

Curriculum Vitae

JINHEE KIM, PH.D.

1. PERSONAL INFORMATION

Associate Professor and Family Finance Specialist,
Maryland Cooperative Extension
Department of Family Science
Faculty Associate, Maryland Population Research Center
School of Public Health
1204 Marie Mount Hall
College Park, MD 20742
Appointment to rank: August 23, 2006

Phone: (301) 405-3500
Fax: (301) 314-9161
Email: jinkim@umd.edu

Educational Background

Ph.D. Virginia Polytechnic Institute and State University, Blacksburg, VA
Major: Resource Management
Concentration: Family Financial Management
Date: 2000

M.S. Seoul National University, Korea
Major: Consumer Studies
Date: 1995

B.S. Seoul National University, Korea
Major: Consumer and Child Studies
Date: 1993

Employment Background

2006-present Associate Professor and Family Finance Specialist, University of Maryland
Extension, Department of Family Science, University of Maryland, College Park

2000-2006 Assistant Professor and Family Finance Specialist, Maryland Cooperative
Extension, Department of Family Studies, University of Maryland, College Park
(Visiting Professor, 8/2000-9/2000; Appointment completed 10/2000)

2000 Graduate Research Assistant
College of Human Resources and Education
Virginia Polytechnic Institute and State University, Blacksburg, VA

1999-2000 Director of Research
National Institute for Personal Finance Employee Education
Virginia Polytechnic Institute and State University, Blacksburg, VA

- 1999 Extension Intern, Management, Housing & Consumer Education
Virginia Cooperative Extension, Arlington, VA
- 1997-1999 Graduate Research Assistant
College of Human Resources and Education
Virginia Polytechnic Institute and State University, Blacksburg, VA
- 1995-1996 Research Fellow
Korea National Open University, Seoul, Korea
- 1995 Research Consultant
Samsung Consumer Research Center, Seoul, Korea
- 1995 Instructor
Kee-chon Women's College, Chon-ju, Korea
- 1995 Research Assistant
Human Ecology Institute, Seoul National University, Korea
- 1993-1995 Graduate Teaching Assistant
Language Research Institute, Seoul National University, Seoul, Korea
- 1993-1994 Graduate Teaching Assistant
Department of Consumer and Child Studies
Seoul National University, Seoul, Korea

2. RESEARCH, SCHOLARLY, AND CREATIVE ACTIVITIES

2a. Book Chapter

Kim, J. (2008). Workplace financial education. In Xiao, Jing Jian (Editor). *Handbook of Consumer Research* (pp.375-386). New York: Springer.

2b. Articles in Refereed Journals

(* = Senior Author)

2bi. Articles Published/In Press in Refereed Journals

*Kim, J., & Rhee, K. C. (1996). A study on the consumer information search activity of medical service. *Research Report of Human Sciences*, 21, 59-72.
(Dr. Kim wrote the entire paper with some comments from Dr. Rhee.)

Kratzer, C. Y., Brunson, H., Garman, E. T., Kim, J., & Joo, S. (1998). Financial education in the workplace: Results of a research study. *Journal of Compensation and Benefits*, 14(3), 24-27.
(Dr. Kim contributed to the data collection and analysis and assisted in writing those sections in paper.)

- Garman, E. T., Kim, J., Kratzer, C. Y., Brunson, B. H., & Joo, S. (1999). Workplace financial education improves personal financial wellness. *Financial Counseling and Planning*, 10(1), 79-88.
(Dr. Garman wrote the introduction, part of results, and discussion sections. Dr. Kim conducted the data analysis and wrote the methodology and results sections of the paper and was responsible for revising the paper after review. Other authors participated in the research projects and provided some comments.)
- Bagwell, D. C., & Kim, J. (2003). Financial stress and absenteeism in credit counseling clients. *Journal of Consumer Education*, 21, 50-58.
(Dr. Kim conceptualized the research questions and wrote the literature review, methodology, and results sections and co-wrote the introduction and discussion sections with Dr. Bagwell.)
- *Kim, J., Garman, E. T., & Sorhaindo, B. (2003). Relationships among credit counseling, clients' financial well-being, financial behaviors, financial stressor events, and health. *Financial Counseling and Planning*, 14(2), 75-87.
(Dr. Kim conceptualized the research questions and wrote the entire paper. Dr. Garman provided the database and contributed to the discussion. Mr. Sorhaindo provided information about the data collection.)
- *Kim, J., & Garman, E. T. (2003). Financial stress and absenteeism: An empirically derived research model. *Financial Counseling and Planning*, 14(1), 31-42.
(Dr. Kim conceptualized the research questions and wrote the entire paper. Dr. Garman provided comments.)
- *Kim, J., & Garman, E. T. (2003). Financial education and advice change worker attitudes and behaviors. *Journal of Compensation and Benefits*, 19(5), 7-13.
(Dr. Kim conceptualized the research questions and wrote the entire paper. Dr. Garman provided comments.)
- *Kim, J., Maring, E. F., & Morris, S. K. (2004). Financial counseling program's train-the-trainer approach. *Journal of National Extension Association of Family and Consumer Sciences*, 25-27.
(Dr. Kim conducted the data analysis and wrote the entire paper. Ms. Maring assisted in writing. Ms. Morris assisted in the data collection.)
- *Kim, J., & Garman, E. T. (2004). Financial stress, pay satisfaction, and workplace performance. *Compensations and Benefits Review*, 36(1), 69-76.
- *Kim, J., Garman, E. T., & Sorhaindo, B. (2005). Credit counseling and debt management impacts on financial stressors and financial management behaviors. *Journal of Family and Consumer Sciences*, 97(2), 35-39.
- *Kim, J., Garman, E. T., & Quach, A. (2005). Workplace financial education participation and retirement savings by employees and their spouses. *Journal of Personal Finance*, 4(3), 92-108.
- *Kim, J., Kwon, J., & Anderson, E. (2005). Factors related to retirement confidence: Retirement preparation and workplace financial education. *Financial Counseling and*

Planning, 12(2), 77-89.

