

# ANGELA C. LYONS

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## EDUCATION

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

## RESEARCH INTERESTS

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Household Finance, Behavioral Economics, Economic and Financial Inclusion, Financial Education, Consumer Financial Protection, Income and Wealth Inequality, Applied Microeconometrics

## CURRENT POSITIONS

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

## OTHER PROFESSIONAL APPOINTMENTS

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2016-present	Affiliate, Center for Latin American and Caribbean Studies, University of Illinois.
2015-present	Visiting Research Scholar, Center for China Household Finance Survey, Research Institute of Economics and Management, Southwestern University of Finance and Economics, Chengdu, China.
2015-present	Affiliate, Lehman Institute for Brazilian Studies, University of Illinois.
2014-present	Research Scholar, Fundação Getulio Vargas – São Paulo (FGV-EAESP).
2014-present	Instructor, China Executive Leadership Program (CELP), University of Illinois.
2013-2014	Consultant, FDIC and Manhattan Strategy Group.
2009-2010	Consultant, U.S. Department of the Treasury, Office of Financial Education.
2006-present	Affiliate, Center for East Asian and Pacific Studies (CEAPS), University of Illinois.
2006-2012	Research Fellow, Networks Financial Institute, Indiana State University.
2005-2011	Consultant, Money Management International, Inc., Houston, TX.
2013-2014	Consultant, FDIC and Manhattan Strategy Group.
2001-2007	Assistant Professor, Department of Agricultural and Consumer Economics, University of Illinois.
1998-2001	Supplemental Instruction Program Coordinator, Department of Economics, University of Texas at Austin.
1997-1998	Supplemental Instructor, Department of Economics, University of Texas at Austin.
1996	Research Associate, Bureau of Business Research, University of Texas at Austin.

## FELLOWSHIPS, HONORS, AND AWARDS

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### a. Honors and Awards – Scholarship, Research, and Teaching

2007	<i>Gladys Bahr Award</i> from the Illinois Consumer Education Association for outstanding dedication to the area of consumer education in the state of Illinois.
2007	<i>American Council on Consumer Interests Mid-Career Award</i> .
2007	<i>CFP Board's ACCI Financial Planning Paper Award</i> for research paper entitled "For Better or Worse: Financial Decision-Making Behavior of Married Couples" (with U. Neelakantan,

- A. Fava, and E. Scherpf, University of Illinois at Urbana-Champaign), American Council on Consumer Interests.
- 2007 *AARP's Public Policy Institute Paper Award* for research paper entitled "No Pain, No Strain: Impact of Health on the Financial Security of the Elderly" (with H. Kim, University of Kentucky), American Council on Consumer Interests.
- 2004 *CFP Board's ACCI Financial Planning Paper Award* for research paper entitled "The Effect of Marriage on the Allocation of Assets in Women's Defined Contribution Plans" (with T. Yilmazer, Purdue University), American Council on Consumer Interests.
- 2003 Outstanding Faculty Award, University of Illinois Dads Association.
- 2000 American Association of University Women Fellowship, University of Texas at Austin.
- 1999-2000 Outstanding Teaching Assistant Award, Department of Economics.
- 1999 University Tuition Fellowship, College of Liberal Arts, University of Texas at Austin
- 1999 The Hale Fellowship, Department of Economics, University of Texas at Austin.
- 1996 Phi Kappa Phi, University of Texas at Austin.
- 1995 Phi Beta Kappa, Cornell College.
- 1995 Graduated *magna cum laude* from Cornell College.
- 1991-1995 Cornell College Presidential Scholar.
- 1994 Robert G. Bostrom Memorial Award, Cornell College.

**b. Honors and Awards – Teaching**

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

**c. Honors and Awards – Public Outreach**

- 2011 *Epsilon Sigma Phi National Team Award* for Economic and Financial Education programs offered by the U of I Center for Economic and Financial Education to the team of A. Lyons, D. Bartman, and P. Hildebrand.
- 2010 *Epsilon Sigma Phi State Team Award* for Economic and Financial Education programs offered by the U of I Center for Economic and Financial Education to the team of A. Lyons, D. Bartman, and P. Hildebrand.
- 2010 *National Extension Association of Family and Consumer Sciences Florence Hall Award*. First place award to the team of A. Lyons, D. Bartman, and P. Hildebrand. This award is presented for outstanding programs conducted by one or more NEAFCS members who have been alert in recognizing new concerns and interests of families and have involved people in planning and implementing programs that benefit families.
- 2010 *National Extension Association of Family and Consumer Sciences Dean Don Felker Financial Management Award*. First place award to the team of A. Lyons, D. Bartman, and P. Hildebrand. This award recognizes the development of financial management programs which help individuals and families make decisions and plans for their present and future needs.
- 2008 College of ACES College Faculty Award for Excellence in Extension, University of Illinois at Urbana-Champaign.
- 2006-2008 University of Illinois Academy of Extension Excellence.
- 2007 Epsilon Sigma Phi Distinguished Team Recognition for financial education program *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler.
- 2006 Epsilon Sigma Phi State Team Award for financial education program *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler.
- 2006 University of Illinois Extension Outstanding or Innovative Program – Team Award for *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, C. Roberts, C. Stearns, J. Taylor, K. Sweedler, and R. Varnado.
- 2006 National Extension Association of Family and Consumer Sciences Internet Education Technology Award. First place award for *Plan, Well, Retire Well: Your How-to-Guide Website* to the team of E. Burton, K. Chan, C. Crawford, M. Fugate, P. Hildebrand, A. Lyons, P. McNamara, and K. Sweedler.

- 2005 Epsilon Sigma Phi State Team Award for financial education program *Financial Smarts* to the team of A. Lyons, D. Bartman, P. Hildebrand, J. Hunt, and E. Prasse.
- 2005 Epsilon Sigma Phi Regional Early Career Award for outstanding service to Cooperative Extension at the national level.
- 2004 Epsilon Sigma Phi Early Career Recognition Award for outstanding service to Cooperative Extension at the state level.
- 2003 Epsilon Sigma Phi Regional Team Award for financial education program *All My Money* to the team of K. Chan, L. Crawl Jackson, and A. Lyons, Galaxy II Conference, Salt Lake City, UT.
- 2002 Association for Financial Counseling and Planning Education (AFCPE) Outstanding Educational Program Award for *All My Money* to the team of K. Chan, L. Crawl-Jackson, V. Fitzsimmons, R. Hardy, A. Lyons, and S. Taylor.
- 2002 Epsilon Sigma Phi State Team Award for financial education program *All My Money* to the team of K. Chan, L. Crawl-Jackson, V. Fitzsimmons, R. Hardy, A. Lyons, and S. Taylor.

**d. Recognition and Outstanding Achievements**

- 2017 The Brookings Institution, Brookings Financial and Digital Inclusion Project (FDIP), "The Intersection of Cybersecurity and Financial Inclusion," Washington, DC, February 2017 (private roundtable, invited participant).
- 2016 Institute of International Finance (IIF), "Financial Inclusion: Moving From Access to Use." Washington, DC, October 2016 (private roundtable, invited participant).
- 2016 The Brookings Institution, Brookings Financial and Digital Inclusion Project (FDIP), Gender and Financial Inclusion (private roundtable, invited participant).
- 2015 Center for Global Development, "Anti-Money Laundering Policies, De-Risking, and Challenges for Emerging Markets," Washington, DC, November 2015 (invited participant).
- 2015 The Brookings Institution, Brookings Financial and Digital Inclusion Project (FDIP), Washington, DC, October 2015 (private roundtable, invited participant).
- 2015 2015 United Nations Sustainable Development Summit, "Governments Leading the Way: Digitizing Payments and Advancing Finance to Achieve the Sustainable Development Goals." New York, NY, September 2015 (invited participant).
- 2014 United Nations High Level Stakeholders Meeting, "A Chance for Change: Child and Youth Finance and the Post-2015 Agenda," New York, NY, May 2014.
- 2012 OECD-Spain Conference on Financial Education, "Challenges Ahead: Turning Policy Guidance into Efficient Practices," Madrid, Spain, May 2012 (OECD invitation only event).
- 2009-2010 U.S. Department of the Treasury, Office of Financial Education, appointed as leader of Treasury's National Evaluation Team for Financial Education, Washington DC, 2009-2010.
- 2008 National Research Symposium on Financial Literacy and Education, U.S. Department of the Treasury and U.S. Department of Agriculture, Washington DC, October 2008. (invited discussion facilitator)
- 2005-2008 Executive Office for U.S. Trustees, U.S. Department of Justice, serving as advisor on the bankruptcy counseling and debtor education component of the bankruptcy reform legislation, 2005-2008.
- 2005 U.S. Department of the Treasury, Office of Financial Education, National Strategy Meeting for Financial Literacy, Washington DC, March 2005 (invited participant).
- 2004 Urban Institute, National Roundtable on "Asset Limits in Social Programs and Financial Literacy for Low-Income Families." Washington DC, December 9, 2004 (invited participant).
- 2004 U.S. Government Accountability Office, Comptroller General's forum on "Improving Financial Literacy: The Role of the Federal Government." Invited participant and moderator (one of 23 national leaders), July 28, 2004.
- 2003 U.S. House of Representatives. Additional written testimony requested and submitted to the Subcommittee on Education and the Workforce, November 10, 2003.
- 2003 U.S. House of Representatives. Hearing on "Financial Literacy Education: What Do Students Need to Know to Plan for the Future?" Invited testimony before the Subcommittee on Education and the Workforce, October 28, 2003.
- 2002 Delegate to National Summit on Retirement Savings, Washington, D.C., February 27<sup>th</sup>-March 1<sup>st</sup>, 2002. Met with President George W. Bush, Secretary of Labor Elaine Chao, and leaders of Congress.

## PUBLICATIONS

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### a. Doctoral Thesis

Lyons, A. C. (2001). Household Liquidity and Financial Innovations: Evidence From the Survey of Consumer Finances, Department of Economics, University of Texas at Austin.

