

SWARN CHATTERJEE

Curriculum vita

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Athens, GA 30602
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EDUCATION

- 2007 Ph.D. Consumer Economics, Texas Tech University
Emphasis: Personal Financial Planning
- 2003 MBA Finance, Texas Tech University
- 1996 B.E. Electronics Engineering, Shivaji University (India)

CERTIFICATIONS

- | | |
|---------------------------------------|---------------------|
| Certified Retirement Counselor (CRC®) | <i>2009-present</i> |
| Chartered Market Analyst (CMA) | <i>2009-present</i> |

AREAS OF INTEREST

Teaching: All areas of Consumer Economics and Financial Planning

Research: Economic integration of immigrants, Economic behavior of households, Employee benefits and insurance dynamics.

ACADEMIC APPOINTMENTS

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|-----------------|---|
| 8/2007- present | Assistant Professor, Department of Housing and Consumer Economics, University of Georgia, Athens, GA |
| 8/2004- 12/2004 | Adjunct Professor, Department of Finance, College of Business, Prairie View A&M University, Houston, TX |
| 1/2005- 12/2006 | Instructor, Personal Financial Planning, Texas Tech University, Lubbock, TX |

GRANTS & CONTRACTS

- Jordan, J., Herbert, V.Z., J, Chatterjee, S. & Anil, B. (2008). Why do dropouts happen? Exploring education, homeownership, and poverty, Georgia Poverty and the Economy Faculty Research Grant, 2007-2008, 01/01/2008-12/31/2008.

- Chatterjee, S., Turner, P., & Green, L. (2008). Examination of the effectiveness of pre-purchase homebuyer education. Consumer Credit Counseling Service, Atlanta, 04/15/08 – 04/15/09.
- Zahirovic, V. H. & Chatterjee, S. (2009). Race to the top begins at home: Investments in education and home stability. University of Georgia Faculty Development Research Grant. 01/15/09-01/15/10
- Palmer, L., Goetz, J., Chatterjee, S., Gibson, S., Koonce, J.R., Rupured, M. & Hudson, C. (2009). “Challenge grant”. USDA Challenge Grant. *Forthcoming*
- Nielsen, R, Goetz, J, Chatterjee, S & Cude, B. “Directive vs. Non-directive employee benefits education for young adults”. FINRA Investor Education Foundation, *Submitted*: August, 2008.

RESEARCH & PRESENTATIONS

Refereed Journal Publications.

Financial behavior of households

- Harness, N., Finke, M. & Chatterjee, S. (2009). “Predictors of the capital accumulation ratio: 1994 to 2004” *Journal of Financial Counseling and Planning*, 20(1), 44-57. [Indexing/Abstracting: *JEL, Econlit*] [Acceptance Rate: 25%]
- Chatterjee, S. (2009). “Health insurance coverage and the role of income uncertainty” *Economics Bulletin*, 29(2), 1256-1265 [Indexing/Abstracting: *JEL, Econlit, Repec, IDEAS*; Index category: *Economics*] [Average Impact Factor: 0.34]
- Chatterjee, S., Finke, M., & Harness, N. (2009). “Individual wealth management: Does self-esteem matter?” *Journal of Applied Business and Economics*, 10(2) [In press] [Indexing/Abstracting: *Proquest, ABI-INFORM*] [Acceptance Rate: 16%]
- Chatterjee, S., Goetz, J. & Palmer, L. (2009). “An examination of short-term borrowing in the United States.” *Global Journal of Business Research*, [Accepted] [Indexing/Abstracting: *JEL, Econlit*] [Acceptance Rate: 25%]
- Finke, M. & Chatterjee, S. (2008). “Social Security: who wants private accounts?” *Financial Services Review*, 17(4), 289-307 [Indexing/Abstracting: *JEL, Econlit*] [Acceptance Rate: 20%]
- Harness, N, Chatterjee, S & Finke, M (2008). “Personal financial ratio analysis: A review of literature”, *Journal of Personal Finance*, 6(2), 77-97 [Acceptance Rate: 21-30%]

