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College of Human Environmental Sciences
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EMPLOYMENT

Associate Professor (with Tenure) in the Department of Consumer Sciences University of Alabama, Tuscaloosa, AL	August 2020 - present
Graduate Program Coordinator in the Department of Consumer Sciences University of Alabama, Tuscaloosa, AL	August 2019 - present
Family Financial Planning and Counseling Graduate Program Director, Department of Consumer Sciences, University of Alabama, Tuscaloosa, AL	July 2020 - present
Visiting Professor in the Department of Consumer Sciences Seoul National University, Seoul, South Korea	May, 2021 - December 2021
Assistant Professor in the Department of Consumer Sciences University of Alabama, Tuscaloosa, AL	August 2014 - August 2020
Graduate Associate in the Department of Human Sciences The Ohio State University, Columbus, OH	August 2011 - June 2013

PROFESSIONAL DESIGNATION

Enrolled Agent (EA) – Internal Revenue Service	January 2021 - present
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EDUCATION

Doctor of Philosophy in Human Ecology The Ohio State University, Columbus, OH <ul style="list-style-type: none"> » Major in Family Resource Management (Minor in Statistics) » Completed CFP required education (approved by CFP board) 	September 2010 - August 2014
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**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

Teaching history, University of Alabama

CSM 403/CSM 550 Consumer Economics (SOI: 4.0/5.0)	Au-2014
CSM 403/CSM 550 Consumer Economics (SOI: 4.6/5.0)	Au-2015
CSM 403/CSM 550 Consumer Economics (SOI: 4.6/5.0)	Au-2016
CSM 403/CSM 550 Consumer Economics (SOI: 5.0/5.0)	Au-2019
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 (SOI: 4.8/5.0)	Au-2017
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 4.9/5.0)	Au-2018
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 4.8/5.0)	Au-2019
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 4.8/5.0)	Au-2020
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: TBU)	Au-2022
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 (SOI: 4.9/5.0)	Sp-2017
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.9/5.0)	Sp-2018
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.7/5.0)	Sp-2019
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.5/5.0)	Sp-2020
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.9/5.0)	Au-2020
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.9/5.0)	Sp-2021
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.6/5.0)	Sp-2022
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) (SOI: 5.0/5.0)	Sp-2017
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.8/5.0)	Sp-2018
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.6/5.0)	Sp-2019
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.6/5.0)	Sp-2022
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: TBU)	Au-2022
CSM 517 Financial Planning Foundations (SOI: 5.0/5.0)	Su-2022
CSM 519 Consumer Economics Foundation (SOI: 4.6/5.0)	Su-2022

Teaching history, The Ohio State University

Co-Instructor: CSCFMFNS 5260 (Capstone) - SOI: 4.4/5.0 (Au-2012), 4.3/5.0 (Sp-2013)	August 2011 - Spring 2013
Co-Instructor: CSCFMFNS 660 (Capstone) - SOI: 4.4/5.0 (Sp-2012)	
Teaching Assistant: CSCFMFNS 360 - 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=66)

1. Stebbins, R., **Kim, K.**, & Seay, M. (accepted). Use of financial planner and financial well-being: Evidence from the National Financial Well-Being Survey. *Financial Services Review*
2. **Kim, K. T.**, Cho, S. & Xiao, J. (accepted). Is Ignorance Bliss? Use of Alternative Financial Services and Financial Anxiety. *Journal of Family and Economic Issues* [SSCI]
3. Lee, J., **Kim, K. T.** & Hanna, S. D. (accepted). The Negative Association between Myopia and Financial Well-being as Moderated by Financial Knowledge. *Journal of Financial Counseling and Planning* [SCOPUS]
4. **Kim, K. T.**, & Hanna, S. D., Lee, S. (accepted). Investment literacy, overconfidence and cryptocurrency investment *Financial Services Review*
5. Wilmarth, M., **Kim, K. T.**, & Green, R (accepted). Exploring Financial Behaviors of Military Households: Do Financial Knowledge and Financial Education really Matter? *Financial Service Review*
6. **Kim, K. T.**, Lee, S. & Hanna, S. D. (2022). Has financial knowledge increased in the United States? *Journal of Financial Counseling and Planning*, 33(2), 205-216 [SCOPUS] DOI: <https://doi.org/10.1891/JFCP-2021-0049>
7. **Kim, K. T.**, Lee, J. M. & DeVaney, S. (2022). Financial knowledge and financial fragility of US households: A consideration of the neighborhood effect. *Journal of Financial Counseling and Planning*, 33(2) 268-279 [SCOPUS] <https://doi.org/10.1891/JFCP-2021-0042>
8. Kim, H. & **Kim, K. T.*** (in press). How do private investors react to a market crash? The role of investment literacy, *Applied Economics Letters* [SSCI] <https://doi.org/10.1080/13504851.2021.2022592>
9. Heckman, S., Letkiewicz, J. & **Kim, K. T.** (in press). A fracturing social contract? How perceptions of the value of higher education are changing, *Journal of Family and Economic Issues* [SSCI] <https://doi.org/10.1007/s10834-021-09811-2>
10. **Kim, K. T.**, Lee, S. & Kim, H. (2022). Gender disparities in financial literacy overconfidence among older adults *International Journal of Consumer Studies* 46(4), 1223-1240 [SSCI] <https://doi.org/10.1111/ijcs.12754>
11. Lee, S., & **Kim, K. T.*** (in press). Racial/ethnic disparities in financial literacy and overconfidence: A decomposition analysis. *Journal of Family and Economic Issues* [SSCI] <https://doi.org/10.1007/s10834-021-09795-z>
12. Fan, L., Stebbins, R., & **Kim, K. T.*** (2022). Skint: Retirement? Financial Hardship and Retirement Planning Behaviors. *Journal of Family and Economic Issues* 43, 354–367 [SSCI] <https://doi.org/10.1007/s10834-021-09779-z>
13. **Kim, K. T.**, Lee, J. & Hanna, S. D. (2022). The Great Expansion of 2019 and the Delinquency Rates of Blacks and Hispanics. *Applied Economics Letters* 29(14), 1313-1318 [SSCI] <https://doi.org/10.1080/13504851.2021.1927957>

