

Clifford Armstrong Robb

Curriculum Vitae

Address: Belmont University
1601 Wedgewood Avenue
Nashville, TN 37212
Cliff.robbs@belmont.edu

Formal Education

University of the South, Sewanee, TN, B.A. in Psychology (History minor) 2001
Honors in the field of Psychology

University of Alabama, Tuscaloosa, AL, M.S. Consumer Economics 2004
Thesis: Consumer preferences among fluid milks: Low-fat versus high-fat milk consumption in the United States

University of Missouri, Department of Personal Financial Planning, Columbia, MO, Ph.D. 2007
Dissertation: College students and credit card use: The effect of personal financial knowledge on debt behavior

Research and Teaching Fields

Consumer financial decision making, college student financial behavior, investments, consumer economics

Professional Employment

Academic Positions

- Belmont University
 - June 2025-Present, Professor, Finance
- University of Wisconsin-Madison
 - August 2022-2025. Professor, Consumer Science
 - June 2022-2025. Department Chair, Consumer Science
 - August 2016-August 2022. Associate Professor, Consumer Science
 - August 2016-June 2022. Faculty Director, Consumer Finance and Financial Planning
- Kansas State University
 - August 2012-2016. Associate Professor, Personal Financial Planning
- University of Alabama
 - August 2007-2012. Assistant Professor, Consumer Science

Honors and Awards

- School of Human Ecology, Lorna Jorgensen Wendt Professor in Money, Relationships and Equality (2024)
- National Endowment for Financial Education Paper Award, ACCI Conference 2023
- Richard L. D. Morse Applied Consumer Economics Award, ACCI conference 2023
- High Impact Author Award, Journal of Nutrition Education and Behavior (2022)
- First Place Essay, Society of Actuaries call for Essays on Race and Ethnicity (2021)
- UW-Madison Class of 1955 Teaching Excellence Award (2021)
- Best Paper Award, National Endowment for Financial Education, American Council on Consumer Interests Conference 2015.
- Best Theoretical Research Award, Financial Planning Association Conference 2014.
- Mid-Career Award, American Council on Consumer Interests 2013.
- Best Paper Nominee, Journal of Consumer Affairs 2013.
- Best Reviewer Award, Journal of Consumer Affairs 2011.

- Best Paper Award, Certified Financial Planning Board, American Council on Consumer Interests Conference 2009.

Citation Data

(Citation data as of 06/17/2025 from Google Scholar)

Total Citations: 4827 (2988 since 2020)

h-index: 24

i10-index: 35

Refereed Publications

(* = peer reviewed publication; underline indicates graduate student)

