

Narang Park, Ph.D.
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EDUCATION

Ph.D.	University of Georgia, Athens, GA Department of Financial Planning, Housing and Consumer Economics <i>Concentration: Financial Planning</i>	2020
M.A.	Seoul National University, Seoul, Korea Department of Consumer Science <i>Major in Consumer Science</i>	2011
B.A.	Seoul National University, Seoul, Korea Department of Consumer and Child Studies <i>Major in Consumer Science</i>	2009

ACADEMIC AND PROFESSIONAL POSITIONS

<i>Limited Term Lecturer (Full-time)</i>	Department of Financial Planning, Housing, and Consumer Economics University of Georgia, Athens, GA	2022-Present
<i>Lecturer (Part-time)</i>	Department of Financial Planning, Housing, and Consumer Economics University of Georgia, Athens, GA	2022
<i>Postdoctoral Research Associate (Full-time)</i>	School of Family and Consumer Sciences Texas State University, San Marcos, TX	2020-2021
<i>Research Affiliate</i>	Financial Planning Performance Laboratory Department of Financial Planning, Housing, and Consumer Economics University of Georgia, Athens, GA	2017-Present

ACADEMIC EXPERTISE

Financial Planning: Portfolio Management, Retirement Planning, Family Tax Planning, Estate Planning, Financial Counseling and Client Communication, Capstone Course in Financial Planning.

Econometrics and Statistics: Research Methodology, Advanced Regression Modeling, Applied Analysis of Variance and Correlation Modeling, Latent Class Analysis, Structural Equation Modeling.

TEACHING AND RELATED EXPERIENCE

Classes Taught

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| <i>Instructor</i> | Spring 2023 |
| <ul style="list-style-type: none">• FHCE 8025: Research Evaluation and Theory in Financial Planning, Housing and Consumer Economics (Graduate level)• FHCE 6230E: Advanced Family Income Tax Planning (Online Master Program)• FHCE 3200: Introduction to Personal Finance (In-person, 280 Students) | |
| <i>Instructor</i> | Fall 2022 |
| <ul style="list-style-type: none">• FHCE 9010: Directed Study in Financial Planning, Housing and Consumer Economics (Graduate level, One-on-one research advising)• FHCE 8200: Financial Planning and Analysis (Graduate level): 4.5/5• FHCE 3200E: Introduction to Personal Finance (Online, 300 Students): 4.47/5• FHCE 1110: Consumers in Our Society: 4.8/5 | |
| <i>Instructor</i> | Summer 2022 |
| <ul style="list-style-type: none">• FHCE 3200E: Introduction to Personal Finance (Online): 5/5 | |
| <i>Instructor</i> | Spring 2022 |
| <ul style="list-style-type: none">• FHCE 8025: Research Evaluation and Theory in Financial Planning, Housing and Consumer Economics (Graduate level): 4.93/5• FHCE 3200E: Personal Finance (Online, 300 Students): 4.05/5 | |
| <i>Instructor</i> | Fall 2018 |
| <ul style="list-style-type: none">• FHCE 3260: Computer Applications in Financial Planning
Student Evaluation Score: 4.3/5
University of Georgia Outstanding Teaching Assistantship Award | |
| <i>Invited Lectures at Other Institutions</i> | |
| <ul style="list-style-type: none">• Doctoral Seminar in Consumer Science, Seoul National University, Seoul, Korea | Fall 2022 |
| <ul style="list-style-type: none">• Studies in Consumer Education Program Development, Seoul National University, Seoul, Korea | Fall 2022 |
| <i>Invited Lectures</i> | |
| <ul style="list-style-type: none">• FHCE 8900: Seminar in Financial Planning, Housing and Consumer Economics | Fall 2020 |
| <ul style="list-style-type: none">• FHCE 4400: Family Demographics and Policy | Spring 2016 |
| <ul style="list-style-type: none">• FHCE 4810: Housing for an Aging Population | Fall 2016 |

Teaching Assistant for Online Program (MS in Financial Planning) 2019-2020

- FHCE 6200E: Advanced Wealth Management I
- FHCE 6205E: Advanced Wealth Management II
- FHCE 6210E: Advanced Retirement Planning & Employee Benefits
- FHCE 6230E: Advanced Family Tax Planning
- FHCE 7200E: Advanced Financial Counseling & Client Communication
- FHCE 8200E: Financial Planning and Analysis

