Curriculum Vitae

Vicki L. Bogan

Mailing Address	**Telephone, E-Mail, Website**
176 Rubenstein Hall	919-613-6050
The Sanford School of Public Policy	vicki.bogan@duke.edu
201 Science Drive, Durham, NC 27708	

Academic Positions

Duke University, Durham, North Carolina
- Professor of Public Policy — Jul. 2023 – present
- Director of Graduate Studies – Master of Public Policy Program — Jul. 2024 – present
- Affiliate – Duke University Population Research Institute — Mar. 2025 – present

National Bureau of Economic Research
- Research Associate — Apr. 2023 – present

University of Chicago, Chicago, Illinois
- Research Affiliate, Stone Center for Research on Wealth Inequality & Mobility — Aug. 2023 – present

Cornell University, Ithaca, New York
- Professor — Jan. 2023 – Jun. 2024
- Geller Family Faculty Fellow — Jul. 2020 – Jun. 2023
- Director, Institute for Behavioral and Household Finance — Apr. 2014 – Jun. 2023
- Associate Professor (with tenure) — Jul. 2012 – Dec. 2022
- Assistant Professor — Aug. 2004 – Jun. 2012

Yale University, New Haven, Connecticut
- Executive Fellow - Finance, School of Management — Jan. 2022 – May 2022

Princeton University, Princeton, New Jersey
- Visiting Fellow, Center for Health and Wellbeing, School of Public and International Affairs — Sept. 2013 – Jan. 2014

Brown University, Providence, Rhode Island
- Summer Program Instructor — Jul. 2000 – Jun. 2003

Education

Ph.D. Economics, **Brown University**, Providence, R.I.	May 2004
A.M. Economics, **Brown University**, Providence, R.I.	May 2000
M.B.A. Finance & Strategic Management, **The Wharton School, University of Pennsylvania**, Philadelphia, PA.	May 1995
Sc.B. Applied Mathematics & Economics, **Brown University**, Providence R.I.	May 1991

Professional Experience

Independent Consultant – Hartford Funds Management Group, Inc.	May 2016 – Dec. 2018
Manager – Management Consulting, A.T. Kearney, Alexandria, Virginia	Jan. 1998 – Jun. 1998
Associate – Management Consulting, A.T. Kearney, Alexandria, Virginia	Aug.1995 – Dec. 1997

Assistant Manager – Operations, Bell Atlantic, Falls Church, Virginia — Sept. 1992 – Jul. 1993
Supervisor – Switching Operations, Bell Atlantic, Greenbelt, Maryland — Jun. 1991 – Sept. 1992

Research Areas

Financial Economics, Behavioral Finance, Household Finance, Applied Microeconomics

Research Overview

Within the field of financial economics, most basic theoretical models that describe financial decision making are predicated on two primary assumptions: i) there are no market frictions and ii) all agents are rational. However, when we consider how these models describe and are applied in the real world, we know that these fundamental assumptions do not necessarily hold. The core of my research explores how deviations from these two assumptions affect financial decision-making behavior with the goals of shedding light on how to enable finance models to better explain observed behavior and helping to inform policy.

Refereed Publications **Denotes undergraduate student co-author*

23. Toney, J. and **Bogan, V.L.** "How Do Extended Family Mental Health Issues Influence Household Portfolio Allocations?" *Review of Economics of the Household*. 22 (2), 633-708, June 2024.
22. **Bogan, V. L.**, Fertig, A. R., and Just, D. R., "Self-Employment and Mental Health" *Review of Economics of the Household*. 20 (3), 855–886, September 2022.
21. Kniffin, K., **Bogan, V.L.**, and Just, D. R. "'Big Men' in the Office: The Gender-Specific Influence of Weight upon Persuasiveness" *PloS One*. 14 (11), November 2019.
20. Wang, Y., Delgado, M. S., Khanna. N., and **Bogan, V. L.**, "Good News for Environmental Self-Regulation? Finding the Right Link" *Journal of Environmental Economics and Management*. 94, 217-235, March 2019.
19. Bentley, M.J. and **Bogan, V. L.**, "Boomerang Bias: Examining the Effect of Parental Co-residence on Millennial Financial Behavior" *Financial Planning Review*. 2 (1), March 2019.
18. **Bogan, V. L.,** and Wu, D., "Business Cycles, Race, and Investment in Graduate Education" *Journal of Economics, Race, and Policy.* 1 (2-3), 142-175, September 2018.
17. **Bogan, V. L.,** and Fertig, A. R., "Mental Health and Retirement Savings: Confounding Issues with Compounding Interest" *Health Economics.* 27 (2), 404-425. February 2018.
16. **Bogan, V. L.,** and Fernandez, J. M. "How Children with Mental Disabilities Affect Household Investment Decisions" *American Economic Review.* 107 (5), 536-540. May 2017. (Papers and Proceedings Issue).
15. **Bogan, V.L.,** Turvey, C. G., and Salazar, G. "The Elasticity of Demand for Microcredit: Evidence from Latin America" *Development Policy Review.* 33 (6), 725-757. November 2015.
14. **Bogan, V. L.,** "Household Asset Allocation, Offspring Education, and the Sandwich Generation" *American Economic Review.* 105 (5), 611-615. May 2015. (Paper and Proceedings Issue).

