

Kyoung Tae Kim, Ph.D.

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College of Human Environmental Sciences
Department of Consumer Sciences
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EMPLOYMENT

Assistant professor in the Department of Consumer Sciences University of Alabama, Tuscaloosa, AL	August 2014 - Present
Graduate associate in the Department of Human Sciences The Ohio State University, Columbus, OH	August 2011 - Spring 2013

EDUCATION

Doctor of Philosophy in Human Ecology The Ohio State University, Columbus, OH » Major in Family Resource Management » Minor in Statistics (Department of Statistics) » Dissertation: The Impact of the 2007 Recession on the Retirement Decisions of U.S. Households: Evidence from the 2007-2009 Survey of Consumer Finances Panel Dataset (Advisor: Sherman D. Hanna)	September 2010 - August 2014
Master of Science in Economics, Krannert school of Business Purdue University, West Lafayette, IN » Area of Research Specialization: Industrial Organization	August 2008 - December 2009
Bachelor of Art in Economics , College of Art and Science The Ohio State University, Columbus, OH » Graduated Magna Cum Laude	August 2004 - June 2007

TEACHING EXPERIENCE

<u>Teaching history, University of Alabama</u>	
CSM 403 Consumer Economics (SOI: 4.0/5.0)	Au-2014
CSM 403 Consumer Economics (SOI: 4.6/5.0)	Au-2015
CSM 403/CSM 550 Consumer Economics (SOI: 4.6/5.0)	Au-2016
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 5.0/5.0)	Au-2015
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 5.0/5.0)	Au-2016
CSM 400/CSM 500 Personal Insurance Planning and Management (In progress)	Au-2017
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.2/5.0)	Sp-2015

CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.7/5.0)	Sp-2016
CSM 454/CSM 554 Personal Income Tax Management Planning (In progress)	Sp-2017
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.7/5.0)	Sp-2015
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.2/5.0)	Sp-2016
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (In progress)	Sp-2017
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (In progress)	Au-2017

Teaching history, The Ohio State University

Co-Instructor: CSCFMFNS 5260 Family Financial Management Application (Capstone)	August 2011 -
- SOI: 4.4/5.0 (Au-2012), 4.3/5.0 (Sp-2013)	Spring 2013
Co-Instructor: CSCFMFNS 660 Family Financial Management Application (Capstone)	
- SOI: 4.4/5.0 (Sp-2012)	
Teaching Assistant: CSCFMFNS 360 Family Financial Management II	
- SOI: 4.2/5.0 (Au-2011), 4.2/5.0 (Wi-2012)	
Lecture for CONSCI 8891 Special Topic Seminar: Family Finance	
Lecture for CONSCI 8250 Normative Approaches to Consumer Sciences	

RESEARCH PUBLICATIONS

Peer-Reviewed Journal

Published (n=18)

1. Shin, S., Seay, M. & Kim, K. T. (accepted). Measurement of diversification between asset classes in the Survey of Consumer Finances. *Economics Letters* [SSCI]
2. Hanna, S. D., Zhang, L., & Kim, K. T. (in press). Do Worker Expectations of Never Retiring Indicate a Preference or an Inability to Plan? *Journal of Financial Counseling and Planning*, [SCOPUS]
3. Kim, K. T., Wilmarth, M. & Green, R. (in press) Poverty levels and debt indicators among low-income households before and after the Great Recession, *Journal of Financial Counseling and Planning*, [SCOPUS]
4. Heckman, S., Seay, M. C., Kim, K. T., & Letkiewicz, J. (in press). Household Use of Financial Planners: Measurement Considerations for Researchers, *Financial Services Review*
5. Seay, M. C., Kim, K. T., & Heckman, S. (in press) Exploring the Demand for Retirement Planning Advice: The Role of Financial Literacy, *Financial Services Review*
6. Hanna, S. D. & Kim, K. T. (2017). Treatment of inflation in retirement planning calculations: An improved method. *Journal of Financial Planning* 30(1), 44-53.
7. Kim, K. T., Lee, J., & Hong, O. E. (2016). The role of self-control on retirement preparedness of US households. *International Journal of Human Ecology*, 17(2), 31-42. [KCI]
8. Hanna, S. D., & Kim, K. T. (2016). Household ratio guidelines for the amount of investments. *Financial Services Review*, 25(3), 263-277.
9. Kim, K. T., Seay, M. C., & Smith, H. L. (2016). After the Great Recession: Financial sophistication and housing leverage. *Applied Economics Letters*, 23(18), 1285-1288. [SSCI]
10. Lee, J. & Kim, K. T.* (2016). The role of propensity to plan on retirement savings and asset accumulation, *Family & Consumer Sciences Research Journal*, 45(1), 34-48. [SCOPUS, ESCI] *Corresponding author (equally contributed)
11. Kim, K. T., & Wilmarth, M. (2016). Government subsidies and household debt burden after the Great Recession. *Journal of Family and Economic Issues*, 37(3), 349–358. [SCOPUS]

