

EDUCATION

Kansas State University, College of Health and Human Sciences, Manhattan, KS
Ph.D. in Personal Financial Planning **December 2023**

Georgia State University, Robinson College of Business, Atlanta, GA
Master of Business Administration **May 2009**
Master of Professional Accountancy **May 2009**

University of Macedonia, Economic and Social Sciences, Thessaloniki, Greece
BS Accounting and Finance **April 2006**

CERTIFICATIONS

Certified Public Accountant (C.P.A.), Georgia State Board of Accountancy

Certified Financial Planner (CFP®), Certified Financial Planner Board of Standards

GRANT AWARDS

Futris T. (PI), **Antonoudi E.** (Co-I), Arroyo A. (Co-I), Carpenter K. N. (Co-I), Gonyea J. L. (Co-I), Mountain T. P. (Co-I), O’Neal C. W. (Co-I), Richardson E. D. W. *Elevating Couple Relationships Across Georgia*. U.S. Department of Health and Human Services, Administration for Children and Families. (September 2025 – September 2030) **\$6,190,000.** (Co-Investigator) *Five-year interdisciplinary federal grant supporting relationship education and financial well-being for Georgia families.*

Antonoudi E. (PI), Palmer L., (Co-Pi). Charles Schwab Scholarships for student participation at IMPACT 2025. (September 2025) **\$9,000.**

Antonoudi E., (PI), Kimberly Watkins (Co-Pi). AssetMark Scholarships for student participation at Gold Forum 2024. (January 2024) **\$4,000.**

Antonoudi E., (PI), Palmer L., (Co-Pi). Charles Schwab Scholarships for student participation at IMPACT 2024. (September 2024) **\$9,000.**

Antonoudi E., (PI), AssetMark Scholarships for student participation at Gold Forum 2024. (January 2024) **\$2,000.**

Antonoudi E., (PI), Palmer L., (Co-Pi). Charles Schwab Scholarships for student participation at IMPACT 2023. (September 2023) **\$8,000.**

Antonoudi E., (PI), Palmer L., (Co-Pi). Charles Schwab Scholarships for student participation at IMPACT 2022. (September 2022) **\$8,000.**

Zahirovic-Herbert, V., Anong, S. & **Antonoudi, E.** (Co-PI). Advising and Mentoring Students from Underserved Backgrounds for Success. New Approaches for Student Engagement and Belonging. UGA (May 2019) **\$17,700.**

AWARDS

- 2024 Tom E. Cochran Distinguished Service Award, Department of Financial Planning Housing and Consumer Economics, University of Georgia
- 2021 Super-Includer Award, College of Family and Consumer Sciences, University of Georgia
- 2020 Outstanding Undergraduate Faculty Academic Advisor of the Year, College of Family and Consumer Sciences, University of Georgia

PEER-REVIEWED JOURNAL ARTICLES

Antonoudi E., Rollins-Koons A., Lim H., Heckman S., (Forthcoming). Owning a Home or Two: Financial Planning Insights from U.S. Households Pre- and Post- Covid. *Financial Planning Research Journal*.

Lim, H., **Antonoudi, E.**, & Harris, J. (2026). College Generation Status and Financial Socialization: Implications for Financial Knowledge, Self-Efficacy, and Behavior of First-Generation College Students. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-025-10067-3>

Antonoudi E., Seay M., Kiss E., Lim H., (2025). The impact of the online marketplace on fraud: Evidence from Craigslist from its early adoption in 1995 to its wider expansion in 2006. *Financial Services Review* 33(4), 121–133.
<https://doi.org/10.61190/fsr.v33i4.4114>

Antonoudi E., Kostandini G., & Lim H. (2025). Immigration law enforcement and immigrant homeownership. *Financial Services Review*, 33(2), 93–123. <https://doi.org/10.61190/fsr.v33i2.4113>

Sholin, T.L., Lim, H., Reiter, M., **Antonoudi, E.**, Lurtz, M. (2021). The Money Scripts Related to the Use and Trust of Investment Advice. *Journal of Financial Therapy*, 12 (2) 4.

JOURNAL ARTICLES UNDER REVIEW

Antonoudi E., Rollins-Koons A., Lawson D., (Under Review). The Impact of Financial Optimism on Financial Behaviors.

Antonoudi E., Rollins-Koons A., Futris T.G., Winkelman Richardson E., (Under Review). From Finances to Feelings: Exploring the Association between Couple's Financial Self-Efficacy, Conflict Management, and Pathways to Financial Well-Being and Relationship Quality.