13. **Bogan, V. L.,** “Savings Incentives and Prices: A Study of the 529 College Savings Plan Market” *Contemporary Economic Policy.* 32 (4), 826-842. October 2014.
12. **Bogan, V. L,** Just, D. R. and Dev, C. “Team Gender Diversity and Investment Decision Making Behavior” *Review of Behavioral Finance.* 5 (2), 134-152. 2013.
11. **Bogan, V. L.,** “Household Investment Decisions and Offspring Gender: Parental Accounting” *Applied Economics.*45 (31), 4429-4442. November 2013.
10. **Bogan, V. L.,** and Fertig, A. R., “Portfolio Choice and Mental Health” *Review of Finance.*17 (3), 955-992. July 2013.
9. **Bogan, V. L.,** Just, D. R. and Wansink, B., “Do Psychological Shocks Affect Financial Risk-Taking Behavior? A Study of U.S. Veterans” *Contemporary Economic Policy.* 31 (3), 457-467. July 2013. – ***Lead article***
8. Seto, S.* and **Bogan V. L.,** “Immigrant Household Investment Behavior and Country of Origin: A Study of Immigrants to the United States” *International Journal of Finance and Economics.* 18 (2), 128-158. March 2013.
7. Turvey, C. G., **Bogan, V.L.** and Yu, C. “Small Businesses and Risk Contingent Credit” *Journal of Risk Finance.* 13(5), 491-506. 2012.
6. **Bogan, V. L.,** “Capital Structure and Sustainability: An Empirical Study of Microfinance Institutions” *The Review of Economics and Statistics.* 94 (4), 1045-1058. November 2012.
5. **Bogan, V. L.** and Sandler, C.M.*, “Are Firms on the Right Page with Chapter 11? An Analysis of Firm Choices that Contribute to Post-Bankruptcy Survival” *Applied Economics Letters* 19 (7), 609-613. May 2012.
4. **Bogan, V.** and Just, D., “What Drives Merger Decision Making Behavior? Don't Seek, Don't Find, and Don't Change Your Mind,” *Journal of Economic Behavior and Organization*.72 (3), 930-943. December 2009.
3. **Bogan, V.,** “Bubbles or Convenience Yields? A Theoretical Explanation with Evidence from Technology Company Equity Carve-Outs,” *International Review of Economics and Finance.* 18 (2), 248-281. March 2009.
2. **Bogan, V.** and Darity, W., “Culture and Entrepreneurship? African American and Immigrant Self-Employment in the United States,” *Journal of Socio-Economics*. 37 (5), 1999-2019. October 2008.
1. **Bogan, V.** “Stock Market Participation and the Internet,” *Journal of Financial and Quantitative Analysis.* 43 (1), 191-212. March 2008.

Book Chapters, Book Reviews, and Other Non-Refereed Publications

12. **Bogan, V.L.** “Financial Inclusion and Retirement Preparedness in the United States” in Reducing Retirement Inequality: Building Wealth and Old-Age Resilience. O. Mitchell & N. Roussanov (editors). Oxford University Press. March 2025.

