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EDUCATION

1995	B.A.	Economics and Business (<i>Magna Cum Laude</i>), Cornell College, Iowa
1997	M.S.	Economics, University of Texas at Austin
2001	Ph.D.	Economics, University of Texas at Austin

RESEARCH INTERESTS

Household Economics and Finance, Financial Education and Inclusion, Applied Microeconometrics

CURRENT POSITION

2007-Present	Associate Professor, Department of Agricultural and Consumer Economics, University of Illinois.
2002-present	Director, University of Illinois Center for Economic and Financial Education, Council for Economic Education.

OTHER PROFESSIONAL APPOINTMENTS

1996	Research Associate, Bureau of Business Research, University of Texas at Austin.
1997-1998	Supplemental Instructor, Department of Economics, University of Texas at Austin.
1998-2001	Supplemental Instruction Program Coordinator, Department of Economics, University of Texas at Austin.
2001-2007	Assistant Professor, Department of Agricultural and Consumer Economics, University of Illinois.
2005-2011	Consultant, Money Management International, Inc., Houston, TX.
2006-2012	Research Fellow, Networks Financial Institute, Indiana State University.
2006-present	Research Fellow, The Center for East Asian and Pacific Studies, University of Illinois.
2009-2010	Consultant, U.S. Department of the Treasury, Office of Financial Education.
2013-present	Consultant, FDIC and Manhattan Strategy Group.

FELLOWSHIPS, HONORS, AND AWARDS

a. Honors and Awards – Scholarship and Research

1994	Robert G. Bostrom Memorial Award, Cornell College.
1991-1995	Cornell College Presidential Scholar.
1995	Graduated <i>magna cum laude</i> from Cornell College.
1995	Phi Beta Kappa, Cornell College.
1996	Phi Kappa Phi, University of Texas at Austin.
1999	The Hale Fellowship, Department of Economics, University of Texas at Austin.
1999-2000	Outstanding Teaching Assistant Award, Department of Economics.
1999	University Tuition Fellowship, College of Liberal Arts, University of Texas at Austin.
2000	American Association of University Women Fellowship, University of Texas at Austin.
2003	Outstanding Faculty Award, University of Illinois Dads Association.

- 2004 *CFP Board's ACCI Financial Planning Paper Award* for research paper entitled "The Effect of Marriage on the Allocation of Assets in Women's Defined Contribution Plans" (with T. Yilmazer, Purdue University), American Council on Consumer Interests.
- 2007 *AARP's Public Policy Institute Paper Award* for research paper entitled "No Pain, No Strain: Impact of Health on the Financial Security of the Elderly" (with H. Kim, University of Kentucky), American Council on Consumer Interests.
- 2007 *CFP Board's ACCI Financial Planning Paper Award* for research paper entitled "For Better or Worse: Financial Decision-Making Behavior of Married Couples" (with U. Neelakantan, A. Fava, and E. Scherpf, University of Illinois at Urbana-Champaign), American Council on Consumer Interests.
- 2007 *American Council on Consumer Interests Mid-Career Award*.
- 2007 *Gladys Bahr Award* from the Illinois Consumer Education Association for outstanding dedication to the area of consumer education in the state of Illinois.

b. Honors and Awards – Teaching

- 2011 *List of Teachers Ranked as Excellent by their Students*
for ACE 445: Intermediate Personal Financial Planning, Spring 2011.

c. Honors and Awards – Public Outreach

- 2002 Epsilon Sigma Phi State Team Award for financial education program *All My Money* to the team of K. Chan, L. Crawl-Jackson, V. Fitzsimmons, R. Hardy, A. Lyons, and S. Taylor.
- 2002 Association for Financial Counseling and Planning Education (AFCPE) Outstanding Educational Program Award for *All My Money* to the team of K. Chan, L. Crawl-Jackson, V. Fitzsimmons, R. Hardy, A. Lyons, and S. Taylor.
- 2003 Epsilon Sigma Phi Regional Team Award for financial education program *All My Money* to the team of K. Chan, L. Crawl Jackson, and A. Lyons, Galaxy II Conference, Salt Lake City, UT.
- 2004 Epsilon Sigma Phi Early Career Recognition Award for outstanding service to Cooperative Extension at the state level.
- 2005 Epsilon Sigma Phi Regional Early Career Award for outstanding service to Cooperative Extension at the national level.
- 2005 Epsilon Sigma Phi State Team Award for financial education program *Financial Smarts* to the team of A. Lyons, D. Bartman, P. Hildebrand, J. Hunt, and E. Prasse.
- 2006 National Extension Association of Family and Consumer Sciences Internet Education Technology Award. First place award for *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, A. Lyons, P. McNamara, and K. Sweedler.
- 2006 University of Illinois Extension Outstanding or Innovative Program – Team Award for *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, C. Roberts, C. Stearns, J. Taylor, K. Sweedler, and R. Varnado.
- 2006 Epsilon Sigma Phi State Team Award for financial education program *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler.
- 2007 Epsilon Sigma Phi Distinguished Team Recognition for financial education program *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler.
- 2006-2008 University of Illinois Academy of Extension Excellence.
- 2008 College of ACES College Faculty Award for Excellence in Extension, University of Illinois at Urbana-Champaign.
- 2010 *National Extension Association of Family and Consumer Sciences Dean Don Felker Financial Management Award*. First place award to the team of A. Lyons, D. Bartman, and P. Hildebrand. This award recognizes the development of financial management programs which help individuals and families make decisions and plans for their present and future needs.
- 2010 *National Extension Association of Family and Consumer Sciences Florence Hall Award*. First place award to the team of A. Lyons, D. Bartman, and P. Hildebrand. This award is

presented for outstanding programs conducted by one or more NEAFCS members who have been alert in recognizing new concerns and interests of families and have involved people in planning and implementing programs that benefit families.

- 2010 *Epsilon Sigma Phi State Team Award* for Economic and Financial Education programs offered by the U of I Center for Economic and Financial Education to the team of A. Lyons, D. Bartman, and P. Hildebrand.
- 2011 *Epsilon Sigma Phi National Team Award* for Economic and Financial Education programs offered by the U of I Center for Economic and Financial Education to the team of A. Lyons, D. Bartman, and P. Hildebrand.

d. Recognition and Outstanding Achievements

- 2002 Delegate to National Summit on Retirement Savings, Washington, D.C., February 27th-March 1st, 2002. Met with President George W. Bush, Secretary of Labor Elaine Chao, and leaders of Congress.
- 2003 U.S. House of Representatives. Hearing on “Financial Literacy Education: What Do Students Need to Know to Plan for the Future?” Invited testimony before the Subcommittee on Education and the Workforce, October 28, 2003.
- 2003 U.S. House of Representatives. Additional written testimony requested and submitted to the Subcommittee on Education and the Workforce, November 10, 2003.
- 2004 U.S. Government Accountability Office, Comptroller General’s forum on “Improving Financial Literacy: The Role of the Federal Government.” Invited participant and moderator (one of 23 national leaders), July 28, 2004.
- 2004 Urban Institute, National Roundtable on “Asset Limits in Social Programs and Financial Literacy for Low-Income Families.” Washington DC, December 9, 2004. (invited guest)
- 2005 U.S. Department of the Treasury, Office of Financial Education, National Strategy Meeting for Financial Literacy, Washington DC, March 2005. (invited guest)
- 2005-2008 Executive Office for U.S. Trustees, U.S. Department of Justice, serving as advisor on the bankruptcy counseling and debtor education component of the bankruptcy reform legislation, 2005-2008.
- 2008 National Research Symposium on Financial Literacy and Education, U.S. Department of the Treasury and U.S. Department of Agriculture, Washington DC, October 2008. (invited discussion facilitator)
- 2009-2010 U.S. Department of the Treasury, Office of Financial Education, appointed as leader of Treasury's National Evaluation Team for Financial Education, Washington DC, 2009-2010.
- 2012 OECD-Spain Conference on Financial Education, “Challenges Ahead: Turning Policy Guidance into Efficient Practices,” Madrid, Spain, May 2012 (OECD invitation only event).

RESEARCH AND SCHOLARSHIP

a. Doctoral Thesis

Lyons, A. C. 2001. Household Liquidity and Financial Innovations: Evidence From the Survey of Consumer Finances, Department of Economics, University of Texas at Austin. Committee: Dr. Daniel T. Slesnick (supervisor), Dr. Stephen Bronars, Dr. Donald Fullerton, Dr. Barbara Robles, and Dr. Peter Wilcoxon.

b. Refereed Journal Publications

- 1) Lyons, A. C. 2003. How Credit Access Has Changed Over Time for U.S. Households. *The Journal of Consumer Affairs*, 37(2): 231-255.
- 2) Lyons, A. C., and J. Hunt. 2003. The Credit Practices and Financial Education Needs of Community College Students. *Financial Counseling and Planning Journal*, 14(2): 63-74.
- 3) Lyons, A. C. 2004. A Profile of Financially At-Risk College Students. *The Journal of Consumer Affairs*, 38(1): 56-80.

