
J. Michael Collins

University of Wisconsin-Madison

☎ 608.616.0369 ✉ jmcollins@wisc.edu 🐦 @jmcollinswisc

🏠 <http://www.ssc.wisc.edu/~jmcollin/>

October 2018

Research Area

Consumer Finance, Household Behavior and Decision Making, Policy and Program Evaluation, Field Experiments.

Formal Education

Miami University, BS 1993

Harvard University, John F. Kennedy School of Government, MPP 1998

Cornell University, Policy Analysis & Management, PhD 2008

Current Position

University of Wisconsin-Madison

- September 2015- School of Human Ecology, Fetzer Family Chair in Consumer & Personal Finance
- May 2012- Associate Professor, La Follette School of Public Affairs
- May 2012- Associate Professor, Consumer Science
- August 2008- Cooperative Extension Specialist, Family Living Programs
- August 2008- Faculty Director, Center for Financial Security
- January 2009- Affiliate, Institute for Research on Poverty
- September 2015- Affiliate, Center for Demography and Ecology
- August 2008-2012. Assistant Professor, Consumer Science
- January 2009-2012. Affiliate, La Follette School of Public Affairs

Prior Positions

- 2015-2017. IPA (Intergovernmental Personnel Act) Detailee, Consumer Financial Protection Bureau, Washington, DC
- 2004-2008. Principal, PolicyLab Consulting Group, LLC (www.policylabconsulting.com) Specialty research for foundations, nonprofits and financial institutions.
- 1998-2004. Analyst, Neighborhood Reinvestment Corporation / NeighborWorks America (www.nw.org) Developed economic and policy analyses, training courses and lead grant initiatives and research projects.
- 2004-present. Co-Founder, SpringFour (MortgageKeeper Referral Services Inc) springfour.cc On-line database of social services for consumers and industry.
- 2000-2002. Research Analyst, Millennial Housing Commission (www.mhc.gov) Policy analysis and writing.
- 1994-1996. Program Associate, The Greater Cincinnati Foundation Developed and evaluated grant proposals to community foundation.

Publications

Peer Reviewed Articles

1. Brown, A., J. M. Collins, M. Schmeiser, and C. J. Urban (2018). Evaluating the Effects of High School Personal Finance Graduation Standards on Credit Scores. In: *Economics of Education Review* **Online First**.
2. Collins, J. M. and C. Urban (2018). The Effects of a Foreclosure Moratorium on Loan Repayment Behaviors. In: *Regional Science and Urban Economics* **68**, 73–83.
3. Margaret Sherraden Julie Birkemier, J. M. C. (2018). Supporting the Development of Financial Capability for Vulnerable Households. In: *Journal of Consumer Affairs* **Online First**.

-
4. Anderson, D. M., A. Strand, and J. M. Collins (2017). The Impact of Electronic Payments for Vulnerable Consumers: Evidence from Social Security. In: *Journal of Consumer Affairs*.
 5. Bartfeld, J. and J. M. Collins (2017). Food Insecurity, Financial Shocks, and Financial Coping Strategies among Households with Elementary School Children in Wisconsin. In: *Journal of Consumer Affairs* **51**(3), 519–548.
 6. Collins, J. M. (2017). Using Field Experiments to Evaluate the Impact of Financial Planning and Counseling Interventions. In: *Journal of Financial Counseling and Planning* **28**(2), 247–252.
 7. Collins, J. M., L. Gjertson, and J. Sydnor (2017). Incentives for Loan Repayments: Evidence from a Randomized Field Study. In: *Journal of Consumer Affairs* **10.1111/joca.12142**.
 8. Collins, J. M., C. O'Rourke, and P. Olive (2017). Reminding Individuals to Check Their Free Credit Reports: A Case for Using Low-Touch Campaigns to Promote Positive Behaviors. In: *Journal of Extension* **55** (5), 5FEA6.
 9. Porto, N. and J. M. Collins (2017). The role of refund expectations in savings: evidence from volunteer income tax preparation programs in the united states. In: *Journal of Consumer Affairs* **51**(1), 183–199.
 10. Reid, C. K., C. Urban, and J. M. Collins (2017). Rolling the dice on foreclosure prevention: Differences across mortgage servicers in loan modifications and loan cure rates. In: *Housing Policy Debate* **27**(1), 1–27.
 11. Collins, J. M., C. O'Rourke, and P. Olive (2016). Money Smart in Head Start: Financial Capability Targeted to Parents of Children in Head Start. In: *Journal of Extension* **online**.
 12. Collins, J. M. and C. Urban (2016). The Role of Information on Retirement Planning: Evidence From a Field Study. In: *Economic Inquiry*, Online First.
 13. Reid, C. K., C. Urban, and J. M. Collins (2016). Rolling the Dice on Foreclosure Prevention: Differences Across Mortgage Servicers in Loan Modifications and Loan Cure Rates. In: *Housing Policy Debate* **27** (11), 1–27.
 14. Berger, L., J. M. Collins, S. Font, L. Gjertson, K. Slack, and T. Smeeding (2015). Home Foreclosure and Child Protective Services Involvement. In: *Pediatrics* **2014-2832**.
 15. Berger, L. M., J. M. Collins, and L. Cuesta (2015). Household Debt and Adult Depressive Symptoms in the United States. In: *Journal of Family and Economic Issues*, 1–16.
 16. Berger, L. M., J. M. Collins, and T. M. Smeeding (2015). Exiting or retaining owner-occupied housing in the United States 1999–2009: How do social programs matter? In: *Children and Youth Services Review* **57**, 112–126.
 17. Collins, J. M. and E. Odders-White (2015). A Framework for Developing and Testing Financial Capability Education Programs Targeted to Elementary Schools. In: *The Journal of Economic Education* **46**(1), 105–120.
 18. Collins, J. M., E. Odders-White, and M. Batty (2015). Experimental Evidence on the Effects of Financial Education on Elementary School Students' Knowledge, Behavior, and Attitudes. In: *Journal of Consumer Affairs* **49** (1), 69–96.
 19. Collins, J. M. and C. Urban (2015). Mandatory Mediation and the Renegotiation of Mortgage Contracts. In: *The Economic Journal* **125**(589), 1734–1763.
 20. Houle, J. N., J. M. Collins, and M. Schmeiser (2015). Flu and Finances: Influenza Outbreaks and Loan Defaults in US Cities, 2004–2012. In: *American Journal of Public Health* **105**(9), 75–80.
 21. Moulton, S., J. M. Collins, C. Loibl, and A. Samek (2015). Effects of Monitoring on Mortgage Delinquency: Evidence From a Randomized Field Study. In: *Journal of Policy Analysis and Management* **34**(1), 184–207.
 22. Reid, C., C. Urban, and J. M. Collins (2015). Sustaining Homeownership after Delinquency: The Effectiveness of Loan Modifications by Race and Ethnicity. In: *Cityscape* **17**(1).
 23. Collins, J. M. (2014). Protecting Mortgage Borrowers through Risk Awareness: Evidence from Variations in State Laws. In: *Journal of Consumer Affairs* **48**(1), 124–146.