11. **Bogan, V.L.,** Kramer, L.A., Liao, C., and Niessen-Ruenzi, A., "Race, Police Violence, and Financial Decision Making*," AEA Papers and Proceedings*. 114, 163-168. May 2024.
10. **Bogan, V.L.** and Wolfolds, S., "Intersectionality and Financial Inclusion in the United States," *AEA Papers and Proceedings.* 112, 43-47. May 2022.
9. **Bogan, V.L.,** "Household Debt Behavior," in Handbook of Personal Finance, John Grable & Swarn Chatterjee (editors). 2022.
8. **Bogan, V. L.,** Grable, J. E., and Geczy, C. C., "Financial Planning: A Research Agenda for the Next Decade," *Financial Planning Review*, 3 (2), June 2020.
7. **Bogan, V.,** "Post-Recession Financial Strategies for Households: How to Deal with Debt," *Community & Regional Development Institute - Research and Policy Brief Series.*76, December 2016.
6. **Bogan, V.L.** and Coy, E., "Reverse Mortgages: The Costs, the Benefits, and the Risks," *Institute for Behavioral and Household Finance – White Paper Series*, July 2015.
5. **Bogan, V.L.,** "The Stockholding and Household Wealth Connection," *Institute for Behavioral and Household Finance – White Paper Series*, April 2014.
4. **Bogan, V.L.,** "Household Investment Decisions," in Investor Behavior: The Psychology of Financial Planning and Investing, H. Kent Baker & Victor Ricciardi (editors). 2014.
3. **Bogan, V.L.,** "The Securitization of Microloans," in Financial Inclusion, Innovation, and Investments: Biotechnology and Capital Markets Working for the Poor, Ralph D. Christy & Vicki L. Bogan (editors). February 2011.
2. **Bogan, V.,** Review of "The History of Black Business in America: Capitalism, Race, Entrepreneurship, Volume 1, to 1865 (2nd Edition)." *The Journal of Economic History* 70 (3), 777-778. September 2010.
1. **Bogan, V.,** "Harry M. Markowitz and Modern Portfolio Theory," in the International Encyclopedia of the Social Sciences, 2nd Edition, William Darity, Jr. (editor). November 2007.

Working Papers

- What Drives Racial Diversity on U.S. Corporate Boards? *joint with K. Potemkina and S. Yonker*
- Do Visceral Factors Affect Risk Taking? *joint with S. Yonker*
- Generational Race-Based Trauma and Financial Market Participation *joint with L. Kramer, C. Liao, and A. Niessen-Ruenzi*
- The "Write" Measure of Overconfidence: Evidence from Experimental Asset Markets, *joint with L. Jankovic*

Research and Teaching Grants

Charles H. Dyson Research Grant Award
Cornell Alumni Teaching Gift
Cornell University Institute for the Social Sciences Small Grant Award

The Mario Einaudi Center for International Studies Seed Grant Award
Cornell Faculty Institute for Diversity Stipend

Fellowships, Awards, and Honors
Duke University, Trinity College – Top Instructor Recognition, Fall 2024
Dyson Faculty Research Excellence – "Our Business Is a Better World" Award, 2021
SUNY Chancellor's Award for Excellence in Teaching, 2014
Outstanding Educator Award – Merrill Presidential Scholars Program, Cornell University (2012, 2013)
National Science Foundation DITE Fellow, 2008 - 2011
Nabrit Fellowship, Brown University Graduate School, 1998 - 2003
Graduate School Teaching Fellowship, Brown University, 2000 - 2002
Graduate School Proctorship, Brown University, 2000
McNeil Consumer Products TYLENOL Fellowship, University of Pennsylvania, 1993 – 1995

U.S. Congressional Testimony
- The Gamification of Investing. U.S. House of Representatives Committee on Financial Services, Hearing – "Game Stopped? Who Wins and Loses When Short Sellers, Social Media, and Retail Investors Collide – Part II," March 17, 2021

Invited Seminars/Presentations
- Federal Deposit Insurance Corporation (FDIC) – Consumer Research & Analytics (2025)
- Society of Government Economists (2025)
- Global Forum for Financial Consumers, Keynote Address – Cornell University (2024)
- Williams College – Department of Economics (2023)
- DePaul University – Department of Economics (2023)
- NBER Working Group on Race and Stratification (2022)
- University of Mannheim – Business School Finance Seminar (2022)
- Tulane University – Department of Economics (2022)
- Duke University – Sanford School of Public Policy (2022)
- Federal Reserve Board of Governors/GFLEC Seminar (2021)
- University of Michigan – Michigan Institute for Data Science Seminar Series (2021)
- Keynote Address – Economic Summit – Tompkins County Chamber of Commerce (2021)
- Consumer Financial Protection Bureau – Office of Research (2021)
- Harvard Kennedy School – Harvard Inequality and Social Policy, 5 Big Ideas in Inequality: The Racial Wealth Gap (2020)
- Duke University – Sanford School of Public Policy (2019)
- Keynote Address Academic Research Colloquium – CFP Board Center for Financial Planning (2019)
- Cornell University – Dyson School of Applied Economics and Management (2019)
- Brown University (2018)
- Ohio State University – Department of Human Services (2016)
- Princeton University – Woodrow Wilson School, Center for Health and Wellbeing (2013)
- Cornell University – Institute on Health Economics, Health Behaviors, Disparities (2013)
- Iowa State University – Department of Economics (2011)
- Syracuse University – The Whitman School of Management (2011)
- Binghamton University – Department of Economics (2010)
- University of Texas – Dallas, School of Economic, Political, and Policy Sciences (2009)
- Columbia University – Graduate School of Business (2004)