- 4) Lyons, A. C., and E. Scherpf. 2004. Moving from Unbanked to Banked: Evidence from the *Money Smart* Program. *Financial Services Review*, 13(3): 215-231.
- 5) Lyons, A. C., B. Cude, F. Lawrence, and M. Gutter. 2005. Conducting Research Online: Challenges Facing Researchers in Family and Consumer Sciences. *Family and Consumer Sciences Research Journal*, 33(4): 341-356.
- 6) Lyons, A. C., and T. Yilmazer. 2005. Financial Strain and Health: Evidence from the Survey of Consumer Finances. *Southern Economic Journal*, 71(4): 873-890.
- 7) Fisher, J., and A. C. Lyons. 2005. The Ability of Women to Repay Debt After Divorce. *Journal of Women, Politics, and Policy*, 27(3/4): 161-168.
- 8) Lyons, A. C. 2004/2005. A Qualitative Study on Providing Credit Education to College Students. *The Journal of Consumer Education*, 22: 9-18.
- 9) Lyons, A. C. 2004/2005. Evaluating Financial Education for the Unbanked: Does One Size Fit All? *The Journal of Consumer Education*, 22: 43-52.
- 10) Lyons, A. C. 2005. Financial Education and Program Evaluation: Challenges and Potentials for Financial Professionals. *Journal of Personal Finance*, 4(4): 56-68.
- 11) Fisher, J., and A. C. Lyons. 2006. Till Debt Do Us Part: A Model of Divorce and Personal Bankruptcy. *Review of Economics of the Household*, 4(1): 35-52.
- 12) Lyons, A. C., and J. Fisher. 2006. Gender Differences in Debt Repayment Decisions After Divorce. *The Journal of Consumer Affairs*, 40(2): 324-346.
- 13) Lyons, A. C., L. Palmer, K.S.U. Jayaratne, and E. Scherpf. 2006. Are We Making the Grade? A National Overview of Financial Education and Program Evaluation. *The Journal of Consumer Affairs*, 40(2): 208-235.
- 14) Lawrence, F. C., B. J. Cude, A. C. Lyons, L. Marks, and K. Machtmes. 2006. College Students' Financial Practices: A Mixed Methods Analysis. *The Journal of Consumer Education*, 23: 13-26.
- 15) Lyons, A. C., E. Scherpf, and H. Roberts. 2006. Financial Education and Communication Between Parents and Children. *The Journal of Consumer Education*, 23: 64-76.
- 16) Lyons, A. C., Y. Chang, and E. Scherpf. 2006. Translating Financial Education into Behavior Change for Low-Income Populations. *Financial Counseling and Planning Journal*, 17(2): 27-45.
- 17) Lyons, A. C., M. Rachlis, and E. Scherpf. 2007. What's in a Score? Differences in Consumers' Credit Knowledge Using OLS and Quantile Regressions. *The Journal of Consumer Affairs*, 41(2): 223-249.
- 18) Lawrence, F. C., A. C. Lyons, and E. E. Gorham. 2008. Family Economics Research Priorities Set. *Journal of Financial Counseling and Planning*, 19(1): 61-63.
- 19) Jayaratne, K. S. U., A. C. Lyons, and L. Palmer. 2008. A User-Friendly Evaluation Resource Kit for Extension Agents Delivering Financial Education Programs. *Journal of Extension*, 46(1), <http://www.joe.org/joe/2008february/tt3.shtml>.
- 20) Kim, H., and A. C. Lyons. 2008. No Pain, No Strain: Impact of Health on the Financial Security of Older Americans. *The Journal of Consumer Affairs*, 42(1): 9-36.
- 21) Lyons, A. C., and U. Neelakantan. 2008. Potential and Pitfalls of Applying Theory to the Practice of Financial Education. *The Journal of Consumer Affairs*, 42(1): 106-112.

- 22) Lyons, A. C., U. Neelakantan, and E. Scherpf. 2008. Gender and Marital Differences in Wealth and Investment Decisions. *Journal of Personal Finance*, 6(4): 57-76.
- 23) Lyons, A. C., K. S. U. Jayaratne, and L. Palmer. 2008. Financial Education and Program Evaluation for Extension Professionals: From Research to Practical Application. *Journal of the National Extension Association Family & Consumer Sciences*, 3: 29-35.
- 24) Chang, Y., and A. C. Lyons. 2008. Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers? *Journal of Personal Finance*, 7(2): 84-109.
- 25) Schuchardt, J., S. Hanna, T. K. Hira, A. C. Lyons, L. Palmer, and J. J. Xiao. 2009. Financial Literacy and Education Research Priorities. *Journal of Financial Counseling and Planning*, 20(1): 84-95.
- 26) Shim, S., J. J. Xiao, B. Barber, and A. C. Lyons. 2009. Pathways to Life Success: A Model of Financial Well-being for Young Adults. *Journal of Applied Developmental Psychology*, 30(6): 708-723.
- 27) Neelakantan, U., A. C. Lyons, H. Kim, and L. Sanchez-Mier. 2009. The Financial Impact of Diabetes on Older Americans. *The Journal of Consumer Education*, 26: 70-87.
- 28) Yilmazer, T., and A. C. Lyons. 2010. Marriage and the Allocation of Assets in Women's Defined Contribution Plans. *Journal of Family and Economic Issues*, 31(2): 121-137.
- 29) Fisher, J., and A. C. Lyons. 2010. Information and Credit Access: Using Bankruptcy as a Signal. *Applied Economics*, 42(25): 3175-3193.
- 30) Cude, B., J. Grable, A. C. Lyons, G. W. Haynes, L. Kirsch, R. Mayer, and J. J. Xiao. 2010. Consumer Issues in 2010 and Beyond: Defining an Agenda for the Future. *The Journal of Consumer Education*, 27, forthcoming.

c. Book Chapters

- 1) Fisher, J., and A. C. Lyons. 2005. The Ability of Women to Repay Debt After Divorce. In *Women, Work, and Poverty: Women Centered Research for Policy Change*, ed. Heidi Hartman, 161-168. Binghamton, NY: The Hawthorn Press, Inc. (co-published in *Journal of Women, Politics, and Policy*)
- 2) Lyons, A. C. 2008. Risky Credit Card Behavior of College Students. In *Advances in Consumer Financial Behavior Research*, ed. Jing J. Xiao, 185-207. New York, NY: Springer Publishing Company.

d. Referred Proceedings

- 1) Lyons, A. C., B. Cude, M. Gutter, and F. Lawrence. 2003. Collecting Consumer Data via the Internet. *Consumer Interests Annual*, 49.
- 2) Lyons, A. C., J. Hogarth, M. Toussaint-Comeau, J. Schuchardt, and T. Smith. 2003. Evaluating Outcomes of Personal Financial Education. *Consumer Interests Annual*, 49.
- 3) Lyons, A. C., P. Hildebrand, and J. Hunt. 2003. Parent Smarts: A Credit Information Series for Parents. *Pre-conference Proceedings of the Association for Financial Counseling and Planning Education*.
- 4) Lyons, A. C., P. Hildebrand, and J. Hunt. 2004. Parent Smarts: A Credit Education Resource for Students and Parents. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- 5) Fisher, J., and A. C. Lyons. 2004. Ability of Women to Repay Debt After Divorce. *Seventh International Women's Policy Research Conference Proceedings*, Institute for Women's Policy Research.
- 6) Fisher, J., L. Filer, and A. C. Lyons. 2004. Is the Bankruptcy Flag Binding? Access to Credit Markets for Post-Bankruptcy Households. *American Law & Economics Association Annual Meetings. American Law &*

Economics Association 14th Annual Meeting. Working Paper 28. Retrieved July 20, 2007, from <http://law.bepress.com/alea/14th/art28>

- 7) Lyons, A. C., and E. Scherpf. 2005. Moving from Unbanked to Banked: Evidence from the Money Smart Program. Federal Reserve Bank of Chicago's research website, CEDRIC. Retrieved July 20, 2007, from http://www.chicagofed.org/cedric/promises_pitfalls_2005_conference.cfm
- 8) Lawrence, F. C., K. Metzger, E. LeJeune, L. Marks, K. Machtmes, and A. Lyons. 2005. College Students' Money Management Behaviors and Who Influences. *Proceedings of the Association for Financial Counseling and Planning Education*, pp. 30-32.
- 9) Cude, B. J., F. Lawrence, A. Lyons, K. Metzger, E. LeJeune, L. Marks, and K. Machtmes. 2006. College Students and Financial Literacy: What They Know and What We Need to Learn. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- 10) Lyons, A. C., M. Rachlis, M. Staten, and J. J. Xiao. 2006. Translating Financial Education into Knowledge and Behavior Change. *Consumer Interests Annual*, 52.
- 11) Lyons, A. C., Y. Chang, J. Dew, J. Fisher, and U. Neelakantan. 2006. Household Finance Issues and Marital Instability. *Consumer Interests Annual*, 52.
- 12) Lawrence, F. C., B. J. Cude, D. Bagwell, M. Gutter, A. Lyons, and S. L. W. Rhine. 2006. Get Financially Fit! Increasing Financial Literacy on College Campuses. *Proceedings of the Association for Financial Counseling and Planning Education*, p. 123.
- 13) Cude, B. J., A. C. Lyons, and the American Council on Consumer Interests Consumer Education Committee. 2007. Improving the Financial Literacy of College Students. *Proceedings of the National Biennial Conference of the Home Economics Institute of Australia*, 78-83.
- 14) Xiao, J. J., S. Shim, B. Barber, and A. C. Lyons. 2007. Financial Behavior and Quality of Life of College Students: Implications for College Financial Education. *Proceedings of the Association for Financial Counseling and Planning Education*, 33-43.
- 15) Lyons, A. C., E. Scherpf, and S. Howard. 2011. Starting a New Chapter: The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy. *2011 Biennial Conference of Asian Consumer and Family Economics Association*, 48-49.

