

J. Michael Collins

Curriculum Vitae

July 2016

Address: University of Wisconsin—Madison
4206 Nicholas Hall or 3460 Social Science
Madison, WI 53706
Phone: (608) 616-0369
jmcollins@wisc.edu
@jmcollinswisc

Formal Education

Miami University, Oxford, OH, B.S. in Secondary Education 1993

magna cum laude with Honors; concentration in Economics

Harvard University, John F. Kennedy School of Government, Cambridge, MA, M.P.P. 1998

James W. Harpel Public Service Fellowship and Kennedy Fellowship

Cornell University, Department of Policy Analysis & Management, Ithaca, NY, Ph.D. 2008

Dissertation: The Effects of Mandatory Information Policies on Consumer Behavior in Credit Markets

Research and Teaching Fields

Consumer Finance, Consumer Behavior and Decision Making, Policy and Program Evaluation, Mortgage and Housing Markets, Nonprofit Management, Experimental Research.

Professional Employment

Academic Positions

- University of Wisconsin-Madison
 - September 2015-Present. IPA Detailee (Intergovernmental Personnel Act), Consumer Financial Protection Bureau, Washington, DC
 - May 2012-Present. Associate Professor, Consumer Science
 - May 2012-Present. Associate Professor, La Follette School of Public Affairs
 - August 2008-present. Cooperative Extension Specialist, Family Living Programs
 - August 2008-present. Faculty Director, Center for Financial Security
 - January 2009-present. Affiliate of the Institute for Research on Poverty
 - August 2008-2012. Assistant Professor, Consumer Science
 - January 2009-2012. Affiliate of La Follette School of Public Affairs

Professional Employment

- 2004-2008. PolicyLab Consulting Group, LLC (www.policylabconsulting.com) Principal. Founded specialty policy research firm; clients include local governments, foundations, non-profits and financial institutions.
- 1998-2004. Neighborhood Reinvestment Corporation / NeighborWorks America (www.nw.org) Analyst. Developed and presented economic and policy analyses; developed training courses for practitioners; managed grant initiatives and research projects.
- 2004-present. MortgageKeeper Referral Services Inc (www.mortgagekeeper.org) Co-Founder. On-line database of social services for use by counselors and lenders working with borrowers in default.
- 2000-2002. Millennial Housing Commission (www.mhc.gov) Researcher on Homeownership Policy. Wrote policy option papers and supported policy research.
- 1994-1996. The Greater Cincinnati Foundation Program Associate. Evaluated project proposals and made grant recommendations.

