clark, J.** (2024, November 13). Informal safety nets help many Americans with expenses – people at all income levels benefit from this ‘financial interdependence.’ *The Conversation*. <http://theconversation.com/informal-safety-nets-help-many-americans-with-expenses-people-at-all-income-levels-benefit-from-this-financial-interdependence-242178>
- Anvari-Clark, J.** (2024, September 9). AI case study assignment. *University of North Dakota Scholarly Commons: AI Assignment Library*. 52. <https://commons.und.edu/ai-assignment-library/52/>
- Anvari-Clark, J.** (2024). Researcher Profile: Jeffrey Anvari-Clark. *Journal of Financial Therapy*, 15(1) 8. <https://doi.org/10.4148/1944-9771.1412>
- McCann, A., & **Anvari-Clark, J.** (2023, December 18). Neediest cities in America (2024): Ask the experts. *Wallet Hub*. https://wallethub.com/edu/cities-with-the-highest-and-lowest-population-in-need/8795#expert=Jeffrey_Anvari-Clark
- Anvari-Clark, J.** (2023, July 3). Finances and behavioral health. *University of North Dakota College of Nursing and Professional Disciplines Blog*. <https://blogs.und.edu/cnpd/2023/07/finances-and-behavioral-health/>
- Anvari-Clark, J.** (2021, March 29). Most and least stressed states: Ask the experts. *Wallet Hub*. https://wallethub.com/edu/most-stressful-states/32218#expert=Jeffrey_Anvari-Clark
- Anvari-Clark, J.** (2020). *The conscious collaborators' guide to financial empowerment*:

Overcome your emotional money hang-ups and make the world more prosperous along the way. <https://jeffreyanvariclark.com/project>

Frey, J. J., **Anvari-Clark, J.**, & Johnson, S. (2020, April 30). Financial apps in the era of Coronavirus. *One Mind PsyberGuide*. <https://live-one-mind-psyberguide.pantheonsite.io/blog/guest-blog/financial-apps-in-the-era-of-coronavirus/>

Anvari-Clark, J. (n.d.). Staying afloat through financial interdependence. *Grand Challenges for Social Work COVID-19 Resources*. <https://grandchallengesforsocialwork.org/covid-19-resources/>

Anvari-Clark, J., & Frey, J.J. (2019). Financial capability and behavioral health. In C. Callahan, J.J. Frey, et. al. (Eds.), *The Routledge Handbook on Financial Social Work: Direct Practice with Vulnerable Populations*. New York: Taylor & Francis.

Clark, J. R. (2012). *A study of TANF usage by Hispanic families in Maryland in the wake of the Recession* [Unpublished manuscript]. School of Social Work, University of Maryland, Baltimore, MD.

Clark, J. R., DeWane, M., Jarin, J., Nabel-Juris, N., & Wolkow, C. (2012). *The University of Maryland as a Baltimore neighbor: Work & play towards a healthier future* [White paper]. University of Maryland, Baltimore, MD: Interprofessional Student Learning & Service Initiatives. https://issuu.com/islsi/docs/urban_renewal_white_paper

Institute for Studies in Global Prosperity [Group authorship]. (2008, March 26). A conceptual framework for advancing research and knowledge regarding effective governance. *Proceedings of the Washington, DC seminar for the Institute for Studies in Global Prosperity*.

Clark, J. R. (2006). A pedagogy of service: Developing spiritual human resources through praxis in the Ruhi Institute curriculum [Master's capstone]. SIT. <http://digitalcollections.sit.edu/cgi/viewcontent.cgi?article=1640&context=capstones>

Clark, J. R. (1999). *Los efectos del microcrédito de 15 comerciantes en Cochabamba, Bolivia*. [The effects of microcredit on 15 merchants in Cochabamba, Bolivia.] Unpublished manuscript, School for International Training, Cochabamba, Bolivia.

FUNDING, HONORS, & AWARDS

2025 Denny, D. L. (Principal), Owens, R. A. (Supporting), Evanson, T. A. (Supporting), Semmens, K.M. (Supporting), Steidl, E. L. (Supporting), Villano, D. M. (Supporting), **Anvari-Clark, J.** (Supporting), *Specialized Training to Advance Recruitment and Retention of Nurses in Acute and Long-term Care (GERO-STARR)*, Sponsored by HRSA, Federal, \$3,620,336.00. (September 30, 2025 - September 20, 2029).