e. Abstracts

- 1) Lyons, A. C., E. Burton, K. Chan, P. Hildebrand, and J. Hunt. 2002. Plan Well, Retire Well: Your How to Guide. *Proceedings for the Financial Security in Later Life National Roll-Out Conference*, Cooperative Extension at the USDA, Myrtle Beach, SC.
- 2) Lyons, A. C. 2002. How and Why Credit Access Has Changed for U.S. Households Over the Last 20 Years. *Consumer Interests Annual*, 48.
- 3) Lyons, A. C., and T. Yilmazer. 2003. Financial Burden and Health: Evidence from the Survey of Consumer Finances. *Consumer Interests Annual*, 49.
- 4) Lyons, A. C. 2003. A Profile of Financially At-Risk College Students, *Consumer Interests Annual*, 49.
- 5) Lyons, A. C., and T. Yilmazer. 2004. How Does Marriage Affect the Allocation of Assets in Women's Defined Contribution Plans? *Consumer Interests Annual*, 50.
- 6) Fisher, J., and A. C. Lyons. 2004. Gender Differences in the Likelihood of Default After Divorce: Does the Source of Income Matter? *Consumer Interests Annual*, 50.

- 7) Lyons, A. C., and J. Hunt. 2004. Financial Education Needs of Community College Students. *Consumer Interests Annual*, 50.
- 8) Fisher, J., and A. C. Lyons. 2005. Information and Credit Access: Using Bankruptcy as a Signal, *Consumer Interests Annual*, 51.
- 9) Kim, H., and A. C. Lyons. 2007. No Pain, No Strain: Impact of Health on the Financial Security of Older Americans, *Consumer Interests Annual*, 53.
- 10) Chang, Y., and A. C. Lyons. 2007. Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers? *Consumer Interests Annual*, 53.
- 11) Lyons, A. C., U. Neelakantan, A. Fava, and E. Scherpf. 2007. For Better or Worse: Financial Decision-Making Behavior of Married Couples. *Consumer Interests Annual*, 53.
- 12) Pathways to Life Success: A Conceptual Model of Financial Well-Being for Young Adults. 2009. *Conference Proceedings for 8th Biennial Conference of the Asian Consumer and Family Economics Association*. Yamaguchi, Japan.
- 13) Neelakantan, U., A. C. Lyons, C. H. Nelson. 2009. Household Bargaining and Portfolio Choice. *Consumer Interests Annual*, 55.
- 14) Lyons, A. C., E. Scherpf, and S. Howard. 2011. In Search of A Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy? *Consumer Interests Annual*, 57.

f. Reports, Working Papers, and Other Publications

- 1) Lyons, A. C., and P. M. Andersen. 2002. Credit Usage of College Students: Evidence from the University of Illinois. Office of Student Financial Aid Research Report, UIUC, pp. 1-51.
- 2) Lyons, A. C., and E. Scherpf. 2003. An Evaluation of the FDIC's Financial Literacy Program *Money Smart*. Official report to the Women's Bureau at the U.S. Department of Labor, pp. 1-41.
- 3) Lawrence, F. C., R. C. Christofferson, S. Nester, B. Moser, J. A. Tucker, and A. C. Lyons. 2003. Credit Card Usage of College Students: Evidence from Louisiana State University. Louisiana State University Agricultural Center, Research Information Sheet Number 107, pp. 1-28.
- 4) Lyons, A. C., and T. Yilmazer. 2004. How Does Marriage Affect the Allocation in Women's Defined Contribution Plans? (CRR Working Paper No. 2004-28). Chestnut Hill, MA: Center for Retirement Research, Boston College.
- 5) Xiao, J. J., S. Shim, B. Barber, and A. Lyons. 2007. Academic Success and Well-Being of College Students: Financial Behaviors Matter. Tucson, AZ: Take Charge American Institute for Consumer Financial Education and Research, The University of Arizona.
- 6) Lyons, A. C., U. Neelakantan, A. Fava, and E. Scherpf. 2007. For Better or Worse: Financial Decision-Making Behavior of Married Couples. (Working Paper 2007-WP-14). Indianapolis, IN: Networks Financial Institute, Indiana State University.
- 7) Lyons, A. C. 2007. Credit Practices and Financial Education Needs of Midwest College Students. (Working Paper 2007-WP-23). Indianapolis, IN: Networks Financial Institute, Indiana State University.
- 8) Lyons, A. C., U. Neelakantan, and E. Scherpf. 2008. Gender and Marital Differences in Wealth and Investment Decisions: Implications for Researchers, Financial Professionals, and Educators. (Working Paper 2008-WP-02). Indianapolis, IN: Networks Financial Institute, Indiana State University.

- 9) Lyons, A. C., T. White, and S. Howard. 2008. The Effect of Bankruptcy Counseling and Education on Debtors' Financial Well-Being: Evidence from the Front Lines. Houston, TX: Money Management International. http://www.cefe.illinois.edu/research/reports/The%20Effect%20of%20Bankruptcy%20Counseling%20and%20Education_122008.pdf
- 10) Xiao, J. J., S. Soyeon, B. Barber, and A. C. Lyons. 2008. Financial Behaviors and Life Outcomes of Young Adults in Transition. *National Council on Family Relations Family Focus On... Families and Resource Management*, FF38: F14-F16.
- 11) Lyons, A. C., S. Howard, and E. Scherpf. 2010. In Search of a Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy? Houston, TX: Money Management International. http://www.cefe.illinois.edu/research/reports/MMI_BK%20Counseling_Paper_051210.pdf
- 12) Lyons, A. C., S. Howard, and E. Scherpf. 2010. Starting a New Chapter: The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy (Working Paper 2010-WP-06). Indianapolis, IN: Networks Financial Institute, Indiana State University.

g. Manuscripts and Reports

- 1) Lyons, A. C., E. Scherpf, and S. Howard. The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy. *Revise and resubmit*.
- 2) Lyons, A. C., E. Scherpf, and S. Howard. Starting a New Chapter: Do Debtors Change Their Financial Behaviors After Bankruptcy?
- 3) Yoon, W, A. C. Lyons, and H. Kim. Do the Long-Term Care Needs of Aging Parents Affect Adult Children's Purchase of LTC Insurance? *Under review*.
- 4) Neelakantan, U., N. Lazaryan, A. C. Lyons, and C. Nelson. Portfolio Choice in a Two-Person Household. *Under review*.
- 5) Tucker-Seeley, R., K. Emmons, A. C. Lyons, and P. Maciejewski. Expanding Our Notion of SES and Its Relationship to Financial Well-Being.
- 6) Eng, S., A. Herrmann, Y. Zhang, A. C. Lyons, and K. Griffin. FDIC Interim Report: Assessment and Recommendations for the Overall Effectiveness of the Money Smart Program.

INTERNATIONAL ACTIVITIES

a. Overview

- Extensive experience on the international front - working closely with industry, education, and government to build practical, sustainable, and measurable models that offer innovative solutions for improving the financial stability of communities worldwide.
- Assisting over 30 countries with efforts related to financial capability, inclusion, and consumer protection, as well as community and economic development, national strategic planning, business planning, technological innovation, government policy, and program assessment.
- Countries include, but are not limited to: Argentina, Australia, Botswana, Brazil, Canada, China, Columbia, France, Guatemala, Honduras, Hong Kong, Iceland, India, Indonesia, Ireland, Mexico, the Netherlands, Nigeria, Pakistan, Poland, Russia, Singapore, Spain, South Africa, South Korea, Suriname, Taiwan, Turkey, United Kingdom, and Venezuela.
- Organizations include central banks, development banks, financial institutions, banking associations, NGOs, government and regulatory bodies, educational research centers and academic institutions.

b. Current Projects (Selected List Only)

- 1) CHINA: The Demand Side of Shadow Banking: An Investigation of the Formal and Informal Financial Sectors Used by Chinese Households (with Y. Xu and R. Yao).
- 2) CHINA: The Financial Capability of Chinese Households: Evidence from the Survey of Chinese Consumer Finance and Investor Education (with Y. Xu and R. Yao).
- 3) CHINA: A Cross-Country Comparison of the Socioeconomic Status and Financial Strain of US, European, and Chinese Households (with Y. Xu and R. Yao).
- 4) CHINA: The Supply Side of Shadow Banking: An Overview of China's Formal and Informal Credit Markets and Implications for the Real Estate Sector (with Y. Xu, R. Yao, and J. Liu).
- 5) CHINA: The Impact of Shadow Banking and Financial Reforms on China's Emerging Capital Markets (with Y. Xu, R. Yao, and J. Liu).
- 6) MEXICO AND RUSSIA: An International Framework for Advancing Economic and Financial Education Research (with I. Kunovskaya and M. Jose-Roa).
- 7) MEXICO AND RUSSIA: Building the Business Case for Financial Education and Inclusion: An Economic Development Approach (with I. Kunovskaya and M. Jose-Roa).
- 8) TAIWAN: The Formula for Economic Development and Innovation in Emerging Economies: Technology, Education, and Financial Inclusion.
- 9) TAIWAN: A Business Model Approach to Economic Development and Financial Capability and Inclusion.
- 10) NIGERIA: A National Financial Education and Inclusion Strategy for Nigeria (with Central Bank of Nigeria (CBN)).
- 11) NIGERIA AND SOUTH AFRICA: Economic Development and Financial Stability in Africa: The Role of Banking and Technology.

