

Curriculum Vita of Brenda J. Cude

1. Academic history

Name: *Brenda J. Cude*

Present rank: *Professor Emerita, Financial Planning, Housing and Consumer Economics, University of Georgia*

Proportion time assignments as Professor: *50% Administration, 35% Research, 15% Instruction, 1998-2004; 30% Research, 30% Instruction, 15% Outreach, 2004-2020.*

Tenure status: *Tenured*

Administrative title (if any):

Graduate Faculty status: *Regular*

Highest degree, the institution, the date: *Ph.D., Purdue University, 1978*

List of academic positions in chronological order with titles and inclusive dates:

Professor Emeritus, January 2021-present.

Research Fellow, UNTI International University, Malaysia, June 1, 2023-December 31, 2025.

Professor and Interim Department Head, Human Development and Family Science, University of Georgia, January 2019-July 2019.

Professor, Financial Planning, Housing and Consumer Economics, University of Georgia, August 2004-2020; Undergraduate Coordinator, 2006-2020; Professor and Department Head, August 1998-August 2004.

Professor and Extension Specialist in Consumer Economics, University of Illinois, August 1995-1998; Associate Professor, Extension Specialist, 1985-1995; Chair, Consumer and Family Economics Extension Program Development Group, 1992-1998.

Associate Professor of Consumer Economics and Family Management, School of Technical Careers, Southern Illinois University (SIU), Carbondale, Illinois, 1984-June 1985.

Assistant Professor of Consumer Economics and Family Management, College of Human Resources, Southern Illinois University, Carbondale, Illinois, 1979-1984.

Other professional employment (current and previous), dates: *None*

Post-graduate awards (fellowships, lectureships, etc.): *None*

2. Resident instruction and continuing education

Narrative summary of facts (e.g., courses of instruction, enrollments, academic advising, etc.)

Advised 15 to 20 University of Georgia undergraduate students each year for 10 years

Work with undergraduate students in research:

Student/Dates	Topic/Relationship	Outcome
Elliott Beale Fall 2015-Spring 2017	<i>The Effect of Social Comparison on College Students' Attitudes Toward Debt and Their Ability to Delay Gratification</i> Volunteer	Analyzed data collected by Cude; Article "College Student Attitudes toward Debt" published in <i>International Journal of Undergraduate Research and Creative Activities</i> ; Corporate Services and Real Estate Associate at Holland & Knight LLP
Ana Duron-Fleck Fall 2015-Spring 2017	<i>Financial Education in Georgia Public Schools and its Impact on Students' Financial Behaviors</i> CURO Honors Scholar	Assisted in survey design and analyzed data collected by Cude; presented research at the 2016 and 2017 CURO Symposium; Mortgage Underwriter- MF Affordable Housing
Ellen Barrow (Craigie) Fall 2016-Spring 2017	<i>College Student Expenditures for Pets</i> CURO Undergraduate Research Assistant	Formulated the research question and prepared an online survey; presented research at the 2017 CURO Symposium; secured competitive internships for each of three consecutive summers; Manager, Business Consulting at EY
Madison Nichols Spring 2016	<i>The True Cost of Medical Credit Cards and the Impact of Their Use on Patient Credit Scores</i> CURO Undergraduate Research Assistant	Formulated the research question and conducted interviews and field research; presented research at 2016 CURO Symposium; secured competitive internship at Arrow Electronics
Daniel Ting Fall 2015-Spring 2016	<i>College Seniors' Perceptions of High School Personal Financial Education Experience</i> Volunteer	Assisted in survey design and analyzed data collected by Cude; presented research at the 2016 CURO Symposium; FP&A at Lowe's Companies, Inc.
Connor Gibbs Fall 2015-Spring 2016	<i>A Faulty System: An Empirical Analysis of Student Loan Default</i> CURO Undergraduate Research Assistant	Conducted library research; presented research at the 2016 CURO Symposium, secured competitive internship with Aflac for Summer 2016; Sr. Associate at Alvarez & Marsal
Karlee Kuc Spring 2016	<i>Credit Usage and Financial Literacy Among University Students</i> Volunteer	Coded and analyzed data collected by Cude; presented research at the 2016 CURO Symposium, Product Manager at FOX Television Stations
Theodore Gorman Spring 2015-Summer 2016, Spring 2016	<i>Credit Usage and Financial Literacy Among University Students</i> Volunteer	Coded and analyzed data collected by Cude; presented research at the 2016 CURO Symposium, CPO at Vyblee
Ben Landes Spring 2015-Summer 2016	<i>The Influence of College Students' Behavioral Traits on Their Financial Management</i> Volunteer	Analyzed data collected by Cude; presented research at 2015 CURO Symposium; Associate Actuary, USAA Insurance
Blake Mathews Fall 2014	<i>College Students' Financial Stress</i> CURO Undergraduate Research Assistant	Coded and analyzed data collected by Cude; presented work at 2015 CURO Symposium; Attended 2015 American Council on Consumer Interests national conference to present a paper also published in the conference proceedings -- Mathews, B., & Cude, B. J. (2015). College students and financial stress. In <i>Consumer Interests Annual</i> , 61. Available at http://consumerinterests.org ; Investment Analyst at Vanguard

¹ "Volunteer" researchers received no monetary compensation or course credit yet met with me weekly to complete a research project.

Student	Topic	Outcome
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Anthony Reyna 2012-2014	<i>College Students' Credit Use</i> CURO Honors Scholar	Coded and analyzed data collected by Cude; presented research at CURO Symposium in 2014 and 2015; Attended 2015 American Council on Consumer Interests national conference to present a paper also published in the conference proceedings -- Reyna, A., & Cude, B. J. (2015). College seniors' credit use: Data from credit reports. In <i>Consumer Interests Annual</i> , 61. Available at http://consumerinterests.org ; Customer Strategy Manager at Georgia-Pacific LLC
Theresa Henry 2011-2013	<i>College Students' Financial Attitudes, Behaviors, and Knowledge</i> Volunteer	Organized and analyzed data collected by Cude; Co-author of Cude, B. J., Kunovskaya, I., Kabaci, M. J., & Henry, T. (2013). Assessing changes in the financial knowledge of college seniors. In <i>Consumer Interests Annual</i> , 59. http://consumerinterests.org ; currently a Ph.D. student in Economics at the University of Washington
Eric Ekwueme 2009-2011	<i>Twitter and University Student Organizations</i> CURO Honors Scholar	Collected data through online survey and expert interviews; Presented his research at 2010 and 2011 CURO Symposium; Lead Learning & Development Specialist — Deloitte Leadership & Human Potential
Barrett Gold Fall 2009	<i>Health Care Reform</i> HACE 4960H	Conducted library research; presented a poster at Spring 2010 CURO Symposium; Vice President at Franklin Park
Stephanie Chapman Spring 2008	<i>College Students and Bulldog Bucks</i> HACE 4960H	Researched similar programs at other institutions; wrote a paper summarizing her results; currently an Associate at Cornerstone Research
Lilia Kim 2006-2007	<i>College Students and Bulldog Bucks</i> CURO Honors Scholar	Reviewed UGA program policies; wrote a paper summarizing results; Sr Corporate Counsel at Snowflake - The Data Cloud

¹“Volunteer” researchers received no monetary compensation or course credit yet met with me weekly to complete a research project.

Courses taught at UGA

Courses	Semester/Year/Enrollment	Enrollment	Mean Evaluation (8 items on a 5-point scale)
FHCE 2010 Introduction to Consumer Journalism	Significantly modified course content and activities Taught Spring and Fall 2019	20/11	Qualitative evaluation in Spring 2019
FHCE 3110* Money Skills for Life	Created course Taught every Fall and Spring Semesters 2008-2018 plus (20 times)	29-110; mean 78	4.52-4.8; mean 4.64
FHCE 5910/5960 Internship	Taught every semester since 2013-2020 except Spring 2019 (16 times); revamped the course to move all student reporting online	2-26; mean 9	Per college policy, internships are not evaluated

Courses	Semester/Year/Enrollment	Enrollment	Mean Evaluation (8 items on a 5 point scale)
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FHCE 5900* Professional Development	Taught every Fall and Spring Semesters 2013-2018, Fall 2019, Spring and Fall 2020 (13 times); completely revamped course	30-64; mean 50	4.05-4.84; mean 4.5
FHCE 7020 Research Development I (1 hr course until Fall 2017 when changed to 2 hr)	Created course in 2010; completely revised again in Fall 2017 Taught every Fall Semester since 2010	2-12; mean 8	Evaluated 3 times – 4.15, 4.99, 4.63 (per college policy, small courses aren't evaluated)
FHCE 7025 Research Development II (2 hr course until Spring 2018 when changed to 1 hr.	Created course; completely revised again in Spring 2018 Taught Spring Semesters 2011-2013, 2015-2016, 2018, 2020 (taught 7 times)	2-12; mean 6	Evaluated 3 times – 4.31, 4.5, 4.95
FYOS 1001/FRES 1010* Consumer and Money Skills for Freshmen	Created course Taught every Fall Semester and one Spring Semester 2002-2018 (taught 17 times)	Enrollment capped at 15	Per university policy, First-Year Odyssey courses are evaluated subjectively
FHCE 8900 Financial Literacy Research	Created course Taught Fall 2016 (Hybrid) and Spring 2011	9/7	4.98/4.8
HACE 8900 The Internet and Consumer Research	Created course Taught eight times	2-13; mean 6.5	Evaluated 6 times (3.9-4.9; mean 4.5)
HACE 6900 The Role of Academic Conferences in Professional Development	Created course Taught Spring 2012	8	4.4
HACE 5100/7100 Consumer Protection	Substantially revamped course Taught 10 times between Spring 1999 and Spring 2007	18-120; mean 52	4.31-4.74; mean 4.5
HACE 8900 Financial Education Evaluation	Created and team taught Fall 2008	12	4.43
HACE 4900 Seminar	Special project to create consumer education campaign for Georgia Governor's Office of Consumer Protection	12	4.49

*One hour course

April 2015, March 2016, October 2017: Organized events to inspire entrepreneurship and corporate social responsibility among UGA students, faculty, and staff. Corporate CEOs spoke to undergraduate students in eight different courses and, in total, around 500 students in 2015 and 1,000 in 2016 and 2017 (which included Athens Technical College).

Southern Illinois University: Consumer Resources, 1982, 1983; Consumer Decision Making (general education course, large lecture), 1984, 1985; Consumer Economics and Family Management Field Experience, 1979, 1982-1985; Consumer Problems (Personal Finance), 1979, 1982, 1984; Consumers and the Market, 1985; Consumer Problems and the Elderly, 1982, 1983; Consumer Problems of the Disabled, 1980; Issues and Trends in Consumer Economics (graduate course), 1984; Consumption Theory, 1984; The Economics of Poverty, 1979, 1982-1983, 1985; Diverse Family Structures (graduate course), 1979-1984.