- 2025 Postdoctoral Fellowship, Institute for Studies in Global Prosperity (colloquia travel support funding), for: *Financial Interdependence and Collective Well-being: An Investigation of Relational Financial Practices and Their Implications for Prosperity*
- 2025 NSF Regional I-Corps Innovation Bootcamp, the Great Plains Hub Regional Cohort (\$1,500) for: *FinEd-O-Matic AI powered financial education and therapy goal design app*
- 2024 Research Seed Award, UND College of Nursing and Professional Disciplines (CNPD) for: *Advancing Understanding of Financial Interdependence* (\$7,500)
- 2024 Course Development – UND College of Nursing and Professional Disciplines for: *Data Analysis for the Helping Professions* (\$4,000)
- 2024 Digital Literacy Course Development for Essential Studies designation. University of North Dakota. (\$2,500)
- 2024 UND College of Nursing and Professional Disciplines, Novice Tenure Track Faculty Research & Scholarship Contribution Award
- 2023 UND Chester Fritz Library, two-year funding commitment to support open access publishing of *Financial and Behavioral Health for Helping Professionals*, with ancillary PowerPoint materials (\$10,000)
- 2023 Bank Roll'd, funding award to support writing of *Financial and Behavioral Health for Helping Professionals* (\$3000), and Financial Interdependence Project (\$2000)
- 2023 AARP – Thought Leadership, funding award to support Financial Interdependence Project (\$5000)
- 2023 Research Seed Award, UND College of Nursing and Professional Disciplines (CNPD) for: *Launching the Financial Interdependence Project: An interdisciplinary initiative* (\$3,000)
- 2021 The Donna Harrington Fellowship Award, University of Maryland School of Social Work (\$2,000)
- Fall 2020 Dean's Teaching Award, University of Maryland School of Social Work
- 2020 (Nomination) 2020 GADE Student Leadership/Service Award for contributions to the design of the University of Maryland School of Social Work Student Emergency Fund

- 2012 University of Maryland President's Fellowship - President's Symposium and White Paper Project on Urban Renewal
- 2012 The Honor Society of Phi Kappa Phi
- 2011 Paul Ephross Scholarship in Social Work with Groups, University of Maryland School of Social Work (\$2,000)

SCHOLARLY PRESENTATIONS

- Anvari-Clark, J.** (2026, April 23-24). *Financial Interdependence in Multigenerational Households: Universal Orientation, Contextual Diversity, and the Primary of Financial Efficacy Over Financial Education Participation*. [Peer-juried presentation]. Stanford Financial Education Symposium, Stanford, CA, United States.
<https://ifdm.stanford.edu/sites/g/files/sbiybj30991/files/media/file/jeffrey-anvari-clark-fi-mgh.pdf>
- Anvari-Clark, J.,** Quiñones, M., Betz-Hamilton, A. (2025, November 18-20). *Financial Interdependence: A Framework for More Inclusive Practice*. [Peer-juried presentation]. Association for Financial Counseling & Planning Education Symposium, Phoenix, AZ, United States.
[https://xcdshared.s3.amazonaws.com/afcpe/2025/2025%20AFCPE%20Proceedings%20\(FINAL\).pdf](https://xcdshared.s3.amazonaws.com/afcpe/2025/2025%20AFCPE%20Proceedings%20(FINAL).pdf)
- Anvari-Clark, J.,** Betz-Hamilton, A., Macksoud, C. (2025, November 18-20). *Developing the Next Generation of Money Habitudes: Building Successful Research-Practice Partnerships*. [Peer-juried poster presentation]. Association for Financial Counseling & Planning Education Symposium, Phoenix, AZ, United States.
<https://doi.org/10.13140/RG.2.2.28429.81129>
- Anvari-Clark, J.** (2025, March 26). *Complexity and financial interdependence*. [Presentation]. 6th Financial Interdependence Project Colloquium, University of North Dakota, ND, United States.
- Anvari-Clark, J.** (2024, December 6). *Financial interdependence overview*. [Presentation]. 5th Financial Interdependence Project Colloquium, University of North Dakota, ND, United States.
- Anvari-Clark, J.,** Cote, S., Quiñones, M., & Caraballo, J. (2024, October 8-10). *Implications of Financial Interdependence on Financial Education*. [Peer-juried panel presentation]. Financial Education Innovation & Impact Summit 2024, National Endowment for Financial Education (NEFE), Denver, CO, United States.