CONFERENCE PRESENTATIONS AND SEMINARS

a. Invited Lectures and Conference Presentations

- 1) "How Credit Access Has Affected the Debt Repayment Decisions of U.S. Households." Federal Reserve Bank of Chicago, Chicago, IL, July 2002.
- 2) "An Evaluation of the FDIC's Financial Literacy Program *Money Smart*." U.S. Department of Labor, Chicago, IL, July 2003.
- 3) "Financial Education Assessment and Measurement." Georgia Summit on Economic & Financial Education, sponsored by the Federal Reserve Bank of Atlanta and Georgia Council on Economic Education, Atlanta, GA, September 2003.
- 4) "Incorporating Financial Education into Public School Curricula." 2003 Illinois Asset Policy Conference, sponsored by the Federal Reserve Bank of Chicago and the National Center on Poverty Law, Chicago, IL, September 2003.
- 5) "And the Survey Says? A Case Study of Financial Education in Chicago." FDIC Symposium *Tapping the Unbanked Market: Helping People Enter the Financial Mainstream*, The National Press Club, Washington, DC, November 2003.

- 6) "Financial Burden and Health: Evidence from the Survey of Consumer Finances." Department of Economics, University of Illinois at Chicago, Chicago, IL, November 2003.
- 7) "Credit Card Debt and Financial Risk on College Campuses." DePauw University, Greencastle, IN, April 2004. (university lecture)
- 8) "The Effect of Marriage on the Allocation of Assets in Women's Defined Contribution Plans." Department of Consumer and Textile Sciences, The Ohio State University, Columbus, OH, April 2004.
- 9) "How Credit Access Has Changed Over Time for U.S. Households." Department of Consumer Science, University of Wisconsin, Madison, WI, May 2004.
- 10) "Credit Usage and Financial Education Needs of Midwest College Students." University of Minnesota Extension Service, January 2004; University of Illinois, Chicago, IL, September 2004 (attendees included campus administrators, financial professionals, educators, and researchers); Purdue University, Lafayette, IN, November 2004 (presentation to campus administrators).
- 11) "Moving from Unbanked to Banked." 2004 Financial Service Centers of America National Conference and Exposition, Fajardo, Puerto Rico, October, 2004.
- 12) "Information and Credit Access: Using Bankruptcy as a Signal" and "Health and Financial Strain: Evidence from the Survey of Consumer Finances." 2005 Pacific Rim Conference, Western Economic Association International, Hong Kong, January 2005.
- 13) "Personal Finance and Financial Aid: A Formula for Success." National Association of Student Financial Aid Administrators (NASFAA) Best Practices Symposium, Las Vegas, NV (February 2005), Washington DC (March 2005), and Chicago, IL (April 2005).
- 14) "Moving from Unbanked to Banked: Evidence from the Money Smart Program." Federal Reserve System's 2005 Research Conference "*Promises & Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?*" Washington DC, April 2005.
- 15) "Household Finance: Highlights from Research, Education, and Policy," Credit Research Center, McDonough School of Business, Georgetown University, Washington DC, May 2005.
- 16) "Household Credit Issues: Highlights from Research, Education, and Policy," Take Charge America Institute for Consumer Financial Education and Research, University of Arizona, Tucson, AZ, September 2005.
- 17) "Student Borrowing, Credit Card Use, & Financial Literacy," Midwest Association of Student Financial Aid Administrators, Charleston, WV, October 2005.
- 18) "Are We Making the Grade? A National Overview of Financial Education and Program Evaluation." Foundation for Credit Education, Orlando, FL, October 2005; Federal Reserve System and Corporation for Enterprise Development 2006 Assets Learning Conference, Phoenix, AZ, September 2006.
- 19) "Successful Financial Education Programs." New Alliance Task Force National Best Practices Conference: Financial Access for Hispanic and Immigrant Markets. Federal Deposit Insurance Corporation and Mexican Consulate of Chicago, Chicago, IL, December 2005.
- 20) "More Than Students' Pocketbooks: Financial Strain on College Campuses and the Implications." DePauw University, Greencastle, IN, February 2006. (university lecture)
- 21) "Measuring the Impact of Financial Education in Public Education." National Association of State Boards of Education, Commission on Financial and Investor Education in Public Education, Alexandria, VA, June 2006.

- 22) "Health and Financial Strain: Evidence from the Survey of Consumer Finances and the Health and Retirement Study." Department of Agricultural Economics, National Taiwan University, Taipei, Taiwan, November 2006.
- 23) "Measuring Financial Success using Program Evaluation." College of Human Ecology, Cornell University, January 2007.
- 24) "Managing Your Money Without Going Bananas." National Council of Higher Education Loan Programs Debt Management Conference, San Diego, CA, March 2007.
- 25) "Taking Charge! Building the Case for Consumer Finance Research and Education." Norton School of Family & Consumer Sciences, College of Agriculture and Life Sciences, University of Arizona, Tucson, AZ, May 2007.
- 26) "Strategic Planning for Financial Education and Program Evaluation." Money Management International, Houston, TX, September 2007.
- 27) "Measuring the Impact of Financial Education." Jump\$tart Coalition for Personal Financial Literacy, National Board and General Partners' Meeting, Washington, DC, October 2007.
- 28) "Utilizing Benchmarks and Measurements to Gauge the Effectiveness of Investor Education Programs." North American Securities Administrators Association and Investor Protection Trust, Atlanta, GA, November 2007.
- 29) "How to Measure the Results of Your Financial Literacy Efforts." Credit Union National Association (CUNA) Personal Finance Institute, Washington, DC, September 2008.
- 30) "Financial Preparation for Retirement." Connecting Financial Education to Consumers: Symposium for Financial Institutions, Advisors and Educators. Networks Financial Institute and the Federal Reserve Bank of Chicago, Chicago, IL, October 2008.
- 31) "National research priorities for financial literacy and education." National Research Symposium on Financial Literacy and Education, U.S. Department of the Treasury and U.S. Department of Agriculture, Washington DC, October 2008. (invited discussion facilitator)
- 32) "It's Your Money! Making Every Dollar Count." Illinois State Treasurer's Smart Women Smart Money Conference, Champaign, IL, March 2009.
- 33) Money Smart Week Kick-Off Luncheon, sponsored by Federal Reserve Bank of Chicago, Bloomington, IL, April 2009. (keynote speaker)
- 34) "Financial Literacy, Financial Education and the Federal Reserve: Strategies for Success." Federal Reserve Bank of Chicago, Chicago, IL, September 2009.
- 35) "Setting the stage for outcomes-based success." Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma Jump\$tart Coalition, Oklahoma City, OK, October 2009.
- 36) "Creating your evaluation toolkit." Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma Jump\$tart Coalition, Oklahoma City, OK, October 2009.
- 37) "In Search of a Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy?" National Foundation for Credit Counseling 2010 Leadership Summit, Washington, DC, April 2010; National Foundation for Credit Counseling, May 2010.
- 38) "Child Finance - What's Out There and What Needs to Be Done." Child & Youth Finance International Summit, Amsterdam, The Netherlands, June 2010.

- 39) "Key Considerations for the Effective Evaluation of Financial Education and Economic Literacy Programs." 4th Symposium: Financial and Economic Education in Mexico, Banco de México and the Interactive Museum of Economics (MIDE), Mexico, September 2010.
- 40) "Life After Bankruptcy: The Role of Credit Counseling in Helping Debtors Obtain a Fresh Start." 2011 Federal Reserve Community Affairs Research Conference, "The Changing Landscape of Community Development," Washington, DC, April 2011.
- 41) "The New Financial Normal: Helping Consumers Take Stock of Their Finances." Money Management International and Get Smart Idaho Financial Education Conference, Coeur D'Alene, ID, May 2011.
- 42) "Starting a New Chapter: The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy." Asian Consumer and Family Economics Association Conference, Seoul, South Korea, July 2011.
- 43) "Latest Developments in Financial Education Delivery and Evaluation." Champaign County Financial Education Summit, Champaign, IL, September 2011.
- 44) "Changing the Way We Think About Financial Education - Implications for Latin America and the Caribbean." Conference on Economic and Financial Education in Latin America, CEMLA Regional Association of Central Banks and OECD, Paramaribo, Suriname, December 2012.
- 45) "Building the Business Case for Financial Education." Child & Youth Financial International Reshaping the Future of Finance. Annual Summit & Awards Ceremony, Istanbul, Turkey, May 2013 (global event - by invitation only).
- 46) "Changing the Way We Think About Financial Education: A Global Perspective." Illinois JumpStart Coalition, Bloomington, IL, May 2013.
- 47) "Advancing Economic and Financial Education Research: A Global Perspective." Federal Reserve Bank of Chicago, Money Smart Leadership Conference, Chicago, IL, October 2013.
- 48) "Advancing Financial Literacy on College Campuses: A New Perspective." Midwest Association of Student Financial Aid Administrators (MASFAA), Bloomington, IN, October 2013.
- 49) Federal Reserve Bank of Dallas, Dallas, TX, April 2014.
- 50) 1st International Conference on Business & Finance Studies, The Society for the Study of Business & Finance Studies, Cairo, Egypt, April 2014.
- 51) National Foundation for Credit Counseling, Seattle, WA, September 2014.

b. Other Conference Presentations and Seminars (Selected List)

- 1) "How Credit Access Has Changed For Divorced Men and Women: Evidence From the Survey of Consumer Finances." American Economic Association Annual Meetings, New Orleans, LA, January 2001; Illinois State University, Bloomington-Normal, IL, 2001; University of Illinois, Urbana, IL, 2001.
- 2) "How Credit Access Has Affected the Debt Repayment Decisions of U.S. Households." Midwest Economics Association Annual Meeting, Chicago, IL, March 2002.
- 3) "How and Why Credit Access Has Changed for U.S. Households Over the Last 20 Years." American Council on Consumer Interests 48th Annual Conference, Universal City, CA, April 2002.
- 4) "Financial Burden and Health: Evidence from the Survey of Consumer Finances." Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003; American Council on Consumer Interests 49th Annual Conference, Atlanta, GA, April 2003; Department of Economics, University of Illinois at Urbana-Champaign, December 2002.