14. Xiao, J. J. & **Kim, K. T.*** (2022). Able Debtors Worry More? Debt Delinquency, Financial Capability, and Financial Anxiety. *Journal of Family and Economic Issues*, 43(1), 138–152 [SSCI] <https://doi.org/10.1007/s10834-021-09767-3>
15. Kim, H., **Kim, K. T.**, & Hanna, S. D. (2022). The effect of investment literacy on the likelihood of retail investor margin trading and having a margin call. *Finance Research Letters*, 45, 102146 [SSCI] <https://doi.org/10.1016/j.frl.2021.102146>
16. Arčabić, V., **Kim, K. T.**, You, Y., Lee, J. (2021). Century-long dynamics and convergence of income inequality among the U.S. states, *Economic Modelling*, 101, 105526 [SSCI] <https://doi.org/10.1016/j.econmod.2021.105526>
17. Kim, H., **Kim, K. T.**, & Han, S. (2021). Religious differences and households' investment decisions. *Journal of Financial Research*, 44(4), 753-788 [SSCI] <https://doi.org/10.1111/jfir.12260>
18. **Kim, K. T.** & Stebbins, R. (2021). Everybody dies: Financial education and basic estate planning, *Journal of Financial Counseling and Planning*, 32(3), 402-416 [SCOPUS] <http://dx.doi.org/10.1891/JFCP-19-00076>
19. **Kim, K. T.**, Cho, S. & DeVaney, S. (2021). Racial/ethnic differences in saving motives for retirement: An analysis of decomposition. *Journal of Consumer Affairs*, 55(2), 464-482 [SSCI] <https://doi.org/10.1111/joca.12338>
20. **Kim, K.** & Lee, J. (2021). A decade review of financial behavior research in The Journal of Family and Economic Issues. *Journal of Family and Economic Issues*, 42(1), 131-141 [SSCI] <https://doi.org/10.1007/s10834-020-09711-x>
21. Hanna, S. D., **Kim, K. T.**, Lindamood, S., & Lee, S. T. (2021). Husbands, wives, and perception of relative knowledge about household finances. *Financial Planning Review*, 4(1), e1110. <https://onlinelibrary.wiley.com/doi/full/10.1002/cfp2.1110>
22. **Kim, K. T.**, Hanna, S. D. & Ying, D.** (2021). The risk tolerance measure in the 2016 Survey of Consumer Finances: New, but is it improved? *Journal of Financial Counseling and Planning*, 32(1), 86-103. [SCOPUS] <http://dx.doi.org/10.1891/JFCP-19-00022>
23. **Kim, K. T.** & Xiao, J. J. (2021). Racial/ethnic differences in consumer financial capability: The role of financial education. *International Journal of Consumer Studies*, 45(3), 379-395 [SSCI] <https://doi.org/10.1111/ijcs.12628>
24. **Kim, K. T.**, Lee, J. & Lee, J. (2021). Student loan and financial satisfaction: The moderating role of financial education. *Journal of Financial Counseling and Planning*, 32(2), 1-14 [SCOPUS] <https://connect.springerpub.com/content/sgrjfc/32/2/266>
25. Pak, T. Y., Kim, H. & **Kim, K. T.** (2020). The long-term effects of cancer survivorship on household assets. *Health Economics Review*, 10, 2 [SSCI] <https://doi.org/10.1186/s13561-019-0253-7>
26. Shin, S., **Kim, K. T.** & Seay, M. (2020). Source of information and selection of financial instruments. *Journal of Economic Psychology*, 76, 102212 [SSCI] <https://doi.org/10.1016/j.joep.2019.102212>
27. Lee, S.** & **Kim, K. T.*** (2020). Propensity to plan, financial knowledge and credit card management behaviors of Millennials. *Family & Consumer Sciences Research Journal*, 49(2), 123-143 [SCOPUS] <https://doi.org/10.1111/fcsr.12381>
28. **Kim, K. T.**, Lee, J. & Hanna, S. D. (2020). The effects of financial literacy overconfidence on the mortgage delinquency of US households, *Journal of Consumer Affairs*, 54(2), 517-540 [SSCI] <https://doi.org/10.1111/joca.12287>
29. Lee, J. Lee, J. & **Kim, K. T.** (2020). Consumer financial wellbeing: Knowledge is not enough. *Journal of Family and Economic Issues*, 41(2), 218-228 [SSCI] <https://doi.org/10.1007/s10834-019-09649-9>

30. Li, B., ** Hanna, S. D. & **Kim, K. T.** (2020). Who uses mobile payments: Fintech potential in users and non-users. *Journal of Financial Counseling and Planning*, 31(1), 83-100 [SCOPUS] <http://dx.doi.org/10.1891/JFCP-18-00083>
31. **Kim, K. T.**, Mountain, T., Hanna, S. D. & Kim, N. (2020). The decrease in life insurance ownership: Implications for financial planning. *Financial Services Review*. 28(1), 1-16. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3424157
32. Lim, Y., & **Kim, K. T.** (2019). Afraid of the stock market. *Review of Quantitative Finance and Accounting*, 53(3), 773-810 [SCOPUS] <https://doi.org/10.1007/s11156-018-0766-x>
33. **Kim, K. T.**, Lee, J., & Anderson, S. (2019). Retirement saving habits of business owning families in the United States, *Family & Consumer Sciences Research Journal*, 48(1), 65-84 [SCOPUS] <https://doi.org/10.1111/fcsr.12333>
34. Lim, H., Lee, J. & **Kim, K. T.** (2019). What Factors are Important in Aversion to Educational Debt? *Family & Consumer Sciences Research Journal*, 48(1), 5-21 [SCOPUS] <https://doi.org/10.1111/fcsr.12324>
35. Ouyang, C., Hanna, S. D. & **Kim, K. T.** (2019). Are Asian households in the U.S. more likely than other households to help children with college costs? *Journal of Family and Economic Issues*, 40(3), 540-552 [SSCI] <https://doi.org/10.1007/s10834-019-09614-6>
36. **Kim, K. T.**, Anderson, S. & Seay, M. (2019). Financial Knowledge and Short-Term and Long-Term Financial Behaviors of Millennials in the United States. *Journal of Family and Economic Issues*, 40(2), 194-208 [SSCI] <https://doi.org/10.1007/s10834-018-9595-2>
37. **Kim, K. T.**, Lee, J. & Lee, J. (2019). Racial/ethnic disparities in use of alternative financial services: The moderating role of financial knowledge. *Race and Social Problems*, 11(2), 149-160 [SSCI] <https://doi.org/10.1007/s12552-019-09259-y>
38. Anderson, S., Seay, M., **Kim, K. T.** & Lawson, D. (2018). Advisor compensation: Which clients know and how do they pay? *Financial Services Review*, 27(3), 231-255.
39. Hanna, S. D., **Kim, K. T.** & Zhang, L. (2018). Factors related to the risk tolerance of households in China and the United States: Implications for the future of financial markets in China. *Financial Services Review*, 27(3), 279-302. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3320905
40. Hanna, S. D., **Kim, K. T.** & Lindamood, S. (2018). Behind the Numbers: Understanding the Survey of Consumer Finances. *Journal of Financial Counseling and Planning*, 29(2), 410-419 [SCOPUS] <http://dx.doi.org/10.1891/1052-3073.29.2.410>
41. Shin, S., & **Kim, K. T.** (2018). Perceived income change, saving motive, and saving behavior. *Journal of Financial Counseling and Planning*, 29(2), 396-409 [SCOPUS] <http://dx.doi.org/10.1891/1052-3073.29.2.396>
42. Shin, S., & **Kim, K. T.** (2018). Income uncertainty and household stock ownership during the Great Recession, *Journal of Financial Counseling and Planning*, 29(2), 383-395 [SCOPUS] <http://dx.doi.org/10.1891/1052-3073.29.2.383>
43. **Kim, K. T.**, Pak, T., Shin, S. & Hanna, S. D. (2018). The relationship between financial planner use and holding a retirement saving goal: A propensity score matching analysis. *Financial Planning Review*, 1, 1-2 <https://doi.org/10.1002/cfp2.1008>
44. **Kim, K. T.**, & Yuh, Y. (2018). Financial knowledge and household savings; Evidence from the Survey of Consumer Finances. *Family & Consumer Sciences Research Journal*, 47(1), 5-24 [SCOPUS] <https://doi.org/10.1111/fcsr.12270>