- Anvari-Clark, J. & Betz-Hamilton, A.** (2024, September 18-20). *Exploratory and Confirmatory Factor Analyses of Money Habitudes Data*. [Peer-juried paper presentation]. Academy of Financial Services, Columbus, OH, United States.
- Anvari-Clark, J.** (2024, September 13). *Financial interdependence overview*. [Presentation]. 4th Financial Interdependence Project Colloquium, University of North Dakota, ND, United States.
- Anvari-Clark, J.** (2024, April 5). *Financial interdependence overview*. [Presentation]. Financial Interdependence Project Colloquium, University of North Dakota, ND, United States. <https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- Anvari-Clark, J.** (2024, January 11-14). *Financial Knowledge and Financial Fragility, as Moderated by Individual-Level Exchange of Monetary Assistance* [Peer-juried paper presentation]. 28th Annual Conference of the Society for Social Work and Research, Washington, DC, United States.
- Anvari-Clark, J.** (2024, January 11-14). *Measuring Racial and Ethnic Group Invariance of the Financial Well-Being Scale* [Peer-juried poster presentation]. 28th Annual Conference of the Society for Social Work and Research, Washington, DC, United States.
- Anvari-Clark, J.** (2023, September 22-24). *Laying a foundation for exploring financial interdependence*. [Presentation]. Financial Interdependence Project Colloquium, University of North Dakota, ND, United States. <https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- Anvari-Clark, J.** (2023). *Financial knowledge and financial fragility, as moderated by individual-level sharing and receiving of monetary assistance*. [Webinar]. Financial Education Database Training Fellowship Webinar Series: Session 3, National Endowment for Financial Education (NEFE) & Knology. <https://jeffreyanvariclarck.files.wordpress.com/2023/01/session-3-anvari-clark.mp4>
- Anvari-Clark, J.** (2023, January 12-15). *Reducing financial precariousness and promoting long-term financial security: Measuring financial precarity with objective and subjective dimensions*. [Peer-juried paper presentation]. 27th Annual Conference of the Society for Social Work and Research, Phoenix, AZ, United States.
- Anvari-Clark, J.** (2023, January 12-15). *Understanding financial behavioral health and race (racism), and their association with investment risk willingness*. [Peer-juried paper presentation]. 27th Annual Conference of the Society for Social Work and Research, Phoenix, AZ, United States.
- Norlander, R.J., & **Anvari-Clark, J.** (2022, December 7-8). *Where is financial education being*

delivered and for whom? Bridging research and practice. [Invited research presentation]. Financial Education Innovation & Impact Summit 2022, National Endowment for Financial Education (NEFE), Denver, CO, United States.

Anvari-Clark, J. (2022, January 13-16). *The Relationship between Personal Wage Changes and Mental Health Ratings.* [Peer-juried paper presentation]. 26th Annual Conference of the Society for Social Work and Research, Washington, DC, United States.

Anvari-Clark, J. (2020, November 17). *Teaching financial and behavioral health interactions in social work education.* [Peer-juried conference workshop]. Council on Social Work Education Annual Program Meeting, Online.
<https://jeffreyanvariclark.files.wordpress.com/2020/12/teaching-financial-bh-in-swedu.pdf>

Anvari-Clark, J. (2020, October 8). *Effectiveness of financial therapy as an intervention on financial and behavioral health, a modified systematic review* [Refereed poster presentation]. Financial Therapy Association, Virtual Conference.
https://fta.memberclicks.net/assets/Conference2020/FTA%202020%20Poster%20Presentations_Revised.pdf

Anvari-Clark, J. (2020, September 23). *Interacting influences on financial well-being* [Peer-juried paper presentation]. Financial Capability and Asset Building: Achievements, Challenges and Next Steps (2020-2025) Convening, Virtual Conference.
<https://csd.wustl.edu/files/2020/07/FCAB-Influences-on-FWB-Jeffrey-Anvari-Cark.pdf>

Clark, J. & Johnson, L. (2019, January 30). *Integrating financial programming into school systems* [Peer-juried conference workshop]. Presented at the 7th American Council for School Social Work National Institute on School Social Work and School Mental Health, New Orleans, LA.

Clark, J. (2018, May 3). *From crisis to prosperity: Accompanying families on a path toward financial well-being* [Peer-juried conference workshop]. Community Schools National Forum, Baltimore, MD.

RESEARCH EXPERIENCE

2026 Postsecondary Students as Family Financial Capability Change Agents: An Assessment. **Jeffrey Anvari-Clark** (PI). \$92,283. [Letter of inquiry, under review]. Submitted to National Endowment for Financial Education (NEFE). Involvement: Project design and management, overall grant application, analysis.

2024-2026

Redesign of Money Habitudes statements. **Jeffrey Anvari-Clark**, Axton Betz-Hamilton (Co-PIs, consulting arrangement). Support from Money Habitudes®. Involvement: Project design, data analysis, drafting.

2023-2024

Exploratory and Confirmatory Factor Analyses of Money Habitudes Data. Axton Betz-Hamilton, **Jeffrey Anvari-Clark** (Co-PIs). Support from Money Habitudes®.
Involvement: Project design, data analysis, drafting.

2022 Validating the Financial Well-Being Scale: Implications for Diversity and Inclusion. **Jeffrey Anvari-Clark**, Mathieu Despard (Co-PIs). \$70,258. [Letter of inquiry, proposal not awarded]. Submitted to National Endowment for Financial Education (NEFE).
Involvement: Project design, overall grant application, preliminary analysis.

2022 Financial Knowledge and Financial Fragility, as Moderated by Individual-Level Sharing and Receiving of Monetary Assistance. **Jeffrey Anvari-Clark** (PI). NEFE/Knology Financial Education Database Training Fellowship. \$5,000.

2022 Fintech and Financial Anxiety: Exploring the relationship. FINRA Investor Education Foundation. **Jeffrey Anvari-Clark**, Jodi Frey (Co-PIs). \$87,000. [Invited proposal not awarded]. Involvement: Project design, overall grant application, preliminary analysis.