Research and Publications

Refereed Publications

1. Collins, J. M. and N. Porto (2016). The Role of Expectations for Saving Tax Refunds: Evidence from Low-Income Tax Preparation Programs. *Journal of Consumer Affairs* (**In Press**).
2. Collins, J. M. and C. Urban (2016). The Role of Information on Retirement Planning: Evidence From a Field Study. *Economic Inquiry*, Online First.
3. 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. *Housing Policy Debate* **Online First**, 1–27.
4. Berger, L., J. M. Collins, S. Font, L. Gjertson, K. Slack, and T. Smeeding (2015). Home Foreclosure and Child Protective Services Involvement. *Pediatrics* **2014-2832**.
5. 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? *Children and Youth Services Review* **57**, 112–126.
6. Berger, L., J. M. Collins, and L. Cuesta (2015). Household Debt and Adult Depressive Symptoms in the United States. *Journal of Family and Economic Issues*, 1–16.
7. Collins, J. M. and E. Odders-White (2015). A Framework for Developing and Testing Financial Capability Education Programs Targeted to Elementary Schools. *The Journal of Economic Education* **46**(1), 105–120.
8. 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. *Journal of Consumer Affairs* **49** (1), 69–96.
9. Collins, J. M. and C. Urban (2015). Mandatory Mediation and the Renegotiation of Mortgage Contracts. *The Economic Journal* **125**(589), 1734–1763.
10. Houle, J. N., J. M. Collins, and M. Schmeiser (2015). Flu and Finances: Influenza Outbreaks and Loan Defaults in US Cities, 2004–2012. *American Journal of Public Health* **105**(9), 75–80.
11. Moulton, S., J. M. Collins, C. Loibl, and A. Samek (2015). Effects of Monitoring on Mortgage Delinquency: Evidence From a Randomized Field Study. *Journal of Policy Analysis and Management* **34**(1), 184–207.
12. Reid, C., C. Urban, and J. M. Collins (2015). Sustaining Homeownership after Delinquency: The Effectiveness of Loan Modifications by Race and Ethnicity. *Cityscape* **17**(1).
13. Collins, J. M. (2014). Protecting Mortgage Borrowers through Risk Awareness: Evidence from Variations in State Laws. *Journal of Consumer Affairs* **48**(1), 124–146.
14. Collins, J. M. and K. C. Holden (2014). Measuring the Impacts of Financial Literacy: Challenges for Community-Based Financial Education. *New Directions for Adult and Continuing Education* **2014**(141), 79–88.
15. Collins, J. M. and C. Urban (2014). The dark side of sunshine: Regulatory oversight and status quo bias. *Journal of Economic Behavior & Organization* **107**, 470–486.
16. Collins, J. M. (2013). The Impacts of Mandatory Financial Education: Evidence from a Field Study. *Journal of Economic Behavior and Organization* **95**(0), 146–158.
17. Collins, J. M., C. M. O'Rourke, and P. Olive (2013). Financial Coaching's Potential for Enhancing Family Financial Security. *The Journal of Extension* **50** (Feb)(1), (online only).
18. Collins, J. M. and M. D. Schmeiser (2013). The Effects of Foreclosure Counseling for Distressed Homeowners. *Journal of Policy Analysis and Management* **32**(1), 83–106.
19. Collins, J. M., M. D. Schmeiser, and C. J. Urban (2013). Protecting Minority Homeowners: Race, Foreclosure Counseling and Mortgage Modifications. *Journal of Consumer Affairs* **47:2**, 289–310.
20. Tennyson, S., K. Simon, and J. M. Collins (2013). Drug Withdrawals and the Utilization of Therapeutic Substitutes: The Case of Vioxx. *Journal of Economic Behavior and Organization* **86**, 148–168.
21. Collins, J. M. (2012). Financial Advice: A Substitute for Financial Literacy? *Financial Services Review* **21**(4), 307–322.
22. Collins, J. M., K. Lam, and C. E. Herbert (2012). State Mortgage Foreclosure Policies and Lender Interventions: on Borrower Behavior in Default. *Journal of Policy Analysis and Management* **30**(2), 216–232.
23. Collins, J. M. and C. M. O'Rourke (2012). The Application of Coaching Techniques to Financial Issues. *Journal of Financial Therapy* **2**, 39–56.
24. Collins, J. M. (2011). How good is the GFE? How truthful is the TILA? Comparing mortgage loan disclosures to settlement documents. *Housing Policy Debate* **21**(4), 565–583.

25. Collins, J. M. (2011). Mortgage Mistakes? Demographic Factors Associated with Problematic Loan Application Behaviors. *Journal of Family and Economic Issues* 32(4), 586–599.
26. Collins, J. M. and C. M. O'Rourke (2010). Financial Education and Counseling—Still Holding Promise. *Journal of Consumer Affairs* 44(3), 483–498.
27. Collins, J. M. and M. Orton (2010). Comparing Foreclosure Counseling Policies in the US and UK. *Journal of Comparative Policy Analysis* 12(4), 417–438.
28. Collins, J. M. (2007). Exploring the Design of Financial Counseling for Mortgage Borrowers in Default. *Journal of Family and Economic Issues* 28(2), 207–226.

Books

1. Birkemeier, J., M. Sherraden, and J. M. Collins (2016). *Financial Capability and Asset Building: A Textbook for Professionals*. New York, NY: Oxford Press.
2. Collins, J. M. (2015). *A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers*. New York, NY: Palgrave Macmillan. ISBN: 9781137487810.

Book Chapters

1. 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. ISBN: 9781137487810.
2. 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. ISBN: 9781137487810.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.

Under Review

1. Anderson, D., J. M. Collins, and A. Strand (2015). The Impact of Electronic Payments for Vulnerable Consumers: Evidence from Social Security. **(R&R)**.
2. Brown, A., J. M. Collins, M. Schmeiser, and C. J. Urban (2015). Evaluating the Effects of High School Personal Finance Graduation Standards on Credit Scores. **(R&R)**.
3. Collins, J. M., L. Gjertson, and J. Sydnor (2015). Incentives for Loan Repayments: Evidence from a Randomized Field Study. **(R&R)**.
4. Collins, J. M. and C. Urban (2015). When the Cat's Away: Evidence from a Foreclosure Moratorium. **(R&R)**.