- *Kim, J., Garman, E. T., & Sorhaindo, B. (2006). Relationship between financial stress and workplace absenteeism of credit counseling clients. *Journal of Family and Economic Issues*, 27 (3), 458-478.
- O'Neill, B., Prawitz, A.D., Sorhaindo, B., Kim, J., & Garman, E. T. (2006). Financial and Health Status of Financially Distressed Consumers: A Follow-up Study. *Journal of Financial Counseling and Planning*, 17(2), 46-63.
- Prawitz, A. D., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., Drentea, P. (2006). InCharge Financial Distress/Financial Well-being Scale: Development, Administration, and Score Interpretation, *Journal of Financial Counseling and Planning*, 17 (1), 34-50.
- Kim, J. (2007). Workplace financial education program: Does it have an impact on employees' personal finances? *Journal of Family and Consumer Science*, 99(1), 43-47.
- Braun, B., Kim, J., & Anderson (2009). E. Family health & financial literacy—Forging the connection. *Journal of Family and Consumer Sciences*.
- Kim, H., & Kim, J. (2010). Financially Distressed Consumers' Information Search for Retirement Plans. *Journal of Family Economic Issues*, 31, 51-62.
- Kim, J., LaTaillade, & Kim, H. (2011) Family process and adolescents' financial behaviors of adolescents. *Journal of Family and Economic Issues*. 32. 668-679.
- Xiao, J., Ford, M., & Kim, J. (2011). Consumer financial behavior: An interdisciplinary review of selected theories and research. *Family and Consumer Sciences Research Journal*, 39(4), 399-414.
- Chatterjee, S. & Kim, J. (2011). Asset ownership of recent immigrants: An examination of nativity and socioeconomic factors. *Migration Letters*, 8(2), 141-152.
- Cha, S., Kim, J., & Anderson, E. (2011). Chronic health condition, depression and the role of financial wellbeing: How Middle Age Group (45-64) and Older Adults (65-79) Differ? *International Journal of Human Ecology*, 12(2), 77-93.
- Kim, H., DeVaney, S., & Kim, J. (forthcoming, 2012). Which low and moderate income families purchase life insurance? *Family and Consumer Science Research Journal*.
- Kim, J. & Chatterjee, S. (forthcoming, 2012). Childhood financial socialization and young adults financial management. *Journal of Financial Counseling and Planning*, 23(2).

2bii. Articles Revised for Publications in Refereed Journals

- Kim, H., Kim, J., & DeVaney, S. Intergenerational transfer in the immigrant family: Evidence from the New Immigrant Survey. *Journal of Personal Finance*.

Hayhoe, C. Cho, S. Worthy, J. Kim, E. Gorham, How Do Distrust and Anxiety Affect Saving Behavior? *Family and Consumer Science Research Journal*.

Cho, S., Gutter, M., Kim, J., & Mauldin, T. Effect of socialization of financial management behavior. *Family and Consumer Science Research Journal*.

Lown, J., Kim, J., Gutter, M. The role of self-efficacy in savings behavior. *Family and Consumer Science Research Journal*.

Gutter, M., Hayhoe, C., DeVaney, S., Kim, J., Bowen, C., Cheang, M., Cho, S., Evans, D., Gorham, E., Krishnan, P., Loibl, C., Lown, J., Mauldin, T., Solhein, C., Worth, S., & Dorman, R. Multidisciplinary model of savings behavior. *Family and Consumer Science Research Journal*.

Articles Submitted for Publications in Refereed Journals

Kim, J., Chatterjee, S., & Cho, S. Asset ownerships of New Asian Immigrants in the United States. *Journal of Family and Economic Issues*.

Kim, J., Choi, S., Chatterjee, S., & Kim, H. Motivation of Intergenerational Time and Financial Transfers. *Family and Consumer Science Research Journal*.

Articles in Progress

Kim, J., Cha, S., & Lee, S. Retirement and health behaviors of aging Koreans.

Choi, S. & Kim, J. Intergenerational financial transfers among middle-aged Koreans.

Money Smart Team. Reading Makes Cents (presentation proposal submitted to the NEAFCS)

2c. Monographs, Reports, and Extension Publications

2ci. Research or Technical Reports

Kratzer, C. Y., Brunson, B. H., Garman, E. T., Kim, J., & Joo, S. (1998). *A research study: Insights into participation in workplace financial education at Southeastern Chemical Producer, Inc.* (PFEE Report Number 1998-04). Blacksburg, VA: Virginia Tech, National Institute for Personal Finance Employee Education.

Kim, J. (2002). *Financial counselor certificate training: Final project report*. College Park, MD: University of Maryland, Department of Family Studies.

Kim, J. (2003). *Food resource management research project report: Food Stamp Nutrition Education Program*. College Park, MD: University of Maryland, Department of Family Studies.

Xiao, J. J., Collins, M., Ford, M. Keller, P., Kim, J., Robles, B. (2010). A review of financial behavior research: Implications for financial education. National Endowment for Financial Education. Working Paper.

2cii. Extension Reports

Brinsfield, D., & Kim, J. (2001). *Personal finance seminar evaluation, 2001*. College Park, MD: Maryland Cooperative Extension.

Kim, J. (2001). *Science and education impact report update: Financial counselor certificate program. Benefits from USDA/Land-grant Partnership, 2001*. College Park, MD: Maryland Cooperative Extension.

Kim, J. (2001). *Science and education impact report update: Personal Finance Seminar for Professionals. Benefits from USDA/Land-grant partnership, 2001*. College Park, MD: Maryland Cooperative Extension.

Brinsfield, D., & Kim, J. (2002). *Personal finance seminar evaluation, 2002*. College Park: Maryland Cooperative Extension.

Kim, J. (2002). *Science and education impact report update: Financial counselor certificate program. Benefits from USDA/Land-grant Partnership, 2002*. College Park, MD: Maryland Cooperative Extension.

Kim, J. (2002). *Science and education impact report update: Personal Finance Seminar for Professionals. Benefits from USDA/Land-grant partnership, 2002*. College Park: Maryland Cooperative Extension.

Kim, J. (2003). *Food Stamp Nutrition Education Program: Community education project, Annual Report*. College Park, MD: University of Maryland, Department of Family Studies.

Brinsfield, D., & Kim, J. (2003). *Personal finance seminar evaluation, 2003*. College Park, MD: Maryland Cooperative Extension.

Kim, J. (2003). *Science and education impact report update: Financial counselor certificate program. Benefits from USDA/Land-grant Partnership, 2003*. College Park, MD: Maryland Cooperative Extension.

Brinsfield, D., & Kim, J. (2004). *Personal finance seminar evaluation, 2004*. College Park, MD: Maryland Cooperative Extension.

Brinsfield, D., & Kim, J. (2005). *Personal finance seminar evaluation, 2005*. College Park, MD: Maryland Cooperative Extension.

2ciii. Extension Publications

*Kim, J., & Dixon, E. (2003). *Maryland community resource directory*. College Park, MD: Maryland Cooperative Extension.

*Kim, J., & Maring, E. F. (2003). *Food security fact sheet*. College Park, MD: Maryland Cooperative Extension.

Kim, J. (2003). *Maryland community resource checklist*. College Park, MD: Maryland Cooperative Extension.

Kim, J. & Braun, B. (2008). *University of Maryland Cooperative Extension Responding to Maryland Housing Foreclosures*. College Park, MD: Maryland Cooperative Extension.