2021 Prioritizing Our Women's Economic Rise, AdvancingCities Challenge, JPMorgan Chase. Jodi Frey (Site-PI). \$5M. Involvement: Grant application, program evaluation design, theory of change and logic model.

2021 Behavioral Health Workforce Integration, Service, and Education-Lifespan (BHWISE), US DHHS HRSA, Behavioral Health Workforce Education and Training (BHWET). Paul Sacco (PI). \$1,919,869. Involvement: Grant application, participant selection, survey design.

2021, 2020 Behavioral Health Workforce Integration, Service, and Education-Lifespan (BHWISE), US DHHS HRSA, Behavioral Health Workforce Education and Training (BHWET). Paul Sacco (PI). \$1,900,000. Involvement: Supplementary training workshop design and facilitation, quantitative and qualitative data analysis, program evaluation and reporting.

2020 Social Work Educators' Perception and Facilitation of Social Justice Course Content. University of Maryland, Baltimore, Graduate Program. Bethany Lee (PI). \$3,000.
Involvement: Project design, grant application, survey design and implementation, data collection and analysis.

2019 Promise Heights: Promise Neighborhoods Implementation Grants Program. U.S. Department of Education. Richard Barth (PI). \$30M. Involvement: Partner communication, survey design and reporting, program evaluation.

2005 A pedagogy of service: Developing spiritual human resources through praxis in the Ruhi Institute curriculum. World Learning, SIT. James Breeden (advisor).
Involvement: Qualitative research design, interviews and focus groups, coding, program evaluation and reporting.

- 2000 Participation for positive change: A case study of intra-city relationships in Bulawayo, Zimbabwe. World Learning, SIT. Dumisani Ncube (advisor). Involvement: Qualitative research design, interviews, program evaluation and reporting.
- 1999 Los efectos del microcrédito de 15 comerciantes en Cochabamba, Bolivia. [The effects of microcredit on 15 merchants in Cochabamba, Bolivia.] World Learning, SIT. Thomas Kruse (advisor). Involvement: Mixed methods research design, interviews, intervention evaluation and reporting.

TEACHING

University of North Dakota, Dept. of Social Work

BSSW Courses

Introduction to Social Work (co-taught; responsible for sections on Poverty and Economic Disparity, Generalist Practice, Substance Use)

In-Person: Fall 2022, Spring 2023

Human Behavior and the Social Environment I

In-Person: Fall 2022, Spring 2023, Fall 2023, Spring 2024, Fall 2024, Spring 2025, Fall 2025

Course Lead: Spring 2025 - present

Approved as Digital Information Literacy Essential Studies course, April 2024.

Direct Practice of Financial Social Work

Online: Fall 2023, Fall 2024, Spring 2026

Social Work Research Methods

In-Person: Spring 2025

Online: Spring 2026

Course Lead: Spring 2025 - present

Generalist Practice with Individuals and Families

In-Person: Spring 2026

MSW Courses

Advanced Generalist Practice with Families

Online: Fall 2022, Fall 2023

Advanced Generalist Practice with Communities

In-Person: Spring 2023, Spring 2024

Direct Practice of Financial Social Work

Online: Fall 2023, Fall 2024, Spring 2026

Data Analysis for the Helping Professions (developed Summer 2024)

Advanced Generalist Practice Field Seminar

Online: Fall 2024

Advising / Mentoring:

Fall 2025

Miranda Skancke: Community First Housing Model and Recovery-Oriented Housing Solutions in Clay County, Minnesota

Jason Hope: Expansion of Community-Based Day Support Activities Programs Designed to Foster Community Connections and Skill Building for People with Intellectual Disabilities and Complex Social and Emotional Needs: A Grant Proposal

McKayla Gates: Reframing Safety in North Dakota Child Welfare: A Culturally Safe Training Framework for Native American Family Preservation

Spring 2025

Nichole Dumlao: Undergraduate Research Assistance & Mentorship

Hannah Hovel: Transportation System Feasibility Study

Fall 2024

Taylor Back: Family Involvement Strategies Training and Supervision Outline (Technical Report)

Spring 2024

Lilly Langton: Funding for Mental Health Services in Schools (Grant Proposal)

Emma Savage: Undergraduate Research Assistance & Mentorship

Fall 2023

Roseline Onuche: Self-Help for Self-Management on a Mental Health and Addictions Unit (Technical Report)

University of Maryland School of Social Work

MSW Courses

Financial Stability for Individuals, Families, and Communities (cross-listed macro and clinical)

Online (hybrid: synchronous / asynchronous): Spring 2021, Fall 2020, Spring 2020

In-Person: Fall 2019, Spring 2019, Spring 2018

Advising / Mentoring: Christine Galarza, Erica Woods, David Friedman, America Lucero, Michael Lewandowski, Starr Cole