### b. Journal Articles

- 1) Grable, J. E., & Lyons, A. C. (2018). Exploring the theoretical and methodological issues surrounding the relationship between risk tolerance and wealth accumulation. *Journal of Financial Service Professionals*, 72(1), 11-15.
- 2) Lucas, E. C., Mendes-Da-Silva, W., & Lyons, A. C. (2017). Gender differences in attitudes towards driving and demand for private insurance: evidence from middle class drivers. *Transportation research part F: traffic psychology and behaviour*, 47, 72-85.
- 3) Fisher, J., & Lyons, A. (2010). Information and credit access: using bankruptcy as a signal. *Applied Economics*, 42(25), 3175-3193.
- 4) Yilmazer, T., & Lyons, A. C. (2010). Marriage and the allocation of assets in women's defined contribution plans. *Journal of Family and Economic Issues*, 31(2), 121-137.
- 5) Neelakantan, U., Lyons, A. C., Kim, H., & Sanchez-Mier, L. (2009). The financial impact of diabetes on older Americans. *The Journal of Consumer Education*, 26, 70-87.
- 6) Shim, S., Xiao, J. J., Barber, B. L., & Lyons, A. C. (2009). Pathways to life success: A conceptual model of financial well-being for young adults. *Journal of Applied Developmental Psychology*, 30(6), 708-723.
- 7) Schuchardt, J., Hanna, S. D., Hira, T. K., Lyons, A. C., Palmer, L., & Xiao, J. J. (2009). Financial literacy and education research priorities. *Journal of Financial Counseling and Planning*, 20(1): 84-95.
- 8) Chang, Y., & Lyons, A. C. (2008). Are financial education programs meeting the needs of financially disadvantaged consumers? *Journal of Personal Finance*, 7(2), 84-109.
- 9) Lyons, A. C., Jayaratne, K. S., & Palmer, L. (2008). Financial education and program evaluation for Extension professionals: From research to practical application. *Journal of the National Extension Association of Family and Consumer Sciences*, 3, 29-35.
- 10) Lyons, A., Neelakantan, U., & Scherpf, E. (2008). Gender and marital differences in wealth and investment decisions. *Journal of Personal Finance*, 6(4), 57-76.
- 11) Lyons, A. C., & Neelakantan, U. (2008). Potential and pitfalls of applying theory to the practice of financial education. *Journal of Consumer Affairs*, 42(1), 106-112.
- 12) Kim, H., & Lyons, A. C. (2008). No pain, no strain: Impact of health on the financial security of older Americans. *Journal of Consumer Affairs*, 42(1), 9-36.
- 13) Jayaratne, K. S. U., Lyons, A. C., & Palmer, L. (2008). A user-friendly evaluation resource kit for extension agents delivering financial education programs. *Journal of Extension*, 46(1), <http://www.joe.org/joe/2008february/tt3.shtml>.
- 14) Lawrence, F. C., Lyons, A. C., & Gorham, E. E. (2008). Family economics research priorities set. *Journal of Financial Counseling and Planning*, 19(1), 61-63.
- 15) Lyons, A. C., Rachlis, M., & Scherpf, E. (2007). What's in a score? Differences in consumers' credit knowledge using OLS and quantile regressions. *Journal of Consumer Affairs*, 41(2), 223-249.

- 16) Lyons, A. C., Chang, Y., & Scherpf, E. (2006). Translating financial education into behavior change for low-income populations. *Financial Counseling and Planning Journal*, 17(2), 27-45.
- 17) Lyons, A. C., Scherpf, E., & Roberts, H. (2006). Financial education and communication between parents and children. *The Journal of Consumer Education*, 23, 64-76.
- 18) Lawrence, F. C., Cude, B. J., Lyons, A. C., Marks, L., & Machtmes, K. (2006). College students' financial practices: A mixed methods analysis. *The Journal of Consumer Education*, 23, 13-26.
- 19) Lyons, A. C., Palmer, L., Jayaratne, K. S., & Scherpf, E. (2006). Are we making the grade? A national overview of financial education and program evaluation. *Journal of Consumer Affairs*, 40(2), 208-235.
- 20) Lyons, A. C., & Fisher, J. (2006). Gender differences in debt repayment problems after divorce. *Journal of Consumer Affairs*, 40(2), 324-346.
- 21) Fisher, J. D., & Lyons, A. C. (2006). Till debt do us part: A model of divorce and personal bankruptcy. *Review of Economics of the Household*, 4(1), 35-52.
- 22) Lyons, A. C. (2005). Financial education and program evaluation: Challenges and potentials for financial professionals. *Journal of Personal Finance*, 4(4), 56-68.
- 23) Lyons, A. C. (2004/2005). Evaluating financial education for the unbanked: Does one size fit all? *The Journal of Consumer Education*, 22, 43-52.
- 24) Lyons, A. C. (2004/2005). A qualitative study on providing credit education to college students. *The Journal of Consumer Education*, 22, 9-18.
- 25) Fisher, J., & Lyons, A. (2006). The ability of women to repay debt after divorce. *Journal of Women, Politics & Policy*, 27(3/4), 161-168.
- 26) Lyons, A. C., & Yilmazer, T. (2005). Health and financial strain: Evidence from the survey of consumer finances. *Southern Economic Journal*, 71(4), 873-890.
- 27) Lyons, A. C., Cude, B., Lawrence, F. C., & Gutter, M. (2005). Conducting research online: Challenges facing researchers in family and consumer sciences. *Family and Consumer Sciences Research Journal*, 33(4), 341-356.
- 28) Lyons, A. C., & Scherpf, E. (2004). Moving from unbanked to banked: Evidence from the Money Smart program. *Financial Services Review*, 13(3), 215-231.
- 29) Lyons, A. C. (2004). A profile of financially at-risk college students. *Journal of Consumer Affairs*, 38(1), 56-80.
- 30) Lyons, A. C., & Hunt, J. (2003). The credit practices and financial education needs of community college students. *Financial Counseling and Planning Journal*, 14(2), 63-74.
- 31) Lyons, A. C. (2003). How credit access has changed over time for US households. *Journal of Consumer Affairs*, 37(2), 231-255.

**c. Book Chapters**

- 1) Lyons, A. C. (2008). Risky credit card behavior of college students. In *Advances in Consumer Financial Behavior Research*, ed. Jing J. Xiao, 185-207. New York, NY: Springer Publishing Company.
- 2) Fisher, J., & Lyons, A. C. (2005). The ability of women to repay debt after divorce. In *Women, Work, and Poverty: Women Centered Research for Policy Change*, ed. Heidi Hartman, 161-168. Binghamton, NY: The Hawthorn Press, Inc. (co-published in *Journal of Women, Politics, and Policy*)

#### d. Peer-Reviewed Conference Proceedings

- 1) Lyons, A. C., Grable, J., Chen, L., He, X., Liu, J., & Zeng, T. (2016). Impacts of financial literacy, familial networks, and financial access on demand for bank and non-bank loans of financially excluded households in China. *The 11th Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, Hong Kong.
- 2) Lyons, A. C., Grable, J., & Chen, L. (2016). Economic expectations and investment behaviors of Chinese households: An investigation of the securities and housing markets. *The 11th Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, Hong Kong.
- 3) Lucas, E. C., Mendes-Da-Silva, W., & Lyons, A. C. (2015). Gender differences in attitudes towards driving and demand for insurance: Empirical evidence. *Proceedings of The XXXIX Meeting of ANPAD – EnANPAD 2015, Belo Horizonte, Brazil*.
- 4) Lyons, A. C. (with I. Kunovskaya and M. Roa García). (2014). An international framework for advancing economic development, financial education, and inclusion: The launching of a multi-phase research project. *The 10th Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, 111-124.
- 5) Lyons, A. C. (with R. Yao and Y. Xu). (2014). Financial planning and investment decisions: Evidence from Chinese households. *The 10th Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, 532-542.
- 6) Lyons, A. C. (2014). Financial inclusion and shadow banking in China: Households' usage of the formal and informal financial sectors. *The 10th Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, 215-221.
- 7) Lyons, A. C., Scherpf, E., & Howard, S. (2011). Starting a new chapter: The role of credit counseling in helping debtors recover from bankruptcy. *2011 Biennial Conference Proceedings of Asian Consumer and Family Economics Association*, 48-49.
- 8) Xiao, J. J., Shim, S., Barber, B., & Lyons, A. C. (2007). Financial behavior and quality of life of college students: Implications for college financial education. *Proceedings of the Association for Financial Counseling and Planning Education*, 33-43.
- 9) Cude, B. J., A. C. Lyons, and the American Council on Consumer Interests Consumer Education Committee. 2007. Improving the Financial Literacy of College Students. *Proceedings of the National Biennial Conference of the Home Economics Institute of Australia*, 78-83.
- 10) Lawrence, F. C., Cude, B. J., Bagwell, D., Gutter, M., Lyons, A., & Rhine, S. L. W. (2006). Get financially fit! Increasing financial literacy on college campuses. *Proceedings of the Association for Financial Counseling and Planning Education*, p. 123.
- 11) Lyons, A. C., Chang, Y., Dew, J., Fisher, J., & Neelakantan, U. (2006). Household finance issues and marital instability. *Consumer Interests Annual*, 52.
- 12) Lyons, A. C., Rachlis, M., Staten, M., & Xiao, J. J. (2006). Translating financial education into knowledge and behavior change. *Consumer Interests Annual*, 52.
- 13) Cude, B., J., Lawrence, F., Lyons, A., Metzger, K., LeJeune, E., Marks, L., & Machtmes. K. (2006). College students and financial literacy: What they know and what we need to learn. *Proceedings of the Eastern Family Economics and Resource Management Association*.
- 14) Lyons, A. C., Hildebrand, P., & Hunt, J. (2004). Parent smarts: A credit education resource for students and parents. *Proceedings of the Eastern Family Economics and Resource Management Association*.

- 15) Lawrence, F. C., Metzger, K., LeJeune, E., Marks, L., Machtmes, K., Lyons, A. (2005). College students' money management behaviors and who influences. *Proceedings of the Association for Financial Counseling and Planning Education*, pp. 30-32.
- 16) Lyons, A. C., & Scherpf, E. (2005). Moving from unbanked to banked: Evidence from the Money Smart program. Federal Reserve Bank of Chicago's research website, CEDRIC. Retrieved July 20, 2007, from [http://www.chicagofed.org/cedric/promises\\_pitfalls\\_2005\\_conference.cfm](http://www.chicagofed.org/cedric/promises_pitfalls_2005_conference.cfm)
- 17) Fisher, J., Filer, L., & Lyons, A. C. (2004). Is the bankruptcy flag binding? Access to credit markets for post-bankruptcy households. *American Law & Economics Association Annual Meetings. American Law & Economics Association 14th Annual Meeting*. Working Paper 28. Retrieved July 20, 2007, from <http://law.bepress.com/alea/14th/art28>
- 18) Fisher, J., & Lyons, A. C. (2004). Ability of women to repay debt after divorce. *Seventh International Women's Policy Research Conference Proceedings*, Institute for Women's Policy Research.
- 19) Lyons, A. C., Hildebrand, P., & Hunt, J. (2003). Parent smarts: A credit information series for parents. *Pre-conference Proceedings of the Association for Financial Counseling and Planning Education*.
- 20) Lyons, A. C., Hogarth, J., Toussaint-Comeau, M., Schuchardt, J., & Smith, T. (2003). Evaluating outcomes of personal financial education, *Consumer Interests Annual*, 49.
- 21) Lyons, A. C., Cude, B., Gutter, M., & Lawrence, F. (2003). Collecting consumer data via the Internet, *Consumer Interests Annual*, 49.