- 5) "A Profile of Financially At-Risk College Students." Illinois Consumer Education Association, Bloomington, IL, February 2003. (keynote speaker)
- 6) "The Ability of Men and Women to Repay Their Debts After Divorce and the Role of Supplemental Income." Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003; American Council on Consumer Interests 50th Annual Conference, Washington, DC, April 2004.
- 7) "Evaluating Outcomes of Personal Financial Education." American Council on Consumer Interests, Atlanta, GA, April 2003. (invited session)
- 8) "Collecting Consumer Data Using Online Surveys." American Council on Consumer Interests, Atlanta, GA, April 2003. (invited session)
- 9) "A Profile of Financially At-Risk College Students." American Council on Consumer Interests 49th Annual Conference, Atlanta, GA, April 2003.
- 10) "The Ability of Men and Women to Repay Their Debts After Divorce and the Role of Supplemental Income." The Institute for Women's Policy Research, *Women Working to Make a Difference Conference*, Washington DC, June 2003. (invited)
- 11) "Program Evaluation and the Role of Entrepreneurship in Extension." Family Economics Extension Pre-Conference, Association for Financial Counseling and Planning Education, Savannah, GA, November 2003. (invited)
- 12) "How Does Marriage Affect the Allocation of Assets in Women's Retirement Savings Plans?" American Economic Association Annual Meetings, San Diego, CA, January 2004; American Council on Consumer Interests 50th Annual Conference, Washington, DC, April 2004; Colloquium Series of the Cross-Campus Initiative on Aging, Beckman Institute, UIUC, March 2004; Department of Economics, University of Illinois at Urbana-Champaign, October 2003; Aging Seminar Series, UIUC Initiative on Aging, University of Illinois, October 2003.
- 13) "The Impact of Financial Burden on Health: Evidence from Adults and College Students." Texas Association of Family and Consumer Sciences, San Antonio, TX, March 2004. (invited)
- 14) "Divorce and the Household Bankruptcy Decision: A Simultaneous Equations Model." Midwest Economics Association Annual Meeting, Chicago, IL, March 2004.
- 15) "Testing for Liquidity Constraints in Euler Equations Using Households Denied Access to Secured Credit Markets." Midwest Economics Association Annual Meeting, Chicago, IL, March 2004.
- 16) "Information and Credit Access: Using Bankruptcy as a Signal." American Council on Consumer Interests 51st Annual Conference, Columbus, OH, April 2005.
- 17) "The Financial Education Needs of Community College Students." American Council on Consumer Interests 50th Annual Conference, Washington, DC, April 2004.
- 18) "The State of College Student Credit Card Use" and "The Consequences of Accumulating Debt on College Campuses." Association for Financial Counseling and Planning Education, Denver, CO, November 2004.
- 19) "Translating Financial Education into Knowledge and Behavior Change." American Council in Consumer Interests 51st Annual Conference, Baltimore, MD, March 2006. (invited session)
- 20) "Household Finance Issues and Marital Instability." American Council in Consumer Interests 51st Annual Conference, Baltimore, MD, March 2006. (invited session)

- 21) "Formation of Financial Behaviors and Behavior Effects on Life Successes of Young Adults: A Proposal of a Longitudinal Study." Western Family Economics Association Conference, Tucson, Arizona, January 2007 (with J. Xiao, S. Shim, and B. Barber).
- 22) "Formation of Young Adults' Financial Behaviors and Its Relation to Life Successes: Developing a Conceptual Framework and a Plan for a Longitudinal Study." Society for the Study of Emerging Adulthood 3rd Conference on Emerging Adulthood, Tucson, Arizona, February 2007 (with J. Xiao, S. Shim, and B. Barber).
- 23) "Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers?" American Council in Consumer Interests 52nd Annual Conference, St. Louis, MO, April 2007.
- 24) "No Pain, No Strain: Impact of Health on the Financial Security of Older Americans." American Council in Consumer Interests 52nd Annual Conference, St. Louis, MO, April 2007.
- 25) "For Better or Worse: Financial Decision-Making Behavior of Married Couples." American Council in Consumer Interests 52nd Annual Conference, St. Louis, MO, April 2007.
- 26) "Get Financially Fit: A Financial Education Toolkit for College Campuses." American Council in Consumer Interests 52nd Annual Conference, St. Louis, MO, April 2007.
- 27) "An Innovative Approach for Building Evaluation Capacity of Grassroots Level Financial Educators Including Extension Agents." American Evaluation Association 21st Annual Conference, Baltimore, MD, November 2007 (with K.S.U. Jayaratne and L. Palmer).
- 28) "Pathways to Life Success: A Conceptual Model of Financial Well-Being for Young Adults." Eighth Biennial Conference of the Asian Consumer and Family Economics Association, Yamaguchi, Japan, July 2009 (with S. Shim, J. Xiao, and B. Barber).
- 29) "The Middle Class at the Bottom: How the Recession Harmed Average Americans." American Sociological Association Annual Meeting, Las Vegas, NV, August 2011 (with D. Thorne, K. Leicht, K. Porter, E. Scherpf, and G. Squires).
- 30) "Starting a New Chapter: Do Debtors Change Their Financial Behaviors After Bankruptcy?" Credit and Financial Well-Being: Availability of Credit, Bankruptcy and Material Well-Being. 33rd Annual Association for Public Policy Analysis and Management (APPAM) Fall Research Conference, Washington DC, November 2011 (with E. Scherpf and S. Howard).

MEDIA CITATIONS (Selected List Only)

- *American Banker*
- *CBS and CBS Market Watch*
- *CNN Expansion (Mexican business journal)*
- *CNN News*
- *Ladies' Home Journal*
- *Money Magazine*
- *Nikkei (Japanese business newspaper)*
- *Time Magazine*
- *U.S. House of Representatives (Press office)*
- *U.S. News & World Report*
- *The Wall Street Journal*

GRANTS AND OTHER FUNDING (TOTAL: \$6,726,045)

- a. **Research Grants (subtotal: \$1,244,386)**

- 1) A. C. Lyons, "An Evaluation of the FDIC's *Money Smart* Program," funded by the Women's Bureau at the U.S. Department of Labor, 2002-2003, \$3,000.
- 2) T. Yilmazer and A. C. Lyons, "The Effect of Marriage on the Allocation of Assets in Women's Retirement Savings Plans." Sandell Grant funded by the Center for Retirement Research at Boston College and the Social Security Administration, 2003-2004, \$23,375.
- 3) K. S. U. Jayaratne, A. C. Lyons, and L. Palmer. "Capacity Building for Impact Evaluation of Financial Education Programs," National Endowment for Financial Education, 2004-2006, \$138,000.
- 4) A. C. Lyons, "The Effect of Marriage on Women's Pension Plan Investment Decisions," UIUC Campus Research Board, 2004, \$11,214.
- 5) A. C. Lyons and J. Lee. "Improving Existing Credit Score Models Using a Measure of Financial Health," Filene Research Institute, 2004-2006, \$89,000.
- 6) A. C. Lyons. "Household Debt Levels in the U.S. and Asia: A Comparison of the Causes and Consequences," ACES Global Connect, 2005-2006, \$2,500.
- 7) Neelakantan, U. , C. Gundersen, and A. C. Lyons. "A Theoretical and Empirical Examination of Obesity, Financial Stress and Time Preference among Older Americans," U.S. Department of Agriculture, Economic Research Service, 2009-2010, \$30,000.
- 8) Gundersen, C., S. Garasky, M. Larsen, A. C. Lyons, S. Nusser, and B. Olson. "Stress, Financial Management, and Childhood Obesity," U.S. Department of Agriculture, Cooperative State Research, Education, and Extension Service, National Research Initiative Grant Program, 2009-2011, \$467,471.
- 9) R. Tucker-Seeley, K. Emmons, A C. Lyons, and P. Maciejewski. "Development of a Measure of Financial Well-Being: Expanding Our Notion of SES." National Institute on Health, 2012-2014, \$479,826.

