

# **TANSEL YILMAZER**

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Department of Personal Financial Planning  
University of Missouri  
239 Stanley Hall  
Columbia, MO 65211

Office phone: 573-884-9188

Fax: 573-884-8389

email: yilmazert@missouri.edu

## **EDUCATION**

Ph.D. Economics, University of Texas at Austin, 2002.

M.A. Economics, Boğaziçi University, Istanbul, 1997.

B.A. Business Administration, Boğaziçi University, Istanbul, 1994.

## **PROFESSIONAL EMPLOYMENT**

Department of Personal Financial Planning, University of Missouri, Assistant Professor, 2008-present.

Department of Consumer Sciences and Retailing, Purdue University, Assistant Professor, 2002-2008.

## **AFFILIATIONS AND VISITING POSITIONS**

World Bank, Short-term Consultant, January-June 2010.

Department of Business Administration, Soochow University, Taiwan, Visiting Scholar, Summer 2009.

Center on Aging and the Life Course, Purdue University, Faculty Associate, 2006-2008.

## **AREAS OF INTEREST**

Household Economics, Family Finances, Small Business Finances, Financial Institutions and Services

## **FELLOWSHIPS, HONORS AND AWARDS**

American Council on Consumer Interests (ACCI) Mid-Career Award, April 2010.

AARP's Financial Service and Older Consumer Award, "Spending Patterns of Older Workers," with Deanna Sharpe, July 2009.

Academy of Financial Services Best Paper Award, "The Impact of College Financial Aid Rules on Household Portfolio Choice," with Patryk Babiarz, October 2008.

CFP Board's ACCI Financial Planning Best Paper Award, "The Impact of College Financial Aid Rules on Household Portfolio Choice," with Patryk Babiarz, July 2008.

Cleo Fitzsimmons Young Faculty Scholar Award, College of Consumer and Family Sciences, Purdue University, November 2007.

Gamma Sigma Delta, 2007.

CFP Board's ACCI Financial Planning Best Paper Award, "How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?" with Angela C. Lyons, 2004.

Hale Fellowship, University of Texas at Austin, 2002.

Professional Development Award, University of Texas at Austin, 2000-2001.

Murray S. Johnson Fellowship, University of Texas at Austin, 2000-2001.

FinansBank Scholarship Award, Boğaziçi University, 1992-1994.

## **EDITORIAL BOARD**

Associate editor, *Family and Consumer Sciences Research Journal*, 2009-present.

Editorial board, *Journal of Personal Finance*, 2010-present.

Editorial board, *Journal of Consumer Affairs*, 2011-present.

## **RESEARCH AND SCHOLARSHIP**

### **a. Journal Publications**

“The Role of Lending Practices on the Foreclosure Crisis: Evidence from Indiana and Ohio,” with Patryk Babiarz and D. E. Kiss, *Family and Consumer Sciences Research Journal*, *forthcoming*.

“Observations on the Use of Household Resources in Small and Family Owned Businesses: Implications for Research Directions,” with Holly Schrank 2010, *Journal of Family and Economic Issues*, 31(4): 399-413.

“Marriage and the Allocation of Assets in Women's Defined Contribution Plans,” with Angela C. Lyons, 2010. *Journal of Family and Economic Issues*, 31(2): 121-137.

“The Impact of College Financial Aid Rules on Household Portfolio Choice,” with Patryk Babiarz, 2009. *National Tax Journal*, 62(4): 635-655.

“A Multistage Model of Loans and the Role of Relationships,” with Sugato Chakravarty, 2009. *Financial Management*, 38(4): 781-816.

“Effectiveness of Financial Education on Financial Management Behavior and Account Usage: Evidence from a ‘Second Chance’ Program,” with Rebecca Haynes Bordas and D. Elizabeth Kiss, 2008. *Journal of Family and Economic Issues*, 29(3): 362-390.

“Saving for Children’s College Education: An Empirical Analysis of the Trade-off between the Quality and Quantity of Children,” 2008. *Journal of Family and Economic Issues*, 29(2): 307-324.

“Financial Intermingling in Small Family Businesses,” with Holly Schrank, 2006. *Journal of Business Venturing*, 21(5): 726-751.

