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EDUCATION

- 1991 Ph. D. in Consumer Economics, minor in Business Administration, Oregon State University
- 1986 M. S. in Economics, Zhongnan University of Economics and Law, China
- 1982 B. S. in Economics, Zhongnan University of Economics and Law, China

EMPLOYMENT

- 1991- Assistant professor (91-96), tenured, associate professor (96-01), professor I (01-07), professor II (07-13), and professor III (13-present), Department of Human Development and Family Science, University of Rhode Island. Took an administrative leave in 2005-07.
- 2005-07 TCA Endowed Chair Professor and Director, TCA Institute for Consumer Financial Education and Research, University of Arizona.
- 1987-91 Research associate, Department of Family Resource Management, Oregon State University.
- 1982-87 Instructor (1982-86) and lecturer (assistant professor equivalent) (1986-87), Department of Commerce and Trade, Zhongnan University of Economics and Law.

EXPERIENCE

- 2008-19 Visiting professor, Business School, Renmin University of China, Beijing, China.
- 2017-18 Visiting professor, PBC School of Finance, Tsinghua University, China
- 2012-17 Visiting scholar, PBC School of Finance, Tsinghua University, China

- 2009-12 Visiting scholar, China Financial Research Center, Tsinghua University, China
- 2009 summer Visiting professor, Faculty of Economics, Yamaguchi University, Japan.
- 2004 Guest professor, Business School, Southwestern University of Finance and Economics, Chengdu, China.
- 2003 Guest professor, Business School, Zhongnan University of Economics and Law, Wuhan, China.
- 2003 Guest professor, Business School, Hubei College of Economics, Wuhan, China.
- 1997 fall Visiting scholar, Department of Consumer Science and Textile Science, Ohio State University. Conducted research on retirement income sources of the elderly using data from the Survey of Consumer Finances.
- 1990 summer Intern, National Opinion Research Center, University of Chicago. Conducted research on the well-being of American children using data from Current Population Surveys.

AWARDS AND HONORS:

- 2023 *Journal of Consumer Affairs* Best Article Award for the article by Xiao & Porto (2022).
- 2022 The top three prolific author in *International Journal of Consumer Studies*. URI News (Online). <https://web.uri.edu/chs/2022/11/22/professor-honored-among-worlds-most-prolific-writers-on-consumer-finance/>
- 2022 Research Excellence Award, *China Finance Review International*, for the paper published by Xiao & Tao (2021). <https://web.uri.edu/chs/2022/08/10/hdf-professors-paper-wins-international-research-excellence-award/>
- 2022 Thomas Brooks Best Reviewer Award, *Journal of Consumer Affairs*
- 2021 Bronze Award of the Innovative Research on Aging Award, Mather Institute, to a *Journal of Poverty* paper co-authored with Li et al. (2020).
- 2019 Top Peer Review in Business and Economics in September 2019, Publons.
- 2019 Best Financial Education Paper Award, National Endowment for Financial Education and American Council on Consumer Interests
- 2018 Program Excellence through Research Award, National Extension Association of Family and Consumer Science, 2nd Place National Winner, 1st Place Eastern Region Winner, NJ-State Winner.
- 2018 The Second Award of 2017 National Mobile Population Monitoring Data Application, China National Health and Family Planning Commission Mobile Population Service Center.
- 2017 Outstanding Symposium Research Paper Award, Association for Financial Counseling and Planning.
- 2016 Best Financial Education Paper Award, National Endowment for Financial Education and American Council on Consumer Interests
- 2015 Fellow, Center for Financial Security, University of Wisconsin-Madison
- 2013 Research Excellence Award, URI College of Human Science and Services
- 2011 Best Journal Paper Award, *Journal of Financial Counseling and Planning*
- 2010 Fellow, Networks Financial Institute, Indiana State University
- 2009 Honoring a Mentor Award, American Council on Consumer Interests
- 2008 Exceptional reviewer, *Journal of Consumer Affairs*
- 2007 Program Excellence through Research Award, National Extension Association of Family

- and Consumer Science
- 2006 Program Excellence through Research Regional Award, National Extension Association of Family and Consumer Science
- 2003 Program Excellence through Research Award, National Extension Association of Family and Consumer Science
- 2001 Applied Journal Paper Award, Association for Financial Counseling and Planning Education
- 2001 Best Financial Planning Paper Award, Certified Financial Planner Standard Board and American Council on Consumer Interests.
- 2000 Best Financial Planning Paper Award, Certified Financial Planner Standard Board and American Council on Consumer Interests.
- 1999 Fellow, Teaching with Technology Fellows Institute
- 1997 Fellow, Employee Benefits Research Institute
- 1997 Best Paper Award, National Conference on Workplace Education
- 1995 Book Award, Hubei Social Science Foundation
- 1992 Dissertation Award, American Council on Consumer Interests
- 1991 The Honor Society of Phi Kappa Phi
- 1989 The Honor Society of Omicron Nu

PUBLICATIONS

Journal Papers

1. Olson, G. I., & Xiao, J. J. (1991). Characteristics of hungry people's search for food help information. *Journal of Home Economics*. Fall, pp. 11-16.
2. Cohen, S., & Xiao, J. J. (1992). Consumer socialization: Children and money. *Childhood Education*. 69(1): 43-44.
3. Xiao, J. J., & Olson, G. I. (1993). Mental accounting and saving behavior. *Home Economics Research Journal*. 22(1), 92-109.
4. Xiao, J. J., & Noring, F. E. (1994). Perceived saving motives and hierarchical financial needs. *Financial Counseling and Planning*. 5, 25-44.
5. Xiao, J. J., Malrouu, L., & Olson, G. I. (1995). Factors associated with free food recipient's information search. *Family and Consumer Science Research Journal*, 23(4): 409-429.
6. Xiao, J. J., Noring, F. E., & Anderson, J. G. (1995). Credit card attitudes of college students. *Journal of Consumer Studies and Home Economics*, 19: 155-174.
7. Widdows, R., Hong, G., Xiao, J. J., Higa, M., Tso, H., & Malrouu, L. (1995). Consumer issues and consumer protection in Asia. *Advancing the Consumer Interest*. 7(1): 12-17.
8. Xiao, J. J. (1995). Patterns of household asset ownership. *Financial Counseling and Planning*. 6: 99-106.
9. Malrouu, L., & Xiao, J. J. (1995). Perceived retirement income adequacy. *Financial Counseling and Planning*. 6: 17-23.
10. Zhong, L. X., & Xiao, J. J. (1995). Determinants of family bond and stock holdings. *Financial Counseling and Planning*. 6: 107-114.
11. Olson, G. I., & Xiao, J. J. (1996). Effects of relative advantage on time use in farm

- families. *Journal of Family and Economic Issues*, 17(3/4), 351-364.
12. Xiao, J. J. (1996). Effects of family income and life cycle stages on household financial asset ownership. *Financial Counseling and Planning*, 7, 21-30.
 13. Xiao, J. J., & Anderson, J. G. (1997). Hierarchical financial needs reflected by household financial asset shares. *Journal of Family and Economic Issues*, 18(4), 333-356.
 14. Xiao, J. J., Noring, F. E., Anderson, J. G. (1997). College students and credit cards: Do attitudes affect behavior? *Journal of Consumer Education*, 15, 25-35.
 15. Xiao, J. J., Malroux, L., & Olson, G. I. (1997). Family cheque accounts and banking deregulation in the US. *Journal of Consumer Studies and Home Economics*, 21, 25-39.
 16. Xiao, J. J. (1997). Saving motives and 401(k) contributions. *Financial Counseling and Planning*, 8(2), 65-74.
 17. Xiao, J. J. (1998). Opportunities for consumer education in China. *Journal of Consumer Education*, 16, 19-25.
 18. Fan, J. X., & Xiao, J. J. (1998). Decision making styles of young Chinese adults. *Journal of Consumer Affairs*, 32(2), 275-293.
 19. Miller, C., & Xiao, J. J. (1999). Effects of birth timing and spacing on mother's labor force participation. *Atlantic Economic Journal*, 27(4), 410-421.
 20. Xiao, J. J., & Song, S. (1999). Worker responses towards Chinese pension system reform. *International Journal of Economic Development* [On-line serial], 1(4), Available: http://spaef.com/IJED_PUB/v1n4_xiao.html
 21. Li, H., & Xiao, J. J. (1999) Chinese consumer types. *Journal of Consumer Studies and Home Economics*, 23(3), 171-180.
 22. Xiao, J. J., Malroux, Y. L. & Yuh, Y. (1999). Sources of income inequality among the elderly. *Financial Counseling and Planning*, 10(2), 49-59.
 23. O'Neill, B., Xiao, J. J., Bristow, B., Brennan, P. & Kerbel, C. (2000). MONEY 2000™: Differences in perceptions among program participants. *Journal of Consumer Education*, 18, 35-42.
 24. O'Neill, B., Xiao, J. J., Bristow, B., Brennan, P. & Kerbel, C. (2000). Personal finance education: Preferred delivery methods and program topics. *The Forum for Family and Consumer Issues* 5(1), 1-10.
 25. O'Neill, B., Xiao, J.J., Bristow, B., Brennan, P. & Kerbel, C. (2000). MONEY 2000™: Feedback from and impact on participants. *Journal of Extension*, 38(6). Available at <http://www.joe.org>
 26. O'Neill, B., Xiao, J. J., Bristow, B., Brennan, P. & Kerbel, C. (2000). Successful financial goal attainment: Perceived resources and obstacles. *Financial Counseling and Planning*, 11(1), 1-12.
 27. Xiao, J. J., Alhabeeb, M. J., Hong, G.-S., & Haynes, G. W. (2001). Attitudes toward risks and risk-taking behavior of business owning families. *Journal of Consumer Affairs*, 35, 307-325.
 28. Xiao, J. J., & Fan, J. X. (2002). A comparison of saving motives of urban Chinese and American workers. *Family and Consumer Science Research Journal*, 30(4), 463-495.
 29. O'Neill, B., & Xiao, J. J. (2003). Financial fitness assessment: Differences by age, gender, and state of residence. *Journal of Consumer Education*, 21, 38-49.

30. Xiao, J. J., O'Neill, B., Prochaska, J., Kerbel, C., Brennan, P., & Bristow, B. (2004). A consumer education program based on the Transtheoretical Model of Change. *International Journal of Consumer Studies*, 28(1), 55-65.
31. Xiao, J. J., Newman, B. M., Prochaska, J. M., Leon, B., & Bassett, R. (2004). Voice of Consumers in credit card debts: A qualitative approach. *Journal of Personal Finance*, 3(2), 56-74.
32. Xiao, J. J., Newman, B. M., Prochaska, J. M., Leon, B., Bassett, R., & Johnson, J. L. (2004). Applying the transtheoretical model of change to debt reducing behavior. *Financial Counseling and Planning*, 15(2), 89-100.
33. O'Neill, B., & Xiao, J.J. (2005). Consumer practices to reduce identity theft risk: An exploratory study. *Journal of Family and Consumer Sciences*, 97(1), 33-38.
34. O'Neill, B., Xiao, J. J., Sorhaindo, B., & Garman, E. T. (2005). Financial distressed consumers: Their financial practices, financial well-being, and health. *Financial Counseling and Planning*, 16(1), 73-87.
35. Xiao, J. J., Sorhaindo, B., & Garman, E. T. (2006). Financial behavior of consumers in credit counseling. *International Journal of Consumer Studies*. 30(2), 108-121.
36. O'Neill, B., Xiao, J. J. (2006). Financial fitness quiz findings: Strengths, weaknesses, and disconnects. *Journal of Extension*, 44(1). Available at <http://www.joe.org>
37. Fan, J. X., & Xiao, J. J. (2006). Cross-cultural differences in risk tolerance: A comparison between Americans and Chinese. *Journal of Personal Finance*, 5(3), 54-75.
38. Schuchardt, J., Bagwell, D. C., Bailey, W. C., DeVaney, S. A., Grable, J. E., Leech, I. E., Lown, J. M., Sharpe, D. L., Xiao, J. J. (2007). Personal finance, an interdisciplinary profession. *Financial Counseling and Planning*, 18(1), 1-9.
39. Thums, S. L., Newman, B. M., & Xiao, J. J. (2008). Credit card debt reduction and development stages of the lifespan. *Journal of Personal Finance*, 6(2-3), 86-107.
40. Xiao, J. J., & Wu, J. (2008). Completing debt management program in credit counseling: An application of the theory of planned behavior. *Financial Counseling and Planning*, 19(2), 29-45.
41. Wang, J., & Xiao, J. J. (2009). Buying behavior, social support, and credit card indebtedness of college students. *International Journal of Consumer Studies*, 33, 2-10.
42. Xiao, J. J., Tang, C., & Shim, S. (2009). Acting for happiness: Financial behavior and life satisfaction of college students. *Social Indicator Research*, 92(1), 53-68.
43. Guo, L., Xiao, J. J., & Tang, C. (2009). Understanding the psychological process underlying customer satisfaction and retention in a relational service. *Journal of Business Research*, 62, 1152-1159.
44. Shim, S., Xiao, J. J., Barber, B., & Lyons, A. (2009). Pathway to life success: A conceptual model of financial well-being for young adults. *Journal of Applied Developmental Psychology*, 30, 708-723.
45. Schuchardt, J., Hanna, S. D., Hira, T. K., Lyons, A. C., Palmer, L., & Xiao, J. J. (2009). Financial literacy and education priorities. *Journal of Financial Counseling and Planning*, 20(1), 84-94.
46. Lai, C., & Xiao, J. J. (2010). Consumer biases and competences in company stock holding. *Journal of Consumer Affairs*, 44(1), 179-212.
47. Shim, S., Barber, B., Card, N., Xiao, J. J., & Serido, J. (2010). Financial socialization of first-year college students: The roles of parents, work, and education. *Journal of*