University of Illinois: Problems in Consumer Economics (graduate course), 1987

Membership on active graduate student committees (student's name and name of chair)

Graduate Student Committees Chaired

Student	Degree/ Graduation Date	Topic	Position
Michael Ryan	Ph.D., 2021	<i>Preferences for Defined Benefit versus Defined Contribution retirement plans: The impact of financial literacy, risk tolerance, and time orientation</i>	Department Head, Economics and Finance, University of North Georgia
Caroline Kopot	Ph.D, 2020	<i>Customers' perspectives of omnichannel retailing in fashion department stores</i>	Assistant Professor, Textile and Apparel Management, University of Missouri
Lini Zhang	Ph.D., 2016	<i>Factors affecting Chinese consumers' purchase intentions for luxury clothing</i>	Assistant Professor, Shanghai Institute of Technology
Donna Danns	Ph.D., 2014	<i>Financial education in state colleges and universities in the US: A study of program offerings and students' needs</i>	Professor, Economics, University of North Georgia
Robin Henager	Ph.D., 2014	<i>How financial literacy influences long- and short-term financial behaviors in different age cohorts</i>	Associate Professor of Economics, Associate Dean of the School of Business, Whitworth University
M.J. Kabaci	Ph.D. 2012	<i>Coming to consensus: A Delphi study to identify the personal finance core concepts and competencies for undergraduate college students, undergraduate student education loan recipients and first-generation undergraduate students</i>	Instructor and Graduate Advisor, Family Financial Planning, Montana State University
Anne Duke	Ph.D. 2012	<i>Motivating health savings account funding</i>	Associate Professor, Accounting, University of North Georgia
Christopher Wyczalkowski (co-chair)	M.S., 2012	<i>A model of financial satisfaction</i>	Director of Customer Insights, Metropolitan Atlanta Rapid Transit Authority
Irina Kunovskaya	Ph.D. 2010	<i>Financial literacy, financial behavior and the need for financial education in a country transitioning to a market economy – The case of Russia</i>	Consultant at FINCA International
Bill Fleming	Ph.D. 2010	<i>An examination of state insurance department websites from a consumers' perspective</i>	Economics Instructor, St. Petersburg College
Meghan Shepard Johnson	MS – Non Thesis 2010	Graduated	Former financial planner; Independent Optavia Coach
Katie Simmons	Ph.D.	Left program	
Adelin Semali	Ph.D.	Left program	

Student	Degree/ Graduation Date	Topic	Position
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Amanda Upchurch	Ph.D.	Left program	
Max Zhu	M.S.	Entered HACE Ph.D. program with new chair	
Yi Cai	Ph.D. 2005	<i>The effect of reference prices on consumer willingness-to-pay: An investigation of the name-your-own-price strategy</i>	Professor and Department Chair, Family and Consumer Sciences, California State University at Northridge
Kelly Manley (co-chair)	Ph.D. 2005	<i>Consumer choice and midwifery: A qualitative analysis</i>	Associate Professor, Economics, University of North Georgia
Xin Dai	MS 2003	<i>How Internet users differ in on-line activities; The influence of their characteristics on what they do on-line</i>	Freelance researcher, Beijing, China

Graduate Student Committee Membership:

Student	Degree	Chair/Topic
Aditi Routh	Ph.D., 2022	Anong, <i>Effect of personality traits on payment behavior: Evidence from the United States</i>
Portia Johnson	Ph.D., 2021	Carswell, Skobba, <i>Homeownership literacy: A mixed-methods approach toward consensus, definition and conceptualization</i>
Kristin Short	Ph.D., 2020	Goetz/ <i>Knowledge is power: The effect of peer-led financial education on financial stress among graduate students</i>
MacKenzie Myers	MS NT, 2017	Skobba (non-thesis), graduated
Haidong Zhao	PhD, 2017	Anong/ <i>The effect of financial incentives on NFC mobile payment adoption</i>
Soo Hyun Kim	Ph.D., 2017	Seock/ <i>The role of values, environmental self-identity, social norms, and intrinsic motivations in consumers' eco-friendly apparel purchasing behaviors</i>
Catherine Sinclair McClure	Ph.D., 2017	Seock/ <i>Fashion boutiques and social media: A Uses and Gratification approach to convergent analysis from small business and customer perspectives</i>
Lekhnath Chalise	Ph.D., 2016	Anong/ <i>Extensive and intensive margins of health insurance demand</i>
Na Young Jung	Ph.D., 2015	Kim/ <i>Cognitive and affective antecedents of satisfaction with service recovery in online apparel retailing: A comparison of service recovery activities</i>
Noraini Ismail	Ph.D. 2015	External Reader for Noraini Ismail, College of Human Ecology, Universiti Putra Malaysia/ <i>Economic hardship, family support and subjective well-being among low-income households in Selangor</i>
Kathryn Holland	M.S., 2014	Moorman and Nielsen/ <i>Factors associated with US clothing expenditures before and after the Great Recession</i>
Kim Broddie	M.S.NT, 2013	Chatterjee (non-thesis); graduated
Tara Gray	M.S.	Changed programs; graduated

Student	Degree	Chair/Topic
Crystal Hudson	Ph.D. 2012	Palmer/ <i>The effects of financial information from financial advisors on the financial behaviors of low-income employees</i>

Miti Mehta	M.S. N.T. 2024	Warmath/ Returned to the program after 10 years to complete M.S. degree
Jason Miller	M.S., 2009	Mauldin/ <i>The role of smokeless tobacco in smoking cessation and initiation: An investigation of American youth.</i>
Hana Kim	Ph.D., 2009	Tinkham (Advertising and Public Relations)/ <i>The impact of "Stand by Your Ad" legislation for negative political advertising: Attitudinal difference across the valence and source credibility.</i>
Christie Jones	M.S., 2008	Kim (Textiles, Merchandising, and Interiors)/ <i>The influence of online apparel shopping intention and brand loyalty for multi-channel retailers</i>
Melissa Wilmarth	M.S., 2008	Nickols/ <i>Clear thinking, sound judgment, and established leadership: Helen W. Atwater</i>
Chen Lin	M.S., 2007	Yoo (Textiles, Merchandising, and Interiors)/ <i>An analysis of self concept, store image, and store patronage behavior from a cross cultural perspective</i>
Gilbert Werema	Ph.D., 2007	Houston/ <i>Spatial differences in food consumption behavior in Uganda</i>
Jisu Huh	Ph.D., 2005	Reid (Advertising and Public Relations)/ <i>Perceived effects, mediating influences, and behavioral overtones of direct-to-consumer prescription drug advertising applying the third-person framework</i>
Teresa Nunn	M.S., 2003	Sweaney/ <i>The presence of universal design features in current residences and planned use in future homes</i>
Yi Cai	M.S., 2002	Swagler/ <i>Country-of-origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making</i>
Catherine Quhua Lin	M.S., 2002	Lee/ <i>Consumers' information search when making investment decisions</i>
Mickey Yinghao Li	M.S., 2001	Lee/ <i>Predicting future adopters of online trading</i>
B. J. Woo	M.S., 2001	Huang (Ag Econ)/ <i>Effect of a new WalMart supercenter on local retail food prices</i>
Elizabeth Kiss	Ph.D., 2000	Beller (University of Illinois)/ <i>Women in the Hungarian labor market during economic transition: Employment opportunities and earnings prospects, 1991-1995</i>
Satomi Wakita	Ph.D., 1998	Fitzsimmons (University of Illinois)/ <i>Effects of parental attitudes toward intergenerational support on net worth: Examinations by race and ethnicity</i>

3. Scholarly activities

- a. Publications (include all categories listed below; if there are no entries for a particular category, state "none"; indicate number of pages for books or chapters)

Books edited and co-edited (in print or accepted) distinguish original editions and revisions

Nicolini, G., & Cude, B. J. (Editors). (2022). *The Routledge handbook of financial literacy*. Routledge.

Weinzierl, R. A., Weicherding, P. J., Cude, B. J., & Williams, D. J. (1996). *57 ways to protect your home environment (and yourself)* (North Central Region Publication 583) (310 pages). Urbana: University of Illinois Cooperative Extension Service.

Chapters in books (in print or accepted)

1. Choi, S. L., & Cude, B. J. (2022). Financial literacy among older adults. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 48-60). Routledge.
2. Cude, B. J. (2022). Defining financial literacy. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 5-17). Routledge.
3. Cude, B. J. (2022). Financial literacy and financial education in the United States. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 295-309). Routledge.
4. Cai, Y. †, & Cude, B. (2016). Online shopping. In J. J. Xiao (Ed.), *Advances in consumer finance*

- research, 2nd ed. (pp. 339-356). New York: Springer-Science. (Update of chapter published in 2008 1st ed.).
5. **Cude, B. J., Danna, D.†, & Kabaci, M. J.†** (2016). Financial knowledge and financial education of college students. In J. J. Xiao (Ed.), *Handbook of consumer finance research*, 2nd ed. (pp. 141-154). New York: Springer-Science.
 6. Brobeck, S., & **Cude, B. J.** (2015). Insurance advocacy. In S. Brobeck & R. N. Mayer (Eds.), *Watchdogs and whistleblowers: A reference guide to consumer activism* (pp. 264-265). Santa Barbara, CA: ABC-CLIO.
 7. **Cude, B. J.** (2013). Drug safety and clinical trials. In W. Reiboldt & M. H. Mellers (Eds.), *Consumer survival: Encyclopedia of consumer rights, safety, and protection* (pp. 335-338). Santa Barbara, CA: ABC-CLIO.
 8. **Cude, B., & Kabaci, M. J.†** (2012). Financial education for college students. In D. Lambdin (Ed.), *Financial decisions across the lifespan: Problems, programs, and prospects* (pp. 49-66). New York: Springer Science.
 9. Cai, Y.†, & **Cude, B.** (2012). Online shopping. In Z. Yan (Ed.), *Encyclopedia of cyber behavior* (pp. 466-476). Hershey, PA: IGI Global.
 10. **Cude, B.** (2010). Engaging students in public policy analysis. In L. Johnson (Ed.), *Chalk talk: Teaching tips from the UGA Teaching Academy* (pp.134-135). Athens, GA: University of Georgia.
 11. **Cude, B. J.** (2002). Barriers and opportunities for growth in business-to-consumer electronic commerce. In S. Goetz & B. DeYoung (Eds.), *The webbook of IT innovations in extension*. [Invited]. Published at <http://www.cas.nercrd.psu.edu/Publications/Webbook/wbHome.htm>
 12. **Cude, B. J.** (1997). Packaging protections. In S. Brobeck (Ed.), *Encyclopedia of the consumer movement* (2 pages). Santa Barbara: ABC-CLIO.

Monographs (longer than articles, in print or accepted): None

Journal articles (in print or accepted -- * indicates peer reviewed)

1. **Cude, B. J.,** Groshong, L., Burns, B., & Weber, R. (2023, December). LTCI rate increases and reduced benefit options: Insights from financial planners. *Journal of Financial Planning*. (cover story)
2. **Cude, B. J.** (2023). Roger M. Swagler in memoriam. *Journal of Consumer Affairs*.
<https://doi.org/10.1111/joca.12562>
3. **Cude, B. J.** (2023). *Journal of Consumer Affairs* best article and best reviewer awards. *Journal of Consumer Affairs*, 57(3), 976-979. <https://doi.org/10.1111/joca.12547>
4. **Cude, B. J.** (2023). Recipients of 2023 American Council on Consumer Interests best paper awards. *Journal of Consumer Affairs*, 57(3), 980-982. <https://doi.org/10.1111/joca.12546>
5. **Cude, B. J.** (2023). Rhoda Karpatkin in memoriam. *Journal of Consumer Affairs*, 57(3), 987-988.
<https://doi.org/10.1111/joca.12555>
6. *Ryan, M., & **Cude, B. J.** (2023). Factors that influence preferences for defined benefit plans versus defined contribution plans. *American Economist*. <https://doi.org/10.1177/056943452311180>
7. Logue, K. D., Schwartz, D., & **Cude, B. J.** (2022). The value and reality of transparent consumer insurance contracts. Available at SSRN: <https://ssrn.com/abstract=4260410> or <http://dx.doi.org/10.2139/ssrn.4260410>
8. **Cude, B. J.** (2022). Financial literacy and education: What we know and still need to learn. *The International Review of Financial Consumers*, 7(2), 35-41. <https://doi.org/10.36544/irfc.2022.7-2.6>
9. *Zhang, H., **Cude, B. J.,** Groshong, L., & Keith, K. (2022). The impact of state surprise medical billing protections on consumers with employer-sponsored health insurance. *Journal of Insurance Regulation*.
<https://doi.org/10.52227/25440.2022> **Recipient of the 2022 Kimball L. Spencer Writing Award**
10. *Kopot, C., & **Cude, B. J.** (2021). Channel depth or consistency? A study on establishing a sustainable omnichannel strategy for fashion department store retailers. *Sustainability*, 10, 6993.
<https://doi.org/10.3390/su13136993>
11. *Zhang, L., Zhao, H., & **Cude, B.** (2021). Luxury brands join hands: Building interactive alliances on social media. *Journal of Research in Interactive Marketing*, 5(4), 787-803. <https://doi.org/10.1108/JRIM-02-2020-0041>
12. **Cude, B. J.** (2020). Financial education in the United States. *The International Review of Financial Consumers*, 5(2), 25-31. <https://doi.org/10.36544/irfc.2020.5-2.4> (invited).