Antonoudi E., Ludwig E.G., (Under Review). Technology-Enabled Financial Help-Seeking: Evidence of AI and Financial Planners on Retirement Saving Behavior.

Antonoudi E., Rollins-Koons A., McCoy M., (Under Review). Preparing the Next Generation: How Trust, Gender, and Academic Performance Shape Financial Planning Students' AI adoption for Serving Underserved Populations.

Antonoudi E., Sunder A., Palmer L., Golden W., (Under Review). AI-Powered Financial Coaching for Tax Refund Goals: An Evidence-Based Approach to Enhance Financial Capability Among Diverse Populations.

INVITED PRESENTATIONS

Antonoudi E., Outland N., Bourlai T., Ranging G, Kang B. (November 2025). *AI Integration in Financial Services How Task attributes, Collaboration Modes and Experience Shape Trust. Panel Session on: AI and Fintech in the Pursuit of Financial Well-being*. AFS Australia-New Zealand Chapter 13th Personal Finance and Investment Symposium 2025.

Antonoudi E., Rollins-Koons A., Richardson E. W., Futris T. (March 2025). *From financial confidence to relationship harmony: Exploring financial self-efficacy, conflict management, and pathways to financial well-being and relationship quality in low-income households*. Ph.D. Seminar Class, Kansas State University.

CONFERENCE PRESENTATIONS/POSTERS

Antonoudi E., Rollins-Koons A., Lim H., Heckman S., (November 2025). Owning a Home or Two: Financial Planning Insights from U.S. Households Pre- and Post- Covid. Poster Presentation. AFCPE Annual Symposium, Phoenix, Arizona.

Antonoudi E., Outland N., Bourlai T., Ranging G, Kang B. (October 2025). *AI Integration in Financial Services How Task attributes, Collaboration Modes and Experience Shape Trust. Panel Session on: AI and Fintech in the Pursuit of Financial Well-being*. CFP Connections Conference, Chicago, (Conference Registration Funded by the CFP Board).

Antonoudi E., Rollins-Koons A., Richardson E. W., Futris T. (July 2025). *From financial confidence to relationship harmony: Exploring financial self-efficacy, conflict management, and pathways to financial well-being and relationship quality in low-income households*. World Finance Conference, Malta. (Expenses funded by the Provost's International Funds).

Antonoudi E., Outland N., Bourlai T., Ranging G, Kang B. (July 2025). *Trust in AI in Financial Planning: A psychological perspective on tasks and collaboration*. World Finance Conference, Malta. (Expenses funded by the Provost's International Funds).

Antonoudi E., Rollins-Koons A., Lawson D. (June 2025). *The Influence of Optimism on Savings Intentions and Wealth Building: Insights from the Theory of Planned Behavior*. Financial Management Association European Conference, Limassol, Cyprus.

Antonoudi E., Rollins-Koons A., Richardson E. W., Futris T. (June 2025). *Examining the interconnectedness of couples' financial and relational management: An application of the Couples and Finances Theory for low-income households*. Financial Therapy Association Conference, Athens, Georgia.

Antonoudi E., Kostandini G., Lim, H. (November 2024). *Immigration Law Enforcement and Immigrant Homeownership*. AFCPE Symposium, Columbus Ohio.

Antonoudi E., Kostandini G., Lim, H. (October 2024). *Immigration Law Enforcement and Immigrant Homeownership*. CFP Board Connections Conference, Washington DC.

Antonoudi E., Seay M., Kiss E., Lim H., (September 2024). *The impact of the online marketplace on fraud: Evidence from Craigslist from its early adoption in 1995 to its wider expansion in 2006*. Academy of Financial Services Conference, Columbus Ohio.

Antonoudi E., Kostandini G., Lim, H. (September 2024). *Immigration Law Enforcement and Immigrant Homeownership*. Academy of Financial Services Conference, Columbus Ohio. **Best Paper Award by the CFP Board**.

Antonoudi E., Kostandini G., Lim, H. (September 2024). *Immigration Law Enforcement and Immigrant Homeownership*. Academy of Financial Services Conference, Columbus Ohio.

Antonoudi E., Seay M., Kiss E., Lim H., (August 2024). *The impact of the online marketplace on fraud: Evidence from Craigslist from its early adoption in 1995 to its wider expansion in 2006*. World of Finance Conference, Cyprus.