- Cornell University – Department of Applied Economics and Management (2004)
- Fordham University – Economics Department (2004)
- University of Florida – Finance Department (2004)
- UNC – Chapel Hill – Economics Department (2003)

Conference Presentations

- Duke University Race, Racism, and Structural Inequality Conference (2025)
- American Economic Association Annual Meeting – San Antonio (2024)
- The Wharton School, University of Pennsylvania – Pension Research Council Conference (2023)
- Money Psychology and How It Influences Your Clients – Ally Invest/Association of African American Financial Advisors (2023)
- American Economic Association Annual Meeting – Virtual (2022)
- Behaving and Saving for Retirement – Defined Contribution Institutional Investment Association (DCIIA) Academic Forum (2021)
- Why Your Brain Won't Let You Invest for Retirement – Ally Invest Digital Conference (2021)
- Women in Economics Symposium: Making a Difference Using Behavioral Economics – Federal Reserve Bank of St. Louis (2021)
- American Economic Association Annual Meeting – Atlanta (2019)
- University of Manitoba – Quadrant Asset Management Investment Conference in Behavioral Finance (2015)
- American Economic Association Annual Meeting – Boston (2015)
- Second Wave Research Conference – Department of Economics, Ohio State University (2012)
- EPS Montreal International Forum on Economy and Trade (2011)
- Duke University – Terry Sanford Institute of Public Policy, RNREI Research Conclave (2010)
- Western Economic Association International 84th Annual Conference (2009)
- Midwestern Finance Association 58th Annual Meeting (2009)
- Southern Economics Association 78th Annual Conference (2008)
- NEUDC Conference – Kennedy School of Government, Harvard University (2007)
- Financial Inclusion, Innovation, and Investment Symposium – Cornell University (2007)
- AEA Pipeline Conference – Duke University (2004)
- Hawaii Conference on Business (2001)

Financial Education Workshops Given

- Personal Financial Management: What Every College Graduate Needs to Know, Duke University, Durham, NC – Nov. 13, 2023
- The Racial Wealth Gap and Household Financial Management – Juneteenth Lecture - National Society of Black Engineers, Patent and Trademark Office Chapter – June 13, 2023
- Personal Financial Management – Cornell Women of Color & Men of Color Colleague Network Groups – November 22, 2021
- Personal Finance in the Age of Uncertainty – Alice Cook House, Cornell University, Ithaca, NY - November 5, 2020
- Personal Finance Success Strategies - American Indian and Indigenous Studies Program, Cornell University, Ithaca, NY - September 30, 2020
- Pursuing Financial Sustainability: Business Education and Research with Impact, SC Johnson College of Business, Cornell University, eCornell – July 23, 2020
- Personal Finance: What Every College Graduate Needs to Know - Alice Cook House, Cornell University, Ithaca, NY – Mar. 12, 2019 and Sept. 25, 2019