“Consumer Debt over the Life-cycle,” with Sharon A. DeVaney, 2005. *Financial Services Review*, 14(4): 285-304.

“Health and Financial Strain: Evidence from the Survey of Consumer Finances,” with Angela C. Lyons, 2005. *Southern Economic Journal*, 71(4): 873-890.

### **b. Journal Submissions with Revise and Resubmit Requests**

“Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey,” with Fikret Adaman and Mehmet Kaytaz, revised and resubmitted.

“Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt, with Patryk Babiarz and Richard Widdows, revise and resubmit request..

### **c. Referred Proceedings**

“Portfolio Choice and Risk Attitudes: A Household Bargaining Approach.” *Consumer Interests Annual*, volume 57, online, 2011.

Invest in your future today so that you do not have a big medical tomorrow: Is this really true?" with Patryk Babiarz, Richard Widdows and Tansel Yilmazer. *Consumer Interests Annual*, volume 57, online, 2011.

"The Role of Lending Practices on the 2007 Foreclosure Crisis: Evidence from Indiana and Ohio," with D. Elizabeth Kiss. *Consumer Interests Annual*, volume 56, online, 2010.

"Precautionary Savings Against Health Risks: Evidence from the Health and Retirement Study," with Robert Scharff. *Consumer Interests Annual*, volume 55, online, 2009.

"Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt," with Patryk Babiarz and Rick Widdows. *Consumer Interests Annual*, volume 55, online, 2009.

"Uncertain Health Expenditures and Precautionary Savings: Evidence from the Health and Retirement Study," with Robert Scharff. *Consumer Interests Annual*, volume 54, online, 2008.

"The Impact of College Financial Aid Rules on Household Portfolio Choice," with Patryk Babiarz, Proceedings of 23<sup>rd</sup> Meeting of Academy of Financial Services, 2008.

"The Impact of College Financial Aid Rules on Household Portfolio Choice," with Patryk Babiarz. *Consumer Interests Annual*, volume 54, online, 2008.

"A Reexamination of the Role of "Relationships" in the Loan Granting Process," with Sugato Chakravarty. The Federal Reserve System's Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?) Proceedings, Federal Reserve Bank of Chicago's research website, CEDRIC, online, 2005.

"The Determinants of Consumers' Adoption of Internet Banking," with Byoung-Min Kim and Richard Widdows. Consumer Behavior and Payment Choice Proceedings, Federal Reserve Bank of Boston, online, 2005.

"How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?" with Angela C. Lyons. *Consumer Interests Annual*, volume 50, online, 2004.

"Financial Burden and Health: Evidence from the Survey of Consumer Finances," with Angela C. Lyons. *Consumer Interests Annual*, volume 49, online, 2003.

#### **d. Reports**

"The Profile and Determinants of Household Savings in Turkey." Report for the World Bank, June 2010.

"Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey," with Fikret Adaman and Mehmet Kaytaz. Report prepared to the Scientific and Technological Research Council of Turkey. Project # 106K313, February 2008.

"Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a "Second Chance" Program," with Rebecca Haynes Bordas and D. Elizabeth Kiss. Report to Get Checking<sup>TM</sup> stakeholders, Purdue University, 2007.

“How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?” with Angela C. Lyons. Center for Retirement Research at Boston College, WP#2004-28, online, 2004.

**e. Other Writings**

“How can Small Business Owners Overcome a Lack of Credit? Some Suggestions,” Ingram Magazine, May 2011.

**f. Work in Progress**

“Precautionary Savings Against Health Risks: Evidence from the Health and Retirement Study,” with Robert Scharff.

“Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges,” with Lilliard Richardson.

“Portfolio Choice and Risk Attitudes: A Household Bargaining Approach.”

“Inference Strategies and Information Search in Financial Decisions,” with Clinton Davis-Stober.

**RESEARCH FUNDING**

**a. Research Grants**

“Inference Strategies and Information Search in Financial Decisions,” with Clinton Davis-Stober, Research Board, University of Missouri, 2011, \$32,000.

“The Role of Valuation and Rationality in Financial Decision-making.” Margaret Mangel Research Catalyst Fund, College of Human and Environmental Sciences, University of Missouri, 2011, \$2,500.