2civ. Extension Web Sites and Web Pages

Kim, J. (2001-present). National Conference: *Personal Finance Seminar for Professionals*. Available at www.money.umd.edu

Kim, J. (2004-2010). *Maryland Saves*. Available at www.mdsaves.org.

2cv. Extension Project Manual

Hamilton, J., & Kim, J. (2004). *Maryland Saves motivational workshop leader's manual*. College Park, MD: Maryland Cooperative Extension.

*Kim, J., Judy, J., & Davis, S. (2004). *Maryland Saves business plan*. College Park, MD: Maryland Cooperative Extension.

Stuart, J., & Kim, J. (2004). *Maryland Saves wealth coach manual*. College Park, MD: Maryland Cooperative Extension.

2d. Other Articles and Notes

2dii. Non-refereed Articles

Joo, S., Bagwell, D. C., & Kim, J. (1998, March). How employers in America can help employees prepare for retirement. *Retirement Planning*, 10-11.

Hamilton, J., & Kim, J. (2003, April 15 and 2004, August 31). Playing your cards right. *University of Maryland Outlook Online*. Available at www.umd.edu/outlook.

Garman, E. T., Junk, V. W., Kim, J., O'Neill, B. J., Prochaska-Cue, K., Prawitz, A. D., Lawrence, F. C., Yao, R., Weagley, R. O., Weisman, R. L., Carnathan, G., Schaus, S., Hutcheson, M. D., McKinley, D. H., & Brook, M. J. (2005, March 22). *Financial stress among American workers, final report*. Available at www.EthomasGarman.net.

2e. Talks, Abstracts, and Other Professional Papers Presented

2ei. Invited Presentations

- Kim, J. (1999, November). *Report from National Institute for Personal Finance Employee Education Research Advisory Council: Big implications for employers*. Personal Finance Employee Education: Best Practices and Collaborations Conference, Roanoke, VA.
- *Kim, J., & Garman, E. T. (1999, November). *Measuring the impact of workplace financial education and advice: A pre-post design*. Personal Finance Employee Education: Best Practices and Collaborations Conference, Roanoke, VA.
- Kim, J. (2001, October). *Financial education vs. investment advice: Fork in the Road*. Employee Benefits Forum and Expo, Atlanta, GA.
- Kim, J. (2002, February). *High school financial planning program*. Credit Union National Association, Government Affairs Conference, Washington, DC.
- Morris, S., Brinsfield, D., Hamilton, J., Little, L. F., Kim, J., Stuart, J. A., & Greene, M. (2005, September). *Personal Finance Seminar for Professionals: Presentation for the 2005 Dean Don Felker Financial Management Award*. Annual meeting of the National Extension Association of Family and Consumer Sciences, Philadelphia, PA.
- Kim, J. (2010). International Seminar on Local Consumer Protection: America, Japan and Korea. Korea Consumer Agency.
- Kim, J. (2010). *Cooperative Extension Research, Teaching, and Outreach*. Fall Symposium Research Institute of Human Ecology Inha University.
- Kim, J. (2010). *Economic crisis in the United States and Cooperative Extension*. Graduate Seminar. Seoul National University.

2eii. Refereed Conference Proceedings and Professional Presentations

(Presentations were made and abstracts were published in conference proceedings)

- *Kim, J., Bagwell, D. C., Garman, E. T., & Goodman, J. (1998). Some benefits of workplace financial education. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Fort Lauderdale, FL, 15, 260-261.
(Dr. Kim wrote the entire paper. Dr. Bagwell provided comments. Dr. Garman contributed to the data collection and also provided some comments.)
- *Kim, J., Bagwell, D. C., & Garman, E. T. (1998). Evaluation of workplace financial education. *Personal Finances and Worker Productivity, Proceedings of Personal Finance Employee Education: Best Practices and Collaborations Conference*, Roanoke, VA, 2(1), 187-191.

(Dr. Kim wrote the entire paper. Dr. Bagwell provided comments. Dr. Garman contributed to the data collection.)

*Kim, J., Bagwell, D. C., Garman, E. T., & Goodman, J. (1998). Some benefits of workplace financial education. *Personal Finances and Worker Productivity, Proceedings of Personal Finance Employee Education: Best Practices and Collaborations Conference*, Roanoke, VA, 2(2), 150-152.

(Dr. Kim wrote the entire paper. Dr. Bagwell provided comments. Dr. Garman contributed to the data collection and also provided some comments.)

Kratzer, C. Y., Brunson, H., Kim, J., Garman, E. T., & Joo, S. (1998). The need to increase participation in workplace education. *Proceedings of Personal Finance Employee Education: Best Practices and Collaborations Conference*, Roanoke, VA, 2(1), 183-184. (D. Kim contributed to the data collection and analysis, and assisted in writing the methodology and results sections.)

Kratzer, C. Y., Brunson, H., Garman, E. T., Kim, J., & Joo, S. (1998). Financial education in the workplace results in better financial wellness: Research findings. *Personal Finances and Worker Productivity, Proceedings of Personal Finance Employee Education: Best Practices and Collaborations Conference*, Roanoke, VA, 2(2), 145-149.

(D. Kim contributed to the literature review, methodology, and results sections.)

Kratzer, C. Y., Brunson, H., Garman, E. T., Kim, J., & Joo, S. (1998). Workplace financial education in the workplace: Results of a research study. *Proceedings of the Eastern Family Economics Resource Management Association*, Austin, TX, 26, 71-75.

(Dr. Kim contributed to the literature review, methodology, and results sections.)

Kratzer, C. Y., Brunson, H., Garman, E. T., Kim, J., & Joo, S. (1998). Effects of workplace financial education. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Fort Lauderdale, FL, 15, 262-263.

(Dr. Kim contributed to literature review, methodology, and results sections.)

Camp, P. L., Baffi, C., Redican, K., Kim, J., & Bagwell, D. C. (1999). Credit delinquencies: A portrait of pain for employers' bottom lines. *Personal Finances and Worker Productivity, Proceedings of Personal Finance Employee Education: Best Practices and Collaborations Conference*, Roanoke, VA, 3(1), 183-191.

(Dr. Kim contributed to the survey development and data collection and the literature review section.)

Kim, J. (1999). Financial satisfaction, personal finance-work conflict, and work outcomes: Pay satisfaction, organizational commitment, and productivity. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Scottsdale, AZ, 16, 38-45.

*Kim, J., Bagwell, D. C., Garman, E. T., & Goodman, J. (1999). Evaluation of workplace financial education. *Proceedings of the Eastern Family Economics Resource Management Association*, Austin, TX, 27, 43-36.

(Dr. Kim wrote the entire paper. Dr. Bagwell provided comments. Dr. Garman contributed to data collection and also provided comments.)