Antonoudi E., Kostandini G., Lim, H. (August 2024). *Immigration Law Enforcement and Immigrant Homeownership*. World of Finance Conference, Cyprus.

Lim H., **Antonoudi E.**, Harris J.W., (June 2024). *College Students' Financial Socialization Processes and Outcomes: Implications for First-Generation College Students*. Innovative Ideas session of the Financial Management Association European Conference in Turin.

Machiz I., **Antonoudi E.** Russell M., McCoy M., White K., (September 2023). *Literacy and Retirement Planning's Impact on Overall Well-being*. Poster Presentation, Academy of Financial Services Conference.

Machiz I., **Antonoudi E.** Russell M., McCoy M., White K., (June 2023). *Literacy and Retirement Planning's Impact on Overall Well-being*. Financial Management Association European Conference, Innovative Ideas Session.

Antonoudi E., (October 2022). *The impact of the online marketplace on fraud: Evidence from Craigslist from its early adoption in 1995 to its wider expansion in 2006*. Doctoral Dissertation Consortium, Financial Management Association International Conference.

Antonoudi E., Kostandini G., Lim, H. (May 2022). *Immigration Law Enforcement and Immigrant Homeownership*. American Council of Consumer Interests.

Lim H., Harris J.W., **Antonoudi E.** (November 2021). *College Students' Financial Socialization Processes and Outcomes: Implications for First-Generation College Students*. Association for Financial Counseling and Planning Education Research Symposium.

Research Discussant, Pearson, B. (November 2020). *A Case for Utilizing Home Equity in Retirement*. Association for Financial Counseling and Planning Education Research Symposium.

PEER-REVIEWED BOOK CHAPTERS

White, Kenneth J. and Antonoudi, Efthymia. "12 Income, Income Transfers, and Taxes". *De Gruyter Handbook of Personal Finance*, edited by John E. Grable and Swarn Chatterjee, Berlin, Boston: De Gruyter, 2022, pp. 189-204.

<https://doi.org/10.1515/9783110727692-012>

ACADEMIC EXPERIENCE

University of Georgia – Athens, GA (~2.5 years) 8/2023-Present
Assistant Professor and Undergraduate Coordinator, Department of Financial Planning, Housing and Consumer Economics (“FHCE”)

- Plan and teach four Financial Planning CFP courses and one study abroad course for third- and fourth-year undergraduate students.
- Perform academic research in the areas of behavioral finance and financial planning.
- Serve on graduate capstone and dissertation committees for graduate students.
- Serve as the FHCE undergraduate program coordinator for all majors.
- Provide administrative support for the Family and Consumer Sciences (“FACS”) majors and serve as a liaison with the other University of Georgia schools and colleges, other institutions of higher education and the community.
- Provide support to FACS faculty and staff by coordinating student advising and class schedules and assisting with course and curriculum administration.
- Advise students concerning coursework, career planning and career choices to help students succeed during their college careers.
- Directing the study abroad program in Greece and actively recruiting students to the program.
- Lead national student engagement initiatives as a founding member of a national advisory board focused on student engagement and belonging within financial planning education, including the planning and coordination of multiple national and regional academic and professional development events annually.
- Member of the FHCE departmental strategic planning committee, the Financial Planning Curriculum committee, the study abroad scholarships committee and the FHCE Awards committee.

University of Georgia – Athens, GA

(~3 years) 8/2020-5/2023

Instructor and Undergraduate Coordinator, Department of Financial Planning, Housing and Consumer Economics (“FHCE”)

- Planned and taught nine different Consumer Economics and Financial Planning CFP courses across the years for third- and fourth-year undergraduate students.
- Served as the FHCE undergraduate program coordinator for all majors.
- Provided administrative support for the Family and Consumer Sciences (“FACS”) majors and served as a liaison with the other University of Georgia schools and colleges, other institutions of higher education and the community.
- Provided support to FACS faculty and staff by coordinating student advising and class schedules and assisted with course and curriculum administration.
- Advised students concerning coursework, career planning and career choices to help students succeed during their college careers.
- Directed the study abroad program in Greece and actively recruited students to the program.
- Lead national student engagement initiatives as a founding member of a national advisory board for student engagement and belonging, including the planning and coordination of multiple national and regional academic and professional development events annually.
- Member of the FHCE departmental strategic planning committee, the Consumer Economics undergraduate curriculum revisions committee, the study abroad scholarships committee and the FHCE Awards committee.
- Lead UGA’s efforts as a partner University with the University of Akron for the national virtual symposium on student engagement and success.
- Member of the student engagement committee of the board of directors of the FACS Alumni association.

