

CURRICULUM VITAE

Christine C. Callahan, PhD, LCSW-C

University of Maryland, School of Social Work

Financial Social Work Initiative

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Education:

PhD	2012	The Catholic University of America National Catholic School of Social Service, Social Work Dissertation: "Cancer, Vulnerability, and Financial Quality of Life: A Mixed Methods Study."
MSW	1993	Virginia Commonwealth University, Social Work Specialization: Health Social Work
BA	1984	Houghton College Major: Communications Minors: Sociology, Political Science

LCSW-C, State of Maryland, 1996 to present, including for clinical supervision

Experience In Higher Education:

2019 - present	Research Associate Professor, University of Maryland School of Social Work Chair, Financial Social Work Initiative (since 2022) SWCL 738/SWOA 738 Financial Stability for Individuals, Families, and Communities (co-teach) In-person and online Financial Social Work Certificate Program (manager, researcher, and co-educator), including new ethical content on financial capability implications for systemic racism Trainer, University of Maryland School of Social Work Office of Continuing Professional Education (CPE) Financial Social Work in Action: Direct Practice with Vulnerable Populations (webinar) Ethics and Financial Social Work: Becoming Familiar with the Challenges (co-teach) Medical Debt and Financial Social Work: Helping Your Clients Find Solutions and Manage the Stress
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	CFPB's <i>Your Money, Your Goals</i> Toolkit: Adding a Social Work Lens to Financial Empowerment (co-teach) Psychological Well-being and Financial Capability: Research Connections and Practice Implications (co-teach)
2019 - 2022	Research Scientist University at Albany Center for Human Services Research Healthy Families New York (implementing a financial stability program into this home visiting program)
2015-2019	Research Assistant Professor University of Maryland School of Social Work Financial Social Work Initiative
2012 - 2015	Research Lead Specialist, Clinical University of Maryland School of Social Work Financial Social Work Initiative SWCL 712 The Role of Clinical Social Work in Relation to Physical Illness Processes

Experience In Other Than Higher Education:

1993 – 2012	NIH Clinical Center Social Work Department Clinical Social Worker
February – August 2006	Hebrew Home of Greater Washington Family Therapist
1998 – 2000	Washington School of Psychiatry Student/Clinical Social Worker

MSW Practicum and Volunteer Experience:

1992 – 1993	NIH Clinical Center Social Work Department MSW Intern
1991 – 1992	Whitman-Walker Clinic/AIDS Support Services MSW Intern
1989 -1993	Victim Assistance Network Hotline Volunteer Counselor

Prior Work Experience:

1985 – 1992	Association of American Publishers Projects Coordinator
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Research Support:

Principal Investigator:

2022 – 2024	JPMorgan Chase, <i>Advancing Cities Challenge: Prioritizing Our Women's Economic Rise (POWER)</i> , \$501,921
2022 – 2023	Saul Zaentz Charitable Foundation, <i>Project Hope: Rebuilding Financially After Bankruptcy</i> , \$27, 234
2022 – 2023	Truist Foundation, <i>Helping Professions Build Economic Mobility: Expanding Programs to Move Social Work Students from Economic Crisis to Engagement and on to Financial Well-Being</i> , \$30,000
2020 – 2021	University of Maryland School of Social Work Competitive Innovative Research Award, <i>Exploring Financial Capability Needs in Participants of Maryland Drug Courts</i> , \$25,263
2015 – 2018	Continuing Umbrella for Research Experiences (CURE) at the University of Maryland, Baltimore, <i>Evaluation of the Continuing Umbrella for Research Experiences (CURE) Program</i> , \$12,000 yearly

Co-Principal Investigator:

2020 – 2023	Evaluation co-PI, U.S. Department of Health and Human Services, <i>Protecting against ACEs in Baltimore through the EITC</i> , total budget for UMSSW, UMB, and all community partners is \$390,298
2019 - 2021	Calvin K. Kazanjian Economics Foundation, <i>The University of Maryland School of Social Work/Financial Social Work Initiative/Online Financial Social Work Certificate Program</i> , \$53,715.80, Co-PI Jodi Frey, PhD, LCSW-C
2017 - 2019	Calvin K. Kazanjian Economics Foundation, <i>The University of Maryland School of Social Work/Financial Social Work Initiative/Financial Social Work Certificate Program</i> , \$23,600, Co-PI Jodi Frey, PhD, LCSW-C
2015 - 2017	Financial Industry Regulatory Authority (FINRA), <i>Psychological Well-being and Financial Capability</i> , \$88,193, Co-PI James Kunz, PhD