- Youth and Adolescence*, 39, 1457–1470.
48. Cude, B., Grable, J. E., Haynes, G., Kirsch, L., Lyons, A. C., Mayer, R., & Xiao, J. J. (2010). The consumer interest in 2010 and beyond: Defining an agenda for the future. *Journal of Consumer Education*, 27.
 49. Xiao, J. J., Ford, M. E., & Kim, J. (2011). Consumer financial behavior: An interdisciplinary review of selected theories and research. *Family and Consumer Science Research Journal*, 39(4), 399-414.
 50. Dew, J., & Xiao, J. J. (2011). The financial management behavior scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43-59. **(Won the AFCPE best journal paper award)**.
 51. Xiao, J. J., & Li, H. (2011). Sustainable consumption and life satisfaction. *Social Indicators Research*, 104(2), 323-329.
 52. Xiao, J. J., Tang, C., Serido, J., & Shim, S. (2011). Antecedents and consequences of risky credit behavior among college students: Application and extension of the Theory of Planned Behavior. *Journal of Public Policy & Marketing*, 30(2), 239-245.
 53. O'Neill, B., & Xiao, J. J. (2011). Financial resiliency before, during, and after the great recession: Results of an online study. *Journal of Consumer Education*, 28, 34-43.
 54. Sun, F., Xiao, J. J. (2012). Perceived social policy fairness and subjective well-being. *Social Indicators Research*, 107(1), 171-186.
 55. O'Neill, B., & Xiao, J. J. (2012). Financial behaviors before and after the financial crisis: Evidence from an online survey. *Journal of Financial Counseling and Planning*, 23(1), 33-46.
 56. Sun, F., Xiao, J. J., & Zhang, Y. X. (2012). Social stratification and status consumption in China. *American Review of China Studies*, 13(1), 1-16.
 57. Dew, J., & Xiao, J. J. (2013). Financial declines, financial behaviors, and relationship happiness during the 2007 – 2009 recession. *Journal of Financial Therapy*, 4(1), 1-20.
 58. Xiao, J. J., & Yao, R. (2014). Consumer debt delinquency by family lifecycle categories. *International Journal of Bank Marketing*, 32(1), 43–59.
 59. Serido, J., Shim, S., Xiao, J. J., Tang, C., & Card, N. (2014). Financial adaptation among college students: Helping students cope with financial strain. *Journal of College Student Development*, 55(3), 310-316.
 60. O'Neill, B., & Xiao, J. J. (2014). Post-recession, post-legislation credit use: Insights from an online survey. *Journal of Personal Finance*, 13(1), 65-76.
 61. Xiao, J. J., Chen, C., & Chen, F. (2014). Consumer financial capability and financial satisfaction. *Social Indicators Research*, 118(1), 415-432.
 62. Xiao, J. J., Chatterjee, S., & Kim, J. (2014). Factors associated with financial independence of young adults. *International Journal of Consumer Studies*, 38, 394-403.
 63. Xiao, J. J., Ahn, S., Serido, J., & Shim, S. (2014). Earlier financial literacy and later financial behavior of college students. *International Journal of Consumer Studies*, 38(6), 593-601.
 64. Yao, R., Xiao, J. J., & Liao, L. (2015). Effects of age on saving motives of Chinese urban consumers. *Journal of Family and Economic Issues*, 36(2), 224-238.
 65. Xiao, J. J., Chen, C., & Sun, L. (2015). Age differences in consumer financial capability. *International Journal of Consumer Studies*, 39(4), 387-395.

<https://doi.org/10.1111/ijcs.12205>

66. O'Neill, B., & Xiao, J. J. (2015). Payday loan, state law, and financial capability. *Journal of Financial Service Professionals*, 69(6), 89-98.
67. O'Neill, B., Xiao, J.J., & Ensle, K. (2016). Propensity to plan: A key to health and wealth? *Journal of Financial Planning*, 29(3), 42-50. **(It was selected in the online special edition of Best of 2016 in JFP)**
68. Porto, N., & Xiao, J. J. (2016). Financial literacy overconfidence and financial advice seeking. *Journal of Financial Service Professionals*, 70(4), 78-88.
69. Xiao, J. J., & Porto, N. (2016). Which financial advice topics are positively associated with financial satisfaction? *Journal of Financial Planning*, 29(7), 52-60.
70. O'Neill, B., Xiao, J.J., & Ensle, K. (2016). Positive health and financial behaviors: The impact of daily time commitment and avoidance. *Journal of Personal Finance*, 15(2), 41-51.
71. Xiao, J. J., & O'Neill, B. (2016). Consumer financial education and financial capability. *International Journal of Consumer Studies*, 40(6), 712-721.
72. Sun, F., & Xiao, J. J. (2016). Factors associated with the family migration of farmer-workers in China. *Chinese Sociological Dialogue*, 1(2), 85-101. **(Won the second award of data application in 2018 issued by the China National Health and Family Planning Commission Mobile Population Service Center).**
73. Walstad, W., Urban, C., Asarta, C., Breitbart, E., Bosshardt, W., Heath, J., O'Neill, B., Wagner, J., & Xiao, J. J. (2017). Perspectives on evaluation in financial education: Landscape, issues, and studies. *Journal of Economic Education*, 48(2), 93-112.
74. Chu, Z., Wang, Z., Xiao, J. J., & Zhang, W. (2017). Financial literacy, portfolio choice, and financial well-being. *Social Indicators Research*, 132(2), 799-820.
75. O'Neill, B., Xiao, J.J., & Ensle, K. (2017). Positive health and financial practices: Does budgeting make a difference? *Journal of Family and Consumer Science*, 109(2), 27-36.
76. Xiao, J. J., & Porto, N. (2017). Financial education and financial satisfaction: Financial literacy, behavior, and capability as mediators. *International Journal of Bank Marketing*, 35(5), 805-817. <https://doi.org/10.1108/IJBM-01-2016-0009>
77. Chiang, T., & Xiao, J. J. (2017). Household characteristics and the change of financial risk tolerance during the financial crisis in the U.S.. *International Journal of Consumer Studies*, 41, 484-493.
78. O'Neill, B., Xiao, J.J., & Ensle, K. (2017). Improving health and increasing wealth: Research insights and program outreach. *Journal of the National Extension Association of Family and Consumer Science*, 12, 11-24.
79. Liao, L., Xiao, J. J., Zhang, W., & Zhou, C. (2017). Financial literacy and risky asset holdings: Evidence from China. *Accounting and Finance*, 57, 1383-1415.
80. O'Neill, B., & Xiao, J.J. (2018). Increasing financial fitness: 20 recommended practices and their frequency of performance. *Journal of Family and Consumer Science*, 110(2), 21-28.
81. Xiao, J. J., Newman, B., & Chu, B. (2018). Career preparation of high school students: A multi-country study. *Youth & Society*, 56(6), 818-840.
82. Xiao, J. J., & O'Neill, B. (2018). Mental accounting and behavioral hierarchy: Understanding consumer budgeting behavior. *International Journal of Consumer Studies*, 42, 448-459.

83. Xiao, J. J., & O'Neill, B. (2018). Propensity to plan, financial capability, and subjective financial well-being. *International Journal of Consumer Studies*, 42, 501-512.
84. Xiao, J. J., & Porto, N. (2019). Financial education and insurance advice seeking. *Geneva Papers on Risk and Insurance - Issues and Practice*, 44(1), 20-35. DOI 10.1057/s41288-018-0108-1
85. Han, L., Xiao, J. J., & Su, Z. (2019). Financing knowledge, risk attitude, and P2P borrowing in China. *International Journal of Consumer Studies*, 43(2), 166-177.
86. Porto, N., Huang, Y., & Xiao, J. J. (2019). Credit card adoption and usage in China: Urban-rural comparisons. *Singapore Economic Review*, 64(1), 41-56.
87. Cui, X., Xiao, J. J., & Yi, J. (2019). Employment type, residential status, and consumer financial capability: Evidence from China Household Finance Survey. *Singapore Economic Review*, 64(1), 57-81.
88. Blair, J., Xiao, J. J., & Mason, I. M. (2019). A framework for practical student projects in global marketing courses. *Business Education Forum*, 73(4), 2-7.
89. O'Neill, B., Xiao, J. J., & Ensle, K. (2019). Positive financial practices: Do diet, sleep, and physical activity make a difference? *Journal of Family and Consumer Science*, 111(4), 17-23.
90. Xiao, J. J., & Porto, N. (2019). Present bias and financial behavior. *Financial Planning Review*, 2(2), e1048. <https://doi.org/10.1002/cfp2.1048>
91. Porto, N., & Xiao, J. J. (2019). Financial education and demand for debt counseling advice. *Journal of Personal Finance*, 18(2), 25-38.
92. Cui, X., Xiao, J. J., Yi, J., Porto, N., & Cai, Y. (2019). Impact of family income in early life on financial independence of young adults: Evidence from a matched panel data. *International Journal of Consumer Studies*, 43, 514-527.
93. Oliveira, E. P. D., Xiao, J. J., Limongi-França, A. C., Ricardo, S. C., & Pereira, G. S. R. (2019). Financial wellbeing and quality of work life in Brazilian government organization. *Brazilian Journal of Business*, 1(4), 1928-1939.
94. Li, F., Xiao, J. J., & Cai, F. (2019). Wealth, labor supply, and life satisfaction: The case of urban housing demolition in China. *Economics Letters*, 183, 108539. <https://doi.org/10.1016/j.econlet.2019.108539>
95. Li, J., Wu, Y., & Xiao, J. J. (2020). The impact of digital finance on household consumption: Evidence from China. *Economic Modeling*, 86, 317-326. <https://doi.org/10.1016/j.econmod.2019.09.027>
96. Xiao, J. J., & Yao, R. (2020). Debt types and burdens by family structures. *International Journal of Bank Marketing*, 38(4), 867-888. <https://doi.org/10.1108/IJBM-07-2019-0262>
97. Zhang, S., Li, F., & Xiao, J. J. (2020). Internet penetration and consumption inequality in China. *International Journal of Consumer Studies*, 44, 407-422. <https://doi.org/10.1111/ijcs.12575>
98. Li, F., & Xiao, J. J. (2020). Losing the future: Household wealth from urban housing demolition and children's human capital in China. *China Economic Review*, 63, 101533. <https://doi.org/10.1016/j.chieco.2020.101533>
99. Kuang, W., Li, T., & Xiao, J. J. (2020). Housing prices and housing savings: Evidence from urban China. *Economic and Political Studies*, 8(1), 96-114. <https://doi.org/10.1080/20954816.2019.1699722>
100. Xiao, J. J., Porto, N., & Mason, I. M. (2020). Financial capability of student loan holders

- who are college graduates, dropouts, and enrollees. *Journal of Consumer Affairs*, 54(4), 1383-1401. <https://doi.org/10.1111/joca.12336>
101. Kim, K. T., & Xiao, J. J. (2021). Racial/ethnic differences in consumer financial capability: The role of financial education. *International Journal of Consumer Studies*, 45(3), 379-395. <http://doi.org/10.1111/ijcs.12628>
 102. Xiao, J. J., & Tao, C. (2021). Consumer finance / household finance: The definition and scope. *China Finance Review International*, 11(1), 1-25. <https://doi.org/10.1108/CFRI-04-2020-0032> (Won the 2021 z0 Excellence Award, *China Finance Review International*)
 103. Swiecka, B., Terefenko, P., Wiśniewski, T., & Xiao, J. J. (2021). Consumer financial knowledge and cashless payment behavior for sustainable development in Poland. *Sustainability*, 13, 6401. <https://doi.org/10.3390/su13116401>
 104. Xiao, J. J., Yan, C., Bialowolski, P., & Porto, N. (2021). Consumer debt holding, income, and happiness: Evidence from China. *International Journal of Bank Marketing*, 39(5), 789-809. <https://doi.org/10.1108/IJBM-08-2020-0422>
 105. Porto, N., & Xiao, J. J. (2021). The effectiveness of financial education on emerging adults. *Journal of Financial Service Professionals*, 75(5), 54-60.
 106. Goyal, K., Kumar, S., & Xiao, J. J. (2021). Antecedents and consequences of personal financial management behavior: A systematic literature review and future research agenda. *International Journal of Bank Marketing*, 39(7), 1166-1207. DOI: 10.1108/IJBM-12-2020-0612.
 107. Sun, F., Li, X., & Xiao, J. J. (2021). Who married whom? Rural-urban migration and mate selection in China. *Family Science Review*, 25(1), 36-38.
 108. Zhu, T., & Xiao, J. J. (2022). Consumer financial education and risky financial asset holding in China. *International Journal of Consumer Studies*, 46(1), 56-74. <https://doi.org/10.1111/ijcs.12643>
 109. Bialowolski, P., Cwynar, A., Xiao, J. J., & Weziak-Bialowolska, D. M. (2022). Consumer financial literacy and the efficiency of mortgage-related decisions: New evidence from the Panel Study of Income Dynamics. *International Journal of Consumer Studies*, 46(1), 88-101. <https://doi.org/10.1111/ijcs.12646>
 110. Xiao, J. J., & O'Neill, B. (2022). Disability type, financial capability, and risky asset holding. *Journal of Disability Policy Studies*, 32(4), 269-279. <https://doi.org/10.1177/1044207320981781>
 111. Kumar, S., Xiao, J. J., Pattnaik, D., Lim, W. M., & Rasul, T. (2022). Past, present and future of bank marketing: A bibliometric analysis of *International Journal of Bank Marketing* (1983–2020). *International Journal of Bank Marketing*, 40(2), 341-383.
 112. Xiao, J. J., & Yao, R. (2022). Good debt, bad debt: Family debt portfolios and financial burdens. *International Journal of Bank Marketing*, 40(4), 659-678. <https://doi.org/10.1108/IJBM-06-2021-0243>
 113. Xiao, J. J., & Kim, K. T. (2022). The able worry more? Debt delinquency, financial capability, and financial stress. *Journal of Family and Economic Issues*, 43(1), 138-152. (It is mentioned in a blog in *Psychology Today*: <https://www.psychologytoday.com/za/blog/mental-wealth/202111/how-manage-anger-resulting-financial-stress>)
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52. Abdel-Ghany, M., Hanna, S., Ho, S. Lee, H., Ogawa, I., Trappey, C., Xiao, J. J., Yin, Q., & Yin, S. (2001, July). Publish or perish: Academic journals in Asia and USA. *Proceedings of Joint Conference of Asian Consumer and Family Economics Association and Chinese Consumer Economics Research* (pp325-328), Shijiazhuang, China.
53. Xiao, J. J., & Fan, J. J. (2002, April). Cultural differences in saving motives of Americans and Chinese. *Consumer Interest Annual.*
54. O'Neill, B., & Xiao, J. J. (2002). *Investing For Your Future: Knowledge Gained and Behavior Change Planned.* *Proceedings of Association for Financial Counseling and Planning Education.*
55. O'Neill, B., & Xiao, J. J. (2002). Financial Practices and Behavior Changes of Users of a Home Study Course for Investors. *Proceedings of Association for Financial Counseling and Planning Education.*
56. Fan, J. X., & Xiao, J. J. (2003). Cross-cultural differences in risk tolerance: A comparison between Americans and Chinese. *Consumer Interest Annual.*
<http://www.consumerinterests.org>