University of Georgia – Griffin, GA

(~4.5 years) 1/2016-7/2020

Academic Professional Associate and program coordinator – Department of Financial Planning, Housing and Consumer Economics

- Plan and teach five Consumer Economics and Financial Planning courses for third- and fourth-year undergraduate students.
- Provide administrative support for the Family and Consumer Sciences (“FACS”) majors on the Griffin campus and serve as a liaison with the other University of Georgia Griffin campus schools and colleges, other institutions of higher education and the Griffin community.
- Provide support to FACS faculty and staff by coordinating student advising and class schedules and assisting with course and curriculum administration.
- Advise students on coursework and career planning, supporting academic progress, professional readiness, and timely degree completion.
- Responsible for student recruiting and marketing of our program in the Griffin campus, I participate in campus recruiting events and community events, and I organize and oversee a digital marketing campaign.
- Developed and successfully directed a new study abroad program in Greece and actively recruited students to the program in the Athens and Griffin campus.
- Member of the FHCE departmental strategic planning committee, the Consumer Economics undergraduate curriculum revisions committee and UGA’s non-tenure track faculty learning committee.
- Assisted in the proposal to extend our department’s master’s program in the Griffin campus.

- Worked on a faculty team awarded a competitive university grant supporting student engagement and professional development initiatives for two consecutive years. Co-organized the first Financial Planning Student Engagement Symposium (“DIFPS”) at the UGA Griffin campus and contributed to subsequent program development.
- Responsible for the implementation of our first FHCE corporate strategic partnership program.
- Accompany students in practitioners’ national conferences.
- Member of the student engagement committee of the board of directors of the FACS Alumni association.

GRADUATE STUDENT ADVISING

Ph.D. committee chair

- Olawale Akinleye, FHCE, financial planning concentration, Current

Ph.D. committee member

- Catherine Asiumwe, FHCE, financial planning concentration, Current

M.S. committee member

- Lauren Boling, financial planning behavioral track, Current
- Robert Burgess, financial planning, 2024
- Keeley, Pirtle, financial planning, 2024

STUDY ABROAD PROGRAMS

- FACS Greece study away maymester program director, 2017-current
- Cortona Italy Instructor, Spring 2026.

SERVICE TO THE DISCIPLINE:

Ad hoc journal reviewer:

- Journal of Finance Research
- Financial Services Review
- Financial Planning Review
- Journal of Financial Counseling and Planning
- China Finance Review
- Journal of Financial Services Marketing
- Journal of Personal Finance

Conference program committee and reviewer:

- Financial Management Association International Conference

PROFESSIONAL AND ACADEMIC ASSOCIATIONS:

- VP of Memberships – Academy of Financial Services Board of Directors
- Advisory Board Member – Finserv Foundation
- Past Board Member – University of Georgia Family and Consumer Sciences Alumni Association
- Board Member – University of Georgia Financial Planning Alumni Association
- Member, Financial Management Association
- Member, Financial Therapy Association
- Member, Association for Financial Counseling and Planning Education
- American Institute of Certified Public Accountants
- Grant Thornton Alumni Network
- Deloitte Alumni Network

LANGUAGE SKILLS

English: Full professional proficiency, **Greek:** Native or bilingual proficiency, **French:** Professional working proficiency, **Italian:** Limited working proficiency

INDUSTRY EXPERIENCE

Grant Thornton LLP - Atlanta, GA

(~3.5 years) 8/2012-12/2015

Manager - International Tax Services

- Provided international tax services to clients from a range of different industries (including the pharmaceutical, mobile technology, software engineering, semiconductor, consumer products industries) for inbound and outbound, large publicly traded as well as mid-market multinational companies.