- 2014 – 2016 Annie E. Casey Foundation, *Stand By Me Evaluation Study*, \$124,696, co-PI Jodi Frey, PhD
- 2015 – 2017 FINRA Baltimore CASH, *Program Evaluation of Financial Education and Coaching Program for Low-Wage Workers*, \$30,000, co-PI Jodi Frey, PhD
- 2013 – 2014 Junior Achievement of Central Maryland, *College Savings Programs: Feasibility Study*, \$50,000, co-PI Jodi Frey, PhD
- 2014 – 2015 Hrabowski Fund for Innovation grant from the University of Maryland, Baltimore County (UMBC), *Financial Self-Efficacy of School of Social work Students at UMBC*, \$9,310, co-PI Carolyn Tice, DSW

Co-Investigator:

- 2019-2021 National Center for Responsible Gaming, *Developing and Testing a Brief Intervention for Problem Gambling in Credit Counseling*, \$172,451, PI Paul Sacco, PhD, MSW
- 2017 - 2018 National Center for Responsible Gaming, *At-risk Gambling in Credit Counseling: Prevalence and Feasibility of Brief Intervention*, \$34,000, PI Paul Sacco, PhD, MSW

Study Coordinator:

- 2013 – 2015 Interdisciplinary Research Grant from the University of Maryland, Baltimore, *Financial Burden at the End of Life*, \$75,000, PI John Cagle, PhD, MSW

Publications:

Book:

Callahan, C., Frey, J., and Imboden, R. (Co-eds.) (2020). *Handbook on Financial Social Work: Direct Practice in Vulnerable Populations*. New York: Taylor and Francis.

Edited Book:

Birkenmaier, J., Sherraden, M.S., Frey, J., Callahan, C., & Santiago, A.M. (Eds.) (2018). *Financial Capability and Asset Building with Diverse Populations: Improving Financial Well-Being in Families and Communities*. New York: Routledge/Taylor and Francis.

Chapter In Edited Book:

Huang, J., Sherraden, M.S., Despard, M.R., Rothwell, D., Friedline, T., Doran, J., Zurlo, K.A., Birkenmaier, J., Callahan, C., McKinney, R. (2018). Chapter 12: Build financial capability for all. In R. Fong, J.E. Lubben, & R. Barth (Eds.), *Grand Challenges for Social Work and Society* (pp. 227-247). New York: Oxford University Press.

Articles In Refereed Journals:

Callahan, C., Frey, J., Imboden, R., & Hatcher, S. (2022). A Financial Social Work certificate program for community and family practitioners. *Families in Society*, 103(1), 78-85.

Oktaý, J., Rohan, E., Buruss, K., Callahan, C., Schapmire, T., & Zebrak, B. (2020). Oncology social work intervention index (OSWii): an instrument to measure oncology social work interventions to advance research. *Journal of Psychosocial Oncology*, 39(2), 143-160.

Birkenmaier, J., Lane, L.B., Callahan, C., & Hageman, S. (2020). Course models for increased competency for practice integrated with financial capability and asset building. *Journal of Social Work Education*. doi: 10.1080/10437797.2020.1714522

Sacco, P., Jacobson Frey, J., Callahan, C., Hochheimer, M., Imboden, R., & Hyde, D.. (2019). Feasibility of brief screening for at-risk gambling in consumer credit counseling. *Journal of Gambling Studies*. doi:10.1007/s10899-019-09836-1

Frey, J. J., Hopkins, K., Osteen, P., Ko, J., Callahan, C., & Hageman, S. (2017). Training social workers and human service professionals to address the complex financial needs of clients. *The Journal of Social Work Education*, 53(1), 118-131.

Callahan, C. & BrintzenhofeSzoc, K. (2015). Financial quality of life for patients with cancer: an exploratory study. *The Journal of Psychosocial Oncology*, 33(4), 377-394. doi: 10.1080/07347332.2015.1045679

Frey, J. J., Svoboda, D., Sander, R., Osteen, P., Callahan, C., & Elkinson, A. (2015). Social work practice with clients with financial difficulties: Evaluation of continuing education training on financial capability. *The Journal of Social Work Education*. 51(3). doi: 10.1080/10437797.2015.1043195

BrintzenhofeSzoc, K., Aron, M., Jacobsen, M., Koziol, D., & Callahan, C. (2006). Development of the Profile of Adaptation to Life in a medically ill population: PAL-M. *Social Work in Health Care*, 45(2), 43-58. doi: 10.1300/J010v45n02_03

Callahan, C. (2004). Facial disfigurement and sense of self in head and neck cancer. *Social Work in Health Care*, 40(2), 73-87. doi: 10.1300/J010v40n02_05

Manuscripts Under Review:

Callahan, C., Kunz, J., & Frey, J. (in revise and resubmit). Financial capability and psychological well-being: Implications for direct practice with individuals and families. *Journal of Financial Therapy*.