24. Collins, J. M. and K. C. Holden (2014). Measuring the Impacts of Financial Literacy: Challenges for Community-Based Financial Education. In: *New Directions for Adult and Continuing Education* 2014(141), 79–88.
25. Collins, J. M. and C. Urban (2014). The dark side of sunshine: Regulatory oversight and status quo bias. In: *Journal of Economic Behavior & Organization* 107, 470–486.
26. Collins, J. M. (2013). The Impacts of Mandatory Financial Education: Evidence from a Field Study. In: *Journal of Economic Behavior and Organization* 95(0), 146 –158.
27. Collins, J. M., C. M. O’Rourke, and P. Olive (2013). Financial Coaching’s Potential for Enhancing Family Financial Security. In: *The Journal of Extension* 50 (Feb)(1), (online only).
28. Collins, J. M. and M. D. Schmeiser (2013). The Effects of Foreclosure Counseling for Distressed Homeowners. In: *Journal of Policy Analysis and Management* 32(1), 83–106.
29. Collins, J. M., M. D. Schmeiser, and C. J. Urban (2013). Protecting Minority Homeowners: Race, Foreclosure Counseling and Mortgage Modifications. In: *Journal of Consumer Affairs* 47:2, 289–310.
30. Moulton, S., C. Loibl, A. Samak, and J. M. Collins (2013). Borrowing Capacity and Financial Decisions of Low-to-Moderate Income First-Time Homebuyers. In: *Journal of Consumer Affairs* 47(3), 375–403.
31. Tennyson, S., K. Simon, and J. M. Collins (2013). Drug Withdrawals and the Utilization of Therapeutic Substitutes: The Case of Vioxx. In: *Journal of Economic Behavior and Organization* 86, 148–168.
32. Collins, J. M. (2012). Financial Advice: A Substitute for Financial Literacy? In: *Financial Services Review* 21(4), 307–322.
33. Collins, J. M., K. Lam, and C. E. Herbert (2012). State Mortgage Foreclosure Policies and Lender Interventions: on Borrower Behavior in Default. In: *Journal of Policy Analysis and Management* 30(2), 216–232.
34. Collins, J. M. and C. M. O’Rourke (2012). The Application of Coaching Techniques to Financial Issues. In: *Journal of Financial Therapy* 2, 39–56.
35. Collins, J. M. (2011). How good is the GFE? How truthful is the TILA? Comparing mortgage loan disclosures to settlement documents. In: *Housing Policy Debate* 21(4), 565–583.
36. Collins, J. M. (2011). Mortgage Mistakes? Demographic Factors Associated with Problematic Loan Application Behaviors. In: *Journal of Family and Economic Issues* 32(4), 586–599.
37. Collins, J. M. and C. M. O’Rourke (2010). Financial Education and Counseling—Still Holding Promise. In: *Journal of Consumer Affairs* 44(3), 483–498.
38. Collins, J. M. and M. Orton (2010). Comparing Foreclosure Counseling Policies in the US and UK. In: *Journal of Comparative Policy Analysis* 12(4), 417–438.
39. Collins, J. M. (2007). Exploring the Design of Financial Counseling for Mortgage Borrowers in Default. In: *Journal of Family and Economic Issues* 28(2), 207–226.

Book Chapters

40. Collins, J. M., W. D. Bondt, and K.-E. Warneryd (2017). “Looking Into The Future: How Investors Forecast The Stock Market”. In: *The Cambridge Handbook of Psychology and Economic Behaviour*. Ed. by A. Lewis. In press: Cambridge, pp.245–258.
41. Collins, J. M., N. Porto, and E. Odders-White (2017). “The Influence of Teacher Attributes on Financial Education Outcomes”. In: *Financial Literacy for Children and Youth – Second Edition*. Ed. by T. A. Lucey and K. S. Cooter. Peter Lang Publishers.
42. Collins, J. M. (2016). “Beyond Financial Education: Supporting Positive Financial Behaviors through Financial Coaching”. In: *What It’s Worth: Strengthening the Financial Future of Families, Communities and the Nation*. Ed. by L. Choi, D. Erickson, K. Griffin, A. Levere, and E. Seidman. San Francisco: Federal Reserve Bank.

-
43. Collins, J. M. and P. Olive (2016). "Financial Coaching: Defining an Emerging Field". In: *Handbook of Consumer Finance Research*. Ed. by X. J. Springer, Cham.
 44. Collins, J. M. (2015). "Paying for the Unexpected: Making the Case for a New Generation of Strategies to Boost Emergency Savings, Affording Contingencies, and Liquid Resources for Low-Income Families". In: *A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers*. Ed. by J. M. Collins. New York, NY: Palgrave Macmillan, pp.3–18.
 45. Collins, J. M. and T. Shapiro (2015). "Epilogue: Emergency Savings as a Central Component of Family Financial Security". In: *A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers*. Ed. by J. M. Collins. New York, NY: Palgrave Macmillan, pp.245–258.
 46. Collins, J. M. (2014). "Developing Effective Subsidy Mechanisms for Low-Income Homeownership". In: *Homeownership Built to Last: Lessons from the Housing Crisis on Sustaining Homeownership for Low-Income and Minority Families*. Ed. by E. S. Belsky and C. E. Herbert. Brookings, pp.in press.
 47. Birkenmaier, J. and J. M. Collins (2013). "Building the Capacity of Social Workers To Enhance Financial Capability". In: *Financial Education and Capability: Research, Education, Policy, and Practice*. Ed. by M. Sherraden, J. Curley, and J. Birkenmaier. Oxford University Press.
 48. Collins, J. M. (2012). "Improving Financial Literacy: The Role of Nonprofit Providers". In: *Financial Literacy: Implications for Retirement Security and the Financial Marketplace*. Ed. by O. S. Mitchell and A. Lusardi. Oxford University Press.
 49. Collins, J. M. (2011). "The Role of Default Counseling for Mortgage Borrowers in Financial Distress". In: *Financial Decisions Across the Lifespan: Problems, Programs, and Prospects Springer Book Series on Consumer Science*. Ed. by D. Lamdin. Springer.
 50. Collins, J. M. (2007). "Federal Policies Promoting Affordable Homeownership: Separating the Accidental from the Strategic". In: *Chasing the American Dream: Multidisciplinary Perspectives on Affordable Homeownership*. Ed. by W. Rohe and H. Watson. Cornell University Press.
 51. Collins, J. M., E. S. Belsky, and K. E. Case (2005). "Exploring the Welfare Effects of Risk-based Pricing in the Subprime Mortgage Lending". In: *Building Assets, Building Credit: Creating Wealth In Low-Income Communities*. Ed. by E. S. Belsky and N. P. Retsinas. Brookings Institution Press, pp.138–151.
 52. Collins, J. M., D. C. David, and M. Carliner (2002). "Supply-side Constraints on Low-income Homeownership". In: *Low-income Homeownership: Examining the Unexamined Goal*. Ed. by N. P. Retsinas and E. S. Belsky. Washington, DC: The Brookings Institution., pp.175–200.