- Planned and managed implementation of international restructuring projects, foreign tax credit planning and global tax minimization.
- Designed and organized implementation of strategies that reduce withholding taxes and ensure compliance with Foreign Account Tax Compliance Act (“FATCA”) regulations.
- Worked with local country legal tax and tax counsel to ensure proper implementation of planning strategies.
- Reviewed business returns with international complexities and advised on accurate and efficient return preparation.
- Researched and analyzed international, domestic as well as state and local tax issues.
- Wrote and reviewed tax advice for clients and responded to inquiries from the IRS and other tax authorities.
- Assisted companies in understanding national, state, and local, and international tax structures and aligning their tax function with business objectives.
- Managed and reviewed tax audit and assurance engagements and due diligence projects.
- Created proposals and actively participated during proposal meetings with prospective clients.
- Supervised, trained, and mentored seniors, associates and interns on international tax projects and assessed performance of staff for engagement reviews and worked closely with colleagues worldwide.
- Highly involved with the Grant Thornton Georgia State recruiting team for tax, audit, and advisory positions.
- Participated in multiple campus recruiting events and helped organize and implement Grant Thornton recruiting events, office visits and Grant Thornton Leadership conferences.
- As the Grant Thornton Atlanta office tax learning champion, I designed, organized, and coordinated local office, regional and national training sessions.

Deloitte & Touche LLP - Atlanta, GA

(14 months) 6/2011-8/2012

Audit Senior Assistant

- Performed accounting and auditing functions for major corporate clients in Real Estate, Retail, and Financial Services.
- Participated in pre-audit planning for audit engagements and reviewed client accounting and operating procedures.
- Conducted audit tests sufficient in scope to support professional audit opinions.
- Prepared financial statement reports, reviewed audit documents, and composed memos supporting audit opinions.
- Applied sophisticated risk assessment methodology in designing and performing tests of internal controls.
- Performed accounting research to solve issues that arise during the course of audit or compliance engagements.

Deloitte Tax LLP - Atlanta, GA

(12 months) 5/2010-5/2011

Tax Consultant- International Tax Services

- Performed research and analysis on U.S. International Tax Code Sections, Regulations and Treaties to assist clients with effective global tax planning.
- Prepared International and Federal tax forms and work papers for clients with international activities and investments.
- Built International Tax calculations (Tax Credit, Section 163(j), Foreign Investment in Real Property Tax Act (“FIRPTA”) testing) using client provided financial data.
- Prepared presentations, memoranda, and FIN 48 write ups for various consulting projects.
- Recruiting new associates and interns, networking with candidates, assisted with the interview process and the evaluation of the candidates.

Deloitte Tax LLP - Atlanta, GA

(7 months) 11/2009-5/2010

Tax Consultant- Research & Development Tax Services

- Performed research and analysis on U.S. Tax Code Sections and Regulations related to the Research & Development (“R&D”) tax credit to secure R & D tax incentives on behalf of client businesses.
- Organized large amounts of client accounting data to set up credit calculation excel files.
- Developed and arranged work papers in deliverable binders to the clients and to the IRS auditors.
- Participated in interviews with highly knowledgeable researchers.
- Wrote memoranda describing the clients’ R&D qualified activities.
- Actively participated in volunteering community events and campus recruiting meetings.

Executive MBA Program, Georgia State University - Atlanta, GA

(~2 years) 08/2007-05/2009

Graduate Research Assistant

- Worked as an assistant to the Assistant Dean and to the Director of Student Services and coordinator of the program.
- Supported all functions of the department, scheduled classes, handled communications with the students, assisted professors with their teaching and grading.
- Managed the procurement of books and supplies.
- Processed invoices and ensured accurate and timely management of Accounts Payable process.
- Maintained log of over 100 vendors and audited statements for accuracy.

Whale Graphics S.A. – Thessaloniki, Greece

(12 months) 05/2006-07/2007

In-house Accountant

- Managed financial departments with responsibility for Budgets, Forecasting, Payroll, Accounts Payable and Receivable.
- Created multiple budgets and forecasts of €1,500,000 for a management group of four.
- Administered two development projects for investments up to \$248,000 subsidized by European Union.
- Calculated costs of inventories and managed up to 400 vendor accounts.
- Performed cash management, daily deposit verification, log maintenance and follow up.
- Ensured compliance with accounting principles, met deadlines, prepared, and processed tax forms.
- Oversaw all financial transactions and contracts.
- Coordinated the gathering and analyzing of data with multiple divisions.

OTE S.A. (Public Telecommunication Network) – Thessaloniki, Greece

(9 months) 02/2006-09/2006

Marketing-Sales (Part-time)

- Implemented phone sales of ADSL-internet subscription contracts, recorded sales, and provided customer service.
- Trained and mentored new hires on effective marketing techniques and product features.

Aspis Group – Thessaloniki, Greece

(12 months) 11/2005-05/2006

Financial Consultant

- Consulted with business customers to determine the best Financial and Insurance products to meet their needs.
- Recruited and trained new consultants on the products and ways to approach and maintain new clients.