1. Mahapatra, M. S., Murugan, P., & Robb, C. A. (in press) Emergency saving attitude and financial wellbeing: Financial behavior as a mediator. *Journal of Financial Counseling and Planning*.
2. *L'Esperance, M., Collins, J. M., & Robb, C. A. (2025) High school personal finance course mandates and financial independence of young adults. *Journal of Financial Counseling and Planning*.
3. *Deliema, M., Robb, C. A., & Wendel, S. (2025) What does trust have to do with it? Training consumers to detect digital imposter scams. *Journal of Financial Crime*, 32(1), 77-97. (Citations: 2)
4. *Harvey, M., Robb, C. A., & Peterson, C. (2024) Law and order? Associations between payday lending prohibition and alternative financial services use by degree of enforcement. *Journal of Consumer Affairs*, 58(2), 538-557. (Citations: 1)
5. *Robb, C. A. & Chy, S. (2023). Undergraduate Financial Knowledge, Attitudes, and Behaviors: The Impact of a Financial Life Skills Course on College Students. *Financial Planning Review*, 6(1), e1155 (Citations: 12)
6. *Wendel, S., & Robb, C. A. (2023) Who Can You Trust? Assessing Vulnerability to Digital Imposter Scams. *Journal of Consumer Policy*, 46(1), 27-51. (Citations: 12)
7. *Heckman, S., Robb, C. A., & Chanda, T. (2022) Excess credits and labor market outcomes: Is there a return on additional hours of education? *College Student Journal*, 56(1), 12-28. (Citations: 1)
8. *Robb, C. A., Schreiber, S., & Heckman, S. (2020) The role of federal and private student loans in homeownership decisions. *Journal of Consumer Affairs*, 54(1), 43-69. (Citations: 22)
9. *Warmath, D., Piehlmaier, D., & Robb, C. A. (2019). The Impact of Shared Financial Decision Making on Overconfidence for Married Adults. *Financial Planning Review*, 2(1). (Citations: 21)
10. *Poplaski, S. C., Kemnitz, R., & Robb, C. A. (2019). Investing in education: Impact of student financial stress on self-reported health. *Journal of Student Financial Aid*, 48(2). (Citations: 22)
11. *Knol, L., Robb, C. A., Patenaude, E. M., & Wood, M. R. (2019). Very low food security status is related to lower cooking self-efficacy and less frequent food preparation behaviors among college students. *Journal of Nutrition Education and Behavior*, 51(3), 357-363. (Citations: 113)
12. *Robb, C. A., Chatterjee, S., Porto, N., and Cude, B. (2019). The influence of student loan debt on financial satisfaction. *Journal of Family and Economic Issues*, 40(1), 51-73. <https://doi.org/10.1007/s10834-018-9599-y> (Citations: 67)
13. *Knol, L., Robb, C. A., McKinley, E. M., & Wood, M. (2018). Food insecurity is related to financial aid debt among college students. *Journal of Family and Consumer Sciences*, 110(4), 35-41. (Citations: 33)
14. *Robb, C. A. (2017). College student financial stress: Are the kids alright? *Journal of Family and Economic Issues*, 38(4), 514-527. (Citations: 176)
15. *Knol, L. L., Robb, C. A., McKinley, E. M., Wood, M. R. (2017). Food insecurity, self-reported health, and obesity among college students. *American Journal of Health Education*, 48(4), 248-255. (Citations: 143)
16. *Woodyard, A. S., Robb, C. A., Babiarz, P., & Jung, J. (2017). Knowledge and practice: Implications for cash and credit management behaviors. *Family and Consumer Sciences Research Journal*, 45(3), 300-314. (Citations: 46)
17. *Woodyard, A. S., & Robb, C. A. (2016). Consideration of Financial Satisfaction: What consumers know, feel and do from a financial perspective. *Journal of Financial Therapy*, 7(2), 41-61. (Citations: 101)