57. Boas, S., Gardener, S., Hogarth, J. M., & Xiao, J. J. (2003). Consumer credit counseling and consumer interests: A dialogue between industry, government, and consumer advocate. *Consumer Interest Annual*. <http://www.consumerinterests.org>
58. Xiao, J. J., & O'Neill, B. (2003). Developing a theory-based financial educational program: A case of Money 2000.. *Proceedings of Association for Financial Counseling and Planning Education*. p120.
59. O'Neill, B., & Xiao, J. J. (2003). Financial behaviors of online financial fitness quiz responders. *Proceedings of Association for Financial Counseling and Planning Education*. p56.
60. Fan, J. X., & Xiao, J. J. (2003). Risk tolerance of Chinese and its comparison with Americans. *Proceedings of the 5th Biennial Conference of Asian Consumer and Family Economics Association* (pp246-247). Taipei, Taiwan.
61. Xiao, J. J. (2003). Introducing Survey of Consumer Finances. *Proceedings of the 5th Biennial Conference of Asian Consumer and Family Economics Association* (pp277-78). Taipei, Taiwan.
62. Huang, F., Jin, H., & Xiao, J. J. (2003). Resources of folk culture tourism in Xinjiang, China. *Proceedings of the 5th Biennial Conference of Asian Consumer and Family Economics Association* (pp262-263). Taipei, Taiwan.
63. Xiao, J. J. (2003). Served as the Chair of International Roundtable Meeting of Consumer Right and Protection at the 5th Biennial Conference of Asian Consumer and Family Economics Association. Taipei, Taiwan.
64. Garman, E. T., Sorhaindo, B., Bailey, W., Kim, J., & Xiao, J. J. (2004). Financially distressed credit counseling clients and the InCharge financial distress scale. *Proceedings of Eastern Family Economics and Resource Management Association*.
65. O'Neill, B., & Xiao, J. J. (2004). Reducing Identity Theft Risk Exposure: Do free credit reports make a difference? *Proceedings of Eastern Family Economics and Resource Management Association*.
66. Xiao, J. J., Newman, B. M., Prochaska, J. M., Leon, B., & Bassett, R. (2004). Applying the transtheoretical model of change to debt reducing behavior. *Consumer Interest Annual*. <http://www.consumerinterests.org>
67. Xiao, J. J., Garman, E. T., Sorhaindo, B. (2004). Financial behavior of consumers in credit counseling. *Consumer Interest Annual*. <http://www.consumerinterests.org>
68. O'Neill, B. & Xiao, J. J. (2004). Consumer practices to reduce identity theft risks: An exploratory study. *Consumer Interest Annual*. <http://www.consumerinterests.org>
69. Garman, E. T., Sorhaindo, B., Kim, J., & Xiao, J. J., Bailey, W., & Prawitz, A. (2004). The development of the beta version of the InCharge financial distress scale. *Consumer Interest Annual*. <http://www.consumerinterests.org>
70. Xiao, J. J., Newman, B. M., Prochaska, J. M., Leon, B., & Bassett, R. (2004). Applying the Transtheoretical Model of Change to Help Financially Stressed Families. Poster. Annual Conference of National Council on Family Relations.
71. O'Neill, B. & Xiao, J.J. (2004). Financial fitness quiz: Common strengths and weaknesses across demographic groups. In R. Travnichek (Ed.). *Proceedings of the Association for Financial Counseling and Planning Education*, 49.
72. O'Neill, B., Sorhaindo, B., Xiao, J. J., & Garman, E. T. (2005). Relationships among financial practices, financial well being and financial distressed consumers. *Consumer Interest Annual*.

73. O'Neill, B., Xiao, J. J., Sorhaindo, & Garman, E. T. (2005). Health effects on financial stress: An exploratory study. *Consumer Interest Annual*.
74. O'Neill, B., Sorhaindo, B., Xiao, J. J., & Garman, E. T. (2005). Health effects of financial stress: associations with demographic, financial, and other variables. *Proceedings of the Association for Financial Counseling and Planning Education*.
75. Newman, M. B., Slagel, S. L., Xiao, J. J., Prochaska, J. M., Leon, B., Bassett, R. L., & Johnson, J. L. (2005). Credit card debt reduction and developmental stages of the lifespan. Poster. Annual Conference of National Council on Family Relations.
76. Xiao, J. J. (2005). Trends of consumer finance in the U. S. *Proceedings of Asian Consumer and Family Economics Association conference*.
77. O'Neill, B., & Xiao, J. J. (2006). Personal finance resiliency assessment quiz. 2006 Conference Program and Proceedings of Eastern Family Economics and Resource Management Association. Knoxville, TN, February 23-25.
78. Xiao, J. J., & Wu, J. (2006). Applying the transtheoretical model of change to credit counseling: Addressing practical issues. *Consumer Interest Annual*.
79. Xiao, J. J. (2006). Applying TTM to credit counseling: Implications for financial education. Panel presentation at the 2006 ACCI conference, March 15-18, Baltimore, MD.
80. Xiao, J. J. (2006). Are Hispanic consumers more likely to be the victim of universal default? Evidence from the Survey of Consumer Finances. Poster presented at the 2006 Groves Conference. April 5-8, Tucson, AZ.
81. Xiao, J. J. (2006). Who are more likely to be the victim of universal default? Evidence from the Survey of Consumer Finances. Paper presented at the 2006 Western Social Science Association conference, April 19-22, Phoenix, AZ.
82. Xiao, J. J. (2006). Integrating the case study approach in a general education course. Poster presented at Western Region Teaching Symposium, Utah State University, Logan, Utah.
83. Xiao, J. J., & Wu, J. (2006). Applying the theory of planned behavior to retain credit counseling clients. *Proceedings of the Association for Financial Counseling and Planning Education*.
84. O'Neill, B., & Xiao, J. J. (2006). Financial resiliency: Demographic differences. *Proceedings of the Association for Financial Counseling and Planning Education*.
85. O'Neill, B., Block, L., & Xiao, J. J. (2007). Small Steps to Health and Wealth: Integrating health and financial education. *Proceedings of Western Family Economics Association*.
86. Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2007). Formation of financial behaviors and behavior effects on life successes of young adults: A proposal of a longitudinal study. Paper presented at the Western Family Economics Association conference, January 24-26, Tucson, Arizona.
87. Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2007). Formation of young adults' financial behaviors and its relation to life successes: Developing a conceptual framework and a plan for a longitudinal study. Poster presented at the Emergent Adulthood conference, February 14-16, Tucson, Arizona.
88. Sun, J., & Xiao, J. J. (2007). Consumer debt types and debt payment behavior. *Consumer Interest Annual*.

89. Sun, J., & Xiao, J. J. (2007). Economic and demographic differences in debt delinquent behavior. *Consumer Interest Annual*.
90. Guo, L., & Xiao, J. J. (2007). Psychological mechanism underlining the relationship between customer satisfaction and retention. *Consumer Interest Annual*.
91. Tang, C., & Xiao, J. J. (2007). Factorial and discriminant analyses of the underlying factors that predict customer retention in a credit counseling program. *Consumer Interest Annual*.
92. O'Neill, B., & Xiao, J. J. (2007). Reducing identity theft risk exposure: Has FACTA made a difference? *Consumer Interest Annual*.
93. Xiao, J. J., & Shim, S. (2007, July 4-6) Class Differences in Financial Behaviors among College Students. Poster presented at the conference of Asian Consumer and Family Economics Association, Putrajaya, Malaysia.
94. Xiao, J. J., & Shim, S. (2007, July 4-6) Financial behavior and quality of life: Evidence from a sample of American college students. Paper presented at the conference of Asian Consumer and Family Economics Association, Putrajaya, Malaysia.
95. Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2007). Financial behavior and quality of life of college students: Implications for college financial education. *Proceedings of Association for Financial Counseling and Planning Education* (pp33-43).
96. O'Neill, B., & Xiao, J. J. (2007, November). Reducing identity theft risk exposure: Has FACTA made a difference? *Proceedings of Association for Financial Counseling and Planning Education* (p8).
97. Xiao, J. J., Shim, S., & Tang, C. (2007, December). Happier if behave better? Financial behavior and quality of life of college students. *Proceedings of the conference of International Society of Quality of Life Study* (pp91-92). San Diego.
98. O'Neill, B., & Xiao, J. J. (2008, February). Identity Theft Risk Reduction Factors: A Post FACTA Analysis. *Proceedings of Eastern Family Economics and Resource Management Association*.
99. Xiao, J. J. (2009, October). Served as the leader of the discussion group on behavior theory applications, U.S. Treasury Department Financial Education Research Symposium, Washington, DC.
100. Xiao, J. J., Barber, B., & Shim, S. (2008, November). Financial development of college students: Role of parents. Paper presented at the National Council on Family Relation conference. Little Rock, Arkansas.
101. Schuchardt, J., Xiao, J. J., Hira, T. K., Walstad, W. B., & Hanna, S. D. (2009, May). Panel on the National Research Symposium on Financial Literacy and Education. National Conference on Improving Financial Literacy and Reshaping Financial Behavior, Networks Financial Institute, Indiana State University, Indianapolis, Indiana.
102. Ying, B., & Xiao, J. J. (2009, July). Segments and responses to marketing of older consumers in China. *Proceedings of the Biennial Conference of Asian Consumer and Family Economics Association*. Yamaguchi, Japan.
103. Kometani, M., Li, H., & Xiao, J. J. (2009, July). Formation of mass consumption society and consumer behavior in China. *Proceedings of the Biennial Conference of Asian Consumer and Family Economics Association*. Yamaguchi, Japan.

104. Shim, S., Xiao, J. J., Barber, B., & Lyons, A. (2009, July). Pathway to success: A model of financial well-being of young adults. *Proceedings of the Biennial Conference of Asian Consumer and Family Economics Association*. Yamaguchi, Japan.
105. Xiao, J. J., Tang, C., Serido, J., & Shim, S. (2009, November). Financial knowledge and risky credit behavior of young adults. Paper presented at the annual conference of National Council on Family Relations. San Francisco.
106. Yao, R., Xiao, J. J., & Liao, L. (2010, April). Saving motives of Chinese consumers. Consumer Interest Central. Paper presented at the Annual Conference of American Council on Consumer Interests.
107. Xiao, J. J., & Li, H. (2010, April). Sustainable consumption and life satisfaction: Evidence from China. Consumer Interest Central. Poster presented at the Annual Conference of American Council on Consumer Interests.
108. Dew, J., & Xiao, J. J. (2010, April). Financial management and relationship satisfaction during the recession. Paper presented at the Annual Conference of American Council on Consumer Interests.
109. Xiao, J. J., & Yao, R. (2010, November). Financial innovations and family debts: Patterns and trends in the past two decades. Paper presented at the annual conference of National Council on Family Relations.
110. Dew, J., & Xiao, J. J. (2010, November). A silver lining? Financial declines, financial behaviors and the recession. Poster presented at the annual conference of National Council on Family Relations.
111. Xiao, J. J., & Yao, R. (2011, April). Consumer debts by household types: Patterns and trends in 1989-2007. Paper presented at the Annual Conference of American Council on Consumer Interests.
112. Xiao, J. J., & Yao, R. (2011, June). Consumer financial delinquency over life cycle stages. Poster presented at the Association for Consumer Research Asia-Pacific Conference, Beijing.
113. Sun, F., & Xiao, J. J. (2011, June). Public policy satisfaction and subjective well-being. Poster presented at the Association for Consumer Research Asia-Pacific Conference, Beijing.
114. Xiao, J. J., Ahn, S., Serido, J., & Shim, S. (2012). Financial literacy and credit behavior of college students: Does prior knowledge matter? Paper presented at the annual conference of American Council on Consumer Interests.
115. Xiao, J. J., Chatterjee, S., & Kim, J. (2012). Perceived financial independence of young adults in transition. Paper presented at the annual conference of American Council on Consumer Interests.
116. Zhou, Y., & Xiao, J. J. (2012). Trade Policy and Consumer Welfare: A Case of China. Poster presented at the annual conference of American Council on Consumer Interests.
117. Sun, F., Xiao, J. J., & Zhang, Y. (2012). Social stratification and symbolic consumption. Poster presented at the annual conference of American Council on Consumer Interests.
118. Joyce S., Shim, S., Xiao, J. J., Tang, C., & Card, N. (2012). Financial adaptation among young adults: Helping students cope with financial strain. Poster presented at the conference of Society on Adolescence Research.

