

EFTHYMIA (EFFIE) ANTONOUDI, PH.D., CPA, CFP®

Assistant Professor, Department of Financial Planning, Housing and Consumer Economics
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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	
B.S. in Accounting and Finance	April 2006

CERTIFICATIONS

Certified Public Accountant (CPA), Georgia State Board of Accountancy
Certified Financial Planner (CFP®), Certified Financial Planner Board of Standards, Inc. (CFP Board)

HONORS AND AWARDS

- 2026 **Student Research Paper Symposium Award**, Association for Financial Counseling and Planning Education (AFCPE), with doctoral advisee Olawale Akinleye, for *Financial Literacy, Income Constraints, and Emergency Savings*
- 2024 **Best Paper Award, CFP Board**, Academy of Financial Services Annual Conference, for *Immigration Law Enforcement and Immigrant Homeownership*
- 2024 Thomas 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 Advisor Award, College of Family and Consumer Sciences, University of Georgia

RESEARCH GRANTS

Futris, T. G. (Co-PI), Richardson, E. W. (Co-PI), Gonyea, J., Arroyo, A., Carpenter, K., Mountain, T., **Antonoudi, E.** (Co-I), & O'Neal, C. (2025–2030). Elevating Couple Relationships Across Georgia (HEART Grant). U.S. Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance (HHS-2025-ACF-OFA-ZB-0109; Award #90ZB0040), September 2025–September 2030. Total awarded: \$7,178,000. Five-year interdisciplinary federal grant supporting relationship education and financial well-being for Georgia families.

Base project award: \$6,190,000 (2025–2030)

Local evaluation supplement: \$988,000 (\$247,000/year, 2026–2030), funding an evaluation study comparing ELEVATE Live and ELEVATE On-Demand with 2-, 6-, and 12-month follow-ups

PEER-REVIEWED JOURNAL ARTICLES

- Antonoudi, E.**, & Ludwig, E. T. (2026). Technology-enabled financial help-seeking: Evidence of AI and financial planners on retirement saving behavior. *Financial Planning Review*, no. 3: e70043. <https://doi.org/10.1002/cfp2.70043>
- Antonoudi, E.**, Rollins-Koons, A., & McCoy, M. (2026). Preparing the next generation: How trust, gender, and academic performance shape financial planning students' AI adoption. *Financial Planning Review*, no. 2: e70036. <https://doi.org/10.1002/cfp2.70036>
- Antonoudi, E.**, Rollins-Koons, A., Lim, H., & Heckman, S. (2026). Owning a home or two: Financial planning insights from U.S. households pre- and post-COVID. *Financial Planning Research Journal*, 12(1). Financial Advice Association of Australia. <https://doi.org/10.2478/fprj-2026-0003>
- Lim, H., **Antonoudi, E.**, & Harris, J. W. (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), Article 4. <https://doi.org/10.4148/1944-9771.1272>

PEER-REVIEWED BOOK CHAPTERS

White, K. J., & **Antonoudi, E.** (2022). Income, income transfers, and taxes (Chapter 12). In J. E. Grable & S. Chatterjee (Eds.), *De Gruyter Handbook of Personal Finance* (pp. 189–204). De Gruyter. <https://doi.org/10.1515/9783110727692-012>

JOURNAL ARTICLES UNDER REVIEW

Gao, R., **Antonoudi, E.***, & Bourlai, T. (revise and resubmit). Pathways to financial planning careers: Educational background and earnings returns among personal financial advisors. *International Journal of Bank Marketing* (ABDC A; JCR Q1).

Sandoval, J. S., **Antonoudi, E.,** Asiimwe, C., & Palmer, L. (under review). How physical and mental health shape EITC filing during COVID-19. *Review of Economics of the Household*.

Asiimwe, C., & **Antonoudi, E.** (under review). Knowledge or exposure? Financial education, objective knowledge, and long-term investment motivation among US investors. *Financial Planning Research Journal*.

Antonoudi, E.*, Sunder, A., Palmer, L., & Golden, W. (under review). Pilot testing an SFBT-based AI coach for tax refund planning. *Journal of Financial Therapy*.

Andreou, P. C., **Antonoudi, E.,** & Rollins-Koons, A. (under review). School savings programs and family socialization in adolescent financial literacy development. *Cyprus Economic Policy Review*.