Imboden, R., Frey, J., & Callahan, C. Workplace financial education for low-to-moderate income hospital employees. *Online Journal for Workforce Development and Education*.

Articles in Non-Refereed Publications:

Frey, J. J., Sherraden, M. S., Birkenmaier, J., & Callahan, C. (2017). Financial capability and asset building in social work education. *Journal of Social Work Education*, 53(1), 79-83. doi:10.1080/10437797.2016.1256170

Bent-Goodley, T. B., Sherraden, M. S., Frey, J. J., Birkenmaier, J., Callahan, C., & McClendon, G. G. (2016). Celebrating six decades of social work and advancing financial capability and asset development. *Social Work*, 61(4), 293–296. doi:10.1093/sw/sww058

Birkenmaier, J., Sherraden, M. S., Frey, J. J., Callahan, C., & Santiago, A. M. (2016). Financial capability and asset building: Building evidence for community practice. *Journal of Community Practice*, 24(4), 357-367. doi:10.1080/10705422.2016.1233519

Sherraden, M. S., Huang, J., Frey, J. J., Birkenmaier, J., Callahan, C., Clancy, M. M., & Sherraden, M. (2015). *Financial capability and asset building for all* (Grand Challenges for Social Work Initiative Working Paper No. 13). Cleveland, OH: American Academy of Social Work and Social Welfare.

Birkenmaier, J., Sherraden, M., Frey, J., & Callahan, C. “Social Workers Are Partners in Professional Financial Practice” in *The Professionalizing Field of Financial Counseling and Coaching Journal*, edited by Jonathan Mintz, President and CEO of the Cities for Financial Empowerment Fund.

Callahan, C. & Cagle, J. (Spring/Summer 2015). Understanding and Addressing Financial Burden at the End of Life. NASW Newsletter Specialty Section.

Callahan, C. (January/February 2002; reprinted in Fall 2007 issue). Balancing your life and cancer. *Coping*.

Callahan, C. (2005). The strengths-based perspective with the elderly: practical, not paradoxical. *Strengths-Based Perspective on Social Work Practice in Health Care*.

Final Reports for Grants and Contracts:

Sacco, P., Frey, J., & Callahan, C. (2018). *At-risk Gambling in Credit Counseling: Prevalence and Feasibility of Brief Intervention*. Preliminary and final reports submitted to the National Center for Responsible Gaming. Baltimore, MD: University of Maryland, School of Social Work.

Kunz, J. & Callahan, C. (2017). *Psychological Well-being and Financial Capability*. Preliminary and final reports submitted to the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation. Baltimore, MD: University of Maryland, School of Social Work.

Frey, J., Callahan, C., & Imboden, R. (2017). *Financial Education Workshops for Low-Wage Employees: An Evaluation Study*. Preliminary and final reports submitted to the Baltimore CASH Campaign. Baltimore, MD: University of Maryland, School of Social Work.

Callahan, C. & Frey, J. J. (2015). *Evaluation of the Stand By Me Financial Empowerment Program with the Telamon Head Start Program in Delaware*. Final report submitted to the Annie E. Casey Foundation, Baltimore, MD: University of Maryland, School of Social Work.

Frey, J. J., & Callahan, C. (2014). *Evaluating the impact and potential for college savings programs in Baltimore City*. Final report submitted to Junior Achievement of Central Maryland. Baltimore, MD: University of Maryland, School of Social Work.

Presentations:

Refereed Presentations:

Callahan, C. (January 2023). Symposium Organizer: Exploring the Intersections of Financial Capability, Mental Health and Behavioral Health, and Presenter: Exploring Financial Capability Needs in Participants of Maryland Drug Courts. Society for Social Work and Research Annual Conference, Phoenix, AZ.

Callahan, C., Frey, J.J., & Imboden, R. (January 2020). "Financial Social Work Certificate Program: Teaching Social Workers About Financial Empowerment for Their Clients and Communities." Society for Social Work and Research Annual Conference, Washington, DC.

Callahan, C. (September 2019). "Nuts and Bolts of Financial Capability Certifications: How Do I Decide What's Right for Me?" Common Cents Conference, Fairfax, VA.

Birkenmaier, J., Hageman, S., Lane, L., and Callahan, C. (November 2018). "Curricular Approaches and Teaching Strategies for Financial Capability and Asset Building." Council on Social Work Education Annual Conference, Orlando, FL.