119. Xiao, J. J., Chatterjee, S., & Kim, J. (2013). Financial independence by education attainment of young adults: Evidence from the 2009 Transition to Adulthood National Study. Paper presented at the annual conference of American Council on Consumer Interests. Portland, OR.
120. Meng, X., & Xiao, J. J. (2013). Financial capability and complaining behavior of Chinese consumers. Paper presented at the annual conference of American Council on Consumer Interests. Portland, OR.
121. Newman, B., & Xiao, J. J. (2013). Stress and coping of adolescence: An international study. Poster presented at the Society for Research on Child Development. Seattle, WA.
122. Xiao, J. J., Chen, C., & Sun, L. (2014, April). Age and financial capability: Implications for lifespan financial education. Paper presented at the annual conference of American Council on Consumer Interests. Milwaukee, WI.
123. Meng, X., & Xiao, J. J. (2014, April). Financial literacy and credit card behaviors in an emerging economy: Evidence from urban China. Paper presented at the annual conference of American Council on Consumer Interests. Milwaukee, WI.
124. Chu, B., Sun, L., Newman, B., & Xiao, J. J. (2014, May). The relationship between parental involvement and career preparation among high school students. Poster presented at the URI HSS College research night.
125. Sun, L., Chu, B., Newman, B., & Xiao, J. J. (2014, May). Work value and career preparation: A cross-culture study of Chinese and American high school students. Poster presented at the URI HSS College research night.
126. Xiao, J. J., Newman, B. M., & Chu, B. (2014, July). Career preparation of high school students: An international comparison. Paper presented at the biennial conference of Asian Consumer and Family Economics Association. Taipei, Taiwan.
127. Xiao, J. J., & O'Neill, B. (2014, November). Financial education and financial capability. In V. J. Mason (ed.), *Proceedings of the Association for Financial Counseling and Planning Education* (pp. 58-68).
128. Xiao, J. J., Lawrence, F., & Francis, A. (2014). Financial counseling: Categorizing research papers published in *Journal of Financial Counseling and Planning*. In V. J. Mason (ed.), *Proceedings of the Association for Financial Counseling and Planning Education* (pp. 4-7).
129. O'Neill, B., & Xiao, J. J. (2014, November). Identity theft risk reduction factors: Results from an online survey. Poster presented at the national symposium of Association for Financial Counseling and Planning Education, Bellevue, Washington.
130. Francis, A., & Xiao, J. J. (2015, April). Parenthood and financial satisfaction of military families. Poster presented at the URI HSS College research night.
131. Porto, N., & Xiao, J. J. (2015, May). Financial literacy overconfidence and financial advice seeking. Paper presented at American Council on Consumer Interests, Clearwater Beach, Florida.
132. Xiao, J. J., & O'Neill, B. (2015, May). Potential effects of financial education on financial capability: Evidence from the 2012 National Financial Capability Study. Paper presented at American Council on Consumer Interests, Clearwater Beach, Florida.

133. Xiao, J. J., & O'Neill, B. (2015, May). Payday loan usage, state law, and financial capability. Paper presented at American Council on Consumer Interests, Clearwater Beach, Florida.
134. Xiao, J. J., & Porto, N. (2015, September). Usage of financial advice and financial satisfaction: Implications for financial planners. Paper presented at the annual conference of Financial Planning Association, Boston, MA.
135. Xiao, J. J., & Porto, N. (2015, October). Usage of financial advice and financial satisfaction: Implications for financial planners. Paper presented at the annual conference of Academy of Financial Services, Orlando, FL.
136. Francis, A., & Xiao, J. J. (2015, November). Parenthood and financial satisfaction of military families. Paper presented at the annual conference of Association of Financial Counseling and Planning Education, Jacksonville, FL.
137. Xiao, J. J., & Porto, N. (2015, November). Consumer financial education and subjective financial well-being: Financial literacy, behavior, and capability variables as mediators. Poster presented at the annual conference of Association of Financial Counseling and Planning Education, Jacksonville, FL.
138. O'Neill, B., Xiao, J. J., & Ensle, K. (2016, March). The personal health and finance quiz: A tool for education, research, and program evaluation. Paper presented at the Family Economics and Resource Management Association, New Orleans, LA.
139. Xiao, J. J., & Potor, N. (2016, June). Financial education, financial capability, and financial satisfaction. Paper presented at the conference of American Council on Consumer Interest, Washington, DC. **(Won the NEFE Best Consumer Education Paper Award).**
140. O'Neill, B., Xiao, J. J., & Ensle, K. (2016, June). Positive health and financial behaviors: The impact of daily time commitment and avoidance. Paper presented at the conference of American Council on Consumer Interest, Washington, DC.
141. Xiao, J. J., & Meng, X. (2016, July). Financial education and subjective financial literacy: Evidence from panel data of college students at ten universities in China. Paper presented at the conference of Asian Consumer and Family Economics Association, Hong Kong.
142. Porto, N., Xiao, J. J., & Huang, Y. (2016, July). Credit card adoption and usage in China: urban-rural comparisons. Paper presented at the conference of Asian Consumer and Family Economics Association, Hong Kong.
143. Chu, Z., Wang, Z., Xiao, J. J., & Zhang, W. (2016, July). Financial literacy, portfolio choice and financial well-being. Paper presented at the conference of Asian Consumer and Family Economics Association, Hong Kong.
144. Liao, L., Xiao, J. J., Zhang, W., & Zhou, C. (2016, July). Financial literacy and risky asset holdings: Evidence from China. Paper presented at the conference of Asian Consumer and Family Economics Association, Hong Kong.
145. Li, H., Sun, F., Xiao, J. J., & Yuan, L. (2016, July). Social class, ad attention, and symbolic consumption. Paper presented at the conference of Asian Consumer and Family Economics Association, Hong Kong.
146. Xiao, J. J., & Porto, N. (2016, October). Consumer financial education and demand for insurance advice. Poster presented at the conference of Academy of Financial Service, Las Vegas, Nevada.

147. Porto, N., & Xiao, J. J. (2016, November). Consumer financial education and demand for debt counseling advice. Paper presented at the conference of Association for Financial Counseling and Planning Education, Louisville, Kentucky.
148. Li, X., Xiao, J. J., Hill, J., LeBaron, A., & Theisen, A. (2016, November). Expectations of long-term relationship/marriage and financial independence of Millennials: Racial/ethnic differences. Paper presented at the conference of Association for Financial Counseling and Planning Education, Louisville, Kentucky.
149. Blair, J., Mason, I. M., & Xiao, J. J. (2016). Expanding international financial education, planning, and research contributions to the Journal of Financial Counseling and Planning through a practical student project. Poster presented at the conference of Association for Financial Counseling and Planning Education, Louisville, Kentucky.
150. Xiao, J. J., & O'Neill, B. (2017, February). Propensity to plan, financial capability, and financial satisfaction. Poster presented at the CFP Standard Board Academic Research Conference, Arlington, VA.
151. Xiao, J. J., & O'Neill, B. (2017, April). Propensity to plan, financial capability, and financial satisfaction. Paper presented at the conference of American Council on Consumer Interests, Albuquerque, NM.
152. O'Neill, B., Xiao, J. J., & Ensle, K. (2017, April). Nutrition label reading and positive financial behavior. Paper presented at the conference of American Council on Consumer Interests, Albuquerque, NM.
153. Cui, X., & Xiao, J. J. (2017, April). Employment type, residential status, and consumer financial capability: evidence from China household finance survey Paper presented at the conference of American Council on Consumer Interests, Albuquerque, NM.
154. Atlas, S., Lu, J., Porto, N., & Xiao, J. J. (2017, June). Subjective financial knowledge and financial behavior. Poster presented at the Boulder Summer Conference of Consumer Financial Decision Making, Boulder, Colorado.
155. Xiao, J. J., & O'Neill, B. (2017, October). Budgeting and financial capability: A perspective of behavioral hierarchy. Paper presented at the conference of Academy of Financial Service, Nashville, TN.
156. Xiao, J. J., & O'Neill, B. (2017, November). Budgeting and financial capability: A perspective of behavioral hierarchy. Paper presented at the conference of Association for Financial Counseling and Planning Education, San Diego, CA.
157. Cui, X., Xiao, J. J., & Yi, J. (2017, November). Family economic status during adolescence and financial independence at emerging adulthood. Paper presented at the conference of Association for Financial Counseling and Planning Education, San Diego, CA.
158. Blair, J., Xiao, J. J., Cui, X., & Parente, E. (2017, November). Confidence with financial knowledge and long-term and short-term goal-setting. Paper presented at the conference of Association for Financial Counseling and Planning Education, San Diego, CA.
159. Xiao, J. J., Porto, N., & Mason, I. M. (2018, May). Financial capability of student loan holders: Comparing college graduates, dropouts, and enrollees. Poster presented at the conference of American Council on Consumer Interests. Clearwater, FL.
160. O'Neill, B., Xiao, J. J., & Ensle, K. (2018, May). Positive financial practices: Do diet, sleep, and physical activity make a difference? Poster presented at the conference of American Council on Consumer Interests. Clearwater, FL.

161. Cui, X., & Xiao, J. J. (2018, May). Family income in early life and financial independence of young adults: Evidence from matched panel data. Paper presented at the conference of American Council on Consumer Interests. Clearwater, FL.
162. O'Neill, B., Xiao, J. J., & Ensle, K. (2018, May). Improving health and increasing wealth: Informing programs with research insights. Paper presented at the conference of Family Economics and Resource Management Association. Clearwater, FL.
163. Chen, F., Xiao, J. J., & Li, H. (2018, July). Consumer Financial Market Participation, Risk Attitude and Life Subjective Wellbeing. Paper presented at the conference of Asian Consumer and Family Economics Association. Fuzhou, China.
164. Chen, F., & Xiao, J. J. (2018, July). Financial Education, Marital Status and Consumer Life Subjective Wellbeing. Paper presented at the conference of Asian Consumer and Family Economics Association. Fuzhou, China.
165. Xiao, J. J., & Chiang, C. (2018, July). Gender Difference and the Evolution of Market Participation of Risky Assets in China. Paper presented at the conference of Asian Consumer and Family Economics Association. Fuzhou, China.
166. Li, J., Sun, F., Xu, G., & Xiao, J. J. (2018, July). RMB Exchange Rate Pass-through with Exchange Rate Attention Factor. Paper presented at the conference of Asian Consumer and Family Economics Association. Fuzhou, China.
167. Xiao, J. J. & O'Neill, B. (2018, October). Disability type, financial capability, and risky asset holding. Paper presented at the conference of Academy of Financial Services. Chicago, IL.
168. Xiao, J. J. & O'Neill, B. (2018, November). Disability type, financial capability, and risky asset holding. Paper presented at the conference of Association for Financial Counseling and Planning Education. Norfolk, VA.
169. O'Neill, B., Xiao, J. J., & Ensle, K. (2018, November). Positive financial practices: Do diet, sleep, and physical activity make a difference? Poster presented at the conference of Association for Financial Counseling and Planning Education. Norfolk, VA.
170. Xiao, J. J. & Porto, N. (2019, February). Present bias and financial behavior. Paper presented at the CFP Academic Research Conference. Arlington, VA.
171. Xiao, J. J., & Yao, R. (2019, May). Debt related financial wellbeing indicators by family structure. Poster presented at the conference of American Council on Consumer Interests. Washington, DC.
172. Atlas, S., Porto, N., Xiao, J. J., Weirs, M. (2019, May). Financial education and confidence in financial knowledge. Paper presented at the conference of American Council on Consumer Interests. Washington, DC. **(Won the NEFE Best Consumer Education Paper Award).**
173. Li, F., Xiao, J. J., & Zhang, S. (2019, May). Trade Policy Uncertainty, Employment Type, and Consumption: Evidence from China's WTO Accession. Paper presented at the conference of American Council on Consumer Interests. Washington, DC.
174. Zhang, S., Xiao, J. J., & Li, F. (2019, May). Internet Usage and Urban-Rural Consumption Inequality in China. Paper presented at the conference of American Council on Consumer Interests. Washington, DC.
175. Xiao, J. J., Zhang, S., & Li, F. (2019, September). Debt Holding, credit access, and subjective wellbeing: Evidence from China. Paper presented at the conference of ISQOLS, Granada, Spain.

176. Xiao, J. J., & Porto, N. (2019, November). The young, the underconfident, the poor and the fraud victim: Financial capability and financial wellbeing of vulnerable consumers. Paper presented at the conference of Association for Financial Counseling and Planning Education. Portland, OR.
177. Xiao, J. J., & Porto, N. (2020, February). The young, the underconfident, the poor and the fraud victim: Financial capability and financial wellbeing of vulnerable consumers. Poster presented at the CFP Academic Research Conference, Washington, DC.
178. Xiao, J. J., & Porto, N. (2020, May). Financial education attributes and financial capability of emerging adults. Paper presented at the ACCI annual conference, Online.
179. Kim, K. T., & Xiao, J. J. (2020, May). Racial/ethnic differences in consumer financial capability: The role of financial education. Paper presented at the ACCI annual conference, Online.
180. Xiao, J. J., Yan, C. Y., Białowolski, P., & Porto, N. (2020, August). Debt holding and happiness: The role of income. Paper presented at the International Society of Quality of Life Research conference, Rotterdam, Netherlands. (The paper was accepted but the conference was canceled due to COVID-19).
181. Kim, K. T., & Xiao, J. J. (2020, September). Gender differences in consumer financial capability: Decomposition analyses. Paper presented at the ACFEA conference, Online.
182. Xiao, J. J., & Kim, K. T. (2020, November). Able debtors worry more? Debt delinquency, financial capability, and financial anxiety. Paper presented at the AFCPE symposium. Online.
183. Białowolski, P., Cwynar, A., Xiao, J. J., & Weziak-Białowolska, D. M. (2020, November). Consumer financial literacy and the efficiency of mortgage-related decisions: New evidence from the Panel Study of Income Dynamics. Paper presented at the AFCPE symposium. Online.
184. Xiao, J. J., & Kim, K. T. (2021, May). Financial capability and wellbeing in the US: A decade comparison (2009-2018). Paper presented at the ACCI conference. Online.
185. Xiao, J. J., Dewbury, B., & Azizi, M. (2022, May). Making your own case in the pandemic time: Inclusion in consumer financial education. Paper presented at the ACCI conference, Clear Water, FL.
186. Yao, R., & Xiao, J. J., (2022, May). Consumer financial capability and informal bankruptcy: Comparing student loan holders and non-holders. Paper presented at the ACCI conference, Clear Water, FL.
187. Meng, K., & Xiao, J. J., (2022, May). Digital finance and happiness: Evidence from China. Paper presented at the ACCI conference, Clear Water, FL.
188. Porto, N., & Xiao, J. J., (2022, May). The role of financial confidence on financial wellbeing. Paper presented at the ACCI conference, Clear Water, FL.
189. Meng, K., Porto, N., & Xiao, J. J. (2022, August). Consumer debt and financial wellbeing: A comparison before and during the pandemic. Paper at the ISQOLS conference, Burlington, VM.
190. Cless, J., Xiao, J. J., & Porto, N. (2022, August). Physical activity, financial wellbeing, and life satisfaction: A latent profile analysis of older adults. Poster online at the ISQOLS conference, Burlington, VM.