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

13. *Cude, B. J., Chatterjee, S. W., & Tavosi, J. (2021). Investment strategies, personality traits, and overconfidence: Evidence from Iran. *Review of Integrative Business and Economics Research (RIBER)*, 10(3), 83-107.
14. *Ryan, M., † & Cude, B. (2021). Financial advice, plan choice, and retirement plan satisfaction. *Journal of Financial Counseling and Planning*, 32(1), 35-51. <http://doi.org/10.1891/JFCP-18-00050>
15. *Cude, B. J., Chatterjee, S. W., & Tavosi, J. (2020). Financial knowledge, personality traits, and risky borrowing behaviors in Iranian households. *Sustainability*, 12(18), 7608. <https://doi.org/10.3390/su12187608>
16. *Cude, B. J., Chatterjee, S.W., & Tavosi, J. (2019). Financial literacy among Iranian investors. *International Journal of Consumer Studies*, 43, 503-513. <http://doi.org/10.1111/ijcs.12535>
17. *Zhang, L. †, Cude, B., & Zhao, H. † (2020). Determinants of Chinese consumers' purchase intentions for luxury goods, *International Journal of Market Research*, 62(3), 369-385. <http://doi.org/10.1177/1470785319853674>
18. Cude, B. J. (2019). In memoriam – Thomas M. Brooks. *Journal of Consumer Affairs*, 53(3), 696-698. <http://doi.org/10.1111/joca.12226>
19. *Henager, R. †, & Cude, B. J. (2019). Financial literacy of high school graduates: Long- and short-term financial behaviors by age group. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-019-09626-2>
20. * Robb, C., Chatterjee, S., Porto, N., & Cude, B. (2019). The influence of student loan debt on financial satisfaction. *Journal of Family and Economic Issues*, 40, 51-73. <https://doi.org/10.1007/s10834-018-9599-y>
21. *Nicolini, G., & Cude, B. (2019). The influence of financial well-being on pawnshop use. *Journal of Consumer Affairs*, 53(4), 1674-1692. <https://doi.org/10.1111/joca.12244>
22. *Short, K. J. †, Goetz, J. W., Cude, B. J., Sperling, L., Welch-Devine, M., & Chatterjee, S. (2019). A case for graduate student financial education. *College Student Journal*, 53(1), 47-55.
23. *Zhang, L. †, & Cude, B. J. (2018). Chinese consumers' purchase intentions for luxury clothing: A comparison between luxury consumers and non-luxury consumers. *Journal of International Consumer Marketing*. <https://doi.org/10.1080/08961530.2018.1466225>
24. * Beale, E. M. † †, & Cude, B. J. (2017). College student attitudes toward debt. *International Journal of Undergraduate Student Research and Creative Activities*, 9(5). <http://commons.pacificu.edu/ijurca>
25. *Henager, R. †, & Cude, B. J. (2016). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Planning and Education*, 27(1), 3-19. doi: <http://dx.doi.org.proxy-remote.galib.uga.edu/10.1891/1052-3073.27.1.3> **2016 Best Article Award**
26. Cude, B. J. (2016). In memoriam – Edward J. Metzgen. *Journal of Consumer Affairs*, 50(3), 487-488.
27. *Duke, A. C. †, & Cude, B. J. (2016). Motivating personal contributions to Health Savings Accounts. *Journal of Consumer Affairs*, 50(3), 652-665. <http://doi.org/10.1111/joca.12094>
28. *Kabaci, M. J. †, & Cude, B. J. (2015). A Delphi Study to identify personal finance core concepts and competencies of first-generation college students. *Family and Consumer Sciences Research Journal*, 43(3), 244-258. <http://doi.org/10.1111/fcsr.12100>
29. *Nicolini, G., & Cude, B. (2014). Conoscenze finanziarie e financial stress negli Usa: questione di (in)capacità o di reddito insufficiente? (Financial literacy, low incomes and financial stress in US households). *Forum*, 10, 41-60.
30. *Goetz, J., Chatterjee, S., & Cude, B. (2014). Suitability versus fiduciary standard: The perceived impacts of changing one's standard of care. *Journal of Financial Planning*, 27(2), 20-23.
31. *Kunovskaya, I. †, Cude, B. J., & Alexeev, N. (2014). Evaluation of a financial literacy test using Classical Test Theory and Item Response Theory. *Journal of Family and Economic Issues*, 35, 516-531. <http://doi.org/10.1007/s1084-013-9386-8>
32. *Nicolini, G., Cude, B. J., & Chatterjee, S. (2013). Financial literacy: A comparative study across four countries. *International Journal of Consumer Studies*, 6, 1-17. <http://doi.org/10.1111/ijcs.12050>
33. *Kunovskaya, I. †, Cude, B. J., & Koonce, J. (2013). Money management practices in transition economies: How findings from financial literacy surveys may inform home economics educators. *International Journal of Home Economics*, 6(1), 48-64. <http://www.ifhe.org/47.html>
34. *Goetz, J., Cude, B. J., Nielsen, R. B., Chatterjee, S., & Mimura, Y. † (2011). College-based personal finance education: Student interest in three delivery methods. *Journal of Financial Counseling and Planning*, 22(1), 27-42.

* Indicates peer-reviewed; † indicates current or former graduate student; † † indicates current or former undergraduate student

35. *Cai, Y.†, & Cude, B. (2011). Reference prices and consumers' feeling of regret: An investigation of consumers' use of an online price-bidding method. *International Journal of Consumer Studies*, 35(4), 441-447. <http://doi.org/10.1111/j.1470-6431.2010.00954.x>
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71. ***Cude**, B. J., & Morganosky, M. (2000). Online grocery shopping: An analysis of current opportunities and future potential. In D. Eastwood (Ed.), *Consumer Interests Annual*, 46 (pp. 95-100). Columbia, MO: American Council on Consumer Interests.
72. ***Cude**, B. J., & Neal, S. (2000). Choosing and using financial services on the Web. In A. Prawitz (Ed.), *Proceedings of the Eastern Family Economics-Resource Management Association Annual Conference* (pp. 28-37). Champaign, IL: University of Illinois.
73. ***Cude**, B. J. (1999). Issues in homeowners insurance: Implications for housing counselors and educators. [Abstract]. In M. A. Sward (Ed.), *Book of Abstracts 1999 Annual AAHE Conference* (pp. 32-34). Gainesville, FL: University of Florida.

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

74. Morganosky, M. A., & Cude, B. J. (1999). Expansion of non-traditional food retail outlets: Effect on consumer welfare. In S. Thompson (Ed.), *Food and Agricultural Marketing Consortium Conference Proceedings*. www.ag.uiuc.edu/famc/Jan99/conf/menu.html
75. Cude, B. J. (1998). Emergent issues in insurance regulation: A consumer perspective. In E. M. Dolan (Ed.), *Eastern Family Economics Resource Management Association Proceedings* (pp. 1-9). Blacksburg, VA: Virginia Tech University. (invited)
76. *Cude, B. J. (1998). Paying for Internet purchases: Opportunities and issues. In J. Heckroth (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education* (pp. 8-15). Indiana University of Pennsylvania.
77. Cude, B. J., Hunts, H. J., & Lewis, J. K. (1997). Unfair discrimination in insurance: A look at three issues. In I. E. Leech (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 163-166). Columbia, MO: University of Missouri.
78. *Kiss, D. E. †, & Cude, B. J. (1997). Parental division of responsibility for paid child care service. [Abstract]. In B. E. S. Wuest (Ed.), *Abstracts of Research Presented at the 88th Annual Meeting and Exposition of the American Association of Family and Consumer Sciences* (p. 45). Washington, D.C.: American Association of Family and Consumer Sciences.
79. Cude, B. J. (1996). Factors related to the purchase of long-term care insurance. In M. Abdul-Ghany (Ed.), *Proceedings of the Eastern Family Economics and Resource Management Association* (pp. 48-58). Tuscaloosa, AL: University of Alabama.
80. Cude, B. J. (1996). Long-term care insurance: Is state regulation adequate? In K. F. Folk (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 119-124). Columbia, MO: University of Missouri.
81. Kiss, D. E. †, & Cude, B. J. (1996). Child care: Parental search and decision-making. [Abstract]. In K. Folk (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 203-204). Columbia, MO: University of Missouri.
82. *Mayer, R. N., Cude, B. J., Gray-Lee, J. W., & Scammon, D. (1995). Trends in environmental marketing claims since the FTC Guides: Two-year auditing results. In K. Folk (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 161-166). Columbia, MO: University of Missouri.
83. *Cude, B. J. (1994). Long-term care insurance: Revisions in policies, 1986-1992. In R. Lytton (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education* (pp. 205-216). Blacksburg, VA: Virginia Polytechnic Institute and State University.
84. *Cude, B. J. (1994). Long-term care insurance: Is it a rational purchase in the 1990s? In T. Mauldin (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 113-120). Columbia, MO: University of Missouri.
85. Cude, B. J., & Todd, J. (1994). Home ownership: Can you afford it? In D. G. Watson, F. S. Zazueta., & T. V. Harrison (Eds.), *Computers in Agriculture 1994: Proceedings of the 5th International Conference* (pp. 570-573). St. Joseph, MI: American Society of Agricultural Engineers.
86. *Cude, B. J. (1993). Does it cost more to buy "green"? In T. Mauldin (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 108-113). Columbia, MO: University of Missouri.
87. Cude, B. J. (1993). The Federal Trade Commission's environmental marketing guidelines: An academic's perspective. In T. Mauldin (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 332-336). Columbia, MO: University of Missouri.
88. Cude, B. J., McBride, B., & Todd, C. (1993). Parents as consumers of child care: A decision-making model. In T. Mauldin (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 295-300). Columbia, MO: University of Missouri.
89. *Cude, B. J. (1992). Consumer perceptions of environmental labeling terms: What do recycled and recyclable mean to consumers? In M. M Sanik (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 167-174). Columbus, OH: The Ohio State University.
90. Cude, B. J. (1992). Making consumer education green: Issues and approaches. In V. Haldeman (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 187-193). Columbia, MO: University of Missouri.
91. Cude, B. J. (1991). The availability of liability insurance to family day care providers. In C. Sonheim (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 23-34). Auburn, AL: Auburn University.