45. Lee, J. & **Kim, K. T.***, & Hong, E. J. (2018). Exploring financial burdens of student loan holders in the United States. *Family & Consumer Sciences Research Journal* 46(4), 347-362. [SCOPUS] <https://doi.org/10.1111/fcsr.12261>
46. Lee, J. & **Kim, K. T.*** (2018). The increase in payday loans and damaged credit after the Great Recession, *Journal of Family and Economic Issue*, 39(2), 360-369 [SSCI] <https://doi.org/10.1007/s10834-017-9557-0>
47. **Kim, K. T.** & Lee, J. (2018). Financial literacy and payday loan usage in the United States. *Applied Economics Letters* 25(11), 781-784 [SSCI] <https://doi.org/10.1080/13504851.2017.1366635>
48. Hanna, S. D., Zhang, L., & **Kim, K. T.** (2017). Do worker expectations of never retiring indicate a preference or an inability to plan? *Journal of Financial Counseling and Planning*, 28(2), 268-284 [SCOPUS] <http://dx.doi.org/10.1891/1052-3073.28.2.268>
49. **Kim, K. T.**, Wilmarth, M. & Green, R. (2017) Poverty levels and debt indicators among low-income households before and after the Great Recession, *Journal of Financial Counseling and Planning*, 28(2), 196-212 [SCOPUS] <http://dx.doi.org/10.1891/1052-3073.28.2.196>
50. Seay, M., Anderson, S., Lawson, D. & **Kim, K. T.** (2017). Identifying Variation in Client Characteristics between Financial Planning Compensation Models. *Journal of Financial Planning*, 30(10), 40-51.
51. Shin, S., Seay, M. & **Kim, K. T.** (2017). Measurement of diversification between asset classes in the Survey of Consumer Finances. *Economics Letters* 156, 22-26 [SSCI] <https://doi.org/10.1016/j.econlet.2017.04.007>
52. 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. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2843166
53. Heckman, S., Seay, M. C., **Kim, K. T.**, & Letkiewicz, J. (2016). Household use of financial planners: Measurement considerations for researchers, *Financial Services Review*, 25(4), 427-446. https://papers.ssrn.com/Sol3/papers.cfm?abstract_id=2966962
54. Seay, M. C., **Kim, K. T.**, & Heckman, S. (2016) Exploring the demand for retirement planning advice: The role of financial literacy, *Financial Services Review*, 25(4), 331-350. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3057597
55. **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] https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2992161
56. Hanna, S. D., & **Kim, K. T.** (2016). Household ratio guidelines for the amount of investments. *Financial Services Review*, 25(3), 263-277. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2826311
57. **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] <http://dx.doi.org/10.1080/13504851.2016.1150944>
58. 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] <http://dx.doi.org/10.1111/fcsr.12143>
59. **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] <http://dx.doi.org/10.1007/s10834-016-9492-5>
60. 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] <http://dx.doi.org/10.1080/10875549.2015.1094773>

61. **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] <https://doi.org/10.1111/fcsr.12143>
62. **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. households. *Journal of Financial Planning*, 29(2), 54-60. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2713536
63. **Kim, K. T.**, & Hanna, S. D. (2015). Do U.S. households perceive their retirement preparedness realistically? *Financial Services Review*, 24(2), 139-155. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2565268
64. **Kim, K. T.**, & Hanna, S. D. (2015). Does financial sophistication matter in retirement preparedness? *Journal of Personal Finance*, 14(2), 9-20. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2651293
65. **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. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2411192
66. 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] <https://doi.org/10.1080/13504851.2013.879274>

* Denotes corresponding author ** Denotes graduate student contributor

Peer-Reviewed Book chapter

Published (n=3)

67. 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.
68. Hanna, S., **Kim, K.** & Lee, S. (2022). 15 Considerations when Planning for Retirement. In J. Grable & S. Chatterjee (Ed.), *De Gruyter Handbook of Personal Finance* (pp. 235-254). Berlin, Boston: De Gruyter. <https://doi.org/10.1515/9783110727692-015>

Non Peer-Reviewed Article

Published (n=3)

1. Stebbins, R. & **Kim, K. T.** (2021). What we leave behind: Financial education and estate planning. NFCS Issue brief. https://www.finrafoundation.org/sites/finrafoundation/files/what-we-leave-behind-financial-education-and-estate-planning_0.pdf
2. Lee, S. & **Kim, K. T.** (2020). Millennials' credit card management: Ways to improve through planning and financial knowledge. NFCS Issue brief. <https://www.usfinancialcapability.org/downloads/Millennials-Credit-Card-Management-Ways-to-Improve-through-Planning-and-Financial-Knowledge.pdf>
3. **Kim, K. T.**, Mountain, T., Hanna, S. D. & Kim, N. (2020). What does the decrease in life insurance ownership mean for financial planners? *Journal of Financial Planning*, 33(11), 45-47.

RESEARCH GRANT

Funded Grant activities

1. Research Grant Program, Incheon National University, South Korea
 Project: Financial literacy and desired financial behaviors
 Period: May 2022 – April 2023
 Amount: \$8,300 (**funded**)
 Co- Primary Investigator (50%)

2. The FINRA Investor Education Foundation funds research and educational projects
 Project: Asian Americans' Financial Capability
 Period: February 2022 – August 2023
 Amount: \$35,000 (**funded**)
 Primary Investigator (100%)
3. Financial Supervisory Service, South Korea
 Project: Implications to adopt financial literacy investigation in foreign countries
 Period: November 2021 – December 2021
 Amount: \$15,000 (**funded**)
 Co- Primary Investigator
4. National Endowment Financial Education (NEFE)'s Research Funding Program
 Project: Efficacy in measuring financial literacy
 Period: Jan 2020 – March 2022
 Amount: \$87,006 (**funded**)
 Co- Primary Investigator (PI: Dr. Melissa Wilmarth; Co-PI: Dr. Tae-Young Pak)
5. Research Grants Committee (RGC) 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