Sponsored Reports

1. Collins, J. M., J. K. Scholz, and A. Seshadri (2013). *The Assets and Liabilities of Cohorts: The Antecedents of Retirement Security*. Tech. rep. Social Security Administration.

2. Collins, J. M. (2012). *Investor Education for Credit Union Employees: Survey Results for Wisconsin*. Tech. rep. Filene Research Institute.
3. Collins, J. M. and C. M. O'Rourke (2011). *Homeownership Education and Counseling: Do We Know What Works?* Tech. rep. Research Institute for Housing America, Research Paper No. 1102.
4. Collins, J. M. (2010). *MoneyUP: A Field Study*. Tech. rep. The Financial Clinic and United Way of New York City.
5. Xiao, J. X., J. M. Collins, M. Ford, P. Keller, J. Kim, and B. Robles (Aug. 2010). *A Review of Financial Behavior Research*. Tech. rep. NEFE Colloquium.
6. Collins, J. M., L. Gjertson, and J. Sydnor. *Lower Interest for Timeliness (LIFT) Pilot: Final Report*. Tech. rep. Filene Research Center.

Federal Awards

Title: Department of the Treasury Financial Capability Innovation Fund
Period: October 2014 September 2015
Amount: \$438,839 (PRJ92RA)
PI: J. Michael Collins & Elizabeth Odders-White, Co-PI
Note: MyClassroom Economy Field Study.

Title: Department of the Treasury Financial Capability Innovation Fund
Period: October 2014 September 2015
Amount: \$165,326 (PRJ93DW)
PI: Sara Goldrick-Rab; J. Michael Collins, Co-PI
Note: Loan Counseling Field Study.

Title: Understanding Very Low Food Security and Other Food Hardships Among Children
Agency: USDA—Center for Poverty Research, University of Kentucky
Period: October 2012-September 2014
Amount: \$150,000 (PRJ63XN)
PI: Judi Bartfeld, PI; J. Michael Collins, Co-PI

Title: Department of the Treasury Access Financial Capability Outcomes (AFCO) contract (No. TOS-11-F-039)
Agency: Corporation for Enterprise Development
Period: October 2011 March 2014
Amount: \$284,618 (PRJ57BY)
PI: J. Michael Collins & Elizabeth Odders-White
Note: Two Field Studies: (1) Randomized evaluation of bank account access and financial education for 4th and 5th grade students in Eau Claire, WI; (2) Randomized access to financial counseling among low-income women in an employment training program in New York City.

Title: Department of the Treasury Access Financial Capability Outcomes (AFCO) contract (No. TOS-11-F-039)
Agency: Corporation for Enterprise Development
Period: October 2012-March 2014
Amount: \$225,000 (PRJ57BY)
PI: J. Michael Collins
Note: Continuation of prior award.

Title: Financial Education Metrics Development and Research Support Services
Agency: Consumer Financial Protection Bureau Contract to Corporation for Enterprise Development
Period: October 2012 - May 2014
Amount: \$297,025 (MSN159408)
PI: J. Michael Collins and Dee Warmath
Note: Development of financial well-being measures

Title: Financial Literacy Research Consortium Cooperative Agreement
Agency: Social Security Administration
Period: October 2010-September 2012
Amount: \$3.15 million (PRJ31KX)
PI: J. Michael Collins
Note: 14 funded projects, including 7 UW-Madison research teams and 7 non-UW teams. A range of applied research, field experiments and secondary data analysis

Title: Financial Literacy Research Consortium Cooperative Agreement
Agency: Social Security Administration
Period: October 2009-September 2012
Amount: \$1.44 million (PRJ31KR)
PI: J. Michael Collins and Karen Holden
Note: 7 funded projects, including 1 non-UW research team

Foundation and Private Awards

Title: Emergency Savings
Agency: CS Mott Foundation
Period: January 2012-June 2014
Amount: \$235,836 (PRJ58DA)
PI: J. Michael Collins
Note: Organization of a symposium, policy papers and edited volume on the role of emergency savings.

Title: Housing Matters
Agency: John D. and Catherine T. MacArthur Foundation
Period: January 2011- June 2014
Amount: \$650,000 (PRJ44YB)
PI: Tim Smeeding and co-PIs J. Michael Collins and Lonnie Berger
Note: Examines the social and economic effects of default, foreclosure and eviction using primary and secondary data analysis, including merging administrative records to Wisconsin foreclosure filings

Title: LIFT: Timely Payment Rewards
Agency: Filene Research Institute / Center for Financial Services Innovation
Period: June 2011 May 2014
Amount: \$90,000 (PRJ46MV)
PI: J. Michael Collins
Note: A study of a credit union automobile loan with rewards for timely payments.