191. Xiao, J. J., & Meng, K. (2023, November). Financial capability and financial anxiety: A comparison before and during the COVID-19 pandemic. Paper presented at the AFCPE symposium, Orlando, FL.
192. Meng, K., Porto, N., & Xiao, J. J. (2023, May). Paper presented at the ACCI conference, Las Vegas, NV.
193. Xiao, J. J., Mascio, R., McDowell, J., & Mottola, G. (2023, May). Does it help to concern: Worry about investment frauds and investing behavior. Paper presented at the ACCI conference, Las Vegas, NV.
194. Bialowolski, P., Xiao, J. J., & Weziak-Bialowolska, D. M. (2023, August). National culture and financial capability: A global perspective. Paper presented at the ISQOLS conference, Rotterdam, Netherland.
195. Xiao, J. J., & Porto, N. Financial independence of college students (2023, November). Poster presentation. AFCPE, New Orleans, TX.

Conference Presentation in Chinese

1. Xiao, J. J. (1988). On consumer education. *Proceedings of the 1988 Symposium of Consumer Council of China*.

Editorials, Book Reviews and Other Papers

1. Xiao, J. J. (1995). Book review "International comparison of saving." *Journal of Consumer Affairs*, 29(2): 498-501.
2. Xiao, J. J. (1995). 1995 Distinguished fellow of the American Council on Consumer Interest. *Journal of Consumer Affairs*, 29(2): 307-309.
3. Xiao, J. J. (1997). Book review "Home buyer software and book." *Financial Counseling and Planning*, 7.
4. Xiao, J. J. (1998). Book review "It takes a nation: A new agenda for fighting poverty." *Advancing the Consumer Interest*, 10(1), 29-30.
5. Xiao, J. J. (1999). Book review "Rationality gone awry: Decision making inconsistent with economic and financial theory." *Financial Counseling and Planning*, 10(1), 105-106.
6. O'Neill, B., Xiao, J. J., Bristow, B., Brennan, P., & Kerbel, C. (2000). How clients handle money: Research results and implications. *NEAFCS Reporter*, 22-25.
7. Xiao, J. J. (2001). Book review "Motigraphics: The analysis and measurement of human motivations in marketing." *Journal of Consumer Affairs*, 35(1), 206-208.
8. Xiao, J. J. (2001). From the editor. *Journal of Family and Economic Issues*, 22, 3-5.
9. Xiao, J. J. (2001). Book review "The Social Meanings of Money and Property: In search of a Talisman." *Financial Counseling and Planning*, 12(1), 105-106.
10. Xiao, J. J. (2002). From the editor. *Journal of Family and Economic Issues*, 23, 3-5.
11. O'Neill, B., & Xiao, J. J. (2002). Investing for your future: Impact upon home study course users. *NEAFCS Reporter*, 8-12.
12. Xiao, J. J. (2003). Acknowledgment of ad hoc reviewers. *Journal of Family and Economic Issues*, 24, 117-118.
13. Xiao, J. J. (2004). Acknowledgment by the editor. *Journal of Family and Economic Issues*, 25, 3-5.

14. Xiao, J. J. (2005). From the editor. *Journal of Family and Economic Issues*, 26, 3-5.
15. Xiao, J. J. (2005, Spring). From Jing Jian Xiao, *Consumer Link* (newsletter of TCAI).
16. Xiao, J. J. (2005, Fall). From the director, *Consumer Link* (newsletter of TCAI).
17. Xiao, J. J. (2006). A thank you note to guest editors and reviewers and the acceptance rate of JFEI, *Journal of Family and Economic Issues*, 27, 1-3.
18. Xiao, J. J. (2006). 2006 Distinguished ACCI fellow: Jeanne Hogarth. *Journal of Consumer Affairs*. 40(2): 205-207.
19. Xiao, J. J. (2006, Spring). Applying TTM to credit counseling, *Consumer Link* (newsletter of TCAI).
20. Xiao, J. J. (2006, Spring). Consumer satisfaction and retention in credit counseling, *Consumer Link* (newsletter of TCAI).
21. Xiao, J. J., & Wu, J. (2006, Fall). Applying the theory of planned behavior to retail credit counseling clients, *Consumer Link* (newsletter of TCAI).
22. Xiao, J. J. (2006, Fall). Winners of dissertation proposal competition, *Consumer Link* (newsletter of TCAI).
23. Xiao, J. J. (2006, Fall). Journal special issue in consumer finance, *Consumer Link* (newsletter of TCAI).
24. Xiao, J. J. (2007). From the editor. *Journal of Family and Economic Issues*, 28, 1-2.
25. Xiao, J. J. (2007, Spring). How young adults develop financial behaviors. *Consumer Link* (newsletter of TCAI).
26. Xiao, J. J. (2007, Fall). Financial education may help improve quality of life. *Consumer Link* (newsletter of TCAI).
27. Xiao, J. J. (2008). From the editor. *Journal of Family and Economic Issues*, 29, 1-4.
28. Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2008, June). Financial behavior of young adults in transition. *National Council on Family Relations Report*.
29. Xiao, J. J. (2009). From the editor: Toward an interdisciplinary approach. *Journal of Family and Economic Issues*, 30, 1-3.
30. Xiao, J. J. (2009). Call for book proposals: International Series on Consumer Science. *Journal of Family and Economic Issues*, 30, 109.
31. Guo, L., Xiao, J. J., & Tang, C. (2009, December). How giving the client a sense of control can shape clients' satisfaction and retention. Keller Center Research Report, Baylor University.
32. Xiao, J. J. (2010). From the editor. *Journal of Family and Economic Issues*, 31, 1-2.
33. Xiao, J. J. (2011). From the editor. *Journal of Family and Economic Issues*, 32, 1-3.
34. Xiao, J. J. (2014). Promoting consumer financial capability and well-being through education and research. *Journal of Financial Counseling and Planning*, 25(1), 3-4.
35. Xiao, J. J. (2014). Book review: International handbook of Chinese Families. *Journal of Family and Economic Issues*, 35(4), 559-560. DOI 10.1007/s10834-014-9392-5
36. Liao, L., & Xiao, J. J. (2014). Editorial: Consumer finance and social indicators in China. *Social Indicators Research*, 119(3), 1173-1175.
37. Mason, I. M., Izenstark, A., & Xiao, J. J. (2017). The expanding impact and reach of *Journal of Financial Counseling and Planning*. *Journal of Financial Counseling and Planning*, 28(1), 3-4.
38. Xiao, J. J. (2019). Linking research to practice: Editor's introduction and acknowledgements. *Journal of Financial Counseling and Planning*, 30(1), 3-5.
39. Xiao, J. J., Lavigne, B., Izenstark, A., Hanna, S., & Lawrence, F. C. (2020). Three

- Decades of the Journal of Financial Counseling and Planning. *Journal of Financial Counseling and Planning*, 31(1), 5-13. <https://doi.org/10.1891/JFCP-20-00010>
40. Xiao, J. J., Ko, E., & Lwin, M. O. (2021). Consumer wellbeing in Asia: Introduction to the special issue. *Journal of Consumer Affairs*, 55(4), 1205-1210. <https://doi.org/10.1111/joca.12420>
 41. Xiao, J. J., & Scott, A. (2023). Consumer Finance Research in the Age of COVID-19. *Journal of Financial Counseling and Planning*, 34(1), 3-5. <https://doi.org/10.1891/JFCP-2023-0001>
 42. Xiao, J. J., & Kumar, S. (2023). Guest editorial: Consumer financial resilience. *International Journal of Bank Marketing*, 41(5), 989-991. <https://doi.org/10.1108/IJBM-07-2023-618>

Other Papers in Chinese

1. Ke (J. J. Xiao's pen name). (1986). Right, authority, and power. *Consumer*. 6:33.
2. Xiao, J. J.. (1986). Consumption and value. *China Consumer*. 7:4.
3. Jin, Xiao (J. J. Xiao's pen name). (1986). Be ready to defend yourself psychologically. *Consumer*. 4.
4. Ranran (J. J. Xiao's pen name). (1986-87). Plain talks to consumer. (a series of five articles). *Consumer*. May 1986-January 1987.
5. Xiao, J. J.. (1987). Consumer protection in Sweden. *Foreign Economic Management*. 5: 39.
6. Xiao, J. J.. (1987). A small talk on consumer education. *China Consumer*. April 6. 4:4. (This article was reported in a national radio program).
7. Xiao, J. J. (1987). Are you a modern consumer? *Consumer*. January.
8. Luo, Mixiu (J. J. Xiao's pen name). (1987-88). A brief history of consumerism in the U. S. (a series of seven articles). *Consumer*. March 1987-March 1988.
9. Xiao, J. J. (1988). The consumer movement in the U.S. *Foreign Economic Management*. 3: 35-38.
10. Xiao, J. J. (1992). Introducing "Economic Organization of Households" by W. Keith Bryant. Book review. *Consumption Economics*. 11-12:
11. Xiao, J. J. (2014, December). Nurturing and education of consumer financial capability: American experience and implications. *Tsinghua Financial Review*, (12), 41-44.
12. Xiao, J. J. (2017, June). Implications of American consumer financial education to China. *Tsinghua Financial Review*, (6), 39-41.
13. Xiao, J. J. (2018, January). Implications of the “cash loan” in the U.S. to China. *Tsinghua Financial Review*, (1), 104-106.
14. Xiao, J. J. (2022, June). Consumer financial capability and getting rich together: An American perspective. *Tsinghua Financial Review*, (103), 104-106.
15. Xiao, J. J. (2023, March). Income inequality in the U.S.: Statuses, trends, and policies. *Tsinghua Financial Review*, (112), 42-44.

Blogs in Chinese

<http://www.weiyangx.com/author/jingjianxiao> (The following blogs are summaries of lectures

- given at PBC School of Finance, Tsinghua University)
- 10/24/17 Your finance are concerned by someone: Consumer finance from multidisciplinary perspectives.
- 11/3/17 Can “financial intelligence” be raised? Research on consumer financial capability.
- 11/10/17 How to understand consumer financial behavior?
- 11/23/17 Secrets of credit card and mortgage: Empirical evidence of consumer finance regulation.
- 11/30/17 American consumer finance companies and their goods and bads.
- 12/7/17 Overview of consumer borrowing: What are motivations for “borrowing”?
- 12/18/17 Would student loans bring next crisis in the U.S.? Research on educational borrowing.
- 12/21/17 Expose “usury” in the U.S.
- 1/2/18 Research on “saving money”: Analyzing “consumer saving”.
- 1/4/18 How to understand consumer investing behavior? Research on risk tolerance.

Working Papers (incomplete)

1. Xiao, Jing Jian and Wu, Gavin, Applying the Theory of Planned Behavior to Retain Credit Counseling Clients (September 2006). Available at SSRN: <https://ssrn.com/abstract=939437> or <http://dx.doi.org/10.2139/ssrn.939437>
2. Xiao, Jing Jian and Shim, Soyeon and Serido, Joyce, Financial Education, Financial Knowledge and Risky Credit Behavior of College Students (November 2010). Networks Financial Institute Working Paper 2010-WP-05, Available at SSRN: <https://ssrn.com/abstract=1709039> or <http://dx.doi.org/10.2139/ssrn.1709039>
3. Xiao, Jing Jian and Yao, Rui, Consumer Debt Delinquency Over Life Cycle Stages (August 2, 2011). Networks Financial Institute Working Paper No. 2011-WP-18, Available at SSRN: <https://ssrn.com/abstract=1903726> or <http://dx.doi.org/10.2139/ssrn.1903726>
4. Xiao, Jing Jian and Yao, Rui, Debt Holding and Burden by Family Structure in 1989-2007 (March 1, 2011). Networks Financial Institute Working Paper 2011-WP-04, Available at SSRN: <https://ssrn.com/abstract=1799362> or <http://dx.doi.org/10.2139/ssrn.1799362>
5. Xiao, Jing Jian, Developing Action-Taking Programs in Sustainable Consumption Education: Applying the Transtheoretical Model of Behavior Change (TTM) (February 16, 2019). Available at SSRN: <https://ssrn.com/abstract=3335887> or <http://dx.doi.org/10.2139/ssrn.3335887>
6. Xiao, Jing Jian and Zhang, Shu and Li, Feng, Debt Holding and Subjective Wellbeing: Borrowing Source and Income As Moderators (September 15, 2019). Available at SSRN: <https://ssrn.com/abstract=3454133> or <http://dx.doi.org/10.2139/ssrn.3454133>
7. Xiao, Jing Jian, Financial Literacy in Asia: A Scoping Review (December 5, 2020). Available at SSRN: <https://ssrn.com/abstract=3743345> or <http://dx.doi.org/10.2139/ssrn.3743345>
8. Xiao, Jing Jian and Huang, Jin, Financial Capability: A Conceptual Review, Extension, and Synthesis (July 26, 2021). Available at SSRN: <https://ssrn.com/abstract=3943629> or <http://dx.doi.org/10.2139/ssrn.3943629>

Technical Reports

1. Xiao, J. J. (1998). 401(k) plan contributions: Do plan features and employee preferences matter? Report to U.S. Department of Labor.
2. Xiao, J. J. (1999). Asset allocation of self-directed defined contribution pension plans and private savings. Report to the U. S. Department of Labor.
3. Vadovic, R., & Xiao, J. J. (2005). The Cost of Deregulating the Credit Card Industry and its Implications for Consumers. Research report to Demos, New York.
4. Xiao, J. J. (2006). Who are potential victims of universal default? Evidence from the 2004 survey of consumer finances. Report to Demos, New York.
5. Xiao, J. J., Shim, S., Barber, B., & Angela Lyons. (2006). Formation of Young Adults' Positive Financial Behaviors and its Relation to Life Successes: TCAI Longitudinal Panel Study.
6. Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2007). Academic success and well-being of college students: Financial behaviors matter. Report. TCAI, University of Arizona. Available from: <http://cals.arizona.edu/fcs/tcai/research/pilotreport.pdf>
7. Xiao, J.J., Prawitz, A.D., Prochaska, J.M., O'Neill, B., Kim, J., & Garman, T. (2008). Strategies for Motivating Employees to Develop Positive Financial Behaviors: An application of the Transtheoretical Model of Behavior Change. pages 1-8. Available at: <http://www.personalfinancefoundation.org>
8. Shim, S., Serido, J. & Xiao, J. J. (2009). *Arizona pathways to life success for university students: Cultivating positive financial attitudes and behaviors for healthy adulthood*. Report. Take Charge America Institute for Consumer Financial Education and Research, University of Arizona.
9. Xiao, J. J., Collins, M., Ford, M., Keller, P., Kim, J., & Robles, B. (2010). A review of financial behavior research: Implications for financial education. Commissioned report submitted to National Endowment on Financial Education.
10. Xiao, J. J., & Newman, B. (2014). Career preparations of high school students in China, Japan, South Korea, and the U.S. Research Brief. University of Rhode Island.
11. Walstad, W., Asarda, C., Bosshardt, W., Heath, J., O'Neill, B., Urban, C., Wagner, J., & Xiao, J. J. (2016). Perspectives on evaluation in financial education: Landscape, issues, and studies. White paper. Commissioned by National Endowment on Financial Education.