Not funded Grant activities

1. SEC Travel Grant Program
 Project: Investment literacy and market trust
 Period: TBD
 Amount: \$2,900 (**reviewed, not funded**)
 Co- Primary Investigator (50%)
2. National Science Foundation (NSF), Division of Social and Economic Sciences (Economics)
 Project: Driving Sources of Public Debt
 Period: Jan 2019 - Dec 2020
 Amount: \$246,941 (**reviewed, not funded**)
 Co- Primary Investigator (PI: Dr. Junsoo Lee, University of Alabama)
3. The FINRA Investor Education Foundation funds research and educational projects
 Project: Evaluating and developing the measurement of financial knowledge
 Period: Jan 2019 - Dec 2019
 Amount: \$64,475 (**reviewed, not funded**)
 Co- Primary Investigator (PI: Dr. Tae-Young Pak, Co-PI: Dr. Melissa Wilmarth, University of Alabama)
4. 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 (**reviewed, not funded**)
 Co- Primary Investigator (PI: Dr. Martin Seay, Kansas State University)

Resource seeking activities

1. TD Ameritrade's LINC conference: Dr. Richard Stebbins and I worked for this resource seeking project. Bama's FFPC program will be selected as one of the 30 universities. Two students and one faculty member will have the entire conference hotel costs covered.

Consulting history

- Inha University, South Korea
 - Statistical consultant (Dr. Jonghee Lee)
- Korean Women's Development Institute, South Korea
 - External researcher, March 2019 - October 2019
 - Research on retirement well-being of middle-aged women
- National Pension Research Institute (NPRI), South Korea
 - Oversea reporter, May 2016 - present
 - Three reports: (August 2016, June 2018, Sep 2018)

RESEARCH PRESENTATIONS**International Conference Presentation (n=9)**

1. **Kim, K. T.** & Xiao, J. J. (2020). Gender differences in consumer financial capability: Decomposition analyses. The 2020 Asian Consumer and Family Economics Association (ACFEA). Thailand. 2020 (Virtual conference).
2. Kim, H., **Kim, K. T.**, & Han, S. (2019). Religious belief, religious culture and households' investment decisions. Western Economic Association International (WEAI), 15th International Conference, Tokyo, Japan
3. **Kim, K. T.** & Hanna, S. D. (2018). The New 11-level Risk Tolerance Measure and the Old 4-Level Risk Tolerance Measure in the U.S. Survey of Consumer Finances: Which Measure is Better? Presented at the 2018 Asian Consumer and Family Economics Association (ACFEA). China. July, 2018.
4. **Kim, K. T.** & Lee, J. M. (2018). Exploring retirement saving profile of business owning families in the United States. Presented at the 2018 Asian Consumer and Family Economics Association (ACFEA). China. July, 2018.
5. Hong, O. J., **Kim, K. T.** & Hanna, S. D. (2018). Changes in Household Income in Korea: A Quantile Regression Analysis. Presented at the 2018 Asian Consumer and Family Economics Association (ACFEA). China. July, 2018.
6. Ha, J. & **Kim, K. T.** (2018). Exploring the relationship between social network on life satisfaction of single households. Presented at the 2018 Asian Consumer and Family Economics Association (ACFEA). China. July, 2018.
7. 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, Presented at the 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016.
8. Hanna, S. D., Zhang, L., & **Kim, K. T.** (2016). The Risk Tolerance of Chinese Households, Presented at the 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016.
9. 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? Presented at the 2016 Asian Consumer and Family Economics Association (ACFEA). Hong Kong. July, 2016

National Conference Presentation (n=72)

1. Lee, S., **Kim, K. T.**, & Hanna, S. D. (2022). Why Did American Workers Become More Optimistic About Retirement? 2022 ACCI conference.
2. Stebbins, R., Millican, J., & **Kim, K. T.** (2022). Crypto Comes to Wall Street: Who's Buying? 2022 ACCI conference.
3. Wilmarth, M., Pak, T., & **Kim, K. T.** (2022). Efficacy in Measuring Financial Literacy. 2022 ACCI conference.
4. **Kim, K. T.**, Nam, Y., & Lee, S. (2022). Adoption of Mobile Payment by Racial/Ethnic Groups: A Decomposition Analysis. 2022 ACCI conference.

5. Wilmarth, M., **Kim, K. T.**, & Pak, T. (2021). The Big Five Financial Knowledge Questions and Don't Know Responses: Do Prompts and Response Options Matter? The 3rd Annual Personal Finance Symposium
6. Wilmarth, M., **Kim, K. T.**, & Pak, T. (2021). The Big Five Financial Knowledge Questions and Don't Know Responses: Do Prompts and Response Options Matter? The 2021 Association for Financial Counseling & Planning Education (AFCPE).
7. Wilmarth, M., **Kim, K. T.**, & Pak, T. (2021). Don't Know Responses and Financial Knowledge Measurement: Do Prompts and Response Options Matter? CFP Board 2021 Academic Research Colloquium
8. Stebbins, R., **Kim, K. T.** (2021). I think I can, I think I can: Financial self-efficacy and desired financial behavior. CFP Board 2021 Academic Research Colloquium
9. **Kim, K. T.** (2021). Decomposition of Racial/Ethnic Differences in the Alternative Financial Services Market Participation. 2021 Access and Impact Conference: Gauging the Participation of Diverse Communities in the Capital Markets, FINRA Investor Education Foundation & NORC at the University of Chicago
10. Xiao, J. J. & **Kim, K. T.** (2021). Financial capability and wellbeing in the US: A decade comparison (2009-2018) based on National Financial Capability Study. 2021 ACCI conference.
11. Stebbins, R., **Kim, K. T.** & Fan, L. (2021). Is ignorance bliss? Investment literacy and financial market trust. 2021 ACCI conference.
12. Lee, S. T. & **Kim, K. T.** (2021). Covid-19 pandemic, stimulus check and financial status of US households: An urgent agenda. 2021 ACCI conference.
13. **Kim, K. T.**, Wilmarth, M., & Pak, T. (2021). What do we really know about “don't know”? Re-assessing the measurement of financial knowledge. 2021 ACCI conference.
14. Jurgensen, J. & **Kim, K. T.** (2021). A Lasting Impression: The connection between youth financial socialization and financial well-being across multiple generations. 2021 ACCI conference
15. Xiao, J. J. & **Kim, K. T.** (2020). Able Debtors Worry More? Debt delinquency, financial capability, and financial anxiety. The 2020 Association for Financial Counseling & Planning Education (AFCPE).
16. Stebbins, R. & **Kim, K. T.** (2020). Exploring the association between financial self-efficacy and desired financial behavior. The 2020 Association for Financial Counseling & Planning Education (AFCPE).
17. **Kim, K.T.** & Hanna, S. D. (2020). Investment literacy, overconfidence and cryptocurrency investment. The 2020 Association for Financial Counseling & Planning Education (AFCPE).
18. **Kim, K. T.**, Lee, S. & Hanna, S. D. (2020). Has financial knowledge increased in the United States? The 2020 Association for Financial Counseling & Planning Education (AFCPE).
19. **Kim, K. T.** & Xiao, J. (2020). Racial/ethnic difference in consumer financial capability: The role of financial education and financial anxiety. 2020 ACCI conference
20. Lee, J., **Kim, K.** & Devaney, S. (2020). How Does Financial Education Moderate the Association between Financial Satisfaction and Financial Anxiety? 2020 ACCI conference
21. Stebbins, R. & **Kim, K.** (2020). Factors associated with estate planning: The role of financial education. 2020 ACCI conference
22. Cho, S. & **Kim, K.** (2020). Is Ignorance Bliss? Use of Alternative Financial Services and Financial Anxiety. 2020 ACCI conference