- Personal Finance: What Every College Graduate Needs to Know – Dyson School, Cornell University, Ithaca, NY – Apr. 10, 2019
- Financial Literacy Workshop – Men of Color Conference, Rome, NY – Jan. 27, 2018
- CA$H COUR$E: Personal Finance Success Strategies - Cornell Univ., Ithaca, NY – Apr. 27, 2017
- Money Basics 101: Budgeting and Saving – Cornell Personal Finance Day, Cornell University, Ithaca, NY – Apr. 12, 2017
- Hartford Funds, Human-Centric Insights Panel – Hartford Funds Annual Sales Meeting, Boston, MA – Aug. 4, 2016
- Financial Strategies for Financial Security – Family Economics & Resource Management Summit, Cornell University, Ithaca, NY – June 29, 2016
- One Day University – Behavioral Economics: When Rational People Make Irrational Decisions – Albany, NY – Apr. 17, 2016
- Personal Finance Success Strategies – Cornell University, Ithaca, NY – Apr. 7, 2016
- Post-Recession Financial Strategies for Families – CCE Community-County Connections Webinar – Mar. 3, 2016
- Post-Recession Financial Strategies for Families – CaRDI Community Development Institute: Strong Families, Strong Communities – Cornell University, Ithaca, NY – July 15, 2015.
- Economic Empowerment: The Path to Personal Wealth – Cornell Univ., Ithaca, NY – Mar. 25, 2015.
- CA$H COUR$E: Personal Finance Success Strategies – Cornell Univ., Ithaca, NY – Oct. 22, 2014
- Cornell CAU - Homo Economicus on Trial: Why Do People Make Flawed Financial Decisions? – Cornell University, Ithaca, NY - July 14-18, 2014
- Economic Empowerment: Budgeting and Saving for Your Future – South Side Community Center, Ithaca, NY - June 21, 2014
- Personal Finance: What Every College Graduate Needs to Know – Rose House, Cornell University, Ithaca, NY - May 7, 2014
- The Path to Financial Security: Budgeting and Saving for Your Future – Ithaca Public Library, Ithaca, NY – Apr. 30, 2014
- Personal Finance: How to Develop Good Personal Financial Management Skills – Kappa League Youth Group, Elmira, NY – Apr. 26, 2014
- Lessons from the Recent Financial Crisis: What Can We Learn from This? – Cornell Club, Ithaca, NY – Mar. 6, 2014
- Economic Empowerment: The Path to Personal Wealth – AKA Sorority Scholarship Luncheon, Ithaca, NY – Sept. 21, 2013
- Cornell CAU – Recent Financial Crises: What Lessons Can We Learn from the Past Decade? – Cornell University, Ithaca, NY - July 22-26, 2013
- Personal Finance Seminar – Flora Rose House, Cornell University, Ithaca, NY – Feb. 7, 2013
- Behavioral Finance Seminar – Parents' Campus Visit, Cornell University, Ithaca, NY – Apr. 27, 2012

Media Coverage

- Marketplace, March 10, 2025, “Many Americans Expect Their Financial Situation to Deteriorate This Year"
- CNN, February 27, 2025, “A Spiritual Act of Resistance: Black Consumers are Boycotting Corporations Retreating from DEI”

- Market Watch, September 14, 2024, “Interest Rates are Dropping. Why So Many Investors are Clinging to Cash, CDs and Savings Accounts”
- BBC, April 10, 2024, “Despite Financial Gains, Some Single Parents Are Still in ‘Panic Mode’”
- U.S. News & World Report, July 14, 2023, “How to Get a $15,000 Personal Loan”
- NPR Marketplace, December 9, 2022, “Troubled Trading App Robinhood Hopes to Lure Back Users — with Retirement Accounts”
- Netflix Documentary – Eat the Rich: The GameStop Saga (all three episodes), premiered September 2022
- AP News, May 5, 2022, “As Diversity Rises, US Boards Still Disproportionately White”
- Marketplace Morning Report, January 20, 2022, “Gamification of Investing”
- Harvard Law School Forum on Corporate Governance, January 17, 2022, “What Drives Racial Diversity on Corporate Boards?”
- Morningbrew.com, January 10, 2022, “GameStop, YOLO, and Breadcrumbs”
- The New Bazaar – Podcast, December 16, 2021, “How We Choose” with Dr. Vicki Bogan
- Today Explained – Podcast, November 2021, “The Future of Work: Retirement Should Be Fun”
- Yahoo! Finance, October 26, 2021, “Don’t Get Too Hung Up on a Retirement Savings Number”
- Financial Times, October 6, 2021, “Traders Phone up Gambling Helplines as Game-Like Broker Apps Spread”
- NPR Planet Money Summer School, August 25, 2021, “Bubbles, Bikes & Biases”
- NPR Planet Money Summer School, August 18, 2021, “Bonds & Becky with the Good Yield”
- Bloomberg QuickTake (live TV interview), July 29, 2021, “Robinhood IPO”
- Kiplinger, July 22, 2021, “The Psychology Behind Your Worst Investment Decisions”
- Money.com, May 20, 2021, “Is It Too Late to Invest in Cryptocurrency”
- The New Yorker, May 10, 2021, “Robinhood’s Big Gamble” by Sheelah Kolhatkar
- BuzzFeed, April 27, 2021, “5 ‘Interesting’ Ways Psychology Influences the Way We Save Money” by Jasmin Suknanan
- MarketWatch, March 25, 2021, “As Robinhood IPO Nears, Critics Say App Design Includes ‘Subliminal Messages’ to Make Users Trade More”
- Roll Call, March 23, 2021, “GameStop Hearing Targets Stock Lending, Social Media”
- Framework Podcast with Jamie Hopkins, March 18, 2021, “Investing Influences and Stock Market Gamification with Dr. Vicki Bogan”
- Bloomberg.com, March 17, 2021, “Democrats Question Game-Like Trading Apps at House Hearing”
- Yahoo! Money, February 24, 2021, “Can’t Ignore the Racial Disparities: Black Americans’ Net Worth is One-Seventh of Whites”
- Yahoo! Money, February 22, 2021, “Expert: Psychological Blind Spots Prevent People from Saving for Retirement”
- Root, Inc., February 2021, “Credit Scores and Car Insurance: How Unfair Pricing Practices Discriminate Against Millions of Drivers”
- MarketWatch, January 4, 2021, “Money Addictions, Anxieties, Depression: How Your Mental Health Can Affect Your Finances”
- NPR’s Marketplace Tech, July 14, 2020, “Apps Like Robinhood Make Investing Easier. Maybe Too Easy”
- Wall Street Weekly Podcast with Sophie Schimansky, July 6, 2020, “Eine Investment – App und ein Selbstmord”