**e. Peer-Reviewed Abstracts**

- 1) Lyons, A. C., M. J. Roa Garcia, and I. Kunovskaya. 2014. An International Framework for Advancing Macroeconomic Development, Financial Education and Inclusion in India. *Conference Proceedings of the 3rd International Workshop on Inclusive Finance: Making Finance and Insurance Markets Work for the Poor*. XLRI Jamshedpur, India.
- 2) Lyons, A. C., E. Scherpf, and S. Howard. 2011. In Search of A Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy? *Consumer Interests Annual*, 57.
- 3) Neelakantan, U., A. C. Lyons, C. H. Nelson. 2009. Household Bargaining and Portfolio Choice. *Consumer Interests Annual*, 55.
- 4) Pathways to Life Success: A Conceptual Model of Financial Well-Being for Young Adults. 2009. *Conference Proceedings for 8<sup>th</sup> Biennial Conference of the Asian Consumer and Family Economics Association*. Yamaguchi, Japan.
- 5) Lyons, A. C., U. Neelakantan, A. Fava, and E. Scherpf. 2007. For Better or Worse: Financial Decision-Making Behavior of Married Couples. *Consumer Interests Annual*, 53.
- 6) Chang, Y., and A. C. Lyons. 2007. Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers? *Consumer Interests Annual*, 53.
- 7) Kim, H., and A. C. Lyons. 2007. No Pain, No Strain: Impact of Health on the Financial Security of Older Americans, *Consumer Interests Annual*, 53.
- 8) Fisher, J., and A. C. Lyons. 2005. Information and Credit Access: Using Bankruptcy as a Signal, *Consumer Interests Annual*, 51.
- 9) Lyons, A. C., and J. Hunt. 2004. Financial Education Needs of Community College Students. *Consumer Interests Annual*, 50.

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

**f. Published Reports and Working Papers**

- 1) Lyons, A. C., Grable, J. E., & Zeng, T. (2017). Infrastructure, urbanization, and the financial inclusion of Chinese households. *ADB Working Paper Series, No. 767*. Tokyo, Japan: Asian Development Bank Institute.
- 2) Lyons, A. C., Grable, J. E., & Joo, S. H. (2017). A cross-country analysis of population aging and financial security. *SSRN Working Paper Series*. Available at SSRN: <https://ssrn.com/abstract=3015386>
- 3) Lyons, A. C., & Contreras, S. A. (2017). A simultaneous equation of youth entrepreneurship and financial inclusion across developing countries. *SSRN Working Paper Series*. Available at SSRN: <https://ssrn.com/abstract=3053615>
- 4) Eng, S., A. Herrmann, Y. Zhang, A. C. Lyons, and K. Griffin. 2013. FDIC Interim Report: Assessment and Recommendations for the Overall Effectiveness of the Money Smart Program. Bethesda, MD: Manhattan Strategy Group.
- 5) Lyons, A. C., S. Howard, and E. Scherpf. 2010. Starting a New Chapter: The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy (Working Paper 2010-WP-06). Indianapolis, IN: Networks Financial Institute, Indiana State University.
- 6) Lyons, A. C., S. Howard, and E. Scherpf. 2010. In Search of a Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy? Houston, TX: Money Management International. [http://www.cefe.illinois.edu/research/reports/MMI\\_BK%20Counseling\\_Paper\\_051210.pdf](http://www.cefe.illinois.edu/research/reports/MMI_BK%20Counseling_Paper_051210.pdf)
- 7) Xiao, J. J., S. Soyeon, B. Barber, and A. C. Lyons. 2008. Financial Behaviors and Life Outcomes of Young Adults in Transition. *National Council on Family Relations Family Focus On... Families and Resource Management*, FF38: F14-F16.
- 8) Lyons, A. C., T. White, and S. Howard. 2008. The Effect of Bankruptcy Counseling and Education on Debtors' Financial Well-Being: Evidence from the Front Lines. Houston, TX: Money Management International. [http://www.cefe.illinois.edu/research/reports/The%20Effect%20of%20Bankruptcy%20Counseling%20and%20Education\\_122008.pdf](http://www.cefe.illinois.edu/research/reports/The%20Effect%20of%20Bankruptcy%20Counseling%20and%20Education_122008.pdf)
- 9) Lyons, A. C., U. Neelakantan, and E. Scherpf. 2008. Gender and Marital Differences in Wealth and Investment Decisions: Implications for Researchers, Financial Professionals, and Educators. (Working Paper 2008-WP-02). Indianapolis, IN: Networks Financial Institute, Indiana State University.
- 10) Lyons, A. C. 2007. Credit Practices and Financial Education Needs of Midwest College Students. (Working Paper 2007-WP-23). Indianapolis, IN: Networks Financial Institute, Indiana State University.



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

**g. Working Papers**

- 1) A cross-country analysis of population aging and financial security (with J. E. Grable and S. H. Joo) *revise and resubmit*
- 2) Infrastructure, urbanization, and the financial inclusion of Chinese households (with J. E. Grable and T. Zeng) *under review*
- 3) Impacts of financial literacy on loan demand of financially excluded households in China (with J. E. Grable and T. Zeng) *under review*
- 4) Financial inclusion, financial literacy, and women, youth and the poor in the Middle East and North Africa (with J. Kass-Hanna)
- 5) The impacts of financial literacy and digital finance across the wealth distribution of Chinese households (with D. Shan, T. Zeng, Q. Song, and Y. Wu)
- 6) Economic Expectations and Investment Behaviors of Chinese Households in the Securities and Housing Markets (with J. E. Grable and S. Lei)
- 7) Portfolio Choice in a Two-Person Household (with U. Neelakantan, N. Lazaryan, and C. Nelson) *revise and resubmit*
- 8) Do the Long-Term Care Needs of Aging Parents Affect Adult Children's Purchase of LTC Insurance? (with W. Yoon and H. Kim).

**h. Works in Progress**

- 1) The spatial accessibility of financial institutions in economically distressed communities in the U.S. (with A. Greenlee)
- 2) Spatial mapping of financial inclusion and the impacts on neighborhood poverty and inequality in urban and rural areas in the U.S. (with A. Greenlee)

- 3) Spatial analysis of the distribution and socio-economic determinants of financial services and fiduciary deserts in the U.S. (with A. Greenlee and J. E. Grable)
- 4) Credit Card Use for Business Operation: Evidence from Chinese Small Businesses (with N. Xu and Z. Rong)

## CONFERENCE PRESENTATIONS AND SEMINARS

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### a. Invited Lectures and Conference Presentations

- 1) “Fintech, Financial Inclusion, and Behavioral Economics.” The Industrial Commercial Bank of China (ICBC), Global Education and Training Program, University of Illinois, Champaign, IL, 2018. (series of lectures)
- 2) “Impacts of Financial Literacy and Digital Finance Across the Wealth Distribution of Chinese Households.” The Chinese Economists Society (CES), University of Georgia, Athens, GA, April 2018.
- 3) “Impacts of Financial Literacy on Loan Demand of Financially Excluded Households in China.” The Chinese Economists Society (CES), University of Georgia, Athens, GA, April 2018.
- 4) “Infrastructure, Urbanization, and Financial Inclusion of Chinese Households.” The Chinese Economists Society (CES), University of Georgia, Athens, GA, April 2018.
- 5) “Impacts of Financial Literacy on Loan Demand of Financially Excluded Households in China.” The Research Institute of Economics and Management, Southwestern University of Finance and Economics, Chengdu, China, December 2017.
- 6) “Behavioral Economics: Innovations in Banking and Finance.” Zhejiang Rural Credit Cooperative (ZJRC), University of Illinois China Executive Leadership Program, Champaign, IL, November 2017. (lecture)
- 7) “Challenges and Opportunities for Digital Finance in China.” Zhejiang Rural Credit Cooperative (ZJRC), University of Illinois China Executive Leadership Program, Champaign, IL, November 2017. (lecture)
- 8) “An Economic Perspective on Indigenous Peoples in Latin America.” 2017 Symposium on Indigenous (Latin) America: Territories, Knowledge, Resistance and Voices, Center for Latin American and Caribbean Studies, University of Illinois, Champaign, IL, November 2017.
- 9) “Improving Financial Services in China: Challenges and Opportunities.” Shanghai Pudong Development Bank, University of Illinois China Executive Leadership Program, Champaign, IL, September 2017. (lecture)
- 10) “Infrastructure, Urbanization, and Financial Inclusion of Chinese Households.” The Chinese Academy of Financial Inclusion (CAFI), Renmin University, Beijing, China, July 2017.
- 11) “The Future of Financial Literacy Research: New and Innovative Opportunities from Around the World.” The Chinese Academy of Financial Inclusion (CAFI), Renmin University, Beijing, China, July 2017.
- 12) “Infrastructure, Urbanization, and Demand for Bank and Non-Bank Loans of Chinese Households.” Chinese Economists Society Annual Conference in China, Nanjing, China, June 2017.
- 13) “Financial Services in Rural China: Opportunities and Challenges.” Shanghai Rural Commercial Bank (SRCB), University of Illinois China Executive Leadership Program, Champaign, IL, May 2017.
- 14) “Infrastructure, Urbanization, and Demand for Bank and Non-Bank Loans of Chinese Households.” 5<sup>th</sup> Seminar on Asia and Pacific Economies, Xi’an Jiaotong-Liverpool University and Asian Development Bank Institute, Suzhou, China, May 2017.