23. Hanna, S. D., **Kim, K.** & Zai, X. (2020). Racial/Ethnic Differences in the Distribution of Wealth in the United States. 2020 ACCI conference.
24. **Kim, K.**, Kim, H. & Lee, S. (2020). Gender disparities in financial literacy overconfidence among older adults: Does cognitive ability matter? CFP Board 2020 Academic Research Colloquium
25. **Kim, K.** & Lee, J. (2020). Discounting, financial knowledge, and financial well-being of US adults. CFP Board 2020 Academic Research Colloquium.
26. Lee, S., & **Kim, K.** (2020). Racial/ethnic disparities in financial literacy and overconfidence: Decomposition analysis. CFP Board 2020 Academic Research Colloquium.
27. Hanna, S. D., **Kim, K. T.** & Ying, D. (2020). Does the Likelihood of Equity Ownership Increase with Risk Tolerance? Contrary Evidence. CFP Board 2020 Academic Research Colloquium.
28. Hanna, S. D., **Kim, K. T.** & Lindamood, S. (2020) Husbands Remain the More Financially Knowledgeable Spouse in Wealthy Households. CFP Board 2020 Academic Research Colloquium.
29. Cho, S., **Kim, K.** & DeVaney, S. (2019). Racial/ethnic differences in saving motives for retirement: An analysis of decomposition. Presented at the 2019 American Council on Consumer Interests (ACCI)
30. Lee, S. & **Kim, K. T.** (2019). Propensity to plan, financial knowledge and credit card management behaviors of Millennials. Presented at the 2019 American Council on Consumer Interests (ACCI)
31. Lee, J., **Kim, K.** & Lee, S. (2019). Assessing involvement of mobile banking users in positive financial management behaviors. Presented at the 2019 American Council on Consumer Interests (ACCI)
32. **Kim, K. T.** & Kim, N. (2019). Heterogeneity of Consumer Optimism and Portfolio allocation. Presented at the 2019 American Council on Consumer Interests (ACCI)
33. Stebbins, R., **Kim, K. T.** & Shin, S. (2019). The impact of financial advisers on financial well-being and the importance of financial education. 2019 Financial Planning Association (FPA) Retreat
34. Kim, H., **Kim, K. T.**, & Han, S. (2019). Religious belief, religious culture and households' investment decisions. CFP Board 2019 Academic Research Colloquium (paper presentation)
35. **Kim, K. T.**, Lee, J. & Hanna, S. D. (2019). The effects of financial literacy overconfidence on the mortgage delinquency of US households, CFP Board 2019 Academic Research Colloquium (paper presentation)
36. **Kim, K. T.**, Stebbins, R. & Shin, S. (2019). Use of financial planner and financial well-being: Evidence from the National Financial Well-Being Survey. CFP Board 2019 Academic Research Colloquium (poster presentation)
37. **Kim, K. T.**, Hanna, S. D. & Ying, D. (2019). A comparison of the old and new risk tolerance measures in the Survey of Consumer Finances, CFP Board 2019 Academic Research Colloquium (poster presentation)
38. Lim, H., Lee, J. & **Kim, K. T.** (2019). What matters for attitudes towards education debt? CFP Board 2019 Academic Research Colloquium (poster presentation)
39. **Kim, K. T.**, Lee, J. & Lee, J. (2018). Student loan and financial satisfaction: The moderating role of financial education. 2018 Academy of Financial Services (AFS)
40. **Kim, K. T.** & Hanna, S. D. (2018). Exploring the effect of financial literacy on financial risk tolerance: Evidence from the 2016 Survey of Consumer Finances. 2018 Academy of Financial Services (AFS)
41. **Kim, K. T.**, Lee, J. & Lee, J. (2018). Racial/Ethnic Disparities in Use of Alternative Financial Services: The moderating role of financial knowledge. Presented at the 2018 Korean Consumption Culture Association (KCCA) conference

42. **Kim, K. T.** & DeVaney, S. (2018). Financial knowledge and financial fragility of US households. Presented at the 2018 American Council on Consumer Interests (ACCI)
43. **Kim, K. T.** & Zan, H. (2018). A refined measure of emergency saving adequacy in the SCF: Food demand estimates from the CEX Financial. Presented at the 2018 American Council on Consumer Interests (ACCI)
44. Lee, J. & **Kim, K. T.**, & Hong, E. (2018). Exploring financial burdens of student loan holders in the United States. Presented at the 2018 Korean Consumer Culture Association (KCCA). April 2018.
45. **Kim, K. T.**, Anderson, S. & Seay, M. (2018). Financial literacy and financial decisions of Millennials in the United States. CFP Board 2018 Academic Research Colloquium
46. **Kim, K. T.**, Pak, T., Shin, S., Hanna, S. D. (2018). The relationship between use of financial professionals and listing retirement as an important saving goal. CFP Board 2018 Academic Research Colloquium
47. Hanna, S. D., **Kim, K. T.** & Hong, E. (2018). Factors Related to Volatility in Current Household Income: Implications for Financial Planning. CFP Board 2018 Academic Research Colloquium
48. **Kim, K. T.**, Pak, T. (2017). Why do most working households not list saving for retirement as an important goal? Presented at the 2017 Academy of Financial Services (AFS) conference
49. Choi, S. & **Kim, K. T.** (2017). Exploring the association between inheritance and retirement expectation. Presented at the 2017 Academy of Financial Services (AFS) conference
50. Hanna, S. D., **Kim, K. T.** & Hong, E. (2017). Volatility in Perceptions of Normal Income: Implications for Research, Policy, and Advice. Presented at the 2017 Academy of Financial Services (AFS) conference
51. **Kim, K. T.** & Lee, J. (2017). Financial literacy and payday loan usage in the United States. Presented at the 2017 Korean Consumption Culture Association (KCCA) conference
52. **Kim, K. T.** (2017). Exploring financial behaviors and attitudes of low income households in the United States. Presented at the 2017 ACCI conference
53. Lee, J. & **Kim, K. T.**, & Hong, E. (2017). Student loan profile of US households. Presented at the 2017 ACCI conference
54. **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
55. 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
56. 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)
57. 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)
58. **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)
59. 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.
60. 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.

61. **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.
62. **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.
63. 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.
64. 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.
65. **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.
66. **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.
67. **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.
68. 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.
69. **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.
70. **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.
71. **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.
72. **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.

