

Curriculum Vitae

Notarization. I have read the following and certify that this *curriculum vitae* is a current and accurate statement of my professional record.

Signature

Date 07/27/2017

I. Personal Information

I.A. UID, Last Name, First Name, Middle Name, Contact Information

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Kim, Jinhee

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School of Public Health

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I.B. Academic Appointments at UMD

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

2000-2006 Assistant Professor and Family Finance Specialist, Department of Family Studies, University of Maryland, College Park

I.D. Other Employment

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

I.E. Educational Background

- 2000 Ph.D. Virginia Polytechnic Institute and State University
Blacksburg, VA Major: Resource Management
- 1995 M.S. Seoul National University, Korea Major: Consumer Studies
- 1993 B.S. Seoul National University, Korea Major: Consumer and Child
Studies

I.G. Professional Certifications, Licenses, and Memberships

- 2012-current Accredited Financial Counselor ®, Association for Financial Counseling
and Planning Education
- 2013-2015 Certified Personal and Financial Finance Educator (CPFFE), American
Association of Family and Consumer Sciences (inactive)
- 2007-2009 Certified Financial Educator, Heartland Institute of Financial Education
(inactive)

II. Research, Scholarly, Creative and/or Professional Activities

II.B. Chapters

II.B.1. Books

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

Kim, J. (2016). Financial issues of workers. In Xiao, Jing Jian (Editor). *Handbook of Consumer Finance Research* (pp.239-249). New York: Springer.

II.C. Refereed Journals

II.C.1. Refereed Journal Articles

1. **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.
2. Garman, E. T., **Kim, J.**, Kratzer, C. Y., Brunson, B. H., & Joo, S. (1999). Workplace financial education improves personal financial wellness. *Journal of Financial Counseling and Planning*, 10(1), 79-88.
3. Bagwell, D. C., & **Kim, J.** (2003). Financial stress and absenteeism in credit counseling clients. *Journal of Consumer Education*, 21, 50-58.
4. **Kim, J.**, Garman, E. T., & Sorhaindo, B. (2003). Relationships among credit counseling, clients' financial well-being, financial behaviors, financial stressor events, and health. *Journal of Financial Counseling and Planning*, 14(2), 75-87.
5. **Kim, J.**, & Garman, E. T. (2003). Financial stress and absenteeism: An empirically derived research model. *Journal of Financial Counseling and Planning*, 14(1), 31-42.
6. **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.
7. **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.
8. **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.
9. **Kim, J.**,^* Kwon, J., & Anderson, E. (2005). Factors related to retirement confidence: Retirement preparation and workplace financial education. *Journal of Financial Counseling and Planning*, 12(2), 77-89.
10. **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.
11. O'Neill, B.,^* Prawitz, A.D., Sorhaindo, B., **Kim, J.**, & Garman, E. T. (2006). Changes in health, negative financial events, and financial distress/financial well-being for debt management program clients. *Journal of Financial Counseling and Planning*, 17(2), 46-63.

12. 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.
13. **Kim, J.** (2007).^{^*} Workplace financial education program: Does it have an impact on employees' personal finances? *Journal of Family and Consumer Sciences*, 99(1), 43-47.
14. Braun, B., ^{^*} **Kim, J.**, & Anderson, E. (2009). Family health & financial literacy: Forging the connection. *Journal of Family and Consumer Sciences*, 101, 51-55.
15. Kim, H.,^{^*} & **Kim, J.** (2010). Information search for retirement plans among financially distressed consumers. *Journal of Family and Economic Issues*, 31, 51-62.
16. **Kim, J.**,^{^*} LaTaillade, & Kim, H. (2011) Family process and adolescents' financial behaviors of adolescents. *Journal of Family and Economic Issues*. 32. 668-679.
17. 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.
18. Chatterjee, S.^{^*} & **Kim, J.** (2011). Asset ownership of recent immigrants: An examination of nativity and socioeconomic factors. *Migration Letters*, 8(2), 141-152.
19. 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.
20. Kim, H., ^{^*} DeVaney, S., & **Kim, J.** (2012). Which low and moderate income families purchase life insurance? *Family and Consumer Sciences Research Journal*, 40(3), 295-312.
21. **Kim, J.**, ^{^*} Choi, S., # Chatterjee, S., & Kim, H. (2012). The motivation for intergenerational time and financial transfers. *Family and Consumer Science Research Journal*, 40(4), 373-397. **Best Journal Paper Award in Personal Finance and Consumer Economics, Family and Consumer Sciences Research Journal**
22. Cho, S.,^{^*} Gutter, M., **Kim, J.**, & Mauldin, T. (2012) Effect of socialization of financial management behavior. *Family and Consumer Sciences Research Journal*, 40(4), 417-430.
23. **Kim, J.**, ^{^*} Kim, H., & DeVaney, S. (2012). Intergenerational transfer in the immigrant family: Evidence from the New Immigrant Survey. *Journal of Personal Finance*, 11(1),

78-112.

24. **Kim, J.**, ^* Chatterjee, S., & Cho, S. (2012). Asset ownerships of New Asian Immigrants in the United States. *Journal of Family and Economic Issues*, 33, 215-226.
25. Hayhoe, C., ^*Cho, S., DeVaney, S., Worthy, S., **Kim, J.**, & Gorham, E. (2012). How do distrust and anxiety affect saving behavior? *Family and Consumer Sciences Research Journal*, 41(1), 69-85.
26. 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., Solheim, C., Worth, S., & Dorman, R. (2012). Multidisciplinary model of savings behavior. *Family and Consumer Sciences Research Journal*, 41(1), 86-101.
27. **Kim, J.**, ^* Chatterjee, S., Kim, J. E. # (2012). Debt burden of young adults in the United States. *Journal of Financial Counseling and Planning*, 23(2), 55-67. Outstanding AFCPE Conference Paper Award.
28. **Kim, J.** ^* & Chatterjee, S. (2013). Childhood financial socialization and young adults' financial management. *Journal of Financial Counseling and Planning*, 24(1), 61 -79. **Best Journal Paper Award, Journal of Financial Counseling and Planning.**
29. **Kim, J.**, ^*Williams, A. # & Braun, B. (2013). Understanding health insurance literacy: A literature review. *Family and Consumer Sciences Research Journal*, 42(1), 3-13. **Top #2 Altmetric score (multidimensional impacts) in FCSRJ in 2014**
30. Chang, Y., ^* Chatterjee, S. & **Kim, J.** (2013). Household finance and food insecurity. *Journal of Family and Economic Issues* 35(4), 499-515.
31. Xiao, J. J., ^* Chatterjee, S., & **Kim, J.** (2014). Factors associated with financial independence of young adults. *International Journal of Consumer Studies*, 38(4), 394-403. <http://dx.doi.org/10.1111/ijcs.12106>
32. Choi, S.^* & **Kim, J.** (2014). Intergenerational financial transfers among middle-aged Koreans. *International Journal of Human Ecology*, 15(2), 69-80.
33. Kim, J.E.^# & **Kim, J.*** (2015). Determinants of online problematic behaviors among teen users: Data from South Korea. *Journal of Adolescence*, 40, 48-53.
34. Lown, J., ^* **Kim, J.**, Gutter, M., and Hunt, A. (2015). The role of self-efficacy in savings behavior. *Journal of Family and Economic Issues*, 36 (4), 491-502.
35. Kim, J.E.^# & **Kim, J.*** (2015). Software piracy among early teens in Korea. *Deviant Behavior*. 36 (9), 705-724. DOI. 10.1080/01639625.2014.977111