Economics integration of immigrants

- Chatterjee, S. & Harness, N. (2009). "Individual stockownership in the United States: Is there a native-immigrant gap in financial market participation?" (Accepted). *International Journal of Strategic Management*. [Acceptance Rate: 30%]
- Chatterjee, S. (2009). "Individual stockownership in the United States: native-immigrant gap and the role of risk tolerance". *International Research Journal of Finance and Economics*, 28, 160-169 [Indexing/Abstracting: JEL, Econlit, Social Science Citation Index] [Acceptance Rate: 6-10%]
- Chatterjee, S. (2009). "Financial market participation of immigrants and native-born Americans: The role of income uncertainty". *International Business & Economics Research Journal*, 8(5), 1-9 (Lead Article). [Indexing/Abstracting: International Bibliography of Social Sciences, Index Copernicus category— International Economics] [Acceptance Rate: 11-20%]
- Chatterjee, S. (2009). "Do immigrants have lower participation rates in U.S. financial markets?" (In press) *International Journal of Business and Finance Research*, 3(2) [Indexing/Abstracting: JEL, Econlit] [Acceptance Rate: 6-10%]

Employee benefits and compensation dynamics

- Chatterjee, S. & Herbert, V.Z. (2009). "Retirement plan participation in the United States: do public sector employees save more?" *European Journal of Social Sciences*, 7(4), 30-40 [Indexing/Abstracting: SCOPUS: category— Social Sciences]
- Chatterjee, S. & Gilliam, J. (2009). "Taking stock of health: An examination of health insurance expenditures by employer categories". *Journal of Business and Economics Research*, 7(4), 143-152 [Indexing/Abstracting: Index Copernicus: Category—Business, Management] [Acceptance Rate: 11-20%]
- Chatterjee, S. & Harness, N. (2009). "Participation in tax-advantaged retirement accounts: do U.S. government employees save more?" *Journal of Global Business Development*, 1(1), 91-99 [Acceptance Rate: 15-25%]

Financial Planning Education

- Palmer, L., Goetz, G. & Chatterjee, S. (2009). "Service-Learning for Financial Planning Students: For now and for years to come." (Accepted) *Financial Services Review* [Indexing/Abstracting: JEL, Econlit] [Acceptance Rate: 20%]

Publications under Review

- Zahirovic-Herbert, V. & Chatterjee, S. . "What is the value of a name? Conspicuous consumption and house prices" under review

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- Chatterjee, S., Green-Pimentel, L. & Turner, P. “Financial education and consumers’ willingness to change behavior” under review
- Gilliam, J., Chatterjee, S., & Zhu, D. “Determinants of risk tolerance in the baby boomer cohort: Similarities and divergences” under review
- Gilliam, J. and Chatterjee, S. “Measuring the measures: Examining the perception of financial risk tolerance” under review
- Chatterjee, S. & Nielsen, R. “Taking stock of health: The determinants of native-immigrant gap in health insurance coverage”, Revise and resubmit requested.
- Chatterjee, S. & Herbert, V.Z. “Native-Immigrant gap in stock market participation: Regional and nativity related differences”, Revise and resubmit requested
- Nielsen, R, Garasky, S & Chatterjee, S. “Meeting basic consumption needs: A joint examination of food and medical care?”, under review
- Chatterjee, S. & Herbert, V.Z. “Native-immigrant differences in housing and financial market participation: A comparative analysis”, under review
- Chatterjee, S, Palmer, L & Goetz, J. “Self-regulation and wealth accumulation: Does dining together as a family matter?”, Revise and Resubmit requested

Refereed Conference Presentations and Proceedings Publications

- Chatterjee, S., Goetz, J. & Palmer, L. (2009). “The Economic Crisis of 2008: A Re-examination of Sustainable Withdrawal Rates” *Forthcoming in AFS 2009*, Anaheim, CA.
- Gilliam J. and Chatterjee, S. (2009). “Individual Financial Risk Tolerance: Differences by Birth order” *Forthcoming in AFS 2009*, Anaheim, CA.
- Chatterjee, S. & Finke, M. (2009). “Wealth Creation: Does Self-efficacy Matter?” *ACCI-AAEA Joint Conference 2009*, Milwaukee, WI.
- Chatterjee, S. & Nielsen, R. (2009). “Health Insurance Participation: Applications of Andersen’s Behavioral Model” *ACCI-AAEA Joint Conference 2009*, Milwaukee, WI.
- Jordan, J., Anil, B., Herbert, V.Z. & Chatterjee, S. (2009). “Human Capital Investments in Education and Home Stability: Exploring Education, Homeownership and Poverty” *AAEA-ACCI Joint Conference 2009*, Milwaukee, WI.
- Chatterjee, S. & Harness, N. (2009). “Individual stockownership in the United States: Is there a native-immigrant gap in financial market participation?” *International Academy of Business and Economics Conference 2009*, Thessaloniki, Greece.