- 15) “The Future of Financial Literacy Research: New and Innovative Opportunities from Around the World.” The Birmingham Financial Education Conference, The Regions Institute for Financial Education, The University of Alabama at Birmingham, February 2017. (keynote address)
- 16) “A Cross-Country Evaluation of Financial Security and Population Aging: A Financial Planning Perspective” (with J. Grable and S. H. Joo). CFP Board’s 2017 Academic Research Colloquium for Financial Planning and Related Disciplines. Washington, DC, February 2017.
- 17) “Urbanization, Infrastructure, and Demand for Bank and Non-Bank Loans of Chinese Households.” Asian Development Bank Institute and Sogang University, Seoul, South Korea, December 2016.
- 18) “Impacts of Financial Literacy, Familial Networks, and Financial Access on Demand for Bank and Non-Bank Loans of Financially Excluded Households in China.” The 11th Biennial Conference of Asian Consumer and Family Economics Association, Hong Kong, July 2016.
- 19) “Economic Expectations and Investment Behaviors of Chinese Households: An Investigation of the Securities and Housing Markets.” The 11th Biennial Conference of Asian Consumer and Family Economics Association, Hong Kong, July 2016.
- 20) “Financial Inclusion in China: Opportunities and Challenges.” Industrial and Commercial Bank of China (ICBC), University of Illinois China Executive Leadership Program, Champaign, IL, June 2016.
- 21) “Gender Differences in Attitudes towards Driving and Demand for Insurance: Empirical Evidence” (with E. C. Lucas and W. Mendes-Da-Silva). The XXXIX Meeting of ANPAD – EnANPAD 2015, Belo Horizonte, Brazil, September 2015.
- 22) “An International Framework for Advancing Macroeconomic Development, Financial Education and Inclusion in Latin American and the Caribbean.” Banco Central de Chile and CEMLA Regional Association of Central Banks. Santiago, Chile, November 2014.
- 23) “An International Framework for Advancing Macroeconomic Development, Financial Education and Inclusion.” 3rd International Workshop on Inclusive Finance: Making Finance and Insurance Markets Work for the Poor. XLRI Jamshedpur, India, November 2014.
- 24) “Financial Inclusion in China and Around the World: Challenges and Opportunities.” Zhejiang Rural Credit Union Cooperatives Financial Management Program, University of Illinois China Executive Leadership Program, Champaign, IL, October 2014.
- 25) “The Future of Credit Counseling: New and Innovative Opportunities.” National Foundation for Credit Counseling Leadership Conference, Seattle, WA, September 2014.
- 26) “Financial Literacy, Behavioral Economics & Financial Consumer Protection,” (Three-Part Lecture Series and Chicago Training with Federal Reserve Bank of Chicago and Consumer Financial Protection Bureau.) People’s Bank of China Consumer Financial Protection Department, University of Illinois China Executive Leadership Program, Champaign, IL, September 2014.
- 27) “An International Framework for Advancing Economic Development, Financial Education, and Inclusion: A Cross-Country Case Analysis.” The 10th Biennial Conference of Asian Consumer and Family Economics Association, Taipei, Taiwan, July 2014.
- 28) “Financial Planning and Investment Decisions of Chinese Households: Evidence from the Survey of Chinese Consumer Finance and Investor Education.” The 10th Biennial Conference of Asian Consumer and Family Economics Association, Taipei, Taiwan, July 2014.
- 29) “Financial Inclusion and Shadow Banking in China: Households’ Usage of the Formal and Informal Financial Sectors.” The 10th Biennial Conference of Asian Consumer and Family Economics Association, Taipei, Taiwan, July 2014.

- 30) Spring 2014 Financial Literacy Workshop. Office of Financial Affairs, Indiana University System. Indianapolis, IN, May 2014.
- 31) "Financial Literacy Around the World and What it Means for Central Illinois." Money Smart Week Springfield (sponsored by US Bancorp), Springfield, IL, April 2014.
- 32) "Keep it Simple Info for Beginning Investors," "Beyond the Basics for Intermediate Investors," and "Focus for the Financially Savvy Investor." Horizon Hobby, Champaign, IL, February 2014.
- 33) "Advancing Financial Literacy on College Campuses: A New Perspective." Midwest Association of Student Financial Aid Administrators (MASFAA), Bloomington, IN, October 2013.
- 34) "Advancing Economic and Financial Education Research: A Global Perspective." Federal Reserve Bank of Chicago, Money Smart Leadership Conference, Chicago, IL, October 2013.
- 35) "Changing the Way We Think About Financial Education: A Global Perspective." Illinois JumpStart Coalition, Bloomington, IL, May 2013.
- 36) "Building the Business Case for Financial Education." Child & Youth Finance International Reshaping the Future of Finance. Annual Summit & Awards Ceremony, Istanbul, Turkey, May 2013 (global event - by invitation only).
- 37) "Changing the Way We Think About Financial Education - Implications for Latin America and the Caribbean." Conference on Economic and Financial Education in Latin America, CEMLA Regional Association of Central Banks and OECD, Paramaribo, Suriname, December 2012.
- 38) "Latest Developments in Financial Education Delivery and Evaluation." Champaign County Financial Education Summit, Champaign, IL, September 2011.
- 39) "Starting a New Chapter: The Role of Credit Counseling in Helping Debtors Recover from Bankruptcy." Asian Consumer and Family Economics Association Conference, Seoul, South Korea, July 2011.
- 40) "The New Financial Normal: Helping Consumers Take Stock of Their Finances." Money Management International and Get Smart Idaho Financial Education Conference, Coeur D'Alene, ID, May 2011.
- 41) "Life After Bankruptcy: The Role of Credit Counseling in Helping Debtors Obtain a Fresh Start." 2011 Federal Reserve Community Affairs Research Conference, "The Changing Landscape of Community Development," Washington, DC, April 2011.
- 42) "Key Considerations for the Effective Evaluation of Financial Education and Economic Literacy Programs." 4th Symposium: Financial and Economic Education in Mexico, Banco de México and the Interactive Museum of Economics (MIDE), Mexico, September 2010.
- 43) "Child Finance - What's Out There and What Needs to Be Done." Child & Youth Finance International Summit, Amsterdam, The Netherlands, June 2010.
- 44) "In Search of a Fresh Start: Can Credit Counseling Help Debtors Recover from Bankruptcy?" National Foundation for Credit Counseling 2010 Leadership Summit, Washington, DC, April 2010; National Foundation for Credit Counseling, May 2010.
- 45) "Creating your evaluation toolkit." Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma JumpStart Coalition, Oklahoma City, OK, October 2009.
- 46) "Setting the stage for outcomes-based success." Financial Education in Oklahoma Conference, The Oklahoma City Branch of the Federal Reserve Bank of Kansas City and Oklahoma JumpStart Coalition, Oklahoma City, OK, October 2009.

- 47) "Financial Literacy, Financial Education and the Federal Reserve: Strategies for Success." Federal Reserve Bank of Chicago, Chicago, IL, September 2009.
- 48) Money Smart Week Kick-Off Luncheon, sponsored by Federal Reserve Bank of Chicago, Bloomington, IL, April 2009. (keynote speaker)
- 49) "It's Your Money! Making Every Dollar Count." Illinois State Treasurer's Smart Women Smart Money Conference, Champaign, IL, March 2009.
- 50) "National research priorities for financial literacy and education." National Research Symposium on Financial Literacy and Education, U.S. Department of the Treasury and U.S. Department of Agriculture, Washington DC, October 2008. (invited discussion facilitator)
- 51) "Financial Preparation for Retirement." Connecting Financial Education to Consumers: Symposium for Financial Institutions, Advisors and Educators. Networks Financial Institute and the Federal Reserve Bank of Chicago, Chicago, IL, October 2008.
- 52) "How to Measure the Results of Your Financial Literacy Efforts." Credit Union National Association (CUNA) Personal Finance Institute, Washington, DC, September 2008.
- 53) "Utilizing Benchmarks and Measurements to Gauge the Effectiveness of Investor Education Programs." North American Securities Administrators Association and Investor Protection Trust, Atlanta, GA, November 2007.
- 54) "Measuring the Impact of Financial Education." Jump\$tart Coalition for Personal Financial Literacy, National Board and General Partners' Meeting, Washington, DC, October 2007.
- 55) "Strategic Planning for Financial Education and Program Evaluation." Money Management International, Houston, TX, September 2007.
- 56) "Taking Charge! Building the Case for Consumer Finance Research and Education." Norton School of Family & Consumer Sciences, College of Agriculture and Life Sciences, University of Arizona, Tucson, AZ, May 2007.
- 57) "Managing Your Money Without Going Bananas." National Council of Higher Education Loan Programs Debt Management Conference, San Diego, CA, March 2007.
- 58) "Measuring Financial Success using Program Evaluation." College of Human Ecology, Cornell University, January 2007.
- 59) "Health and Financial Strain: Evidence from the Survey of Consumer Finances and the Health and Retirement Study." Department of Agricultural Economics, National Taiwan University, Taipei, Taiwan, November 2006.
- 60) "Measuring the Impact of Financial Education in Public Education." National Association of State Boards of Education, Commission on Financial and Investor Education in Public Education, Alexandria, VA, June 2006.
- 61) "More Than Students' Pocketbooks: Financial Strain on College Campuses and the Implications." DePauw University, Greencastle, IN, February 2006. (university lecture)
- 62) "Successful Financial Education Programs." New Alliance Task Force National Best Practices Conference: Financial Access for Hispanic and Immigrant Markets. Federal Deposit Insurance Corporation and Mexican Consulate of Chicago, Chicago, IL, December 2005.
- 63) "Are We Making the Grade? A National Overview of Financial Education and Program Evaluation." Foundation for Credit Education, Orlando, FL, October 2005; Federal Reserve System and Corporation for Enterprise Development 2006 Assets Learning Conference, Phoenix, AZ, September 2006.

- 64) "Student Borrowing, Credit Card Use, & Financial Literacy," Midwest Association of Student Financial Aid Administrators, Charleston, WV, October 2005.
- 65) "Household Credit Issues: Highlights from Research, Education, and Policy," Take Charge America Institute for Consumer Financial Education and Research, University of Arizona, Tucson, AZ, September 2005.
- 66) "Household Finance: Highlights from Research, Education, and Policy," Credit Research Center, McDonough School of Business, Georgetown University, Washington DC, May 2005.
- 67) "Moving from Unbanked to Banked: Evidence from the Money Smart Program." Federal Reserve System's 2005 Research Conference "*Promises & Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?*" Washington DC, April 2005.
- 68) "Personal Finance and Financial Aid: A Formula for Success." National Association of Student Financial Aid Administrators (NASFAA) Best Practices Symposium, Las Vegas, NV (February 2005), Washington DC (March 2005), and Chicago, IL (April 2005).
- 69) "Information and Credit Access: Using Bankruptcy as a Signal" and "Health and Financial Strain: Evidence from the Survey of Consumer Finances." 2005 Pacific Rim Conference, Western Economic Association International, Hong Kong, January 2005.
- 70) "Moving from Unbanked to Banked." 2004 Financial Service Centers of America National Conference and Exposition, Fajardo, Puerto Rico, October, 2004.
- 71) "Credit Usage and Financial Education Needs of Midwest College Students." University of Minnesota Extension Service, January 2004; University of Illinois, Chicago, IL, September 2004 (attendees included campus administrators, financial professionals, educators, and researchers); Purdue University, Lafayette, IN, November 2004 (presentation to campus administrators).
- 72) "How Credit Access Has Changed Over Time for U.S. Households." Department of Consumer Science, University of Wisconsin, Madison, WI, May 2004.
- 73) "The Effect of Marriage on the Allocation of Assets in Women's Defined Contribution Plans." Department of Consumer and Textile Sciences, The Ohio State University, Columbus, OH, April 2004.
- 74) "Credit Card Debt and Financial Risk on College Campuses." DePauw University, Greencastle, IN, April 2004. (university lecture)
- 75) "Financial Burden and Health: Evidence from the Survey of Consumer Finances." Department of Economics, University of Illinois at Chicago, Chicago, IL, November 2003.
- 76) "And the Survey Says? A Case Study of Financial Education in Chicago." FDIC Symposium *Tapping the Unbanked Market: Helping People Enter the Financial Mainstream*, The National Press Club, Washington, DC, November 2003.
- 77) "Incorporating Financial Education into Public School Curricula." 2003 Illinois Asset Policy Conference, sponsored by the Federal Reserve Bank of Chicago and the National Center on Poverty Law, Chicago, IL, September 2003.
- 78) "Financial Education Assessment and Measurement." Georgia Summit on Economic & Financial Education, sponsored by the Federal Reserve Bank of Atlanta and Georgia Council on Economic Education, Atlanta, GA, September 2003.
- 79) "An Evaluation of the FDIC's Financial Literacy Program *Money Smart*." U.S. Department of Labor, Chicago, IL, July 2003.