36. **Kim, J.** ^, Cha, S. #, Kawachi, I., & Lee, S. (2016). Does retirement promote healthy behaviors in young elderly Korean people? *Journal of Behavioral Health*, 5(2), 45-54.
37. **Kim, J.** ^#, Kim, J.E. & Moon, U.J. (2016). Differences in bank account ownership among White, Black, and Latino children and young adults. *Journal of Financial Counseling and Planning*, 27(2), 212-230.
38. **Kim, J.** ^#, Spangler, T., & Gutter, M. (2016). Extended families: Support, socialization, and stress. *Family and Consumer Sciences Research Journal*, 45 (1), 104-118. **Best Paper Award in Family Studies/Human Development**, *Family and Consumer Sciences Research Journal*
39. Russell, M., & **Kim, J.** (2016). Personal financial management tools: What you need to know. *Journal of National Extension Association of Family and Consumer Sciences*, 11, 51-64.
40. **Kim, J.** ^#*, Chatterjee, S., Young, J. & Moon, U.J. (2016). The cost of access: Racial disparities in student loan burdens of young adults. *College Student Journal*, 51(1), 99-114.
41. **Kim, J.** ^* Russell, M. # & Schroeder, A. (2017). Online financial education: Research, resources, and recommendations. *Journal of Human Sciences and Extension*, 5(1), 113-123.
42. Kim, J. E., Epstein, N. B., & **Kim, J.** (2017). Life stresses in adolescents with problematic media Use: The role of anger management in cyberbullying. *Family and Family Therapy*, 25(2), 227-249.
43. Chang, Y., Chatterjee, S., & **Kim, J.** (2017). Financial strain, economic condition, and food stamp participation. *Journal of Policy Practice*, 16 (3), 221-246.
<http://dx.doi.org/10.1080/15588742.2016.1222924>
44. Chatterjee, S., Chang, Y., & **Kim, J.** (forthcoming). The Effects of consumer competency and SNAP on food insecurity, *Journal of Nutrition Education and Behavior*.
45. **Kim, J.**, Gutter, M., & Spangler, T. (forthcoming). Family financial decisions and implications for financial education. *Journal of Financial Counseling and Planning*.
46. Park, W. & **Kim, J.** (forthcoming). How money worries are affecting older couples' relationship? *Journal of Family and Economic Issues*

II.C.4. Other

Manuscripts under Review or Revision

1. **Kim, J.**, Chatterjee, S., & Chang, Y. Health care expenditures, financial stability, and participation in the Supplemental Nutrition Assistance Program (SNAP) *Journal of Policy Practice (under review)*
2. Pakstis, A., **Kim, J.**, & Vhargava, V. Association between social support and health of aging adults with dementia, *Ageing International*. (under revision)

Manuscripts in Preparation

1. Chang, Y., **Kim, J.**, & Chatterjee, S. The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of consumer competency.
2. **Kim, J.**, Chatterjee, S. & Walker, M. Financial debt and psychological well-being of young adults.
3. **Kim, J.**, Choi, S., Vhargava, V., & Pakstis, A. The effects of parent dementia onset on adult children caregivers' mental health outcomes.

II.D. Published Conference Proceedings

II.D.1. Refereed Conference Proceedings

1. **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.
2. **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.
3. **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.
4. 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.
5. 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.
6. 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.

7. 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.
8. 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.
9. **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.
10. **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.
11. **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.
12. **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.
13. **Kim, J.** (2001). Needs and effectiveness of individual financial advice. *Proceedings of The Eastern Family Economics Resource Management Association*, Lexington, KY, 29, 75-83.
14. **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.
15. **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.
16. 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.
17. **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.

18. 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.
19. **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.
20. 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.
21. **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.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.
27. 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.

28. 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.*
29. 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.*
30. 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.*
31. 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.
32. 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.
33. 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.*
34. 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.* Available at www.consumerinterests.org.
35. 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.
36. **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.
37. **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.

38. **Kim, J.** & Kim, H. (2010). Asset ownership of recently lawful immigrants. *Consumer Interests Annual*. Available at www.consumerinterests.org.
39. **Kim, J.** & Cha, S. (2010). Transition to elderhood: Health behavior and financial well-being of aging Koreans. *Consumer Interests Annual*. Available at www.consumerinterests.org.
40. Chatterjee, S., **Kim, J.**, Choi, S., & Kim, H. (2011). Intergenerational transfer and geographical proximity using Health and Retirement Study. *Consumer Interests Annual*. Available at www.consumerinterests.org.
41. 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*. Available at www.consumerinterests.org.
42. **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.
43. Xiao, J., Chatterjee, S., & **Kim, J.** (2012). Financial independence of young adults. *Consumer Interests Annual*. Available at www.consumerinterests.org.
44. Kim, J.E. & **Kim, J.** (2012). Determinants of Online Problematic Behaviors among Teen Users: Data from South Korea. *Consumer Interests Annual*. Available at www.consumerinterests.org.
45. **Kim, J.**, Chatterjee, S., & Kim, J.E. (2012). Debt burden of young adults in the United States. *Proceedings of the Association for Financial Counseling and Planning Education*, St. Louis, MO. **Best Conference Paper Award**
46. Xiao, J., Chatterjee, S., & **Kim, J.** (2013, April). Financial independence by education attainment of young adults: Evidence from the 2009 Transition to Adulthood National Study. *Consumer Interests Annual*: In M. J. Kabaci (Ed.). Proceedings of the Annual Conference of American Council on Consumer Interests. Portland, WA. Retrieved from http://www.consumerinterests.org/assets/docs/CIA/CIA2013/OralSess2013/financial%20independence%20by%20education%20attainment%20of%20young%20adults_evidence%20from%20the%202009%20transition%20to%20adulthood%20national%20study%20-%20xiao%20chatterjee%20kim.pdf.
47. Chang, Y., Chatterjee, S., & **Kim, J.** (2013, April). Financial strain, economic conditions, and food stamp program participation. *Consumer Interests Annual*: In M. J. Kabaci (Ed.). Proceedings of the Annual Conference of American Council on Consumer Interests. Portland, WA. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2013/OralSess2013/financial>

al%20strain%20economic%20conditionis%20and%20food%20stamp%20program%20participation%20-%20chang%20chatterjee%20kim.pdf.

48. Kim, J.E. & **Kim, J.** (2013, April). Determinants of teen users' problematic online behavior in Korea: A random effects model using panel data. *Consumer Interests Annual*. In M. J.Kabaci (Ed.). Proceedings of the Annual Conference of American Council on Consumer Interests. Portland, WA. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2013/OralSess2013/determinants%20of%20teen%20users%20problematic%20online%20behavior%20in%20korea%20-%20kim%20%20kim.pdf>.
49. **Kim, J.**, Kim, J.E. & Moon, U. (2013). Does race matter for the bank account ownership of young people? In M. Bell & V. Mason (Eds.), *Proceedings of the Association for Financial Counseling and Planning Education*, Greenville, SC, 20-22 November (p. 10). Alexandria, VA: Association for Financial Counseling and Planning Education.
50. **Kim, J.**, Little, L., Russell, M., Lewis, N., Elonge, M., & Schroeder, A. (2013). Using technology to change financial behaviors. In M. Bell & V. Mason (Eds.), *Proceedings of the Association for Financial Counseling and Planning Education*, Greenville, SC, 20-22 November (p.62). Association for Financial Counseling and Planning Education.
51. Little, L., Braun, B., Brown, V., McCoy, T., Russell, M., O'Neil, M., **Kim, J.**, & Pippidis, M. (2013). You and health insurance: The why, what and how for making a smart choice. In M. Bell & V. Mason (Eds.), *Proceedings of the Association for Financial Counseling and Planning Education*, Greenville, SC, 20-22 November (p. 66). Alexandria, VA: Association for Financial Counseling and Planning Education.
52. **Kim, J.**, Kim, J. E. & Moon, U. (2014). Does Race Matter for the Bank Account Ownership of Young People? *Consumer Interests Annual*, 60. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2014/does%20race%20matter%20for%20the%20bank%20account%20ownership%20of%20young%20people%202014%20kim%20kim%20moon.pdf>.
53. Park, W. & **Kim, J.** (2014, April). How Money Worries are Affecting Older Couples' Relationships? *Consumer Interests Annual*, 60. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2014/how%20are%20money%20worries%20affecting%20older%20couples%20relationships%202014%20park%20kim.pdf>.
54. Kim, J. E., **Kim, J.**, & Kim, J. -H. (2014). The effects of consumer socialization on impulsive buying behavior among adolescents: Data from South Korea. Oral presentation at the 1st International Conference on Consumer Research (ICCR), Bonn, Germany, September 29-30. Abstract/programme book available from <http://www.vz-nrw.de/media230551A>.