b. Public Outreach/Education Grants (subtotal: \$5,481,659)

- 1) P. McNamara, A. C. Lyons, and University of Illinois Extension Consumer and Family Economics Team, "Savings and Financial Education Program for Middle-Income Families and Individuals in Illinois," funded by the Lauritsen Family Foundation, 2002-2004, \$120,000.
- 2) A. C. Lyons, "Plan Well, Retire Well," funded by College of ACES, University of Illinois Extension, 2002, \$3,000.
- 3) A. C. Lyons, \$tudent \$marts: A Financial Literacy Program for College Students who are Financially At-Risk, University of Illinois Mothers and Dads Associations, 2002, \$3,500.
- 4) A. C. Lyons, P. Hildebrand, J. Hunt, and S. Taylor. Financial Fitness for Life Parent Workshops, Council for Economic Education, 2004, \$22,497.
- 5) A. C. Lyons, D. Bartman, P. Hildebrand, and J. Hunt, Financial Fitness for Life Teacher Trainings, Council for Economic Education, 2004, \$8,497.
- 6) A. C. Lyons and J. Hunt, Learning, Earning, and Investing Teacher Trainings, Council for Economic Education, 2005, \$2,798.
- 7) ACCI Consumer Education Committee (A. C. Lyons (chair), B. Cude, M. Gutter, F. Lawrence, and S. Rhine), Get Financially Fit! A Financial Workout for Students, Federal Reserve Bank of New York, Direct Selling Education Foundation, ACCI, and AFCPE, 2004-2006, \$18,000.
- 8) A. C. Lyons, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education, 2004-2005, \$15,000.

- 9) A. C. Lyons, U of I Center for Economic and Financial Education, Illinois Council on Economic Education, 2005, \$2,500.
- 10) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2005-2006, \$15,000.
- 11) A. C. Lyons and Urvi Neelakantan, U of I Center for Economic and Financial Education, Illinois Council on Economic Education, 2006, \$6,500.
- 12) P. Hildebrand, D. Bartman, A. Lyons, D. McClellan, A. Reinhart, S. Rocha, and A. Wiley, University of Illinois Extension East Central Region, 2006, \$3,000.
- 13) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2006-2007, \$15,000.
- 14) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2006-2007, \$7,325.
- 15) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Best Practices Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2007-2008, \$10,000.
- 16) A. C. Lyons, P. Hildebrand, and D. Bartman, Financial Fitness for Life, University of Illinois Extension Debtor Education Program, 2008, \$6,700.
- 17) A. C. Lyons, P. Hildebrand, and D. Bartman, Mini-Society Grant, Council for Economic Education, 2008, \$9,667.
- 18) A. C. Lyons, P. Hildebrand, and D. Bartman, Making A Job Grant, Council for Economic Education and National City Bank, 2008, \$10,067.
- 19) A. C. Lyons, P. Hildebrand, and D. Bartman, Financing Your Future, Council for Economic Education, Citi Foundation, and the Illinois Center for International Business Education and Research, 2008, \$7,358.
- 20) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education, U.S. Department of Education Office of Innovation and Improvement, and the Illinois Consumer Education Association, 2008-2009, \$16,250.
- 21) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Distribution of Curriculum and Teaching Materials Grant, Council for Economic Education, U.S. Department of Education Office of Innovation and Improvement, and Country Financial, 2008-2009, \$10,500.
- 22) A. C. Lyons. Workplace Financial Education Project, University of Illinois Extension and Office of Research, 2009-2010, \$50,000.
- 23) A. C. Lyons. Online Professional Development Training Modules (*Virtual Economics* and *Capstone: Exemplary Lessons for High School Economics*), Council for Economic Education, State Farm, and McGraw-Hill, 2009, \$15,000.
- 24) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Distribution of Curriculum and Teaching Materials Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$10,000.
- 25) A. C. Lyons, Excellence in Economic Education Best Practices Grant, Online Professional Development Trainings (*Learning, Earning, and Investing* and *Virtual Economics*), Council for Economic Education, the

Moody's Foundation, State Farm, and the U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$31,000.

- 26) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$16,000.
- 27) A. C. Lyons and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2010-2011, \$16,000.
- 28) A. C. Lyons, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2011-2012, \$16,000.
- 29) A. C. Lyons, ACES Teaching Enhancement Grant, University of Illinois, 2011-2012, \$2,000.
- 30) A. C. Lyons, ACES Teaching Enhancement Grant, University of Illinois, 2012-2013, \$2,000.
- 31) A. C. Lyons, Virtual Economics 4.0 Training Grant, Council for Economic Education and State Farm, 2013, \$10,500.
- 32) A. C. Lyons, FAStech Partners (Financial Advisor Student Technology), Partnership with Money Guide Pro and Texas Tech University, \$10,000 per student per year, 2013-present, \$420,000 (year 2013), total package of \$5 million.
- 33) A. C. Lyons, Central Bank of Nigeria, 2013-2014, pending.

TEACHING

a. Supervision of Graduate Student Research

Principle Advisor

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| 2003 | Qin (Rachel) Zhu, Department of Agricultural and Consumer Economics, M.S.
Thesis: "Impact of Sales-Tax Avoidance on Internet Shopping." |
| 2009 | WonAh Yoon, Department of Agricultural and Consumer Economics, Ph.D.
Thesis: "Intergenerational Caregiving Between Parents and Their Adult Children: Evidence From a Study of Older Americans." |

Committee Member

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| 2002 | Fariza Ahmad, Department of Agricultural and Consumer Economics, Ph.D.
Thesis: "Estimating Households' Demand for Access to and Usage of Wireless and Local Telephone Services." |
| 2003 | Haining Wei,, Department of Agricultural and Consumer Economics, M.S.
Thesis: "Analysis of Consumer Impulse Buying Online." |
| 2003 | Nayoung Lee, Department of Agricultural and Consumer Economics, M.S.
Thesis: "An Economic Analysis of the Dynamic Behavior of Long-term Care Insurance Consumers." |
| 2010 | Erik Scherpf, Department of Economics, Ph.D.
Thesis: "Liquidity Constraints, Income Risk and the Use of Employer-Sponsored Retirement Plans at Job Change." |
| 2010 | Ana Fava, Department of Agricultural and Consumer Economics, Ph.D.
Thesis: "Gender Differences in Brazil: Occupational Choice and Earnings, Consumption of Durable Goods and a Technical Note." |
| ABD | Jia Gu, Department of Agricultural and Consumer Economics, Ph.D. |

b. Supervision of Undergraduate Student Research

2002-2003	Elizabeth Schilling, James Scholars Research Project Thesis: "A Focus on the Credit Use of Financially-Independent College Students."
2003-2005	Abby Cave, James Scholars Research Project Thesis: "Influence of Parents on Students' Financial Behaviors."
2006	Heidi Pickett, McNair Research Fellow Thesis: "The Effect of Racial Differences on the Credit Card Debt of College Students."
2013-2014	James "Max" McWilliams, James Scholar Research Project, Title TBD Thesis: "Banking, Technology, and Financial Inclusion: The Case of Nigeria"
2013-2014	Colleen Dumke, James Scholar Research Project Thesis: "From the Classroom to the Professional World: Preparing the Next Generation of Financial Planners."

c. Internship and Independent Study Supervision

2002	Eric Mandell (Solomon Smith and Barney)
2002, 2003	Shaun Herholz (Wright Financial Group)
2003	Matt Thompson (Wright Financial Group)
2004	Abby Cave (State Farm Insurance)
2010, 2011	Billal Virani (Merrill Lynch)
2012	Michael Courtney (Disney College Program)
2012	John Delisa (Edward Jones)
2012	Meggan Carroll (U of I Financial Planning Club, Women's Forum)
2013	Maxwell Sachs (Independent Study)
2013	Justin Loukota (Merrill Lynch)
2013	Katie Anderson (Bluestem Financial Advisors, LLC)
2014	Abby VanDerHeyden (Franklin Wealth Advisors)

d. Courses Taught

- Introduction to Microeconomics
- Introduction to Macroeconomics
- Intermediate Microeconomics
- Senior Research Projects Course
- Freshmen Seminar Series Course
- Current Issues in Public Policy
- Intermediate Personal Financial Planning

e. Other Teaching Contributions

Guest Lecturer:

- ACE 240, Personal Finance
- ACE 270, Consumer Economics
- ACE 476, Family Economics
- ACE 471, Consumer Economic Policy
- ACE 445, Intermediate Personal Financial Planning.

Academic adviser and mentor for approximately 15-20 undergraduate students each semester. Advise and mentor students in career development and academic programming for financial planning and consumer economics and finance. Faculty advisor for the Financial Planning Club.