Antonoudi, E.*, Rollins-Koons, A., & Lawson, D. (revise and resubmit). The impact of financial optimism on financial behaviors. *Financial Planning Review*.

Antonoudi, E.*, Rollins-Koons, A., Futris, T. G., & Winkelman Richardson, E. (second revise and resubmit). From finances to feelings: Exploring the association between couples' financial self-efficacy, conflict management, and pathways to financial well-being and relationship quality. *Journal of Family and Economic Issues*.

* Corresponding author

MANUSCRIPTS IN PREPARATION

Akinleye, O., & **Antonoudi, E.** The impact of financial literacy on emergency savings: The moderating role of household income.

Antonoudi, E., Rollins-Koons, A., Futris, T. G., & Winkelman Richardson, E. Parallel but interdependent: Longitudinal pathways from financial and relational efficacy to household well-being among couples. Target: *Journal of Consumer Affairs*.

Antonoudi, E., Watkins, K., Buckner, M., & McCoy, M. Crisis, not optimization: A thematic analysis of women's questions to a free financial helpline.

Antonoudi, E., Outland, N., Bourlai, T., Gao, R., & Kang, B. AI integration in financial services: How task attributes, collaboration modes, and experience shape trust.

GRANT PROPOSALS SUBMITTED

A unified GenAI cyberthreat intelligence-based methodology for studying AI-related misconduct and threats. UGA Institute for Artificial Intelligence (December 2025). \$10,000. Role: PI. Not funded.

Assisting peanut and cotton producers with production and financial planning decisions through AI-enhanced Extension services. Southern Sustainable Agriculture Research and Education (Southern SARE) (November 2025). \$400,000. Role: Co-I. Not funded.

AI work tasks experiments for trust in AI usage. Owens Institute for Behavioral Research (OIBR), University of Georgia (March 2025). \$10,000. Role: PI. Not funded.

AI-enhanced cybersecurity and financial literacy for veterans: Empowering vulnerable communities against fraud and cyber threats. GitLab Foundation, concept note (October 2024). \$250,000. Role: PI. Not funded.

Developing AI tools for enhanced analysis and utilization of underexplored scientific research to improve knowledge depth and dissemination. GitLab Foundation, concept note (October 2024). \$250,000. Role: PI. Not funded.

Does granting driving license privileges to undocumented immigrants help their integration through more education, increased homeownership rates, and household income? Russell Sage Foundation, letter of inquiry (July 2024). \$50,000. Role: PI. Not funded.

Reducing financial anxiety among first-generation students: An experimental approach. OIBR Faculty Seed Grant Program, FY2025, University of Georgia (March 2024). \$10,000. Role: PI. Not funded.

STUDENT SCHOLARSHIP AND ENGAGEMENT FUNDING

Antonoudi, E. (sole PI). Charles Schwab scholarships for student participation at IMPACT 2026 (August 2026). \$10,000.

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

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

Antonoudi, E. (PI), & Watkins, K. (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 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, University of Georgia (May 2019). \$17,700.

INVITED PRESENTATIONS

Andreou, P. C., **Antonoudi, E.**, & Rollins-Koons, A. (May 2026). School savings programs and family socialization in adolescent financial literacy. Invited research presentation, From Cyprus to Seville: Economic Research, Data and New Insights workshop, European Commission Joint Research Centre (JRC), Seville, Spain.

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, Kansas State University.

CONFERENCE PRESENTATIONS AND POSTERS

Akinleye, O., & **Antonoudi, E.** (accepted, November 2026). Financial literacy, income constraints, and emergency savings. AFCPE Annual Symposium, Bethesda, MD. Student Research Paper Symposium Award.

Asiimwe, C., & **Antonoudi, E.** (accepted, November 2026). Objective financial knowledge, financial education, and long-term investment motivation: Evidence from the 2021 FINRA National Financial Capability Study. AFCPE Annual Symposium, Bethesda, MD.

Asiimwe, C., & **Antonoudi, E.** (October 2026). Knowledge or need? Financial literacy, financial distress, and the propensity to use buy-now-pay-later services. CFP Board Connections Conference, Las Vegas, NV.