“Understanding Decision Strategies and Information Search in the Context of Borrowing,” with Clinton Davis-Stober, Seeding Interdisciplinary Research Collaborations (SIRC) grant, College of Human and Environmental Sciences, University of Missouri, 2011, \$1,000.

“The Profile and Determinants of Household Savings in Turkey,” World Bank, 2010, \$10,000.

Visiting Scholar, National Science Council, Taiwan, Summer 2009, \$3,200.

Cleo Fitzsimmons Young Faculty Scholar Award for Research, College of Consumer and Family Sciences, Purdue University, 2007-2008, \$57,095 (The total was for three years.)

“Risk Aversion and Portfolio Choice: A Cohort Analysis of Allocation of Assets within and Outside Retirement Plans.” Purdue Research Foundation Research Grant, 2007-2008, \$18,063.

“Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey,” with Fikret Adaman and Mehmet Kaytaz. The Scientific and Technological Research Council of Turkey, 2007-2008, \$93,000 (no indirect costs).

“Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a “Second Chance” Program.” Summer Faculty Research Grant, College of Consumer and Family Sciences, Purdue University, 2006, \$2,800.

“Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a “Second Chance” Program.” Department of Consumer Sciences and Retailing, Purdue University, 2006, \$400.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process.” Purdue Research Foundation Research Grant, 2005-2007, \$18,063.

“Saving for Children’s College Education: An Empirical Analysis of the Trade-off between the Quality and Quantity of Children.” Summer Faculty Research Grant, College of Consumer and Family Sciences, Purdue University, 2004, \$5,400.

“How Does Marriage Affect Allocation of Assets in Women’s Retirement Savings Plans?” with Angela C. Lyons. Sandell Grant funded by the Center for Retirement Research at Boston College, 2003-2004, \$23,375.

“A Midwest Study of College Students’ Credit Usage, and Financial Education Needs.” A cooperative partnership with the Illinois Council on Economic Education, the Federal Reserve Bank of Chicago, Bradley University, Illinois State University, Northern Illinois University, Southern Illinois University-Carbondale, University of Illinois at Chicago, University of Illinois at Springfield, University of Illinois at Urbana-Champaign, Western Illinois University, Purdue University, and University of Wisconsin-Madison. Funded by the Department of Agricultural and Consumer Economics, University of Illinois, for the period of 2002-2003.

#### **b. Other Funding**

“Spending Patterns of Older Workers,” with Deanna Sharpe. AARP's Financial Service and Older Consumer Award, 2009, \$1,500.

“The Impact of College Financial Aid Rules on Household Portfolio Choice” with Patryk Babiarz. Academy of Financial Services Best Paper Award, 2008, \$1,000.

“The Impact of College Financial Aid Rules on Household Portfolio Choice” with Patryk Babiarz. CFP Board’s ACCI Financial Planning Best Paper Award, 2008, \$1,000.

“Review of Household Financing of Small and Family Businesses.” Purdue Research Foundation International Travel Award, 2006, \$1,500.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process,” with Sugato Chakravarty. Federal Reserve System’s Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?), Research Award, 2005, \$1,500.

“How Does Marriage Affect Allocation of Assets in Women’s Defined Contribution Plans?” with Angela C. Lyons. CFP Board’s ACCI Financial Planning Best Paper Award, 2004, \$1,000.

### **INVITED PRESENTATIONS AND CONFERENCES**

#### **a. Invited Lectures and Conferences**

“The Impact of College Financial Aid Rules on Household Portfolio Choice.” Soochow University, Taiwan, May 2009.

“A Multistage Model of Loans and the Role of Relationships.” National Chengchi University, Taiwan, May 2009.

“Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey.” Eurosystem Network (National Central Banks, the ECB, Eurostat, National Statistical Institutes), Frankfurt, Germany, July 2008.

“An Initial Analysis of the Data on Consumer Finances in Turkey.” The Central Bank of the Republic of Turkey, Ankara, Turkey, January 2008.

“Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a “Second Chance” Program.” Purdue Council on Agriculture, Research, Extension and Teaching (PCARET) conference, Purdue University, West Lafayette, IN, November 2007.