Frey, J., Sacco, P., & Callahan, C. (January 2018.) "Building Financial Capability for All in Unexpected Places and Spaces." Society for Society Work and Research Annual Conference, Washington, DC.

Doran, J., Zhan, M., Birkenmaier, J., & Callahan, C. (January 2018.) Roundtable on "Promoting Social and Economic Justice For Oppressed Communities Is a Core Value for Social Work." Society for Social Work and Research Annual Conference, Washington, DC

- Birkenmaier, J., Bascug, E., Callahan, C., McGuire, L., & Simmons, L. (October 2017.)
“Resources for Promoting Economic Well-Being in the Social Work Curricula” (poster).
Council for Social Work Education Annual Conference, Dallas, TX.
- Smith, T.E., Richards, K.V., Callahan, C., Doran, J.K., & Hageman, S.A. (October 2017.)
Meeting the Grand Challenge: Implementation of Financial Capability within Social
Work Education (faculty development institute). Council for Social Work Education
Annual Conference, Dallas, TX.
- Frey, J., Callahan, C., & Imboden, R. (January 2017.) Workplace Financial Education and Job
Coaching for Low-Wage Hospital Employees” (poster). Society for Social Work and
Research Annual Conference, New Orleans, LA.
- Callahan, C. (May 2016). “The Burden on Social Workers When Patients and Families
Experience Financial Stress.” Association of Oncology Social Work Annual Conference,
Tampa, FL.
- Kunz, J. and Callahan, C. (March 2016). “Psychosocial Well-being and Financial Capability.”
BPD Annual Conference, Dallas, TX.
- Callahan, C., Tice, C., & Hageman, S. (March 2016). “Financial Capability from Students’
Perspectives.” BPD Annual Conference, Dallas, TX.
- Callahan, C., Tice, C., & Hageman, S. (January 2016). “Financial Capability: Financial Literacy
and Self-Efficacy from the Students’ Perspectives.” E-poster at the Society for Social
Work and Research Annual Conference, Washington, DC.
- Kunz, J. & Callahan, C. (November 2015). “Financial Capability and Psychosocial Well-being.”
Poster at the Association of Financial Counselors, Planners and Educators Research and
Training Symposium. Jacksonville, FL.
- Callahan, C., Frey, J. J., & Hageman, S. (January 2016). “Financial Coaching with Head Start
Parents.” Society for Social Work and Research Annual Conference, Washington, DC.
- Sherraden, M.S, Huang, J., Birkenmaier, J., Patterson Silver Wolf, D., & Callahan, C. (January
2016). “Financial Capability and Asset Building for All: A Grand and Achievable
Challenge for Social Work.” Society for Social Work and Research Annual Conference,
Washington, DC.
- Callahan, C., Tice, C., & Hageman, S. (January 2016). “Financial Capability: Financial
Literacy and Self-Efficacy from the Students’ Perspectives.” E-poster at the Society for
Social Work and Research Annual Conference, Washington, DC.
- Cagle, J., Callahan, C., Hageman, S., Hong, S., & Lee, J. (January 2015 and February 2015).
“Minimizing Financial Burden on Families at the End of Life: Evidence from Four

Sources.” Society for Social Work and Research Annual Conference, New Orleans, LA, and at the Social Work Hospice & Palliative Care Network (SWHPN) General Assembly.

Callahan, C. & Frey, J. (January 2015). “Matched College Savings Account Program for Children: Examining the Feasibility in Baltimore City.” Society for Social Work and Research Annual Conference, New Orleans, LA.

Frey, J., Hopkins, K., Osteen, P., & Callahan, C. (January 2015). “Evaluating Client Outcomes from the Financial Stability Pathway: A Community Intervention Study to Improve the Financial Capability of Individuals Living Within a Large City.” Society for Social Work and Research Annual Conference, New Orleans, LA.

Jacobson Frey, J., Hopkins, K., Osteen, P., & Callahan, C. (October 2014). “Training Human Service Providers to Address the Complex Financial Concerns of Clients.” Council on Social Work Education Annual Conference, Tampa, FL.

Callahan, C. (May 2014). Financial Quality of Life During Cancer Treatment: A Study of Patient Perspectives. Association of Oncology Social Work Annual Conference, Baltimore, MD.

BrintzenhofeSzoc, K., Aron, M., & Callahan, C. (January 2011). Translation of the “Profile of Adaptation to Life-Medical” Psychosocial Screening Instrument into Spanish. Society for Social Work and Research Annual Conference, Tampa, FL.