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92. *Cude, B. J. (1991). Liability insurance and family day care providers: A review of the issues. In M. Carsky (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 316-322). Columbia, MO: University of Missouri.
93. Cude, B. (1990). Consumer decision making: Consumers' use of information in purchase decisions. [Abstract]. University Park, PA: College of Agriculture, Penn State University, *PEN Pages* (MAPP--The Family and Electronic Well-Being Electronic Database, J. Van Horn, ed.); 085071566; Research Brief, 3 pp.
94. Cude, B. J. (1989). Consumer information: Discussion. In M. Carsky (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 97-98). Columbia, MO: University of Missouri.
95. Cude, B. J. (1989). An overview of selected consumer decision rules. In M. Carsky (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 244-249). Columbia, MO: University of Missouri.
96. *Cude, B. J. (1988). Consistency in the quality of products of 14 major manufacturers, 1975-1984. In V. Hampton (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 93-101). Columbia, MO: University of Missouri.
97. *Cude, B. J. (1988). Consumer response to telecommunications deregulation: The equal access decision. In V. Hampton (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 226-232). Columbia, MO: University of Missouri.
98. *Cude, B. J. (1986). Estimating the returns to informed decision-making: What is a subscription to *Consumer Reports* worth? In C. Makela (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 32-37). Columbia, MO: University of Missouri.
99. *Cude, B. J., & Walker, R. (1984). The Thrifty Food Plan: New and improved. In C.A. Dickson (Ed.), *Proceedings of the Western Regional Home Management-Family Economics Educators' Conference* (pp. 1-5). Honolulu: University of Hawaii.*
100. *Walker, R., & Cude, B. (1984). Comparison of the Thrifty Food Plan: Costs and calories. In K. Goebel (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 283-288). Columbia, MO: University of Missouri.
101. Cude, B., & Walker, R. (1983). An analysis of the Thrifty Food Plan: Implications for family well-being. In J. Burton (Ed.), *Proceedings of the Western Regional Management-Family Economics Educators' Conference* (pp. 69-73). Salt Lake City: University of Utah.
102. *Cude, B., & Walker, R. (1983). Buying the largest size: It's easier but does it cost more? In K. Goebel (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 29-34). Columbia, MO: University of Missouri.
103. Cude, B., & Walker, R. (1983). Satisfaction guaranteed! What do your students know about mail order? In L. Chenoweth (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 70-74). Denton, TX: Texas Woman's University.
104. *Walker, R., & Cude, B. (1983). Larger sizes may cost more. In J. McCullars (Ed.), *Research Proceedings of the Annual Meeting of the American Home Economics Association* (p. 122). Washington, D.C.: American Home Economics Association.
105. *Cude, B. (1982). Home management nonresident courses: Regional differences. In V. H. Dickinson (Ed.), *Proceedings of the Western Regional Home Management-Family Economics Educators' Conference* (pp. 4-8). Corvallis, OR: Oregon State University.
106. *Walker, R., & Cude, B. (1982). Grocery shopping strategies for older Americans. In V. H. Dickinson (Ed.), *Proceedings of the Western Regional Home Management-Family Economics Educators' Conference* (pp. 35-40). Corvallis, OR: Oregon State University.
107. Cude, B., & Walker, R. (1982). Consumer responses to mail order problems and knowledge of the FTC rule. In C. Meeks (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 50-55). Columbia, MO: University of Missouri.
108. Cude, B., & Walker, R. (1982). Time and money costs of in-store shopping strategies. In E. Maddux (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 82-93). Athens, GA: University of Georgia.
109. Cude, B. (1981). Is the home management nonresident course here to stay? In R. Forgue (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 163-168). Lexington, KY: University of Kentucky.

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110. Walker, R., & **Cude**, B. (1981). Gapping the transition from student to professional. In R. Forgue (Ed.), *Proceedings of the Southeastern Regional Family Economics-Home Management Association* (pp. 158-159). Lexington, KY: University of Kentucky.
111. **Cude**, B. J. (1980). An objective method of determining the relevancy of product characteristics. In N. Ackerman, (Ed.), *Proceedings of the American Council on Consumer Interests* (pp. 111-116). Columbia, MO: University of Missouri.

Invited Papers

1. *Morganosky, M., & **Cude**, B. J. (2000, May). *Consumer responses to and demand for online food shopping*. USDA Conference, "The Consumer in the Changing Food System," Washington, D.C.
2. **Cude**, B. (1994, March). *Medicare, Medicaid and Medicare supplement insurance*. Paper prepared for the White House Conference on Aging Mini-Conference on Older Women's Health Issues, Loyola University, Chicago.

Bulletins or reports (in print or accepted)

1. **Cude, B. J.**, Groshong, L., & Burns, B. (2022). *Long-term care insurance rate increases and reduced benefit options: Insights from interviews with financial planners*. National Association of Insurance Commissioners Center for Insurance Policy and Research. <https://content.naic.org/sites/default/files/long-term-care-insurance-rate-increases-and-reduced-benefit-options-insights-from-interviews-with-financial-planners.pdf>
2. American Council of Life Insurers. (2007). *Annuity disclosure guidelines*. Washington, D.C.: Author. (wrote major sections of the report as a consultant).
3. **Cude**, B., Lyons, A., Bagwell, D., Rhine, S., Lawrence, F., Cabeen, S., ... & Wolfe, K. (2006). *Get financially fit: A financial education toolkit for college campuses*. Columbus, MO: American Council on Consumer Interests. [brochure]. (First two authors were major contributors; others listed alphabetically.)
4. Bagwell, D., **Cude**, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The warm-up*. Columbia, MO: American Council on Consumer Interests. [Brochure]. (Authors listed alphabetically.)
5. Bagwell, D., **Cude**, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The work out*. Columbia, MO: American Council on Consumer Interests. [Brochure]. (Authors listed alphabetically.)
6. Bagwell, D., **Cude**, B., Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The weigh in*. Columbia, MO: American Council on Consumer Interests. [Brochure]. (Authors listed alphabetically.)
7. **Cude**, B., & Cai, Y. † (2005, August). *Cleveland Saves evaluation report*. Athens, GA: University of Georgia Department of Housing and Consumer Economics, Housing and Demographics Research Center.
8. Tinsley, K., & **Cude**, B. (2003, July). *Georgia: State of the state's housing*. Athens, GA: University of Georgia Department of Housing and Consumer Economics, Housing and Demographics Research Center. [13 reports].
9. Atilas, J., Bachtel, D. C., **Cude**, B. J., Fleming, W., Ragsdale, M., Rodgers, T., ... & Valente, J. (2001). *Workforce housing in Georgia*. Athens, GA: University of Georgia Housing and Demographics Research Center. <http://www.fcs.uga.edu/hace/docs/Workforce%20Housing%20in%20Georgia.pdf>
10. **Cude**, B. J. (2001). *Consumer information and education features of state insurance department Web sites: A report to the National Association of Insurance Commissioners*. Athens, GA: University of Georgia Housing and Demographics Research Center. <http://www.fcs.uga.edu/hace/docs/NAIC4.pdf>
11. **Cude**, B., Sweedler, K., Smith, L. E., Cooper, B., Taylor, S., Dahl, B., ... & Hildebrand, P. (1998). *Credit card smarts*. [Set of 11 fact sheets on credit card management]. Urbana: University of Illinois Cooperative Extension Service.
12. **Cude**, B., Sweedler, K., Cooper, B., Taylor, S., Prasse, E., Burton, E., Kiss, E., & Camp, S. (1998). *Food shopping fact sheets*. [Set of 10 fact sheets on food shopping for limited-resource audiences]. Urbana: University of Illinois Cooperative Extension Service.
13. ***Cude**, B. (1997). *Insuring your home*. (Circular 1261) [12 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service.

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

14. *Cude, B. (1997). *Understanding life insurance*. (Circular 1350) [16 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service
15. *Cude, B. (1997). *Your credit rights*. (Circular 1351) [16 section electronic publication]. Urbana: University of Illinois Cooperative Extension Service.
16. *Hunts, H. J., & Cude, B. (1997). *Household inventory and personal property book*. (C1346) [58 page publication]. Urbana: University of Illinois Cooperative Extension Service.
17. Mayer, R. N., Gray-Lee, J. W., Scammon, D. L., & Cude, B. J. (1995, May 1). *Trends in environmental marketing claims since the FTC Guides: Technical report*. Salt Lake City, UT: University of Utah.
18. *Cude, B. (1993). *Become an environmental shopper* (North Central Region Publication 524) [Seven unit curriculum]. Urbana: University of Illinois Cooperative Extension Service
19. *Cude, B. (1993). *Long-distance telephone services* (Circular 1282) [Brochure]. Urbana: University of Illinois Cooperative Extension Service.
20. *Cude, B. (1993). *Our family's records* (Circular 1327) [6 page brochure]. Urbana: University of Illinois Cooperative Extension Service.
21. *Cude, B. (1993). *Sharpen your consumer skills*. [1993 EFNEP/CHEP calendar]. Urbana: University of Illinois Cooperative Extension Service.
22. Cude, B. (1991). *Insurance and the family day care provider* (North Central Regional Publication 395) [12 page publication]. Ames: Iowa Cooperative Extension Service. Reprinted in Oesterreich, L., Holt, B. G., & Karas, S. (1995). *Iowa family child care handbook* (5th ed.). Ames: Iowa State University.
23. Cude, B. (1991). *Sharpen your car-buying skills: A 4-H leader's guide* (North Central Regional Publication 388) [Curriculum]. Urbana: University of Illinois Cooperative Extension Service.
24. Cude, B. (1989). *Insurance decisions: A guide to education programming through the media* [7-section notebook]. Urbana: University of Illinois.
25. Cude, B. (1989). *Shop smart to buy more for less* (Circular 1294) [14 page publication]. Urbana: University of Illinois Cooperative Extension Service.
26. Cude, B. (1988). *Buying a car? Be in the driver's seat!* (North Central Regional Publication 293) [20 page publication]. Urbana: University of Illinois Cooperative Extension Service.
27. Cude, B. (1988). *Local telephone service* (Circular 1283) [Brochure]. Urbana: University of Illinois Cooperative Extension Service.
28. Cude, B. (1988). *Telephone purchase and repair* (Circular 1284) [Brochure]. Urbana: University of Illinois Cooperative Extension Service.

Abstracts (in print or accepted)

Book reviews (in print or accepted)

1. Cude, B. J. (2006). Review of the book *Grocery e-commerce: Consumer behavior and business strategies*. *International Journal of Consumer Studies*, 30(6), 600.
2. Cude, B. (1995). Review of the book *Supermarkets Transformed: Understanding Organizational and Technological Innovations*. *Journal of Consumer Affairs*, 29(1), 297-298.
3. Cude, B. (1990). Review of the book *Consumers Make Economic Decisions. Advancing the Consumer Interest*, 2(2), 32-33.

Any other (e.g., popular articles):

1. Cude, B. (2016, March 10). What's your financial IQ? [Blog post]. <http://www.dsef.org/2016/03/10/whats-your-financial-iq/>
2. Cude, B., & Schwarcz, D. (2013). Consumer viewpoints on effective disclosure. *CIPR Newsletter*, pp. 26-32.
3. Cude, B. (2013). Technology and consumer preferences drive changes in distribution channels. Section prepared for the CIPR's *State of Life Insurance Industry White Paper*.
4. Cude, B. J. (2000, Summer). Barriers to business-to-consumer electronic commerce. *Southern Perspectives*, 4, 3-4.

b. Creative contributions other than formal publications

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

Cude, B. (Producer) (1993). *Environmental tradeoffs: Making choices with the environment in mind* [60-minute video]. Urbana: University of Illinois Cooperative Extension Service.

Consulting projects

Provided expert witness testimony in a lawsuit to address the claim that consumer notices were confusing and not readable, 2023-2024.

Designed and implemented an online survey of insurance policyholders; analyzed data and drafted report, 2023.

Wrote test questions for the Council on Economic Education's National Personal Finance Challenge, 2021.

Prepared a case study for the Council on Economic Education's National Personal Finance Challenge, 2020.

Designed guidance resources (disclosure documents and engagement letters) for use by CFP certificants and their firms to clearly communicate to clients the CFP Board of Standards *Code of Ethics and Standards of Conduct*, 2019-2020.

Revised Money Smarts curriculum for women and survivors of sexual and domestic violence for the American Institute for Economic Research, Great Barrington, MA, Spring 2016.

Part of a team that wrote test questions for the Council on Economic Education's National Standards in Personal Finance Education, 2014.