PUBLIC SERVICE

a. Projects, Programs, and Curricula Development (selected)

2002	Bartman, D., P. Hildebrand, L. Crawl Jackson, A. C. Lyons, E. Prasse, L. Smith, K. Sweedler, and S. Taylor. <i>Cool Cash Adventures</i> . University of Illinois Extension, 2002.
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- 2003 Lyons, A. C., D. Bartman, E. Burton, M. A. Fugate, P. Hildebrand, J. Hunt, E. Prasse, K. Sweedler, and S. Taylor. *Parent Smarts: A Credit Information Series for Parents*. University of Illinois Extension, 2003.
- 2003 Burton, E., K. Chan, M. A. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler. *Plan Well, Retire Well: Your How to Guide*. University of Illinois Extension, 2003.
- 2004-present Lyons, A. C. *Financial Education for College Students: A Formula for Success*. Instructor training program. University of Illinois Center for Economic and Financial Education, 2004-present. This “how-to” training program provides a step-by-step guide to help campus administrators and financial professionals develop, implement, and evaluate successful financial education programs on college campuses.
- 2005-present Lyons, A. C. *Financial Fitness for Life*. Instructor training materials. University of Illinois Center for Economic and Financial Education, 2005-present.
- 2005-present Lyons, A. C. *Learning, Earning, and Investing*. Instructor training materials. University of Illinois Center for Economic and Financial Education, 2005-present.
- 2004-2007 Lyons, A., D. Bagwell, B. Cude, M. Gutter, F. Lawrence, and S. Rhine. *Get Financially Fit: A Financial Workout for Students*. This three-part brochure series provides college students with valuable information on how they can become “financially fit.”
- 2004-2007 Cude, B., A. Lyons, D. Bagwell, S. Rhine, F. Lawrence, S. Cabeen, I. Leech, M. Gutter, and K. Wolfe. *Get Financially Fit: A Financial Education Toolkit for College Campuses*. This step-by-step “how-to-guide” is designed to help campus administrators and financial professionals develop and implement successful financial education programs on college campuses. The guide is based on the training program developed by A. C. Lyons.
- 2007 Jayaratne, K. S. U., A. C. Lyons, and L. Palmer. *NEFE Financial Education Evaluation Toolkit*, 2007-present. The project aims to help financial educators and professionals build their evaluation capacity by: 1) developing a database of evaluation questions and planned practice changes for a wide range of financial topics and target audiences and 2) providing a user-friendly evaluation manual with instructions on how to use the database to construct evaluation instruments. Guidelines on how to effectively present and use the evaluation data to show program impact are also being developed.
- 2007-present Lyons, A. C. *Measuring Financial Success Using Program Evaluation*. National training seminar, 2007-present. Seminar materials for financial education and program evaluation training focus on identifying program objectives and outcomes, selecting appropriate indicators, choosing suitable methods for data collection, designing and administering effective evaluation instruments, and analyzing and reporting program impact. Includes a powerpoint, evaluation manual, program planning guide, evaluation action plan, evaluation road map, sample evaluations, reading list, and online resource guide.
- 2008-present Lyons, A. C. *University of Illinois Center for Economic and Financial Education*. Website. 2008-present. The U of I Center for Economic and Financial Education is dedicated to improving the economic and financial well-being of consumers and their families. The Center website provides the latest in educational resources, evaluation tools, and cutting-edge research. It also offers comprehensive training and support to financial education providers. <http://www.cefe.illinois.edu/>

b. Educational Presentations (Selected List)

- 2002 *Plan Well, Retire Well: Your How to Guide* (with E. Burton, K. Chan, P. Hildebrand, and J. Hunt). Financial Security in Later Life: A National Initiative Rollout Conference sponsored by the Cooperative Extension at the USDA, Myrtle Beach, SC, March 2002;

- National Epsilon Sigma Phi Professional Development Conference, Lexington, KY, October 2002.
- 2002 *Your Retirement Planning Checklist* (with E. Burton, K. Chan, P. Hildebrand, and J. Hunt), Financial Security in Later Life: A National Initiative Rollout Conference sponsored by the Cooperative Extension at the USDA, Myrtle Beach, SC, March 2002.
- 2002 *Building Leadership Skills and Knowledge: How to Conduct a Focus Group* (with J. Hunt and Y. Singley), 2002 Illinois Community College Student Activity Association (ICCSAA) Fall Leadership Conference, Rockford, IL, October 2002.
- 2003 *Using Credit – What Students Should Know*, 2003 Illinois Governor’s Financial Literacy Conference, Chicago, IL, April 2003.
- 2003-2004 *Parent Smarts: A Credit Information Series for Parents* (financial education seminar), University of Illinois Center for Economic and Financial Education (with P. Hildebrand and J. Hunt). Entrepreneurial Extension Showcase, Family Economics Extension Pre-Conference, Association for Financial Counseling and Planning Education, Savannah, GA, November 2003; Eastern Family Economics and Resource Management Association, Educational Program Resource Exchange, Tampa, FL, February 2004; National Epsilon Sigma Phi Professional Development Conference, Moline, IL, September 2004; National Extension Association of Family and Consumer Sciences Annual Conference, Nashville, TN, October 2004.
- 2003-2004 *What Every Student Needs to Know About Credit* (financial education seminar), University of Illinois Center for Economic and Financial Education. Division of Intercollegiate Athletics, Academic Services, University of Illinois, October 2003; Moms and Dads Associations, University of Illinois, November 2003; The Health Advocate Program, Office of Greek Affairs, University of Illinois, December 2003, September 2004; Illinois Consumer Education Association, Hoffman Estates, IL, February 2004; Parent Institute Days, South Suburban College, South Holland, IL, March 2004; Pontiac High School, Pontiac, IL, May 2004, April 2005; Illinois 4-H Leadership Convention, Champaign, IL, June 2004.
- 2004 *Is Financial Education Working? A Discussion of Financial Education and Program Evaluation*. State meetings held in Champaign, IL (February 2004) and Chicago, IL, (July 2004) - attendees included extension educators, government leaders, and leading financial professionals in the state of Illinois. Two national teleconferences (June 2004) - attendees included recognized, national leaders in the field of financial education and program evaluation.
- 2004-2005 *Financial Fitness for Life - Parent Seminars*, University of Illinois Center for Economic and Financial Education (with D. Bartman, P. Hildebrand, J. Hunt, and S. Taylor). Urbana High School, October 2004; Pontiac High School, November 2004; West Chicago High School, November 2004; Schaumburg High School, April 2005.
- 2005-present *Financial Fitness for Life - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, June 16, 2005; Springfield, IL, November 2, 2005; Bloomington, IL, November 14, 2005; Bloomington, IL, January 23, 2006; Matteson, IL, January 26, 2006; Bloomington, IL, January 27, 2006; Bloomington, IL, September 29, 2006; Bloomington, IL, April 27, 2007; Bloomington, IL, October 24, 2008; Bloomington, IL, October 19, 2009; Bloomington, IL, April 19, 2010; Bloomington, IL, April 4, 2011; Bloomington, IL, November 18, 2011; Bloomington, IL, April 23, 2012.
- 2005-present *Learning, Earning, and Investing - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, June 17, 2005; Champaign, IL, October 14, 2005; Springfield, IL,

November 2, 2005; Bloomington, IL, December 16, 2005; Bloomington, IL, November 14, 2005; Bloomington, IL, January 30, 2006; Bloomington, IL, October 1, 2007; Bloomington, IL, March 1, 2010.

- 2006-present *Financial Fitness for Life - Student Seminars*, University of Illinois Center for Economic and Financial Education. DePauw University, Greencastle, IN, February 9, 2006; DePauw University, Greencastle, IN, February 9, 2006; Health Advocates, UIUC, February 14, 2006; College of Business Office of Undergraduate Affairs, UIUC, March 7, 2006; Division of Intercollegiate Athletics, Academic Services, UIUC, March 6, 2007; ACE Personal Finance, UIUC, March 8, 2007.
- 2006-present *Financial Fitness for Life - Employee Trainings*, University of Illinois Center for Economic and Financial Education. Office of Student Financial Aid, University of Illinois, December 6, 2006; University of Illinois Extension Youth Development Team, Champaign, IL, February 22, 2007.
- 2008-present *Mini-Society - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Hovatter, D. Bartman, and P. Hildebrand). Bloomington, IL, July 21-22, 2008.
- 2008-present *Making A Job - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Hovatter, D. Bartman, and P. Hildebrand). Bloomington, IL, July 23-24, 2008.
- 2008-present *Financing Your Future - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, November 11, 2008; Bloomington, IL, September 25, 2009.
- 2009-present *Financial Literacy Conference at the Chicago Fed*, University of Illinois Center for Economic and Financial Education (with University of Illinois at Chicago Center for Economic Education and Econ Illinois), Federal Reserve Bank of Chicago, Chicago, IL, July 8, 2009; Federal Reserve Bank of Chicago, Chicago, IL, July 9, 2010.
- 2009-present *Online Professional Development Trainings in Economic and Financial Education*, University of Illinois Center for Economic and Financial Education. Virtual Economics (Fall 2009, Spring 2010), Capstone: Exemplary Lessons for High School Economics (Fall 2009), Learning, Earning, and Investing (Spring 2010).
- 2011-present *Teaching Financial Crises - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, April 4, 2011; Bloomington, November 18, 2011.
- 2013-present *Learning, Earning, and Investing for a New Generation - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education. Bloomington, IL, October 4, 2013.
- 2013-present *Virtual Economics - Instructor Training Conference*, University of Illinois Center for Economic and Financial Education. Bloomington, IL, October 4, 2013.

PROFESSIONAL ACTIVITIES

a. Editorial Boards and Editorships of Journals

- 2003-present Editorial Board, *The Journal of Consumer Education*.
- 2004-present Editorial Board, *The Journal of Consumer Affairs*.
- 2005-2011 Editor, *The Journal of Consumer Education*.
- 2006-present Editorial Board, *Journal of Financial Counseling and Planning*.
- 2010-present Editorial Board, *Journal of Personal Finance*.

