## John Salter, CFP<sup>®</sup>, AIFA<sup>®</sup>, Associate Professor, Texas Tech University What's the Role of Reverse Mortgages in Providing Sustainable Retirement Income?

Dr. John Salter has been on the Texas Tech faculty since 2006. Dr. Salter also serves as a wealth manager for Evensky & Katz Wealth Management in their Lubbock office. He is a Certified Financial Planner® Practitioner and an Accredited Investment Fiduciary Analyst®.

Dr. Salter received his PhD in Consumer Economics with a specialization in Personal Financial Planning from our own Personal Financial Planning program, and has also earned an MS in Personal Financial Planning, MBA, and BS in Chemical Engineering.

John is currently researching the role of reverse mortgages in retirement distribution management and cash management. His past research, which he still works on with colleagues, included the benefits of both retirement income planning and utilization of financial advisors. He has also worked with colleagues on research involving the transition of students into the financial planning profession.

John served as director of the Personal Financial Planning program prior to the Department's transition to a department and currently as the director of undergraduate CFP Board-Registered programs. He has been recognized for his teaching and service multiple times in his career at Texas Tech. He also served as president and chairman of the Financial Planning Association's West Texas chapter.

John teaches Retirement Planning, Wealth Management, Introduction to Personal Financial Planning, and Professional Field Experience.