Conference Proceedings/E-Journal**Proceedings (n=42), e-journal (n=2)**

1. **Kim, K. T.,** Lee, S. & Hanna, S. D. (2022). Has financial knowledge increased in the United States? *Journal of Financial Counseling and Planning, Household Finance eJournal*, 13(41).
2. Xiao, J. J. & **Kim, K. T.** (2021). Financial capability and wellbeing in the US: A decade comparison (2009-2018) based on National Financial Capability Study. 2021 ACCI conference.

3. Lee, S. T. & **Kim, K. T.** (2021). Covid-19 pandemic, stimulus check and financial status of US households: An urgent agenda. 2021 ACCI conference.
4. **Kim, K. T.**, Wilmarth, M., & Pak, T. (2021). What do we really know about “don’t know”? Re-assessing the measurement of financial knowledge. 2021 ACCI conference.
5. **Kim, K. T.** & Xiao, J. (2020). Racial/ethnic difference in consumer financial capability: The role of financial education and financial anxiety. *Consumer Interests Annual*, Vol. 66
6. Lee, J., **Kim, K.** & Devaney, S. (2020). How Does Financial Education Moderate the Association between Financial Satisfaction and Financial Anxiety? *Consumer Interests Annual*, Vol. 66
7. Cho, S. & **Kim, K.** (2020). Is Ignorance Bliss? Use of Alternative Financial Services and Financial Anxiety. *Consumer Interests Annual*, Vol. 66
8. Hanna, S. D., **Kim, K.** & Zai, X. (2020). Racial/Ethnic Differences in the Distribution of Wealth in the United States. *Consumer Interests Annual*, Vol. 66
9. Cho, S., **Kim, K.** & DeVaney, S. (2019). Racial/ethnic differences in saving motives for retirement: An analysis of decomposition. *Consumer Interests Annual*, Vol. 65
10. Lee, S. & **Kim, K. T.** (2019). Propensity to plan, financial knowledge and credit card management behaviors of Millennials. *Consumer Interests Annual*, Vol. 65
11. **Kim, K. T.** & Hanna, S. D. (2018). The New 11-level risk tolerance measure and the old 4-level risk tolerance measure in the U.S. Survey of Consumer Finances: Which measure is better? Proceedings of the 2018 Asian Consumer and Family Economics Association (ACFEA), 2: 141.
12. **Kim, K. T.** & Lee, J. M. (2018). Exploring retirement saving profile of business owning families in the United States. Proceedings of the 2018 Asian Consumer and Family Economics Association (ACFEA)
13. Hong, O. J., **Kim, K. T.** & Hanna, S. D. (2018). Changes in Household Income in Korea: A Quantile Regression Analysis. Proceedings of the 2018 Asian Consumer and Family Economics Association (ACFEA), 2: 81.
14. Ha, J. & **Kim, K. T.** (2018). Exploring the relationship between social network on life satisfaction of single households. Proceedings of the 2018 Asian Consumer and Family Economics Association (ACFEA)
15. **Kim, K. T.**, DeVaney, S. & Lee, J. (2018). Financial knowledge and financial fragility of US households. *Consumer Interests Annual*, Vol. 64
16. Choi, S., & **Kim, K.** (2017). Exploring the association between inheritance and the retirement expectation. Proceedings of the 2017 Academy of Financial Services.
17. **Kim, K. T.** (2017). Exploring financial behaviors of low-income households in the United States. *Consumer Interests Annual*, Vol. 63
18. Wilmarth, M., **Kim, K. T.**, & Green, R (2017). Financial behaviors of military households: The role of financial literacy and financial education, *Consumer Interests Annual*, Vol. 63
19. Lee, J. & **Kim, K. T.**, & Hong, E. (2017). Student loan profile of US households. *Consumer Interests Annual*, Vol. 63
20. 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.
21. 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.

22. 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.
23. 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.
24. 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.
25. 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
26. 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
27. Kidwell, S., Wilmarth, M., & **Kim, K. T.** (2016). Generation Gaps: Generational Differences in Financial Behaviors. *Consumer Interests Annual*, Vol. 62
28. **Kim, K. T.** & Lee, J. (2016). Retirement Savings of Family Business Owners after the Great Recession. *Consumer Interests Annual*, Vol. 62
29. Hanna, S. D., & **Kim, K. T.** (2015). Household Ratio Guidelines for the Amount of Investments, *Proceedings of the Academy of Financial Services*
30. **Kim, K. T.**, & Wilmarth, M. (2015). The Role of Government Subsidies on Debt Management in Low Income Households, *Consumer Interests Annual*, Vol. 61
31. Shin, S., & **Kim, K. T.** (2015). Income Dynamics and Household Savings during the Great Recession, *Consumer Interests Annual*, Vol. 61
32. 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
33. Lee, J., & **Kim, K. T.** (2015). Propensity to Plan for Financial Decisions in the Survey of Consumer Finances, *Consumer Interests Annual*, Vol. 61
34. 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
35. **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.
36. **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).
37. **Kim, K. T.**, & Hanna, S. D. (2013). Do U.S. households perceive their retirement preparedness 'rationally'? *Proceedings of the Academy of Financial Services*.
38. Lee, J., & **Kim, K. T.** (2013). Assessing economic security of low income households in the United States, *Proceedings of the Academy of Financial Services*.
39. 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*.

40. **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.
41. **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.
42. **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.
43. **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.
44. 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.** (2017). Applying the Large-Loss Principle to Property and Liability Insurance in E. Thomas Garman and Raymond Fogue, *Personal Finance*, 13th edition, South-Western College Publishing.

Other Presentations (n=20)

1. **Kim, K. T.** (2021). Financial Planning & Advice Industry in the United States. Seminar, Incheon National University, South Korea, November, 2021
2. **Kim, K. T.** (2021). Why has financial knowledge decreased in the United States? Research Seminar, Seoul National University, South Korea, October, 2021
3. **Kim, K. T.** (2021). Financial Planning & Advice Industry in the United States. Seminar, Seoul National University, South Korea, October, 2021
4. **Kim, K. T.** (2021). Why has financial knowledge decreased in the United States? Research Seminar, Understanding Household Finance in US, Sungkyunkwan University, South Korea, June, 2021
5. **Kim, K. T.** (2021). Financial Planning & Advice Industry in the United States. Seminar, Inha University, South Korea, May, 2021
6. **Kim, K. T.** (2021). Why has financial knowledge decreased in the United States? Research Seminar, Department of Consumer Science, Ohio State University, April, 2021.
7. **Kim, K. T.** (2021). UA Korean Graduate student Seminar, University of Alabama, Jan, 2021.
8. **Kim, K. T.** (2020). Has financial knowledge increased in the United States? Research Seminar, Department of Consumer Science, University of Alabama, November, 2020.
9. **Kim, K. T.** (2020). Consumer Sciences in the United States: The Current Trends and Overview. Department of Consumer Science, Seoul National University, September, 2020.
10. **Kim, K. T.** (2020). Tax planning 101, "lunch and learn" by Undergraduate Admissions, University of Alabama, Jan, 2020.
11. **Kim, K. T.** (2019). Managing your Finances for AS101 (Arts & Sciences Compass Course), University of Alabama, Oct, 2019.