55. Falconier, M. & **Kim, J.** (2014). Together: A couples' program to improve communication, coping and financial management skills. *Proceedings of the Association for Financial Counseling and Planning Education*. Bellevue, WA.
56. Kim, J., Kim, H., & **Kim, J.** (2015). The effects of consumer socialization and personal traits on impulsive buying behavior of college students: A South Korean example. *Consumer Interests Annual, 61*. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2015/p301%20kim%20kim%20kim.pdf>.
57. **Kim, J.**, Chatterjee, S., Chang, Y. (2015). Healthcare spending, financial stability, and SNAP participation - *Consumer Interests Annual, 61*. Retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2015/c1c%20kim%20chattrjee%20chang.pdf>.

II.D.2. Non-Refereed Conference Proceedings

11. **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.
12. **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.
13. **Kim, J.** (2001, October). *Financial education vs. investment advice: Fork in the Road*. Employee Benefits Forum and Expo, Atlanta, GA.

II.E. Conferences, Workshops, and Talks

II.E.3. Refereed Presentations (without proceedings)

1. **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.
2. Kim, H., Sorhaindo, B. **Kim, J.** (2007). *Retirement income confidence among financially distressed consumers*. International Consumer Sciences Research Conference. Jordanstown, Northern Ireland.
3. **Kim, J.**, Chatterjee, S., & Cho, S. (2011). *Asset ownership of new Asian immigrants in the U.S.* The 9th Biennial Conference of Asian Consumer and Family Economics Association. Seoul, Korea.
4. Choi, S. & **Kim, J.** (2011). *Patterns and motivations of financial transfers between middle-aged parents and their adult children in Korea*. The 9th Biennial Conference of Asian Consumer and Family Economics Association. Seoul, Korea.

5. Park, J., Chang, Y., Song, H., **Kim, J.**, Park, W. Chung, H. (2012). *Gender role, parenting attitude, couple relationships, and satisfaction with household work division of married men and women in Korea*. Annual Conference of National Council on Family Relations. Phoenix, AZ.
6. Cha, S., **Kim, J.**, Son, J., Anderson, E. (2013). *A rough journey: Is it difficult to become of elderly, or to survive as an elderly in Korea?* The 20th IAGG World Congress of Gerontology and Geriatrics (2013). Seoul, Korea.
7. **Kim, J.**, Choi, S., & Pakstis, A (2016). *The effects of parent memory disease onset on adult children caregivers' mental and physical health outcomes*. American Council on Consumer Interests. June 8-10, 2016, Arlington, VA.
8. **Kim, J.** Moon, UJ, & Young, J. (2016). *Factors of student loan of young Adults: Racial differences*. American Council on Consumer Interests. June 8-10, 2016, Arlington, VA.
9. Chatterjee, S. & **Kim, J.** (2016). *Financial debt and mental health of young adults*. American Council on Consumer Interests. June 8-10, 2016, Arlington, VA.
10. Chang, Y., **Kim, J.**, & Chatterjee, S. (2016). *Consumer competency, Supplemental Nutrition Assistance Program, and food insecurity*. American Council on Consumer Interests. June 8-10, 2016, Arlington, VA.
11. Choi, S., **Kim, J.**, & Pakstis, A. (2016). *Parents' memory disease and adult children parent memory disease onset on adult children caregivers' mental and physical health outcomes*. International Federation for Home Economics XXIII World Congress 2016 July 31- August 6, 2016. Daejeon, Korea.
12. **Kim, J.**, Falconier, M., Russell, M.B. (2016). *Money Talk Together: Couple Financial Communication Strategies*. Association for Financial Counseling and Planning Education Research and Training Symposium, November 16-18, Louisville, Kentucky.

II.E.4. Refereed Posters

1. **Kim, J.** (2003). *Relationships between financial stress and health variables*. Annual Meeting of American Association of Family and Consumer Sciences, Washington, DC.
2. Kim, H. & **Kim, J.** (2014). *Unsecured debts among the employed and the unemployed after the Great Recession*. Annual Conference of American Council on Consumer Interests. Milwaukee, WI.
3. **Kim, J.**, Welsh, M., Russell, M. B., Yacob, D. K., Maynard, P. (2016). *Personal Finance Seminar: Online Professional Development for Professionals*. *Association for Financial Counseling and Planning Education Research and Training Symposium*, November 16-18, Louisville, Kentucky.

II.E.7. Refereed Panels With Papers

- Chang, Y., **Kim, J.**, & Chatterjee, S. (2015). *The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of consumer competency*. The 37th Annual Association for Public Policy Analysis and Management Fall Research Conference. Miami, FL.
- Chang, Y., **Kim, J.**, & Chatterjee, S. (2016). *Food price and the role of SNAP in improving Food security and diet quality*. The 38th Annual Association for Public Policy Analysis and Management. Fall Research Conference November 3-6, 2016. Washington DC.

II.E.8. Non-Refereed Presentations

1. **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.
2. **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.
3. **Kim, J.** (2001, October). *Financial education vs. investment advice: Fork in the Road*. Employee Benefits Forum and Expo, Atlanta, GA.
4. **Kim, J.** (2002, February). *High school financial planning program*. Credit Union National Association, Government Affairs Conference, Washington, DC.
5. **Kim, J.** (2010). *A Review of financial behavior research: Implications for financial education*. National JumpStart Coalition Partners Meeting.
6. **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.
7. Gordon, K., Ashby, L., Little, L., & **Kim, J.** (2010). *Reading Makes Cents*. Maryland State Department of Education Conference.
8. **Kim, J.**, Chatterjee, S. & Chang, Y. (2014). *Health, economic instability, and participation in the Supplemental nutrition assistance program*. Research Innovation and Development Grants in Economics (RIDGE) Conference. USDA. Washington, DC.
9. Chang, Y., **Kim, J.**, & Chatterjee, S. (2015). *The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of SNAP and consumer competency*. FoodAPS Research Initiative: Understanding SNAP, Food Security, and Geographic Factors in Food Purchase and Acquisition Decisions. USDA ERS. Washington, DC.

II.E.11. Non-Refereed Posters

1. **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.*
2. **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.*

II.E.12. Non-Refereed Panels

1. **Kim, J.** (2010). *Recap of youth financial literacy education.* Third Annual Financial Literacy Leadership Conference. Society for Financial Education and Professional Development.
2. **Kim, J.** (2011). *Financial literacy programs for immigrant populations.* The Fourth Annual Financial Literacy Leadership Conference.
3. **Kim, J.** (2014, May). *Child and Youth Finance International Research Projects.* Child and Youth Finance International Research Working Group Meeting. New York, NY.
4. **Kim, J.** (2014, September). *What Does the Research Say and What Should Be the Priorities?* The Seventh Annual Financial Literacy Leadership Conference.
5. **Kim, J.** (2015, September). *Education attainment and financial decision-making.* The Eighth Annual Financial Literacy Leadership Conference. Crystal City, VA.

II.E.14. Workshops

1. 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.
2. **Kim, J.** (2010). *International seminar on local Consumer protection: America, Japan and Korea.* Korea Consumer Agency.
3. **Kim, J.** (2010). *Cooperative Extension Research, Teaching, and Outreach.* Fall Symposium Research Institute of Human Ecology Inha University.
4. **Kim, J.** (2010). *Economic crisis in the United States and Cooperative Extension.* Graduate Seminar. Seoul National University.

II.F. Professional and Extension Publications

II.F.1. Reports and Non-Refereed Monographs

1. 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.

2. Joo, S., Bagwell, D. C., & **Kim, J.** (1998, March). How employers in America can help employees prepare for retirement. *Retirement Planning*, 10-11.
3. **Kim, J.** (2002). *Financial counselor certificate training: Final project report*. College Park, MD: University of Maryland, Department of Family Studies.
4. **Kim, J.** (2003). *Food resource management research project report: Food Stamp Nutrition Education Program*. College Park, MD: University of Maryland, Department of Family Studies.
5. 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.
6. 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*.
7. 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.

II.F.5. Refereed Extension Publications

- Stephenson, M. & **Kim, J.** (2005). *Writing Wills in Maryland* (Revision)

II.F.6. Non-Refereed Extension Publications

1. Brinsfield, D., & **Kim, J.** (2001). *Personal finance seminar evaluation, 2001*. College Park, MD: Maryland Cooperative Extension.
2. **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.
3. **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.
4. Brinsfield, D., & **Kim, J.** (2002). *Personal finance seminar evaluation, 2002*. College Park: Maryland Cooperative Extension.
5. **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.