- Kim, J. (2000). Financial satisfaction, personal finance-work conflict, and work outcomes. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, St. Louis, MO, 109-119.
- Kim, J. (2001). Financial knowledge and objective and subjective financial well-being. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference*, Washington, DC, 48. Available at www.consumerinterests.org.
- Kim, J. (2001). Needs and effectiveness of individual financial advice. *Proceedings of the Eastern Family Economics Resource Management Association*, Lexington, KY, 29, 75-83.
- Kim, J. (2001) The effectiveness of individual financial counseling advice. *Proceedings of the Association for Financial Counseling and Planning Education*, Orlando, FL, 18, 62-69.
- Kim, J. (2001). Impact of workplace financial education on retirement plans. *Proceedings of the Association for Financial Counseling and Planning Education*, Orlando, FL, 18, 28.
- Hamilton, J., Morris, S., Kim, J., & Varcoe, K. (2002). Making the military connection. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 19, 33.
(Dr. Kim conducted the data analysis and wrote the methodology and results sections.)
- *Kim, J., Morris, S., Miller, R. K., & Stephenson, M. J. (2002). Financial counselor certificate program. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ, 19, 147.
(Dr. Kim wrote the abstract. Ms. Morris and Ms. Miller contributed to data collection.)
- Brinsfield, D. V., Kim, J., Paleg, B., & Shute, M. (2003). Maryland Saves website. *Proceedings of the Association for Financial Counseling and Planning Education Association Annual Conference*, Savannah, GA, 21, 39.
(Ms. Brinsfield co-wrote the abstract with Dr. Kim.)
- *Kim, J., Sorhaindo, B., & Garman, E. T. (2003). Relationships among credit counseling, financial well-being and health. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests*, Atlanta, GA, 49. Available at www.consumerinterests.org.
(Dr. Kim conceptualized the research questions and wrote the paper. Dr. Garman provided the database and comments. Mr. Sorhaindo provided information about the data collection.)
- Sorhaindo, B., Garman, E. T., & Kim, J. (2003). The effects of credit counseling on financial stressors, behaviors, and well-being. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Savannah, GA, 20, 121-130.
(Mr. Sorhaindo wrote the majority of the paper. Dr. Kim contributed to the literature review and results sections.)

- Kim, J. (2004). Impact of a workplace financial education program. *Proceedings of the Association for Financial Counseling and Planning Association Annual Conference*, Denver, CO, 22, 82-89.
- Garman, E. T., Sorhaindo, B., Bailey, W., Kim, J., & Xiao, J. (2004). Financially distressed credit counseling clients and the InCharge Financial Distress/Financial Well-Being Scale. *Proceedings of the Eastern Regional Family Economics and Resource Management Association 2004 Conference*, Tampa, FL, 71-81.
(Dr. Kim contributed to the literature review section and assisted in the survey development.)
- Garman, E. T., Sorhaindo, B., Kim, J., Xiao, J. J., Bailey, W., & Prawitz, A. (2004). The evolution of the beta version of the InCharge financial distress scale. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference*, Washington, DC, 50, Available at www.consumerinterests.org.
(Dr. Kim contributed to literature review section and assisted in the survey development.)
- Garman, E. T., & Kim, J. (2005). Successful undergraduate consumer programs. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference*, Columbus, OH, 51, Available at www.consumerinterests.org.
(Dr. Garman wrote the paper and Dr. Kim provided comments.)
- Garman, E. T., Sorhaindo, B., Prawitz, A. D., O'Neill, B., Osteen, S., Kim, J., Drentea, P., Haynes, G., & Weisman, R. L. (2005). Development of and norms for the InCharge Financial Distress/Financial Well-Being Scale: A summary. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference*, Columbus, OH, 51. Available at www.consumerinterests.org.
(Dr. Kim contributed to the literature review section and assisted in the survey development.)
- O'Neill, B., Prawitz, A., Sorhaindo, B., Kim, J., & Garman, E.T. (2006). Financial distress: Definition, effects and measurement. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference*, Baltimore, MD, 51. Available at www.consumerinterests.org.
- Prawitz, A., O'Neill, B., Sorhaindo, B., Kim, J., Garman, E.T., & Drentea, P. (2006). The InCharge Financial Distress/ Financial Well-being Scale© : Establishing Validity and Reliability. *Proceedings of the Association for Financial Counseling and Planning Association Annual Conference*, San Antonio, TX, 77-89.
- Kim, H., Sorhaindo, B. & Kim, J. (2007) Financially Distressed Consumers' Information Search for Retirement Plans. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference St. Louis, MO*
- Kim, H., Sorhaindo, B. & Kim, J. (2007) Financial Stress and Job Productivity: Evidence from Credit Counseling Clients. *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference, St. Louis, MO.*

- Kim, H., Sorhaindo, B. Kim, J. (2007). Retirement Income Confidence among Financially Distressed Consumers. International Consumer Sciences Research Conference. Jordanstown, Northern Ireland.
- Prawitz, A.D., O'Neill, B., Sorhaindo, B., Kim, J., & Garman, E.T. (2007). Financial distress/financial well-being: Do length of time spent in a debt management program and reduction in financial stressor events make a difference? *Consumer Interests Annual: Proceedings of the American Council on Consumer Interests Annual Conference, St. Louis, MO.*
- Morris, S.K., Austin, J., Barnett, C., Brooks-White, O., Greene, M., Hamilton, J., Judy, J., Little, L., O'Neil-Haight, M., and Terhune, C., Instructors, and Kim, J., Contributor. (2007). Your Financial Check-up, Association for Financial Counseling and Planning Education Annual Conference, Tampa, FL, p. 147. Instructors for financial education/retirement planning partnership with MD Supplemental Retirement Program.
- Prawitz, A., O'Neill, B., Sorhaindo, B., Kim, J. & Garman, E. T. (2008). The impact of changes in financial stressor events on financial well-being of debt management program clients, *Proceedings of the Association for Financial Counseling and Planning Education*, November 2008, p. 15.
- Kim, H. & Kim, J. (2009). Intergenerational transfer in the immigrant family: Evidence from the New Immigrant Survey. *Proceedings of the American Council on Consumer Interests Annual Conference, Milwaukee, WI.*
- Cha, S. & Kim, J. (2009). Finance and health of individuals with chronic health conditions in Korea. *Proceedings of the American Council on Consumer Interests Annual Conference, Milwaukee, WI.*
- Garman, E. T., Prawitz, A. D., O'Neill, & Kim, J. (2009). Using a Return-on-Investment model to promote financial education in the workplace. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ.
- Kim, J. & Cha, S. (2009). Retirement, financial well-being and health behaviors of Aging Koreans. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ.
- Kim, J. & Pearson, M. (2009). Smart Choice\$: Money and food resource management curriculum. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ.
- Kim, J. & Kim, H. (2010). Asset ownership of recently lawful immigrants. *Consumer Interests Annual.*
- Kim, J.. & Cha, S. (2010). Transition to elderhood: Health behavior and financial well-being of aging Koreans. *Consumer Interests Annual.*

Chatterjee, S., Kim, J., Choi, S., & Kim, H. (2011). Intergenerational transfer and geographical proximity using Health and Retirement Study. *Consumer Interests Annual*.