Teaching Assistant 2016-2017

- FHCE 3350: Introduction to Residential Property Management
- FHCE 4330: Leasing Strategies in Residential Property Management
- FHCE 4400: Family Demographics and Policy
- FHCE 4810: Housing for an Aging Population
- FHCE 5250: Capstone in Financial Planning
- FHCE 5305: Housing Management and Policy Practicum

ACADEMIC AND PROFESSIONAL SERVICES

Graduate Committee

- Advisee: Clay Pender (MS, Non-thesis), University of Georgia Spring 2023
- Advisee: Brady Whitehead (MS, Non-thesis), University of Georgia Fall 2022

Student Technology Fee Advisory Committee

- FACS Student Tech Fee Advisory Committee, University of Georgia Fall 2022-Present

Faculty Search Committee

- Faculty Search Student Committee, University of Georgia 2019

Reviewer, Peer-Reviewed Journals

- Studies in Educational Evaluation 2022-Present
- PLOS ONE 2020-Present
- Journal of Financial Counseling and Planning 2016-Present
- Journal of Behavioral and Experimental Finance 2019-Present

Reviewer, Peer-Reviewed Conferences

- 2023 AMS Annual Conference 2022
- 2019 AMS World Marketing Congress 2018

Course Facilitator

- Facilitator, Poverty Simulation, University of Georgia 2017
- Reviewer, FACS 2000 Case Study Presentations, University of Georgia 2015, 2016

DATA ANALYTICS AND SOFTWARE PROFICIENCY

Statistical Software: Stata, SPSS, AMOS, Mplus, R, and SAS

Financial Planning and Portfolio Management: Moneyguide PRO

General: Microsoft® Office

ACADEMIC AND RELATED PROFESSIONAL TRAINING

- STAT Seminar: SEM Foundations and Extended Applications, Atlanta, GA Spring 2017

PROFESSIONAL MEMBERSHIPS

- Financial Management Association (FMA) 2019-Present
- Association for Financial Counseling and Planning Education (AFCPE) 2017-Present
- Academy of Financial Services (AFS) 2016-Present
- American Council on Consumer Interest (ACCI) 2015-Present
- Korean Consumption Culture Association 2015-Present

HONORS, AWARDS, AND SCHOLARSHIPS

- 2022 AFCPE® Outstanding Symposium Poster Award, AFCPE® 2022
- Outstanding Teaching Assistant Award, University of Georgia 2019
- Inez Wallace Tumlin Graduate Student Academic Support, University of Georgia 2018
- Student / Young Professional Conference Scholarship Award, American Council of Consumer Interest (ACCI) 2017
- Graduate Assistantship, Department of Financial Planning, Housing, and Consumer Economics, University of Georgia 2016-2020
- Regents' Out-Of-State Tuition (ROOST) Waivers, University of Georgia 2015-2016

PUBLICATIONS

Peer-Reviewed Journals

Green-Pimentel, L., & **Park, N.** (2022). Household Characteristics Associated with the Occurrence of Negative Home Equity. *Journal of Financial Counseling and Planning*.

White, K., **Park, N.**, Watkins, K., McCoy, M., & Morris, J. (2021). The Relationship between Objective Financial Knowledge, Financial Management, and Financial Self-efficacy among African American Students. *Financial Services Review*, 29, 169-185.

Fan, L., & **Park, N.** (2021). Factors Mediating the Association Between Financial Socialization and Well-Being of Young Adults: Testing a Conceptual Framework. *Journal of Financial Counseling and Planning*. Available at: <https://doi.org/10.1891/JFCP-20-00056>

Heo, W., Lee, J. M., & **Park, N.** (2021). Who Demands Which Type of Life Insurance? Various Factors in Life Insurance Ownership. *Financial Services Review*, 29(2), 101-119.

Lim, H. N., Shin, S. H., Wilmarth, M. J., & **Park, N.** (2021). The Role of Bargaining Power, Sense of Control, and Risk Tolerance in Older Couples' Financial Decisions. *Journal of Family and Economic Issues*. Available at: <https://doi.org/10.1007/s10834-021-09775-3>