Invited Presentations and Research Activities

1. 1991 Tax return issues for Chinese students, to Chinese students and scholars at Oregon State University.
2. 1993 Tax return issues for Chinese students, to Chinese students and scholars at University of Rhode Island.
3. 1995 Saving Theories and Policy Implications in the U.S. To faculty and students at Zhongnan University of Economics and Law.
4. 1995 Financial planning software demo. To high school teachers, sponsored by RI Association of Family and Consumer Science and URI.
5. 7/96 Consumer protection in the U.S.. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.
6. 11/96 Consumption in the U.S.. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.

7. 4/97 Interviewed on consumer issues of new immigrants by a reporter from Shim Tao Daily, one of the major Chinese newspapers in the U.S. at the conference of American Council on Consumer Interests, Salt Lake City, Utah. The interview was printed on Shin Tao Daily and broadcast at a local Chinese radio station in San Francisco.
8. 5/97 Invited by the Credit Executives Association of Southeastern New England to give a speech on search for financial information on WWW at the "Train the Trainer" workshop.
9. 7/97 Interviewed by the Guangdong Commercial TV Station, Guangzhou, China, at the Conference of Asian Consumer and Family Association. The interview was used to make a special program on consumer education in China and broadcast two weeks later.
10. 7/99 U. S. pension system and retirement behavior. To faculty and students at Keimyung University, Taegu, Korea.
11. 11/97 Exorbitant Prices in the U. S. Markets. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.
12. 12/98 Commercialization of Holidays. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.
13. 10/00 Culturally diverse money attitudes and behaviors. To college students in the URI Diversity Week.
14. 5/02 Integrating economic and psychological approaches to research family economic behavior. To faculty and students at Jiangsu University, Yangzhou University, Nanjing Normal University, Xinjiang University, Xinjiang Normal University, and Xinjiang College of Finance and Economics.
15. 12/03 Consumer research and education in the U. S.. To faculty, researchers, and students at China Youth and Children Research Center, Remin University, Zhongnan University of Economics and Law, and Hubei College of Economics.
16. 5/04 New developments of consumer research in the U.S.. To faculty and students at Shanghai University, Zhejiang University, Xiamen University, Fujian Normal University, Nanping Normal College, Southwestern University of Finance and Economics, Guangdong Commercial College, and Hunan Normal University.
17. 2/05 Applying the transtheoretical model of change to credit counseling. Foundation for Credit Education, St. Louis, Missouri.
18. 3/05 Financial education to youth. National Council of Higher Education Loan Programs conference, Tucson, Arizona.
19. 8/05 Applying the transtheoretical model of change to credit counseling. ClearPoint Financial Solutions, Richmond, Virginia.
20. 10/05 Measuring successes of clients in credit counseling under the framework of the transtheoretical model of change. A conference organized by Foundation for Credit Education, Orlando.
21. 12/05 Methods, material, and support for teaching competence 11. A workshop organized by the Arizona Department of Education. Phoenix.
22. 1/06 Effects of credit card industry deregulation and their implications for consumers. Working group meeting, organized by Demos, a nonprofit organization in NYC.

23. 10/6 How to retain clients in credit counseling. A conference organized by Foundation for Credit Education, Orlando.
24. 10/6 Credit counseling in the U.S. A presentation to a group of Japanese bankers at the Eller College of Management at University of Arizona
25. 6/07 Financial behavior and quality of life of college students, presented to faculty and researchers at Zhongnan University of Economics and Law, Hubei Institute of Economics, China Youth and Children Research Center, and Renmin University.
26. 7/07 Overview of Asian Americans, presentation made for a workshop on Financial Education to Asian Americans, U.S. Department of Treasury.
27. 7/07 The poor pay more: A case in the credit card market, presentation in a policy brief on Capital Hill, Washington, DC.
28. 10/08 Discussion leader on behavior theory applications, U.S. Treasury Department Financial Education Research Symposium, Washington, DC.
29. 9/09 Keynote speaker, Financial Behavior of Americans: Implications for China. The 1st China Forum on Consumer Finance, Tsinghua University.
30. 4/10 Panel presentation. Meet the editors. Annual Conference of American Council on Consumer Interests, Atlanta, GA.
31. 8/10 Financial behavior team leader presentation at a colloquium sponsored by National Endowment for Financial Education, Denver, CO.
32. 10/10 Consumer financial research, presentation at Tsinghua University, Beijing, China.
33. 10/10 Consumer financial research, presentation at Renmin University, Beijing, China.
34. 5/11 Consumer protection in financial services. Panel presentation, the 5th China Consumer Finance Forum, Tsinghua University.
35. 5/11 Consumer behavior and happiness research, presentation at Renmin University at Beijing.
36. 6/11 Consumer behavior and happiness research, presentation at Renmin University at Suzhou.
37. 6/11 Financial issues of low-income consumers and government policies in the U.S., presentation at a salon sponsored by the Coalition of Microcredit, Tibet Building, Beijing.
38. 9/11 Consumer financial behavior, education and well-being. Keynote speech at the 2nd China Research Forum on Consumer Finance jointly sponsored by *Economic Research* (the top economics journal in China) and China Financial Research Center of Tsinghua University.
39. 6/13 Consumer economics. Special topic seminars to Ph.D. students of Business School, Renmin University of China, Beijing.
40. 11/13/13 Children's new media use and well-being. Keynote speech at the International Forum on Children Among China, the US, Japan, and South Korea: New Media and Children's Education, China Youth and Research Center, Beijing.
41. 11/19/13 Take control of your money and life. Panel presentation to undergraduate students at University of Rhode Island, sponsored by College of HSS and Department of HDFS.
42. 2/21/14 Age and financial capability. Research Seminar. College of Business, University of Rhode Island.
43. 5/29/14 Applying behavior change theory to consumer financial education. Presented at a webinar organized by Federal Reserve Bank of Boston.

- <http://www.bostonfed.org/education/events/2014/translating-theory-and-research-webinar/>
44. 6/16/14 Expert panel on evaluating the consumer protection research project, sponsored by the China State Administration of Industry and Commerce Consumer Protection Bureau.
 45. 6/18/14 Age and financial capability, guest lecture, College of Economics and Management, China Youth University of Political Study.
 46. 7/8/14 Consumer financial capability and well-being, keynote speech, the 2014 Asian Consumer and Family Economics Association conference, Taipei, Taiwan.
 47. 7/9/14 Meet the editors, panel leader, the 2014 Asian Consumer and Family Economics Association conference, Taipei, Taiwan.
 48. 4/16/15 Plenary speech on consumer financial capability and well-being, A Convening of Financial Capability and Asset Building, co-sponsored by Washington University Center for Social Development and University of Maryland Financial Social Work Initiative, St. Louis, Missouri.
 49. 6/24/15 Invited presentation on consumer financial capability and well-being, College of Economics, Henan University, Kaifeng, China.
 50. 6/27/15 Invited keynote presentation on consumer financial capability at a research conference cosponsored by Economic Research (the top economic journal in China) and College of Finance, Zhongnan University of Economics and Finance, Wuhan, China. <http://jrxxy.znu.edu.cn/content/3390.htm>
 51. 7/3/15 Invited presentation on consumer financial capability and well-being, Department of Sociology, Wuhan University, Wuhan, China. <http://shxx.whu.edu.cn/site/shxx/ShowArticle.jsp?id=122375>
 52. 3/17-18/16 Invited research meeting on family finance, Brigham Young University.
 53. 3/23/16 Invited presentation on consumer financial literacy, capability and wellbeing. College of Management Science and Engineering, Central University of Finance and Economics, Beijing, China. <http://mse.cufe.edu.cn//info/1073/2689.htm>
 54. 3/23/16 Invited presentation on consumer financial literacy, capability and wellbeing. National Forum on Youth and Children Financial Literacy, Beijing Normal University, Beijing, China. http://mp.weixin.qq.com/s?__biz=MzI1MjAyNTE2MQ==&mid=401687810&idx=1&sn=46d3cf7cda4f04399599a636569c0586&scene=5&srcid=0315dHAIXFf8YLOgJ2W4TZGL#rd
 55. 4/13-14/16 Invited working group meeting on financial education program evaluation, National Endowment for Financial Education, Washington, DC.
 56. 6/16 Consumer sociology. Special topic seminar to graduate students of sociology, Wuhan University, Wuhan, China.
 57. 6/23/16 Invited presentation on consumer financial capability. College of Business Administration, Hubei University of Economics, Wuhan, China.
 58. 7/9/16 Chair of Editor Panel, the 2016 Asian Consumer and Family Economics Association conference, Hong Kong, China.
 59. 4/8/17 Editor panel. URI Graduate Research Conference.
 60. 5/17/17 Invited presentation on consumer financial education and satisfaction. College of Management Engineering, Central University of Finance and Economics, Beijing, China. <http://mse.cufe.edu.cn/info/1040/3031.htm>

61. 5/24/17 Invited presentation on consumer financial education and satisfaction. Guanghua College of Management, Beijing University, Beijing, China.
<http://www.gsm.pku.edu.cn/index/P807564881340104981112.html?clipperUrl=32/56007.ghtm>
62. 5/31/17 Invited presentation on consumer financial education and satisfaction. College of International Trade and Economics, University of International Economics and Business, Beijing, China.
<http://site.uibe.edu.cn/aspNews/ViewNews.aspx?NewsID=13376>
63. 5/31/17 Invited presentation on consumer finance – the scope and advances. College of Finance, University of International Economics and Business, Beijing, China.
<http://sbf.uibe.edu.cn/xzyj/xzxx/53708.htm>
64. 6/5/17 Invited presentation on consumer financial education and satisfaction. College of Economics, Central Minzhu University, Beijing, China.
65. 10/18/17-1/3/18 Invited lecture series on consumer finance (I offered 10 lectures). PBC School of Finance, Tsinghua University, Beijing, China.
http://www.pbcfsf.tsinghua.edu.cn/other/special_topic_list13859.html;
http://www.pbcfsf.tsinghua.edu.cn/content/details186_14026.html
66. 12/3/17 Invited keynote speaker on consumer financial capability and its implications on the belt and road initiative. In the international conference of “The Belt and Road” Economic Cooperation and Nationality Governance. Minzu University of China.
http://ex.cssn.cn/sklt/201712/t20171205_3769379.shtml
67. 12/11/17 Invited presentation on “Consumer Financial Capability Research”, Beijing Wuzi University, College of Economics. <http://jjxy.bwu.edu.cn/info/1072/5783.htm>
68. 12/16/17 Invited panel member on “Education and Guidance on Long-term Investment and Risk Diversification” in the 2017 China International Risk Forum, Shanghai Jiaotong University. <http://www.acem.sjtu.edu.cn/acem/html/cirf2017/>
69. 1/9/18 Invited panel presentation on “Consumer Financial Education in the U.S.” in the Financial Literacy Education Forum, Central University of Finance and Economics.
70. 5/11/18 Invited presentation on “Mental Accounting and Behavioral Hierarchy,” Beijing University of Science and Technology College of Economics and Management.
https://mp.weixin.qq.com/s/YyeZ81glrwkoo7nyule_PQ
71. 5/16/18 Presider, for Dr. Sun Feng’s lecture on “Class Differentiation, Status Consumption, and Saving Rate in China,” Tsinghua University Yecun Yanzong China Research Center.
72. 5/23/18 Invited presentation on “Mental Accounting and Behavioral Hierarchy,” Central University of Finance and Economics College of Finance.
<https://mp.weixin.qq.com/s/A8AGUO7urNMm8Pt-4BEQQA>
73. 5/26/18 Invited keynote lecture on “Consumer Finance Research: Scope and Advances,” The Forum on Finance and Real Economy, cosponsored by The Industry Economics Journal and Tsinghua University PBC School of Finance, Xijiao Hotel, Beijing.
74. 5/29/18 Invited presentation on “Consumer Finance Research: Scope and Advances,” College of Finance, Capital University of Economics and Finance.
75. 6/6/18 Invited presentation on “Mental Accounting and Behavioral Hierarchy,” College of International Trade and Economics, University of International Economics and Business, Beijing, China.
76. 6/8/18 Invited presentation on “Consumer Finance Research: Scope and Advances,”

- Research Center on Household Finance, Southwestern University of Finance and Economics.
77. 7/12/18 Chair on the panel of country/region reports, Biennial Conference of Asian Consumer and Family Economics Association, Fuzhou, China.
 78. 6/8/19 Workshop lecture on Consumer Economic Wellbeing: From a Behavioral Economics Perspective. College of Sociology and Psychology, Central University of Finance and Economics. <http://ssp.cufe.edu.cn/info/1065/4809.htm>
 79. 6/26/19 Lecture on “Consumer Financial Capability and Wellbeing” at China Household Finance Survey and Research Center, Southwestern University of Finance and Economics. <https://mp.weixin.qq.com/s/jR6HG-6RaknjZmDOmEcwow>
 80. 7/6/19 Keynote speech “Debt and Consumer Economic Wellbeing” at the International Conference on High Quality Development of China’s Economy in a New Era, Xiamen, China. <http://www.asiancfea.org/>
 81. 5/20/20 Panelist, Fish ball panel discussion on consumer wellbeing. American Council on Consumer Interest conference. Online.
 82. 4/7/21 Online lecture on consumer financial capability and wellbeing, at Department of Marketing, Northeastern University, Shenyang, China. <http://sba.neu.edu.cn/2021/0326/c835a190615/page.htm>
 83. 5/21/21 Panelist, JCA live. American Council on Consumer Interest conference. Online.
 84. 5/27/21 Participant. Forum of China Household Finance Research and Discipline Construction. Hosted by China Household Finance Research and Survey Center, Southwestern University of Finance and Economics. <https://mp.weixin.qq.com/s/GD58hlp-B0AiZh-Tm5XNZg>
 85. 11/27/21 Keynote speaker (online), Consumer capability and sustainable consumption. Annual Conference of China Consumption Economics Association, Yangzhou University, Yangzhou, China.
 86. 12/2/21 Speaker, Retirement planning. RI Department of Correction.
 87. 5/12/22 Speaker, Good debt, bad debt: Family debt portfolios and financial burdens. Online. The 34th Personal Finance Seminar for Professionals, University of Maryland Extension. <https://extension.umd.edu/programs/family-consumer-sciences/financial-wellness/personal-finance-seminar-professionals/agenda>
 88. 3/22/23 Speaker, Worry about investment frauds. Online. Department of Consumer Science, University of Alabama.
 89. 5/17/23 Panelist. Panel presentation on “Then, Now, and the Future – Leaders of ACCI,” 2023 ACCI conference, Las Vegas.
 90. 8/24/23 Panel leader. Journals in consumer financial wellbeing. 2023 International Society of Quality of Life Research, Rotterdam, Netherlands.