18. *Robb, C. A. & Babiarz, P. (2016). Financial sophistication and consumer use of credit cards. *International Review of Financial Consumer*, 1(1), 25-39.
19. *Robb, C., Babiarz, P., Woodyard, A., and Seay, M. (2015) Bounded rationality and use of alternative financial services. *Journal of Consumer Affairs*, 49(2), 407-435. (Citations: 175)
20. *Gaines, A., Robb, C. A., Knol, L. L., & Sickler, S. (2014) Examining the Role of Financial Factors, Resources and Skills in Predicting Food Security Status among College Students. *International Journal of Consumer Studies*, 38(4), 374-384. (Citations: 430)
21. *Robb, C. A., Chatterjee, S., and Carswell, A. (2014). More Support for the Old Adage of Staying Cool to Hot Tips. *Journal of Financial Planning*, 27(7), 42-48.
22. *Robb, C. A. (2014). The personal financial knowledge conundrum. *Journal of Financial Service Professionals*, 68(4), 69-72. (Citations: 22)
23. *Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A. (2014). Adoption of mobile payment technology by consumers: Impacts and implications. *Family and Consumer Sciences Research Journal* 42(2), 358-368. (Citations: 116)
24. *Babiarz, P., & Robb, C. A. (2014). Financial literacy and emergency saving. *Journal of Family and Economic Issues* 35(1), 40-50. (Citations: 409)
25. *Seay, M.C., & Robb, C. (2013). The effect of objective and subjective financial knowledge on high-cost borrowing behavior. *Financial Planning Review*, 6(4), 1-19. (Citations: 32)
26. *Mansfield, P. M., Pinto, M., B., & Robb, C. A. (2013). Consumers and credit cards: A review of the empirical literature. *Journal of Management and Marketing Research*, 12, 1-26. (Citations: 19)
27. *Robb, C. A., Babiarz, P., & Woodyard, A. (2012). The demand for financial professionals' advice: The role of financial knowledge, satisfaction, and confidence. *Financial Services Review*, 21(4), 291-307. (Citations: 285)
28. *Woodyard, A. & Robb, C. A. (2012). Financial knowledge and the gender gap. *Journal of Financial Therapy*, 3(1), 1-16. (Citations: 110)
29. *Babiarz, P., Robb, C. A., & Woodyard, A. (2012). Family decision making and resource protection adequacy. *Journal of Consumer Affairs* 46(1), 1-36. (Citations: 41) [Best Paper Nominee]
30. *Robb, C. A., Moody, B., & Abdel-Ghany, M. (2011-12) College student persistence to degree: The burden of debt. *Journal of College Student Retention: Research, Theory, and Practice* 13(4), 431-456. (Citations: 184)
31. *James, R., Atilas, J., & Robb, C. A. (2011). Homeownership plans among Hispanic renters: Ethnic or geographic differences? *Housing and Society* 38(2), 191-209. (Citations: 3)
32. *Robb, C. A. (2011). Financial knowledge and credit card behavior of college students. *Journal of Family and Economic Issues*, 32(4), 690-698. (Citations: 320)
33. *Robb, C. A., & Woodyard, A. S. (2011). Financial knowledge and 'best practice' behavior. *Journal of Financial Counseling and Planning*, 22(1), 36-46. (Citations: 1065)
34. *Robb, C. A. (2011). Paying for college: Advice from current students to incoming freshmen. *Family and Consumer Sciences Research Journal*, 39(4), 388-398. (Citations: 8)
35. *Robb, C. A. & Pinto, M. B. (2010). College students and credit card use: An analysis of financially at-risk students. *College Student Journal* 44 (4), 823-835. (Citations: 65)
36. *Robb, C. A. & James, R. N. (2009). Associations between individual characteristics and financial knowledge among college students. *Journal of Personal Finance*, 8, 170-184. (Citations: 49)
37. *James, R. N., Lauderdale, M. K., & Robb, C. A. (2009). The growth of charitable estate planning among Americans nearing retirement. *Financial Services Review*, 18(2). (Citations: 10) [Best Paper Award]
38. Pimentel, M., Robb, C., & Houser, R. (2009). Money and marriage: An exploration of the relationship between marital satisfaction and money attitudes among couples. *The University of Alabama McNair Journal*, 9. (Citations: 8)
39. *Robb, C. A. & Sharpe, D. L. (2009). Effect of personal financial knowledge on college students' credit card behavior. *Journal of Financial Counseling and Planning*, 20(1), 25-43. (Citations: 526)
40. *Robb, C. A., Huston, S. J., & Finke, M. S. (2008). The Mitigating Influence of Time Preference on the Relation between Smoking and BMI Scores. *International Journal of Obesity*. 32(11), 1670-1677. (Citations: 33)
41. *Robb, C. A., Reynolds, L. M., & Abdel-Ghany, M. (2007). Consumer preferences among fluid milks: Low-fat versus high-fat milk consumption in the United States. *International Journal of Consumer Studies*, 31 (1), 90-94. (Citations: 46)

42. *Nielsen, A., Coleman, P. K., Guinn, M. & Robb, C. (2004). Length of institutionalization, contact with relatives and previous hospitalizations as predictors of social and emotional behavior in young Ugandan orphans. *Childhood*, 11, 94-116. (Citations: 11)

Book Chapters

1. *Robb, C. A., & Dutton, K. M. (2025). Financial behavior among emerging adults. In LeBaron-Black, A. B., Kelley, H., & Sorgente, A. (Eds.) *Flourishing and Floundering Financially in Emerging Adulthood: A Handbook*.
2. *Robb, C. A. (2022) The Use of Credit in the Consumer Marketplace. In J. Grable & S. Chatterjee (Eds.) *Handbook of Personal Finance*. De Gruyter.
3. *Robb, C. A. (2012). Coming to terms with financial literacy. In D. Lamdin (Ed.), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives* (3-14). New York: Springer. (Citations: 18)
4. *Robb, C. A., & James, R. N. (2012). Credit cards as a market instrument: Consumer understanding and use. In D. Lamdin (Ed.), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives* (101-112). New York: Springer.
5. *James, R. N., III., Robb, C. A., Carswell, A. T., & Atilas, J. H. (2010). Housing costs among low-income renters and homeowners: 'Rent v. buy' and the hidden costs of low-income homeownership. In S. Kis & I. Balough (Eds.), *Housing, housing costs and mortgages: Trends, impact and prediction*. (pp. 171-179). Hauppauge, NY: Nova Science Publishers.