Designed sample annuity disclosure documents for the American Council on Life Insurers, 2008.

c. Grants received (dates, amounts, principal investigator or co-principal investigator)

1. Warmath, D., & **Cude, B. J.** *An evaluation of collegiate financial education design*. AccessLex. 2/3/2020-2/2/2022. \$125,000.
2. **Cude, B. J.** *Influences on and outcomes of college seniors' credit experiences*. University of Georgia Agricultural Experiment Stations, 6/24/14-6/18/18.
3. **Cude, B. J.** *Entrepreneurship and social responsibility, campus education program*. Direct Selling Education Foundation. 2016, \$1,500.
4. **Cude, B. J.** *College students and financial literacy*. UGA Parents and Families Association/UGA Parents Leadership Council. 2007-08, \$525; 2008-09, \$490; 2009-10, \$400; 2017-18, \$1,850, 2018-19, \$1,100.
5. **Cude, B. J.** *College students' perceptions of high school personal financial education*. Georgia Council on Economic Education, 2016, \$500.
6. Goetz, J., Chatterjee, S., & **Cude, B. J.** *An examination of differences in the investment advisory process*. AARP Andrus Foundation, 1/12-12/12, \$55,000.
7. **Cude, B. J.** *The impact of debt on college graduates' well-being*. University of Georgia Agricultural Experiment Station, 1/1/09-6/30/11.
8. **Cude, B. J.** *Peer Financial Counseling Program*. Governor's Office of Consumer Affairs, 7/1/03-6/30/04, \$60,000; 7/1/04-6/30/05, \$66,659; 7/1/05-6/30/06, \$59,022; 9/1/08-8/31/09, \$31,900.
9. **Cude, B. J.** *Understanding college students' consumer and financial attitudes and behaviors*. University of Georgia Agricultural Experiment Station, 3/1/05-12/31/07.
10. **Cude, B. J.** *2006-07 Governor's Office of Consumer Affairs Consumer Education Campaign*. Georgia Governor's Office of Consumer Affairs, 8/01/2006-6/30/2007; \$13,861.
11. Rupured, M., & **Cude, B.** *Consumer studies and education initiative*. Governor's Office of Consumer Affairs, 7/1/02-6/30/03, \$290,796; 7/1/03-6/30/04, \$500,000.
12. **Cude, B. J.**, & the UGA Housing and Demographics Research Center. *Compilation, analysis and dissemination of housing data*. Georgia Department of Community Affairs, 8/10/02-5/30/03, \$40,073.
13. **Cude, B.** *Online grocery shopping: Impact on consumer food purchases*. Georgia Agricultural Experiment Station grant, FY99-FY03, \$18,000.
14. **Cude, B. J.**, & the UGA Housing and Demographics Research Center. *Development of Housing Research Center*. Georgia Department of Community Affairs, 8/1/02-5/30/03. \$41,675.
15. Rodgers, T., Atiles, J., Bachtel, D., **Cude, B.**, Shelton, G., Sweaney, A., & Valente, J. *Housing policy research study*. Georgia Department of Community Affairs. 2/1/01-5/30/02. \$52,216.
16. **Cude, B.**, & Morganosky, M. *Expansion of non-traditional food retail outlets: Effect on consumer welfare*. Economic Research Service grant for FY 98, \$3,000.

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17. **Cude, B.** *Environmental consumer education*. EPA grant for FY93, \$25,000; FY94, \$10,000.
18. Cude, B., & Todd, C. *Factors affecting the selection and stability of child care*. HATCH grant for FY90-FY93, \$7,500 per annum.
19. **Cude, B.** *Consumer decision-making: The deregulation of the telecommunications industry*. HATCH grant for 8/21/86-5/21/89, \$3,100 per annum.
20. **Cude, B.** *The value of time and its effect on grocery shopping strategies*. Funded by the Southern Illinois University Research Development and Administration Office, 12/1/84-5/15/85, \$800.
21. **Cude, B., & Walker, R.** *Quantity surcharges: Do they result in welfare losses to consumers?* (grocery price collection). Funded by the Southern Illinois University Research Development and Administration Office, 8/15/81-5/15/82, \$2,575.

d. Recognitions and outstanding achievements (prizes, fellowships, etc.)

1. *Journal of Insurance Regulation* Kimball L. Spencer Writing Award, 2022.
2. UGA Writing Fellow, 2019-2020
3. 2019 Mary Creswell Award from the UGA College of Family and Consumer Sciences
4. Selected as a Georgia Athletic Association Family and Consumer Sciences Professor, 2018-2022
5. Chosen as one of the FACS 100 Centennial Honorees (100 most influential leaders in the UGA College of Family and Consumer Sciences)
6. 2017 Direct Selling Education Foundation Educator of the Year
7. 2017 University of Georgia Center for Undergraduate Research Mentoring Award
8. 2017 College of Family and Consumer Sciences Faculty Mentoring Undergraduate Research Award
9. 2016 *Journal of Financial Planning and Education* Best Article Award for Henager, R., & Cude, B. J. (2016). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Planning and Education*, 27(1), 3-19.
10. American Council on Consumer Interests Honor a Mentor Recognition, 2016
11. Certificate of Appreciation, National Association of Insurance Commissioners, 2015 (in recognition of more than 20 years as a Consumer Representative to that organization)
12. American Council on Consumer Interests Outstanding Dissertation Award, 2013 (Given to Anne C. Duke, whose PhD Committee I chaired)
13. University of Tennessee at Martin Outstanding Alumni Award, 2012
14. American Council on Consumer Interests Distinguished Fellow, 2009
15. Inducted into the University of Georgia (UGA) Teaching Academy, 2008
16. 2008 University of Georgia Senior Teaching Fellow
17. UGA Gamma Sigma Delta Senior Distinguished Extension/Outreach Award of Merit, 2008
18. UGA College of Family and Consumer Sciences Teacher of the Year, 2007; Department of Housing and Consumer Economics, Teacher of the Year, 2006, 2007
19. Illinois Cooperative Extension Service Director's Award for Outstanding Program Created by a Team: *Credit Card Smarts*, 2002
20. American Council on Consumer Interests Stewart Lee Consumer Education Award, 2002
21. National Extension Association of Family and Consumer Sciences, Educational Publications Award, 1999
22. Illinois Cooperative Extension Service Sustained Excellence Award, 1997
23. Purdue University Distinguished Alumni Award, 1996
24. Gladys Bahr Consumer Education Award for Outstanding Consumer Education, Illinois Consumer Education Association, 1995
25. Networking 94 Energy/Environment Award (sponsored by U.S. Department of Energy) for *Become An Environmental Shopper*, 1994
26. Impact 2000 Award for Outstanding Extension Program, U.S. Department of Agriculture, 1993
27. Outstanding Program Award, Illinois Cooperative Extension Service, 1992
28. Russell A. Dixon Award from the American Council on Consumer Interests for the outstanding article in 1990 in *Advancing the Consumer Interest*
29. Finalist for American Council on Consumer Interests Applied Consumer Economics Award, 1988
30. College of Human Resources Teacher of the Year, Southern Illinois University, 1983
31. Division of Human Development Teacher of the Year, Southern Illinois University, 1983

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32. Tennessee Home Economics Association Award, *Selected Values of Home Economics and Business Administration Students* (master's thesis), 1976

e. **Areas in which research is done:** *Consumer economics, consumer policy, college students' financial management, consumer disclosure, financial literacy.*

f. **Supervision of student research (including number of theses and dissertations supervised):**
Supervised nine completed dissertations and two completed theses (see section 2).

g. **Editorship or editorial board member of journals or other learned publications:**

Journal of Consumer Affairs Executive Editor, 2023; Editorial Board, 1998-2013, 2018-2022; Advisory Board, 2014-2017, Associate Editor, 2011-2013; *Journal of Consumer Affairs* Associate Editor and Section Editor for the "Bits, Briefs and Applications" section, 2006-2011; editor for 2010 special issue on Financial Literacy.

International Academy of Financial Consumers Board of Directors, 2022.

Editorial Board, *Financial Internet Quarterly*, 2022-present.

International Review of Financial Consumers Editorial Board, 2021-present.

Editorial Board Member, *International Review of Economics Education*, 2018-present.

Editorial Board Member, *Sustainability*, 2019.

Editorial Board Member, *Journal of Insurance Regulation*, 2013-present.

Editor, *Journal of Consumer Education*, 1989-1992; Editorial Board member, 1987-1989, 1992-1994, 2005-2014.

Associate Editor, *Advancing the Consumer Interest*, 1993-1994, Editorial Board, 1994-1998.

h. **Unpublished conference papers**

1. **Cude**, B. J., Haupt, M., Nicoloni, G., Yang, H. K., & Van, D. T. T. (2021, August 7). *The many dimensions of financial literacy* [Chaired panel]. Global Forum for Financial Consumers, virtual.
2. Tennyson, S., **Cude**, B. J., Kerton, R., Loibl, C., Seog, S. H., & Mamun, M. (2021, August 67). *Financial consumer protection: Linking theories and evidence to policy practices* [panel]. Global Forum for Financial Consumers, virtual.
3. *Routh, A., † Johnson, P., † & **Cude**, B. (2020). *The influence of Millennials' pet expenditures on their housing expenditures* [Poster]. American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
4. *Kopot, C.A. †₂ Lee, M. †, & **Cude**, B. (2019). *Does being an Indonesian millennial influence future purchases through websites and apps?* 2019 AMA Winter Academic Conference, Austin, TX.
5. * Chatterjee, S., Tavosi, J., **Cude**, B. J. (2019, February 20). *Personality, overconfidence, and investment behavior: Evidence from Iran* [Poster]. 2019 Academic Research Colloquium for Financial Planning & Related Disciplines, Washington, D.C.
6. **Cude**, B. J., & Danns, D. † (2018, October). *College freshman financial knowledge and high school financial education courses*. 2018 Council on Economic Education Annual Conference, Atlanta, GA.
7. **Cude**, B. J., Chatterjee, S., & Tavosi, J. (2018, October). *Financial literacy in Iran*. 2018 Council on Economic Education Annual Conference, Atlanta, GA.
8. **Cude**, B. J. (2017, October). *Are they guessing? Confidence-weighted financial knowledge scores*. 2017 Council on Economic Education Annual Conference, Brooklyn, NY.