6. **Kim, J.** (2002). *Science and education impact report update: Personal Finance Seminar for Professionals. Benefits from USDA/Land-grant partnership.* College Park: Maryland Cooperative Extension.
7. **Kim, J.** (2003). *Food Stamp Nutrition Education Program: Community education project, Annual Report.* College Park, MD: University of Maryland, Department of Family Studies.
8. Brinsfield, D., & **Kim, J.** (2003). *Personal finance seminar evaluation, 2003.* College Park, MD: Maryland Cooperative Extension.
9. **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.
10. **Kim, J.,** & Dixon, E. (2003). *Maryland community resource directory.* College Park, MD: Maryland Cooperative Extension.
11. **Kim, J.,** & Maring, E. F. (2003). *Food security fact sheet.* College Park, MD: Maryland Cooperative Extension.
12. **Kim, J.** (2003). *Maryland community resource checklist.* College Park, MD: Maryland Cooperative Extension.
13. **Kim, J.** (2004). *Personal finance seminar evaluation, 2004.* College Park, MD: Maryland Cooperative Extension.
14. Hamilton, J., & **Kim, J.** (2004). *Maryland Saves motivational workshop leader's manual.* College Park, MD: Maryland Cooperative Extension.
15. **Kim, J.,** Judy, J., & Davis, S. (2004). *Maryland Saves business plan.* College Park, MD: Maryland Cooperative Extension.
16. Stuart, J., & **Kim, J.** (2004). *Maryland Saves wealth coach manual.* College Park, MD: Maryland Cooperative Extension.
17. **Kim, J.** (2005). *Personal finance seminar evaluation, 2005.* College Park, MD: Maryland Cooperative Extension.
18. **Kim, J.** (2006). *Personal finance seminar for professionals evaluation report of 2006.* College Park, MD. University of Maryland Extension.
19. **Kim, J.** (2007). *Personal finance seminar for professionals evaluation report of 2007.* College Park, MD. University of Maryland Extension.

20. **Kim, J.** (2008). Personal finance seminar for professionals evaluation report of 2008. College Park, MD. University of Maryland Extension.
21. **Kim, J. & Braun, B.** (2008). *University of Maryland Cooperative Extension Responding to Maryland Housing Foreclosures*. College Park, MD: Maryland Cooperative Extension.
22. **Kim, J.** (2009). Personal finance seminar for professionals evaluation report of 2009. College Park, MD. University of Maryland Extension.
23. **Kim, J.** (2010). Personal finance seminar for professionals evaluation report of 2010. College Park, MD. University of Maryland Extension.
24. **Kim, J.** (2011). Personal finance seminar for professionals evaluation report of 2011. College Park, MD. University of Maryland Extension.
25. **Kim, J.** (2012). Personal finance seminar for professionals evaluation report of 2012. College Park, MD. University of Maryland Extension.
26. **Kim, J.** (2013). Personal finance seminar for professionals evaluation report of 2013. College Park, MD. University of Maryland Extension.
27. **Kim, J.** (2014). Personal finance seminar for professionals evaluation report of 2014. College Park, MD. University of Maryland Extension.
28. **Kim, J.** (2015). Personal finance seminar for professionals evaluation report of 2015. College Park, MD. University of Maryland Extension.
29. **Kim, J.** (2016). Personal finance seminar for professionals evaluation report of 2016. College Park, MD. University of Maryland Extension.

II.F.7. Refereed Curricula

1. *Smart Choice*§ (2005). A food resource management curriculum for low-income families. This curriculum is consisted of five-lessons with leader’s guide and participant materials. Topics include “increasing food resources-decreasing food expenses,” “developing your family spending plan,” “managing your food money,” “food needs and food wants,” and “food shopping tips.” Co-Author: Pearson, M.
Kim, J. (2005) Food Security Fact Sheet
Kim, J. (2005). Maryland Community Resource Directory
2. *Healthy Cents* (2013). A total of 12 interactive lessons were developed based on dialogue-learning methods to teach food resource management. The curriculum is designed to help low-income individuals and families to better manage their resources and afford more nutritious food. Healthy Cents lessons include “What is Healthy Food? How Can You Afford It?”, “Smart Shopping for Fruits and Vegetables”, “Saving Money on Food Away From Home”, “Healthy Snacks You Can Afford”, “Container Gardening”, “Making Choices

Between Food Needs and Food Wants”, “Community Food Assistance Programs”, “Developing a Spending Plan that Works for You”, “Food Budgeting Made Easy”, “Meal Planning”, “Unit Pricing and Other Shopping Strategies”, and “Food Shopping Strategies to Save You Money.” Co-authors: Duru, E.B., Grutzmacher, S. K., Lachenmayr, L., Messina, L., Miller, C., Munger, A., Pearson, M., & Rubin, L.

II.F.8. Non-Refereed Curriculum

1. *Financial Counseling Certificate Program Updates* (2005). Updated Financial Counseling Certificate curriculum including manual, PowerPoint, exercises, and exams. Topics include needs assessment, financial counseling, values, financial statements, budgeting, case management, record keeping, insurance, credit, surviving debt, housing, retirement, investment, and estate planning. 12 Modules. 3.1 University of Maryland CEUs.
2. *Prescription for Financial Wellness Updates* (2012). Course materials were developed on Financial Check Up, Get a Handle on Your Money, What is Your Investment IQ? and Is Retirement Within Reach? Co-authors: Morris, S. & Little, L.
3. *Pathways to Financial Education I and II* (2011). The curriculum was designed to improve financial literacy and capabilities of caseworkers. Two PowerPoint presentations, participant materials, and evaluation tools. Co-author: Rogan, S.
4. *Financial Check-Up Online Module* (2015). The online curriculum includes five videos, online financial checklist, online tools, video tutorials, financial calculators, and other online financial tools <http://extension.umd.edu/finance> Co-authors: Russell, M., Lewis, N., Bright, V., & Elonge, M.
5. *TOGETHER Updates* (2016). The training curriculum manual for MFTs and Financial Counselors includes 246 pages manual, activities, homework, and participant materials. Updates (revision and addition) were made to 4 modules “Communicating Effectively and Learning to Talks about Money,” “Clarifying Financial Roles and Expectations, Values, and Goals,” “Improving Money Management Skills,” “Managing Credit,” and “Improving Financial Problem Solving Skills.” Authors: Falconier, M. & Kim, J.

II.F.9. Non-refereed Journal Articles

1. 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.
2. **Kim, J.**, & Garman, E. T. (2003). Financial education and advice change worker attitudes and behaviors. *Journal of Compensation and Benefits*, 19(5), 7-13.
3. **Kim, J.**, & Garman, E. T. (2004). Financial stress, pay satisfaction, and workplace performance. *Compensations and Benefits Review*, 36(1), 69-76.