News Media (incomplete list)

- 5/01 Consumer credit in the US. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.
- 1/02 Consumer protection in the US. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.

- 5/04 Counterfeit goods and consumer protection in the US. To Chinese speaking audience in the world through the broadcasting program of the Voice of America, U.S. Information Agency.
- 8/06 Phone interviewed by a Bankrate.com writer, Aviya Kushner, for the article “Credit card can be a good idea.” <http://www.bankrate.com/brm/news/cc/20060801a1.asp>
- 8/31/07 Phone interviewed by a Self magazine writer on personal finance issues.
- 5/22/08 Phone interviewed by a Bankrate.com writer, Aviya Kushner, for the article “You can negotiate a balance-transfer fee.” <http://63.111.3.133/finance/debt/you-can-negotiate-a-balance-transfer-fee-1.aspx>
- 6/23/13 Phone interviewed by Jeff Jie Han, *World Journal Weekly*, for an article about Chinese American financial behavior (in Chinese).
- 1/29/20 Money Skills for Life: Teaching college students financial basics. URI College of Health Science News. <https://web.uri.edu/chs/2020/01/29/money-skills-for-life-teaching-college-students-financial-basics/>
- 2/11/20 URI offers courses in personal finance. *Warwick Beacon*. <http://warwickonline.com/stories/uri-offers-courses-in-personal-finance,151215>
- 2/12/20 Money Skills for Life: Teaching URI students financial basics. *Patch*, <https://patch.com/rhode-island/narragansett/money-skills-life-teaching-uri-students-financial-basics>
- 2/24/20 URI introduces online personal finance courses. *Providence Business News*. <https://pbn.com/uri-introduces-online-personal-finance-classes/>
- 3/27/20 FridayFollow: A new program and a fated career. *AFCPE*. <https://www.afcpe.org/news-and-publications/blog/fridayfollow-a-new-program-and-a-fated-career/>

GRANTS

External Grants

- 1993 Xiao, J. J. Writing "Modern Family Economics" sponsored by the U. S. Chamber of Commerce through Chinese Economist Society. \$2,000.
- 1997-98 Xiao, J. J. 401(k) plan contributions: Do plan features and employee preferences matter? U.S. Department of Labor, \$12,639
- 1998-99 Xiao, J. J. Asset allocation on 401(k) pension plans. U.S. Department of Labor, \$13,033
- 2001-02 O'Neill, B., Xiao, J. J., Brennan, P., Lytton, R., Brennan, J. The Foundation for Financial Planning: Investing for your future: Basic investing home study course and class series. \$26,520.
- 2002-03 Xiao, J. J., Newman, B. M., & Prochaska, J. M., Developing an instrument to measure behavioral change of debt reduction. Human Development Foundation. \$18,000.
- 2003-04 Xiao, J. J. Financial behaviors of credit counseling clients. InCharge Education Foundation. \$4,000.
- 2004 Xiao, J. J. Consumer advocate on campus educational program at University of Rhode Island. In-kind contribution from Direct Selling Education Foundation. Provided travel and lodging expenses for 5 national leaders of government,

- consumer group, and business coming to campus for a two-day program that directly benefited over 900 students.
- 2007-09 Shim, S., Xiao, J. J., & Barber, B. Formation of financial behaviors among young adults. National Endowment for Financial Education. \$207,078.
- 2016-18 Atlas, S., Xiao, J. J., & Porto, N. Understanding financial literacy decay to improve financial behaviors of young adults. National Endowment for Financial Education. \$176,522.

External Grants (UNFUNDED, incomplete)

- 2019 Xiao, J. J., & Porto, N. The Young or Less Confident, the Poor or Victim of Frauds: Relative Contributions of Financial Capability Components to Financial Wellbeing of Diverse Consumers. Proposal to Consumer Financial Protection Bureau. \$30,000.
- 2019 Porto, N., & Xiao, J. J. The Role of Consumer Financial Confidence on Financial Well-Being. Proposal to Consumer Financial Protection Bureau. \$30,000.
- 2019 Xiao, J. J., & Porto, N. Exploring Multiple Benefits of Financial Education for Improving Financial Capability and Wellbeing of Emerging Adults. Proposal to Consumer Financial Protection Bureau. \$25,000.

Internal Grants

Oregon State University

- 1990-91 Xiao, J. J. Effects of family characteristics on integrated components of household asset portfolio. Oregon State University, Research Council, \$700.

University of Arizona

- 2007-09 Serlin, R., Shim, S., & Xiao, J. J. Developing online consumer finance courses for consumers in Arizona, University of Arizona Technology and Research Initiative Funds (TRIF). \$50,000.
- 2006-07 Xiao, J. J. Formation of financial behaviors among young adults and their effects on life successes. University of Arizona Agricultural Experimental Station. Partial salary support.

University of Rhode Island

- 1993 Xiao, J. J. Effects of family characteristics on household assets possessions. University of Rhode Island Research Council. \$3,000.
- 1993 Xiao, J. J. Researching Family Financial Behavior with the 1989 Survey of Consumer Finance Data. University of Rhode Island Foundation, \$506.
- 1994 Xiao, J. J. Enhancement of Personal Finance Course. URI Foundation, \$455.
- 1995 Xiao, J. J. The impact of income and net worth on family financial asset holdings. Certified Financial Planner Board of Standards, \$4,000.
- 1995 Xiao, J. J. Researching family saving and investing behavior with a behavioral

- life cycle hypothesis. URI Research Council Faculty Development Program, \$3,000.
- 1997 Xiao, J. J. Consumer education in China: a field research. URI Foundation, \$320.
- 1999-00 Xiao, J. J. Family Business Viability in Economically Vulnerable Communities. (USDA NE-167), RI Agricultural Experiment Station, \$15,000.
- 1999-00 Dholakia, N., Mundorf, N., Dholakia, R. R. and Xiao, J. J. Interactions of transportation and Telecommunications Behavior in Relation to RIIR: Modeling the User Perspective. U.S. Department of Transportation through URI Transportation Center. \$77,000.
- 2000-01 Dholakia, N., Mundorf, N., Dholakia, R. R. and Xiao, J. J. Exploring Ways of Influencing Transport Behaviors by Using Telecommunications Technologies. U.S. Department of Transportation through URI Transportation Center. \$109,221.
- 2001-04 Xiao, J. J., Newman, B. M., and Prochaska, J. M. Applying the transtheoretical model of change to financial behavior. USDA RI Agricultural Experiment Station research project (RI00712). \$45,000 (estimate).
- 2012 Newman, B., & Xiao, J. J. Research meeting on career development of high school students with researchers from China, Japan and South Korea. URI Provost Office, HSS, HDF. \$6,000.
- 2012 Chen, S., Xiao, J. J. & 10 other faculty. Distinguished International Visiting Scholar Program. URI Provost Office, CBA, HSS, ECN, HDF, TMD. \$9,400.
- 2012 Xiao, J. J. URI Online Teaching Fellowship Program (fall 2012). \$1,000.
- 2015 Xiao, J. J. URI Modifying A General Education Course. \$500.
- 2016 Xiao, J. J. URI Assessment Academy. \$550.
- 2016 Libutti, D., Fontes-Barros, M., Porto, N., & Xiao, J. J. Peer financial education. URI Provost Office. \$6,200.
- 2017 Xiao, J. J. URI Writing Across Curriculum workshop. \$1,000.
- 2019-20 Xiao, J. J. URI Inclusive Teaching and Learning Institute (ITALI) fellow. \$2,000.
- 2020 sum Xiao, J. J. URI Online Pedagogy training. \$1,250.
- 2021 sum Xiao, J. J., Adams, S., & Porto, N. URI Assessment office and College of Health Sciences. Creating an assessment plan for the HDF BS program. \$4,000.
<https://web.uri.edu/atl/what/events/faculty-showcase/>
- 2021 sum Xiao, J. J. URI inclusive mentoring workshop (12 hours online). Received two certificates (Entering Mentoring, URI Inclusive Mentoring). \$1,200.
- 2023-24 Xiao, J. J., & Xia, F. Recycling plastics: Encouraging sustainable behavior. URI Plastics Project. \$39,981.

CONSULTING

- 2009 U.S. Department of Treasury, evaluation of financial education programs created by federal agencies, mandated by the 2009 Credit Card Act.
- 2009 Networks Financial Institute, Indiana State University, Indianapolis, Indiana, worked on projects on financial literacy.
- 2010 National Endowment for Financial Education. Project entitled “What have we learned from a quarter century of research on financial education?” served as the team leader on financial behavior.
- 2010-12 University of Arizona. A research project entitled “Preparing for Young

Adulthood: Arizona Pathways to Life Success for University Students (APLUS) Wave 2” funded by Citi Foundation, led by Soyeon Shim and Joyce Serido.
Served as a consultant.

2015-17 PBC School of Finance, Tsinghua University.

2016 NEFE working group on financial education program evaluation.

SERVICES

Professional Publications

Editor-in-Chief:

Journal of Financial Counseling and Planning, 2014-present. In addition, editorial board, 1996-2013; Ad hoc reviewer 1994-95.

<https://www.afcpe.org/news-and-publications/get-published/jfcp-editorial-board/>

International Series on Consumer Science (a book series), 2008-present.

<https://www.springer.com/series/8358>

Journal of Family and Economic Issues, 2001-11.

Guest editor:

International Journal of Bank Marketing, for a special issue on Consumer Resilience, in 2022.

Journal of Consumer Affairs, for a special issue on Consumer Wellbeing in Asia, co-edited with Eunju Ko, and May Lwin in 2019.

North American Journal of Economics and Finance, for a special issue on Contemporary Economic and Financial Issues of Consumers and Families, co-edited with JT Huang in 2018.

Social Indicators Research, for a special issue on consumer finance and social indicators in China, co-edited with Li Liao in 2013.

Associate Editor:

International Journal of Bank Marketing, 2021-present. In addition, editorial board, 2013-21

<https://www.emeraldgroupublishing.com/journal/ijbm>

International Journal of Consumer Studies, 2021-present, In addition, editorial board, 2020-21

<https://onlinelibrary.wiley.com/page/journal/14706431/homepage/editorialboard.html>

Editorial Board:

Financial Internet Quarterly, 2022-present

<https://finquarterly.com/editorial-board/>

International Review of Financial Consumers, 2020-present

<https://www.eirfc.com/editorial-board>

Journal of Wealth Management and Financial Planning, 2018-present
<https://jwmfp.mfpc.org.my/editorial-board/>

Journal of Consumer Affairs, 2001-present. In addition, Associate Editor 1998-01, Ad hoc reviewer 1997.
<https://onlinelibrary.wiley.com/page/journal/17456606/homepage/editorialboard.html>

Journal of Family and Economic Issues, 2012-present. In addition, Ad hoc reviewer 1996-2000.
<https://www.springer.com/journal/10834/editors>

Journal of Personal Finance, 2001-present. <https://www.iarfc.org/publications/journal-of-personal-finance/editorial-board>

China Sociological Dialogue, 2016-2018.

International Journal of Human Ecology, 2005-08. In addition, Ad hoc reviewer 2004-05.

Journal of Consumer Education, 2006-14.

Ad hoc reviewer (incomplete list):

1. *Advancing the Consumer Interest*
2. *Applied Psychology: An International Review*
3. *Applied Research in Quality of Life*
4. *Asian-Pacific Journal of Financial Studies*
5. *British Journal of Education, Society & Behavioural Science*
6. *China Department of Education Changjiang Scholar Program*
7. *Chinese Sociological Dialogue*
8. *Community Development: Journal of Community Development Society*
9. *Economic and Political Studies*
10. *Economic Modeling*
11. *Economic Research (in Chinese)*
12. *Emerging Markets Finance and Trade*
13. *Environment & Behavior*
14. *European Journal of Finance*
15. *Family and Consumer Science Research Journal*
16. *Family Relations*
17. *Financial Planning Review*
18. *Financial Research Letters*
19. *Financial Service Review*
20. *Frontiers of Business Research in China*
21. *Future Business Journal*

22. *Geneva Papers on Risk and Insurance-Issues and Practice*
23. *International Journal of Consumer Studies*
24. *International Journal of Economics and Management*
25. *International Marketing Research*
26. *International Review of Economic Education*
27. *Journal of Applied Developmental Psychology*
28. *Journal of Behavioral and Experimental Finance*
29. *Journal of Consumer Policy*
30. *Journal of Consumer Sciences*
31. *Journal of Economic Behavior and Organization*
32. *Journal of Family Studies*
33. *Journal of Financial Therapy*
34. *Journal of Happiness Studies*
35. *Journal of Marriage and the Family*
36. *Journal of Pension Economics and Finance*
37. *Journal of Poverty*
38. *Journal of Public Policy and Marketing*
39. *Journal of Retailing and Consumer Service*
40. *Journal of Social Psychology*
41. *Kappa Omicron Nu Forum*
42. *New Media Studies*
43. *Northern American Journal of Economics and Finance*
44. *Organizational Behavior and Human Decision Processes*
45. *Personality and Social Psychology Bulletin*
46. *Plos One*
47. *Review of Economics of Household*
48. *Singapore Economic Review*
49. *Social Forces*
50. *Social Indicators Research*
51. *Social Science Research*
52. *Sustainability: Science, Practice, & Policy*
53. *The Service Industries Journal*
54. *Urban Studies*
55. *Youth & Society*

Special correspondent:

Journal of Consumer Economics (a Chinese journal), 1986-88.