Title: Financial Capability, Coaching and Measurement
Agency: Annie E. Casey Foundation
PI: J. Michael Collins
Period; Amount: September 2008 - October 2010 \$35,000 (PRJ16WP)
Period; Amount: January 2009 - June 2010 \$68,217 (PRJ21YG)
Period; Amount: July 2010 - June 2011 \$121,784 (PRJ42JT)
Period; Amount: July 2011- Sep 2012 \$164,999 (PRJ55FD)
Period; Amount: October 2012 - September 2013 \$100,000 (PRJ65SE)
Period; Amount: October 2013 - December 2014 \$120,000 (PRJ76SW)

Other Awards

Agency: University of Wisconsin-Madison Villas Awards
Period; Amount: August 2013 - June 2013 \$30,349 (PRJ74SV)
Period; Amount: August 2013 - June 2016 \$50,000 (PRJ74TH)
Period; Amount: August 2014 - June 2016 \$100,000

Agency: AARP Foundation
Period: July 2012-May 2014
Amount: \$51,004 (PRJ64EQ)

Period: December 2014-May 2015
Amount: \$28,270 (MSN183008)

Agency: WEA Trust
Period: July 2014 - June 2014
Amount: \$13,915 (MSN176390)

Agency: University of Wisconsin Foundation Baldwin Award
Period: January 2014 - June 2015
Amount: \$55,000 (PRJ86IW)

Agency: University of Wisconsin-Madison Graduate School
Period: July 2009 - June 2012
Amount: PA Support

Agency: National Poverty Center Small Grant Competition Award
Period: October 2009-September 2010
Amount: \$17,442

Agency: FDIC Center for Financial Research
Period: October 2009-October 2010
Amount: \$5,000

Agency: University of Michigan
Period: October 2010-September 2011
Amount: \$36,157 (PRJ42RN)

Agency: Institute for Clinical Training and Research (ICTR), University of Wisconsin-Madison
Period: September 2009-August 2011
Amount: \$50,000

Agency: West Coast Poverty Center, Poverty and Policy Small Grant Program
Period: September 2009-August 2010
Amount: \$14,940 (PRJ34WH)

Agency: Baltimore Homeownership Preservation Collaborative
Period: June 2009-August 2009
Amount: \$5,997 (PRJ25SP)

Agency: Institute for Research on Poverty (IRP) Small Grant Award, University of Wisconsin-Madison
Period: June 2009 -June 2010
Amount: \$32,900

Agency: Solutions for Progress / Center for Financial Services Innovation Fund
Period: April 2011 December 2016
Amount: \$39,261 (PRJ47NV)

Agency: Certified Financial Planner Board
Period: January 2010 June 2011
PI: \$54,722 (PRJ32ZX)

Agency: United Way New York City
Period: September 2009 August 2010
Amount: \$35,000 (PRJ35TN)

Agency: University of Wisconsin-Madison Graduate School
Period: July 2009 June 2010
Amount: \$26,571 (PRJ23QC)

Agency: Central New Mexico Community College
Period: May 2010 May 2013
Amount: \$17,500 (PRJ58JA)

Agency: University of Maryland
Period: February 2012 August 2012
Amount: \$25,000 (PRJ56HF)

Agency: MDRC
Period: December 2010-May 2011
Amount: \$12,097 (PRJ43WY)

Invited Peer Reviewed Academic Conference Presentations

- *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

- *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 2015

- Consumer Science 853 Advanced Household/Consumer Finance. Spring 2012
- Consumer Science 579 Consumer Policy. Summer 2012; Fall 2012; Fall 2013; Fall 2014
- 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 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 Doesnt? 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. 2014)

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. exp 2016)
19. Consumer Science Committee member, Madelaine L'esperance (Ph.D. exp 2018)

Project/Research Assistants Directly Supervised

- Leah Gjertson (2013-2016) Madelaine L'esperance (2015-)
- Drew Anderson Economics (2013-2015)
- Mike Batty Economics (2013-2015)
- Melissa Berger Public Affairs (2010)
- Stephanie Chase Public Affairs (2011)
- Pam Connors Mass Communications (2012)
- Jon Latner Sociology (2009 - 2011)
- Emily Ley Public Affairs (2010-2011)
- Hanif Numan Sociology (2010)
- Collin ORourke Public Affairs (2008-2009)
- Rocio Sanchez Public Affairs (2009-2010)
- Tim St Louis Education (2013- 2015)
- Carly Urban Economics (2012)
- Karen Walsh Public Affairs (2010-2011)