- 80) "How Credit Access Has Affected the Debt Repayment Decisions of U.S. Households." Federal Reserve Bank of Chicago, Chicago, IL, July 2002.

**b. Other Conference Presentations and Seminars (Selected List)**

- 1) "A Cross-Country Analysis of Population Aging and Financial Security." American Council on Consumer Interests 2018 Annual Conference, Clearwater Beach, FL, May 2018.
- 2) "Infrastructure, Urbanization, and Financial Inclusion of Chinese Households." American Council on Consumer Interests 2018 Annual Conference, Clearwater Beach, FL, May 2018.
- 3) "A Simultaneous Equations Model of Youth Entrepreneurship and Financial Inclusion in Developing Countries" (with S. A. Contreras). American Council on Consumer Interests 2018 Annual Conference, Clearwater Beach, FL, May 2018; The Southern Regional Science Association Conference, Memphis, TN, March 2017; The Regional Economics Applications Laboratory Seminar, University of Illinois, April 2017; Illinois Economic Association Meeting, Chicago, IL, October 2016.
- 4) "Starting a New Chapter: Do Debtors Change Their Financial Behaviors After Bankruptcy?" Credit and Financial Well-Being: Availability of Credit, Bankruptcy and Material Well-Being. 33rd Annual Association for Public Policy Analysis and Management (APPAM) Fall Research Conference, Washington DC, November 2011 (with E. Scherpf and S. Howard).
- 5) "The Middle Class at the Bottom: How the Recession Harmed Average Americans." American Sociological Association Annual Meeting, Las Vegas, NV, August 2011 (with D. Thorne, K. Leicht, K. Porter, E. Scherpf, and G. Squires).
- 6) "Pathways to Life Success: A Conceptual Model of Financial Well-Being for Young Adults." Eighth Biennial Conference of the Asian Consumer and Family Economics Association, Yamaguchi, Japan, July 2009 (with S. Shim, J. Xiao, and B. Barber).
- 7) "An Innovative Approach for Building Evaluation Capacity of Grassroots Level Financial Educators Including Extension Agents." American Evaluation Association 21<sup>st</sup> Annual Conference, Baltimore, MD, November 2007 (with K.S.U. Jayaratne and L. Palmer).
- 8) "Get Financially Fit: A Financial Education Toolkit for College Campuses." American Council in Consumer Interests 52<sup>nd</sup> Annual Conference, St. Louis, MO, April 2007.
- 9) "For Better or Worse: Financial Decision-Making Behavior of Married Couples." American Council in Consumer Interests 52<sup>nd</sup> Annual Conference, St. Louis, MO, April 2007.
- 10) "No Pain, No Strain: Impact of Health on the Financial Security of Older Americans." American Council in Consumer Interests 52<sup>nd</sup> Annual Conference, St. Louis, MO, April 2007.
- 11) "Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers?" American Council in Consumer Interests 52<sup>nd</sup> Annual Conference, St. Louis, MO, April 2007.
- 12) "Formation of Young Adults' Financial Behaviors and Its Relation to Life Successes: Developing a Conceptual Framework and a Plan for a Longitudinal Study." Society for the Study of Emerging Adulthood 3<sup>rd</sup> Conference on Emerging Adulthood, Tucson, Arizona, February 2007 (with J. Xiao, S. Shim, and B. Barber).
- 13) "Formation of Financial Behaviors and Behavior Effects on Life Successes of Young Adults: A Proposal of a Longitudinal Study." Western Family Economics Association Conference, Tucson, Arizona, January 2007 (with J. Xiao, S. Shim, and B. Barber).
- 14) "Household Finance Issues and Marital Instability." American Council in Consumer Interests 51<sup>st</sup> Annual Conference, Baltimore, MD, March 2006. (invited session)

- 15) "Translating Financial Education into Knowledge and Behavior Change." American Council in Consumer Interests 51<sup>st</sup> Annual Conference, Baltimore, MD, March 2006. (invited session)
- 16) "The State of College Student Credit Card Use" and "The Consequences of Accumulating Debt on College Campuses." Association for Financial Counseling and Planning Education, Denver, CO, November 2004.
- 17) "The Financial Education Needs of Community College Students." American Council on Consumer Interests 50<sup>th</sup> Annual Conference, Washington, DC, April 2004.
- 18) "Information and Credit Access: Using Bankruptcy as a Signal." American Council on Consumer Interests 51<sup>st</sup> Annual Conference, Columbus, OH, April 2005.
- 19) "Testing for Liquidity Constraints in Euler Equations Using Households Denied Access to Secured Credit Markets." Midwest Economics Association Annual Meeting, Chicago, IL, March 2004.
- 20) "Divorce and the Household Bankruptcy Decision: A Simultaneous Equations Model." Midwest Economics Association Annual Meeting, Chicago, IL, March 2004.
- 21) "The Impact of Financial Burden on Health: Evidence from Adults and College Students." Texas Association of Family and Consumer Sciences, San Antonio, TX, March 2004. (invited)
- 22) "How Does Marriage Affect the Allocation of Assets in Women's Retirement Savings Plans?" American Economic Association Annual Meetings, San Diego, CA, January 2004; American Council on Consumer Interests 50<sup>th</sup> Annual Conference, Washington, DC, April 2004; Colloquium Series of the Cross-Campus Initiative on Aging, Beckman Institute, UIUC, March 2004; Department of Economics, University of Illinois at Urbana-Champaign, October 2003; Aging Seminar Series, UIUC Initiative on Aging, University of Illinois, October 2003.
- 23) "Program Evaluation and the Role of Entrepreneurship in Extension." Family Economics Extension Pre-Conference, Association for Financial Counseling and Planning Education, Savannah, GA, November 2003. (invited)
- 24) "The Ability of Men and Women to Repay Their Debts After Divorce and the Role of Supplemental Income." The Institute for Women's Policy Research, *Women Working to Make a Difference Conference*, Washington DC, June 2003. (invited)
- 25) "A Profile of Financially At-Risk College Students." American Council on Consumer Interests 49<sup>th</sup> Annual Conference, Atlanta, GA, April 2003.
- 26) "Collecting Consumer Data Using Online Surveys." American Council on Consumer Interests, Atlanta, GA, April 2003. (invited session)
- 27) "Evaluating Outcomes of Personal Financial Education." American Council on Consumer Interests, Atlanta, GA, April 2003. (invited session)
- 28) "The Ability of Men and Women to Repay Their Debts After Divorce and the Role of Supplemental Income." Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003; American Council on Consumer Interests 50<sup>th</sup> Annual Conference, Washington, DC, April 2004.
- 29) "A Profile of Financially At-Risk College Students." Illinois Consumer Education Association, Bloomington, IL, February 2003. (keynote speaker)
- 30) "Financial Burden and Health: Evidence from the Survey of Consumer Finances." Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003; American Council on Consumer Interests 49<sup>th</sup> Annual Conference, Atlanta, GA, April 2003; Department of Economics, University of Illinois at Urbana-Champaign, December 2002.



- 31) “How and Why Credit Access Has Changed for U.S. Households Over the Last 20 Years.” American Council on Consumer Interests 48<sup>th</sup> Annual Conference, Universal City, CA, April 2002.
- 32) “How Credit Access Has Affected the Debt Repayment Decisions of U.S. Households.” Midwest Economics Association Annual Meeting, Chicago, IL, March 2002.
- 33) “How Credit Access Has Changed For Divorced Men and Women: Evidence From the Survey of Consumer Finances.” American Economic Association Annual Meetings, New Orleans, LA, January 2001; Illinois State University, Bloomington-Normal, IL, 2001; University of Illinois, Urbana, IL, 2001.

#### **MEDIA CITATIONS (Selected List Only)**

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

#### **GRANTS AND OTHER FUNDING**

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**TOTAL: \$1,797,545 (excluding in-kind support); over \$6,797,545 (including in-kind support)**

**a. Research Grants (subtotal: \$1,304,886)**

- 1) Grable, J. E., S. Chatterjee, W. K. Campbell, A. C. Lyons, and W. Heo. “Review of literature of research related to client psychology.” CFP Board Center for Financial Planning, 2017, \$50,000, pending.
- 2) A. C. Lyons, A. Greenle, and S. Tutt. “Household recovery after foreclosure and the impacts of program interventions.” Social and Behavioral Sciences Research Initiative, University of Illinois, 2017, \$20,000, pending.
- 3) A. C. Lyons. Scholars' Travel Program, Office of the Vice Chancellor for Research, University of Illinois, 2017, \$1,350.
- 4) Liu, J., A. Lyons, Z. Jin, et al. “The research on wealth effects on asset investment and consumption decisions of migrant households in China.” National Philosophy and Social Science Foundation of China, 2016-2019, RMB 200,000 (USD 30,500).
- 5) A. C. Lyons. Scholars' Travel Program, Office of the Vice Chancellor for Research, University of Illinois, 2016, \$1,350.
- 6) Liu, J., X. Wu, Y. He, A. Lyons, C. Wang, Q. Hu, and H. Xing. “The research on wealth effects on asset investment and consumption decisions of migrant households in Zhejiang Province (No. LY16G030017).” Zhejiang Natural Science Foundation, 2016-2018, RMB 60,000 (USD 9,150).
- 7) Liu, J., X. Wu, Y. He, A. Lyons, C. Wang, Q. Hu, and H. Xing. “The study on government regulation and risk control strategy of internet finance in Zhejiang.” Center for Research of Regulation & Policy of Zhejiang Province, 2016-2017, RMB 20,000 (USD 3,500).