Books

53. Birkemeier, J., M. Sherraden, and J. M. Collins (2018). *Financial Capability and Asset Building: A Textbook for Professionals*. New York, NY: Oxford Press.
54. Collins, J. M. (2015). *A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers*. New York, NY: Palgrave Macmillan.

Working Papers or Under Review

55. Anderson, D. M. and J. M. Collins (2018). "Can Knowledge Empower Women to Save More for Retirement?"
56. Batty, M., J. M. Collins, C. O'Rourke, and E. Odders-White (2018). "Experiential Financial Literacy: A Field Study of My Classroom Economy".
57. Collins, J. M., M. L'Esperance, and E. Odders-White (2018). "The Effects of Access to Banking Services on Elementary Student's Financial Learning: A Field Study".
58. Collins, J. M. and M. Nafziger (2018). "Evaluating Financial Capability Services Provided in a Workforce Development Program".
59. Anderson, D. M., J. M. Collins, and S. Goldrick-Rab (2017). "Competing Methods of Informing Student Borrowers: A Randomized Field Experiment at a For-profit Online University".

-
60. Collins, J. M., L. Gjertson, and C. O'Rourke (2017). "Technology-Enabled Coaching: A Field Study of MyBudgetCoach".
 61. Collins, J. M., E. Hembre, and C. Urban (2017). "Why are Mortgage Rates Among Older Americans Rising?"
 62. Collins, J. M. and E. Odders-White (2017). "The Effects of Allowances on Early Life Financial Capability".
 63. Collins, J. M., C. Robb, and M. L'esperance (2017). "The Influence of School Financial Education Requirements on Financial Independence in Young Adulthood".
 64. Collins, J. M. and C. Urban (2017). "Financial Wellbeing: Exploring Measures".
 65. Kulka, A. and J. M. Collins (2017). "Bulk Purchases and Consumption Smoothing: Using Tax Policy Changes to Estimate Saving for the Future by Buying Ahead".

Reports

66. Anderson, D., S. Rab, and J. M. Collins (2016). *Intuition Evaluation*. US Treasury.
67. Batty, M., E. Odders-White, C. O'Rourke, and J. M. Collins (2016). *My Classroom Economy Evaluation*. US Treasury.
68. Moulton, S., C. Loibl, D. R. Haurin, J. M. Collins, S. Roll, O. Kondratjeva, and W. Shi (2016). *Ageing in Place: Analyzing the Use of Reverse Mortgages to Preserve Independent Living Summary Report of Survey Results*. Report. SSRN.
69. Collins, J. M., L. Gjertson, and J. Sydnor (2014). *Lower Interest for Timeliness (LIFT) Pilot: Final Report*. Filene Research Center.
70. Collins, J. M., J. K. Scholz, and A. Seshadri (2013). *The Assets and Liabilities of Cohorts: The Antecedents of Retirement Security*. Social Security Administration.
71. Collins, J. M. (2012). *Investor Education for Credit Union Employees: Survey Results for Wisconsin*. Filene Research Institute.
72. Collins, J. M. and C. M. O'Rourke (2011). *Homeownership Education and Counseling: Do We Know What Works?* Research Institute for Housing America, Research Paper No. 1102.
73. Collins, J. M. (2010). *MoneyUP: A Field Study*. The Financial Clinic and United Way of New York City.
74. Xiao, J. X., J. M. Collins, M. Ford, P. Keller, J. Kim, and B. Robles (2010). *A Review of Financial Behavior Research*. NEFE Colloquium.

Awards and Honors

UW-Madison H.I. Romnes Faculty Fellowship, 2018
Ketchum Prize. (outstanding service and research to advance investor protection and financial capability in the U.S) FINRA Foundation, 2017
UW-Madison Vilas Associates Award, 2016
Best Paper Nominee, Journal of Consumer Affairs, 2016
RWJ Health and Society Best Paper Award, 2015
Vilas Mid Career Award, 2015
CeO McNair Scholarship Award, UW Madison 2012.
Best Poster Award, National Head Start Conference, 2012.
National Academy of Social Insurance (NASI), Invited Member, 2011.

Federal Awards

2018	J. Michael Collins. Retirement and Disability Research Center. (5-year cooperative agreement for research, dissemination and training center) <i>Social Security Administration.</i>	\$2.1 million (FY2019)
2014	J. Michael Collins; Elizabeth Odders-White. MyClassroom Economy Field Study. <i>Department of the Treasury Financial Capability Innovation Fund.</i>	\$438,839 (PRJ92RA)
2014	Sara Goldrick-Rab; J. Michael Collins. Loan Counseling Field Study. <i>Department of the Treasury Financial Capability Innovation Fund.</i>	\$165,326 (PRJ93DW)
2012	Judi Bartfeld; J. Michael Collins. Understanding Very Low Food Security and Other Food Hardships Among Children. <i>USDA—Center for Poverty Research, University of Kentucky.</i>	\$150,000 (PRJ63XN)
2011	J. Michael Collins; Elizabeth Odders-White Randomized Field Trail of Financial Education. <i>Department of the Treasury Access Financial Capability Outcomes (TOS-11-F-039 with Corporation for Enterprise Development)</i>	\$284,618 (PRJ57BY)
2012	J. Michael Collins; Elizabeth Odders-White Randomized Field Trail of Financial Education. <i>Department of the Treasury Access Financial Capability Outcomes (Continuation)</i>	\$225,000 (PRJ57BY)
2012	J. Michael Collins (with Dee Warmath). Financial Education Metrics Development and Research Support Services. <i>Consumer Financial Protection Bureau Contract to Corporation for Enterprise Development</i>	\$297,025 (MSN159408)
2010	J. Michael Collins. Financial Literacy Research Consortium Cooperative Agreement. (14 projects) <i>Social Security Administration</i>	\$3.15 million (PRJ31KX)
2009	J. Michael Collins; Karen Holden. Financial Literacy Research Consortium Cooperative Agreement. (7 projects) <i>Social Security Administration</i>	\$1.44 million (PRJ31KR)