Field Instruction

Eviction Prevention Case Management, Promise Heights: 2018-2019, 2017-2018

Continuing Education Courses

- Anvari-Clark, J.** (2026, March 24). *Money matters are family matters: Navigating the intersection of financial and relational health*. [Continuing education course]. North Dakota Family Based Services Association, Fargo, ND, in-person.
- Anvari-Clark, J.** (2026, January 16). *Money and recovery: Practical strategies for peer supporters*. [Continuing education course]. Peer Support Alliance of North Dakota, ND, Online.
- Anvari-Clark, J.** (2025, November 14). *Intervention strategies to support clients in diverse and culturally-rooted financial practice contexts*. [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.
- Anvari-Clark, J.** (2025, October 10). *Financial interdependence: Supporting clients across diverse financial and cultural contexts*. [Continuing education course]. Department of Social Work, University of North Dakota, Grand Forks, ND, In-person and Online.
- Macksoud, C., **Anvari-Clark, J.**, Betz-Hamilton, A. (2025, August 14). *Exploring the new security statements*. [Continuing education course (AFCPE)]. Money Habitudes, LLC., Orlando, FL, Online.
- Anvari-Clark, J.** (2025, May 21). *Financial interdependence*. [Continuing education course]. Montgomery County Office of Human Resources Training and Organizational Development, Rockville, MD, Online.
- Anvari-Clark, J.** (2025, February 27). *The financial domain of behavioral health: A critical component of workplace safety*. [Continuing education conference breakout session]. North Dakota Safety Council Annual Safety & Health Conference, Bismarck, ND.
- Anvari-Clark, J.** (2025, February 26). *Financial interdependence and the workplace: Promoting employee well-being and safety*. [Continuing education conference breakout session]. North Dakota Safety Council Annual Safety & Health Conference, Bismarck, ND.
- Anvari-Clark, J., & Crumbaker, L.** (2025, February 20). *Beyond the budget: Elevating your financial coaching with financial interdependence* [Continuing education course]. Change Machine, New York, NY, Online.
- Anvari-Clark, J.** (2025, February 13). *Financial domain of behavioral health*. [Continuing education course]. Montgomery County Office of Human Resources Training and Organizational Development, Rockville, MD, Online.
- Anvari-Clark, J.** (2024, October 17). *Understanding the financial domain of behavioral health: Considerations for clinical practitioners* [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.

- Anvari-Clark, J.** (2024, October 1). *Bringing the financial domain into behavioral health* [Continuing education conference breakout session]. Community Action Partnership of North Dakota, Grand Forks, ND.
- Anvari-Clark, J.** (2024, October 1). *Introduction to financial social work* [Continuing education conference breakout session]. Community Action Partnership of North Dakota, Grand Forks, ND.
- Anvari-Clark, J.,** Scheerbaum, C. (2024, January 17). *Bringing your Habitudes into your Budget: Values-Based Budgeting with Clients* [Continuing education course (AFCPE)]. Money Habitudes, LLC, Venice, FL, Online.
- Anvari-Clark, J.** (2023, December 13). *Financial Social Work: An Introduction* [Continuing education course]. Smith College School for Social Work Professional Education, Northampton, MA, Online.
- Anvari-Clark, J.** (2023, October 6). *Money and wellness: Understanding the financial domain of behavioral health (part 2)*. [Continuing education course]. Financial Social Work Certificate Program. University of Maryland School of Social Work, Baltimore, MD, Online.
- Anvari-Clark, J.,** Macksoud, C. (2023, July 6, 11, 13, 18, 20, 25, 27). *Money Habitudes Certified Facilitator Training*. [Certificate course]. Money Habitudes, LLC, Venice, FL, Online.
- Anvari-Clark, J.** (2023, July 7). *Money and wellness: Understanding financial behavioral health* [Continuing education course]. Financial Social Work Certificate Program. University of Maryland School of Social Work, Baltimore, MD, Online.
- Anvari-Clark, J.** (2023, April 14). *An introduction: Financial social work* [Continuing education course]. University of North Dakota, Department of Social Work-Field Instructor Training, Grand Forks, ND.
- Anvari-Clark, J.** (2023, January 31). *Understanding financial behavioral health: Considerations for clinical practitioners* [Continuing education course]. Smith College School for Social Work Professional Education, Northampton, MA, Online.
- Anvari-Clark, J.** (2022, May 11). *Understanding financial behavioral health: Considerations for clinical practitioners* [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.
- Anvari-Clark, J.** (2021, June 3). *Money and wellness: The intersections of financial and behavioral health* [Continuing education course]. Financial Social Work Certificate Program. University of Maryland School of Social Work, Baltimore, MD, Online.
- Anvari-Clark, J.** (2020, October 16). *The interactions of financial and behavioral health:*

Considerations for clinical practitioners [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.

Anvari-Clark, J. (2020, October 1). *Money and wellness: The intersections of financial & behavioral health* [Virtual training]. BHWISE Fellowship Seminar. University of Maryland School of Social Work, Baltimore, MD.

