Jia Qi

Financial Planning, Housing and Consumer Economics
College of Family and Consumer Sciences
The University of Georgia

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EDUCATION

Ph.D. - UNIVERSITY OF GEORGIA (Athens, GA) Expecting: December 2023
Financial Planning

MS - BAYLOR UNIVERSITY (Waco, TX) May 2017
Master of Science in Economics *(Including over 24 AACSB Graduate Credit Hours in Finance and Economics)*

BS - BAYLOR UNIVERSITY (Waco, TX) May 2015
Bachelor of Science in Mathematics
Minor: Business Administration

BS - ZHENGZHOU UNIVERSITY (Zhengzhou, Henan, China) June 2013
Bachelor of Science in Financial Mathematics

HONORS AND AWARDS

Wilbanks Kilgore Scholarship 2023
University of Georgia, College of Family and Consumer Sciences

Inez Wallace Tumlin Graduate Student Academic Support 2021
University of Georgia, College of Family and Consumer Sciences

Student / Young Professional Conference Scholarship Awards 2021
American Council on Consumer Interests (ACCI)

FACS Fund of Excellence 2021
University of Georgia, Financial Planning, Housing and Consumer Economics

13th Annual Texas Investor Symposium Awards – 2nd place 2016
Chartered Financial Analyst (CFA) Institute

Piziak Math Scholarship DE 2015

Baylor University, Department of Mathematics

William Lowell Putnam Mathematical Competition Awards 2013, 2014
Mathematical Association of America (MAA)

Dean’s Academic Honor 2013, 2014
Baylor University

1st Ranked Scholarship 2013
Zhengzhou University

PROFESSIONAL EXPERIENCES

University of Georgia (Athens, GA) 2019–Current
Department of Financial Planning, Housing and Consumer Economics

Graduate Instructor–FHCE 3260 Computer Application in Financial Planning 2022

- Design and create a Financial Planning Computer Application curriculum according to the course's objectives
- Create and update course materials based on financial planning topics and policy changes
    - Basic computer application skills in financial planning
    - Financial planning analysis
    - Retirement planning
    - Education and life insurance planning
    - Financial planning software
- Implement interactive learning activities to help students apply their knowledge into practice and prepare for the job market.

Graduate Research Assistant 2019–Current

- Attend regular and project meetings
- Search for and collect related information from published literature on a research topic
- Design questionnaires and collect data
- Clean and analyze data
- Help develop research methodologies
- Create software syntax and run data analysis
- Review and monitor the project

Graduate Teaching Assistant 2019–Current
–FHCE 4250 Practice Management in Financial Planning
–FHCE 4210 Retirement Planning and Employee Benefits
–FHCE 4220 Estate Planning
–FHCE 4205/6205 Wealth Management II
–FHCE 5200 Financial Counseling and Client Communications
–FHCE 5250 Capstone in Financial Planning
Responsibilities

- New course development and design – Financial Literacy and Education
- Assist faculty with class arrangements
- Meet with students during office hours
- Reply to students' emails or make individual appointments if needed
- Lecture class topics and collect feedback
- Create quizzes and exams
- Grade students' assignments
- Provide timely feedback on assignments
- Record and calculate grades
- Proctor examinations

Financial Service Consultant at ASPIRE Clinic 2022–2023

- Serve as a pro bono financial service provider working with local residents individually based on the CFP standards.
- Meet with clients weekly one-on-one to help with clients' financial concerns
    - Build up client relationships and set up financial goals
    - Collect clients' information and analyze the information
    - Develop recommendations and create financial plans
    - Help clients implement the financial plans
    - Monitor and review the plan
- Meet weekly with supervisors and present current cases

Communication Coach at ASPIRE Clinic 2023

- Assist financial consultants in the ASPIRE Clinic to grow and feel confident while meeting with clients
- Observe and monitor financial consultants' client meetings
- Provide timely feedback to service providers after each client meeting
- Answer and solve questions from financial consultants
- Assist with meeting organization and activity planning
- Attend regular communication coach's meetings to discuss the performance of each service provider and provide feedback to the supervisor
- Promote the ASPIRE Clinic services by presenting and introducing ASPIRE to local communities

Project Assistant 2019–2023

- Help the department to design and create questionnaires and surveys on Qualtrics
- Help faculty to develop and edit online learning materials
- Help develop new financial planning courses and edit PowerPoints and questions
- Assist in the design of learning activities, assignments, and quizzes
- Plan and organize the Financial Literacy Week of the Department of Financial Planning, Housing, and Consumer Economics

Baylor University (Waco, TX)
Hankamer School of Business 2015–2017
Department of Mathematics 2013–2015

<u>Graduate Research Assistant</u> 2015–2017

- Assist with data collection, data cleaning, and data mining to create ready-to-use datasets
- Design and edit syntax for research projects
- Collect past literature related to research projects

<u>Graduate Teaching Assistant</u> 2015–2017

- Assist my professor in daily research and teaching tasks
- Grade students' assignments and exams and proctor exams
- Answer specific academic questions from students
- Host review sessions for undergraduate students

<u>Project Assistant and Management</u> 2014–2017

- Design and execute the Data Science Project *Graduate School Completion* using Stata and R
- Assist in the mathematical project in proving *Ramsey Theory*
- Serve in the management team of Baylor University's Hodges Investment Fund and was responsible for the financial sector of the investments.