Kim, H., DeVaney, Cho, S. & Kim, J. (2011). The Effect of Personal Financial Management and Farm Business Characteristics on Farm Business Productivity. *Consumer Interests Annual*.

Kim, J., Little, L., Terhune, C., Musser, W., Elonge, M., & Stokes, S. (2011). Investment and retirement education at workplace. *Proceedings of the Association for Financial Counseling and Planning Education*, Jacksonville, FL. p. 50.

2eii. Refereed Conference Presentations (without published abstracts)

*Kim, J., Morris, S., Miller, R. K., Stephenson, M. (2003). *Financial counseling certificate program*. Paper presented at the Annual Meeting of American Association of Family and Consumer Sciences, Washington, DC.

Kim, J. (2003). *Relationships between financial stress and health variables*. Poster presented at the Annual Meeting of American Association of Family and Consumer Sciences, Washington, DC.

Sorhaindo, B. Kim, J., Garman, E. T., O'Neill, B. A., & Prawitz, A. D. (2005). *National Norming Data for Financial Well-Being and Financial Distress*. Annual meeting of the Association for Financial Counseling and Planning Education. Scottsdale, AZ.

Kim, J., LaTaille, & Chatterjee, S. (2010). Financial socialization of young adults. *CDS-III and TA New Results Workshop*. University of Michigan, Sponsored by Eunice Kennedy Shriver National Institute of Child Health and Human Development, and the Economic Research Service of the U.S. Department of Agriculture

2eiii. Unrefereed Conference Presentations

Kim, J. (2002). *Relationship between financial stress and health*. Poster presented at the annual College Research Day, College of Health and Human Performance, University of Maryland, College Park, MD.

Kim, J. (2003). *The relationships between financial stress, health and absenteeism*. Poster presented at the annual College Research Day, College of Health and Human Performance, University of Maryland, College Park, MD.

Kim, J. (2010). *Recap of youth financial literacy education (panel)*. Third Annual Financial Literacy Leadership Conference. Society for Financial Education and Professional Development.

Kim, J. (2010). A Review of Financial Behavior Research: Implications for Financial Education. National Jump\$tart Coalition Partners Meeting.

Gordon, K., Ashby, L., Little, L., & Kim, J. (2010). Reading Makes Cents. Maryland State Department of Education Conference.

2i. Contracts and Grants Awarded

*Kim, J., & Graves, P. Maryland high school financial planning program. National Endowment for Financial Education, \$1,000, 2002, Principal Investigator.

Kim, J. Financial counseling program for Maryland State Department of Human Resources case workers. Maryland State Department of Human Resources, \$24,750, 2002, Principal Investigator.

Kim, J. Impact of a workplace financial education program on the financial well-being, health, and workplace behavior of male and female employees from different income levels. Summer Research Award, General Research Board, University of Maryland, College Park, \$8,750, 2002, Principal Investigator.

Kim, J. Maryland FSNEP food resource management portfolio of teaching materials and in-service. USDA-Maryland Department of Human Resources, \$28,583, 2002-2003, Principal Investigator.

*Kim, J. & Graves, P. Maryland high school financial planning program. National Endowment for Financial Education, \$1,000, 2003, Principal Investigator.

*Kim, J. & Bagwell, D. Debt perception and coping of overextended individuals. National Endowment for Financial Education. Research Grant, National Endowment for Financial Education, Amount awarded: \$43,704, 2003, Principal Investigator (grant was awarded but University of Maryland College Park Foundation could not negotiate the contract agreement within the stipulated time period.).

Kim, J. Maryland FSNEP food resource management portfolio of teaching materials and in-service. USDA-Maryland Department of Human Resources, \$17,422, 2003-2004, Principal Investigator.

Kim, J. Department of Defense- USDA. Walter Reed Financial Readiness Program for First-termers. \$14,289. 2008. Principal Investigator.

Kim, J. Department of Defense- USDA. Walter Reed Financial Readiness Program for First-termers. \$11,729. 2008-2009. Principal Investigator.

Kim, J. Department of Defense- USDA. Walter Reed Financial Readiness Program for First-termers. \$11,729. 2009-2010. Principal Investigator.

Kim, J. USDA, Food Stamp Nutrition Education. Food Resource Management Curriculum.

\$22,919. 2010-2011. (Co-PI, Money Smart Team)

Kim, J., Investment Company Institute Education Foundation, Retirement and Investment Education for the University of Maryland Faculty and Staff, \$19,750. 2010-2011. (PI, Money Smart Team)

Grutzmacher, S. & Kim, J. USDA, Food Stamp Nutrition Education. Food Resource Management Curriculum.
\$22,919. 2010-2011. (Co-PI, Money Smart Team)

Grutzmacher, S. & Kim, J. USDA, Food Stamp Nutrition Education. Food Resource Management Curriculum. (2011-2012 Co-PI)

Funded Extension Program

Money Smart Impact Team, University of Maryland Extension, \$23,000. 2009-2011. Co-leader.

Personal Finance Seminar for Professionals (National Conference):

Registration fees/exhibitors:

2001,	\$30,980
2002,	\$24,730
2003,	\$32,643
2004,	\$29,180
2005,	\$20,156.
2006,	\$31,780
2007,	\$27,910
2008,	\$39,225
2009,	\$47,635
2010,	\$44,031
2011,	\$45,295