Center for Financial Security: Financial Coaching Grants

2018	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$85,000 (MSN22235)
2017	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$127,415 (AAC5246)
2016	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$106,191 (AAB5295)
2015	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$66,394 (AAA4947)
2013	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$130,908 (PRJ76SW)
2012	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$99,018 (PRJ65SE)
2011	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$164,999 (PRJ55FD)
2010	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$121,784 (PRJ42JT)
2009	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$68,217 (PRJ21YG)
2008	J. Michael Collins. <i>Annie E. Casey Foundation</i>	\$35,000 (PRJ16WP)

Foundation Grants

2017	J. Michael Collins. Financial Coaching in Health Care Settings (FINMed) <i>MetLifeFoundation</i>	\$245,000 (PRJ58DA)
2014	J. Michael Collins. Don't Be Jack evaluation. <i>WEA Trust</i>	\$13,915 (MSN176390)
2014	J. Michael Collins. Finances 50+ evaluation. <i>AARP Foundation</i>	\$28,270 (MSN183008)
2012	J. Michael Collins. Emergency Savings Research Cluster. <i>CS Mott Foundation</i>	\$235,836 (PRJ58DA)
2012	J. Michael Collins. Group Financial Coaching pilot. <i>University of Maryland:</i>	\$25,000 (PRJ56HF)
2012	J. Michael Collins. Finances 50+ evaluation. <i>AARP Foundation</i>	\$51,004 (PRJ64EQ)
2011	Tim Smeeding; J. Michael Collins; Lonnie Berger. Housing Matters. <i>John D. and Catherine T. MacArthur Foundation</i>	\$650,000 (PRJ44YB)
2011	J. Michael Collins. MyBudget Coach evaluation. <i>Center for Financial Services Innovation Fund</i>	\$39,261 (PRJ47NV)
2011	J. Michael Collins. Emergency Savings Review. <i>MDRC</i>	\$12,097 (PRJ43WY)
2011	J. Michael Collins. LIFT: Timely Payment Rewards. <i>Center for Financial Services Innovation</i>	\$90,000 (PRJ46MV)
2010	J. Michael Collins. Tax Time Financial Coaching. <i>CFP Board</i>	\$54,722 (PRJ32ZX)
2010	J. Michael Collins. Financial Coach Survey. <i>Central New Mexico Community College</i>	\$17,500 (PRJ58JA)
2010	J. Michael Collins. Disability Research. <i>University of Michigan:</i>	\$36,157 (PRJ42RN)
2009	J. Michael Collins. Financial Clinic Client survey. <i>United Way of New York City</i>	\$35,000 (PRJ35TN)
2009	J. Michael Collins. Mortgage Foreclosures. <i>West Coast Poverty Center:</i>	\$14,940 (PRJ34WH)

Internal Awards

2018	University of Wisconsin-Madison Romnes Award	\$60,000 (AAC9822)
2016	University of Wisconsin-Madison Villas Associates Award: Social Sciences	\$38,235 (AAB2996)
2015	University of Wisconsin-Madison Villas Mid Career Award	\$50,000 (PRJ85SM)
2014	University of Wisconsin Foundation Baldwin Award	\$55,000 (PRJ86IW)
2014	University of Wisconsin-Madison Villas Mid Career Award	\$50,000 (PRJ85SI)
2013	Wisconsin Alumni Research Foundation	\$25,000 (PRJ74RZ)
2013	University of Wisconsin-Madison Villas Research Investigator Award	\$30,349 (PRJ74SV)
2013	University of Wisconsin-Madison Villas Mid Career Award	\$50,000 (PRJ74TH)
2010	Wisconsin Alumni Research Foundation	\$30,387 (PRJ43WR)
2009	Wisconsin Alumni Research Foundation	\$28,976 (PRJ29XF)
2009	University of Wisconsin-Madison Fall Research Award	\$26,571 (PRJ23QC)
2009	Institute for Clinical Training and Research (ICTR)	\$50,000
2009	Institute for Research on Poverty (IRP) Small Grant Award	\$32,900
2009	University of Wisconsin-Madison Graduate School	\$26,571 (PRJ23QC)

Invited Peer Reviewed Academic Conference Presentations

- *My Classroom Economy*. (2018) ASSA Meetings, Philadelphia, PA.
- *Student Bank Accounts: Assessing Impacts on Financial Capability*. (2017) Association for Policy Analysis and Management Fall Research Conference. Chicago, IL
- *Pragmatic Program Evaluation*. (2017) Public Management Research Association, Washington, DC.
- *My Classroom Economy: Evaluation Results*. (2017) Boulder Financial Summer Conference on Consumer Financial Decision Making. Leeds School of Business, University of Colorado.