- Heo, W., Lee, J. M., & **Park, N.** (2021). WTP for Financial Planning Services: Who Financial Planners Serve? Estimating the Needs of the Broad Population. *Journal of Financial Services Consumers*, 11(1), 5-34.
- Heo, W., Lee, J. M., & **Park, N.** (2020). Financial-related Psychological Factors Affect Life Satisfaction of Farmers, *Journal of Rural Studies*, 80, 185-194.
- Park, N.**, Lee, J. M., & Heo, W. (2020). Life Satisfaction in Time Orientation. *Applied Research in Quality of Life*. Available at: <https://doi.org/10.1007/s11482-020-09830-5>
- Heo, W., Lee, J. M., **Park, N.**, & Grable, J. E. (2020). Using Artificial Neural Network Techniques to Improve the Description and Prediction of Household Financial Ratios. *Journal of Behavioral and Experimental Finance*, 25, 10273.
- Lee, J. M., **Park, N.**, & Heo, W. (2019). Importance of Subjective Financial Knowledge and Perceived Credit Score in Payday Loan Use. *International Journal of Financial Studies*, 7(3), 53.
- Song, I., Park, H., **Park, N.**, & Heo, W. (2019). The Effect of Experiencing a Death on Life Insurance Ownership. *Journal of Behavioral and Experimental Finance*, 22, 170-176.
- Park, K., **Park, N.**, & Heo, W. (2019). An Exploratory Study of Examining Students' Expectations of Training in a Laboratory Class: Factor Analysis of Affective Heuristic Features. *Journal of Education for Business*, 96(6), 381-389.
- Park, K., **Park, N.**, & Heo, W., & Gustafson, K. (2019). What Makes College Students Participate in an Online Survey? *International Education Studies*, 12(1), 69-79.
- Heo, W., **Park, N.**, Henager, R., & Grable, J. E. (2018). What Do Financial Planning Organizations Communicate to Stakeholders and Consumers? An Empirical Narrative Analysis. *Financial Services Review*, 27(2), 115-131.
- Park, K., **Park, N.**, Kim, J., & Heo, W. (2018). Examining the College Students' Perceived Fast Food Restaurant Selection Attributes. *Journal of Consumption Culture*, 21(3), 181-203.
- Park, K., **Park, N.**, & Heo, W. (2018). Factors Influencing Intranet Acceptance in Restaurant Industry: Use of Technology Acceptance Model. *International Business Research*, 11(10), 1-9.
- Park, N.**, Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (2017). Financial Hardship, Social Support, and Perceived Stress. *Journal of Financial Counseling and Planning*, 28(2), 322-332.
- Park, N.**, & Sohn, S. H. (2013). A Study on Consumer's Continuous Buying Intention of Social Enterprise Products. *Journal of Consumption Culture*, 16(4), 143-169.
- Sohn, S. H., Kim, J. E., **Park, N.**, & Na, H. R. (2012). The Development of Education Program for Early Adoption of North Korean Adolescent Defectors. *Consumer Policy and Education Review*, 8(3), 1-26.
- Park, N.**, & Sohn, S. H. (2010). The Effects of Food Safety Education on Children's Food Safety Knowledge, Belief, Attitude, and Behavior. *Consumer Policy and Education Review*, 6(1), 47-66.
- Peer-Reviewed Proceedings*
- Park, N.**, Heo, W., & Lee, J. M. (2020). Determinants of Objective Financial Knowledge and Subjective Financial Knowledge: Are They Different? *Consumer Interests Annual, Vol. 66*. Available at:

<https://www.consumerinterests.org/proceedings>

Fan, L. & **Park, N.** (2020). Financial Socialization and Subjective Well-Being of Millennials. *Consumer Interests Annual, Vol. 66*. Available at: <https://www.consumerinterests.org/proceedings>

White, K. J., **Park, N.**, Watkins, K., McCoy, M., & Thomas, M. (2019). The Relationship between Financial Knowledge, Financial Management, and Financial Self-Efficacy among African American Students. *2019 AFCPE Symposium*, 152-158. Available at: https://www.afcpe.org/wp-content/uploads/2019/11/AFCPE-Proceedings_2019_FINAL.pdf

Heo, W., **Park, N.**, & Saboe-Wounded Head, L. (2019). Monthly Consumers' Complaints Reported to Consumer Financial Protection Bureau: Utilization of Automatic Keywords Extraction Techniques. *Consumer Interest Annual, Vol. 65*. Available at: <https://www.consumerinterests.org/proceedings>

White, K. J., Woodyard, A., **Park, N.**, Kirsche, K., & Byers, T. (2018). Sustainability and Personal Finance Links among College Students. *Consumer Interests Annual, Vol. 64*. Available at: <https://www.consumerinterests.org/proceedings>

Park, N. (2017). The Effect of Time Perspective on Debt Behaviors. *Consumer Interests Annual, Vol. 63*. Available at: <https://www.consumerinterests.org/proceedings>

MANUSCRIPTS IN PROGRESS

Park, N., Fan, L., & Green-Pimentel, L. (Under review). Financial Stress and Alternative Financial Services Use: Application of the ABC-X Model of Family Stress. *International Journal of Consumer Studies*.