II.F.10. Other: Websites

1. *Maryland Saves* (2003-2010). A part of America Saves. www.mdsaves.org

2. *Personal Finance Seminar for Professionals* (2003-present). www.extension.umd.edu/pfs
3. *Volunteer Income Tax Assistance (VITA)* (2012-present)
www.extension.umd.edu/vita
4. *Financial Check-Up Online Module* (2015-present) www.extension.umd.edu/finance

II.J. Sponsored Research and Programs – Administered by the Office of Research Administration (ORA)

1. Title: *2015 Professional Standards Training Grant for School Nutrition Professionals Maryland*
Sponsor: STMD-Maryland State Department of Education
Dates: October 2015- September 2017
Role: Principal Investigator
Total Amount: \$43,234
Co-PI: Hee-Jung Song, Department of Nutrition and Food Science
2. Title: *Together: A couples' model to enhance relationship and economic stability.*
Funding Agency: Virginia Polytech Institute and State University. Funded by HHS ACF
(Total Funding \$7,532,605)
Dates: October 2015- September 2020
Role: Principal Investigator
Total Amount \$2,564,874
3. Title: *The Effect of Food Price on Food Insecurity and Diet Quality: Exploring Potential Moderating Roles of SNAP and Consumer Competency*
Funding Agency: University of Mississippi. Funded by UKCPR *FoodAPS Research Initiative* of the Economic Research Service (Total Funding \$40,000)
Dates: June 2014- June 30, 2016
Role: Co-PI
Total Amount: \$9,948
PI: Chang, Y at University of Mississippi, Co-PI Chatterjee, S. at University of Georgia
4. Title: *Health, Economic Stability and Participation in the Supplemental Nutrition Assistance Program.*
Funding Agency: RIDGE Center for Targeted Studies. Purdue University and Mississippi State University
Dates: June 2013- December 2014
Role: Principal Investigator
Total Amount: \$35,000
Co-PIs: Chang, Y at University of Mississippi, Chatterjee, S. at University of Georgia
5. Title: *Retirement and Investment Education for the University of Maryland Faculty and Staff*
Funding Agency: Investment Company Institute Education Foundation

Dates: 2010-2012
Role: Principal Investigator
Total Amount: \$19,750

6. Title: *Food Stamp Nutrition Education. Food Resource Management Curriculum*
Funding Agency: USDA/State Department of Human Resources
Dates: 2010-2011
Role: Co-Investigator
Principal Investigator: Grutzmacher, S.
Total Amount: \$22,919
7. Title: *Walter Reed Financial Readiness Program for First-termers*
Funding Agency: Department of Defense/USDA
Dates: 2009-2010
Role: Principal Investigator
Total Amount: \$11,729
8. Title: *Walter Reed Financial Readiness Program for First-termers*
Funding Agency: Department of Defense/USDA
Dates: 2008-2009
Role: Principal Investigator
Total Amount: \$11,729
9. Title: *Walter Reed Financial Readiness Program for First-termers*
Funding Agency: Department of Defense/USDA
Dates: 2008
Role: Principal Investigator
Total Amount: \$14,289
10. Title: *Maryland FSNEP food resource management portfolio of teaching materials and in-service*
Funding Agency: USDA-Maryland Department of Human Resources
Dates: 2003-2004
Role: Principal Investigator
Total Amount: \$17,422
11. Title: *Debt perception and coping of overextended individuals*
Funding Agency: National Endowment for Financial Education Amount of Award:
\$43,704 (grant was awarded but University of Maryland College Park Foundation
could not negotiate the contract agreement within the stipulated time period.)
Date: 2003
Role: Principal Investigator
Co-Investigator: Bagwell, D.
Total Amount: \$43,704

12. Title: *Maryland FSNEP food resource management portfolio of teaching materials and in-service*
 Funding Agency: USDA-Maryland Department of Human Resources
 Dates: 2002-2003
 Role: Principal Investigator
 Total Amount: \$28,583
13. Title: *Financial counseling program for Maryland State Department of Human Resources case workers*
 Funding Agency: Maryland State Department of Human Resources
 Dates: 2002
 Role: Principal Investigator
 Total Amount: \$24,750

II.J.3. Other: Unsuccessful proposals submitted

1. Title: *Understanding Effects of Multiple Deployments and Promoting Resiliency in Families and Children of Deployed Service Members*
 Role: Co-PI
 Sponsor: Department of Defense
 Date: 2012
 Total Proposal Amount: (\$816,310, 5% credit)
2. Title: *CONSTRUYENDO JUNTOS [Building Together] A Program to Help Low-Income Latino Couples Build a Strong Financial Future and Protect Their Family Relationships.*
 Sponsor: Virginia Tech
 Date: 2014
 Role: Lead Investigator.
 Total Proposal Amount: \$ 5,372
3. Title: *Integrating Financial Coaching into Service Delivery for Transitioning Veterans and Economically Vulnerable Consumers.*
 Role: Lead Investigator
 Sponsor: University of Florida
 Date: 2014
 Total Proposal Amount: \$1,251,915
4. Title: *Does food insecurity harm health care utilization and health?: Estimating the role of SNAP*
 Sponsor: University of Kentucky Research Foundation
 Date: 2015
 Role: Lead Investigator
 Total Proposal Amount: \$69,627
 Co-PI: Jie Chen, Department of Health Services Administration.
5. Title: *Intergenerational Financial Transfer: Benefits or Burdens*
 Sponsor: University of Michigan

Date: 2015
Role: Lead Investigator
Total Proposal Amount: \$19,753

II.K. Gifts, and Funded Research not administered by ORA

1. Title: *Workplace Financial Education*
Funding Agency: University of Maryland Extension Internal Competitive Grant
Dates: 2013-2014
Role: Principal Investigator
Co-PIs: Little, L., Terhune, C., Lewis, N., and Elonge, M.
Total Amount: \$18,368
2. Title: *Money Smart Team Operating Fund*
Funding Agency: University of Maryland Extension Internal Grant
Dates 2013-2014
Role: Principal Investigator
Co-PI: Russell, M.
Total Amount: \$12,000
3. Title: Money Smart Team Operating Fund
Funding Agency: University of Maryland Extension Internal Grant
Dates 2012-2013
Role: Principal Investigator
Co-Investigator: Ashby, L.
Total Amount: \$12,000
4. Title: *Financial Nugget Project*
Funding Agency: University of Maryland Extension Internal Competitive Grant
Dates: 2011-2013
Role: Co-Investigator
PI: Ashby, L Co-I: Stokes, S.
Total Amount: \$13,200
5. Title: Money Smart Team Operating Fund
Funding Agency: University of Maryland Extension Internal Grant
Dates: 2011-2012
Role: Principal Investigator
Co-Investigator: Little, L.
Total Amount: \$12,000
6. Title: Money Smart Team Operating Fund
Funding Agency: University of Maryland Extension Internal Grant
Dates: 2010-2011
Role: Principal Investigator
Co-Investigator: Little, L.

Amount of Award: \$23,000

7. Title: 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
Funding Agency: Summer Research Award, General Research Board, University of Maryland, College Park.
Dates: 2002
Role: Principal Investigator
Total Amount: \$8,750
8. Title: Maryland high school financial planning program
Funding Agency: National Endowment for Financial Education
Dates: 2003
Role: Principal Investigator
Total Amount: \$1,000
9. Title: Maryland high school financial planning program
Funding Agency: National Endowment for Financial Education
Dates: 2002
Role: Principal Investigator
Total Amount: \$1,000

II.K.4. Other: Cost Recovery Extension Program

Personal Finance Seminar for Professionals (National Conference): (Cost-recovery Extension Program) Registration fees:

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
2012, \$71,535
2013, \$30,830
2014, \$15,230
2015, \$43,450
2016, \$14,400

Financial Counseling Certificate Training Registration fees

2005, \$2,200
2006, \$7,050

2007, \$8,850
2008, \$4,350

III. Teaching, Extension, Mentoring, and Advising

III.A. Courses Taught

Prior to the appointment at UMD

1995	Family Resource Management, Department of Home Economics, Keechon Women's College, Chon-Ju, Korea
1995	Family Economics, Korea National Open University, Seoul, Korea
1996	Consumer Protection and Consumer Behaviors, Korea National Open University, Seoul, Korea

UMD

Extension appointment did not involve teaching academic courses at UMCP prior to spring, 2005

2005 (spring)	FMST 341 Family and Personal Finance	37
2006 (spring)	FMST 341 Family and Personal Finance	48
2007 (spring)	FMST 341 Family and Personal Finance	40
2008 (spring)	FMSC 341 Family and Personal Finance	45
2008 (fall)	FMSC 341 Family and Personal Finance	46
2009 (fall)	FMSC 341 Family and Personal Finance	44
2010 (summer)	FMSC 498D College Students and Credit Cards (New Online)	26
2011 (winter)	FMSC 498D College Students and Credit Cards (Online)	22
2011(winter)	FMSC 498B Death and Loss (online)	9
2011 (summer)	FMSC 498D College Students and Credit Cards (online)	20
2011 (fall)	FMSC 341 Family and Personal Finance	48

Courses taught in the last five years

2012 (winter)	FMSC 498D College Students and Credit Cards (online)	18
2012 (winter)	FMSC 498B Death and Loss (online, co-teach)	8
2012 (summer)	FMSC 498B Death and Loss (online, co-teach)	17