Anvari-Clark, J. (2019). *Money and wellness: The intersections of financial & behavioral health* [Continuing education course]. University of Maryland School of Social Work, Baltimore, MD, Online.

Teaching Assistance

The Practice of Leadership and Management in Child Welfare and Juvenile Justice: Spring 2013

McDaniel College, Westminster, MD

Summer Academic Enrichment Program

Financial Education Course (high school level)

In-person: Summer 2012

PROFESSIONAL EXPERIENCE (Post-MSW)

- | | |
|----------------------------|--|
| January 2024 – present | Money Habitudes – Venice, FL
Consultant: improvement of product |
| January 2023 – August 2023 | Money Habitudes – Venice, FL
Consultant: co-design and launch training-of-trainers program |
| December 2016 – July 2019 | Promise Heights, University of Maryland School of Social Work - Baltimore, MD
Family Prosperity Program Coordinator: eviction prevention case management and community financial education |
| June 2015 – December 2016 | Northwestern Mutual – Hunt Valley, MD
Financial Advisor: values-based financial planning with savings, investment, and insurance products |
| August 2014 – June 2015 | Financial Coaching by Jeffrey Anvari-Clark – Baltimore, MD
Financial Coach: private practice coaching with individuals and couples to improve financial well-being, increase savings, reduce debt, improve credit |

- September 2012 – June 2015 MakingChange – Howard County, MD
 Volunteer Income Tax Assistance (VITA) Tax Site Coordinator:
 managing operations and preparing low-income tax returns
 Financial Coach: coaching with individuals and couples to
 improve financial well-being, increase savings, reduce debt,
 improve credit
- May 2012 – July 2012 McDaniel College – Westminster, MD
 Financial Education Instructor: designing and leading experiential
 learning activities for college-bound youth

WORKSHOPS, PRESENTATIONS, & TRAININGS

Invited Lectures

- Anvari-Clark, J.** (2025). College of Nursing & Professional Disciplines Brown Bag: Professing with AI. Online. University of North Dakota, Grand Forks, ND, April, 2025.
- Anvari-Clark, J.** (2024). College of Nursing & Professional Disciplines Brown Bag: AI in Teaching. Online. University of North Dakota, Grand Forks, ND, April, 2024.
- Anvari-Clark, J.** (2024). Financial Interdependence. Guest lecture. Center for Advanced Hindsight, Duke University, Durham, NC, April, 2024.
- Anvari-Clark, J.** (2023). Money personalities. Guest lecture. Herr School of Accountancy, University of North Dakota, Grand Forks, ND, November, 2023.
- Clark, J. R.** (2013). Individual & familial financial well-being. Guest lecture. University of Maryland School of Social Work, Baltimore, MD, April, 2013.
- Clark, J. R.** (2005). Invisible in America: Minorities & marginalization. Guest lecture. The George Washington University, Washington, DC, November, 2005.
- Clark, J. R.** (2005). Manifesting social justice. Washington, DC Bahá'í Center, Washington, DC, May, 2005.
- Peak, G. L., & **Clark, J. R.** (2004). Unity in diversity: Honoring special needs while embracing oneness. Komen Maryland Special Populations Training, Baltimore, MD, September, 2004.

Community / Lay Participant Workshops

- Clark, J. R.** (2017). Thinking about entrepreneurship. Workshop for parents and guardians at

Furman L. Templeton Preparatory Academy, Promise Heights, Baltimore, MD, November, 2017.

Clark, J. R. (2017). 6 Cures for the empty wallet. Workshop for high school students at YouthWorks, Eutaw-Marshburn Elementary School, Promise Heights, Baltimore, MD, July, 2017.

Clark, J. R. (2017). Family prosperity study group: Financial education curriculum. Workshop series for parents at Pedestal Gardens, The Community Builders, Inc., Promise Heights, Baltimore, MD, July, 2017.

Clark, J. R. (2017). Thinking about homebuying. Workshop for parents at Furman L. Templeton Preparatory Academy, Promise Heights, Baltimore, MD, June, 2017.

Clark, J. R. (2017). Money rules. Workshop for high school students at Renaissance Academy, Promise Heights, Baltimore, MD, June, 2017.

Clark, J. R. (2017). Money Habitudes™. Workshop for parents at Parent University, Promise Heights, Baltimore, MD, March, 2017.

Clark, J. R. (2017). Thinking about couponing. Workshop for parents at I Heart Math Night, Eutaw-Marshburn Elementary School, Promise Heights, Baltimore, MD, February, 2017.

Clark, J. R. (2016). Theatrical financial strategy sessions for the artist & actor. Presentation for artists, Northwestern Mutual, Baltimore, MD, September, 2016.

Clark, J. R. (2016). Introducción al seguro de vida. [Introduction to life insurance.] Workshop for Spanish speaking adults, Southeast CDC, Northwestern Mutual, Baltimore, MD, July, 2016.