12. Lee, J., & **Kim, K. T.** * (2016). Assessing economic security of low income households in the United States. *Journal of Poverty*, 20(3), 296-315. [SCOPUS] *Corresponding author (equally contributed)
13. **Kim, K. T.**, Wilmarth, M., & Choi, S. (2016). Credit use of U.S. households after the Great Recession: The role of credit constraints. *Family & Consumer Sciences Research Journal*, 44(3), 280-294. [SCOPUS, ESCI]
14. **Kim, K. T.**, & Hanna, S. D. (2016). The severity of the impact of the stock market crash of 2008-2009 on the wealth of U.S. workers. *Journal of Financial Planning*, 29(2), 54-60.
15. **Kim, K. T.**, & Hanna, S. D. (2015). Do U.S. households perceive their retirement preparedness realistically? *Financial Services Review*, 24(2), 139-155.
16. **Kim, K. T.**, & Hanna, S. D. (2015). Does financial sophistication matter in retirement preparedness? *Journal of Personal Finance*, 14(2), 9-20.
17. **Kim, K. T.**, Hanna, S. D. & Chen, S. C. (2014). Consideration of retirement income stages in planning for retirement, *Journal of Personal Finance*, 13(1), 52-64.
18. Hanna, S. D., & **Kim, K. T.** (2014). Time preference assumptions in normative analyses of household financial decisions, *Applied Economics Letters*, 21(9), 609-612. [SSCI]

Peer-Reviewed Book chapter**Published (n=1)**

19. Hanna, S. D., **Kim, K. T.**, & Chen, S. C. -C. (2016). Retirement savings, in J. Xiao, *Handbook of Consumer Finance Research*, Springer Publishing, 33-43.

Conference Submissions**Accepted/Submitted (n=1)**

1. Arčabić, V., **Kim, K. T.**, Lee, J., You, Y. (2017). A century-long dynamics and convergence of income inequality Among the U.S. states. Accepted for the 92th Western Economic Association International (WEAI) Conference

Conference Proceedings/E-Journal**(proceedings (n=24), e-journal (n=1))**

1. Ouyang, C., Hanna, S. D. & **Kim, K. T.** (2016). Parent Intentions to Help with Children's College Expenses, Proceedings of the 2016 Academy of Financial Services.
2. Hanna, S. D., & **Kim, K. T.** (2016). Changes in the risk tolerance of US households during 1992-2013, Proceedings of the 2016 Academy of Financial Services.
3. Zhang, L., Hanna, S. D., & **Kim, K. T.** (2016). Racial/Ethnic Factors Related to Each Spouse's c in the United States, Proceedings of the 2016 Asian Consumer and Family Economics Association (ACFEA), 313-321.
4. Hanna, S. D., Zhang, L., & **Kim, K. T.** (2016). The Risk Tolerance of Chinese Households, Proceedings of the 2016 Asian Consumer and Family Economics Association (ACFEA), 248-254.
5. Ouyang, C., Hanna, S. D. & **Kim, K. T.** (2016). Are Asian Households in the U.S. More Likely than Other Households to Help Children with College Costs? Proceedings of the 2016 Asian Consumer and Family Economics Association (ACFEA), 345-351.
6. Seay, M. C., Letkiewicz, J., **Kim, K. T.**, & Heckman, S., (2016). Exploring the demand for seeking financial advice: The role of financial literacy. *Consumer Interests Annual*, Vol. 62
7. Heckman, S., Letkiewicz, J., Seay, M. C., & **Kim, K. T.** (2016). Do Financial Planners Improve Household Well-Being? Inferring Causality from Observational Data. *Consumer Interests Annual*, Vol. 62
8. Kidwell, S., Wilmarth, M., & **Kim, K. T.** (2016). Generation Gaps: Generational Differences in Financial Behaviors. *Consumer Interests Annual*, Vol. 62