2012 (fall)	FMSC 498D College Students and Credit Cards (online)	37
2013 (winter)	FMSC 498D College Students and Credit Cards (online)	18
2013 (spring)	FMSC 399 Independent Study	3
2013 (winter)	FMSC 498B Death and Loss (online, co-teach)	15
2013 (winter)	FMSC 498D College Students and Credit Cards (online)	10
2013 (fall)	FMSC 498D College Students and Credit Cards (online)	33
2014 (winter)	FMSC 111 College Students and Credit Cards (online)	38
2014 (spring)	FMSC 399 Independent Study	5
2014 (summer)	FMSC111 College Students and Credit Cards (online)	26
2014 (fall)	FMSC111 College Students and Credit Cards (online)	40
2015 (winter)	FMSC 111 College Students and Credit Cards (online)	36
2015 (spring)	FMSC 399 Independent Study	3
2015 (summer)	FMSC111 College Students and Credit Cards (online)	37
2015 (fall)	FMSC111 College Students and Credit Cards (online)	31
2016 (winter)	FMSC111 College Students and Credit Cards (online)	44
2016 (winter)	FMSC 689 Research Internship	1
2016 (summer)	FMSC111 College Students and Credit Cards (online)	31
2016 (fall)	FMSC111 College Students and Credit Cards (online)	29
2017 (winter)	FMSC111 College Students and Credit Cards (online)	45
2017 (spring)	FMSC 399 Independent Study	3

III.B. Teaching Innovations

III.B.1. Instructional Workshops and Seminars Established

UMD-Inha University Consumer Global Internship Seminars (two-week course) Summer, 2015
3 students

III.B.2. Course or Curriculum Development

FMSC 341 Personal and Family Finance (Existing course but received a Scholarship in Practice Course Approval based on the updated syllabus)

FMSC 111 College Students and Credit Cards (new online course developed)

FMSC 498D Death and Loss (co-developer)

III.C. Advising: Research or Clinical

III.C.1. Undergraduate

2004 Adviser, Marines Terreforte in Ronald E. McNair Baccalaureate Program, Conducting evaluation of a Food Resource Management Curriculum

2013 Adviser, Charlene Osei in Ronald E. McNair Baccalaureate Program. Social Worker and Financial Capability

2014-2015 Adviser, Federal Work Study Research Assistant, Jennifer Nguyen

III.C.2. Master's

Master's Theses Committee

2002 Kara Johnson, Family Studies M.S. (committee member)

2014-2015 Joclynn B. Stephenson, Couple and Family Therapy (committee member)

2014-2015 Lindsey Foss, Couple and Family Therapy (committee member)

2014-2015 Liz Brown, Couple and Family Therapy (committee member)

III.C.3. Doctoral

Dissertation Committee

2006 Resa Matthew, Family Science (dissertation committee member)

2007 James C. Bridgers, Jr., Family Science (dissertation committee member)

2007 Cheng Shuang, Family Science (dissertation committee member)

2008 Andrew Quach, Family Science (dissertation committee member)

2009 Xiaofang Wang, Family Science (dissertation committee member)

2009 Wakina Scott, Family Science (dissertation committee member)

2010-2012 Robin Brutan, Family Science (dissertation committee member)

2010-2012 Dawn Norris, Sociology (dissertation committee member)

2013	Nicolle Buckmiller, Family Science (dissertation committee member)
2014-2015	Hyeeun Chung, Family Science (dissertation committee member)
2016	Stephanie Rennane, Economics (dissertation committee member)
2016-2017 member)	Mia Russell, University of Maryland Eastern Shore (dissertation committee member)
2016 Examiner)	Zhu, Yue Feng Alex, The Education University of Hong Kong (External Examiner)

Research Advice

2002-2004	Quach, Andrew	FMST (Research project supervisor)
2009-2010	Lauren Doamekpor supervisor	MCH (Maternal and Child Health), Research project supervisor
2011-2012	Ashely Munger	FMSC (Research project supervisor)
2011-2012	Lauren Messina	FMSC (Research project supervisor)
2013-2014	Allison Schroeder	FMSC (Research project supervisor)
2012-2013	Andrew Williams	FMSC Research project supervisor)
2013-2014	Woochul Park	FMSC (Research project supervisor)
2014	Yassaman Vafai	FMSC (Research project supervisor)
2011 2014-2015	Hyeeun Chung	FMSC (Research project supervisor)
2014-2015	Jenni Young	FMSC (Research project supervisor)
2015	Kecia Ellick	FMSC (Research project supervisor)
2015-2016	Ally Pakstis	MCH (Research advisor, Research internship advisor)
2015-2016	Ryan Blick	FMSC (Research project supervisor)
2015-2016	Sam Allen	FMSC (Research project supervisor)
2016-	Andrew Conway	FMSC (Research project supervisor)

2017- Shy Porter FMSC (Research project supervisor)

III.C.4. Post-doctoral (Visiting Scholar)

2008-2009 Seung-Eun Cha (currently Assistant professor at Suwon University in Korea)

2009-2010 Saeun Choi (currently Assistant professor at Korean National University of Education)

2012- 2015 Jung-Eun Kim (currently Research Associate at Korean Institute for Consumer Education)

III.D. Mentorship

III.D.1. Junior Faculty

2013-2016 Mia Russell, University of Maryland Extension Educator

2015-2016 Melissa Welsh, University of Maryland Extension Educator

2015 Mary Zaki, Assistant Professor and Extension Specialist

2016- Ali Hurtado, Assistant Professor and Extension Specialist

III.D.2. Other: International Visiting Scholar

2012-2013 Jeong Yoon Park Choong-Ang University (Seoul, South Korea)

III.E. Advising: Other than Directed Research

III.E.1. Undergraduate

Prior to the appointment at UMD

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

UMD

2009-2012 Mentor/supervisor FMSC undergraduate student (2 student). UME Money Smart Impact Team program support.

III.E.2. Master's

Supervisor

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)
- 2012 Elizabeth Ott, Master of Couple and Family Therapy (Extension Program Assistant)
- 2013 Jocylynn Stephenson, Master of Couple and Family Therapy (Extension Program Assistant)
- 2013 Sarika Hedge, Master of Information Management (Extension Program Assistant)
- 2014-2015 Supervisor, Shivani Phadke, Master of Telecommunications Engineering (Extension Program Assistant)
- 2015 Tariiq Walton, Master of Couple and Family Therapy, Teaching Assistant
- 2015-2016 Rahul Mahakalkar, Master of Telecommunications Engineering (Extension Program Assistant)
- 2016- Arjun Gharpure, Master of Telecommunications Engineering (Database development for TOGETHER project)

III.E.3. Doctoral

- 2015- Diana Yacob, Kansas State University, Personal Financial Planning (Extension Program Assistant and TOGETHER)

III.E.4. Post-doctoral

III.E.5. Other Advising Activities

- 2000- 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.
- 2012-current Volunteer Income Tax Assistance Program Community Internship (Leader) VITA volunteers of undergraduate and master students (2012, 22; 2013, 17; 2014, 38; 2015, 39; 2016, 14)

III.F. Professional and Extension Education

III.F.2. Major Extension Programs

Maryland Financial Counseling Certificate Program (2002-2008)

- Objective: To increase the competency in financial management and counseling of human service providers, case workers, and other professionals.
- Directed 3 one-week trainings for 91 human resources staff members from the Maryland State Department of Human Resources in 2002-2003; participants received a certificate and 3.1 Continuing Education Units (CEUs) from the University of Maryland, College Park.
- Coordinated a team of 10 Family and Consumer Sciences County Educators who provided training.
- Prepared curriculum materials including exercises and exams.
- Conducted evaluations, 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.
- In 2006-2008 in partnership with Maryland CASH evaluation data revealed that participants increased the knowledge and skills to provide financial counseling and education for clients in need. Provided three-day trainings to 60+ financial educators and counselors from non-profit organizations and government agencies.

Smart Choice\$ Food Resource Management Program (2002-2005)

- 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 the *Food Security Fact Sheet* and the *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 at Maryland Food Stamp Nutrition Education Program annual conferences.

Workplace Financial Education Program (2002-2004)

- 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.
- Published manuscripts summarizing findings for conferences and journals.
- Received very positive program reviews from UMCP employees; program is now regularly offered in training/development programs of the University Human Resources, Division of Administrative Affairs.