Green-Pimentel, L., & **Park, N.** (Under review). Mortgage Status and Financial Stress: Do Home Equity Loans, Negative Home Equity and Mortgage Default Matter?

Park, N. & Green-Pimentel, L. (In progress). Payday Loan Use through the Lens of the Consumer Vulnerability Framework.

Park, N. & Green-Pimentel, L. (In progress). Negative Equity, Financial Literacy, Financial Behavior, and Financial Stress: A Pathway from Mortgage Debt to Mental Health.

Grable, J. E., Kwak, E-J., **Park, N.**, & Joo, S-H. (In progress). An Evaluation of the Endogeneity Effect among Financial Risk Tolerance, Income, and Wealth Status.

CONFERENCE PRESENTATIONS

Lead Presenter

Park, N., & Green-Pimentel, L. (May 2021). Payday Loan Use through the Lens of the Consumer Vulnerability Framework. Poster Presentation at American Council of Consumer Interest Annual Conference (ACCI), Online.

Park, N., Heo, W., & Lee, J. M. (May 2020). Determinants of Objective Financial Knowledge and Subjective Financial Knowledge: Are They Different? Oral Presentation at American Council of

Consumer Interest Annual Conference (ACCI), Online.

Park, N., & Fan, L. (October 2019). Examining the Alternative Financial Service Use among Millennials Using the Information-Motivation-Behavioral Skills Model. Poster Presentation at Academy of Financial Services (AFS), Minneapolis, MN.

Park, N., Heo, W., & Lee, J. M. (October 2019). Psychological Resources and Financial Stress Response. Poster Presentation at Academy of Financial Services (AFS), Minneapolis, MN.

Heo, W., **Park, N., & Saboe-Wounded Head, L.** (May 2019). Monthly Consumers' Complaints reported to the Consumer Financial Protection Bureau: Utilization of Automatic Keywords Extraction Techniques. Oral Presentation at American Council of Consumer Interest Annual Conference (ACCI), Arlington, VA.

Grable, J. E., **Park, N., & White, K. J.** (October 2018). Measuring Relative Risk Tolerance: A Cautionary Tale. Oral Presentation at Academy of Financial Services (AFS), Chicago, IL.

Park, N., & Grable, J. E. (October 2018). The Role of Materialism in Perceiving Financial Stress. Oral Presentation at Academy of Financial Services (AFS), Chicago, IL.

Park, N., & White, K. J. (February 2018). The Investigation of Determinants of Retirement Plan Selection among University Employees. Poster Presentation at Academic Research Colloquium for Financial Planning and Related Disciplines (ARC), Arlington, VA.

Park, N. (April 2017). The Effect of Time Perspective on Debt Behaviors. Poster Presentation at American Council of Consumer Interest Annual Conference (ACCI), Albuquerque, NM.

Park, N., Heo, W., & Grable, J. E. (February 2017). The Effect of Financial Advice and Financial Knowledge on Financial Management Behavior. Poster Presentation at Academic Research Colloquium for Financial Planning and Related Disciplines (ARC), Arlington, VA.

Park, N., Park, H., Ruiz-Menjivar, J. & Grable, J. E. (July 2016). The Effect of Financial Literacy on Investment Behavior. Oral Presentation at the 11th Biennial Conference of Asian Consumer and Family Economics Association (ACFEA), Hong Kong.

Park, N., & Babiarz, P. (June 2016) Does Credit Attitude Influence Credit Card Debt?. Oral Presentation at American Council of Consumer Interest Annual Conference (ACCI), Arlington, VA.

Park, N., Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (May 2015). Financial Hardship, Social Support, and Stress: The Consumer Perspective. Oral Presentation at the American Council of Consumer Interests Annual Conference (ACCI), Clearwater, FL.

Park, N., & Sohn, S. H. (November 2013). What Makes Consumers Keep Purchasing Social Enterprise Products? Oral Presentation at the Joint Conference for Consumer Sciences, Daejeon, Korea.

Co-Presenter

Green-Pimentel, L, & **Park, N.** (November 2022). Barriers to Homeownership: Mortgage Loan Denials in Travis County, Texas. Poster Presentation at AFCPE® Research and Training Symposium, Orlando, FL.