9. **Kim, K. T.** & Lee, J. (2016). Retirement Savings of Family Business Owners after the Great Recession. *Consumer Interests Annual*, Vol. 62
10. Hanna, S. D., & **Kim, K. T.** (2015). Household Ratio Guidelines for the Amount of Investments, *Proceedings of the Academy of Financial Services*
11. **Kim, K. T.**, & Wilmarth, M. (2015). The Role of Government Subsidies on Debt Management in Low Income Households, *Consumer Interests Annual*, Vol. 61
12. Shin, S., & **Kim, K. T.** (2015). Income Dynamics and Household Savings during the Great Recession, *Consumer Interests Annual*, Vol. 61
13. Shin, S., & **Kim, K. T.** (2015). Did greater income uncertainty reduce stock ownership? Evidence from the 2007-2009 Survey of Consumer Finances panel dataset, *Consumer Interests Annual*, Vol. 61
14. Lee, J., & **Kim, K. T.** (2015). Propensity to Plan for Financial Decisions in the Survey of Consumer Finances, *Consumer Interests Annual*, Vol. 61
15. Choi, S., Wilmarth, M. & **Kim, K. T.** (2015). The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey, *Consumer Interests Annual*, Vol. 61
16. **Kim, K. T.** (2014). Which U.S. households changed risk tolerance during the Great Recession? Evidence from the 2007-2009 SCF panel dataset, *Consumer Interests Annual*, Vol. 60.
17. **Kim, K. T.**, Lee, J., & Hong, O. E. (2014). Assessing the effect of self-control on retirement preparedness of U.S households, *Household Finance eJournal*, 5(5).
18. **Kim, K. T.**, & Hanna, S. D. (2013). Do U.S. households perceive their retirement preparedness ‘rationally’? *Proceedings of the Academy of Financial Services*.
19. Lee, J., & **Kim, K. T.** (2013). Assessing economic security of low income households in the United States, *Proceedings of the Academy of Financial Services*.
20. Hong, O. E., Hanna, S. D. & **Kim, K. T.** (2013). Which household have adequate emergency funds after the Great Recession: Estimates based on an income measure and a spending measure, *Proceedings of the Academy of Financial Services*.
21. **Kim, K. T.** (2013). How do U.S households perceive their preparedness for retirement? Perception versus objective retirement adequacy of U.S households, *Consumer Interests Annual*, Vol. 59.
22. **Kim, K. T.**, & Hanna, S. D. (2013). Does financial sophistication matter in retirement preparedness of U.S households? Evidence from the 2010 Survey of Consumer Finances, *Consumer Interests Annual*, Vol. 59.
23. **Kim, K. T.**, Lee, J., & Hong, E. (2013). Assessing the effect of self-control on retirement preparedness of U.S households, *Consumer Interests Annual*, Vol. 59.
24. **Kim, K. T.**, Chen, S. C., & Hanna, S. D. (2012). Does greater complexity reduce retirement adequacy? Evidence from Survey of Consumer Finances, 1995-2007, *Consumer Interests Annual*, Vol. 58.
25. Hanna, S. D., **Kim, K. T.**, & Liu, F. (2012). Parameter assumptions in normative analyses of household financial decisions, *Proceedings of the Academy of Financial Services*.

Non-refereed articles (n=1)

1. **Kim, K. T.** (in press). Applying the Large-Loss Principle to Property and Liability Insurance in E. Thomas Garman and Raymond Forge, *Personal Finance*, 13th edition, South-Western College Publishing.

RESEARCH PRESENTATIONS**International Conference Presentation (n=3)**

1. Zhang, L., Hanna, S. D., & **Kim, K. T.** (2016). Racial/Ethnic Factors Related to Each Spouse's Delayed Retirement Expectation In Couple Households in the United States, 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016.
2. Hanna, S. D., Zhang, L., & **Kim, K. T.** (2016). The Risk Tolerance of Chinese Households, 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016.
3. Ouyang, C., Hanna, S. D. & **Kim, K. T.** (2016). Are Asian Households in the U.S. More Likely than Other Households to Help Children with College Costs? 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016

National Conference Presentation (n=20)