Invited Commentary/Publications:

1. Robb, C. A. (2016). Considerations of credit card markets from the Shari'ah perspective. Invited Commentary on the discussion paper, "Credit cards: Contemporary issues from economic and Shari'ah perspective", *Journal of King Abdulaziz University Islamic Economics*, 29(1), 89-94.

Reports and Briefs:

1. Robb, C. A., Wendel, S., & DeLiema, M. (2022). Enhancing trust in the Social Security Administration and e-government among people targeted by fraud. W122-10.
2. Robb, C. A., & Chy, S. (2021) Undergraduate financial knowledge, attitudes, and behaviors: The impact of financial life skills course on college students. AccessLex Resource Collections, Grantee Research. (Citations: 1)
3. Robb, C., & Wendel, S. (2021) Assessing Vulnerability to Social Security Scams. Center for Financial Security, Retirement & Disability Research Center. W121-03.
4. Collins, J. M. & Robb, C. A. (2020). Inequalities in Retirement Security: Unique Challenges for African American Households. Redefining the Goal of Retirement Planning – Essay Collection. Society of Actuaries. [First Place Essay Award]
5. Robb, C. (2019). Cost of Raising Children and Expenditures on Children. Report prepared for the Wisconsin Department of Children and Families. Madison, WI: Institute for Research on Poverty. (Citations: 10)

Working Papers and Projects in Development:

1. Robb, C. A. & Schreiber, S. Married with children? The role of student loan debt.
2. Robb, C. A., Avey, G., Sweeney, C. R., Crawford, E., & Dutton, K. M. Financial education for medical students.
3. Robb, C. A., Addo, F. & Sutliff, C. Badger Promise.

Research Awards

Funded

Title: Financial Well-Being among urban households in India

Agency: Fall Research Award, Office of the Vice Chancellor for Research and Graduate Education
 PI
 Period: July 1, 2023-June 2025
 Amount: **\$70,300**

Title: Documenting the extent and reason for incarceration among noncustodial parents
 Agency: Wisconsin Department of Children and Families
 PI
 Period: Spring 2023-Spring 2024
 Amount: **\$187,777**

Title: Enhancing Trust in the Social Security Administration and E-Government Among People Targeted by Fraud
 Agency: Social Security Administration Retirement and Disability Research Consortium
 Co-PI with Stephen Wendel and Marti Deliema
 Period: Spring 2022-Fall 2022
 Amount: **\$156,000**

Title: Improving Financial Knowledge and Self-Efficacy of Under-Represented Medical Students
 Agency: AccessLex Institute
 PI
 Period: January 2021-January 2023
 Amount: **\$95,000**

Title: Assessing Vulnerability to Social Security Scams
 Agency: Social Security Administration Retirement and Disability Research Consortium
 Co-PI with Stephen Wendel
 Period: Fall 2020-Fall 2021
 Amount: **\$145,000**

Title: The Impact of a Tuition Credit Program on Pell-Eligible Student Outcomes
 Agency: Washington Center for Equitable Growth
 Co-PI with Fenaba Addo
 Period: Fall 2020-Summer 2021
 Amount: **\$67,000**

Title: The Impact of a Tuition Credit Program on Pell-Eligible Student Outcomes
 Agency: Institute for Research on Poverty
 Co-PI with Fenaba Addo
 Period: Fall 2020 – Summer 2021
 Amount: **\$42,000**

Title: Assessment of a Campus Financial Life Skills Program
 Agency: AccessLex Institute
 PI
 Period: May 2020 - May 2021
 Amount: **\$102,000**

Title: Student Loan Debt Burdens and Financial Choices in the Life Course: Home Buying, Marriage, and Fertility
 Agency: Fall Research Award, Office of the Vice Chancellor for Research and Graduate Education
 PI
 Period: July 1, 2018 – June 30 2019
 Amount: **\$39,160**

Agency: Kansas State University Office of International Programs College International Advisory Council
 Period: August 2015 - May 2016

Amount: **\$2,000**

Title: Enhancing Student Financial Education at Kansas State University.
 Agency: Council of Graduate Schools
 Period: August 2013 - August 2015
 Amount: **\$40,000**