12. **Kim, K. T.** (2019). UA Korean Graduate student Seminar, University of Alabama, Jan, 2019.
13. **Kim, K. T.** (2017). Financial planning research in the United States: Background and useful information, Sungkyunkwan University, Korea, May, 2017.
14. **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
15. **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
16. **Kim, K. T.** (2017). Does higher education really matter in your life? Presented at Financial Planning Association (FPA), University of Alabama, January, 2017.
17. 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.
18. **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.
19. **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.
20. 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.

NEWS (MEDIA) INQUIRY & CITATION

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|---|---------------|
| 1. Wallethub.com, car insurance
https://wallethub.com/car-insurance/alabama#kyoung_tae_(kt)_kim | March 2022 |
| 2. How to Manage Anger Resulting From Financial Stress, Psychology Today
https://www.psychologytoday.com/za/blog/mental-wealth/202111/how-manage-anger-resulting-financial-stress | November 2021 |
| 3. The Academic Times: Nearly a century of state-by-state data confirms income inequality best remedied by taxing the rich
https://academictimes.com/nearly-a-century-of-state-by-state-data-confirms-income-inequality-best-remedied-by-taxing-the-rich/ | May 2021 |
| 4. Ohio State News: Husbands still seen as the experts on their household's finances
https://news.osu.edu/husbands-still-seen-as-the-experts-on-their-households-finances/ | April 2021 |
| 5. Moneygeek, Expert Advice: Understanding Liability-Only Car Insurance
https://www.moneygeek.com/insurance/auto/cheapest-liability-only-car-insurance/#expert=kyoung-tae-kt-kim | February 2021 |
| 6. Moneygeek, Expert Advice: Expert Advice on Comparing Car Insurance Quotes & Rates
https://www.moneygeek.com/insurance/auto/compare-quotes/#expert=kyoung-tae-kt-kim | February 2021 |
| 7. Wallethub.com, Balance Transfer Credit Cards
https://wallethub.com/credit-cards/balance-transfer/#expert=Kyoung_Tae_(KT)_Kim | February 2021 |
| 8. Wallethub.com, First Credit Cards
https://wallethub.com/credit-cards/first/#expert=Kyoung_Tae_(KT)_Kim | November 2019 |
| 9. Wallethub.com, Best Bankruptcy Credit Cards
https://wallethub.com/best-bankruptcy-credit-cards/#kyoung-tae-kt-kim | May 2018 |

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|---|---------------|
| 10. Wallethub.com | March 2017 |
| https://wallethub.com/credit-cards/#Kyoung_Tae_Kim | |
| 11. Wallethub.com, Easter Spending | March 2016 |
| https://wallethub.com/blog/easter-stats/19776/#kyoung-tae-kim | |
| 12. Valuewalk.com | Jan 2016 |
| http://www.valuewalk.com/2016/01/the-severity-of-the-impact-of-the-stock-market-crash-of-2008-2009 | |
| 13. Fool.com | Oct 2015 |
| http://www.fool.com/investing/general/2015/10/31/less-than-half-of-americans-are-ready-for-retireme.aspx | |
| 14. Investment and Retirement Service Group (IRSG) | April 2015 |
| http://www.irsg.net/04/are-you-unprepared-for-retirement/ | |
| 15. Time.com | April 2015 |
| http://time.com/money/3764455/retirement-readiness/ | |
| 16. Real Deal Retirement | April 2015 |
| http://realdealretirement.com/3-ways-to-be-sure-youre-not-fooling-yourself-about-your-retirement-readiness/ | |
| 17. Plan Adviser | February 2015 |
| http://www.planadviser.com/Assessing_Who_Has_a_Realistic_View_of_Retirement_Readiness.aspx | |
| 18. Think Advisor (Summit Professional Networks) | March 2014 |
| http://www.thinkadvisor.com/2014/03/31/are-boomers-headed-for-retirement-disaster | |
| 19. Retirement Weekly (affiliated with Wall Street Journal) | Jan 2014 |
| http://www.marketwatch.com/story/dont-put-off-saving-for-retirement-2014-01-18 | |

ACADEMIC SERVICE

<u>Service history</u>	<u>University of Alabama</u>
• Graduate program coordinator, Department of Consumer Sciences	2019-present
• FFPC graduate program director, Department of Consumer Sciences	2020-present
• Graduate faculty (Full member) in Department of Consumer Sciences	2019-present
• Undergraduate curriculum committee, Department of Consumer Sciences	2018-present
• Graduate Studies Subcommittee, CHES, UA	2019-present
• Promotion and Tenure Committee, CHES, UA	2022-present
• Faculty Associate in the Alabama Research Institute on Aging (ARIA), University of Alabama	2014-present
• Faculty advisor for the Korean Student Association (KSA)	2018-present
• Co-Chair in searching committee at Department of Consumer Sciences (Two positions)	2021-2022
• Promotion and Tenure Committee, CHES, UA	2020-2021
• Chair in searching committee at Department of Consumer Sciences (Two positions), UA	2019-2020
• Productive Research and Scholarly Activity Research Committee, CHES, UA	2014-2019
• Ad hoc selection committee for Crenshaw Leadership, Department of Consumer Sciences	2018-2019
• Graduate faculty (Associate member) in Department of Consumer Sciences	2014-2019
• Faculty advisor for the Capstone Financial Planning Association (FPA)	2015-2019
• Chair in Graduate Admissions Practices Committee in Department of Consumer Sciences	2017-2018
• 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 Undergraduate Research and Creative Activities Conference	2016, 2018
• 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**Academic journal/organization**

- Associate Editor
 - Family & Consumer Sciences Research Journal (FCSRJ)
- Editorial board
 - Journal of Consumer Affairs (JCA)
 - Journal of Financial Counseling and Planning (JFCP)
 - Journal of Financial Planning (JFP)
- American Council on Consumer Interests (ACCI):
 - Board of Director, 2020 - present
 - International committee, 2020 - present
 - Membership committee, 2019-2020
 - Professional Award Committee (CMA Applied Consumer Economics), 2020-2022 ACCI conference
 - Session chair, 2020 ACCI conference
 - Conference Planning Committee, 2019 ACCI
 - Stewart M. Lee Consumer Education Award Committee in 2015 ACCI conference
 - Moderator for 2020, 2021 ACCI, 2022 ACCI
 - Reviewer, conference papers for the 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021 ACCI conference
- FINRA Investor Education Foundation
 - 2022 Ketchum Prize Review Committee
- Academy of Finance Services (AFS):
 - Reviewer, conference papers for the 2015, 2016, 2018 & 2019 AFS conference
- Certified Financial Planner (CFP) Board:
 - Discussant for the 2017, 2019 Academic Research Colloquium
- Asian Consumer and Family Economics Association (ACFEA)
 - Conference session chair for 2018 ACFEA
- 2019 Far East Business symposium
 - Mediator for panel discussion: Future Business Relations between Korea, Japan, and the South
- Ad Hoc Journal Reviewer:
 - Applied Economics (AE)
 - Applied Economics Letters (AEL)
 - Financial Services Review (FSR)
 - Financial Planning Review (FPR)
 - International Journal of Bank Marketing (IJBM)
 - International Journal of Consumer Studies (IJCS)
 - Journal of Family and Economic Issue (JFEI)
 - Journal of Poverty (JP)
 - North American Journal of Economics and Finance (NAJEF)
 - Review of Economics of the household (REHO)