Financial Counseling Certificate Training

Registration fees

2005,	\$2,200
2006,	\$7,050
2007,	\$8,850
2008,	\$4,350

2j. Fellowships, Prizes, and Awards

1991 Fellowships from Department of Consumer and Child Studies,
Seoul National University, South Korea

1992 Mok-Jung Scholarship, Seoul National University, South Korea

1998 Alfred and Shirley Wampler Caudill Research Scholarship, Virginia Tech

- 1999 Alfred and Shirley Wampler Caudill Research Scholarship, Virginia Tech
- 1999 Best Graduate Student Paper Award for the Association for Financial Counseling and Planning Education. Paper titled: “*Financial satisfaction, personal finance-work conflict, and work outcomes: Pay satisfaction, organizational commitment, and productivity*”
- 2000 Alfred and Shirley Wampler Caudill Research Scholarship, Virginia Tech
- 2004 *Prescription for Financial Wellness* (on which I serve as a team member), East Region Finalist, Dean Don Felker Financial Management Award, National Extension Association of Family and Consumer Sciences
- 2004 USDA *Financial Security In Later Life* National Initiative (on which I serve as a team member), Excellence in College and University Distance Education Honorable Mention Award, American Distance Education Consortium
- 2004 USDA *Financial Security In Later Life* National Initiative (on which I serve as a team member), Outstanding Educational Program, Association for Financial Counseling and Planning Education
- 2005 George F. Kramer Outstanding Practitioner Award, College of Health and Human Performance, University of Maryland, College Park (personal award)
- 2005 *Personal Finance Seminar for Professionals*, East Region Finalist and National Award Winner, Dean Don Felker Financial Management Award, National Extension Association of Family and Consumer Sciences
- 2005 USDA *Financial Security In Later Life* National Initiative (on which I serve as a team member), East Region Finalist, Dean Don Felker Financial Management Award, National Extension Association of Family and Consumer Sciences
- 2006 *Outstanding Faculty Woman of Color*. University of Maryland, College Park (personal award)
- 2009 Mid Career Award *American Council on Consumer Interests*
- 2009 *Personal Finance Seminar for Professionals* (team leader), Outstanding Educational Program, Association for Financial Counseling and Planning Education

2k. Editorships, Editorial Boards, and Reviewing Activities for Journals and Other Learned Publications

2ki. Editorships

- 1998 Co-editor, *Personal Finances and Worker Productivity. Proceedings of the Personal Finance Employee Education Best Practices and Collaborations Conference*, 2(2)
- 1999 Co-editor, *Journal of Personal Finances and Worker Productivity*, 3(2)
- 1999 Co-editor, *Journal of Personal Finances and Worker Productivity*, 3(1)
- 2001 Editor, *Proceedings of Eastern Family Economics Resource Management Association Conference*

2kii. Reviewing Activities

- 1998-1999 *Personal Finances and Worker Productivity: Proceedings of the Personal Finance Employee Education Best Practices and Collaborations Conference*
- 1998-present *Consumer Interests Annual: Proceedings of American Council on Consumer Interests Annual Conference*
- 1999-present *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*
- 2000 *Proceedings of the Asian Consumer and Family Economics Association Conference*
- 2000-2002 *Journal of Family and Consumer Sciences*
- 2002-present *Journal of Consumer Affairs*
- 2002-present *Journal of Family and Economic Issues*
- 2002-present *Proceedings of the Eastern Family Economics Resource Management Association Conference*
- 2003-present *Journal of Financial Counseling and Planning*
- 2009-present *Journal of Family and Consumer Sciences*
- 2010- present *Journal of Family Issues*
- 2010-present *Eastern Economic Journal*
- 2010 *Journal of Comparative Family Studies*

2kiii. Reviewing Extension Publications

- 2001 Fact Sheet review: *Pay more than the minimum*. University Park, PA: Pennsylvania State University Cooperative Extension and Outreach.
- 2002 Book review: *Money talks: A financial guide for women* (Patricia Q. Brennan & Barbara M. O'Neill). Ithaca, NY: NRAES Cooperative Extension.

3.0. TEACHING, MENTORING AND ADVISING

3a. Courses Taught in the Last Five Years

- 2005 (spring) FMST 341 Family and Personal Finance
Department of Family Studies, UMCP (37 students)
WebCT
- 2006 (spring) FMST 341 Family and Personal Finance
Department of Family Studies, UMCP (48 students)
WebCT
- 2007 (spring) FMST 341 Family and Personal Finance
Department of Family Studies, UMCP (40 students)
WebCT
- 2008 (spring) FMSC 341 Family and Personal Finance
Department of Family Science, UMCP (45 students)
- 2008 (fall) FMSC 341 Family and Personal Finance
Department of Family Science, UMCP (46 students)
- 2009 (fall) FMSC 341 Family and Personal Finance
Department of Family Science, UMCP (44 students)
- 2010 (summer) FMSC 498D College Students and Credit Cards (1 credit, new online course)
Department of Family Science, UMCP (26 students)
- 2011 (winter) FMSC 498D College Students and Credit Cards
Department of Family Science, UMCP (22 students)
- 2011 (winter) FMSC 498B Death and Loss (9 students)
Department of Family Science, UMCP
- 2011 (summer) FMSC 498D College Students and Credit Cards (20 students)
Department of Family Science, UMCP
- 2011 (summer) FMSC 498B Death and Loss (21 students)
Department of Family Science, UMCP

2011 (Fall) FMSC 341 Family and Personal Finance
Department of Family Science, UMCP (48 students)

Extension appointment did not involve teaching academic courses at UMCP prior to spring, 2005; however guest lectures and workshops in Family Science (FMSC) courses and supervision of independent study students are listed below.

2002 (spring) FMST 498 Undergraduate Research (1 student)

2003 FMST 606 Ethnic Families; lecture on Asian families (10 students)

2004 FMST 658 Marriage and Family Therapy Clinical Practice; workshop on financial counseling (30 students, faculty and staff)

3ai. Courses Taught more than Five Years Ago

1995 Family Resource Management, Department of Home Economics,
Kee-chon Women's College, Chon-ju, Korea

1995-1996 Family Economics, Consumer Protection, and Consumer Behaviors,
Department of Home Economics, Korea National Open University, Seoul, Korea

3b. Course or Curriculum Development

2003-2005 *Smart Choice* (5 Lessons), Maryland Cooperative Extension.

(see also section 3g. Extension Activities)

3e. Advising (other than research direction)

3ei. Undergraduates

1999-2000 Internship director, Business and Financial Management undergraduates, National Institute for Personal Finance Employee Education, Virginia Tech (10 students)

2009-present Mentor/supervisor FMSC undergraduate student. UME Money Smart Impact Team program support

3eii. Graduate Students

2002 Mentor/supervisor, FMST graduate student assisting with evaluation of *Financial Counseling Certificate Project* (1 student)

- 2002, 2004 Mentor/supervisor, FMST graduate students assisting with implementation and evaluation of *Personal Finance Seminar for Professionals* (2 students)
- 2002-2004 Mentor/supervisor, FMST graduate students assisting with development and evaluation of *Smart Choice* curriculum and development of Extension fact sheets (2 students)
- Spring 2011 Mentor/supervisor, FMSC graduate assistants (Ashley Munger and Lauren Messina) for Food Stamp Nutrition Education Curriculum Development.
- Fall 2011 Mentor/supervisor, FMSC graduate assistants (Ashley Munger and Lauren Messina) for Food Stamp Nutrition Education Curriculum Development and GA (Lauren Abla Doamekpor and Wochul Park) in UME Money Smart Impact Team Program support

3eiii. Extension Advising

- 2000-present Family and Consumer Science County Educators, University of Maryland
Extension: Provide instruction and guidance to Money Smart Impact team members relating to family financial management, workplace financial education, consumer affairs, public issues, program design, program evaluation, and grant seeking.
- 2000-present Government and Non-Profit organizations: Provide information and counsel to U.S. Department Justice, Maryland State Department of Human Resources, Maryland Department of Agriculture, Montgomery County Department of Social Services, Jump\$tart National Coalition, Council of La Raza, Maryland Cash Campaign and other agencies/groups.