- InvestorPlace, June 11, 2020, “Money Moves for Recent Grads: Cornell University Professor Vicki Bogan”
- Wall Street Journal, May 1, 2020, “Finding Your Balance in a Topsy-Turvy Market” by Jason Zweig
- Huffington Post, February 12, 2020, "Being Overweight Benefits Some Men in the Workplace, But Not Women” by Monica Torres
- ConsumersAdvocate.org, December 9, 2019, “Best Robo-Advisors Based on In-Depth Reviews”
- APNews.com, May 21, 2019, “Millennial Money: If ‘Budget’ Bums You Out, Try Renaming It” by Kelsey Sheehy
- USNews.com, March 27, 2019, “How to Use Your Tax Refund toward Retirement” by Rachel Hartman
- CNBC.com, February 16, 2019, “Wondering How Your 401(k) Would Respond to a Downturn? These New Tools Can Tell You” by Annie Nova
- Barron's.com, February 1, 2019, “5 Mental Tricks to Make You a Better Investor” by Daren Fonda
- Chimebank.com, December 31, 2018, “How to Change Your Money Mindset Next Year, According to Science” by Susan Shain
- SavvyMoney.com, March 5, 2018, “5 Ways We Should (All) Manage Our Money Like Women” by Jean Chatzky & Hattie Burgher
- SiriusXM Satellite Radio, Knowledge@Wharton, November 15, 2017, “Mental Health and Retirement Savings”
- Internet Talk Radio - Talkzone.com, October 22, 2017, “Depression and Your Bank Account”
- Prevention.com, October 13, 2017, “How Anxiety and Depression Can Drain Your Retirement Savings” by Elizabeth Millard
- Femmefrugality.com, October 2, 2017, “The Long-Term Financial Effects of PTSD” by Brynne Conroy
- 790 KABC, Dr. Drew Midday Live with Mike Catherwood, August 31, 2017, “Mental Health and Retirement Savings”
- Moneyish.com, August 30, 2017, “Mental Health Problems Could Negatively Impact How You Live Past 65, A Study Says” by Meera Jagannathan
- Science Daily, August 29, 2017, “Mental Health Linked to Retirement Savings”
- Magnifymoney.com, August 24, 2017, “Six Bad Money Habits That Could Wreck Your Finances – and How to Break Them” by Brittney Laryea
- MarketWatch.com, February 13, 2017, “How the Black Community Took Banking into Their Own Hands” by Amber Murakami-Fester
- SiriusXM Satellite Radio, Urban View, The Lou Hutt Show, February 11, 2017, Interview, “Banking and African American Households”
- USAToday.com, February 1, 2017, “How Blacks Took Banking into Their Own Hands” by Amber Murakami-Fester
- Hartford Funds, June 20, 2016, “Hartford Funds’ Human-centric Insights Panel Aims to Enhance Advisor-Client Relationships: New Program Supports Human-centric Investing Approach”
- theatlantic.com, April 22, 2016, “America’s Overly Casual Relationship with Debt”
- Wallethub.com, March 8, 2016, “2016’s Property Taxes by State – Ask the Experts” by John S. Kiernan
- Bloomberg.com, October 1, 2015, “Young Americans Are Giving Up on Getting Rich” by Peter Coy and Karen Weise