Outreach Websites

- July 2010-present. Financial Coaching Strategies. <http://fyi.uwex.edu/financialcoaching/>. A resource for those interested in learning more about including videos and documents.
- January 2010-present. Financial Education Lunchtime Learning Topic Brief. <http://fyi.uwex.edu/financialseries/>. Design and maintenance of educational website to educate Extension and other educators/counselors on current issues in household finance and public policy.
- December 2009-present. Wisconsin Homeowner Preservation Education. <http://fyi.uwex.edu/whpe/>. A curriculum to help existing homeowners better understand responsibilities of owning and maintaining a home.
- May 2009-present. Managing Your Personal Finances in Tough Times.<http://fyi.uwex.edu/toughtimes/>. Designed to help consumers make better financial choices as a response to the 2008-2009 recession by sharing resources used and/or developed by Wisconsin Cooperative Extension Financial Education professionals.
- April 2009-present. Building Bucks. <http://fyi.uwex.edu/buildingbucks/>. Facilitated monthly educational seminar designed for educators who may be new to addressing financial issues in their community.

Workshops and Trainings Organized

- 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

Workshop Presentations, Professional Development, and Trainings

- 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

- 2009-present. Monthly Education Series: Lunchtime Learning. Developed January 2009 and updated monthly. Includes:
 1. 2015-4. Financial Coaching: Applications.
 2. 2015-3. Using the Financial Capability Scale.
 3. 2015-2. Retirement Planning Basics.
 4. 2014-11. Food Insecurity and Family Finances: Evidence from Wisconsin School Children.
 5. 2014-10. Maintaining Family Financial Credit Worthiness: Managing Student Loans.
 6. 2014-9. Family Financial Aspects of Health Care.
 7. 2014-4. Strategies for Improving Credit Scores.
 8. 2014-3. Emergency Savings.
 9. 2014-2. Mobile Finance.
 10. 2014-1. Employer Based Financial Education.
 11. 2013-11. Online Financial Education.
 12. 2013-10. Financial Education For Young Children.
 13. 2013-9. Protecting Elders from Financial Abuse.
 14. 2013-5. Claiming Financial Security.
 15. 2013-4. Financial Capability.
 16. 2013-3. Behavioral Finance.
 17. 2013-2. Medical Debt.

18. 2013-1. Financial Coaching.
 19. 2012-11. Financing Higher Education.
 20. 2012-10. Financial Education for Military Service Members, Families and Veterans
 21. 2012-9. Planning for Retirement: Understanding Social Security Claiming Options (with Collin O'Rourke)
 22. 2012-4. Financial Literacy Education for Children: A Review of Studies.
 23. 2012-2. Financial Capability and Domestic Violence. (with Collin O'Rourke)
 24. 2011-12. Matching Curricula to Core Competencies.
 25. 2011-10. Local Indicators to Aid Financial Education and Financial Capability Programs.
 26. 2011-8. Using New Technology and Social Media for Financial Education
 27. 2011-5. Getting Back on Your Feet: Approaching Personal Financial Recovery.
 28. 2011-4. Insights from Behavioral Finance and Economics for Building Financial Capability
 29. 2011-3. Retirement Rules of Thumb. (with Rob McCalla)
 30. 2011-2. Debt Collection.
 31. 2011-1. Counseling and Education for Home Owners.
 32. 2010-12. What Works? Understanding Assessment Strategies for Financial Education.
 33. 2010-11. Understanding Social Security Insurance Programs. (with Nilton Porto)
 34. 2010-10. Identify Theft Prevention Education
 35. 2010-7. Asset Building through Savings Bonds.
 36. 2010-5. Wall Street Reform and Consumer protection Act of 2010.
 37. 2010-4. Reverse Mortgages: Home Equity Conversion Mortgages.
 38. 2010-3. Financial Service Alternatives to Traditional Accounts
 39. 2010-1. Core Personal Finance Topics.
 40. 2009-12. Video Games and Financial Literacy.
 41. 2009-5. Understanding the Role of Consumer Credit Counseling.
- 2010-present. Center for Financial Security Research Brief Series
 42. Financial Coaching: An Asset Building Strategy (2014)
 43. AARP Foundation Finances 50 +, with Hallie B. Lienhardt (2014)
 44. Financial Counseling and Financial Access Among Job Training Participants with Nathalie Gons & Kasey Wiedrich (2014)
 45. Financial Education and Account Access Among Elementary Students with Elizabeth Odders-White & Kasey Wiedrich (2014)
 46. Exploring New Frontiers in Financial Capability Research for Vulnerable Populations (2012)
 47. Save, Spend, or Pay Down Debt: Financial Literacy and Decisions among Low-income Households with Zakia Barnes, Cynthia Miller, and Nandita Verma, & Karen Walsh (2011)
 48. Coming Up with Cash in a Pinch: Emergency Savings and Its Alternatives with Stephanie Chase & Leah Gjertson (2011)
 49. Integrating Financial Capacity Building Into Public Programs (2011)
 50. FOnline Financial Education for Employees: A Randomized Experiment (2011)
 51. Money \$mart in Head Start: Financial Education and Outreach with Head Start Families with Peggy Olive & Collin O'Rourke (2011)
 52. A Review of Financial Advice Models and the Take-up of Financial Advice September (2010)