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

9. **Cude, B. J.** (2017, February). *College students' impressions of their high school personal finance education experience*. Birmingham Financial Education Conference, Birmingham, AL.
10. **Cude, B. J.** (2016, October). *College students' perceptions of their high school personal finance experience*. Council on Economic Education Annual Conference, Phoenix, AZ.
11. **Cude, B. J.** (2015, October). *What credit reports reveal about college seniors' credit use*. 2015 Council on Economic Education Annual Conference, St. Petersburg, FL.
12. Nicolini, G., & **Cude, B. J.** (2014, October). *Financial literacy and financial stress*. International Conference on Consumer Research, Bonn, Germany.
13. Nicolini, G., **Cude, B. J.**, Chatterjee, S., & Henager, R.† (2014, April). *Measuring financial knowledge: The effectiveness of comprehensive vs. specific measures*. American Council on Consumer Interests Conference, Milwaukee, WI.
14. Nicolini, G., & **Cude, B.** (2013, April). *Financial stress in the US: Lack of knowledge or lack of income?* American Council on Consumer Interests, Portland, OR.
15. ***Cude, B. J.** (2011, October). *College seniors' financial capability: Knowledge, experience and confidence in managing money and credit*. Council on Economic Education Annual Conference, Chicago, IL.
16. *Henager, R.†, & **Cude, B.** (2011, September). *The effect of financial goal setting on college seniors*. [Poster]. Financial Therapy Association Annual Conference, Athens, GA.
17. **Cude, B. J.** (2008, July). *Consumer protections in the sale of annuity products: Challenges, approaches and lessons learned*. [Invited participant on a panel]. American Council on Consumer Interests Annual Conference, Orlando, FL.
18. ***Cude, B. J.** (2008, October). *Meeting the financial literacy needs of young adults*. National Council on Economic Education Annual Conference, Biloxi, MS.
19. *Werema, G. J.†, Houston, J. E., & **Cude, B. J.** (2008, November). *Food consumption in Uganda: Regional distribution effects*. Food Distribution Research Society Annual Conference, New Orleans, LA.
20. *Cai, Y.†, Yang, Y.†, & **Cude, B. J.** (2005, April). *The prominence effect in U.S. consumers' opinion and use of online banking: An empirical investigation*. American Council on Consumer Interests Annual Conference, Columbus, OH.
21. Lee, J., McCracken, B., Smith, T., & **Cude, B. J.** (2002, May). *Promoting financial literacy: Public policy initiatives and grassroots movements*. American Marketing Association Marketing and Public Policy Annual Conference, Atlanta, Georgia.
22. ****Cude, B. J.** (2000, September). *From carts to clicks: Grocery shopping on-line*. Annual Conference of the Georgia Association of Family and Consumer Sciences, Lake Lanier, Georgia.
23. *Morganosky, M., & **Cude, B. J.** (2000, July). *Adoption rates and online food retailing*. The European Institute of Retailing and Services Studies 7th International Conference on Recent Advances in Retailing and Services Sciences, Sentra, Portugal.
24. Woo, B. J.†, Huang, C., Epperson, J., & **Cude, B.** (2000, October). *Effect of a new WalMart supercenter on local retail food prices*. Annual Conference of the Food Distribution Research Society, Orlando, Florida.
25. Morganosky, M., & **Cude, B. J.** (1999, June). *Trust, loyalty and food retailers: The consumer perspective*. The International Food and Agribusiness Management Association Agribusiness Forum, Florence, Italy.
26. **Cude, B.** (1994, March). *Medicare, Medicaid and Medicare supplement insurance*. White House Conference on Aging Mini-Conference on Older Women's Health Issues, Loyola University, Chicago.
27. *Walker, R., & **Cude, B.** (1985, October). *An assessment of the Thrifty Food Plan sample menus*. Michigan Home Economics Association Annual Meeting, Mackinaw, MI.
28. Walker, R., & **Cude, B.** (1984, September). *Time costs and shopping strategies*. Midwest Economics Association Annual Conference, Chicago, IL
29. *Walker, R., & **Cude, B.** (1983, June). *Larger sizes may cost more*. American Home Economics Association Annual Conference, Milwaukee, WI.
30. ***Cude, B.**, & Walker, R. (1983, April). *Supermarket shopping strategies: Older rural and urban consumers*. Illinois Gerontology Consortium Annual Meeting, Evanston, IL.
31. *Walker, R., & **Cude, B.** (1982, June). *The effect of older Americans' size preferences on grocery expenditures*. American Home Economics Association Annual Conference, Cincinnati, OH.

i. Invited presentations

1. **Cude, B. J.** (2024, October 25). *Working toward financial inclusion in insurance*. Wisconsin Financial Inclusion Committee, Online meeting.
2. **Cude, B. J.** (2024, October 15). *Financial security: Annuities & long-term care*. Panel member representing consumer perspective, American Academy of Actuaries Annual Meeting, Washington, D.C.
3. **Cude, B. J.** (2024, September 16). *Bridging protection gaps: Advancing inclusive insurance solutions*. Panel member representing the consumer perspective, Geneva Association PROGRES-Seminar, Washington, D.C.
4. **Cude, B. J.** (2024, August 12). *Readability in state insurance laws*. Presentation at NAIC Market and Consumer Affairs Committee, Summer National Meeting, Chicago, IL.
5. **Cude, B. J.** (2024, August 5). *Meeting consumer expectations after a disaster*. Panel member representing consumer perspective, Louisiana Department of Insurance Annual Conference, Baton Rouge, LA.
6. **Cude, B. J.** (2024, July 20). *Financial literacy education mandates*. Panel member. National Conference of Insurance Legislators, Costa Mesa, CA
7. **Cude, B. J.** (2024, April 18). *Connecting with readers: Using active voice*. Webinar presented to the Center for International Private Enterprise.
8. **Cude, B. J.** (2024, April 12). *Consumer perspectives on addressing the retirement crisis through lifeline income and insurance-based wellness benefits*. National Conference of Insurance Legislators, Nashville, TN.
9. **Cude, B. J.** (2024, March 17). *Insurance to improve quality of life: Understanding and addressing barriers to the financial inclusion of insurance*. Panel member to represent consumer perspective, Center for Insurance Policy and Research, NAIC National Meeting, Phoenix AZ.
10. **Cude, B. J.** (2024, March 18). *Readability in state insurance laws*. Presentation at NAIC Consumer Liaison Committee, Summer National Meeting, Chicago, Illinois.
11. **Cude, B. J., & Zhang, H.** (2024, April 18). *The impact of state surprise medical billing protections on consumers with employer-sponsored health insurance*. National Association of Insurance Commissioners, Orlando, FL.
12. **Birnbaum, B., & Cude, B. J.** (2023, December 3). *Consumer financial literacy vs. illustrations for life insurance and annuities*. Life Insurance and Annuities (A) Committee, National Association of Insurance Commissioners, Orlando, FL.
13. **Cude, B. J.** (2023, October 26). *Disclosures for retail investors*. Investor Issues Dialogue, Washington, D.C.
14. **Cude, B. J.** (2023, October 19). *Metrics matter: Defining and measuring financial literacy*. Sungkyunkwan University Department of Consumer Science Research Seminar.
15. **Heller, D., Cude, B. J., Flores, A., Mulready, G., & Graham, C.** (2023, October 5). *How insurance fraud impacts underserved communities and how to fight back!* [Panelist]. Coalition Against Insurance Fraud webinar.
16. (2023, May 18). *ACCI's Journal of Consumer Affairs – Read, cite, review, submit*. [Chaired panel discussion] American Council on Consumer Interests Annual Conference, Las Vegas, Nevada.
17. **Cude, B. J.** (2023, April 26). *Thoughts about disclosures to insurance consumers*. International Association of Insurance Supervisors Market Conduct Working Group [Online].
18. **Cude, B. J., Andrews, D., Habayeb, A., Jade-Rice, R., & O'Brien, F.** (2022, December 14). *The feasibility of transparency and explainability to consumers regarding adverse decisions from the use of big data and Artificial Intelligence* [Panel member.] National Association of Insurance Commissioners Fall Conference, Tampa, FL.
19. **Cude, B. J.** (2022, November 11). *Changing consumer preferences: What do they mean for global insurance supervision?* [Panel member]. International Association of Insurance Supervisors Annual Conference, Santiago, Chile.
20. **Cude, B. J.** (2022, September 26). *Consumer data privacy* [Organized and chaired panel]. Insurance Consumer Affairs Exchange, Savannah, GA.
21. **Cude, B. J.** (2022, September 22). *Improving communication: The power of active voice*. National Association of Insurance Commissioners Insurance Summit, Kansas City, MO.
22. **Cude, B. J., & Burns, B.** (2022, August 12). *Long-term care insurance rate increases and reduced benefit options: Insights from interviews with financial planners*. National Association of Insurance Commissioners Long-Term Care Insurance Task Force.

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

23. **Cude, B. J.** (2021, November 17). *Insurance consumer education/issues*. National Association of Insurance Commissioners Transparency and Readability Subgroup. [Online].
24. **Cude, B. J.**, Stringer, B., McAdams, J., Kitt, K., & Amann, C. (2021, June 22). *Data and privacy – What’s happening with consumer privacy standards – The impact on insurance regulation and the consumer’s perspective*. [Panel discussion]. National Association of Insurance Commissioners Insurance Summit [online].
25. **Cude, B. J.** (2020, June 26). *Financial education in the U.S.* Invited keynote address presented online to the International Academy of Financial Consumers.
26. **Cude, B. J.** (2020, June 6). *Connecting with readers: Using active voice*. Webinar presented to the National Association of Insurance Commissioners.
27. **Cude, B. J.** (2020, September 17). *Connecting with readers: Using active voice*. Webinar presented to the National Association of Insurance Commissioners’ *Insurance Summit*.
28. **Cude, B. J.**, & Kitt, K. (2020, January 16). *The role of financial education in retirement preparedness*. Webinar presented to the Retirement Security Working Group of the National Association of Insurance Commissioners.
29. **Cude, B.** (2019, October 30). *Improving consumer disclosures*. CFP Board of Standards Resource Commission, Washington, DC.
30. **Cude, B.** (2019, September 25). *NAIC’s Consumer Participation Program: An untapped resource*. NAIC Regulatory Leadership Forum, Kansas City, MO.
31. **Cude, B.** (2019, September 25). *Engaging consumers in designing consumer information, education and disclosure*. International Association of Insurance Supervisors Market Conduct Working Group, Kansas City, MO.
32. **Cude, B.** (2019, September 19). *Methods to develop better disclosures for investors*. [Panel member]. Securities and Exchange Commission Investor Advisory Committee, Washington, D.C.
33. **Cude, B. J.**, & Kitt, K. (2019, August 5). *Engaging consumers to design education information and disclosures*. NAIC Consumer Liaison Committee, NAIC National Meeting, New York City.
34. **Cude, B.** (2019, May 6). *The University of Georgia and the American higher education system*. University of Rome, Tor Vergata Ph.D. students in Economics and Finance, Rome, Italy.
35. **Cude, B.** (2019, May 7). *The evolution of a research program: College student financial literacy*. University of Rome, Tor Vergata Ph.D. students in Economics and Finance, Rome, Italy.
36. **Cude, B.** (2019, May 13). *Reform in the American health care system*. University of Rome, Tor Vergata Ph.D. students in Economics and Finance, Rome, Italy.
37. **Cude, B. J.** (2019, May 14). *Meet a reviewer: 10 questions to understand the reviewers’ perspective*. University of Rome Tor Vergata Banking and Finance Ph.D. students, Rome, Italy.
38. **Cude, B.** (2019, March 25). *The world after NY Reg 187*. [Panel Member]. Insurance Regulatory Examiners Society, Atlanta, GA.
39. **Cude, B.** (2018, November 9). *Big data and artificial intelligence in insurance regulation: A consumer perspective*. [Panel member]. International Association of Insurance Supervisors, Luxembourg City, Luxembourg.
40. **Cude, B.** (2018, March 3). *Promoting insurance literacy*. National Council on Insurance Legislators, Atlanta, GA.
41. **Cude, B.** (2018, March 26). *NAIC Consumer Participation Program*. National Association of Insurance Commissioners, Milwaukee, WI.
42. **Cude, B.** (2017, November). *Looking toward traditional approaches: Promoting financial education for insurance consumers*. [Panel member]. International Association of Insurance Supervisors Annual Conference, Kuala Lumpur, Malaysia.
43. **Cude, B.** (2017, October 13). *Annuities and retirement planning: A consumer perspective*. Retirement Security, Pensions and Insurance: Challenges and Opportunities in the US and China (4th Annual UConn Law School Insurance Law Conference), Hartford, CT.
44. **Cude, B.**, & Burns, B. (2017, August). *Consumer communication about Penn Treaty insolvency: Resources to use with long-term care insurance policyholders*. NAIC Receivership and Insolvency Task Force and NAIC Consumer Liaison Committee, National Association of Insurance Commissioners National Meeting, Philadelphia, PA.

* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

45. **Cude, B., & Birnbaum, B.** (2017, August). *Title insurance shopping tool: An online resource for insurance consumers*. NAIC Property and Casualty Committee, National Association of Insurance Commissioners National Meeting, Philadelphia, PA.
46. **Cude, B.** (2017, June). *DSEF student outreach*. Direct Selling Fellows Workshop, Orlando, FL.
47. **Cude, B.** (2016, December). *State insurance department websites*. National Association of Insurance Commissioners National Meeting, Miami, FL.
48. **Cude, B.** (2016, November). *The genetic/data mining connection – Ethical considerations in life underwriting*. [Panel discussion]. American Academy of Actuaries, Washington, DC.
49. **Henager, R., & Cude, B.** (2016, October). *Financial literacy and long- and short-term financial behaviors in different age groups*. *Journal of Financial Counseling and Planning* article. [Webinar for NEFE staff].
50. **Cude, B.** (2016, October). *Theory v. application*. [Panel discussion]. Society of Financial Education and Professional Development. Atlanta, GA.
51. **Cude, B.** (2016, April). *Consumer perspectives on use of big data in insurance underwriting*. National Association of Insurance Commissioners Spring National Meeting, Big Data Public Hearing, New Orleans.
52. **Cude, B.** (2016, June). *Consumer issues in long-term care insurance innovations*. [Conference call presentation]. National Association of Insurance Commissioners Long-Term Care Innovations Subgroup.
53. **Cude, B.** (2016, August). *Consumer concerns: The fiduciary standard rule*. National Association of Insurance Commissioners Summer National Meeting, Consumer Liaison Committee, San Diego, CA.
54. **Cude, B.** (2014, October). *Insurance regulation: The consumer perspective*. [Panel member]. Missouri Insurance Director's Regulatory Summit, St. Louis, MO.
55. **Cude, B.** (2014, November). *Is nonforfeiture ready for a change? Issues and concerns*. [Panel member]. American Academy of Actuaries Annual Conference. Washington, DC.
56. **Cude, B.** (2013, October). [Panel member]. *Demystifying insurance*. Insurance Consumer Affairs Exchange Fall Exchange, Sanibel, FL.
57. **Cude, B.** (2013, October). *Readability in insurance contracts*. [1 hour presentation via Skype]. Association of Insurance Compliance Professionals Annual Conference, Toronto, Canada.
58. **Cude, B. J.** (2011, September). *Responding to complaints with style*. [2.5 hour workshop]. Insurance Consumer Affairs Exchange, Charleston, SC
59. **Cude, B. J.** (2011, August). *Stock market simulations as a teaching tool*. [2 hour workshop]. Delegation from the Department of Economics and Management of Shanghai Administrative Institute, Athens, GA.
60. **Cude, B. J.** (2011, June). *Credit based insurance scoring*. [Webinar]. National Association of Insurance Commissioners.
61. **Cude, B. J.** (2011, June). *The NAIC Consumer Participation Program*. [Webinar]. National Association of Insurance Commissioners Regulatory Leadership Conference.
62. **Cude, B. J.** (2011, June). *Health insurance disclosures for consumers: Research contributions to public policy*. Illinois Cooperative Extension Consumer and Family Economics Educators Inservice, Uttica, IL.
63. **Cude, B. J.** (2011, June). *Financial literacy to financial capability: Definitions and measurements*. Illinois Cooperative Extension Consumer and Family Economics Educators Inservice, Uttica, IL.
64. **Cude, B. J.** (2011, January). *The NAIC Consumer Participation Program*. National Association of Insurance Commissioners Commissioners' Conference, Palm Springs, CA.
65. **Cude, B. J.** (2010, March 31 and April 19). *Health care reform in the U.S.: The beginning or the end*. University of Georgia Honors Program Lunchbox Series and Honors Program Student Council, Athens, GA.
66. **Cude, B. J.** (2009, December 8). *Consumer interests: The use of social networking sites in insurance*. National Association of Insurance Commissioners Educational Session, San Francisco, CA.
67. **Cude, B. J.** (2009, December 7). *Readability in insurance contracts*. National Association of Insurance Commissioners Consumer Connections Working Group, NAIC Quarterly Meeting, San Francisco, CA.
68. **Cude, B. J.** (2009, October 9). *Readability in insurance contracts*. Wisconsin Department of Insurance Stakeholders Group, Madison, WI.
69. **Cude, B. J.** (2009, October 5). *Meeting consumer needs during tough economic times*. Insurance Consumer Affairs Exchange Fall Conference, St. Louis, MO.
70. **Cude, B. J.** (2009, August 13). *Financial literacy and housing*. Georgia Initiative for Community Housing Conference, Toccoa, GA.

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71. **Cude, B. J.** (2008, November 6). *Perspectives in the life settlement business: Academic studies on a macro view of the market*. [Panel discussion]. Life Insurance Settlements Association Fall Conference, Washington, D.C.
72. **Cude, B. J.** (2008, November 6). *Disclosures: The quest to protect consumers and industry participants*. Life Insurance Settlements Association Fall Conference, Washington, D.C.
73. **Cude, B. J.** (2008, September 29). *Tips and tools for consumer friendly disclosures*. Insurance Consumer Affairs Exchange, Williamsburg, VA.
74. **Cude, B. J.** (2008, August 11). *Are you smarter than a fifth grader? Understanding insurance disclosures*. Insurance Regulatory Examiners Society, St. Louis, Missouri.
75. **Cude, B. J.** (2008, July 16). *Regulation and public policy from the consumer's perspective*. National Association of Insurance Commissioners' Conference, Kansas City, Missouri.
76. **Cude, B. J.** (2007, June 19). *Making the grade? College students and their (our?) money*. [Invited luncheon speaker]. National Association of Consumer Agency Administrators Annual Conference, Philadelphia, PA.
77. **Cude, B. J.** (2007, May 8). *Toto, I've a feeling we're not in Kansas anymore* (a presentation on insurance disclosures). [Invited speaker]. NAIC/NIPR E-Reg Conference, Kansas City, MO.
78. **Cude, B. J.** (2007, August 14). *For Web eyes only* (a presentation in effective insurance department websites). NAIC/PIO Forum, Kansas City, MO.
79. **Cude, B. J.** (2007, April). Reaction Panel to American Council on Consumer Interests Annual Conference Esther Peterson Policy Forum. [Invited by the leadership of ACCI to be one of three members of a panel (and the only ACCI member)]. St. Louis, MO.
80. **Cude, B. J.** (2007, May). *If I were king of the forest: A consumer's perspective on market conduct regulation*. [Invited to represent consumers on this panel]. NAIC/NIPR E-Reg Conference, Kansas City, MO.
81. **Cude, B. J.** (2006, November 13). *Disclosure: Taking the high road*. LOMA LIMRA Meeting Series: Compliance & Market Conduct Exchange, Orlando, Florida.
82. **Cude, B. J.** (2006, October 19). *The \$2,993 T-Shirt: Small decisions with big impacts*. [Luncheon speaker]. Georgia Association of Economic Educators Annual Meeting, Athens, GA.
83. **Cude, B. J.** (2005, October 19). *Results of the Cleveland Saves evaluation project*. National Savers Forum, Washington, D.C.
84. **Cude, B. J.** (2005, January 25). *Adding value to State Insurance Department websites*. [This meeting was closed to everyone except regulators and only 1 to 2 speakers were invited]. Annual Insurance Commissioners Conference, Phoenix, AZ.
85. **Cude, B. J.** (2005, October 12). *Consumer insurance disclosures*. [Teleconference presentation]. COSS Development Corporation.
86. **Cude, B. J.** (2005, June 13). *Consumer insurance disclosures*. National Association of Insurance Commissioners Consumer Protections Working Group Meeting, Washington, D.C.
87. **Cude, B. J.** (2005, December 13). *Consumer insurance disclosures*. National Association of Insurance Commissioners Consumer Liaison Meeting, San Francisco, CA.
88. **Cude, B. J.** (2005, December 5). *Adding value to state insurance department websites*. National Association of Insurance Commissioners Protections Working Group Meeting, San Francisco, CA.
89. **Cude, B. J.** (2005, April 20). *Identity theft and credit reports*. CFCS Staff and Faculty, Athens, GA.
90. **Cude, B. J.** (2005, May 12). *High School Financial Planning Program*. Extension Agents, UGA Georgia Center, Athens, GA.
91. **Cude, B. J.** (2004, October 15). *Savings in America*. [Keynote address for Georgia Saves Day]. Atlanta, Georgia.
92. **Cude, B. J.** (2004, November 10). *Georgia Saves*. FACS Extension Agents, FACS Extension Program Planning Conference, Rock Eagle, Georgia.
93. **Cude, B. J.** (2003, February 19). *Consumer fraud in Georgia*. Carl Vinson Institute of Government Seminar Series, Athens, GA.
94. **Cude, B. J., Bagwell, D., & Gutter, M.** (2002, November). *Financial management and college students*. [One of three invited to present information about a campus financial literacy program at a national preconference]. Association of Financial Planning and Counseling Education, Denver, CO.
95. **Cude, B. J.** (2002, March 17). *Consumer education and information feature of state Insurance Department websites*. State Insurance Department Public Information Officers, Reno, NV.

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96. **Cude, B. J.** (2002, April 24). *Workforce housing in Georgia*. Department of Community Affairs, Region 5 Regional Advisory Council, Greensboro, GA.
97. **Cude, B. J.** (2002, April 10). *Workforce housing in Georgia*. Georgia Manufactured Housing Association Central Georgia Chapter, Macon, GA.
98. ***Morganosky, M., & Cude, B. J.** (2000, May). *Consumer responses to and demand for online food shopping*. USDA Conference, "The Consumer in the Changing Food System," Washington, D.C.
99. **Cude, B.** (1994, March). *Medicare, Medicaid and Medicare supplement insurance*. Paper prepared for the White House Conference on Aging Mini-Conference on Older Women's Health Issues, Loyola University, Chicago.

4. Public service

Public services performed: extension, international programs, local community services and relations, and to governmental and nongovernmental agencies

Primary Extension Programs

I developed, prepared, and presented more than 150 programs on approximately 30 family and consumer economics topics to various consumer, professional, and industry audiences, primarily at the University of Illinois (1985-1998). Major extension programs there centered on improving consumer decision-making, focusing on current issues and concerns relevant to the general public. Core concepts and appropriate delivery methods were derived from my research. Within each program, the goal was to facilitate consumer feedback to public or private decision-makers or researchers. I focused on three major extension programs: environmental consumer decision-making, insurance, and telecommunications deregulation. In Georgia, I provided leadership for the Georgia Saves program in 2000-2002, a social marketing program designed to encourage Georgians to set and achieve savings and debt reduction goals.

Georgia Peer Financial Counseling Program

I was the Statewide Coordinator of the Georgia Peer Financial Counseling (PFC) Program from 2004 through 2010. The Program assumed that college students are more receptive to financial management information delivered by informed peers. Students were trained to teach other college students.

The topics as well as the content of the Program initially were created by and for undergraduate students. My role was to keep the content current, add resources to facilitate teaching, develop materials to train the student counselors, and program administration, including helping college campuses set up and grow programs, collecting evaluation data and preparing reports. After the funding ended, I continued to keep the content current and collected evaluation data.

Between 2004 and 2010, college students taught more than 12,000 college students using PFC module materials on 15 college/university campuses in Georgia. Delivery of the PFC program was primarily through college classes (on a wide variety of topics), residence halls and student organizations. Overall, participant evaluations of the student presentations were very positive. Evaluation data indicated that students learned from the presentations and intended to adopt new financial practices after exposure to the material. Multiple measures were used to evaluate the Program. For example, in 2008-09 students participating in a Peer Financial Counseling Program presentation on budgeting scored an average of 90% on a five-question knowledge quiz given to the students at the end of the presentation. In 2008-09, on average, 73% of students participating in a Peer Financial Counseling Program presentation on credit reports and credit scoring indicated that they planned to request a copy of their credit report.

Consumer Advocacy

1. National Association of Insurance Commissioners' Center for Insurance Policy and Research Advisory Council, August 2021-present.
2. Represent American Council on Consumer Interests on the Coalition against Insurance Fraud, 2020-present; Coalition's Corporate Secretary 2023-2025.