Andreou, P. C., **Antonoudi, E.**, & Rollins-Koons, A. (October 2026). School savings programs and family socialization in adolescent financial literacy development. CFP Board Connections Conference, Las Vegas, NV.

Gao, R., **Antonoudi, E.**, & Bourlai, T. (October 2026). Pathways to financial planning careers: Educational background and earnings returns among personal financial advisors. CFP Board Connections Conference, Las Vegas, NV.

Gao, R., **Antonoudi, E.**, & Bourlai, T. (October 2026). Pathways to financial planning careers: Educational background and earnings returns among personal financial advisors. Financial Management Association International Annual Meeting, Tampa, FL.

Andreou, P. C., **Antonoudi, E.**, & Rollins-Koons, A. (September 2026). School savings programs and family socialization in adolescent financial literacy. 4th International Scientific Conference of the Hellenic Scientific Institute of Economics of

Education & Lifelong Learning, Research & Innovation (INOEK 2026), Athens University of Economics and Business, Athens, Greece.

- Antonoudi, E.,** Outland, N., Gao, R., Bourlai, T., & Kang, B. (July 2026). Intelligent knowledge in practice: Trust dynamics between finance professionals and AI. International Forum on Knowledge Asset Dynamics (IFKAD), Budapest, Hungary.
- Akinleye, O., & **Antonoudi, E.** (June 2026). The impact of financial literacy on emergency savings: The moderating role of household income. Poster presentation, Financial Therapy Association Annual Conference, Austin, TX.
- Asiimwe, C., & **Antonoudi, E.** (April 2026). Examining characteristic barriers qualifying taxpayers face in filing returns and claiming the Earned Income Tax Credit (EITC). American Council on Consumer Interests Annual Conference, Long Beach, CA.
- Asiimwe, C., & **Antonoudi, E.** (April 2026). Objective financial knowledge, financial education, and long-term investment motivation. American Council on Consumer Interests Annual Conference, Long Beach, CA.
- Akinleye, O., & **Antonoudi, E.** (April 2026). The impact of financial literacy on emergency savings: Moderating role of household income. Poster presentation, American Council on Consumer Interests Annual Conference, Long Beach, CA.
- Antonoudi, E.,** Outland, N., Bourlai, T., Gao, R., & 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.
- 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, AZ.
- Antonoudi, E.,** Outland, N., Bourlai, T., Gao, R., & 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 Board Connections Conference, Chicago, IL. (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.)
- Outland, N., **Antonoudi, E.,** Bourlai, T., Gao, R., & 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, GA.
- Antonoudi, E.,** Kostandini, G., & Lim, H. (November 2024). Immigration law enforcement and immigrant homeownership. AFCPE Symposium, Columbus, OH.
- Antonoudi, E.,** Kostandini, G., & Lim, H. (October 2024). Immigration law enforcement and immigrant homeownership. CFP Board Connections Conference, Washington, DC.
- Antonoudi, E.,** Kostandini, G., & Lim, H. (September 2024). Immigration law enforcement and immigrant homeownership. Academy of Financial Services Annual Conference, Columbus, OH. **Best Paper Award, CFP Board.**
- 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 Annual Conference, Columbus, OH.
- 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 Finance Conference, Cyprus.
- Antonoudi, E.,** Kostandini, G., & Lim, H. (August 2024). Immigration law enforcement and immigrant homeownership. World 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, Financial Management Association European Conference, Turin, Italy.

- 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 Annual Conference.
- Machiz, I., **Antonoudi, E.**, Russell, M., McCoy, M., & White, K. (June 2023). Literacy and retirement planning's impact on overall well-being. Innovative Ideas session, Financial Management Association European Conference.
- 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 on Consumer Interests.
- Lim, H., Harris, J. W., & **Antonoudi, E.** (November 2021). College students' financial socialization processes and outcomes: Implications for first-generation college students. AFCPE Research Symposium.

ACADEMIC EXPERIENCE

University of Georgia – Athens, GA 8/2023–Present

Assistant Professor, Department of Financial Planning, Housing and Consumer Economics (FHCE)

- Plan and teach four CFP Board-registered financial planning courses and one study abroad course for third- and fourth-year undergraduate students.
- Conduct research in behavioral finance and financial planning.
- Serve on graduate capstone and dissertation committees.
- Advise students on coursework, career planning, and career choices.
- Direct the FACS Greece study abroad program and recruit students to the program.
- Lead national student engagement initiatives as a founding member of a national advisory board on student engagement and belonging in financial planning education, including planning multiple national and regional events annually.
- Serve on the FHCE strategic planning committee, financial planning curriculum committee, study abroad scholarships committee, and awards committee.