53. Ten Ways to Build on Tax Time to Promote Financial Security (2010)
54. Using a Financial Coaching Approach to Help Low-Income Families Achieve Economic Success: Challenges and Opportunities for the Field with Karen L. Murrell (2010)

Service and Professional

Service to Public

2015-present. The Playing Field (pre-school for homeless youth), Madison, WI, Board Member.
 2014-present. Jump\$tart, Washington DC, Board Member.
 2013-present. The Financial Clinic, Policy Advisory Board. New York, NY.
 2012-present. Wisconsin TSA Advisor Board, Appointment by Governor of State of Wisconsin.
 2009-2015. Financial Education Center, Madison WI, Board Member.
 2011-2014. Financial Diaries Advisory Board.
 2011-2014. HelloWallet Research Advisory Board.
 2011-present. Wisconsin Governor's Council on Financial Literacy, Appointment by Governor of State of Wisconsin.
 2011-2013. Credibility Research Advisory Board.
 2011-2013. FINRA Financial Capability Advisory Board.
 2011-present. The Center for Excellence in Financial Counseling at the University of Missouri.
 2007-2009. Community Building Works!, Ithaca NY, Board Member 2007-2009.

Service to Field

Journal Boards

2016-2021. Journal of Consumer Policy, Editorial Board Member.
 2014-present. Journal of Financial Education and Counseling, Editorial Board Member.
 2013-present. Journal of Consumer Affairs, Editorial Board Member.

Scholarly Reviews

- 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 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
- Southern Economic Journal
- The Financial Review

Grant Reviews

- National Science Foundation Grant Review Economics panel (2012)
- United Way of America Grant Review panel (2012)

Awards / Honorary Societies

Villas 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.

Service to University

Committees

2014. Committee on Faculty Rights and Responsibilities (elected).

2014. Budget Model Ad Hoc Committee (appointed).

2014. University Ad Hoc Committee on Civility.

2013-present. School of Education HOPE Advisory Board.

2012-present. University of Wisconsin Survey Center Steering Committee.

2010-present. Institute for Research on Poverty Executive Committee.

2008-present. UW Cooperative Extension Family Financial Education Committee.

2012-2013. School of Human Ecology Fiscal/Research Planning Committee.

2008-2011; 2013-present. Consumer Science Undergraduate Committee.

2011-2013. Consumer Science Graduate Committee.

2011-2012. Consumer Science Faculty Search Committee.

2011-2012. School of Human Ecology Dean Search Committee.

2008-2010. School of Human Ecology Outreach Committee

2011-2012. School of Human Ecology Instructional Technology Committee

Expert Testimony

- October 2014. President's Council on Youth Financial Capability . Washington DC.
- May 2012. President's Council on Financial Capability Research Sub-committee. Washington DC.
- May 2012 State of Wisconsin vs. Community Loans of America
- September 2011. Financial Literacy Education Council. Washington, DC. Federal Reserve Board.
- June 2011. President's Council on Financial Capability Research Sub-committee. Washington DC.
- September 2010. Home Mortgage Disclosure Act (HMDA) Public Hearing. Chicago, IL. Federal Reserve Board Office of Community Affairs.
- October 2009. The Effects of Foreclosure on Families in Wisconsin SB-255. Establishes a statewide home mortgage foreclosure mediation program.