-
- *Financial Education Experiment*. (2016) American Council on Consumer Interests Conference. Washington, DC.
 - *Financial Coaching Study*. (2016) Research and Evaluation Conference on Self-Sufficiency (RECS). Washington, DC.
 - *Financial Education In Schools*. (2016) ASSA Meetings, San Francisco, CA.
 - *When the Cats Away: Payment Behavior During a Mortgage Moratorium*. (2015) Boulder Financial Summer Conference on Consumer Financial Decision Making. Leeds School of Business, University of Colorado.
 - *State Mandated Financial Education*. (2015) Midwest Finance Association Annual Research Conference. Chicago, IL.
 - *The Role of Information for Retirement Decisions*. (2015) Cherry Blossom Symposium, George Washington University Global Center on Financial Literacy, Washington DC.
 - *Liquid Asset Holding by Age Cohort*. (2014) Association for Policy Analysis and Management Fall Research Conference. Albuquerque, New Mexico.
 - *Mortgage Moratorium and Borrower Behavior*. (2014) Institute for Research on Poverty Summer Research Workshop. University of Wisconsin-Madison.
 - *Mortgage Servicing Outcomes by Race* (2014). American Council on Consumer Interests Conference. Milwaukee, WI.
 - *Income Support Programs and Mortgage Defaults*. (2013) Association for Policy Analysis and Management Fall Research Conference. Washington, DC.
 - *Reminders and Mortgage Repayments*. (2013) Boulder Financial Summer Conference on Consumer Financial Decision Making. Leeds School of Business, University of Colorado.
 - *Mortgage Mediation and Loan Modifications*. (2012) Boulder Financial Summer Conference on Consumer Financial Decision Making. Leeds School of Business, University of Colorado.
 - *Assessing the Impacts of Financial Education: Field Studies*. (2012) George Washington University School of Business-Federal Reserve Board Seminar. Washington, DC.
 - *Financial Accessibility and Capability: Preliminary Evaluation*. (2012) Association for Policy Analysis and Management Fall Research Conference. Baltimore, MD.
 - *The Application of Coaching Techniques to Financial Issues*. (2011) Financial Therapy Conference. Athens, GA.
 - *Loan Modifications: Racial and Income Differences* (2011). Brookings Institute. Washington, DC.
 - *The Impact of Foreclosure Counseling*. (2011) Boulder Financial Summer Conference on Consumer Financial Decision Making. Leeds School of Business, University of Colorado.
 - *The Impacts of Mortgage Default Counseling* (2011). Federal Reserve Board Community Affairs Research Conference. Washington, DC.
 - *Who Gets a Bailout? Loan Modifications by Race and Income* (2011). West Coast Poverty Center, University of Washington, Seattle.
 - *Workplace Financial Education* (2011). American Council on Consumer Interests Conference. Washington, DC.
 - *An Assessment of State Foreclosure Mediation Laws on Borrower Outcomes* (2010). American Public Policy Analysis and Management Annual Research Conference. Boston, MA.
 - *Financial Literacy: The Role for Nonprofits* (2010). Pension Research Council, Wharton School.
 - *How Good is the Good Faith Estimate?* (2010). Subprime Mortgage Symposium, Valpraiso University.
 - *Supporting Financial Goal Achievement at Tax Time: Evidence from a VITA Study* (2010). Association for Public Policy Analysis and Management Annual Research Conference. Boston, MA.
 - *Collateral Damage: The Effects of Foreclosure on Neighborhood Investment* (2009). American Council on Consumer Interests Conference.
 - *Exploring the Effects of Default Counseling* (2009). FDIC Financial Research Conference. Washington, DC.
 - *Who Gets a Bailout: Loan Modifications By Race and Income* (2009). Association for Public Policy and Management Annual Research Conference. Washington, DC.
 - *You Could Lose Your Home: The effects of state policies mandating subprime mortgage risk disclosures on consumer evaluations of loan offers* (2009). Federal Reserve Community Affairs Research Conference.
 - *Consumer Perspectives on Foreclosure* (2008). American Council on Consumer Interests Conference. Atlanta, GA.
 - *Financial Coaching: A New Strategy for Wealth Building* (2008). Academy of Financial Services/FPA Conference. Boston, MA.
 - *Foreclosure Counseling and Loan Outcomes* (2008). Association for Public Policy and Management Annual Research Conference. Los Angeles, CA.
 - *The Impacts of Financial Education: A Field Experiment* (2008). Association of Financial Planning and Counseling Conference, Anaheim, CA.

-
- *Collateral Damage: Foreclosure Rates and Consumer Perceptions of Housing* (2008). Housing Environments Research Association. Indianapolis, IN.
 - *The Effects of Mortgage Disclosure on Consumer Loan Choices* (2007). Association for Public Policy and Management Annual Research Conference. Washington, DC.

Invited Research Presentations

- *Youth Financial Capability Interventions*. (2017) FCAC Canada, Montreal, Quebec.
- *Emergency Savings*. (2017) National Credit Union Water Cooler, Madison, WI.
- *Student Loan Debt in Wisconsin*. (2017) UW System, Fond du lac, WI.
- *Refugees and Financial Capability*. (2017) International Rescue Committee (IRC) San Diego, CA.
- *Financial Wellbeing*. (2017) WID Lecture Series, Madison, WI.
- *Financial Inclusion*. (2016) US/USAID Treasury Plenary Panel. Washington, DC.
- *Financial Capability*. (2016) Economic Co-operation and Development (OECD) Global Symposium on Financial Resilience Throughout Life. Keynote. Amsterdam, Netherlands.
- *Financial Education Mandates*. (2016) CFPB Consumer Research Seminar. Washington, DC.
- *Financial Education Studies*. (2015) FDIC Consumer Research Conference. Washington, DC.
- *Financial Wellbeing*. (2015) OECD Financial Capability Seminar, Paris, France.
- *Financial Capability and Social Work: New Directions* (2015). Financial Capability and Asset Building Conference, University of Washington, St Louis.
- *Financial Coaching* (2015). Financial Counseling Association of America. Chicago, IL.
- *Financial Coaching and Executive Functioning* (2015). Annie E Casey Foundation Roundtable. Baltimore, MD.
- *The Effects of Financial Education on Elementary Students* (2014). Financial Literacy Education Commission. Washington, DC.
- *Field Experiments on Financial Education* (2014). University of Arizona. Tuscon, AZ.
- *A Home for Everyone Conference*(2014). Eau Claire WI (Keynote)
- *Financial Coaching* (2014). Corporation for Enterprise Development Assets Learning Conference. Washington, DC.
- *Applying Financial Coaching* (2014). Financial Finesse, Milwaukee Wisconsin
- *Financial Capability* (2014). Governors Council on Financial Literacy, Madison, Wisconsin
- *Financial Coaching* (2014). Asset Funders Network Regional Conference, Chicago IL
- *Financial Security* (2014). Academic Staff Institute, UW-Madison
- *RIDGE Food Security Workshop* (2014). UW-Madison Institute for Research on Poverty
- *Financial Coaching* (2013). North Texas Funders Network. Dallas, TX.
- *Measuring Outcomes of Financial Coaching* (2013). Asset Funders Network. Washington, DC.
- *Pitfalls of Field Experiments* (2013). Consumer Financial Protection Bureau. Washington, DC.
- *Designing Field Experiments on Behavioral Economics* (2011). National Community Tax Coalition Conference. Chicago, IL.
- *Emergency Savings* (2011). Congressional Savings and Ownership Caucus Rebuilding Financial Stability Conference. Washington, DC.
- *Exploring the Intersection Between Financial Capability and Domestic Violence* (2011). US Dept of Treasury. Washington, DC.
- *The Impacts of Financial Education* (2011). St. Louis Federal Reserve and Council on Economic Education Conference.
- *A Review of Financial Advice Models and the Take Up of Financial Advice* (2010). Financial Literacy Research Consortium Conference. Washington, DC.
- *The Center for Financial Security Year 1 Accomplishments* (2010). Financial Literacy Research Consortium Conference. Washington, DC.
- *What Focus Groups Tell Us About Financial Literacy and Behavior* (2010). Financial Literacy Research Consortium Conference. Washington, DC.
- *Still Holding out Promise: A review of the literature on the Impacts of Financial Education* (2009). Annie E. Casey Foundation.
- *Still Holding out Promise: A review of the literature on the Impacts of Financial Education* (2009). Federal Reserve Bank of Chicago.
- *Still Holding out Promise: A review of the literature on the Impacts of Financial Education* (2009). Networks Financial Institute. Indianapolis, IN.
- *Consumer Education and Mortgage Defaults* (2008). Financial Literacy Conference Federal Reserve Bank of Chicago.
- *The Effects of State Foreclosure Policies on Subprime Borrowers in Default* (2008). Federal Reserve Board. Washington, DC.