Callahan, C. (May 2009). Exploring Financial Quality of Life in Three Underserved Populations. Association of Oncology Social Work Annual Conference, Savannah, GA.

BrintzenhofeSzoc, K., Aron, M., & Callahan, C. (February, May 2008). Poster on Translation of the “Profile of Adaptation to Life-Medical” Psychosocial Screening Instrument into Spanish. Society for Social Work Leadership in Health Care Annual Conference, Montreal, Quebec, and Association of Oncology Social Work Annual Conference, Louisville, KY.

BrintzenhofeSzoc, K., Aron, M., & Callahan, C. (April, May 2004). Development of the Profile of Adaptation to Life (PAL) with Medically Ill Patients. Society for Social Work Leadership in Health Care Annual Conference, Las Vegas, NV, and Association of Oncology Social Work Annual Conference, Washington, DC.

Callahan, C. (May 2004). The Loneliest Battle. Association of Oncology Social Work Annual Conference, Washington, DC.

Callahan, C. & Sarris, M. (May 2001; April 2002). Unconscious Mind-Body Medicine: Sorting through Somatization. Association of Oncology Social Work Annual Conference, Cleveland, OH, and Society for Social Work Leadership in Health Care Annual Conference, Albuquerque, NM.

Callahan, C. & Sarris, M. (May 2002). Building a Comprehensive Psychosocial Program. Association of Oncology Social Work Annual Conference, Atlanta, GA.

Callahan, C. & Sarris, M. (May 2001). Stress and Cancer, Stressed by Cancer: The Basics for Oncology Social Workers. Association of Oncology Social Work Annual Conference, Cleveland, OH. Also presented a version of this talk to cancer patients and families at the “Life with Cancer” program at Inova Fairfax Hospital, September 2002.

Aron, M., Jacobsen, M., Callahan, C. & Sarris, M. (May 2001). Poster on Time/Activity Studies: Measuring the Value of Our Work. Association of Oncology Social Work Annual Conference, Cleveland, OH.

Callahan, C. (October 2000). Poster on A Psychosocial Support Program for Patients with Chronic Lymphocytic Leukemia at the NCI. Conference on “Cancer Survivorship throughout the Lifespan: Challenges for the 21st Century,” Atlantic City, NJ.

Callahan, C. (April 2000). Bridging the Gap: Integrating Psychodynamic Therapy with Psychosocial Oncology. Association of Oncology Social Work Annual Conference, Vancouver, British Columbia.

Callahan, C. (April 2000; July 2001). Poster on Coping with Cancer and a DSM-IV Diagnosis. Association of Oncology Social Work, Vancouver, British Columbia, and the 3rd International Conference on Social Work in Health and Mental Health, Tampere, Finland.

Callahan, C. (May 1999). The Person Within: A Model for People Challenged by Facial Disfigurement and Head and Neck Cancer. Association of Oncology Social Work Annual Conference, New Orleans, LA.

Aron, M., Jacobsen, M., Beall, B., Sarris, M., & Callahan, C. (May 1999). Poster on The NIH Guest House. Association of Oncology Social Work Annual Conference, New Orleans, LA.

Invited Presentations:

Callahan, C. (October 2018). Invited speaker at the 19th Annual National Center for Responsible Gaming’s Conference on Gambling and Addiction. “Screening and Brief Intervention for Clients in Consumer Credit Counseling” Las Vegas, NV.

Callahan, C. (September 2018). Invited speaker at the Illinois Cancer Symposium. “Patient Costs of Cancer,” Urbana, IL.

Callahan, C. & Hyde, D. (March 2018). Invited speakers at the NASW-Maryland Annual Conference. “Financial Social Work ‘101’ and How You Can Integrate It Into Your Practice”

Callahan, C. (November 2016). Invited speaker at the CFPB Financial Coaching Conference in Louisville, KY, speaking on “Clients Struggling with Mental Health/Trauma Histories” and ‘Self-Care When Managing a Caseload” (co-presenter).

Callahan, C. (September 2009). Invited Keynote speaker at the Mid-Atlantic Laryngectomy Conference. Fox Chase Cancer Center, Philadelphia, PA.

Callahan, C. (December 1998). Helping You Help Yourself: Strategies for Living with Ovarian Cancer. Ovarian Cancer Coalition of Greater Washington, Washington, DC.

Professional Associations:

Council on Social Work Education
Society for Social Work and Research
Association of Oncology Social Work

I certify that this curriculum vitae is accurate and up to date.

A handwritten signature in black ink that reads "Christine Callahan". The signature is written in a cursive style with a large initial 'C'.

May 19, 2023