3f. Advising: Research Direction

3fi. Undergraduate

- 2004 Mentor, FMST undergraduate student in Ronald E. McNair Baccalaureate Program, conducting evaluation of a Food Resource Management Curriculum (1 student)

3fii. Master's

- 2002-2004 Mentor, FMST graduate students developing research journal manuscripts (2 students)

Master's Thesis Committee Membership

- 2002 Kara Johnson, Family Studies M.S.

3fiii. Doctoral

Dissertation Committee Membership

2007	James C. Bridgers, Jr., Family Science
In progress	Robin Brutan, Family Science
2008	Andrew Quach, Family Science
2007	Cheng Shuang, Family Science
2009	Xiaofang Wang, Family Science
2009	Wakina Scott, Family Science
2006	Resa Matthew, Family Science
2010-present	Dawn Norris, Sociology

3g. Extension Activities

3gi. Extension Programs Designed and Administered at the University of Maryland

Maryland Financial Counseling Certificate Program (2002-2010)

- Directed three one-week trainings for 91 human resources staff members from the Maryland State Department of Human Resources; participants received a certificate and 3.1 Continuing Education Units (CEUs) from the University of Maryland College Park.
- Provided three-day trainings to 60+ financial educators and counselors from non-profit organizations and government agencies since 2005
- Sought and obtained funding to support the Certificate program.
- Coordinated a team of 10 Family and Consumer Sciences County Educators who provided training.
- Prepared curriculum materials, including exercises and exams.
- Conducted evaluation, analyzed data, and prepared final reports summarizing program impact.
- Impact reports resulted in listing of the *Certificate Program* as a “Model Program” in the national Extension database; program was also nominated for a 2002 Best Program Award of American Association of Family and Consumer Sciences.

Health Cents (former Smart Choice\$) Food Resource Management Program (2002-present)

- Reviewed literature on food security and food resource management.
- Developed *Smart Choice\$*, a food resource management curriculum for low income families, including Extension publications such as *Food Security Fact Sheet* and *Maryland Community Resource Directory*.
- Sought and obtained grant funding to support the program.
- Collected and analyzed data assessing program effectiveness.
- Trained Extension faculty to deliver and evaluate the curriculum.
- Provided curriculum trainings.
- Received a new funding to revise the *Smart Choice\$* curriculum (2010-2012)
- Develop, pilot test, and revise on 5 units (12 lessons) on food resource management curriculum in 2011. The work will be continued in 2012.

Maryland Saves (2003-2010)

- Spearheaded the *Maryland Saves* Coalition, recruiting and leading a broad coalition of 42 government agencies, non-profit organizations, and private companies such as the Federal Deposit Insurance Corporation, Maryland Attorney General’s Office, M&T Bank, Columbia Bank, Municipal Employees Credit Union of Baltimore City, and APG Federal Credit Union.
- Prepared and conducted monthly Coalition meetings.
- Sought and obtained funding to support the program.
- Coordinated the development of training manuals and marketing materials; organized training workshops.
- Developed website (www.mdsaves.org) and web pages introducing *Maryland Saves* and financial education tools.
- Worked with ABC/Channel 2 to generate and air public service announcements for
- In 2010, The Maryland Saves “Roll in the Dough” Saving Campaign during America Saves week, which ran from February 24 through March 8, to promote saving habits with a lucky drawing for participating savers. A total 70 branches of seven local financial institutions serving Maryland, District of Columbia, Virginia and Pennsylvania participated in the campaign. They are The Columbia Bank, FedChoice Federal Credit Union, HEW Federal Credit Union, M&T Bank, Municipal Employees Credit Union (MECU), Slavia Federal Savings Bank and TD Bank. Results include:
 - Total number of participants: 1,666
 - Total number of new saving-type account opened: 229
 - Total amount saved (additional deposits): \$7,278,206.27
 - Total amount of Long-term savings: \$5,999,625.01

Personal Finance Seminar for Professionals (2001-present)

- Chaired the planning committee of an annual national conference for financial counselors and educators from government agencies, military services, universities, counseling agencies, non-profit organizations, and private companies (participants received 1.7 Continuing Education Units from UMCP and 17 CEUs from Association for Financial Counseling and Planning Education).
- Provided professional development for Extension faculty, volunteers, and seminar collaborators in areas such as program planning, speakers, marketing, managing websites, preparation of press releases, maintenance of mailing databases, brochure design and printing, ordering of conference materials, hotel arrangements, and program evaluation.
- *Personal Finance Seminar for Professionals* won the national Dean Don Felker Financial Education Program Award, National Extension Association of Family and Consumer Sciences in 2005 and received the best education program award from the Association for Financial Counseling and Planning Education in 2009.
- In 2011, there were 139 participants at the conference. The 2011 conference survey indicated that participants as a total provided financial education to 258,207 and financial counseling 37,315 and provide 1,058,479 educational and counseling services to indirectly via such as newsletters, websites or other media.
- Results from 2011 evaluation (end of seminar) showed that Seventy percent or respondents felt that they learned “a lot” about cultural competency and values in financial education and counseling, while 95.66% of people learned “some” or “a lot” about ways to support the financial health and economic success for all people. Eighty-

six percent of respondents thought that they learned “some” or “a lot” about financial strategies related to savings, investments, and retirement.

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Workplace Financial Education Program (2002-present)

- Coordinated/organized workplace financial education programs at UMCP.
- Provided teaching opportunities for Extension faculty.
- Conducted research examining the effects of workplace financial education on employees’ financial well-being, health, and workplace behaviors.
- Sought and obtained funding to support the research on program outcomes.
- Prepared manuscripts summarizing findings for conferences and journal.
- Received very positive program reviews from UMCP employees; program is now regularly offered in training/development program of University Human Resources, Division of Administrative Affairs.

Investment Company Institute Education Foundation (2010-present)

As a PI, University of Maryland Extension Money Smart Team received the grant from ICIEF in 2010 to provide investment and retirement education programs to University of Maryland College Park faculty and staff. A series of four classes (financial checkup, investing principles, investing IQ, and retirement) will be provided to the targeted staff (typically lower salary and education) departments such as departments of dining services and facilities management. Additionally, the classes will be provided to the entire faculty and staff through the Health Center and training departments. This is an extension of workplace financial education program.