1. **Kim, K. T.**, Travis, M. & Hanna, S. D. (2017). The decrease in life insurance ownership: Implications for financial planning. CFP Board 2017 Academic Research Colloquium
2. Heckman, S., Seay, M. C., **Kim, K. T.**, & Letkiewicz, J. (2017). Household Use of Financial Planners: Measurement Considerations for Researchers. CFP Board 2017 Academic Research Colloquium
3. Seay, M. C., Letkiewicz, J., **Kim, K. T.**, & Heckman, S., (2016). Exploring the demand for seeking financial advice: The role of financial literacy. Presented at the 2016 American Council on Consumer Interests (ACCI)
4. Heckman, S., Letkiewicz, J., Seay, M. C., & **Kim, K. T.** (2016). Do Financial Planners Improve Household Well-Being? Inferring Causality from Observational Data. Presented at the 2016 American Council on Consumer Interests (ACCI)
5. Kidwell, S., Wilmarth, M., & **Kim, K. T.** (2016). Generation Gaps: Generational Differences in Financial Behaviors. Presented at the 2016 American Council on Consumer Interests (ACCI)
6. **Kim, K. T.** & Lee, J. (2016). Retirement Savings of Family Business Owners after the Great Recession. Presented at the 2016 American Council on Consumer Interests (ACCI)
7. Hong, E., & **Kim, K. T.** (2016). Subjective and objective measurement of emergency fund savings. Presented at the 2016 Korean Consumer Culture Association (KCCA). May, 2016.
8. Lee, J. & **Kim, K. T.** (2016). Factors related to Resource Intermingling among Family Business Owners. Presented at the Family Economics and Resource Management Association (FERMA), New Orleans, Louisiana. March, 2016.
9. **Kim, K. T.**, Seay, M., & Smith, H. (2015). After the Great Recession: Financial sophistication and housing leverage among middle aged households. Presented at the Annual Conference of the Academy of Finance Services (AFS), Orlando, Florida. October, 2015.
10. **Kim, K. T.**, & Wilmarth, M. (2015). The Role of Government Subsidies on Debt Management in Low Income Households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.
11. Shin, S., & **Kim, K. T.** (2015). Income Dynamics and Household Savings during the Great Recession, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.

12. Lee, J., & **Kim, K. T.** (2015). Propensity to Plan for Financial Decisions in the Survey of Consumer Finances, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.
13. **Kim, K. T.**, & Hanna, S. D. (2014). Changes in retirement expectations of U.S. households during the Great Recession: Evidence from the 2007-2009 Survey of Consumer Finances panel dataset, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Milwaukee, Wisconsin. April, 2014.
14. **Kim, K. T.** (2014). Which U.S. households changed risk tolerance during the Great Recession? Evidence from the 2007-2009 SCF panel dataset, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Milwaukee, Wisconsin. April, 2014.
15. **Kim, K. T.**, & Hanna, S. D. (2013). Do U.S. households perceive their retirement preparedness rationally? Presented at the Annual Conference of the Academy of Financial Services (AFS), Chicago, IL. Oct, 2013.
16. Lee, J., & **Kim, K. T.** (2013). Assessing economic security of low income households in the United States, Presented at the Annual Conference of the Academy of Financial Services (AFS), Chicago, IL. Oct, 2013.
17. **Kim, K. T.** (2013). How do U.S households perceive their preparedness for retirement? Perception versus objective retirement adequacy of U.S households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
18. **Kim, K. T.**, & Lee, J. (2013). Assessing the effect of self-control on retirement preparedness of U.S households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
19. **Kim, K. T.**, & Hanna, S. D. (2013). Does financial sophistication matter in retirement preparedness of U.S households? Evidence from the 2010 Survey of Consumer Finances. Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
20. **Kim, K. T.**, Chen, S. C. & Hanna, S. D. (2012). Does greater complexity reduce retirement adequacy? Evidence from Survey of Consumer Finances, 1995-2007. Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Memphis, Tennessee. April, 2012.

Other Presentations (n=7)

1. **Kim, K. T.** (2017). Financial behaviors of military households. Presented at the Alabama Association of Family and Consumer Sciences (AAFCS), University of Alabama, February, 2017
2. **Kim, K. T.** (2017). The decrease in life insurance ownership: Implications for financial planning. Presented at the Alabama Association of Family and Consumer Sciences (AAFCS), University of Alabama, February, 2017
3. **Kim, K. T.** (2017). Does higher education really matter in your life? Presented at Financial Planning Association (FPA), University of Alabama, January, 2017.
4. Kidwell, S., **Kim, K. T.** & Wilmarth, M. (2016). Generation Gaps: Generational Differences in Financial Behaviors. Presented at the 2016 undergrad research and creative activities conference, University of Alabama, March, 2016
5. **Kim, K. T.** (2015). Do U.S. households perceive their retirement preparedness realistically? Presented at Alabama Research Institute on Aging (ARIA), University of Alabama, August, 2015.