- Chatterjee, S. & Cude, B. (2008). "Medical Care Financing: A Solution or a Problem?" *Proceedings of Academy of Financial Counseling and Planning Education Conference*, Orange County, CA
- Gilliam, J. & Chatterjee, S. (2008). "Measuring the Measures of Risk Tolerance" *Proceedings of Academy of Financial Services 22nd Annual Conference 2008*, Boston, MA
- Chatterjee, S., Palmer, L. & Goetz, G. (2008). "Self regulation and wealth accumulation: Does self regulation matter?" *Proceedings of Academy of Financial Services 22nd Annual Conference 2008*, Boston, MA
- Palmer, L., Goetz, G. & Chatterjee, S. (2008). "Service-Learning for Financial Planning Students: For now and for years to come." *Proceedings of Academy of Financial Services 22nd Annual Conference 2008*, Boston, MA
- Chatterjee, S., Turner, P. & Green, L. (2008). "Pre-purchase homeownership education: Empirical evidence of its perceived effectiveness". *Proceedings of 42nd Housing Education and Research Association Conference*, Indianapolis, IN
- Zahirovic-Herbert, & Chatterjee, S. (2008). Native-immigrant differences in housing and financial market participation: A comparative analysis. In B. L. Yust (Ed.), *Proceedings of the 2008 Annual Conference of the Housing Education and Research Association* (p. 51). Indianapolis, IN: Housing Education and Research Association
- Harness, N., Chatterjee, S. & Finke, M. (2008). "Variation of capital accumulation ratio and wealth" *Consumer Interest Annual*, 54, Orlando, FL.
- Chatterjee, S, Finke, M & Harness, N (2008). Household investment asset variation and wealth. *Presented at Mid Western Finance Association Conference, 2008*, San Antonio, TX
- Finke, M & Chatterjee, S (2007). Wealth Creation: Do psychological attributes matter? *Proceedings of the Academy of Financial Services 21st Annual Conference, 2007*, Orlando, FL
- Chatterjee, S & Finke, M (2007). Social Security: determinants of preference for privatization? *Presented at Financial Management Association Conference, 2007*, Orlando, FL
- Chatterjee, S & Gilliam, J (2005). Health Insurance Expenditures: An examination of employee contributions by employer category *Presented at MO Valley Economics Assoc Conference, 2005*, Kansas City, MO.

Non-peer Reviewed Presentations & Publications

- Chatterjee, S (2009). Financial Education. *Parent University, Griffin ISD, 2009*, Griffin, GA
- Chatterjee, S (2009). Financial Education. *IABC's Life Beyond the Hedges 2009*, Athens, GA
- Chatterjee, S (2009). Wealth Creation: Does Self-esteem Matter? *HACE Seminar Series 2008*, Athens, GA

Working Papers and Work in Progress

- “Bankruptcy filing in metro Atlanta: Does likelihood of foreclosure play a role?” (With Velma Z. Herbert, University of Georgia and Lance Palmer, University of Georgia)
- “Risk tolerance and household portfolio allocation: A study of instrument validity” (with Joseph Goetz, University of Georgia)
- “Why do dropouts happen? Exploring homeownership, and poverty;” (with Velma Z Herbert, Jeffrey Jordan and Bulent Anil, University of Georgia.)