“The Impact of College Financial Aid on Household Portfolio Choice.” Department of Agricultural Economics, Purdue University, West Lafayette, IN, October 2007.

“Data Collection on Consumer Finances in Turkey.” The Central Bank of the Republic of Turkey, Ankara, Turkey, June 2007.

“Marriage and the Allocation of Assets in Women's Defined Contribution Plans.” Center on Aging and the Life Course, Purdue University, West Lafayette, IN, May 2007.

“A Multistage Model of Loans and the Role of Relationships.” Department of Consumer Sciences, Ohio State University, Columbus, OH, April 2007.

“Marriage and the Allocation of Assets in Women's Defined Contribution Plans.” Boğaziçi University, Istanbul, Turkey, March 2007.

“Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a “Second Chance” Program.” Indianapolis-metro Get Checking™ Stakeholders Annual Meeting, Indianapolis, IN, November 2006.

“Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a “Second Chance” Program.” The Federal Reserve System’s Community Affairs and CFED Conference (Closing the Wealth Gap: Building Assets among Low-Income Households), Phoenix, AZ, September 2006.

“The Determinants of Consumers’ Adoption of Internet Banking.” Consumer Behavior and Payment Choice, Federal Reserve Bank of Boston, Boston, MA, October 2005.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process.” The Federal Reserve System’s Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?), Washington, DC, April 2005.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process.” Boğaziçi University, Istanbul, Turkey, June 2004.

“How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?” Department of Economics, University of Illinois at Urbana-Champaign, Urbana, IL, October 2003.

## **b. Conference Presentations**

“Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges,” Association for Public Policy analysis and Management Meetings Washington, DC, November 2011.

Portfolio Choice and Risk Attitudes: A Household Bargaining Approach,” American Council on Consumer Interests Meetings, Washington, DC, April 2011.

“The Impact of Financial Development on Homeownership and Housing Quality: Evidence from Turkey,” American Economic Association Annual Meetings, Denver, CO, January 2011.

“The Role of Lending Practices on the 2007 Foreclosure Crisis: Evidence from Indiana and Ohio,” American Council on Consumer Interests Meetings, Atlanta, GA, April 2010.

“Portfolio Choice and Risk Attitudes: A Household Bargaining Approach.” American Economic Association Meetings, Atlanta, GA, January 2010.

“The Role of Lending Practices on the 2007 Foreclosure Crisis: Evidence from Indiana and Ohio,” Association for Public Policy analysis and Management Meetings, Washington, DC, November 2009.

“The Impact of Financial Development on Homeownership and Housing Quality: Evidence from Turkey.” NCCC52 meetings, Jacksonville, FL, October 2009.

“Spending Patterns of Older Workers.” American Agricultural Economics Association and American Council on Consumer Interests Joint Annual Meetings, Milwaukee, WI, July 2009.

“Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study.” American Agricultural Economics Association and American Council on Consumer Interests Joint Annual Meetings, Milwaukee, WI, July 2009.

“The Impact of College Financial Aid Rules on Household Portfolio Choice.” American Economic Association Meetings, San Francisco, CA, January 2009.

“The Impact of College Financial Aid Rules on Household Portfolio Choice.” Academy of Financial Services Meetings, Boston, MA, October 2008.

“The Impact of College Financial Aid Rules on Household Portfolio Choice.” American Agricultural Economics Association and American Council on Consumer Interests Joint Annual Meetings, Orlando, FL, July 2008.

“The Impact of College Financial Aid Rules on Household Portfolio Choice.” Southern Economic Association Meetings, New Orleans, LA, November 2007.

“Marriage and the Allocation of Assets in Women's Defined Contribution Plans.” European Economic Association and European Meeting of the Econometric Society Annual Meetings, Budapest, Hungary, August 2007.

“Review of Household Financing of Small and Family Businesses.” European Institute for Advanced Studies in Management, Second Workshop on Family Firm Management Research, Nice, France, June 2006.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process.” International Conference on Business, Management and Economics in a Changing World, Çesme, Turkey, June 2005.

“A Reexamination of the Role of “Relationships” in the Loan Granting Process.” Midwest Economics Association Annual Meetings, Milwaukee, WI, March 2005.

“Saving for Children’s College Education.” Midwest Economics Association Annual Meetings, Chicago, IL, March 2004.