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3. National Association of Insurance Commissioners Consumer Participation Program, 1994-present; Member, Board of Trustees, 1996-present; International Association of Insurance Supervisors Consumer Representative Observer, 2013-present.
4. Testify regularly at national meetings of the National Association of Insurance Commissioners to present the consumer perspective on insurance issues since 1994.
5. Founding Member, Direct Selling Education Foundation Academic Advisory Committee, 2015-present; Mentor for Academic Campus Events Subgroup, 2016-2019.
6. Member, Direct Selling Education Foundation Board of Directors; Co-Chair Consumer Committee, 2011-2017.
7. Federal Insurance Office Advisory Committee on Insurance, 2014-2016.
8. Public Member of the American National Standards Institute–Conference for Food Protection Accreditation Committee, 2007-2014.
9. Review Team, Council on Economic Education’s Development of Voluntary National Standards for Financial Literacy, 2012 and to write questions for three personal finance tests (upper elementary, middle school, high school), 2014.
10. Member, Life Settlements Advisory Board (national advisory group charged with establishing ethical standards that validate life settlement industry practices), 2012-2013.
11. Board of Directors, Insurance Marketplace Standards Association, 2006-2010.
12. Governor’s Office of Consumer Affairs Consumer Advisory Board, 2002-2005; appointed by the Governor.
13. Appointed by the Governor to serve as the consumer representative on the 2002 Georgia Governor’s Action Group on Health Insurance Availability and Affordability.
14. Southern Region Rural Development Center E-Commerce Task Force, 2000.
15. Member, American Chemistry Council/Chemical Manufacturers of America Advisory Panel, 1996-2000.
16. Member, DowBrands Environmental Advisory Panel, 1993-1995.
17. Member, Illinois Governor’s Task Force on Household Battery Disposal, 1993; Governor’s Task Force on Degradable Plastics, 1990.
18. Member, Illinois Attorney General’s Advisory Committee, 1985-1989.
19. Testified at 2001 Georgia Insurance Commissioner public hearings on the use of credit information in insurance underwriting.
20. Prepared testimony for 1991 Federal Trade Commission and Environmental Protection Agency hearing on environmental claims in advertising and labeling; participated in 1995 Federal Trade Commission workshop on environmental claims.

5. Other services

This would include, for example, service on departmental, college, or University committees and special administrative assignments; service to student groups and organizations and to support units such as libraries, computing services and health services

1. Georgia Consortium on Personal Financial Literacy Board of Directors, 2019-2021.
2. Georgia Council on Economic Education Research Committee member, 2018-2021.
3. Cude, B., Goetz, J., Chatterjee, S., & Sweaney, A. 2009. Proposed UGA Student Learning Initiative “College Student Financial Literacy.”
4. Director, University of Georgia Center for Economic Education, 2009-2020; Associate Director for Personal Financial Literacy, University of Georgia Center for Economic Education, 2007-2009.
5. Director of Research, University of Georgia Housing and Demographics Research Center, 2000-2004.
6. External reviewer for the Personal Financial Planning graduate program at Texas Tech University, January 2009.
7. Reviewer of publications for Federal Consumer Information Center; *Renter’s Insurance* (2009), *Consumer’s Guide to Disability Income Insurance* (2009).

8. Member of CREES Program Review Team, Utah State University Department of Family, Consumer and Human Development, 2004.
9. Member of CSREES Program Review Team, Cornell University Department of Public Policy and Management, 2001.

Service to Professional Associations

1. Reviewer for *Proceedings of the American Council on Consumer Interests*, 1981 and 1986-1989, 1990-1991, 1993-1997, 2000-2001, 2003-2005, 2008, 2013-present.
2. Occasional reviewer for numerous journals, including the *Journal of Public Policy and Marketing*, *Journal of Family and Economic Issues*, *Journal of Insurance Regulation*, *International Journal of Consumer Studies*, *Marketing and Public Policy*, *Financial Counseling and Planning*, *Journal of Agribusiness*, *International Journal of Retail and Distribution Management*, *International Review of Retail, Distribution and Consumer Research*, *Journal of Food Distribution Research*, *Journal of Personal Finance*, *Journal of African Business*, *Journal of Consumer Health on the Internet*, *SAGE Open*, *International Journal of Healthcare Management*, *International Review of Economic Education*, *Journal of Economic Education*, *Financial Services Review*, *Psychological Reports*, *British Journal of Education*, *Sustainability*, *Frontiers in Psychology*.
3. American Council on Consumer Interests – ACCI Conference Committee, 2020-2021; ACCI History Committee, 2019-2022; ACCI Committees Task Force, 2018; Nominations and Elections Committee member, 2011-2012, 2016-2018; ACCI Conference Planning Committee member; ACCI Preconference Planning Committee, chair, 2010; ACCI Distinguished Fellows Committee chair, 2011-2012; member; 2010-2011; ACCI Memorial Paper Award Committee, member, 2010; Publications Committee, 2004-2007; Consumer Education Committee, 2004-2010; Master's Thesis Award Committee, Chair, 2005-2007; Stewart Lee Award Committee, 1994-1999 (chair, 1997-1999); Finance Committee, 1993-1994; Nominations Committee, 1993-1995 (chair, 1995); Treasurer, 1992-1994; Applied Consumer Economics Award Committee, 1989; Member, Board of Directors, 1986-1989; Research/Thesis Awards Committee, 1994-1996.
4. Represented the American Council on Consumer Interests on the Conference Organizing Committee for the Networks Financial Institute Conference on Financial Literacy, 2008-2009.
5. Program Chair, 2006 Eastern Family Economics Resource Management Association Annual Conference.
6. Development Committee, Georgia Coalition for Personal Financial Literacy, 2003-2004.
7. Local Arrangements Chair, 2003 American Council on Consumer Interests Annual Conference.
8. Local Arrangements Chair, 2002 Eastern Family Economics Resource Management Association Annual Conference.
9. Association of Financial Counseling and Planning Education, Consumer Financial Information Award Committee, 2000.
10. Member, *Money Matters* Advisory board (a national subscription newsletter, Grace Weinstein, editor), 1997-1999.
11. Consumer Interests Chair, Illinois Home Economics Association, 1990-1994.
12. Program Chair, American Council on Consumer Interests Annual Conference, March 1992.
13. Member (ad hoc), Board of Directors, Illinois Consumer Education Association, 1989-1992.
14. Treasurer, District 6, Illinois Home Economics Association, 1980-81, 1981-82.

Service to the University of Georgia

Department

1. Undergraduate Coordinator, 2006-2020
2. Member, Graduate Portfolio Checklist Committee, 2018-2020
3. Member, Departmental Awards Committee, 2018-2020
4. Member, Consumer Economics Faculty Search Committee, 2017-2018

5. Member, Athens Tech Consumer Economics Program Advisory Committee, 2016-2020
6. Chair, Dr. Velma Zahirovic-Herbert's Post-Tenure Review Committee, 2018
7. Chair, Dr. Diann Moorman's Post Tenure Review Committee, 2018
8. Member, HACE Ph.D. Reading Committee, 2007-2014
9. Member, Dr. Patryk Babiarz's Third Year Review Committee, 2017
10. Member, Dr. Kim Skobba's Third Year Review Committee, 2014
11. HACE Executive Committee, 2006-2012
12. Member, Department Promotion and Tenure Committee, 2008-2010
13. Chair, Dr. Russell James' Third-Year Review Committee, 2009
14. Member, Dr. Joseph Goetz' Third Year Review Committee, 2009
15. Member, Dr. Robert Nielsen's Third Year Review Committee, 2009
16. Consulted with Dr. Russell James to design a new course for the department, HACE 1110, 2013
17. Graduate Admissions and Policy Committee, 2005-2008
18. Chair, Pamela Turner's Third-Year Review Committee, 2008
19. Chair, HACE Consumer Economics Curriculum Review Committee, 2007-2008
20. Post-Tenure Renew Committees, 2005, 2006, 2007
21. Member, Dr. Lance Palmer's Third-Year Review Committee, 2007
22. Consumer Economics Assistant Professor (Griffin) Search Committee, 2006
23. Consumer Economics Assistant Professor (Athens) Search Committee, 2006
24. Chair, Dr. Andy Carswell's Third Year Review Committee, 2006
25. Chair, Dr. Anne Sweaney's Post-Tenure Review Committee, 2005
26. Department of Housing and Consumer Economics M.S. Preliminary Examination Committee, 1999-2001

College of Family and Consumer Sciences:

1. FACS Alumni Association Award Selection Committee, 2019
2. Curriculum Committee, 1998-2004; 2006-2020.
3. College Data Literacy Subcommittee, 2018-2019.
4. College Student Scholarship Committee, 2017-2020.
5. Member, FHCE Academic Advisor Search Committee, 2018
6. Faculty Advisory Committee, 2016-2018
7. Search Committees: Associate Professor/Professor of Consumer Economics, 2018; Assistant Dean for Extension, College of Agricultural and Environmental Sciences, 1998-99; Extension Evaluation Specialist, Chair, 2001; Extension Educators, Chair, 2000.
8. Member, Promotion and Tenure Committee, 2005, 2008-2010, 2014-2015; Chair, Promotion and Tenure Committee, 2006, 2015, 2017-2018
9. Member, Family and Consumer Sciences Teacher of the Year Award Committee, 2008
10. Legislative Aide Committee, 2003-2005
11. State of the Family Conference Planning Committee, 2004-2005
12. Graduate Studies Professional Development Conference Planning Committee, 2004-2005
13. Family Studies/Family Therapy Assistant Professor Search Committee, 2005
14. Lifespan Family Financial Management Assistant Professor Search Committee, 2005
15. Executive Committee, 1998-2004, 2019.
16. Administrative Cabinet, 1998-2004, 2019.
17. College Strategic Planning Committee - 1999-2000
18. Chair, College of Family and Consumer Sciences Ad Hoc Committee, Questionnaire Development for Review of Associate Deans, Fall 2000
19. Chair, College of Family and Consumer Sciences Extension Educator Position Search Committee, 1999-2000
20. Chair, College of Family and Consumer Sciences Evaluation Extension Specialist Position Search Committee, 1999-2000
21. College of Family and Consumer Sciences Evacuation Committee

University

1. University of Georgia Professional and Applied Studies University Review Committee, 2019
2. University of Georgia Data Literacy Committee, 2018-2019
3. University of Georgia Academic Honesty Panel, 2017-2018
4. National Survey of Student Engagement UGA Steering Committee, 2010-2015
5. University Promotion and Tenure Review Committee, 2012-2014, 2019
6. Program Review and Assessment Committee; Program Assessment Subcommittee, 2010-2013
7. Josiah Meigs Campus-Wide Teaching Awards Selection Committee, 2011-2013
8. Human Subjects Office Advisory Committee, 2006-2007
9. University Curriculum Committee and two subcommittees of the UCC, 2005
10. Member, 2005 Latino Conference Planning Committee; Member, Subcommittee on Financial and Economic Development Track

University of Illinois

Department:

1. Department Administration and Governance Transition Committee, 1995-96
2. Department Extension Programs Committee, 1995-97
3. Department Policy Manual Committee, 1995-97
4. Department Promotion and Tenure Committee, 1995

College:

1. Search Committees to Select College Administrators, 1997, 1992. 1997-1998
2. Extension Policy Committee, 1994-96; Chair, 1995-96
3. College Administrator Evaluation Committee, 1994-96
4. Extension Program Planning Committee, 1994-96
5. College Salary and Budget Subcommittee, 1992-93
6. College Awards Committees, 1994, 1992
7. Extension Annual Conference Planning Committee, 1991-92
8. Faculty Search Committees, 1996, 1993, 1992, 1991

University:

Public Service Subcommittee, University of Illinois Task Force on the Environment, 1993