



Dr. Mary Bell Carlson, Ph.D., CFP®, AFC®

Dr. Mary Bell Carlson is a leading financial behavior expert. She is the principal of Silverbell Solutions, L.L.C., a financial therapy and consulting firm based in Centreville, VA. She holds both the Certified Financial Planner® and the Accredited Financial Counselor® designations. In addition to her academic publications, Dr. Carlson has given numerous presentations to a wide variety of audiences in order to help simplify complex financial topics, encourage lasting behavior change, and improve relationships.

As an experienced financial therapist and consultant, she is passionate about helping individuals and families create positive financial behaviors and achieve their financial goals. Prior to launching Silverbell Solutions, she led project development for the National Association of Counties Financial Services Center in the areas of public retirement and healthcare for counties across the United States. She has also served as the technical advisor in the office of personal finance for the Department of Defense, and worked at Fort Riley, KS, as a financial counselor for the Survivor Outreach Service program, helping military families with financial matters after the loss of their loved one.

Dr. Carlson completed her Ph.D. at Kansas State University where she studied personal financial planning with an emphasis in financial therapy. Her passion for helping service members kindled a desire to further understand the relationship between financial behaviors and military stressors, which lead to her dissertation entitled, "The Financial Behaviors of Soldiers Before and After Deployment". She's traveled around the country and the world helping service members with their finances and connecting service providers to personal financial planning resources. She received her master's degree in personal financial planning from Texas Tech University and bachelor's in political science from Brigham Young University.

Dr. Carlson has become a sought-after speaker and consultant given her wealth of experience and expertise in financial behavior change. She cares deeply about people and is committed to helping others understand more about money, communication, and relationships. She volunteers her time to financial literacy initiatives, politics, and her church.