6. **Kim, K. T.** (2015). Research seminar for Survey of Consumer Finances (SCF) Presented at Alabama Research Institute on Aging (ARIA), University of Alabama, April, 2015.
7. Wood, C. & **Kim, K. T.** (2015). Which households seek comprehensive financial advice? Presented at the 2015 undergrad research and creative activities conference, University of Alabama, April, 2015

RESEARCH GRANT

Grant activities

1. National Bureau of Economic Research (NBER) Household Finance Working Group Small Grants
 Project: The Great Recession, Banking Status, and Financial Stability
 Period: April 2016 - March 2017
 Amount: \$6,481 (**not funded**)
 Co-Investigator (PI: Martin Seay, Kansas State University)
2. Research Grants Committee at University of Alabama
 Project: Financial Behaviors and Attitudes of low income households in the U.S.
 Period: May 2015 - May 2017
 Amount: \$6,000 (**funded**)
 Primary Investigator
3. National Institute on Aging (NIA): Economics of Retirement (R03) grant proposal
 Project: Improving Estimates of Retirement Adequacy
 Period: April 2013 - March 2015
 Amount: \$139,522 (**not funded**)
 Research Assistant (PI: Sherman D. Hanna, Ohio State University)

NEWS (MEDIA) INQUIRY & CITATION

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| 1. Wallethub.com
https://wallethub.com/credit-cards/#Kyoung_Tae_Kim | March 2017 |
| 2. Wallethub.com
https://wallethub.com/blog/easter-stats/19776/#kyoung-tae-kim | March 2016 |
| 3. Valuewalk.com
http://www.valuewalk.com/2016/01/the-severity-of-the-impact-of-the-stock-market-crash-of-2008-2009 | Jan 2016 |
| 4. Fool.com
http://www.fool.com/investing/general/2015/10/31/less-than-half-of-americans-are-ready-for-retireme.aspx | Oct 2015 |
| 5. Investment and Retirement Service Group (IRSG)
http://www.irsg.net/04/are-you-unprepared-for-retirement/ | April 2015 |
| 6. Time.com
http://time.com/money/3764455/retirement-readiness/ | April 2015 |
| 7. Real Deal Retirement
http://realdealretirement.com/3-ways-to-be-sure-youre-not-fooling-yourself-about-your-retirement-readiness/ | April 2015 |
| 8. Plan Adviser
http://www.planadviser.com/Assessing_Who_Has_a_Realistic_View_of_Retirement_Readiness.aspx | February 2015 |
| 9. Think Advisor (Summit Professional Networks)
http://www.thinkadvisor.com/2014/03/31/are-boomers-headed-for-retirement-disaster | March 2014 |
| 10. Retirement Weekly (affiliated with Wall Street Journal)
http://www.marketwatch.com/story/dont-put-off-saving-for-retirement-2014-01-18 | Jan 2014 |

ACADEMIC SERVICE

Service history University of Alabama

- Graduate faculty in Department of Consumer Sciences, University of Alabama 2014-present
- Productive Research and Scholarly Activity Research Committee, University of Alabama 2014-present
- Faculty Associate in the Alabama Research Institute on Aging (ARIA), University of Alabama 2014-present
- Faculty advisor for the Capstone Financial Planning Association (FPA) 2015-present
- Searching Committee at Department of Consumer Sciences, University of Alabama 2016-2017
- Searching Committee at Department of Consumer Sciences, University of Alabama (2 positions) 2015-2016
- Searching Committee at Department of Consumer Sciences, University of Alabama 2014-2015
- Poster judge for the 2016 Undergraduate Research and Creative Activities Conference 2016
- Faculty assistant for 2016 Alabama High School Personal Finance Challenge 2016

Service history The Ohio State University

- 2012 Certified Financial Planner Board Registration, The Ohio State University
- Co-chair in Forum Planning Committee: EHE 4th Annual Student Research Forum

Service history National Research Institution

- National Pension Research Institute (NPRI), South Korea
 - Oversea reporter, May 2016 - April 2018