University of Georgia – Griffin, GA (through 2020) and Athens, GA (2020–2026) 1/2016–5/2026

Undergraduate Coordinator, FHCE (concurrent appointment held alongside faculty appointments)

- Served as undergraduate program coordinator for FHCE majors across the Griffin and Athens campuses for ten years, concurrently with three successive faculty appointments.
- Provided administrative support for Family and Consumer Sciences (FACS) majors and served as liaison with other UGA schools and colleges, outside institutions, and the community.
- Coordinated student advising and class schedules and assisted with course and curriculum administration.
- Represented the undergraduate program in departmental, college, and university strategic planning.
- Led implementation of new initiatives, including the department's first corporate strategic partnership program, the inaugural Financial Planning Student Engagement Symposium (DIFPS) at the Griffin campus (co-organized as part of a faculty team awarded a competitive university grant for two consecutive years), and the proposal to extend the department's master's program to the Griffin campus.

University of Georgia – Athens, GA 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 courses for third- and fourth-year undergraduate students.
- Advised students on coursework, career planning, and career choices.
- Directed the FACS Greece study abroad program and recruited students to the program.
- Led national student engagement initiatives as a founding member of a national advisory board for student engagement and belonging.
- Led UGA's efforts as a partner university with the University of Akron for the national virtual symposium on student engagement and success.
- Served on the FHCE strategic planning committee, consumer economics curriculum revisions committee, study abroad scholarships committee, and awards committee.

Academic Professional Associate and Program Coordinator, Department of Financial Planning, Housing and Consumer Economics

- Planned and taught five consumer economics and financial planning courses for third- and fourth-year undergraduate students.
- Advised students on coursework and career planning, supporting academic progress, professional readiness, and timely degree completion.
- Led student recruiting and program marketing on the Griffin campus, including a digital marketing campaign.
- Developed and directed a new study abroad program in Greece and recruited students on both the Athens and Griffin campuses.
- Served on the FHCE strategic planning committee, consumer economics curriculum revisions committee, and UGA's non-tenure-track faculty learning committee.

TEACHING AND STUDY ABROAD

Courses Taught

- FHCE 3100E Consumer Decision Making ▪ FHCE 4200 Wealth Management I ▪ FHCE 4210 Retirement Planning and Employee Benefits ▪ FHCE 4220 Estate Planning ▪ FHCE 4230 Family Tax Planning ▪ FHCE 5100 Consumer Policy ▪ FHCE 5250 Capstone in Financial Planning ▪ FHCE 5710/7710 Study Away in Greece

Study Abroad Programs

- Founder and Director, FACS Greece Study Away Maymester Program (2017–present)
- Instructor, Cortona, Italy (Spring 2026)

GRADUATE STUDENT ADVISING

Ph.D. Committee Chair

- Olawale Akinleye, FHCE, financial planning concentration (current); 2026 AFCPE Student Research Paper Symposium Award
- Catherine Asiimwe, FHCE, financial planning concentration (current)
- Rukayat Olaniyi, FHCE, financial planning concentration (current)

Ph.D. Committee Member

- Cancan Xie, FHCE, financial planning concentration (current)
- Runqing Gao, School of Electrical and Computer Engineering (current)

M.S. Committee Chair

- Jackson Carter, financial planning, behavioral track (current)

M.S. Committee Member

- Renato Calderaro, financial planning (current)
- Griffin Hawkins, financial planning (current)
- Jeffery Morrison, financial planning (current)
- Lauren Boling, financial planning, behavioral track (2026)
- Robert Burgess, financial planning (2024)
- Keeley Pirtle, financial planning (2024)

PROFESSIONAL SERVICE AND LEADERSHIP

Center Leadership

- Research Coordinator and Founding Leadership Team Member, Financial Resilience and Education Center, College of Family and Consumer Sciences, University of Georgia (since 2026)