Medford Adult Day Health Center (Boston, MA)
<u>Marketing Director</u> Jan. 2018–Jun. 2018

- Spearhead all affairs related to marketing affairs
- Assist in developing potential markets in local communities and counties
- Establish and consolidate the customer base and relationship
- Plan and organize promotional events and activities for customers
- Manage the corporation and correspondence with other companies

Boss Enterprises, Inc. (Boston, MA)
<u>Corporate Trainer</u> Sept. 2017–Jan. 2018

- Enroll in the G-CLUB in marketing
- Conduct data collection, data analysis, and marketing research
- Analyze the governmental beneficial policies for low-income people
- Initiate discussions and collaboration with non-profit companies
- Conduct interviews and new employee training

China Merchants Securities Co., Ltd. (Zhengzhou, Henan, China)
<u>Financial Analyst (Intern)</u> Jun. 2016–Aug. 2016

- Perform stock and marketing analyses
- Edit reports for specific industrial analysis
- Summarize the daily market performance and predict the future trend
- Provide financial services to clients and deliver recommendations

Richlink Castellum Capital Management (Dallas, TX)
<u>Financial Analyst (Intern)</u> Jul. 2015–Aug. 2015

- Perform marketing research on health insurance companies

- Conduct a comprehensive investigation of the American insurance industry
- Create a leveraged buyout model in one month to evaluate whether the company is worth buying
- Edit the plan for the buyout with a detailed process and present it to supervisors

RESEARCH PUBLICATIONS

Journal Publications

Qi, J., Chatterjee, S., & Liu, Y. (2022). Retirement Preparedness of Generation X Compared to Other Cohorts in the United States. *International Journal of Financial Studies. 2022, 10*(2), 45. https://doi.org/10.3390/ijfs10020045

White, K. J., Ouyang, C., Machiz, I., McCoy, M., & **Qi, J.** (2022). An Application of Financial Resilience to Retirement Planning by Racial/Ethnic Status. *The Journal of Retirement, 9(*4), 31-45. https://doi.org/10.3905/jor.2022.1.111

Qi, J., Chatterjee, S., & Liu, Y. (2021). Retirement Preparedness of Generation X Compared to Other Cohorts. *Consumer Interests Annual, 67.* https://www.consumerinterests.org/assets/docs/CIA/CIA2021/QiJiaCIA2021.pdf

Journal Papers in Review/Preparation

Qi, J., Chatterjee, S., Worthy, S., Herndon, K., & Wojdynski, B. (2023). Using an Extended Post-Acceptance Framework to Examine Consumer Adoption of Fintech. *International Journal of Bank Marketing*. In second round of revise & resubmit.

Qi, J., Chatterjee, S., & Zhang, Y. Business hardship and COVID adversities of older U.S. business owner. In preparation for submission.

Qi, J., Chatterjee, S., & Zhang, Y. An investigation of a new retirement adequacy measure. In preparation for submission.

Conference Presentation

Qi, J., Zhang, Y., & Chatterjee, S. (2023, May 15-18). *Business Hardships and COVID-19 Adversities of Older U.S. Business Owners.* 2023 American Council on Consumer Interests Annual Conference, Las Vegas, NV, United States.

Qi, J., Zhang, Y., & Chatterjee, S. (2022, October 24-25). *Business Hardships and COVID Adversities of Older U.S. Business Owners*. 2022 CFP® Board Academic Research Colloquium, Washington, D.C., United States.

Zhang, Y., Liu, Y., & **Qi, J.** (2022, May 19-21). *Financial well-being and the role of CARES Act* [Poster Presentation]. 2022 American Council on Consumer Interests Annual Conference, Clearwater, FL, United States.

Qi, J., Chatterjee, S., Worthy, S., Herndon, K., & Wojdynski, B. (2021, November 11-16). *Using an Extended Post-Acceptance Framework to Examine Consumer Adoption* of *Fintech*. 2021 CFP® Board Academic Research Colloquium, United States.

Qi, J., Chatterjee, S., & Liu, Y. (2021, May 18-21). *Retirement Preparedness of Generation X Compared to Other Cohorts*. 2021 American Council on Consumer Interests Annual Conference, United States.

Liu, Y., Chatterjee, S., & **Qi, J.** (2021, May 18-21). *Financial Hardship of American Households during the COVID-19 Pandemic: The Role of Precautionary Savings*. 2021 American Council on Consumer Interests Annual Conference, United States.

Forthcoming Academic Conference Presentation

Zhang, Y., **Qi, J.**, & Chatterjee, S. (2023, November 8-11) *Financial capability, financial socialization, and financial well-being: an exploration of the mediating role of help seeking behavior from a social cognitive theory perspective.* 2023 NCFR Annual Conference, Orlando, FL, United States.