- *How much does this cost? Good Mood and Anxious Mood Effects on Processing of Credit Card Offers* (2007). FDIC Center for Financial Innovations Roundtable. Washington, DC.

Teaching

Courses Developed

- La Follette School of Public Affairs Capstone Policy Workshop. Spring 2013; Spring 2014; Spring 2016; Spring 2017; Spring 2018
- Consumer Science 853 Advanced Household/Consumer Finance. Spring 2012
- Consumer Science 579 Consumer Policy. Summer 2012; Fall 2012; Fall 2013; Fall 2014; Fall 2016
- Consumer Science 340 Financial Capability and Asset Building. (new development) Fall 2017
- Consumer Science 275 Personal Finance. Spring 2009 (re-development)
- Consumer Science 999 Independent Studies: Summer 2011 (Advanced Household Finance); Fall 2011 (Mortgage Policy); Spring 2012 (Causal Inference); Fall 2014 (Advanced Household Finance)

Campus seminars and guest lectures

- Fall 2017. Financial Wellbeing. Center for Demography and Ecology (CDE) Research seminar.
- Fall 2017. My Classroom Economy Evaluation. La Follette School Research seminar.
- Fall 2017. Financial Wellbeing. Household Finance Research seminar.
- Spring 2017. Health Expenses and Financial Capability. Household Finance Research seminar.
- Fall 2016. My Classroom Economy Evaluation. Household Finance Research seminar.
- Fall 2013. Banking Access and Financial Counseling Experimental Outcomes. Institute for Research on Poverty seminar.
- Summer 2013. Poverty 101. Institute for Research on Poverty workshop.
- Fall 2012. Household Finance for Low Income Families. Presentation at Institute for Research on Poverty workshop for Badger Volunteers.
- Spring 2012. Exiting Homeownership: The Influences of Transfers on Exits from Owner-Occupied Housing in the United States. Presentation at Institute for Research on Poverty Seminar.
- Fall 2011. Program Evaluation. Guest lecture La Follette School of Public Affairs.
- Fall 2011. Coming up with Cash in a Pinch: Emergency Savings and its Alternatives. Family Financial Security Webinar.
- Spring 2011 Financial Advice: Who Gets it and Who Doesn't? Family Financial Security Webinar. February 15.
- Spring 2011. Behavioral Finance. Lecture for UW campus employees.
- Summer 2011. Financial Reforms and Affordable Housing: UW-Madison Wisconsin Real Estate and Economic Outlook Conference.
- Spring 2011. Can Personal Financial Capability be Improved? Evidence from Field Studies. School of Human Ecology Consumer Science Brown Bag Seminar.
- Spring 2010. Behavioral Finance. Guest lecture in Consumer Science 575.
- Spring 2010. Behavioral Finance. Guest lecture in Consumer Science 477.
- Spring 2010. Behavioral Finance. Guest lecture in Consumer Science 275.
- Spring 2009. Randomized Experimental Evidence of Financial Education for Low-income Households. Presentation at Institute for Research on Poverty Seminar.
- Spring 2009. Loan Defaults and State Foreclosure Policies. Presentation at La Follette School of Public Affairs Seminar.
- Fall 2009. Who gets a Bailout: Loan Modifications by Race and Income. Department of Consumer Science Seminar.

Undergraduate and graduate advisees, and graduate committees

1. Consumer Science Committee chair, Ting Yan (M.S., 2010)
2. Consumer Science Committee chair, Jing Wang (M.S., 2010)
3. Consumer Science Committee chair, Yue Yang (M.S., 2010)
4. Consumer Science Committee member, Laras Sekarasih (M.S., 2009)
5. Consumer Science Committee member, Pamela Connors (Ph.D. 2011)
6. Consumer Science Committee member, Yung Ting Su (Ph.D. 2012)
7. Consumer Science Committee member, Dee Warmath (Ph.D. 2012)
8. Economics Committee member, Mike Anderson (Ph.D. 2013)
9. Economics Committee member, YoungWook Lee (Ph.D. 2013)
10. Consumer Science Committee Chair, Nilton Porto UW (Ph.D. 2014)

-
11. Actuarial Science Committee Member, Marc Ragin (Ph.D. 2014)
 12. Population Health Committee Member, Paul Creswell Population Health (Ph.D. 2016)
 13. Economics Committee member, Erik Hembre (Ph.D. 2014)
 14. Economics Committee member, Drew Anderson (Ph.D. 2015)
 15. Economics Committee member, Mike Batty (Ph.D. 2015)
 16. Economics Committee member, Chris Reynolds (Ph.D. 2015)
 17. Committee member, Majdi Debbich. Paris School of Economics (Ph.D. 2015)
 18. Social Work Committee member, Leah Gjertson (Ph.D. 2016)
 19. Consumer Science Committee member, Fei Men (Ph.D. 2017)
 20. Education Committee member, Tim St Louis (Ph.D. 2017)
 21. Actuarial Science Committee Member, Anastasia Ivantsova (Ph.D. 2018)
 22. Social Work Committee member, Kristy Anderson (Ph.D. exp 2019)
 23. Consumer Science Committee member, Madelaine L'esperance (Ph.D. exp 2019)

Project/Research Assistants Directly Supervised

1. Amy Fottrell-Public Affairs (2018-)
2. Madelaine L'esperance-Family Economics (2015-)
3. Mia Nafziger-Public Affairs (2017-2018)
4. Amrita Kulka-Economics (2016-2017)
5. Leah Gjertson-Social Work (2013-2016)
6. Drew Anderson-Economics (2013-2015)
7. Mike Batty Economics (2013-2015)
8. Melissa Berger - Public Affairs (2010)
9. Stephanie Chase - Public Affairs (2011)
10. Pam Connors - Mass Communications (2012)
11. Jon Latner- Sociology (2009 - 2011)
12. Emily Ley- Public Affairs (2010-2011)
13. Hanif Numan - Sociology (2010)
14. Collin ORourke- Public Affairs (2008-2009)
15. Rocio Sanchez - Public Affairs (2009-2010)
16. Tim St Louis - Education (2013- 2015)
17. Carly Urban-Economics (2012)
18. Karen Walsh -Public Affairs (2010-2011)