- 8) Liu, J., A. C. Lyons, and X. Wu. "The study on measures of Zhejiang Province to guide private funds' investment to promote economic restructuring and upgrading (No. 2015C25011)." Science and Technology Department of Zhejiang Province, 2015 -2016, RMB 70,000 (USD 10,650).
- 9) A. C. Lyons. Scholars' Travel Program, Office of the Vice Chancellor for Research, University of Illinois, 2014, \$1,350.
- 10) A. C. Lyons. "Shadow Banking in China: Demand for Formal and Informal Financial Markets." ACES Office of International Programs, University of Illinois, 2014-2015, \$4,000.
- 11) R. Tucker-Seeley, K. Emmons, A C. Lyons, and P. Maciejewski. "Development of a Measure of Financial Well-Being: Expanding Our Notion of SES." National Institute on Health (1 R21 CA158248-01A1), joint with Harvard School of Public Health and Dana-Farber Cancer Institute, 2012-2014, \$479,826.
- 12) Gundersen, C., S. Garasky, M. Larsen, A. C. Lyons, S. Nusser, and B. Olson. "Stress, Financial Management, and Childhood Obesity," U.S. Department of Agriculture, Cooperative State Research, Education, and Extension Service, National Research Initiative Grant Program, 2009-2011, \$467,471.
- 13) Neelakantan, U., C. Gundersen, and A. C. Lyons. "A Theoretical and Empirical Examination of Obesity, Financial Stress and Time Preference among Older Americans," U.S. Department of Agriculture, Economic Research Service, 2009-2010, \$30,000.
- 14) A. C. Lyons. "Household Debt Levels in the U.S. and Asia: A Comparison of the Causes and Consequences," ACES Global Connect, 2005-2006, \$2,500.
- 15) A. C. Lyons and J. Lee. "Improving Existing Credit Score Models Using a Measure of Financial Health," Filene Research Institute, 2004-2006, \$89,000.
- 16) A. C. Lyons, "The Effect of Marriage on Women's Pension Plan Investment Decisions," UIUC Campus Research Board, 2004, \$11,214.
- 17) K. S. U. Jayaratne, A. C. Lyons, and L. Palmer. "Capacity Building for Impact Evaluation of Financial Education Programs," National Endowment for Financial Education, 2004-2006, \$138,000.
- 18) T. Yilmazer and A. C. Lyons, "The Effect of Marriage on the Allocation of Assets in Women's Retirement Savings Plans." Sandell Grant funded by the Center for Retirement Research at Boston College and the Social Security Administration, 2003-2004, \$23,375.
- 19) A. C. Lyons, "An Evaluation of the FDIC's *Money Smart* Program," funded by the Women's Bureau at the U.S. Department of Labor, 2002-2003, \$3,000.

**b. Public Outreach, Education, and Teaching Grants**

**(subtotal: \$492,659 excluding in-kind support; over \$5,492,659 including in-kind support)**

- 1) A. C. Lyons and R. Lorelle, College Planning Software Student License Agreement, Collegiate Funding Solutions, 2014, in-kind.
- 2) B. Mulholland, C. Blythe, and A. C. Lyons, FAStech Partners (Financial Advisor Student Technology), Partnership with Money Guide Pro and Texas Tech University, \$10,000 per student per year, 2013-2014, approximately \$710,000 for University of Illinois, total package for FAStech Partners of \$5 million (in-kind).
- 3) A. C. Lyons, ACE Student Field Trip Funds, University of Illinois, 2013-2014, \$2,000 (ACE 445); 2014-2015, \$2,000 (ACE 445); 2014-2015, \$500 (ACE 476)
- 4) A. C. Lyons, ACES Teaching Enhancement Grant, University of Illinois, 2014, \$1,000.

- 5) A. C. Lyons, Virtual Economics 4.0 Training Grant, Council for Economic Education and State Farm, 2013-2014, \$5,500.
- 6) A. C. Lyons, Virtual Economics 4.0 Training Grant, Council for Economic Education and State Farm, 2013, \$10,500.
- 7) A. C. Lyons, ACES Teaching Enhancement Grant, University of Illinois, 2012-2013, \$2,000.
- 8) A. C. Lyons, ACES Teaching Enhancement Grant, University of Illinois, 2011-2012, \$2,000.
- 9) A. C. Lyons, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2011-2012, \$16,000.
- 10) A. C. Lyons and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2010-2011, \$16,000.
- 11) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$16,000.
- 12) A. C. Lyons, Excellence in Economic Education Best Practices Grant, Online Professional Development Trainings (*Learning, Earning, and Investing* and *Virtual Economics*), Council for Economic Education, the Moody's Foundation, State Farm, and the U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$31,000.
- 13) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Distribution of Curriculum and Teaching Materials Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2009-2010, \$10,000.
- 14) A. C. Lyons. Online Professional Development Training Modules (*Virtual Economics* and *Capstone: Exemplary Lessons for High School Economics*), Council for Economic Education, State Farm, and McGraw-Hill, 2009, \$15,000.
- 15) A. C. Lyons. Workplace Financial Education Project, University of Illinois Extension and Office of Research, 2009-2010, \$50,000.
- 16) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Distribution of Curriculum and Teaching Materials Grant, Council for Economic Education, U.S. Department of Education Office of Innovation and Improvement, and Country Financial, 2008-2009, \$10,500.
- 17) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education, U.S. Department of Education Office of Innovation and Improvement, and the Illinois Consumer Education Association, 2008-2009, \$16,250.
- 18) A. C. Lyons, P. Hildebrand, and D. Bartman, Financing Your Future, Council for Economic Education, Citi Foundation, and the Illinois Center for International Business Education and Research, 2008, \$7,358.
- 19) A. C. Lyons, P. Hildebrand, and D. Bartman, Making A Job Grant, Council for Economic Education and National City Bank, 2008, \$10,067.
- 20) A. C. Lyons, P. Hildebrand, and D. Bartman, Mini-Society Grant, Council for Economic Education, 2008, \$9,667.
- 21) A. C. Lyons, P. Hildebrand, and D. Bartman, Financial Fitness for Life, University of Illinois Extension Debtor Education Program, 2008, \$6,700.

- 22) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Best Practices Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2007-2008, \$10,000.
- 23) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2006-2007, \$7,325.
- 24) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2006-2007, \$15,000.
- 25) P. Hildebrand, D. Bartman, A. Lyons, D. McClellan, A. Reinhart, S. Rocha, and A. Wiley, University of Illinois Extension East Central Region, 2006, \$3,000.
- 26) A. C. Lyons and Urvi Neelakantan, U of I Center for Economic and Financial Education, Illinois Council on Economic Education, 2006, \$6,500.
- 27) A. C. Lyons, P. Hildebrand, and D. Bartman, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education Office of Innovation and Improvement, 2005-2006, \$15,000.
- 28) A. C. Lyons, U of I Center for Economic and Financial Education, Illinois Council on Economic Education, 2005, \$2,500.
- 29) A. C. Lyons, Excellence in Economic Education Teacher Training Grant, Council for Economic Education and U.S. Department of Education, 2004-2005, \$15,000.
- 30) ACCI Consumer Education Committee (A. C. Lyons (chair), B. Cude, M. Gutter, F. Lawrence, and S. Rhine), Get Financially Fit! A Financial Workout for Students, Federal Reserve Bank of New York, Direct Selling Education Foundation, ACCI, and AFCPE, 2004-2006, \$18,000.
- 31) A. C. Lyons and J. Hunt, Learning, Earning, and Investing Teacher Trainings, Council for Economic Education, 2005, \$2,798.
- 32) A. C. Lyons, D. Bartman, P. Hildebrand, and J. Hunt, Financial Fitness for Life Teacher Trainings, Council for Economic Education, 2004, \$8,497.
- 33) A. C. Lyons, P. Hildebrand, J. Hunt, and S. Taylor. Financial Fitness for Life Parent Workshops, Council for Economic Education, 2004, \$22,497.
- 34) A. C. Lyons, Student Smarts: A Financial Literacy Program for College Students who are Financially At-Risk, University of Illinois Mothers and Dads Associations, 2002, \$3,500.
- 35) A. C. Lyons, "Plan Well, Retire Well," funded by College of ACES, University of Illinois Extension, 2002, \$3,000.
- 36) "Savings and Financial Education Program for Middle-Income Families and Individuals in Illinois," funded by the Lauritsen Family Foundation, 2002-2004, \$120,000.

## **TEACHING**

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### **a. Supervision of Graduate Student Research**

#### Principle Advisor

2017-present	Min-Fang Wei, Department of Agricultural and Consumer Economics, Ph.D.
2017-present	Heng Wang, Department of Agricultural and Consumer Economics, M.S.
2016	Shanshan Wang, Department of Agricultural and Consumer Economics, M.S.
2009	WonAh Yoon, Department of Agricultural and Consumer Economics, Ph.D.

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

Committee Member

- 2017-present Liqun Zeng, Department of Sociology, Ph.D.  
 Thesis: "Hukou, Housing, and Partner Selection Among Urban Chinese Households."  
 2016-present Sergio Andres Contreras Pinto, Department of Urban and Regional Planning, Ph.D.  
 2010 (ABD) Jia Gu, Department of Agricultural and Consumer Economics, Ph.D.  
 2010 Ana Fava, Department of Agricultural and Consumer Economics, Ph.D.  
 Thesis: "Gender Differences in Brazil: Occupational Choice and Earnings, Consumption of Durable Goods and a Technical Note."  
 2010 Erik Scherpf, Department of Economics, Ph.D.  
 Thesis: "Liquidity Constraints, Income Risk and the Use of Employer-Sponsored Retirement Plans at Job Change."  
 2003 Nayoung Lee, Department of Agricultural and Consumer Economics, M.S.  
 Thesis: "An Economic Analysis of the Dynamic Behavior of Long-term Care Insurance Consumers."  
 2003 Haining Wei,, Department of Agricultural and Consumer Economics, M.S.  
 Thesis: "Analysis of Consumer Impulse Buying Online."  
 2002 Fariza Ahmad, Department of Agricultural and Consumer Economics, Ph.D.  
 Thesis: "Estimating Households' Demand for Access to and Usage of Wireless and Local Telephone Services."

