

**William S. Hettinger**



William S. Hettinger, Ph.D., is an internationally known consultant and educator who has trained numerous students, business owners, and managers in finance, entrepreneurship and small-business creation.

Dr. Hettinger is currently President of Prosperous Communities, a consultancy dedicated to creating economic vitality and helping individuals and organizations turn ideas into actions.

He is also a Principal at the Institute for Finance and Entrepreneurship, where he writes, trains, and mentors small business owners and aspiring entrepreneurs

His clients include entrepreneurs, small businesses, Fortune 500 companies, nonprofits, and community organizations. Prior to establishing his consultancy, Dr. Hettinger worked in real estate and finance for several large institutional investors and for a Big-6 consulting firm.

Dr. Hettinger earned a Ph.D. in International Development from the University of Southern Mississippi, where his research focused on housing and tourism. He also earned an MBA from Rensselaer Polytechnic Institute and a bachelor's degree from the University of Buffalo; and is a graduate of the Economic Development Institute at the University of Oklahoma.

His latest book is **Finance Without Fear: A Guide to Creating and Managing a Profitable Business** (Institute for Finance and Entrepreneurship, 2011). **Finance Without Fear** is an easy to understand guide to finance that not only explains the key concepts of finance, but also explains what the numbers mean and how finance can be used to create a business with a competitive advantage.

Dr. Hettinger is also the author of the classic book on workforce housing solutions - **Living and Working in Paradise: Why Housing is Too Expensive and What Communities Can Do about It** (Thames River Publishing, 2005) - which analyzes the causes of housing market failure in resort communities and presents the process for developing a vision, strategy, and plan to create a socially and economically healthy community.