High School Financial Planning Program (2002-2005)

- Coordinated and led Maryland’s *High School Financial Planning Program*, developed by the National Endowment for Financial Education (NEFE), to improve students’ financial knowledge, attitudes and behaviors.

- Sought and obtained funding to support the program.
- Promoted the program to teachers and high school personnel via exhibits, meetings, telephone calls, and school site visits.
- Conducted in-service workshops on how to present the financial education curriculum for teachers, financial services professionals, Maryland Cooperative Extension faculty, staff, volunteers, and collaborators.

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 the 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 *Maryland Saves*.
- In 2005, there were 131 MD Savers, with a total amount of dollars saved monthly as \$147,125.30. We have 59 MD Saves committee members (that includes MCE) and 15 MD Saves partners.
- 2007-2010, The Maryland Saves "Roll in the Dough" Saving Campaign, which ran from February 25 through March 10 to promote saving habits including a lucky drawing for participating savers. More than 190 locations and branches of the eight local financial institutions across Maryland participated in the campaign. Eight Maryland financial institutions including 1st Mariner Bank, Aberdeen Proving Ground Federal Credit Union, BB&T, The Columbia Bank, The Harbor Bank of Maryland, M&T Bank and Municipal Employees Credit Union joined together to promote the "Roll in the Dough" program.
- For example, the results from 2010 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

Money 101: Getting Started (2007-2010)

- 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 Dean 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.

- 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.

Investment Company Institute Education Program (2010-2012)

- When the grant was received from ICIEF, workplace financial education programs were delivered to over 300 faculty and staff from 2011 to 2012.
- Over 20 classes were offered throughout the campus. Course materials were developed on *Financial Check Up*, *Get a Handle on Your Money*, *What is Your Investment IQ?* and *Is Retirement Within Reach?*
- With the grant received from ICIEF, workplace financial education programs were delivered to the over 300 faculty and staff from 2011 to 2012. On April 3, 2012, Financial Fitness Day was hosted on the same day as Benefits Day in the partnership with CFP Board of Standards. The Financial Fitness Day had two presentations (Eleanor Blayney “How to Invest Successfully in Uncertain Times?” and JT Hatfield Smith, CFP®, ChFC®, CLU®, “Retirement in 10 years: Savvy Planning Strategies”) (about 75 attendees), one-on-one financial counseling sessions (over 60 participants) and exhibit tables (over 200 visitors). I was the project leader and educators and/or exhibitors were Lynn Little, Crystal Terhune, Michael Elonge, Patricia Maynard, and Wes Musser.
- Two classes were offered to staff at the South Campus Dining Hall on March 22 and 23. An end-of-seminar evaluation found that 70% of respondents reported that they planned to estimate how much they will need to live comfortably in retirement, 30% planned to contribute to a retirement savings plan, 64% planned to review their pension, Social Security and other retirement plans, 59% planned to develop investing plans for short and long-term goals, 71% planned to review and evaluate their investing plan, 45% planned to increase their contributions to a retirement plan, 48% planned to track and monitor investments, 41% planned to invest regularly, and 42% planned to increase the amount of investing.

Reading Makes Cents (Youth Financial Education Program) (2010-current)

- University of Maryland Extension Money Smart Team decided to address financial literacy through provision of educational programs and collaboration with partner agencies.
- UME’s Money Smart Team decided to pilot test the National 4-H program, Reading Makes Cents, as an after-school and summer camp program in April to June 2010. I co-directed the project as impact team co-leader and was involved in the development of the educational program and was in charge of the evaluation process including the development of survey instruments, survey design, IRB, data collection, and analysis. I also helped recruit and manage military sites to provide RMC programs.
- I entered, analyzed, and prepared reports for the RMC evaluation data in collaboration with University of Maryland Extension county educators. Results found that students made significantly higher points in most of the post-test questions compared to pre-test. However, students performed statistically similar in some questions for Lesson 5 and 6.

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

- I provided the leadership for the project to provide instructions on financial management for service members assigned to the 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 eight hours of mandatory training at their first duty station.

- This class is designed to improve financial readiness of military members and their families. University of Maryland Extension provided the all-day training to 380 first-term soldiers. I was the PI for the project from 2008-2010 until the WRAMC closed.

Healthy Cents (2011-2013)

- I led the Healthy Cents curriculum update project with three graduate students (Lauren Messina, Ashley Munger, and Hyeun Chung) on this project in 2012, along with Meredith Pearson and Food Supplement Nutrition Education Program educators.
- A total of 12 interactive lessons were developed based on dialogue-learning methods to teach food resource management. The curriculum is designed to help low-income individuals and families to better manage their resources and afford more nutritious food.
- Healthy Cents lessons include “What is Healthy Food? How Can You Afford It?”, “Smart Shopping for Fruits and Vegetables”, “Saving Money on Food Away From Home”, “Healthy Snacks You Can Afford”, “Container Gardening”, “Making Choices Between Food Needs and Food Wants”, “Community Food Assistance Programs”, “Developing a Spending Plan that Works for You”, “Food Budgeting Made Easy”, “Meal Planning”, “Unit Pricing and Other Shopping Strategies”, and “Food Shopping Strategies to Save You Money.”
- The 12 lessons can be taught as a series in order or as stand-alone lessons alongside of other nutrition curriculum. Post-pre evaluation pilot results show that participants intend to make changes in food resource management including purchasing more healthy food, making healthier snacks and food away from home, developing a spending plan, and using smart food shopping strategies.
- I received the funding from Maryland Department of Human Resources through FSNE.
- The curriculum has been offered by Maryland Food Supplement Nutrition Education Program since 2013.

Pathways to Financial Education I and II (2011-current)

- I co-developed (with Sue Rogan of Maryland CASH) a two-part three-hour training for case managers at the Montgomery County Department and Health and Human Services. I co-taught the trainings, “Pathways to Financial Education Part 1 and Part 2” for 170 human service providers in 2011 and 2012.
- Average evaluation scores for the instructor and for classes were 4.7 to 4.8, respectively, out of 5.

Volunteer Income Tax Assistance Program (2012-current)

- In partnerships with the Montgomery County Community Action Agency, IRS, and Maryland CASH, I started the Volunteer Income Tax Assistance (VITA) program at the University of Maryland College Park.
- Two to three- day Free Tax Preparation Assistance Day events have been held at College Park campus every year since 2012.
- Free tax preparation services were offered. Tax returns prepared by the volunteers saved a minimum of \$187 per household in estimated tax preparation fees

- From 2012-2016, about 130 undergraduate and graduate student volunteers were recruited, trained, and supervised. They worked a total of 3,000 hours.

Online Financial Check-Up (Leader) (2013-2015).

- With the grant from University of Maryland Extension, web pages, interactive tools, and online modules were developed. I made the presentations at national conferences and submitted two manuscripts to online financial education journals for publication (one was accepted and one was accepted with minor revision).

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 1.6 Continuing Education Units from UMCP and 16.5 CEUs from the 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 has received the best education program award from the Association for Financial Counseling and Planning Education in 2009.
- The conference brings \$100,000 worth of economic impact to the state of Maryland every year including conference registration fees, lodging, travel and other spending from out of state attendees.
- Selected notable conference speakers included: Senator Paul Sarbanes, Elizabeth Warren (current Senator), Rosario Marin (Treasurer of United States), Peter V. R. Franchot (Comptroller of Maryland), Teresa Sullivan (current UVA president), and Michelle Singletary (Washington Post Columnist).
- A total of 215 people from military, universities, non-profits, government agencies and others attended this national annual conference on May 17-19, 2012 at the Doubletree hotel in Annapolis, Maryland. Navy Personal Finance Managers selected this conference for their training for all of their PFMs. An online conference evaluation seminar (n=115) found that respondents learned about cultural competency, values in financial health and economic success, financial strategies related to savings, investments, and retirement. Almost all (97.4%) respondents planned to apply knowledge and/or skills gained by attending the conference in their direct work with clients. After four months, a follow-up online survey (n=61) was conducted. Seventy-four percent of all respondents either strongly agreed or agreed that the seminar helped them to develop effective counseling techniques. Most of them (90%) acknowledged that the seminar led them to develop and provide effective financial education activities such as workshops, classes, or presentations. A majority of participants (82%) agreed that after the seminar, they were also able to develop indirect financial education materials such as newsletters, websites, and/or fact sheets (77%), and answer clients' questions (92%).