Clark, J. R., & Leggett, T. U. (2008). Contributing to the prevalent discourses of society. Training for college students. Institute for Studies in Global Prosperity, Toronto, Ontario, February, 2008.

Clark, J. R. (2007). Rationalism, materialism and religious belief. Workshop for adults. Dayspring Bahá'í School, Frostburg, MD, July, 2007.

Clark, J. R. (2005). Race unity training. Baltimore City Bahá'í Community, Washington, DC, February, 2005.

Volunteer Trainings

Clark, J. R. (2015). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2015.

Clark, J. R. (2014). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2014.

Clark, J. R. (2013). Basic & advanced volunteer training for volunteer income tax assistance (VITA) program. MakingChange, Columbia, MD, January 2013.

Clark, J. R., & Shutt, M. (2012). Financial coach volunteer training. Baltimore CASH Campaign, Baltimore, MD, January 2012.

Podcasts Hosted

(2014) *The Family Finance Show*, The American Family, Cogswell, D. (Executive producer)

Series Episodes:

(Unaired). Paying for childcare. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-04.mp3

(2014, October 29). Open enrollment season. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-06.mp3

(2014, September 17). The spending plan. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-05.mp3

(2014, May 28). Saving for college vs. retirement. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-03.mp3

(2014, April 30). Budgeting for extra-curricular activities. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-02.mp3

(2014, March 26). How to use your tax refund. Available from:

https://s3.amazonaws.com/Family_Finance_Show/FamilyFinanceShow-01.mp3

PROFESSIONAL EXPERIENCE (Pre-MSW)

2011 – 2012 Baltimore CASH Campaign – Baltimore, MD
Neighborhood Fellow for Financial Coaching and VITA Tax Preparation

2011 U.S. Dept of Health & Human Services, Administration for Children & Families,
Office of Community Services, Assets for Independence – Washington, DC
Program Intern

2010 – 2011 Community Assistance Network – Dundalk, MD
Maryland Community Fellow, VITA Tax Preparer

2007 – 2010 Regional Bahá'í Council for the Southeastern States Council – Baltimore, MD

Administrative Assistant
Regional Seeker Response Specialist

- 2004 – 2007 Crimson Ark Regional Training Institute – Baltimore, MD
Coordinator for Special Projects
Assistant Regional Coordinator
Area Coordinator for Outreach and Service
- 2001 – 2003 The Chronicle of Philanthropy,
The Chronicle of Higher Education – Washington, DC
Recruitment Advertising Associate
- 2001 – 2002 Multicultural Community Service – Washington, DC
Program Volunteer
- 2000 Counterpart International – Washington, DC
Enterprise Development Division Intern
- 1998 – 1999 Center for International Policy – Washington, DC
Demilitarization of Latin America Program Intern
Cuba Program Intern

ADDITIONAL TRAINING

- 2025 NSF Regional I-Corps Training
Great Plains I-Corps Hub
- 2025 AI and Human Innovation Showcase
2025 Teaching with Artificial Intelligence
EDUCAUSE, <https://www.credly.com/go/PnJEylBp>
- 2024 Teaching Transformation and Development Academy:
 - Using AI to Generate Course Materials
 - Exploring Blackboard Ultra’s AI Design Assistant
 - Best Practices in Online Teaching
 - Digital Information Literacy Course Development Workshop (with UND Chester Fritz Library)
- 2024 Money Habitudes® Certified Facilitator
Money Habitudes, LLC
- 2022 Certificate in Substance Use Disorders and Treatment
University of Maryland, Baltimore

2021	Problem Gambling Clinical Training Maryland Center of Excellence on Problem Gambling
2021	Inter-university Consortium for Political and Social Research (ICPSR) Summer Program in Quantitative Methods of Social Research Applied Bayesian Models for Social Scientists
2018 – 2019	President’s Student Leadership Institute Concentration in Entrepreneurship & Innovation University of Maryland, Baltimore
2017 – 2018	Case Management Certificate Program United Way of Central Maryland & Office of Continuing Professional Education, University of Maryland School of Social Work, Baltimore, MD
2009 – 2010	Courses in Humanities & Social Sciences Community College of Baltimore County, Catonsville, MD
2008	Studying Social Transformation in the Light of Science and Religion: Research Approaches Institute for Studies in Global Prosperity, South Hadley, MA
2006	Creating a Conceptual Framework for Social Action Fundación para la Aplicación y Enseñanza de las Ciencias (FUNDAEC), Colombia
2000	Grassroots Development and NGO Management Program Focus on Micro-entrepreneurship School for International Training, Bulawayo, Zimbabwe
1999	Studies in Culture and Development Focus on Micro-lending School for International Training, Cochabamba, Bolivia

LICENSURES

2022 – present	Licensed Master of Social Work (LMSW) North Dakota #6317
2017 – present	Licensed Master of Social Work (LMSW - Master) Maryland #23186. Inactive as of October 2024.
2015 – 2016	Licensed Financial Advisor • Series 7 - FINRA General Securities Representative Exam