Workshops Organized

- FinTech Workshop. Discussants invited from government and industry. Madison October 2017
- Health and Finances Workshop. Workshop for UW researchers with discussants invited from government and industry. Madison May 2016
- Financial Capability Workshop. National workshop for funded researchers with discussants invited from government and industry. Collaboration with Institute for Research on Poverty Madison May 2014
- Emergency Savings Workshop. National workshop for funded researchers with discussants invited from government and industry. Chicago May 2013
- Financial Literacy Research Summer Workshop. National workshop for SSA-funded researchers with discussants invited from government and industry. Madison WI June 2012
- Financial Literacy Research Summer Workshop. National workshop for SSA-funded researchers with discussants invited from government and industry. Madison WI. May 2011
- Financial Literacy and Domestic Violence. National workshop hosted at US Department of Treasury on role of financial capability for women at risk of abuse. Washington DC. May 2011
- Family Financial Security Symposium, 125 participants, 13 papers, over \$75,000 in funding secured for 1.5 day nationally attended event. Madison WI, May 2010.
- Pathways to Financial Security Conference, June 2011, Wisconsin Cooperative Extension. Regional event for 100 financial educators statewide. 12 workshops; \$13,500 in funding secured. Wisconsin Dells, WI.
- Financial Literacy Research Summer Workshop. National workshop for SSA-funded researchers with discussants invited from government and industry. Madison WI. August 2010

Outreach Presentations

- May 2017. Developing a National Financial Capability Strategy. Aspen Institute, Washington, DC.
- May 2017. Financial Coaching. Assets Funders Network Conference. Indianapolis, IN.
- September 2016. Financial Coaching. Corporation for Enterprise Development Assets Learning Conference. Washington, DC.

-
- May 2016. Financial Coaching. Cities for Financial Empowerment / Bloomberg Foundation. New York, NY.
 - April 2016. Financial Education for Employees. Defined Contribution Conference. Chicago, IL.
 - January 2015. Outcomes Metrics for Financial Capability. Consumer Financial Protection Bureau. Washington, DC.
 - September 2014. Coaching Panel. Corporation for Enterprise Development Assets Learning Conference. Washington, DC.
 - December 2013. Financial Boot Camp. UW Extension. Madison, WI.
 - September 2012. Asset Research Panel. Corporation for Enterprise Development Assets Learning Conference. Washington, DC.
 - June 2012. ProSquared Athlete Development Institute. Madison, WI.
 - April 2012. Consumer Federation of America, Behavioral Strategies for Saving. Washington DC.
 - April 2012. Center for Economic Progress Board Meeting. Chicago, IL.
 - April 2012. La Follette Wisconsin Idea Symposium. Public Policies and Foreclosure. Madison, WI.
 - April 2012. UW Extension Household Finance Training. Wassau, WI.
 - April 2012. Financial Services Roundtable, SAVE 2012 Washington DC.
 - April 2012. Childrens Trust Fund, Financial Capability Strategies. Madison WI.
 - February 2012. Mitzvah Day, Madison, WI
 - February 2012. Teaching Financial Literacy in Elementary Settings. Eau Claire, WI.
 - June 2011. The State of Financial Capability. University of Wisconsin-Cooperative Extension Pathways Conference. Wisconsin Dells, WI.
 - February 2011. Financial Advice: Who Gets it and Who Does not? CFS Webinar, UW Madison.
 - March 2011. New Approaches to Financial Security Research . Board of Human Services. Washington, DC.
 - February 2011. The State of Financial Capability. Chicago Social Security Management Association. Madison, WI.
 - December 2011. Mortgage Disclosures and Consumer Responses. US Treasury & Consumer Financial Protection Bureau Symposium. Washington, DC.
 - June 2011. Wisconsin Pathways to Financial Security: Coaching Workshop. Wisconsin Dells, WI.
 - January 2011. Financial Capability Workshop: Culinary Staff. Madison, WI.
 - September 2010. Developing New Leaders in Asset Research. Corporation for Enterprise Development Assets Learning Conference. Washington, DC.
 - September 2010. Financial Coaching: Insights for Funders and Program Managers Corporation for Enterprise Development Assets Learning Conference. Washington, DC.
 - December 2010. Financial Literacy and Asset Building. Cleveland Federal Reserve Bank. Cleveland, OH.
 - July 2010. Financial Literacy, Asset Building and Outcomes: Perspectives from Research. US Department of the Treasury, Expanding Financial Access through Innovative Community Initiatives: Promising Practices from the BankOn Field. Washington, DC.
 - May 2010. Overview of Emerging Research on Financial Coaching. Bank of America Foundation Financial Education Workshop. Chicago, IL.
 - March 2010. Promoting Family Financial Stability. Centers for Working Families Annie E Casey Foundation. Chicago, IL.
 - September 2010. Financial Coaching Workshop. Madison, WI.
 - June 2009. Wisconsin Pathways to Financial Security: Keynote Address. UW Extension bi-annual Conference. Stevens Point, WI.
 - October 2009. Financial Coaching Workshop. Madison, WI.
 - July 2009. Foreclosures and Loan Modifications. Wisconsin HOME Conference. Madison, WI.
 - May 2009. Understanding Changes in Credit Card Laws. Financial Educators Network. Madison, WI.
 - April 2009. Foreclosure Interventions Workshop. Madison, WI.
 - April 2009. Financial Coaching Workshop. Madison, WI.
 - January 2009. Foreclosure Interventions Workshop. Madison, WI.
 - November 2008. Southern District Professional Development Workshop. Madison, WI.
 - October 2008. Consumers and the Recession. Workshop. Madison, WI.
 - October 2008. Foreclosure Counseling Workshop. Eau Claire, WI.
 - September 2008. Consumers and the Recession. Workshop. Madison, WI.
 - September 2008. Financial Education Team Professional Development Workshop. Stevens Point, WI.
 - September 2008. Western District Professional Development Workshop. Eau Claire, WI.
 - June 2006. Mortgage Foreclosure: A Consumers View. Federal Reserve Bank of New York.
 - September 2005. Developing Financial Services for Low-income Families in High-cost Housing Markets. The Ford Foundation. New York, NY.

- July 2004. Quality Homes For Arizona's Workforce (2004). Governors Conference on Affordable Housing. Phoenix, AZ.
- June 2003. Chicago Homeownership Preservation Challenge: Foreclosures (2003). Opening plenary speech, Federal Reserve Bank of Chicago. Chicago, IL.