Agency: Kansas State University, Distance and Continuing Education
 Period: April 2013 - December 2013
 Amount: **\$2,500**

Agency: University of Alabama Mary A. Crenshaw Endowed Research Fund
 Period: February 2012 - September 2012
 Amount: **\$1,250**

Agency: College of Human Environmental Science Seed Grant Funding
 Period: February 2011 - December 2012
 Amount: **\$2,650**

Agency: University of Alabama Mary A. Crenshaw Endowed Research Fund
 Period: March 2009 - September 2009
 Amount: **\$2,000**

Agency: University of Alabama Research Grants Committee
 Period: June 2008 - August 2010
 Amount: **\$4,500**

Agency: University of Missouri-Columbia Research Council
 Period: January 2006 - January 2007
 Amount: **\$1,580**

Invited Peer Reviewed Academic Conference Presentations

- Enhancing Trust in the Social Security Administration. (2023) Society of the Economics of the Household. Copenhagen, Denmark.
- Enhancing Trust in the Social Security Administration. (2023) American Council on Consumer Interests (ACCI). Las Vegas, NV.
- Law and Order? Associations between Payday Lending Prohibitions and Payday Borrowing by Degree of Enforcement. (2021) Association for Financial Counseling and Planning Education Symposium. Virtual.
 This paper was also presented to the 2021 Global Forum for Financial Consumers. Virtual.
- Promise Programs: An Effective Tuition Solution for Low-Income, In-State Transfer Students? (2021). Higher Education Financial Wellness Alliance Summit. Virtual.
- The Impact of a Tuition Credit Program on Pell-Eligible Student Outcomes (2020). Equitable Growth 2021: People and Research Advancing Economic Evidence.
- *Excess Credits and Labor Market Outcomes: Is There a Return on Additional Hours of Education?* Prepared for the Society for the Economics of the Household (Scheduled for summer 2020, CANCELLED)
- *Financial well-being and overconfidence bias* (2019). IAREP/SABE Annual Conference. Dublin, Ireland
- *Married with Children? The Role of Student Loan Debt* (2019). Society of the Economics of the Household. Lisbon, Portugal.
- *The Role of Federal and Private Student Loans on Homeownership Decisions* (2018). Society of the Economics of the Household. Paris, France.

- *Student Loans and Life Cycle Decisions* (2018). American Council on Consumer Interests. Perdido Key, FL.
- *The Influence of Childhood Experiences on Financial Capability in Young Adulthood* (2018). Allied Social Sciences Alliance. Philadelphia, PA.
- *The Impact of Shared Decision-Making on Overconfidence: The Financial Planning Challenge and Opportunity* (2017). Financial Planning Association. Nashville, TN.
- *The Influence of Childhood Experiences on Financial Capability in Young Adulthood* (2017). Society of Economics of the Household. San Diego, CA.
- *The Influence of Childhood Experiences on Financial Capability in Young Adulthood* (2017). American Council on Consumer Interests. Albuquerque, NM.
- *Consideration of financial satisfaction: What consumers know, feel, and do from a financial perspective* (2016). Financial Planning Association Annual Conference. Baltimore, Maryland.
- *Consumer financial knowledge and interaction with debt instruments in financial markets, evidence from the United States* (2015). International Academy of Financial Consumers Annual Conference. Jeju, South Korea.
- *Exploring the gender gap in financial knowledge: Self-efficacy, stress, and behavior* (2015). Financial Planning Association Conference. Boston, MA.
- *Student financial behavior and social cognitive theory* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Relationship of Objective and Subjective Knowledge with College Student Financial Behaviors* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Human capital: At what cost?* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Analyzing the dynamics of student knowledge and financial stress in persistence behaviors* (2015). College Success through Financial Literacy Conference. Wichita, KS.
- *Components of Financial Satisfaction* (2014). Financial Therapy Association Conference. Nashville, TN.
- *Who is against financial literacy?* (2014). Academy of Financial Services Conference. Nashville, TN.
- *Financial well being and the gender gap* (2014). Academy of Financial Services Conference. Nashville, TN.
- *Reassessing the assessment: Comprehensive financial risk evaluation and goals-based wealth management* (2014). Financial Planning Association Conference. Seattle, WA.
- *Knowledge and practice in cash and credit behaviors* (2014). American Council on Consumer Interests Conference. Milwaukee, WI.
- *Risky business: Not as endearing today as it was thirty years ago* (2014). American Council on Consumer Interests Conference. Milwaukee, WI.
- *How do you use new financial technology?* (2014). American Council on Consumer Interests. Milwaukee, WI.
- *Using financial knowledge and socio-demographic factors to evaluate the state of preparedness of the individual health insurance mandate* (2014). Family Economics and Resource Management Association Conference. Savannah, GA.
- *What the empirical research has to say: Lessons and practical advice* (2013). College Success through Financial Literacy Conference. Kansas City, KS.
- *Financial literacy and precautionary saving* (2013). American Council on Consumer Interests Conference. Portland, OR.
- *Financial decision making and resource protection adequacy* (2013). American Council on Consumer Interests Conference. Portland, OR.
- *The intermediate and long-term impacts of financial magazine stock picks* (2012). Academy of Financial Services Conference. San Antonio, TX.