- Series 66 - NASAA Uniform Combined State Law Exam
- Maryland Life & Health Insurance

INSTITUTIONAL MEMBERSHIPS, COMMITTEES, & OTHER SERVICES

Professional Memberships and Committees

2026 – present	Social Work AI Network (SWAN): Affiliate member
2026 – present	UND Faculty Council - School of Medicine and Health Sciences AI Committee: Co-leader, Teaching and Learning group
2025 – present	Association for Financial Counseling & Planning Education® (AFCPE®)
2025 – present	BSSW Committee: Member
2024	Department Chair Search Committee, University of North Dakota: Chair
2023 – 2024	University Senate, University of North Dakota: Member representing College of Nursing and Professional Development
2022 – 2024	Interprofessional Research Committee, College of Nursing and Professional Disciplines, University of North Dakota: Member
2022 – 2025	MSW Committee: Member
2021 – 2022	Diversity, Equity, and Inclusion Committee, University of Maryland School of Social Work: Member
2020 – 2022	Macro Concentration Planning Committee [MSW Program], University of Maryland School of Social Work: Member
2020 – 2022	Financial Therapy Association
2019 – 2024	Society for Social Work and Research
2019 – 2020	Student Emergency Fund, University of Maryland School of Social Work: Consultant
2016 – present, 2011 – 2015	Financial Social Work Initiative (FSWI) steering committee, University of Maryland, School of Social Work: Community Partner (2022 - present), Education Committee (2024 – present), University Partner (2016 - 2022), Community Partner (2012 - 2015), Social Work Student Member (2011 - 2012)

Professional Service

2025	Convener, <i>9th Financial Interdependence Project Colloquium</i> , University of North Dakota, ND, United States. https://cnpd.und.edu/research/financial-interdependence-project/index.html
2025	Convener, <i>8th Financial Interdependence Project Colloquium</i> , University of North Dakota, ND, United States. https://cnpd.und.edu/research/financial-interdependence-project/index.html

- 2025 Convener, *7th Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2025 Convener, *6th Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2024 Convener, *5th Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2024 Convener, *4th Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2024 Convener, *3rd Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2024 Convener, *2nd Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States.
<https://cnpd.und.edu/research/financial-interdependence-project/index.html>
- 2024 Symposium Organizer, *Financial Capability & Asset Building: Reviewing and Recentering Interventions*. 28th Annual Conference of the Society for Social Work and Research, Washington, DC, United States.
- 2023 Convener, *Financial Interdependence Project Colloquium*, University of North Dakota, ND, United States. <https://cnpd.und.edu/research/financial-interdependence-project/index.html>

Peer-Reviewing

2026 Research Handbook on Financial Social Work (chapter peer-review)

2025 Journal of Financial Counseling and Planning
 Journal of Financial Services Marketing
 China Journal of Social Work
 Ethics and Social Welfare
 Journal of Family and Economic Issues

2024 Journal of Teaching in Social Work
Cogent Economics and Finance
Ethics and Social Welfare
Journal of Family and Economic Issues
Journal of Behavioral & Experimental Finance
The Social Science Journal

2023 Adolescent Research Review
Cogent Economics and Finance
Journal of Family and Economic Issues
Human Service Organizations: Management, Leadership, & Governance

2022 Journal for Workplace Behavioral Health
Global Social Welfare

Community Service

2015 – present Representative for the Institution of Ḥuqúqu'lláh (appointed): institutional and group trainings, personal consultations on wealth redistribution and financial well-being

2009, 2011-2018 Delegate to U.S. Bahá'í National Convention (elected): representative for Baltimore area at annual convention for election of National Spiritual Assembly of the Bahá'ís of the United States

2008 – 2011 Area Teaching Committee - Baltimore, MD (appointed), Secretary (2009-2011), Member (2008-2009): community organizing to establish child, youth, and adult spiritual development activities

2005 – 2006 Crimson Ark Regional Training Institute (appointed) – Board of Directors, Member: training to establish child, youth, and adult spiritual development activities

2004 – 2005 Race Unity Task Force (appointed) - the Spiritual Assembly of the Bahá'ís of Baltimore City, Member: provide educational workshops and programs for improving race relations

Local Spiritual Assembly service*

2017 – 2022 Spiritual Assembly of the Bahá'ís of Baltimore County West, Vice Chair (2017-2018), Member (2019-2021)

2007 – 2010 Spiritual Assembly of the Bahá'ís of Baltimore County West, Member (2007-2008, 2010), Secretary (2008-2009)

2005 – 2007 Spiritual Assembly of the Bahá'ís of Baltimore City, Inc., Vice-Chair (2007), Secretary (2006-2007), Member (2005-2007)

2003 – 2004 Spiritual Assembly of the Bahá'ís of Brattleboro, VT, Member

2002 – 2003 Spiritual Assembly of the Bahá'ís of Washington, DC, Member

** Institution is comprised of nine members. Both member and officer positions are elected community leadership roles.*