- Bankrate.com, April 20, 2015, “Safe CDs Pay Zip. So Why Not Buy Stocks?” by Stacy Jones
- Bankrate.com, October 7, 2014, “Americans Say They’re Too Broke to Invest” by Sheyna Steiner
- Internet Talk Radio - Talkzone.com, October 11, 2013, “The Truth about 529 Plans”
- Forbes.com, September 10, 2013, “10 Tough Lessons for College and Retirement Savers - And Tax Reform” by Janet Novack
- Harvard Business Review Blog Network / The Daily Stat, August 20, 2013, “A Gender Curiosity: Parents with All Girls and No Boys Own More Stock”
- Psychology Today, August 20, 2013, “Are Hidden Biases Costing You Money?” by Andrea Hilbert
- PBS NewsHour – Paul Solman’s Making Sense, June 19, 2012, “Empowerment Experiment”
- The Wall Street Journal Personal Finance Blog, October 19, 2011, “Do Psychological Shocks Affect Financial Risk-Taking Behavior? A Study of U.S. Veterans” by Joe Light
- WHCU 870 AM News Talk Radio, August 11, 2011, “Household Finance during Uncertain Economic Times”
- The Daily, May 10, 2011, “Going to the Mattresses” by Ashley Kindergan
- Forbes.com, May 5, 2010, “How Mental Health Affects Investor Choice” by David Randall
- Inside Cornell NYC Media Luncheon, April 28, 2009
- News 10 Now Television, January 20, 2009, “The Effect of the Economic Downturn on the Ithaca Metropolitan Area”

<u>Op Eds</u>

- Bloomberg, November 1, 2020, “Retirement Saving Is Hard Even for Those Who Can Afford It”
- Ithaca Journal, June 8, 2013, "Words of Advice for College Grads" by Vicki L. Bogan
- Ithaca Journal, May 17, 2013, "Before Facing the World, Go to Commencement First" by Vicki L. Bogan

<u>Post-Doctoral Students</u>

Jermaine Toney, National Science Foundation Research Fellow
1st Placement – Rutgers University, School of Planning & Public Policy

<u>Graduate Students</u>

Cornell University PhD Students

Zhouyu Wu (Ph.D. 2021)	Committee member
Di Wu (Ph.D. 2017)	Chair
Lin Sun (Ph.D. 2015)	Committee member
Jung Youn Mo (Ph.D. 2012)	Committee member
Paitoon Wongsasutthikul (Ph.D. 2011)	Committee member
Qian Han (Ph.D. 2010)	Committee member
Chandra Kumar (Ph.D. 2009)	Committee member
Nomathemba Mhlanga (Ph.D. 2009)	Committee member

Cornell University Master’s Students

Muathe Al Rowaily (M.S. 2023)	Chair
Darien Kearney (M.S. 2023)	Chair
Erica Lopez Benavides (M.S. 2023)	Committee member

Ina Gjika (M.S. 2022)	Chair
Cale Harrison (M.S. 2021)	Committee member
Ross Shulman (M.S. 2020)	Chair
Junhong Xu (M.S. 2019)	Chair
Hexin Wang (M.S. 2019)	Committee member
Michael Bentley (M.S. 2016)	Chair
Qisiyu Miao (M.S. 2016)	Committee member
Yupeng Li (M.S. 2015)	Committee member
Gabriela Salazar (M.S. 2010)	Committee member
Michael Norton (M.S. 2009)	Committee member
Ning Shen (M.S. 2009)	Committee member
Apurba Shee (M.S. 2007)	Committee member

Cornell University MPS Students

Sonia Amladi (M.P.S. 2018)	Faculty advisor
Haowen Yuan (M.P.S. 2017)	Faculty advisor
Xinghan Xu (M.P.S. 2017)	Faculty advisor
Luka Jankovic (M.P.S. 2016)	Faculty advisor
Shawn Miles (M.P.S. 2016)	Faculty advisor
Jie Cao (M.P.S. 2015)	Faculty advisor
Di Hu (M.P.S. 2015)	Faculty advisor
Jingwen Xie (M.P.S. 2015)	Faculty advisor
Jinyan Zhao (M.P.S. 2015)	Faculty advisor

Advisor - Undergraduate Honors Theses/Research Scholars

Sayako Seto (Magna Cum Laude - 2010)
Salmaan Qadir (2013 – 2015)
Chad Sandler (2006 – 2010)

Referee Service

Applied Economics
CESifo Economic Studies
Demography
Economics of Education Review
Economic Inquiry
Health Economics
International Journal of Finance and Economics
Journal of Asian Economics
Journal of Banking and Finance
Journal of Behavioral and Experimental Economics
Journal of Business Finance and Accounting
Journal of Consumer Affairs
Journal of Development Studies
Journal of Econometrics
Journal of Economic Behavior & Organization
Journal of Economic Psychology
Journal of Economics and Management Strategy
Journal of Economics, Race, and Policy
Journal of Empirical Finance
Journal of the European Economic Association
Journal of Financial Services Research
Journal of Financial Literacy and Wellbeing
Journal of Financial and Quantitative Analysis
Journal of International Development
Journal of International Money and Finance
Journal of Money, Credit, and Banking
Journal of Socio-Economics