Association Leadership

- Vice President of Memberships, Board of Directors, Academy of Financial Services (since 2025)
- Advisory Board Member, FinServ Foundation (since 2025)
- Board Member, University of Georgia Financial Planning Alumni Association
- Past Board Member, University of Georgia Family and Consumer Sciences Alumni Association (2016–2022)
- Founding Member, national advisory board on student engagement and belonging in financial planning education

Editorial Appointments

- Associate Editor, *Financial Planning Review* (since 2026)

Ad Hoc Journal Reviewer

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

Conference Service

- Program Committee Member and Reviewer, Financial Management Association International Conference
- Research Discussant, Association for Financial Counseling and Planning Education Research Symposium (2020)

PROFESSIONAL AND ACADEMIC ASSOCIATIONS

- Academy of Financial Services ▪ Financial Management Association ▪ Financial Therapy Association ▪ Association for Financial Counseling and Planning Education
- American Institute of Certified Public Accountants ▪ Grant Thornton Alumni Network ▪ Deloitte Alumni Network

INDUSTRY EXPERIENCE

Grant Thornton LLP – Atlanta, GA

8/2012–12/2015

Manager, International Tax Services

- Provided international tax services to inbound and outbound publicly traded and mid-market multinational clients across pharmaceutical, mobile technology, software engineering, semiconductor, and consumer products industries.
- Planned and managed international restructuring projects, foreign tax credit planning, and global tax minimization.
- Designed strategies to reduce withholding taxes and ensure FATCA compliance, working with local country tax counsel on implementation.
- Reviewed business returns with international complexities; researched international, federal, and state and local tax issues.
- Wrote and reviewed tax advice and responded to IRS and other tax authority inquiries.
- Managed tax audit, assurance, and due diligence engagements; created and presented client proposals.
- Supervised, trained, and mentored seniors, associates, and interns, and assessed staff performance.
- Served as the Atlanta office tax learning champion, designing and coordinating local, regional, and national training sessions; active in Georgia State University campus recruiting.

Deloitte & Touche LLP – Atlanta, GA

6/2011–8/2012

Audit Senior Assistant

- Performed accounting and auditing functions for corporate clients in real estate, retail, and financial services.
- Participated in pre-audit planning and reviewed client accounting and operating procedures.
- Conducted audit tests sufficient in scope to support professional audit opinions.
- Prepared financial statement reports, reviewed audit documentation, and composed supporting memoranda.
- Applied risk assessment methodology in designing and performing tests of internal controls.

Deloitte Tax LLP – Atlanta, GA

5/2010–5/2011

Tax Consultant, International Tax Services

- Researched U.S. international tax code sections, regulations, and treaties to support global tax planning.
- Prepared international and federal tax forms and work papers for clients with international activities and investments.
- Built international tax calculations (foreign tax credit, Section 163(j), FIRPTA testing) from client financial data.
- Prepared presentations, memoranda, and FIN 48 write-ups for consulting projects.

Deloitte Tax LLP – Atlanta, GA

11/2009–5/2010

Tax Consultant, Research & Development Tax Services

- Researched U.S. tax code sections and regulations related to the R&D tax credit to secure incentives for client businesses.
- Organized client accounting data into credit calculation files and prepared deliverable binders for clients and IRS auditors.
- Interviewed client researchers and documented qualified R&D activities.

Executive MBA Program, Georgia State University – Atlanta, GA

8/2007–5/2009

Graduate Research Assistant

- Supported the Assistant Dean and Director of Student Services; scheduled classes, handled student communications, and assisted faculty with teaching and grading.
- Managed procurement, processed invoices, and maintained a log of over 100 vendors.

Whale Graphics S.A. – Thessaloniki, Greece

5/2006–7/2007

In-House Accountant

- Managed budgeting, forecasting, payroll, and accounts payable and receivable; created 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 the European Union.
- Calculated inventory costs, managed up to 400 vendor accounts, and oversaw cash management and financial transactions.

Aspis Group – Thessaloniki, Greece

11/2005–5/2006

Financial Consultant

- Advised business clients on financial and insurance products; recruited and trained new consultants.

LANGUAGE SKILLS

English: full professional proficiency ▪ Greek: native or bilingual proficiency ▪ French: professional working proficiency ▪ Italian: limited working proficiency