

Peace by Happy Money: **Science Team**

Dr. Elizabeth Dunn, PhD

Dr. Elizabeth Dunn is Happy Money's Chief Science Officer and she has a B.A. in Psychology from Harvard University, a PhD and M.A. in Psychology from the University of Virginia.

Dr. Dunn is a professor in the Department of Psychology at the University of British Columbia. She conducts experimental research examining how time, money, and technology shape human happiness. She is the co-author of "Happy Money: The Science of Happier Spending" (Simon & Schuster) with Dr. Michael Norton. Her work has appeared in top journals, with three papers published in Science, and she has given a talk on the main stage at TED on money and happiness.

Dr. Chris Courtney, PhD

Dr. Courtney is Happy Money's VP of Science and received both his bachelor's degree in psychology and PhD in cognitive neuroscience from the University of Southern California.

Dr. Courtney leads a multi-disciplinary team of scientists at Happy Money actively working to uncover the financial and psychological correlates of well-being and success. He utilizes his background in psychology, cognitive neuroscience, affective computing, and machine learning to drive personalization and engagement in products designed to empower people to take control of their financial lives, and guide members of the Happy Money ecosystem along the journey from borrowers to savers.

Dr. Ryan Howes, PhD, ABPP

Dr. Ryan Howes is a consultant to Happy Money and a licensed clinical psychologist in private practice in Pasadena, California where he provides psychotherapy for adult individuals and couples. He is Board Certified in clinical psychology by the American Board of Professional Psychology (ABPP), a distinction held by fewer than 5% of psychologists.

Dr. Howes has been a past clinical professor at Fuller's Graduate School of Psychology, Pepperdine University's Graduate School and Glendale College, and writes a blog for Psychology Today along with being published in articles on BuzzFeed, Self, and PsychCentral.

Dr. Joelle LeMoult, PhD, R.Psych

Dr. Joelle LeMoult is a Happy Money consultant, a licensed clinical psychologist in California and British Columbia, and an Assistant Professor at the University of British Columbia. She received her BA from the University of British Columbia, her PhD from the University of Miami, and her post-doctoral fellowship from Stanford University.

Dr. LeMoult's research focuses on understanding the onset, presentation, and course of depression and anxiety disorders. Her findings have been published in leading journals and funded by national funding agencies. Her clinical work aims to help individuals manage stress, reduce symptoms of anxiety and depression, and promote resilience.

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