Management Science
National Science Foundation
PLoS One
Quarterly Review of Economics and Finance
Race and Social Problems
Review of Economics of the Household
Review of Economics and Statistics
Review of Finance
Review of Financial Studies
The Review of Black Political Economy
Alfred P. Sloan Foundation
Small Business Economics
Social Behavior and Personality
Social Science Research
Southern Economic Journal
Swiss National Science Foundation
World Development

Professional Service

Chair/Leadership Positions

American Economic Association – Committee on the Status of Minority Groups in the Economics Profession (CSMGEP)	
Co-Chair	Jan. 2024 – present
Member	Jan. 2016 – Jan. 2022
Better Markets Academic Advisory Board – Board Member	Apr. 2025 – present
Uncommon Econ – Advisory Board Member	Apr. 2024 – present
Franziska Racker Centers	
Board Treasurer	Jan. 2022 – Sept. 2023
Board of Directors	Feb. 2021 – Sept. 2023
Volunteer Associate Director, Finance Committee	Feb. 2020 – Feb. 2021
Academic Research Council – Consumer Financial Protection Bureau	
Chair	Oct. 2021 – Dec. 2022
Vice Chair	Jan. 2021 – Sept. 2021
Member	Oct. 2020 – Dec. 2022
Financial Planning Review: The CFP Board Research Journal – Co-editor	Jun. 2017 – Jul. 2022

Committee Membership

American Finance Association	
2025 AFA Meeting Session Chair	Apr. 2024 – Jan. 2025
NSF Grant Review Panel, Division of Social and Economic Sciences	Apr. 2023
American Economic Association	
2024 ASSA Meetings Program Committee Member	Jan. 2023 – Jan. 2024
NSF Grant Review Panel, Division of Social and Economic Sciences	May 2021
Consumer Financial Protection Bureau Research Conference on Consumer Finance - Scientific Committee Member	2021, 2022
Western Finance Association Annual Meeting Program Committee	2021, 2022, 2023
2019 Western Finance Association Annual Meeting – Associate Program Chair	
European Finance Association Annual Meeting Program Committee	2014 – 2025

Mentoring

Diversity Emerging Scholar Initiative (DESI) – Mentor	Jul. 2024 – present
American Economic Association Mentoring Program – Mentor	2016 – 2018; 2022 – present
NSF Diversity Initiative for Tenure in Economics – Mentor	2013 – 2015; 2019 – present

Professional Associations

- American Economic Association
- American Finance Association
- National Economics Association

University Service

Sanford School of Public Policy PhD Admissions Committee	Fall 2023
Cornell University Presidential Task Force on Undergraduate Admissions	Fall 2022 – Spring 2023
Cornell Alice Cook House Faculty Fellow	Fall 2018 – Spring 2023
Dyson Faculty Fellow for Inclusive Excellence	Fall 2019 – Spring 2023
Cornell University's Accreditation Steering Committee – Planning, Resources, and Institutional Improvement Working Group	Spring 2019 – Fall 2019
Cornell Minority Students Business Association – Faculty Advisor	Fall 2015 – Spring 2018
Cornell University Financial Literacy Coordinating Committee	Fall 2015 – Spring 2018
Cornell University Admissions and Financial Aid Working Group	Fall 2015 – Spring 2017
Dyson Students of Color Affinity Group – Faculty Advisor	Fall 2014 – Spring 2016
Cornell Financial Literacy Initiative – Faculty Advisor	Spring 2014 – Spr. 2016
Dyson Faculty Performance Committee	Fall 2015 – Spring 2016
Dyson Faculty Qualifications Policy Committee	Spring 2014 – Spr. 2016
Cornell Flora Rose House Faculty Fellow	Fall 2012 – Spring 2016
Dyson School Diversity Committee Member	Fall 2005 – Fall 2016
Cornell Presidential Research Scholar Faculty Mentor	Fall 2006 – Fall 2015
Dyson Career Preparation and Placement Committee – Chair	Fall 2014 – Fall 2015
Dyson Finance Faculty Search Committee	2015-16, 2014-15, 2009-10, 2008-09
Dyson Undergraduate Program Advisory Council Career Services Committee Co-Chair	Fall 2012 – Fall 2014
Cornell Adult University – Instructor	2013, 2014
Dyson School Undergraduate Studies Committee	2010 – 2011
Warren Hall Building Renovation Committee	2008 – 2009
Cornell Faculty Institute for Diversity	Summer 2008
Cornell University – CALS Teaching Experience	June 2006