2013-present Editorial Advisory Board, *Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry*.

b. Offices Held in Professional Associations

2003-2005 Secretary, North Central Region Committee on Family Economics (NCR-52).
2005-2007 Chair, North Central Coordinating Committee on Family Economics (NCCC52).
2004-2006 Chair, American Council on Consumer Interests, Consumer Education Committee.
2006-2009 Board of Directors and Director of Consumer Education, American Council on Consumer Interests.
2010-2011 Member, Search Committee for JCA Editor, American Council on Consumer Interests.
2012-2013 Member, Advocacy/Government Affairs Committee, Illinois Jump\$tart Coalition.
2012-present Chair, American Council on Consumer Interests, Consumer Education Award Committee.

c. Board of Directors and Executive Boards

2004-2009 Board of Directors, Institute for Debt Relief, Chicago, IL.
2005-2011 Executive Board, Illinois Consumer Education Association.
2006-2012 Board of Directors, Money Management International, Houston, TX.
2006-2012 Board of Directors, Consumer Credit Counseling Service of Southern New England, Inc.
2006-2012 Board of Directors, Money Management International Financial Education Foundation.
2008-2011 Board of Directors, Reverse Mortgage Counseling Association (RMCA) (formerly National Housing Counseling Association (NHCA)).

d. National Advisory Boards and Councils

2004-2006 Advisory Council, Credit Research Center (CRC), Georgetown University.
2005-2007 Research Advisory Council, Take Charge America Institute for Consumer Financial Education and Research (TCAI), University of Arizona.
2006-2008 Advisory Council, Financial Services Research Program (FSRP), The George Washington University.
2007-present eXtension Evaluation and Research Advisory Committee, USDA Cooperative State Research, Education and Extension Service.
2008-2009 Advisory Board, U.S. Department of the Treasury Financial Literacy Education Commission.
2009-2010 Senior Advisory Board, MasterCard International.
2010-2011 Research Advisory Council, Center for Financial Services Innovation, Financial Capability Innovation Fund.
2010-2012 Advisor and Partner, Illinois Financial Alliance, Army OneSource, US Army.
2011-present Advisor and Member of Blue-Ribbon Judges Panel, The iOME Challenge, St. Norbert College.
2012-present Member and Partner, Illinois Joining Forces (Financial Literacy Working Group; Employment and Job Training Working Group; Education Working Group).
2013-present Member, FAStech Partners (Financial Advisor Student Technology) (with Texas Tech University and Money Guide Pro).

e. International Advisory Boards and Councils

2007-2010 External Reviewer, Research Grants Council of Hong Kong, China.
2009 Reviewer, University of Southern California US-China Institute, Shanghai World Expo 2010: U.S. Student Ambassadors Internship Program.
2009-present Member, Impact Advisory Committee, Aflatoun, Amsterdam, The Netherlands.
2010-present Member, Child & Youth Finance International, Amsterdam, The Netherlands (Academic Research, Education, and Technology Working Groups).
2013-present Invited Member, Advisory Board, 1st International Conference on Business & Finance Studies, The Society for the Study of Business & Finance Studies, Cairo, Egypt.
2013-present External Reviewer, Social Sciences and Humanities Research Council of Canada (SSHRC).

f. Other Professional Service

2002-2003	Member, Illinois Governor's Financial Literacy Task Force.
2002	Participant in the USDA/CSREES Listening Session for Family Consumer Science, Kansas City, MO, October 8, 2002. (Submitted written testimony.)
2003	Member, Illinois Governor's Financial Literacy Steering Committee, 2003.
2002-2003	State of Illinois contact for the USDA's Financial Security in Later Life National Extension Initiative.
2002-2004	Member, Evaluation Committee, FDIC (Federal Deposit Insurance Corporation) financial education program <i>Money Smart</i> program, Chicago, IL.
2003	Member, Family Economics Extension Pre-Conference Planning Committee. "Financial Education and Program Evaluation," <i>2003 Annual Conference for the Association for Financial Counseling and Planning Education Conference</i> .
2003	Session organizer, "Women at Risk," Committee on the Status of Women in the Economics Profession, 2003 Midwest Economics Association Meetings.
2003, 2004	Discussant, Selected paper sessions, 2003 and 2004 Midwest Economics Association Meetings.
2003-present	Illinois State Board of Education Professional Development Provider, 2003-present.
2004-2005	Member, <i>Money Smart</i> National Evaluation Advisory Team, FDIC (Federal Deposit Insurance Corporation), Washington, DC, 2004-2005.
2004	Chair, AFCPE Pre-Conference Planning Committee, "Financial Management Issues of College Students," <i>2004 Annual Conference for the Association for Financial Counseling and Planning Education Conference</i> .
2004	Member, Epsilon Sigma Phi 2004 National Hospitality Committee.
2005-present	Member and Evaluation Specialist, Financial Security for All, eXtension Community of Practice (CoP), USDA.
2007-present	Member, American Evaluation Association Extension Education Evaluation Topical Interest Group (EEE-TIG).
2008-2009	Member, Conference Planning Committee, "Improving Financial Literacy and Reshaping Financial Behavior," Networks Financial Institute, Indianapolis, IN.
2009-present	Member, Illinois Jump\$tart Coalition.
2012-present	Member, Illinois Asset Building Group.
2013-present	Member, Army OneSource Resource Center.

g. College and University

2001-2005	Chair, Campus Committee on Financial Aid to Students, 2002-2005; Member (2001-2002, 2005-present).
2002-2008	Co-Chair, University of Illinois Extension Consumer and Family Economics Team, 2002-2004, 2006-2008.
2006-present	Reviewer, University of Illinois Research Board.
2006-2007	Member, ACES Library Subcommittee, University of Illinois.
2006-2008	Member, University of Illinois Academy of Extension Excellence.
2007-present	Affiliate, Center for East Asian and Pacific Studies (EAPS), University of Illinois.
2008-2011	Member, ACES Extension Policy Committee, University of Illinois.
2009-2011	Member, University of Illinois Faculty Senate.
2009-2010	Member, Senate Committee on Admissions, University of Illinois Faculty Senate.
2009	Member, Senior Leadership Council, ACES Office of Research.
2010-present	Member, Senate Budget Committee, University of Illinois Faculty Senate.
2011-present	Member, ACES Library Subcommittee, University of Illinois.
2013-present	Faculty Mentor, INTERLINK, U of I international student mentoring program.
2013-present	Member, University of Illinois Faculty Senate.
2013-present	Advisory Board Member, CGS/TIAA-CREF Financial Education Project, "Enhancing Student Financial Education at Illinois."
2013-present	Research Team Member, Chez Family Foundation Center for Wounded Veterans in Higher Education.
2013-present	Member, ACES Elections Committee, University of Illinois.

h. Department

2001-present	ACE Extension Programs Committee, Secretary (2005-2006), Chair (2012-2013).
2002-2004	ACE Undergraduate Programs Committee.
2003-2004	ACE Courses and Curricula Committee.
2004-2005	ACE Search Committee for Consumer Finance Position.
2005-2006	ACE Grievance Committee.
2006-2007	ACE Search Committee for Financial Planning and Management Position.
2006-2007	Organizer, ACE Seminar Series.
2008-2010	ACE Department Faculty Advisory Committee.
2012-present	ACE Undergraduate Programs Committee, Chair (2013-2014).

i. Consulting Services (Selected List)

- *Abt Associates, Inc.*
- *Cornell University, College of Human Ecology*
- *Federal Deposit Insurance Corporation*
- *Indiana State University, Networks Financial Institute*
- *Manhattan Strategy Group*
- *Money Management International, Inc.*
- *Take Charge America Institute for Consumer Financial Education and Research (TCAI)*
- *University of Southern California, USC US-China Institute*
- *University of Wisconsin–Madison, Department of Consumer Sciences*
- *U.S. Department of Justice, Executive Office for U.S. Trustees*
- *U.S. Department of Labor*
- *U.S. Department of the Treasury*

Reviewer:

African Journal of Agricultural Research; British Journal of Education, Society & Behavioural Science; Family Relations; Eastern Economic Journal; Empirical Economics; Economic Inquiry; Journal of Financial Counseling and Planning; Financial Services Review; Journal of Applied Statistics; The Journal of Consumer Affairs; The Journal of Consumer Education; Journal of Educational Policy; Journal of Family and Economic Issues; Journal of Pension Economics and Finance; Journal of Personal Finance; Journal of Policy Analysis and Management; Oxford Bulletin of Economics and Statistics; Review of Economics of the Household; Southern Economic Journal; Social Science Quarterly; Public Economics: The Government's Role in American Economics.

Professional Organizations:

American Council on Consumer Interests; American Economic Association; Asian Consumer & Family Economics Association; Association for Financial Counseling and Planning Education; American Association of Family and Consumer Sciences; Financial Planning Association (FPA); Illinois Consumer Education Association; International Association of Registered Financial Consultants (IARFC); National Association of Personal Financial Advisors (NAPFA); World Economic Forum.

LANGUAGES

- English (Native language)
- Mandarin Chinese (Intermediate level; Proficiency in reading, writing, and speaking)