**b. Supervision of Undergraduate Student Research**

- 2017 Mengyuan Zhu, James Scholar Honors Research Credit (ACE 476)  
 "The Effect of the New Two-Child Policy on the Bargaining Power of Married Women in China."  
 2015-2016 Kefei Wu, James Scholar Research Project  
 Thesis: "A Cross-Country Comparison of Financial Inclusion and Its Impacts for Developing Countries."  
 2013-2014 James "Max" McWilliams, James Scholar Research Project, Title TBD  
 Thesis: "Banking, Technology, and Financial Inclusion: The Case of Nigeria"  
 2006 Heidi Pickett, McNair Research Fellow  
 Thesis: "The Effect of Racial Differences on the Credit Card Debt of College Students."  
 2003-2005 Abby Cave, James Scholars Research Project  
 Thesis: "Influence of Parents on Students' Financial Behaviors."  
 2002-2003 Elizabeth Schilling, James Scholars Research Project  
 Thesis: "A Focus on the Credit Use of Financially-Independent College Students."

**c. Supervision of Fellows/Visiting Scholars**

- 2018-present Changyan Peng, Southwestern University of Finance and Economics, China  
 2017-present Depeng Shan, Southwest University for Nationalities, China  
 2016 Josephine Kass-Hanna, Saint Joseph University of Beirut, Lebanon  
 2015-2016 Lei Chen, Beijing University of Posts and Telecommunications (BUPT), China  
 2014-2016 Jian-He (Bruce) Liu, Zhejiang University of Finance and Economics, China

**d. Internship and Independent Study Supervision**

- 2017 Eric Schaefer (Bluestem Financial Advisors, LLC)  
 2016 Kefei Wu (Undergraduate Research Experience)  
 2015 Eric Chen (Independent Study, Estate Planning)  
 2014 Abby VanDerHeyden (Franklin Wealth Advisors)  
 2013 Katie Anderson (Bluestem Financial Advisors, LLC)  
 2013 Justin Loukota (Merrill Lynch)  
 2013 Maxwell Sachs (Independent Study, Financial Planning Technologies)  
 2012 Meggan Carroll (Independent Study, U of I Financial Planning Women's Forum)

2012	John Delisa (Edward Jones)
2012	Michael Courtney (Disney College Program)
2010, 2011	Billal Virani (Merrill Lynch)
2004	Abby Cave (State Farm Insurance)
2003	Matt Thompson (Wright Financial Group)
2002, 2003	Shaun Herholz (Wright Financial Group)
2002	Eric Mandell (Solomon Smith and Barney)

**e. Courses Taught**

- Behavioral Economics and Financial Decision Making
- Economics of Consumption
- Family Economics
- Consumer Economic Policy
- Current Issues in Public Policy
- Intermediate Personal Financial Planning
- Behavioral Economics and Financial Inclusion (short course for CELP)
- Financial Inclusion and Consumer Financial Protection (short course for CELP)
- Personal Finance (employer-based short course)
- Investments and Retirement Planning (employer-based short course)
- Senior Research Projects Course
- Freshmen Seminar Series Course
- Introduction to Microeconomics
- Introduction to Macroeconomics
- Intermediate Microeconomics

**f. Student Placements (selected list)**

Faculty advisor and mentor for students specializing in financial planning and consumer economics and finance. Work with over 100 firms in the financial industry to place students in internships and full-time employment.

- AIG
- Allstate
- Ameriprise
- Aon
- AXA Advisors, LLC
- The Ayco Company, L.P., a Goldman Sachs Company
- Balasa Dinverno Foltz LLC
- Bedel Financial Consulting, Inc.
- Bluestem Financial Advisors
- BMO
- Brownson, Rehmus & Foxworth
- Busey Wealth Management (Raymond James)
- Capstone Financial Advisors
- CASA
- Charles Schwab
- CME Group
- Edward Jones
- Federal Reserve Bank of Chicago
- GCG Financial
- HSBC
- Invenergy
- JMG Financial Group, Ltd.
- JPMorgan Chase
- KPMG
- MacGregor Global Investments
- Mariner Wealth Advisors

- Merrill Lynch
- Microsoft
- Morgan Stanley
- Plancorp, LLC
- Prudential
- Samsung Life Retirement Research Center
- Sard Verbinnen & Co.
- Savant Capital Management
- State Farm
- University of Illinois Extension
- USDA-ERS
- Valeo Financial Advisors LLC
- West Monroe Partners
- Whole Foods Market

## **PUBLIC SERVICE**

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### **a. Curricula Development, Websites, and Other Projects (selected list)**

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

- 2004 Lyons, A. C. *Financial Education for College Students: A Formula for Success*. Instructor training program. University of Illinois Center for Economic and Financial Education. This “how-to” training program provides a step-by-step guide to help campus administrators and financial professionals develop, implement, and evaluate successful financial education programs on college campuses.
- 2003 Burton, E., K. Chan, M. A. Fugate, P. Hildebrand, J. Hunt, A. Lyons, P. McNamara, and K. Sweedler. *Plan Well, Retire Well: Your How to Guide*. University of Illinois Extension.
- 2003 Lyons, A. C., D. Bartman, E. Burton, M. A. Fugate, P. Hildebrand, J. Hunt, E. Prasse, K. Sweedler, and S. Taylor. *Parent Smarts: A Credit Information Series for Parents*. University of Illinois Extension.
- 2002 Bartman, D., P. Hildebrand, L. Crawl Jackson, A. C. Lyons, E. Prasse, L. Smith, K. Sweedler, and S. Taylor. *Cool Cash Adventures*. University of Illinois Extension.

**b. Educational Training Programs (selected list)**

- 2013-2014 *Virtual Economics - Instructor Training Conference*, University of Illinois Center for Economic and Financial Education. Bloomington, IL, October 4, 2013.
- 2009-2010 *Online Professional Development Trainings in Economic and Financial Education*, University of Illinois Center for Economic and Financial Education. Virtual Economics (Fall 2009, Spring 2010), Capstone: Exemplary Lessons for High School Economics (Fall 2009), Learning, Earning, and Investing (Spring 2010).
- 2009-2010 *Financial Literacy Conference at the Chicago Fed*, University of Illinois Center for Economic and Financial Education (with University of Illinois at Chicago Center for Economic Education and Econ Illinois), Federal Reserve Bank of Chicago, Chicago, IL, July 8, 2009; Federal Reserve Bank of Chicago, Chicago, IL, July 9, 2010.
- 2008-2014 *Financing Your Future - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, November 11, 2008; Bloomington, IL, September 25, 2009.
- 2008-2014 *Making A Job - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Hovatter, D. Bartman, and P. Hildebrand). Bloomington, IL, July 23-24, 2008.
- 2008-2014 *Mini-Society - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Hovatter, D. Bartman, and P. Hildebrand). Bloomington, IL, July 21-22, 2008.
- 2006-2014 *Financial Fitness for Life - Employee Trainings*, University of Illinois Center for Economic and Financial Education. Office of Student Financial Aid, University of Illinois, December 6, 2006; University of Illinois Extension Youth Development Team, Champaign, IL, February 22, 2007.
- 2013-2014 *Learning, Earning, and Investing for a New Generation - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education. Bloomington, IL, October 4, 2013.
- 2011-2012 *Teaching Financial Crises - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, April 4, 2011; Bloomington, November 18, 2011.
- 2006-2014 *Financial Fitness for Life - Student Seminars*, University of Illinois Center for Economic and Financial Education. DePauw University, Greencastle, IN, February 9, 2006; DePauw University, Greencastle, IN, February 9, 2006; Health Advocates, UIUC, February 14,



2006; College of Business Office of Undergraduate Affairs, UIUC, March 7, 2006; Division of Intercollegiate Athletics, Academic Services, UIUC, March 6, 2007; ACE Personal Finance, UIUC, March 8, 2007.

- 2005-2014 *Learning, Earning, and Investing - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, June 17, 2005; Champaign, IL, October 14, 2005; Springfield, IL, November 2, 2005; Bloomington, IL, December 16, 2005; Bloomington, IL, November 14, 2005; Bloomington, IL, January 30, 2006; Bloomington, IL, October 1, 2007; Bloomington, IL, March 1, 2010.
- 2005-2014 *Financial Fitness for Life - Instructor Training Conferences*, University of Illinois Center for Economic and Financial Education (with D. Bartman and P. Hildebrand). Bloomington, IL, June 16, 2005; Springfield, IL, November 2, 2005; Bloomington, IL, November 14, 2005; Bloomington, IL, January 23, 2006; Matteson, IL, January 26, 2006; Bloomington, IL, January 27, 2006; Bloomington, IL, September 29, 2006; Bloomington, IL, April 27, 2007; Bloomington, IL, October 24, 2008; Bloomington, IL, October 19, 2009; Bloomington, IL, April 19, 2010; Bloomington, IL, April 4, 2011; Bloomington, IL, November 18, 2011; Bloomington, IL, April 23, 2012.
- 2004-2005 *Financial Fitness for Life - Parent Seminars*, University of Illinois Center for Economic and Financial Education (with D. Bartman, P. Hildebrand, J. Hunt, and S. Taylor). Urbana High School, October 2004; Pontiac High School, November 2004; West Chicago High School, November 2004; Schaumburg High School, April 2005.
- 2004 *Is Financial Education Working? A Discussion of Financial Education and Program Evaluation*. State meetings held in Champaign, IL (February 2004) and Chicago, IL, (July 2004) - attendees included extension educators, government leaders, and leading financial professionals in the state of Illinois. Two national teleconferences (June 2004) - attendees included recognized, national leaders in the field of financial education and program evaluation.
- 2003-2004 *What Every Student Needs to Know About Credit* (financial education seminar), University of Illinois Center for Economic and Financial Education. Division of Intercollegiate Athletics, Academic Services, University of Illinois, October 2003; Moms and Dads Associations, University of Illinois, November 2003; The Health Advocate Program, Office of Greek Affairs, University of Illinois, December 2003, September 2004; Illinois Consumer Education Association, Hoffman Estates, IL, February 2004; Parent Institute Days, South Suburban College, South Holland, IL, March 2004; Pontiac High School, Pontiac, IL, May 2004, April 2005; Illinois 4-H Leadership Convention, Champaign, IL, June 2004.
- 2003-2004 *Parent Smarts: A Credit Information Series for Parents* (financial education seminar), University of Illinois Center for Economic and Financial Education (with P. Hildebrand and J. Hunt). Entrepreneurial Extension Showcase, Family Economics Extension Pre-Conference, Association for Financial Counseling and Planning Education, Savannah, GA, November 2003; Eastern Family Economics and Resource Management Association, Educational Program Resource Exchange, Tampa, FL, February 2004; National Epsilon Sigma Phi Professional Development Conference, Moline, IL, September 2004; National Extension Association of Family and Consumer Sciences Annual Conference, Nashville, TN, October 2004.
- 2003 *Using Credit – What Students Should Know*, 2003 Illinois Governor’s Financial Literacy Conference, Chicago, IL, April 2003.
- 2002 *Building Leadership Skills and Knowledge: How to Conduct a Focus Group* (with J. Hunt and Y. Singley), 2002 Illinois Community College Student Activity Association (ICCSAA) Fall Leadership Conference, Rockford, IL, October 2002.