NEWS AND MEDIA MENTIONS

Beeson, L. (2022, November 30). Generation X better prepared for retirement than experts thought. *UGA Today*. https://news.uga.edu/generation-x-better-prepared-for-retirement-than-experts-thought/

University of Georgia (2022, November 29). Generation X better prepared for retirement than experts thought. *Science X*. https://phys.org/news/2022-11-generation-experts-thought.html

Pendola, R. (2022, June 26). Millennials, GenX aren't prepared for retirement — here's a big reason why. *Medium*. https://themakingofamillionaire.com/millennials-genx-arent-prepared-for-retirement-here-s-a-big-reason-why-5eacf93af511

GUEST LECTURES AND SEMINAR PRESENTATIONS

Credit Score and Credit Report (2022, October 12). FHCE First Year Odyssey Course, Athens, GA, United States.

Retirement Savings and Income Planning (2021, November 8). FHCE Retirement Planning and Employee Benefits Course, Athens, GA, United States.

Retirement Savings and Income Planning (2021, April 15). FHCE Retirement Planning and Employee Benefits Course, Athens, GA, United States.

Retirement Preparedness of Generation X Compared to Other Cohorts (2021, April 28). FHCE Departmental Seminar, Athens, GA, United States.

Using an Extended Post-Acceptance Framework to Examine Consumer Adoption of Fintech. (2021, November 11). FHCE Departmental Seminar, Athens, GA, United States.

PROFESSIONAL AFFILIATIONS

American Council on Consumer Interests (ACCI)
National Council on Family Relations (NCFR)
Financial Management Association (FMA)

PROFESSIONAL SERVICE

Peer Reviewer for conference: American Council on Consumer Interests (ACCI)
Peer Reviewer for Journal: Journal of Financial Counseling and Planning (JFCP)

AREAS OF INTERESTS

Teaching
All areas related to personal financial planning, and finance
Research
Retirement planning, retirement adequacy, personal financial planning, financial literacy, behavioral financial planning, fintech and robo-advisor adoption, financial decision making, and financial therapy.
Service
Department, college, and university development, new curriculum and course design, industry partners collaboration, outreach programs development

RELEVANT ACADEMIC PREPARATION

Personal Financial Planning

- FHCE 7020 & 7025 Research Development I & II
- FHCE 8100 Theory of Households, Consumer Economics, and Financial Behavior
- FHCE 8000 & 8050 ResearchMethods I & II
- FHCE 8200 Financial Planning Analysis
- FHCE 6210 Advanced Retirement Planning and Employee Benefits
- FHCE 6250 Practice Management in Financial Planning
- FHCE 8500 Survey of Financial Therapy
- FHCE 6230 Advanced Family Tax Planning
- FHCE 7200 Advanced Financial Counseling and Client Communication
- FHCE 6220 Advanced Estate Planning
- FHCE 7250 Capstone in Financial Planning
- FHCE 6200 & 6205 Advanced Wealth Management I & II
- FHCE 7205S Clinical Practicum in Financial Planning

Finance

- FIN 5365 Investment Management
- FIN 5381 Practicum in Portfolio Management
- FIN 5V98 Options, Futures, and Derivatives
- FIN 3305 Principles of Risk Management and Insurance
- ACC 2303 Financial Accounting
- ACC 2304 Managerial Accounting
- ENT 5329 Entrepreneurial Finance

Data Science and Econometrics

- ECO 5V98 Data Science I & II
- STAT 6315 Statistical Methods for Researchers
- STAT 6230 Applied Regression Analysis
- ERSH 8750 Structural Equation Modeling
- ECO 5347 Econometrics
- ECO 5315 Microeconomic Theory
- ECO 5310 Macroeconomic Analysis in the Global Economy

- ERSH 8760 Advanced Structural Equation Modeling
- ERSH 8320 Applied Correlation and Regression Methods in Education
- ECO 5V98 Causal Inference
- STA 5300 Statistical Methods
- STA 3381 Probability and Statistics

Mathematics

- MTH 1321, 1322 & 2321 Calculus I, II & III.
- MTH 2311 Linear Algebra
- MTH 3312 Combinatorics & Algebra
- MTH 3300 Foundations of Mathematics
- MTH 3323 Introduction to Analysis
- MTH 3347 Mathematical Modeling
- MTH 3325 Ordinary Differential Equations
- MTH 3326 Partial Differential Equations
- MTH 4316 Linear Algebra/Matrix Theory
- MTH 4329 Complex Variables
- MTH 3V90 Ramsey Theory

Teaching Skills Development

- GRSH 7770 Graduate Teaching Seminar
- Center of Teaching and Learning workshops

Statistical and Technology Related Software Skills

- Statistical software: R, Stata, SPSS, SAS, Matlab, Mplus
- Application-based software: E-Money® Certificate, MoneyGuide Pro®, Morningstar®, MS Office suite (Excel, PowerPoint, Word)

REFERENCES

Dr. Swarn Chatterjee
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University of Georgia
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Dr. Sheri Worthy
Samuel A. and Sharon Y. Nickols Professor, Associate Dean for Academic Programs
College of Family and Consumer Sciences
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