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Gary R. Mottola is the Research Director for the FINRA Investor Education Foundation and a social psychologist with over 20 years of research experience, much of which was spent in the financial services industry. In his role at the FINRA Foundation, he oversees and conducts research projects aimed at better understanding financial capability in America, protecting investors from financial fraud, and improving financial disclosure statements. Dr. Mottola received his B.A. from the University at Albany, his M.A. from Brooklyn College and his Ph.D. from the University of Delaware. He was a visiting scholar at Wharton in 2006 and is an adjunct professor of statistics in Villanova University's Economics Department.