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

## **PROFESSIONAL ACTIVITIES**

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### **a. Editorial Boards and Editorships of Journals**

- 2017-present Editorial Board, *Financial Planning Review*.  
 2014-present Editorial Board, *Journal of Financial Innovation*.  
 2010-present Editorial Board, *Journal of Personal Finance*.  
 2006-2017 Editorial Board, *Journal of Financial Counseling and Planning*.  
 2005-2011 Editor, *The Journal of Consumer Education*.  
 2004-2014 Editorial Board, *The Journal of Consumer Affairs*.  
 2003-present Editorial Board, *The Journal of Consumer Education*.

### **b. Offices Held in Professional Associations**

- 2012-2014 Chair, American Council on Consumer Interests, Consumer Education Award Committee.  
 2012-2013 Member, Advocacy/Government Affairs Committee, Illinois Jump\$tart Coalition.  
 2010-2011 Member, Search Committee for JCA Editor, American Council on Consumer Interests.  
 2006-2009 Board of Directors and Director of Consumer Education, American Council on Consumer Interests.  
 2005-2007 Chair, North Central Coordinating Committee on Family Economics (NCCC52).  
 2004-2006 Chair, American Council on Consumer Interests, Consumer Education Committee.  
 2003-2005 Secretary, North Central Region Committee on Family Economics (NCR-52).

### **c. Board of Directors and Executive Boards**

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

### **d. National Advisory Boards and Councils**

- 2014-present External Reviewer, National Science Foundation (NSF) Economics Program.  
 2011-2015 Advisor and Member of Blue-Ribbon Judges Panel, The iOMe Challenge, St. Norbert College.  
 2010-2012 Advisor and Partner, Illinois Financial Alliance, Army OneSource, US Army.  
 2010-2011 Research Advisory Council, Center for Financial Services Innovation, Financial Capability Innovation Fund.  
 2009-2010 Senior Advisory Board, MasterCard International.  
 2008-2009 Advisory Board, U.S. Department of the Treasury Financial Literacy Education Commission.  
 2007-2013 eXtension Evaluation and Research Advisory Committee, USDA Cooperative State Research, Education and Extension Service.

2006-2008	Advisory Council, Financial Services Research Program (FSRP), The George Washington University.
2005-2007	Research Advisory Council, Take Charge America Institute for Consumer Financial Education and Research (TCAI), University of Arizona.
2004-2006	Advisory Council, Credit Research Center (CRC), Georgetown University.

**e. International Advisory Boards and Councils**

2017-present	Member, Research Group on Inclusive Finance, Poverty and Development – IFPAD, State University of Feira de Santana (Bahia, Brazil) (with USP, FGV-SP, and Central Bank of Brazil)
2016-present	Member, Income Distribution and Development Policy Research Project (IDDRP), Research Institute of Economics and Management, Southwestern University of Finance and Economics (Chengdu, China)
2016-present	Member, Society for International Development (SID), Washington, DC Chapter.
2010-present	Member, Child & Youth Finance International, Amsterdam, The Netherlands.
2014-present	Member, The Chicago Council on Global Affairs.
2013-present	External Reviewer, Social Sciences and Humanities Research Council of Canada (SSHRC).
2013-2015	Editorial Advisory Board, Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry, Hacettepe University, Turkey.
2009	Reviewer, University of Southern California US-China Institute, Shanghai World Expo 2010: U.S. Student Ambassadors Internship Program.
2007-2010	External Reviewer, Research Grants Council of Hong Kong, China.

**f. Other Professional Service (selected)**

2012-present	Member and Partner, Illinois Joining Forces (Financial Literacy Working Group; Employment and Job Training Working Group; Education Working Group).
2012-present	Member, Illinois Asset Building Group.
2009-present	Member, Illinois Jump\$art Coalition.
2008-2009	Member, Conference Planning Committee, “Improving Financial Literacy and Reshaping Financial Behavior,” Networks Financial Institute, Indianapolis, IN.
2007-2014	Member, American Evaluation Association Extension Education Evaluation Topical Interest Group (EEE-TIG).
2005-2014	Member and Evaluation Specialist, Financial Security for All, eXtension Community of Practice (CoP), USDA.
2004	Member, Epsilon Sigma Phi 2004 National Hospitality Committee.
2004	Chair, AFCPE Pre-Conference Planning Committee, “Financial Management Issues of College Students,” <i>2004 Annual Conference for the Association for Financial Counseling and Planning Education Conference</i> .
2004-2005	Member, <i>Money Smart</i> National Evaluation Advisory Team, FDIC (Federal Deposit Insurance Corporation), Washington, DC, 2004-2005.
2003-present	Illinois State Board of Education Professional Development Provider, 2003-present.
2003, 2004	Discussant, Selected paper sessions, 2003 and 2004 Midwest Economics Association Meetings.
2003	Session organizer, “Women at Risk,” Committee on the Status of Women in the Economics Profession, 2003 Midwest Economics Association Meetings.
2003	Member, Family Economics Extension Pre-Conference Planning Committee. “Financial Education and Program Evaluation,” <i>2003 Annual Conference for the Association for Financial Counseling and Planning Education Conference</i> .
2002-2004	Member, Evaluation Committee, FDIC (Federal Deposit Insurance Corporation) financial education program <i>Money Smart</i> program, Chicago, IL.
2002-2003	State of Illinois contact for the USDA’s Financial Security in Later Life National Extension Initiative.
2003	Member, Illinois Governor’s Financial Literacy Steering Committee, 2003.
2002	Participant in the USDA/CSREES Listening Session for Family Consumer Science, Kansas City, MO, October 8, 2002. (Submitted written testimony.)
2002-2003	Member, Illinois Governor’s Financial Literacy Task Force.

#### **g. College and University**

2017-present	Member, University of Illinois Faculty Senate University of Illinois.
2017-present	Member, University of Illinois Faculty Senate, University of Illinois.
2017-present	Member, Military Education Committee, University of Illinois.
2017-present	Member, ACES Administrator Evaluation Committee, University of Illinois.
2016-present	Member, Chinese Language and International Development Society (Claid UIUC).
2016-2017	Member, ACES Courses and Curricula, University of Illinois.
2015-2017	Member, ACES Advancement Policy Committee, University of Illinois.
2013-2015	Chair, ACES Elections Committee, University of Illinois, 2014-present; Member (2013-2014).
2013-2014	Advisory Board Member, CGS/TIAA-CREF Financial Education Project, "Enhancing Student Financial Education at Illinois."
2013-2015	Member, University of Illinois Faculty Senate.
2013-present	Faculty Mentor, INTERLINK, U of I international student mentoring program.
2011-2013	Member, ACES Library Subcommittee, University of Illinois.
2010-2016	Member, Senate Budget Committee, University of Illinois Faculty Senate.
2009	Member, Senior Leadership Council, ACES Office of Research.
2009-2010	Member, Senate Committee on Admissions, University of Illinois Faculty Senate.
2009-2011	Member, University of Illinois Faculty Senate.
2008-2011	Member, ACES Extension Policy Committee, University of Illinois.
2006-2008	Member, University of Illinois Academy of Extension Excellence.
2006-2007	Member, ACES Library Subcommittee, University of Illinois.
2006-present	Reviewer, University of Illinois Research Board.
2002-2008	Co-Chair, University of Illinois Extension Consumer and Family Economics Team, 2002-2004, 2006-2008.
2001-2005	Chair, Campus Committee on Financial Aid to Students, 2002-2005; Member (2001-2002, 2005-present).

#### **h. Department**

2013-present	ACE C.J. Elliott Award Committee.
2015-2017	ACE Courses and Curricula Committee.
2015-2017	ACE Undergraduate Programs Committee.
2015-2017	ACE Search Committee for Director of Financial Planning.
2014-2015	ACE Grievance Committee.
2012-2014	ACE Undergraduate Programs Committee, Chair (2013-2014).
2008-2010	ACE Department Faculty Advisory Committee.
2006-2007	Organizer, ACE Seminar Series.
2006-2007	ACE Search Committee for Financial Planning and Management Position.
2005-2006	ACE Grievance Committee.
2004-2005	ACE Search Committee for Consumer Finance Position.
2003-2004	ACE Courses and Curricula Committee.
2002-2004	ACE Undergraduate Programs Committee.
2001-2015	ACE Extension Programs Committee, Secretary (2005-2006), Chair (2012-2013)

#### **i. Consulting Services (selected list)**

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

- *U.S. Department of Labor*
- *U.S. Department of the Treasury*

**Reviewer (selected list past and present):**

African Journal of Agricultural Research; Asian Journal of Agricultural Extension, Economics & Sociology; British Journal of Education, Society & Behavioural Science; Family Relations; Eastern Economic Journal; Empirical Economics; Economics and Human Biology; Economic Inquiry; Educational Policy; Evaluation and Program Planning; Gerontology Research on Aging; Journal of Consumer Behaviour; Journal of Financial Counseling and Planning; Financial Services Review; Journal of Applied Statistics; Journal of Behavioral and Experimental Finance; Journal of Community Practice; Journal of Consumer Behavior; The Journal of Consumer Education; Journal of Educational Policy; Journal of Family and Economic Issues; Journal of Financial Innovation; Journal of Pension Economics and Finance; Journal of Personal Finance; Journal of Policy Analysis and Management; Oxford Bulletin of Economics and Statistics; Research on Aging; Review of Economics of the Household; Southern Economic Journal; Social Science Quarterly; Public Economics: The Government's Role in American Economics

**Professional Organizations (selected list past and present):**

American Council on Consumer Interests (ACCI); American Economic Association (AEA); Asian Consumer & Family Economics Association (ACFEA); Asian Meetings of Econometric Society; Association for Financial Counseling and Planning Education (AFCPE); American Association of Family and Consumer Sciences (AAFCS); The Chicago Council on Global Affairs; Child and Youth Finance International; Chinese Economic Association in North America (CEANA); The Chinese Economists Society (CES); Chinese Meetings of Econometric Society; The Econometric Society; Financial Planning Association (FPA); International Association of Registered Financial Consultants (IARFC); National Association of Personal Financial Advisors (NAPFA); Population Association of America (PAA); Society for International Development (SID); Taiwan Economic Association (TEA)

**LANGUAGES**

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English (Native language)

Mandarin Chinese (Advanced level; Professional working proficiency in reading, writing, and speaking)

French (Professional working proficiency)