“How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?” American Council on Consumer Interests Annual Meetings, Washington, DC, April 2004.

“How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?” American Economic Association Meetings, San Diego, CA, January 2004.

“Health and Financial Strain: Evidence from the Survey of Consumer Finances.” American Council on Consumer Interests Annual Meetings, Atlanta, GA, April 2003.

“Health and Financial Strain: Evidence from the Survey of Consumer Finances.” Midwest Economics Association Annual Meetings, St. Louis, MO, March 2003.

“How do Children Affect Household Portfolio Allocation? Evidence from the Survey of Consumer Finances.” Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003.

“The Effect of Precautionary Motives on Household Saving and Fertility.” Eastern Economic Association Annual Meetings, New York, NY, February 2001.

## **TEACHING EXPERIENCE**

### **a. Courses Taught**

#### **University of Missouri-Columbia**

FINPLN 4382	Risk Management and Insurance	2008-present
FINPLN 3287	Consumer and Household Economics I	2009-present
FINPLN 7382	Risk Management and Insurance (Graduate)	2008-present
FINPLN 7382	Risk Management and Insurance (GPIdea Graduate)	2009-present
FINPLN 8486	Social Policy and the Family Economics (Graduate)	2009-present

#### **Purdue University**

CSR 300	Field Experience in Retail Management	Summer 2006
CSR 307	Field Experience in Sales and Sales Management	Spring 2003
CSR 386	Risk Management and Insurance	2002-2008
CSR 480	Internship in Financial Planning	2003-2008
CSR 485	Case Studies in Financial Planning	2003-2008
CSR 681	Consumption Theories (Graduate)	2003-2008

## **b. Involvement in the Graduate Research Program**

### **Ph.D. Thesis Examining Committee**

Major Professor for:

Iting Lu, "The Effect of Old Age Allowance on Savings and Consumption in Taiwan," co-chair with Rob Weagley, University of Missouri, May 2012 (expected).

Patryk Babiarz, "Determinants of Household Portfolio Choice, Savings and Health," co-chair with Rick Widdows, Purdue University, August 2009.

Sujin Oh, "Customer Experience Management: the Dimensions of Customer Experience and the Effect of Consumers' Channel Choice," co-chair with Rick Widdows, Purdue University, May 2009.

Committee Member for:

Jiahui Yan, Multidisciplinary Study on Juvenile Recidivism and Multilevel Impacts: Risk Factors, Neighborhood Features, and Juvenile Intervention, University of Missouri, May 2009.

Alicia Rodriguez-Flores, "The Effect of Health and Health Risk Factors on Household Wealth," Purdue University, December 2007.

Wenti Xu, "Market Structure of the U.S. Retail Industry: 1984-2003," Purdue University, August 2007.

Sophia Chiremba, "Entrepreneurial Activity and Household Economic Well-being: A Cross Cultural Perspective," Purdue University, August 2006.

### **M.S. Thesis Examining Committee**

Major Professor for:

Byoung-Min Kim, "The Determinants of Consumers' Adoption of Internet Banking: A Cost-Benefit Analysis," co-chair with Rick Widdows, Purdue University, December 2004.

Committee Member for:

Shuang, Hao, "Bootstrapping the Ljung-Box Statistics: A Robust Test of Uncorrelatedness," University of Missouri, May 2011.

Duleep Delpechitre, "Understanding Financial Risk Tolerance and Savings Behavior of Asian Indians in the Context of Financial Services," Purdue University, August 2006.

Rui Jin, "The Impact of Self-Service Technologies on Service Quality Evaluations and Loyalty Intentions," Purdue University, August 2005.

Hyewook Jeong, "Multi-Channel Retailers' Online Store Image: Dimensions and Effect on the Purchase Intention toward the Offline Store," Purdue University, December 2004.

## **PROFESSIONAL ACTIVITIES**

### **a. Participant**

Interdisciplinary Symposium on Realistic Decision Making, University of Missouri, February 2011.

International Showcase, University of Missouri, November 2010.

NCCC052 meetings, University of Nebraska-Omaha, NE, October 2010.

Global Scholars Program, Brussels: Opportunities for Research and Teaching in Europe's Capitol, June 2010.

