



William S. Hettinger



William S. Hettinger, Ph.D., 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 in entrepreneurship and small-business creation. His consulting practice focuses on helping organizations and individuals turn ideas into actions. His client base includes small businesses, Fortune

500 companies, nonprofits, and community organizations.

Dr. Hettinger earned his Ph.D. in international development from the University of Southern Mississippi, an MBA from Rensselaer Polytechnic Institute, and a bachelor's degree from the University of Buffalo. He is the author of several books including *Finance Without Fear: A Guide to Creating and Managing a Profitable Business*, and *Living and Working in Paradise: Why Housing is Too Expensive and What Communities Can Do About It*.