- *Stress, Personality and Risk Tolerance* (2012). Financial Planning Association Conference. San Antonio, TX.
- *Stress, Personality and Risk Tolerance* (2012). Financial Therapy Association Conference. Columbia, MO.
- *The Demand for Financial Professionals' Advice: The Role of Financial Knowledge, Satisfaction, and Confidence* (2012). American Council on Consumer Interests Conference. Memphis, TN.
- *The Monetary Impact of Grocery Tax in Alabama on Fruit and Vegetable Purchases in a Variety of Demographics* (2012). American Council on Consumer Interests Conference. Memphis, TN.
- *Food Security, Financial Resources and Spending Habits among College Students* (2012). Family Economics and Resource Management Association Conference. Charlotte, NC.
- *Financial knowledge and 'best practice' behavior* (2011). American Council on Consumer Interests Conference. Washington, DC.
- *College students and credit card use: An analysis of financially at-risk students* (2011). American Council on Consumer Interests Conference. Washington, DC.
- *Innovative Teaching Methods in Undergraduate Consumer Economics and Financial Planning* (2010). American Council on Consumer Interests Conference. Atlanta, GA.
- *An exploration of the relationship between college student personal financial knowledge and credit card use behaviors* (2010). American Council on Consumer Interests Conference. Atlanta, GA.
- *College student persistence to degree: The burden of debt* (2010). Family Economics and Resource Management Association Conference. Tampa, FL.
- *Consumers, consumer information, and the homeownership decision: The importance of hidden costs* (2009). International Consumer Sciences Research Conference. Edinburgh, Scotland.
- *The growth of charitable estate planning among Americans nearing retirement* (2009). American Council on Consumer Interests/Agricultural & Applied Economics Association Joint Conference. Milwaukee, WI.
- *An exploration of the relationship between college student personal financial knowledge and credit card use behaviors* (2008). Association for Financial Counseling and Planning Education. Orange County, CA.
- *Personal Financial Knowledge among College Students: Associations between Individual Characteristics and Scores on an Experimental Measure of Financial Knowledge* (2008). American Council on Consumer Interests/Agricultural & Applied Economics Association Joint Conference. Jacksonville, FL.
- *Estimating the outlays of renting and owning: The risks of hidden ownership costs* (2008). Eastern Family Economics and Resource Management Association Conference. Savannah, GA.
- *College students and credit card debt: Means of obtainment and spending behavior* (2007). American Council on Consumer Interests Conference. St. Louis, MO.
- *Re-evaluating the Relationship between Smoking and BMI: The Impact of Time Preference* (2006). American Council on Consumer Interests Conference. New Orleans, LA.

Invited Research Presentations and Sessions

- *Aging and Retirement Issues for Different Races and Ethnicities* (2021). Society of Actuaries Impact Conference Panel Discussant.
- *Assessing Vulnerability to Social Security Scams* (2021). Social Security Administration and CFS. Virtual.
- *Law and Order? Associations between Payday Lending Legislation and AFS Use by Degree of Enforcement* (2020). Institute for Research on Poverty Seminar. Madison, WI.
- *Student loans and life cycle decisions* (2017). Center for Financial Security Seminar. Madison, WI.
- *College student financial behavior: A social cognitive approach* (2016). Center for Financial Security Seminar. Madison, WI.