Heo, W., Lee, J. M., & **Park, N.** (February 2020). Estimating Willingness-to-pay for Financial Planning

Services. Oral Presentation at Academic Research Colloquium for Financial Planning and Related Disciplines (ARC), Arlington, VA.

Heo, W., **Park, N.**, Lee, J. M., & Grable, J. E. (February 2020). Improving the Description of Household Ratios by Using Neural Network Techniques. Poster Presentation at Academic Research Colloquium for Financial Planning and Related Disciplines (ARC), Arlington, VA.

White, K. J., Watkins, K., McCoy, M., **Park, N.**, & Thomas, M. (November 2019). The Relationship between Financial Knowledge, Financial Management, and Financial Self-Efficacy among African American Students. 2019 AFCPE® Research and Training Symposium, Portland, OR.

Heo, W., **Park, N.**, & Lee, J. M. (October 2019). Why Financial Planner Should Know Clients' Psychological Factor Even in a Same Job: An Exploratory Study about Farmers. Oral Presentation at Academy of Financial Services, Minneapolis, MN.

Lee, J. M., Heo, W., & **Park, N.** (October 2019). Underlying Dynamics in Life Satisfaction: Finite Mixture Model of Psycho-behavioral Characteristics and Health Risk Behaviors. Oral Presentation at Academy of Financial Services, Minneapolis, MN.

White, K. J., **Park, N.**, Thomas Jr., M. G., Watkins, K., & McCoy, M. (February 2019). The Relationship between Financial Knowledge, Financial Management, and Financial Self-efficacy among African American Students. Poster Presentation at Academic Research Colloquium for Financial Planning and Related Disciplines (ARC), Arlington, VA.

White, K. J., Woodyard, A., **Park, N.**, Kirsche, K., & Byers, T. (May 2018). Sustainability and Personal Finance among College Students. Poster Presentation at American Council of Consumer Interest Annual Conference (ACCI), Clearwater Beach, FL.

White, K. J., Woodyard, A., **Park, N.**, Kirsche, K., & Byers, T. (May 2018). Sustainability and Personal Finance. Oral Presentation at Family Economics and Resource Management Association Conference (FERMA), Clearwater Beach, FL.

Park, H., **Park, N.**, Song, I., & Heo, W. (November 2017). Death as Experience Economy on Consumer Purchase Behavior. Oral Presentation at Society Marketing Advance (SMA), Louisville, KY.

Heo, W., **Park, N.**, & Henager, R. (October 2016). Are We Depressed because of Our Jobs? Depression and Coping among Finance Workers and non-Finance Workers. Oral Presentation at Academy of Financial Services (AFS), Las Vegas, NV.

Heo, W., Henager, R., & **Park, N.** (October 2016). What do Financial Planning Associations Communicate to Consumers? Different Dialogue among Financial Planning Associations and News Articles. Oral Presentation at Academy of Financial Services (AFS), Las Vegas, NV.

Park, H., & **Park, N.** (August 2016). The Effect of Financial Planning Horizon on the Purchase of Life Insurance. Poster Presentation at International Federation for Home Economics World Congress (IFHE). Daejeon, Korea.

Heo, W., **Park, N.**, & Grable, J. E. (June 2016). Prediction of the Household Saving-to-Income Ratio Using a Nonlinear Estimation Technique. Oral Presentation at American Council of Consumer Interest Annual Conference (ACCI), Arlington, VA.

Heo, W., **Park, N.**, & Park, H. (April 2016). Lottery Ticket Purchasing in 159 Georgia Counties. Oral

Presentation at Georgia Association of Economics and Finance (GAEF), Pine Mountain, GA.

Park, N., Park, H., & Jeon, H. Y. (February 2015). A Suggestion of Communication Strategy for Campus Sustainability. Oral Presentation at the 15th Annual Interdisciplinary Research Conference (IRC). Athens, GA.

Yoon, J. Y., & **Park, N.** (September 2014). Longitudinal Study about Poverty Dynamics. Oral Presentation at the Annual Korea Welfare Panel Study Conference. Seoul, Korea.

Sohn, S. H., Yoon, J. Y., **Park, N.** & Park, J. O. (July 2014). Consumption Pattern of Korean Low-Income Households: Who is the Most Vulnerable? Poster Presentation at the 10th Biennial Conference of Asian Consumer and Family Economics Association (ACFEA). Taipei, Taiwan.