Consumer (a Chinese magazine), 1986-89.

Foundation Research Proposal Reviewer (incomplete)

8/22 South Africa National Research Foundation (researcher evaluation)

9/20 National Science Foundation
 9/19 Croatian Science Foundation
 5/19 Israel Science Foundation
 4/19 University of Utah Center on Aging
 3/18 Poland National Science Center
 11/16 William T. Grant Foundation Scholars Proposal
 1/16 Research Council of Canada
 2015 China Ministry of Education Chang Jiang Scholar Award
 2003 US National Science Foundation research proposal
 2002 USDA Research proposal

Book/book proposal reviewer (incomplete)

08/18 De Gruyter, Germany
 11/18 Consumer economics textbook by Elizabeth Goldsmith
 12/22 Routledge, UK

Professional and Community Organizations

Association of Financial Counseling and Planning Education (AFCPE), JFCPE Editor, 2014- ; JFCPE editorial board member, 1996-13; JFCPE ad hoc reviewer, 1994-95 Research Task Force, 2015-16; Manager of AFCPE listserv 1998-2004, Chair of Electronic Communication Committee 1999-00, Program chair 1998, Proceedings editor 1997, Chair of Student Paper Award 1995-96, Conference paper reviewer, session chair since 1993.

American Council on Consumer Interests (ACCI), JCA editorial board, 2001- ; Nomination and Election Committee, 2020-22; Membership Committee, 2018- ; International Committee member 2012-14; Applied Consumer Economics Paper Award Committee 2010-11; Co-chair of conference program 2008-09, Immediate Past President 2005-06, Nomination and Election Committee 2005-06, President 2004-05, VP/President-elect 2003-04, Board Director 2001-04, Chair of International Committee 2001-03, Chair of Development Committee 1995-00, Member of International Affairs Committee 1993-96, Conference paper reviewer, session chair since 1991

Asian Consumer and Family Economic Association (ACFEA), Advisory Board Chair 2013- , Conference advisory committee 2008-09, Vice-chair of the Conference Committee 2003-05, President 2001-03, Chair of International Forum of Consumer Right and Protection at the 2003 ACFEA conference, Vice-chair of the Conference Committee 2001-03, Poster chair 2001, Vice-chair of the Conference Committee for a joint conference of ACFEA and China Consumer Economics Research 2000-01, Local arrangement chair 1997, Secretary 1995-97, Conference paper reviewer and session chair since 1995, Manager of listserv "Consumer Economics and Asia" 1994-2004

China Consumption Economics Association. Vice Director, Academic Committee, 2019- .

China International Risk Forum paper reviewer, 2017-19.

Fixed investment statistics, National Statistical Forum, at Tsinghua University PBC School of Finance, Presider, 2018.4.21.

RI Chinese American Association, Scholarship Committee, 2014

RI Chinese speech or spelling contests, judge, 2014.11.14; 2015.4.10; 2015.11.9; 2016.4.9.

RI JumpStart Coalition Board, 2014-15.
 Association for Consumer Research (ACR). Asian-Pacific conference, co-program chair 2011, paper reviewer 2005-06. Northern American conference, reviewer 2009.
 National Consumer League, reviewer of LifeSmart contest questions 2005-11, Board member 2005-10, judge and question writer for LifeSmart (a national high school consumer knowledge competition) 2005-06. Nomination Committee Chair 2006-08 and Member 2009-10.
 Personal Finance Employee Education Foundation, Direct of Communication Strategies 2008. E-extension, reviewer for Frequent Asked Questions 2006.
 Association of Marketing and Public Policy, Conference paper reviewer 2004.
 Certified Financial Planner (CFP) Standard Board, Exam item writer 2002.
 National Council on Family Relations (NCFR), Member of Reuben Hill Award committee, 2007-08, 2004-05, 2001-02, Conference Session chair 2001, Proposal reviewers, 2004-present.
 Association of Chinese Professors in Social Sciences (ACPSS), Conference session chair 2003. Manager of the listserv "Consumer" 2000-present.
 Center for Personal Financial Education, Program Advisory Committee 1996-2001.
 National Institute for Personal Finance Employee Education, Research proposal reviewer 2000, Conference paper reviewer 1997.
 USDA NE-167 Family Business Research Project, Secretary 1999-00.
 South Kingstown Junior High School. Member of School Improvement Team 1998-99.
 Academy of Financial Services (AFS), Conference paper reviewer, discussant, and session chair 1995-97.
 Family Economics and Resource Management (FERM) division of American Association of Family and Consumer Science (AAFCS), Conference paper reviewer 1995.
 Northeastern Decision Science Institute, Conference paper discussant 1995.
 RI Family and Consumer Science Association, Board Director 1994-97.
 Chinese Economists Society (CES), Paper reviewer and session chair 1994.

University of Arizona

Director, Take Charge America Institute for Consumer Education and Research, 2005-07
 Norton School annual review committee, 2006-07
 Norton School Tenure and Promotion Committee, 2006
 Jing Sun, retailing and consumer science, master report committee, chair, 2007
 Yuan Li, retailing and consumer science, master report committee, 2007

University of Rhode Island

HDF Department Consumer Affairs Curriculum Committee 1991-2000
 HDF Department, Chair Advisory Committee 1994-96
 HDF Department, CSP Advisory Committee 1995-96
 HDF Department, Undergraduate Committee 1992-94
 HSS College Scholastic Standing Committee 1994-00
 URI Faculty Senate Academic Standards and Calendar Committee, 1995-97
 HDF Department Family Financial Consulting and Planning Curriculum Committee, 2000-

HDF Department, Web Site Committee, Chair, 1999-02
 HDF Department, Chair Search Committee, 1999-00
 URI Faculty Senate, 1999-02
 HDF Department, Technology Committee, Chair, 2000-02
 HSS College, Technology Committee, 2000-02
 HDF Department, Undergraduate Committee, Chair, 2001-2004
 URI AAUP Benefit Committee, 2001-02
 HDF Department Collaboration committee, Chair, 2003-04
 URI Research Council, 2003-2004
 HSS College, Curriculum Committee, 2004-05, 2007-08
 HDF Dept., Program Advisory Committee, Center for Personal Financial Education, 2001-04
 HSS College Going Global Task Force, Chair, 2009-10.
 URI Faculty Senate, 2012-15
 URI Admissions Advisory Committee, 2013-15
 URI Teaching Effectiveness Committee, 2012-15
 HDF family finance position search committee chair, 2013-14
 HDF development science position search committee, 2014-15
 HDF Grant for Scholarship Committee, chair, 2015-17
 URI Phase 1 Assessment of General Education Program, 2016-17
 HDF Developmental Science Graduate Study director, 2016-17, 2018-19
 HDF Undergraduate Committee chair, 2016-17, 2018-19
 URI Research Office Project Completion Grant reviewer, spring 2019
 CHS Graduate Committee, 2020-21
 HDF Aging search committee, 2021-22
 HDF EI&P search committee chair, 2022-23
 URI Research Council, 2020-23
 HDF Development Science Graduate Committee, 2007-
 HDF Assessment Committee, member, 2007-20, convenor 2020-23, member 2023-

Mentoring

Mentor for Robert Van Horn, assistant professor of economics, 2009
 Mentor for Nilton Porto, assistant professor of family finance, 2014

Services for graduate studies:

Zoe Cute, development science, master thesis committee, 2022-
 Irene McIvor Mason, Ph.D. in education, dissertation committee, 2022-
 Robert Glew, DBA, dissertation committee, 2022-
 Gillian Amaral, DBA, proposal oral defense chair, June 4, 2022
 Steven Campo, DBA, proposal oral defense chair, June 4, 2022
 Michael Toomey, DBA, proposal oral defense chair, June 4, 2022
 Alysia Carcieri, development science, master thesis committee, 2022-23
 Christopher Starkey, finance, Ph.D. dissertation defense chair, 2022
 Kristin Carvalho, finance, DBA dissertation committee, 2022-23
 Coral Shuster, psychology, dissertation defense chair, 2022
 Tianqi Jiang, finance, dissertation committee, 2020-21
 James Blair, marketing, Ph.D. dissertation committee, 2015-18

Yifei Li, finance, Ph.D. dissertation committee, 2015-18
 Wen Lei, communication, thesis defense chair, summer 2016
 Man Zhang, marketing, Ph.D. dissertation defense chair, fall 2015
 Elmira Shekari, finance, Ph.D. oral exam committee, 2015
 Elena Precourt, finance, Ph.D. dissertation defense chair, 2014
 Donya Sorensen, psychology, thesis defense chair, 2014
 Jingyi Serena Duan, marketing, Ph.D. dissertation committee, 2013-16
 Boubker Drissi, finance, Ph.D. dissertation committee, 2013
 Jiang Du, finance, Ph.D. exam committee and defense chair, 2013-15
 Fang Chen, Ph.D. dissertation defense chair, 2012
 Kathleen Ferris-Costa, marketing, Ph.D. dissertation defense chair, 2011
 Andrea Keys, communication studies, master thesis defense chair, 2011
 Jennifer Mello, textile, merchandising, and design, master thesis defense chair, 2009
 Berta Leon, human development and family studies, master thesis committee, 2005
 Joanne Mundorf, communication, master thesis defense chair, 2003
 Miao Zhao, marketing, Ph.D. dissertation committee, 2002
 Hong Ma, computer science, master thesis defense chair, 2000
 Yaodong Hu, electronic engineering, master thesis committee, 2000
 Brian Capoccia, electronic engineering, master thesis committee, 1999
 Xin Yu, electronic engineering, master thesis committee, 1996

Hosted international visiting scholars:

Meng Kexin, 2021-22, Renmin University of China
 Yan Chengyang, 2019-20, Renmin University of China
 Li Feng, 2018-19, Renmin University of China
 Zhang Shu, 2018-19, Renmin University of China
 Elton Parente De Oliveira, spring 2017, University of São Paulo, Brazil
 Cui Xu, 2016-17, Renmin University of China
 Zhe Ru, 2016-17, Minzhu University of China
 Huang Yu, 2015-16, Renmin University of China
 Sun Lei, 2013-14, Renmin University of China
 Chen Cheng, 2013, Renmin University of China
 Chen Fuzhong, 2012-13, Renmin University of China
 Wu Hong, 2012-13, Zhejiang University of Economics and Finance
 Zhou Yi, 2011-12, Renmin University of China
 Huang Ruonan, fall 2011, Tsinghua University
 Jose Alberto Molina, summer 2011, University of Zaragoza, Spain
 A visiting group led by Sun Yunxiao from China Children and Youth Research Center, 2003
 A visiting group from Shijiazhuang College of Economics, China, 2002

External Dissertation Reviewer and Examiner

Anonymous, business and economics, dissertation evaluator, University of Malaya, 4/8/23
 Ivy Hii Siaw Hung, business, dissertation evaluator, Curtin University, Australia, 8/14/2020
 Yang Li, gerontology, University of Massachusetts at Boston, dissertation committee, 2020-22
 Anonymous, economics and administration, dissertation evaluator, University of Malaya,
 9/20/2019

Mohammad Nuruzzaman Khan, social work, dissertation evaluator, McGill University, Canada, 11/3/18.

Mousumi Singha Mahapatra, management studies, dissertation evaluator, National Institute of Technology, Durgapur, India, 8/9/18.

Li Cangshu, Deng Yinghui, Xiang Jia, Finance, dissertation defense external member, Tsinghua University, 5/31/18

Cheng Ye, Jiang Haina, Marketing, dissertation defense external member, Beijing University, 5/29/18

Chu Zhong, Finance, dissertation evaluator, Tsinghua University, 5/18

Xiang Jia, Finance, dissertation evaluator, Tsinghua University, 5/18

Zhang Yunting, Finance, dissertation evaluator, Tsinghua University, 5/18

Deng Yinghui, Finance, dissertation evaluator, Tsinghua University, 5/18

Li Cangshu, Finance, dissertation evaluator, Tsinghua University, 5/18

Dong Chenke, Finance, dissertation defense, Tsinghua University, 9/11/17

Zhang Chunyi, Finance, pre-dissertation defense, Tsinghua University, 9/11/17

Liang Yu, Finance, dissertation defense, Tsinghua University, 5/23/16

Sha Nan, Finance, dissertation defense, Tsinghua University, 5/24/16

Zhu Yuefeng, dissertation evaluator and defense, Asian and Policy Studies, Education University of Hong Kong, 11/8/2016

External Evaluator for Retention, Tenure and Promotion (incomplete)

7/23 University of Georgia, University of Florida

9/22 University of the Free State, South Africa

2/22 University of Wisconsin

2021-26 External evaluator, University of Malaya, Malaysia

9/21 University of Utah, Texas Tech University

8/21 Iowa State University

7/21 Brigham Young University, University of Georgia

12/20 Southwestern University of Finance and Economics, China

9/20 Mississippi State University

8/20 University of Florida

7/19 University of Georgia, Ohio State University, Virginia Tech

9/18 Texas Tech University (2), University of Maryland, University of Akron

8/18 University of Illinois at Urbana-Champaign, Kansas State University

External Evaluator for Curriculum Development

8/20 MA in Personal Finance Education, Education University of Hong Kong

External Evaluator for Recruitment

4/20 Education University of Hong Kong