Gender Forum, Purdue University, February 2007.

Consumption and Credit in Countries with Developing Credit Markets Conference, European University Institute, Florence, Italy, May 2006.

Multicultural Forum, Purdue University, November 2006.

Grant writing workshop, Purdue University, November 2005.

Committee on the Status of Women in the Economic Profession Mentoring Workshop for Junior Faculty, San Diego, CA, January 2004.

Student Credit Usage and Financial Literacy Meeting, Purdue University, November 2004.

#### **b. Discussant**

Conference on Banking, Corporate Finance and Intermediation, Financial Intermediation Research Society, Anchorage, AK, June 2008.

Southern Economic Association Annual Meetings, 2007.

Midwest Economic Association Annual Meetings, 2003, 2004, 2005.

Finance and Consumption Conference: Micro Foundations of Credit Contracts, European University Institute, Florence, Italy, 2004.

#### **c. Committees in Professional Associations**

Member, ACCI International Committee, 2011-present.

Sub-chair, Health track, ACCI 2012 Conference.

Member, ACCI Nominations and Election Committee, 2009-2011.

Chair, ACCI Stewart M. Lee Consumer Education Award Selection Committee, 2008-present.

Member, ACCI Dissertation Award Selection Committee, 2006-present.

#### **d. College and University**

Graduate and Awards Fellowship Committee, College of Human and Environmental Studies, University of Missouri, 2009-present.

Purdue University, Young Faculty Association, President, 2007-2008.

Ad Hoc Committee on Research into Consumer Driven Healthcare Insurance, Regenstrief Center, Discovery Park, Purdue University, November 2006.

Committee on Study Abroad Program, College of Consumer and Family Sciences, Purdue University, 2004-2008.

Mary Mathews Teaching Award Selection Committee, College of Consumer and Family Sciences, Purdue University, 2003-2006.

#### **e. Department**

Search Committee for the Director of Financial Success, University of Missouri, 2008-2009.

Search Committee for Retail Management position, Purdue University, 2006-2007.

Faculty Advisor to Purdue Financial Planning Club, Purdue University, 2003-2006.

#### **f. Reviewer for the following journals**

*Economic Inquiry; Demography; Family and Consumer Sciences Research Journal; Financial Services Review; Journal of Business Venturing; Journal of Consumer Affairs; Journal of Financial Counseling and Planning; Journal of Economic Education; Journal of Family and Economic Issues; Journal of Gerontology: Social Sciences; Journal of Money, Credit and Banking; Journal of Personal Finance; Management Research News; National Tax Journal; Small Business Economics; Social Science and Medicine; Social Science Quarterly; Southern Economic Journal*

**g. Reviewer for**

American Council on Consumer Interests Annual Meetings, 2005, 2006, 2008, 2009, 2010, 2011 and 2012.

2012 Eastern Family Economics and Resource Management (EFERMA) Annual Meeting, October 2011.

The Ninth Biennial Conference of ACFEA (The Asian Consumer & Family Association), March 2011.

Financial Decisions across the Lifespan, Doug Lamdin (Editor), 2010.

Handbook of Consumer Finance Research, Jing J. Xiao (Editor), 2007.

Purdue Research Foundation Research Grants, 2004.

**h. Member of the following professional organizations**

American Council on Consumer Interests

American Economic Association

European Economic Association

Association for Public Policy Analysis and Management

**i. Media**

UPI (October 2009); St. Louis Post-Dispatch (October 2009); American Daily Herald (March 2011); Business News Daily (March 2011); Network Marketing Business Journal (May 2011)

Interview: Business Beat, KBIA, April 6<sup>th</sup>, 2011

**OTHER PREVIOUS POSITIONS**

Assistant Instructor, Department of Economics, University of Texas at Austin, 2000-2002.

Supplemental Instructor, American Economics Association Summer Training Program, University of Texas at Austin, Summer 1999, Summer 2000.

Teaching Assistant, Department of Economics, University of Texas at Austin, 1996-2000.

Teaching Assistant, Department of Economics, Boğaziçi University, Istanbul, 1995-1996.

Research Assistant, Center for Economics and Econometrics, Boğaziçi University, Istanbul, 1995-1996.