TEACHING

a. Teaching Assignments (University of Georgia)

<u>Semester/Year</u>	<u>Course Title/Description</u>
Summer 2009	HACE 4200: Savings and Investments
Spring 2009	HACE 4205: Family Portfolio Management
Spring 2009	HACE 6205: Advanced Family Portfolio Management
Spring 2009	HACE 3200: Introduction to Personal Finance
Spring 2009	HACE 5250: Family Financial Planning
Fall 2008	HACE 4200: Savings and Investments
Fall 2008	HACE 6200: Advanced Savings and Investments
Fall 2008	HACE 4210: Family Retirement Planning
Summer 2008	HACE 2100: Introduction to Consumer Economic Environment
Summer 2008	HACE 5910: Student Professional Development & Internship
Spring 2008	HACE 4200: Savings and Investments
Spring 2008	HACE 3200: Introduction to Personal Finance
Spring 2008	HACE 4900: Seminar Class on Poverty and Economy (co-taught)
Fall 2007	HACE 3200: Introduction to Personal Finance
Fall 2007	HACE 2100: Introduction to Consumer Economic Environment

Teaching Assignments (Texas Tech University)

<u>Semester/Year</u>	<u>Course Title/Description</u>
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Fall 2006	PFP 2325: Financial Counseling
Fall 2006	PFP 4370: Personal Financial Planning Capstone (Co-taught)
Spring 2006	PFP 2310: Technological Applications in Financial Planning
Spring 2005	PFP 2310: Technological Applications in Financial Planning

Teaching Assignment (Prairie View A&M University)

<u>Semester/Year</u>	<u>Course Title/Description</u>
Fall 2005	FINA 3333: Investment Analysis

b. Ph.D. candidates

William Fleming, Housing and Consumer Economics, University of Georgia 2007-present
 Michal Polanowki, Housing and Consumer Economics, University of Georgia, 2009-present

c. Master's candidates

Lauren Shockley, Housing and Consumer Economics, University of Georgia, 2008-present
 Josh Waters, Housing and Consumer Economics, University of Georgia, 2008-present
 Meghan Shepard, Housing and Consumer Economics, University of Georgia, 2009-present

c. Program development

1. Assisted with development and marketing of the undergraduate program in the Griffin campus of the University of Georgia, 2007-present
 - a. The program currently offers a major in Consumer Economics
 - b. The program also offers an emphasis in family financial planning
2. Assisted with development of the investment syllabus at the undergraduate program in Prairie View A&M University to meet the CFP Board curriculum requirements (CFP Board-Registered), 2004-2005
3. Assisted with the ING-Texas Tech initiative on promoting financial planning education at Historically Black Colleges and Universities, 2004-4006

SERVICE

a. University Service

Departmental level

1. Undergraduate Curriculum Review Committee (member), Department of Housing and Consumer Economics, 2007-present
2. Graduate Curriculum Review Committee (member), Department of Housing and Consumer Economics, 2008-present
3. Graduate Program Coordinator for Family Financial Planning program, Department of Housing and Consumer Economics, 2009-present

College and University level

1. Assistant Provost's Employee Council for Griffin campus (member), 2008-present

b. Reviewer

1. Journal of Personal Finance (ad-hoc reviewer), 2009
2. Journal of Consumer Affairs (ad-hoc reviewer), 2009
3. ACCI "CFP Board" Paper awards committee (Chair), 2009
4. ACCI Consumer Education awards committee, 2009
5. American Council on Consumer Interests, 2008-present
6. International Academy of Business and Economics, 2009-present
7. Economic and Social Research Council, UK, 2008-present (occasional)
8. Academy of Financial Services, 2007-2008

c. Professional Membership

1. Academy of Financial Services (AFS)
2. American Academy of Financial Management (AAFMM)
3. American Council on Consumer Interests (ACCI)
4. Association for Financial Counseling and Planning Education (AFCPE)
5. Financial Planning Association (FPA)
6. International Academy of Business and Economics (IABE)
7. International Association of Registered Financial Consultants (IARFC)

SELECTED HONORS SCHOLARSHIPS AND AWARDS

- Fellow of the American Academy of Financial Management, 2009
- Golden Key International Honor Society, 2007
- Texas Tech Teaching Instructor of the year Award, 2006
- ING Scholarship, Texas Tech University, 2005
- Rawls Scholarship, Texas Tech University, 2003-2004
- Dean's List (Rawls College of Business, Texas Tech University), 2002-2003