- *Financial knowledge and the gender gap* (2015). Insurance and Financial Advisors Continuing Education Conference. Manhattan, KS.
- *Editor's Roundtable* (2014). Asian Consumer and Family Economics Association. Taipei, Taiwan.
- *Personal financial knowledge as a complement to rather than a substitute for professional advice* (2014). Insurance and Financial Advisors Continuing Education Conference. Manhattan, KS.
- *The NFCS data Roundtable Session* (2013). American Council on Consumer Interests. Portland, OR.
- *National Financial Capability Study Roundtable* (2012). Washington, DC.
- *Financial Education for undergraduates: Just in time? Too late?* (2012). Allied Social Sciences Association Conference. Atlanta, GA.

Teaching

Belmont University:

- Finance 3210: Business Finance. Fall 2025
- Finance 3895-04: Insurance and Risk Management: A Lifecycle Approach. Fall 2025
- Finance 6100: Financial Management I. Fall 2025

University of Wisconsin-Madison:

- Consumer Science 888: Advanced Consumer Behavior. Spring 2023, 2024, 2025
- Consumer Science 627 Advanced Consumer Finance: Investments. Fall 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023
- Consumer Science 635 Estate Planning for Financial Planners. Fall 2016; Spring 2017
- Consumer Science 675 Family Financial Counseling. Spring 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025
- Consumer Science 255 Financial Services Innovations. Spring 2018

Kansas State University:

- Family Studies and Human Services 400 Family and Consumer Economics. Summer 2013; Fall 2014; Fall 2015
- Family Studies and Human Services 405 Advanced Personal Financial Planning. Fall 2012; Fall 2013
- Family Studies and Human Services 762 Investing for the Family's Future. Spring 2013; Spring 2014; Spring 2015; Spring 2016.
- Family Studies and Human Services 806 Statistical Methods I. Spring 2013; Summer 2013; Spring 2014.

University of Alabama:

- Consumer Science 404/504 Personal Investment Planning and Management. Fall 2007; Fall 2008.
- Consumer Science 403/550 Consumer Economics. Spring 2008; Fall 2008; Spring 2009; Fall 2009; Fall 2010; Fall 2011.
- Consumer Science 405/505 Public Policy: Social and Economic Issues. Spring 2009; Spring 2010; Spring 2011; Spring 2012.
- Consumer Science 458/558 Personal Financial Planning: Using Spreadsheets for Financial Decision-Making. Fall 2009; Spring 2010; Fall 2010; Fall 2011.

Undergraduate and graduate advisees, and graduate committees:

University of Wisconsin-Madison:

1. Co-Chair: Yiling Zhang (Ph.D., Spring 2024)
2. Committee Member: Vivekananda Das (Ph.D., Spring 2024)
3. Committee Member: Madeline Reed Jones (Ph.D., Spring 2023)
4. Committee Member: Felix Zhan (Ph.D., Summer 2022)
5. Committee Member: Madelaine L'esperance (Ph.D., Spring 2019)

6. Committee Member: Dominik Piehlmaier (Ph.D., Fall 2018)
7. Committee Member: Fei Men (Ph.D., Summer/Fall 2017)

Kansas State University:

1. Committee Member: NaRita Anderson (Ph.D., Spring 2018)
2. Committee Member: Gloria Preece (Ph.D., Spring 2018)
3. Committee Co-Chair: Anthony Canale (Ph.D., Spring 2018)
4. Committee Member: David Allen Ammerman (Ph.D., Spring 2017)
5. Committee Co-Chair: Fred Fernatt (Ph.D., Fall 2016)
6. Committee Chair: Nick Carr (Ph.D., Spring 2014)
7. Committee Member: Kurt Schindler (Ph.D., Spring 2014)
8. Committee Member: Anita Dale (Ph.D., Fall 2014)
9. External Committee Member (Texas Tech University): Benjamin Cummings (Ph.D., Spring 2013)
10. External Committee Member (Texas Tech University): Scott Garrett (Ph.D., Fall 2012)

University of Alabama:

11. Committee Member: Jian Fang Gu (M.S., 2007)
12. Committee Member: Beth Newman (M.S., 2008)
13. Committee Member: Caroline Glagola Dunn (M.S., 2011)
14. Committee Member: Carolyn Williams (Ph.D., 2011)