Money 101: Getting Started

- Morris, S.K., Hamilton, J., Judy, J. and Little, L, Curriculum Co-Authors and Instructors; Kim, J. Curriculum Co-Author. (2007) Money 101: Getting Started, College Park, MD: University of Maryland Cooperative Extension.
- At the request of the AGNR Associate and Assistant Deans for Academic Programs, the team piloted a personal finance class as part of UNIV 100, a transition/success seminar course required of all UMCP freshmen. The team developed a 48-slide presentation, speaker notes, handouts and an evaluation tool. Forty-one UMCP freshmen were trained in four fall 2007 classes.
- Of those responding (N=30), 83% rated the class as excellent or very good and 87% rated the value of class information as excellent or very good.
- Money Smart Team taught three UNIV 100 classes in 2010.

Walter Reed Army Medical Center Financial Readiness Program (2008-2010)

Total Participants: About 380 soldiers received the Financial Readiness Training by the University of Maryland Extension (I coordinated the project as a PI 2008-2010). This project provides instruction on financial management for service members assigned to Walter Reed Army Medical Center (WRAMC) to support the operational and mission readiness of the Department of Defense (DOD). This project provides classes for first term soldiers at WRAMC who must receive an eight hours of mandatory training at their

first duty station. This class is designed to improve financial readiness and of military members and their families.

Reading Makes Cents Pilot Program (2009-present)

University of Maryland Extension Money Smart Team decides to address financial literacy through provision of educational programs and collaboration with partner agencies. UME Money Smart Team decided to pilot test the National 4-H program, Reading Makes Cents program as after school and summer camp program in April to June, 2010. I co-direct the project as impact team co-leader and was involved in development of educational program and was in charge of evaluation process including development of survey instruments, survey design, IRB, data collection, and analysis. Money Smart Team had a In-service in September and will launch the state wide programs in 2011.

3gii Extension Curricula Developed at the University of Maryland

2002-2005 Kim, J. & Pearson, M. *Smart Choice*\$, Maryland Cooperative Extension. Developed five lesson plans for low income individuals and families to improve food resource management and increase food security. Each includes leader's guide, participant materials, activities, and evaluation tools.

4.0. SERVICE

4a. Professional Service

4ai. Offices and Committee Memberships Held in Professional Organizations Since Appointment at University of Maryland

2000-present Association for Financial Counseling and Planning Education. Chair, Poster Presentations for annual meeting (2005); Member (2000-present); Reviewer, *Journal of Financial Counseling and Planning* (2003-present); Member, Theoretical Paper Award Committee (2001)

2000-present American Council on Consumer Interests. Chair, Local Conference Arrangements Committee (2006); Member (2001-present); Reviewer, *Journal of Consumer Affairs* (2002-present); Chair, ACCI Applied Consumer Economics Award Committee (2007-2009); Board Member (2009-present)

2000-present American Association of Family and Consumer Sciences (AAFCS). Secretary Treasurer, AAFCS Family Economics and Resource Management Division (2004-present); Member (2000-present); Reviewer, *Journal of Family and Consumer Sciences* (2000-2002)

2000-2009 Member, USDA Financial Literacy in Later Life National Initiative Management Team

2000-present Member, Kappa Omicron Nu

- 2001-2002 Chair, Family Economics/Resource Management Committee, Maryland Association of Family and Consumer Sciences.
- 2001-2003 Visiting Scholar, InCharge Institute of America
- 2001-present Eastern Family Economics Resource Management Association. Member (2001-present); Reviewer (2002); Proceedings Editor (2001); Program Chair (2001)
- 2002-present Advisory Board Member, Maryland Financial Literacy Coalition
- 2002-2005 Board Member and Education Committee Member, Maryland Consumer Rights Coalition
- 2003-present Non-profit Partner, America Savings Education Council
- 2005-2007 Coordinator, Scholars program. InCharge Institute Education Foundation
- 2003-2007 Leader, Maryland Saves Coalition
- 2006 Team Member, Bankruptcy Education eXtension working Committee

Committee memberships in professional organizations before Appointment at UMCP

- 1998-1999 Student Member, American Council on Consumer Interests
- 2000 Student Member, Association for Financial Counseling and Planning Education

4b. Campus

4bi. Department Service

Department of Family Science

- 2001-2003 Member, Graduate Program and Policy Committee
- 2002-2005 Member, Undergraduate Honors Program Committee
- 2002-2004 Member, Faculty and Student Awards Committee
- 2003-present Member, Undergraduate Program and Policy Committee
- 2005-present Chair, Undergraduate Honors Program Committee

4bii. College Service

College of Agriculture and Natural Resources, University of Maryland Extension

- 2009-present Co-leader, Money Smart Impact Team
- 2000-2009 Chair, Family Finance Curriculum Committee

- 2000-present Chair, Personal Finance Seminar for Professionals Planning Committee
- 2000-2004 Member, Family and Consumer Sciences Leadership Team
- 2001-2002 Judge, LifeSmarts Maryland Coalition Competition
- 2002 Judge, Maryland State Fair Consumer Education Competition
- 2002 Member, Strategic Planning Committee, Economic Stability Writing Team
- 2002 Member, Maryland Food Stamp Nutrition Education Program Coordinator Search Committee
- 2003-2005 Member, Maryland Food Stamp Nutrition Education Program Curriculum Committee

School of Public Health

- 2005 Member, Graduation Speaker Selection Committee
- 2006-2007 Member, Graduate Public Health Program Committee

4biii. University Service

- 2001-2004 Korea Studies Committee, UMCP
- 2002-2005 University Senate, UMCP
- 2002-2005 Media Relations Contact on financial education issues, UMCP Communications

4c. Community, State and National Service

- 2001 Invited Member, U.S. Trustees Office, Bankruptcy Consumer Education Policy Work Group
- 2002 Invited Member, Federal Reserve Board, Financial Literacy Roundtable: Workplace Financial Education
- 2007-2008 Member, Maryland Cash Advisory Board
- 2007-present Vice President, Personal Finance Employee Education Foundation
- 2008-present Member, Maryland Financial Literacy Coalition
- 2007 Invited member, Department of Treasury, Financial Literacy of Asian and Pacific Islander.
- 2008 Invited Member, Department of Treasury and Department of Agriculture, National Research Symposium on Financial Literacy and Education
- 2009-present Member, National Jump\$tart Coalition Board
- 2010 Invited Member, *NEFE's Educational and Policy Implications of Personal Finance Research project*
- 2010-present Board Member, National Consumer League

2010 Grant Reviewer, U.S. Department of Education

2010-2011 AAFCS Personal and Family Finance Educator Assessment Development Panel