William S. Hettinger

William S. Hettinger, Ph.D., is a Principal at the Institute for Finance and Entrepreneurship. The Institute for Finance and Entrepreneurship helps clients create profitable businesses through research, education, and mentoring. Dr. Hettinger is also President of Prosperous Communities, a housing and economic development consultancy.

Dr. Hettinger is an internationally known consultant and educator with more than 20 years experience in finance, real estate, and innovation and entrepreneurship.

As an educator, he has trained numerous students, business owners, and managers in finance, entrepreneurship and small-business creation.

His consulting practice focuses on creating economic vitality and helping organizations and individuals turn ideas into actions. His client base includes small businesses, Fortune 500 companies, nonprofits, and community organizations.

He 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.

Dr. Hettinger is the author of several books including Finance Without Fear: A Guide to Creating and Managing a Profitable Business (Institute for Finance and Entrepreneurship), a guide to the key concepts of finance and the tools that can be used to analyze financial statements and create a business with a competitive advantage, and Living and Working in Paradise: Why Housing is Too Expensive and What Communities Can Do about It (Thames River Publishing) which analyzes the causes of housing market failure in resort communities and presents the process for developing a vision, strategy, and plan for a socially and economically healthy community.

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