Professional Service

Service to Public

2021-2025. Advisor, WI Governor's Council on Financial Literacy
 2019-2025. Financial education, Investment Planning. School of Medicine and Public Health students
 2018-2019. 3 separate financial education workshops for the Peer Learning Association, UW Madison
 2014. Academic expert and advisor, Wallethub Financial Literacy Survey
 2011-2015. Academic expert and reviewer, National Financial Capability Study fielded by FINRA (2012, 2015)
 2010-2012. Board Member, Boys and Girls Club of West Alabama

Service to Field

Editorial Work

2021-present. Associate Editor, Financial Planning Review
 2015-2019. Associate Editor, International Review of Financial Consumer
 2013-2017. Associate Editor, Journal of Consumer Affairs

Journal Boards

2019-Present. Financial Planning Review
 2013-Present. Journal of Financial Planning
 2012-Present. Journal of Consumer Affairs
 2011-Present. Journal of Financial Counseling and Planning
 2011-2014. Journal of Personal Finance

Leadership for Academic Organizations

2012-2016. American Council on Consumer Interests, Executive Leadership Board (treasurer, president-elect, president, immediate past president)
 2012-2015. Eastern Family Economics and Resource Management Association, Steering Committee

Scholarly Reviews

- Asian Women
- British Journal of Developmental Psychology
- Family and Consumer Sciences Research Journal
- Family Relations
- Financial Planning Review
- Financial Services Review
- Journal of Banking and Finance
- Journal of Behavioral and Experimental Finance
- Journal of Consumer Affairs
- Journal of Extension
- Journal of Financial Counseling and Planning
- Journal of Financial Planning
- Journal of Financial Therapy
- Journal of Family and Economic Issues
- Journal of Personal Finance
- Journal of Poverty
- Psychological Reports
- Review of Economics of the Household
- Social Science and Medicine
- Sustainability

Grant Reviews

- External Reviewer for ORAU Ralph E Powe Junior Faculty Enhancement Awards (2020)- Policy, Management or Education Panel
- External Reviewer for the CUNY Collaborative Incentive Research Grant program

Tenure and Promotion Reviews

- External Reviewer for Tenure and Promotion materials, Ohio State University
- External Reviewer for Tenure and Promotion materials, University of Illinois
- External Reviewer for Tenure and Promotion materials, University of Utah
- External Reviewer for Tenure and Promotion materials, University of Hawaii-Manoa
- External Reviewer for Tenure and Promotion materials, University of Georgia
- External reviewer for Tenure and Promotion materials, South Dakota State University
- External reviewer for Tenure and Promotion materials, East Carolina University

Service to University

University of Wisconsin-Madison

2021-present. OVCRGE Fall Research Competition Social Sciences Review Committee
 2020-2023. School of Human Ecology PFAR Committee
 2019-2022. Retirement Income Committee, Co-Chair
 2018-present. University Bookstore Board of Trustees
 2017-present. Center for Financial Security Steering Committee Member
 2016-2020; 2023. UPC chair, Department of Consumer Science

Temporary Service Roles: University of Wisconsin-Madison

2023. Chair, faculty search committee (teaching, Personal Finance)
 2020. Member, SOHE Associate Dean Search Committee

2020. Member, Director of Academic Planning Search Committee
 2019-present. Chair, mentoring committee Ashton
 2019-present. Member, mentoring committee Zhang
 2019-2020. Chair, Faculty Search Committee (Personal Finance)
 2019. Member, 5-year review committee for Bartfeld
 2019. Member, 5-year review committee for Wong
 2019. Member, 5-year review committee for Sarmadi
 2019. Member, 5-year review committee for Shin
 2019. Member, 5-year review committee for Angus
 2018. Member, Faculty Search Committee x2 (Consumer Science)

Kansas State University

2015. Family Studies and Human Services Graduate Faculty Council Chair.
 2013-2016. College of Human Ecology Faculty Council Representative.
 2012-2013. Family Studies and Human Services Undergraduate Curriculum Committee.

University of Alabama

2012. Faculty Senate.
 2008-2012. College of Human Environmental Sciences Graduate Studies Committee.
 2008-2009. McNair Scholar Faculty Mentor.
 2008-2009. College of Human Environmental Sciences Academic Bankruptcy Committee.
 2007-2012. College of Human Environmental Sciences Research Committee.