Outreach Teaching Materials

- 2015-4. Financial Coaching: Applications.
- 2015-3. Using the Financial Capability Scale.
- 2015-2. Retirement Planning Basics.
- 2014-11. Food Insecurity and Family Finances: Evidence from Wisconsin School Children.
- 2014-10. Maintaining Family Financial Credit Worthiness: Managing Student Loans.
- 2014-9. Family Financial Aspects of Health Care.
- 2014-4. Strategies for Improving Credit Scores.
- 2014-3. Emergency Savings.
- 2014-2. Mobile Finance.
- 2014-1. Employer Based Financial Education.
- 2013-11. Online Financial Education.
- 2013-10. Financial Education For Young Children.
- 2013-9. Protecting Elders from Financial Abuse.
- 2013-5. Claiming Financial Security.
- 2013-4. Financial Capability.
- 2013-3. Behavioral Finance.
- 2013-2. Medical Debt.
- 2013-1. Financial Coaching.
- 2012-11. Financing Higher Education.
- 2012-10. Financial Education for Military Service Members, Families and Veterans
- 2012-9. Planning for Retirement: Understanding Social Security Claiming Options
- 2012-4. Financial Literacy Education for Children: A Review of Studies.
- 2012-2. Financial Capability and Domestic Violence.
- 2011-12. Matching Curricula to Core Competencies.
- 2011-10. Local Indicators to Aid Financial Education and Financial Capability Programs.
- 2011-8. Using New Technology and Social Media for Financial Education
- 2011-5. Getting Back on Your Feet: Approaching Personal Financial Recovery.
- 2011-4. Insights from Behavioral Finance and Economics for Building Financial Capability
- 2011-3. Retirement Rules of Thumb.
- 2011-2. Debt Collection.
- 2011-1. Counseling and Education for Home Owners.
- 2010-12. What Works? Understanding Assessment Strategies for Financial Education.
- 2010-11. Understanding Social Security Insurance Programs.
- 2010-10. Identify Theft Prevention Education
- 2010-7. Asset Building through Savings Bonds.
- 2010-5. Wall Street Reform and Consumer protection Act of 2010.
- 2010-4. Reverse Mortgages: Home Equity Conversion Mortgages.
- 2010-3. Financial Service Alternatives to Traditional Accounts
- 2010-1. Core Personal Finance Topics.
- 2009-12. Video Games and Financial Literacy.
- 2009-5. Understanding the Role of Consumer Credit Counseling.

Service

Service to Public

- 2018-. UW Credit Union, Board Member. Madison, WI.
- 2017-. SafetyNet, Advisory Board. Madison, WI.
- 2014-. Jump\$Start, Washington DC, Board Member.
- 2012-. Wisconsin TSA Advisor Board, Appointment by Governor of State of Wisconsin.
- 2017-. Greenpath Financial Counseling, Advisory Board. Detroit, Michigan.
- 2011-. Wisconsin Governor's Council on Financial Literacy, Appointment by Governor of State of Wisconsin.
- 2011-. The Center for Excellence in Financial Counseling at the University of Missouri.
- 2015-2016. Aspen Institute Financial Security Advisory Board. Washington, DC
- 2015-2017. The Playing Field (pre-school for homeless youth), Madison, WI, Board Member.

2013-2016. The Financial Clinic, Policy Advisory Board. New York, NY.
2009-2015. Financial Education Center, Madison WI, Board Member.
2011-2014. Financial Diaries Advisory Board.
2011-2014. HelloWallet Research Advisory Board.
2011-2013. Credibility Research Advisory Board.
2011-2013. FINRA Financial Capability Advisory Board.
2007-2009. Community Building Works!, Ithaca NY, Board Member 2007-2009.

Service to Field

Journal Boards

2018-. Financial Planning Review, Associate Editor.
2017-2018. Journal of Consumer Affairs, Special Issue Editor.
2016-2021. Journal of Consumer Policy, Editorial Board Member.
2014-. Journal of Financial Education and Counseling, Editorial Board Member.
2013-. Journal of Consumer Affairs, Editorial Board Member.

Scholarly Reviews:

American Journal of Agricultural Economics, Behavioral Science & Policy, Cross-Cultural Communication (Canadian Academy of Oriental and Occidental Culture), Economic Journal, Economics of Education Review, Family Relations, Family and Consumer Science Research Journal, Financial Services Review, Handbook of Consumer Finance Research, Health Economics, Housing Policy Debate, Journal of Behavioral and Experimental Economics, Journal of Benefit-Cost Analysis, Journal of Consumer Affairs, Journal of Consumer Education, Journal of Consumer Policy, Journal of Economic Behavior and Organization, Journal of Economic Psychology, Journal of Family and Economic Issues, Journal of Financial Counseling and Planning, Journal of Financial Therapy, Journal of Housing Economics, Journal of Pension Economics and Finance, Journal of Personal Finance, Journal of Policy Analysis and Management, Journal of Real Estate Finance and Economics, Journal of Urban Affairs, Journal of the European Economic Association, Research on Aging, Science, Social Science Research, Social Science Review, Southern Economic Journal, SSM - Population Health, The Financial Review.

Service to University

2018-2019. Fall Research Committee.
2017-. Graduate School Fellowship Review Committee.
2017-2018. Fall Research Committee.
2012-. University of Wisconsin Survey Center Steering Committee.
2017-. Faculty Budget Oversight Committee.
2017-2021. Institute for Research on Poverty Network on Youth Transitions, Co-Chair.
2016-2017. Fall Research Committee.
2012-. Institute for Research on Poverty Executive Committee.
2014-2017. Committee on Faculty Rights and Responsibilities (elected).
2014. Budget Model Ad Hoc Committee (appointed).
2014. University Ad Hoc Committee on Civility.
2013-2017. School of Education HOPE Advisory Board.
2008-. UW Cooperative Extension Family Financial Security Team/ Committee.

Service to School / College / Department

2017-. La Follette School Budget Committee
2017-. La Follette School Mentor/Oversight Committee
2017-. School of Human Ecology Mentor/Oversight Committee
2011-. Consumer Science Graduate Committee; Chair 2016-17, 2017-18.
2017. School of Human Ecology Fiscal/Research Planning Committee.
2013. School of Human Ecology Fiscal/Research Planning Committee.
2011-2012. Consumer Science Faculty Search Committee.
2011-2012. School of Human Ecology Dean Search Committee.
2011-2012. School of Human Ecology Instructional Technology Committee
2008-2013. Consumer Science Undergraduate Committee.
2008-2010. School of Human Ecology Outreach Committee