STUDENT ADVISING/MENTORING

	University of Alabama
<ul style="list-style-type: none"> • Co-Major professor on Master Thesis (Mack Corner) 2020-2022 <ul style="list-style-type: none"> - Other Committee members: Melissa Wilmarth (Chair) - Expected completion: May, 2022 	
<ul style="list-style-type: none"> • Undergrad student research (Reya Sison) 2020-2021 <ul style="list-style-type: none"> - Project: Understanding college saving and student loan behaviors: The role of education matter? - 2021 Undergrad Research and Creative Activities Conference (List of Excellence in Research) - First Prize for the 2021 ACCI Undergraduate Student Research Poster Competition 	
<ul style="list-style-type: none"> • PhD Dissertation committee (Tessa Sunwoo Lee) 2020-2021 <ul style="list-style-type: none"> - The Ohio State University, Columbus OH - Completion: May, 2021 	
<ul style="list-style-type: none"> • Faculty Mentor (Tessa Sunwoo Lee) 2019-2020 <ul style="list-style-type: none"> - Project: Propensity to plan, financial knowledge and credit card management behaviors of Millennials - National Financial Capability Study Research Paper Award, 2019 ACCI Conference - The Ohio State University, Columbus OH 	
<ul style="list-style-type: none"> • Undergrad student research (Haley Kozon & Tara Henderson) 2018-2019 <ul style="list-style-type: none"> - Project: Financial knowledge, financial advice and financial well-being of US Millennials - First Prize for the 2019 ACCI Undergraduate Student Research Poster Competition - 2019 Undergrad Research and Creative Activities Conference 	
<ul style="list-style-type: none"> • PhD Dissertation committee (Ji Kyeong Ha) 2017-2019 <ul style="list-style-type: none"> - Sungkyunkwan University, Seoul, South Korea - Expected completion: June, 2019 	
<ul style="list-style-type: none"> • Co-Major professor on Master Thesis (Rebecca Rheney) 2016-2017 <ul style="list-style-type: none"> - Other Committee members: Melissa Wilmarth (Chair), Robin Green - Expected completion: December, 2017 	
<ul style="list-style-type: none"> • Co-Major professor on Master Thesis (Hilary Odom) 2016-2017 <ul style="list-style-type: none"> - Other Committee members: Melissa Wilmarth (Chair), Elizabeth (Liz) Robertson - Completion: May, 2017 	
<ul style="list-style-type: none"> • 2016 ACCI conference (Sarah Kidwell) 2015-2016 <ul style="list-style-type: none"> - Project: Generation gaps in financial behaviors 	
<ul style="list-style-type: none"> • Undergrad/Graduate student research (Sarah Kidwell) 2015-2016 <ul style="list-style-type: none"> - Project: Generation gaps in financial behaviors 	
<ul style="list-style-type: none"> • Undergrad/Graduate student research (Wesley wood) 2014-2015 <ul style="list-style-type: none"> - Project: Demand for financial planning use 	
<ul style="list-style-type: none"> • Undergrad student advising 2015-2018 <ul style="list-style-type: none"> - 2015 spring: 11 student; 2015 fall: 14 students; 2016 spring: 14 students; 2016 fall: 14 students; - 2017 spring: 18 students; 2017 fall: 27 students; 2018 Spring: 38 students 	

PROFESSIONAL MEMBERSHIP

• American Council for Consumer Interest (ACCI)	2012-present
• Financial Planning Association (FPA)	2015-present
• Association for Financial Counseling & Planning Education (AFCPE)	2021-present

- Academy of Financial Services (AFS) 2013-2018
- Eastern Finance Association (EFA) 2017-2018
- Korean Society of Consumer Studies (KSCS) 2013-2018
- The Korean Home Economics Association (KHEA) 2016-2018

HONORS and AWARDS

Awards

- Top Cited Article 2020-2021 in Journal of Consumer Affairs, Wiley 2022
- First prize of the 2021 ACCI Undergraduate Student Research Poster Competition (Faculty mentor) 2021
- National Financial Capability Study Research Paper Award (Coauthor), 2020 ACCI Conference 2020
- HES Leadership Board Excellence in Scholarly Research Award 2019
- Richard L. D. Morse Early-Career Award, 2019 ACCI Conference 2019
- National Financial Capability Study Research Paper Award (Faculty mentor), 2019 ACCI Conference 2019
- First prize of the 2019 ACCI Undergraduate Student Research Poster Competition (Faculty mentor) 2019
- Outstanding paper in the Family & Consumer Sciences Research Journal in 2018 2019
- Best Paper in Personal Finance and Consumer Economics published in the Family & Consumer Sciences Research Journal in 2018 2019
- 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

Fellowship and Scholarship

- Research fund by Daesan Shin Young-Ho Memorial Society 2017
- 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

GRANT AND RESEARCH WORKSHOP

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- An Introduction to Time-Varying Effect Modeling (TVEM), UA February 2020
 - Data Services Workshop: Missing Data Imputations, UA November 2019
 - How to Speak with a Program Officer, Office of Sponsored Programs, UA November 2019

- Hands-On Power Analysis for Randomized Controlled Trials, UA October 2019
- Statistical Structural Equation Modeling of Longitudinal Data Workshop, CHES at UA 2015
- PIVOT–Identifying Funding Opportunities Workshop, Office of Sponsored Programs at UA 2014

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
- Financial planning software: MoneyGuidePro, E-money

Dataset

- 1992-2019 Surveys of Consumer Finances (SCF)
- 2007-2009 Survey of Consumer Finances (SCF) panel
- 2011-2015 Survey of Consumers' Use of Mobile Financial Services
- 2013-2020 Survey of Household Economics and Decision-making (SHED)
- 1999-2015 Panel Study of Income Dynamics (PSID)
- 2012, 2014, 2016 Health and Retirement Study (HRS)
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1997
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1979
- 2009, 2012, 2015, 2018 National Financial Capability Survey (NFCS)
- 2016 National Financial Well-Being Survey (NFWBS)
- 2011 China Household Finance Survey (CHFS)