Service history Academic journal/organization

- Ad Hoc Journal Reviewer:
 - Applied Economics (AE)
 - Family & Consumer Sciences Research Journal (FCSRJ)
 - Journal of Family and Economic Issue (JFEI)
 - Journal of Financial Counseling and Planning (JFCP)
 - Journal of Poverty (JP)
 - Review of Economics of the household (REHO)
- American Council on Consumer Interests (ACCI):
 - Reviewer, conference papers for the 2013, 2014, 2015, 2016 & 2017 ACCI conference
 - Stewart M. Lee Consumer Education Award Committee in 2015 ACCI conference
- Academy of Finance Services (AFS):
 - Reviewer, conference papers for the 2015 & 2016 AFS conference
- Certified Financial Planner (CFP) Board:
 - Discussant for the 2017 Academic Research Colloquium

STUDENT ADVISING/MENTORING

University of Alabama

- Co-Major professor on Master Thesis (Hilary Odom) 2016-2017
 - Other Committee members: Melissa Wilmarth (Chair), Elizabeth (Liz) Robertson
 - Expected completion: May, 2017
- Co-Major professor on Master Thesis (Rebecca Rheney) 2016-2017
 - Other Committee members: Melissa Wilmarth (Chair), Robin Green
 - Expected completion: August, 2017

- 2016 ACCI conference (Sarah Kidwell) 2015-2016
- Project: Generation gaps in financial behaviors
- Undergrad/Graduate student research (Sarah Kidwell) 2015-2016
- Project: Generation gaps in financial behaviors
- Undergrad/Graduate student research (Wesley wood) 2014-2015
- Project: Demand for financial planning use
- Undergrad student advising 2015-present
- 2015 spring: 11 student; 2015 fall: 14 students; 2016 spring: 14 students; 2016 fall: 14 students;
- 2017 spring: 18 students

PROFESSIONAL MEMBERSHIP

-
- Academy of Financial Services (AFS) 2013-present
 - American Council for Consumer Interest (ACCI) 2012-present
 - Financial Planning Association (FPA) 2015-present
 - Korean Society of Consumer Studies (KSCS) 2013-present
 - National Research Foundation of Korea (NRF) 2015-present
 - The Korean Home Economics Association (KHEA) 2016-present

HONORS and AWARDS

Fellowship and Scholarship

-
- Dissertation Fellowship, College of Education and Human Ecology 2013-2014
 - Graduate Assistantship, Department of Consumer Sciences, The Ohio State University 2011-2013
 - The Ruth Jane Yauger Scholarship, College of Education and Human Ecology 2013-2014
 - The Joseph & Nina Mae MATTUS Scholarship, College of Education and Human Ecology 2012-2013
 - University Fellowship, The Ohio State University 2010-2011
 - Lucile and Roland Kennedy Scholarship, College of Education and Human Ecology 2010

Awards

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- CFP Board Financial Planning Paper Award, 2016 ACCI conference 2016
 - Graduate Student Outstanding Research Award, Department of Human Sciences 2014
 - Macro Risk Analytic Best Paper Award, 2013 The Academy of Financial Services 2013
 - Graduate Student Research Award, Department of Consumer Sciences 2013
 - Student Young Professional Conference Scholarship, 2013 ACCI conference 2013
 - Best Poster Award: 3rd place, 2013 The American Council on Consumer Interests 2013
 - Student Young Professional Conference Scholarship, 2012 ACCI conference 2012
 - Student Travel Awards, Department of Consumer Sciences, The Ohio State University 2012, 2013
 - 8 times Dean's list, The Ohio State University 2004-2007

COMPUTER SKILL & DATASET

Computer Skill

- Statistical Packages: SAS (main), STATA, SPSS, GAUSS, MATLAB (basic)
- Course Management Systems: Blackboard, Carmen (designed by the Ohio State University)
- Microsoft Office Suite: MS Word, MS Excel, MS PowerPoint, MS Access

Dataset

- 1992-2013 Surveys of Consumer Finances (SCF)
- 2007-2009 Survey of Consumer Finances (SCF) panel
- 2013-2015 Survey of Household Economics and Decision-making (SHED)
- 2009, 2012, 2015 National Financial Capability Survey (NFCS)
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1997
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1979
- 2005-2013 Panel Study of Income Dynamics (PSID)
- 2006, 2009, 2012 Current Population Survey (CPS)
- 2011 China Household Finance Survey (CHFS)