TOGETHER program (2016-)

- TOGETHER teaches couples the same CCET skills about stress management, communication, conflict resolution and management, and problem-solving in general but specifically applied to financial matters. As a co-PI, I worked on the revision of TOGETHER manual and curriculum (financial management modules 5-8), provided three two-day training (10-hour) for TOGETHER group facilitators in 2016, and conducted supervision meetings with group facilitators. Developed online database management systems such as Initial Contact and Screening system and Participant Tracking System, and online data collections on Qualtrics. Developed protocols and trainings for case management, data collection, employment case management, Participant Tracking System, and other protocols.

III.F.3. Workshops

Guest Lectures

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)

2007-2010 Money 101: Getting Started (Co-Developer)
Money 101: Getting Started, College Park, MD: University of Maryland Cooperative Extension. 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

2016 FMSC 658 Marriage and Family Therapy Clinical Practice; Workshop on relationship education and financial management (23 students, faculty)

IV. Service and Outreach

IV.A. Editorships, Editorial Boards, and Reviewing Activities

IV.A.2. 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*

2017- Associate Editor, *Journal of Financial Counseling and Planning*

IV.A.3. Editorial Boards

2014- Editorial Board, *Journal of Financial Counseling and Planning*.

2015- Editorial Board, *Family and Consumer Science Research Journal*.

IV.A.4. Reviewing Activities for Journals and Presses

Journal of Consumer Affairs

Journal of Family and Economic Issues

Journal of Financial Counseling and Planning

Family and Consumer Science Research Journal

Journal of Family and Consumer Sciences Journal of Family Issues

Journal of Economic Psychology

Journal of Comparative Family

Studies Eastern Economic Journal

Journal of Consumer Education

IV.A.5. Reviewing Activities for Conferences

2000-current Consumer Interests Annual: Proceedings of American Council on Consumer Interests Annual Conference

2000-current Proceedings of the Association for Financial Counseling and Planning Education Annual Conference

2000-2003 Proceedings of the Eastern Family Economics Resource Management Association Conference

IV.B. Committees, Professional & Campus Service

IV.B.1. Campus Service – Department

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

2005-2012 Chair, Undergraduate Honors Program Committee

2013-2014 Member, CFT Faculty Search Committee

2003-current Member, Undergraduate Program and Policy Committee

2016 Member, Center for Healthy Families Director Search Committee

2016 Chair, Extension Specialist in Family Health Search Committee

University of Maryland Extension

- 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, Maryland Food Stamp Nutrition Education Program Coordinator Search Committee
- 2003-2005 Member, Maryland Food Stamp Nutrition Education Program Curriculum Committee
- 2000-2009 Chair, Family Finance Curriculum Committee
- 2009-2014 Co-leader, Money Smart Impact Team
- 2000-current Chair, Personal Finance Seminar for Professionals Planning Committee
- 2017 Member, Associate Dean and Associate Director of Extension Search Committee

IV.B.2. Campus Service – College

- 2001-2004 Korea Studies Committee, UMCP

School of Public Health

- 2005 Member, Graduation Speaker Selection Committee
- 2006-2007 Member, Graduate Public Health Program Committee
- 2013-2015 Member, Diversity Council
- 2015-2016 Member, Horowitz Center for Health Literacy Chair Search Committee

Maryland Population Research Center

- 2012-2014 Member, Executive Committee

2010-current Faculty Associate

College of Agriculture and Natural Resources

- 2002 Member, Strategic Planning Committee, Economic Stability Writing Team
- 2016- present Member, Associate Dean and Associate Director of Extension Search Committee

IV.B.3. Campus Service – University

2002-2005 University Senate, UMCP

IV.B.4. Offices and Committee Memberships

Association for Financial Counseling and Planning Education
President (2016)
President-Elect (2015)
Treasurer (2014)
Board member (2012-current)
Journal Award Review Committee (2011 and 2014)
Chair, Poster Presentations for annual meeting (2005)

American Council on Consumer Interests
Board member (2009-2012),
Chair, Annual Conference Program (2011-2012)
Chair, ACCI Applied Consumer Economics Award Committee (2007-2009)
Chair, Local Conference Arrangements Committee (2006);

American Association of Family and Consumer Sciences (AAFCS)
Secretary/Treasurer, Family Economics and Resource Management Division
(2004-2008)

IV.B.7. Leadership Roles in Meetings and Conferences

Eastern Family Economics Resource Management Association Proceedings Editor (2001);
Conference Program Chair (2001)

IV.C. External Service and Consulting

IV.C.1. Community Engagements, Local, State, National, International

State

2001-2002 Chair, Family Economics/Resource Management Committee, Maryland
Association of Family and Consumer Sciences.

2002-2005 Board Member and Education Committee Member, Maryland Consumer Rights
Coalition

2003-2007 Leader, Maryland Saves Coalition

2007-2008 Member, Maryland Cash Advisory Board

2008-current Member, Maryland Financial Literacy Coalition

National Board

2009-2012 Member, National JumpStart Coalition Board

2010-2013 Board Member, National Consumer League

2007-2014 Vice President, Personal Finance Employee Education Foundation

Government Workgroup

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

2006 Team Member, USDA/US Trustees Office Bankruptcy Education eXtension working Committee

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

International

2014-2015 Research Group, Child and Youth Finance International

2014-2015 Advisory Board, Korean Society of Consumer Policy and Education

Multi-state Research Group

2008- 2013 NC1172: The Complex Nature of Saving: Psychological and Economic Factors

2013-current NC2172: The Behavioral Economics and Financial Decision Making Across Life Span.

Non-profit Organization

2003-current Non-profit Partner, America Savings Education Council

2010 Invited Member, NEFE's Educational and Policy Implications of Personal Finance Research project

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

IV.C.2. International Activities

2007 Advisor, Delegate Exchange Program with Korea Fair Trade Commission

2011-2012 Advisor, Delegate Exchange program with Korea Consumer Agency

IV.C.5. Consultancies

2001-2003 Visiting Scholar, InCharge Institute of America Education Foundation

2005-2007 Coordinator, Scholars program. InCharge Institute Education Foundation

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
- 2010 Grant Reviewer, U.S. Department of Education
- 2015-2016 Literature Review Consulting, Consumer Financial Protection Bureau

IV.C.6. Other

- 2000-current Provide information and counsel to U.S. Department Justice, Federal Reserve Board, Consumer Financial Protection Bureau, 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.

IV.D. Media Contributions

IV.D.2. TV

- 2012 Ginny Gong’s Talk show “Where East Meets West” Montgomery Community Television

IV.G. Service Awards and Honors

Research Fellowships, Prizes and Awards

- 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*”
- 2012 Best Conference Paper Award, Annual Conference of Association for Financial Counseling and Planning Education (first author)
- 2013 Best Paper in Personal Finance and Consumer Economics, *Family and Consumer Science Research Journal*. (The Motivation for Intergenerational Time and Financial Transfers, First Author)
- 2013 Best Paper, Journal of Financial Counseling and Planning. (Childhood financial socialization and young adults financial management, First Author)
- 2016 President, Association for Financial Counseling and Planning Education
- 2017 Best Paper Award in Family Studies/Human Development, *Family and Consumer Sciences Research Journal*

Teaching Awards

- 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 *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
- 2009 Outstanding Educational Program, Association for Financial Counseling and Planning Education. *Personal Finance Seminar for Professionals* (team leader)

Service Awards and Honors

- 2005 George F. Kramer Outstanding Practitioner Award, College of Health and Human Performance, University of Maryland, College Park (personal award)
- 2006 *Outstanding Faculty Woman of Color*. University of Maryland, College Park
- 2009 Mid Career Award *American Council on Consumer Interests*
- 2012-2013 Muriel R. Sloan Communitarian Award, School of Public Health, UMCP

Other Special Recognition

- 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

2000

Alfred and Shirley Wampler Caudill Research Scholarship, Virginia Tech