

# Lu Fan, Ph.D., CFP®

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<b>APPOINTMENT</b>	<b>Associate Professor, University of Georgia, Athens, GA</b> <i>Department of Financial Planning, Housing and Consumer Economics</i>	2024 – Present
	<b>Assistant Professor, University of Georgia, Athens, GA</b> <i>Department of Financial Planning, Housing and Consumer Economics</i>	2022 – 2024
	<b>Assistant Professor, University of Missouri, Columbia, MO</b> <i>Department of Personal Financial Planning</i>	2017–2021
<b>EDUCATION</b>	<b>University of Georgia, Athens, GA</b> <i>Ph.D., Financial Planning, Housing and Consumer Economics</i> <i>M.A., Journalism and Mass Communication (Advertising Concentration)</i>	2017 2012
	<b>Capital University of Economics and Business, Beijing, China</b> <i>B.A., Communications</i>	2009
<b>CERTIFICATION</b>	<b>CERTIFIED FINANCIAL PLANNER™</b> <i>CFP Board of Standards</i>	Since 2018
	<b>Chartered Financial Analyst - Passed Level 2</b> <i>CFA Institute</i>	2025
	<b>Grant Writing Certificate</b> <i>University of South Carolina</i>	May 2024
<b>SELECTED AWARDS &amp; HONORS</b>	<b>FACS Faculty Leadership Fellows</b> <i>College of Family and Consumer Sciences, University of Georgia</i>	2025-2027
	<b>ASPIRE Fellow</b> <i>Office of Faculty Affairs, University of Georgia</i>	2024-2025
	<b>Student Career Success Influencer Award</b> <i>Career Center, University of Georgia</i>	2024
	<b>Early Career Faculty Research Award</b> <i>College of Family and Consumer Sciences, University of Georgia</i>	2023
	<b>Outstanding Symposium Research Paper Award</b> <i>Association for Financial Counseling and Planning Education (AFCPE)</i>	2022
	<b>Financial Education Database Training Fellowship</b> <i>National Endowment for Financial Education (NEFE)/Knology</i>	2022
	<b>Emerging Scholar Award</b> <i>American Association of Family and Consumer Sciences (AAFCS)</i>	2022
	<b>Richard L. D. Morse Early-Career Award</b> <i>American Council on Consumer Interest (ACCI)</i>	2022
	<b>National Endowment for Financial Education (NEFE) Best Paper Award</b> <i>American Council on Consumer Interest (ACCI)</i>	2021
	<b>Hazel M. Hatcher HES Teaching Scholar Award</b> <i>College of Human Environmental Sciences, University of Missouri</i>	2021
	<b>Faculty Advisor for Undergraduate Student Poster Competition Award</b> <i>American Council on Consumer Interests (ACCI)</i>	2020
	<b>Outstanding Symposium Research Paper Award</b> <i>Association for Financial Counseling and Planning Education (AFCPE)</i>	2019
	<b>National Endowment for Financial Education (NEFE) Best Paper Award</b> <i>American Council on Consumer Interests</i>	2017
<b>CURRENT LEADERSHIP ROLES</b>	<b>Associate Editor</b> <i>Journal of Family and Economic Issues</i>	Since 2025

<i>Financial Services Review</i>	Since 2023
<i>Financial Planning Review</i>	Since 2023
<b>Editorial Board</b>	
<i>Journal of Financial Counseling and Planning</i>	Since 2022
<i>Journal of Personal Finance</i>	Since 2021
<b>Conference Steering Committee</b>	Since 2022
<i>CFP® Board Academic Research Colloquium</i>	

## RESEARCH

### Journal Publications:

40. **Fan, L.** (2026). Financial information search: An exploration of personal motivational, cognitive, and psychological characteristics *Family and Consumer Sciences Research Journal*, 54, e70046. <https://doi.org/10.1002/fcsr.70046>
39. **Fan, L.** & Zeng, Y. (2025). Financial education mandates and financial wellbeing of young adults: Examining financial capability factors as mediators *International Journal of Consumer Studies*, 49(3), e70058. <https://doi.org/10.1111/ijcs.70058>
38. Lim, H., Lee, J. M., & **Fan, L.** (2025). Retirement status change, social support, and life satisfaction among older adults: Differences by household income level. *International Journal of Social Economics*, 52(10), 1478–1493. <https://doi.org/10.1108/IJSE-03-2024-0209>
37. Zhang, Y., Chatterjee, S., & **Fan, L.** (2025). Unveiling investment source preference: The role of financial knowledge. *Journal of Financial Counseling and Planning*. <https://doi.org/10.1891/JFCP-2023-0139>
36. **Fan, L.**, & Henager, R. (2025). Generational differences in financial well-being: Understanding financial knowledge, skill, and behavior. *International Journal of Consumer Studies*, 49(1), e70011. <https://doi.org/10.1111/ijcs.70011>
35. **Fan, L.**, & Ryu, S. (2025). Young women's financial satisfaction: The roles of financial decision-making power, spousal relative resources, and personal financial characteristics. *Journal of Family and Economic Issues*, 46, 228-245. <https://doi.org/10.1007/s10834-024-09996-2>
34. Kim, K. T., & **Fan, L.** (2025). Beyond the hashtags: social media usage and cryptocurrency investment. *International Journal of Bank Marketing*, 43(3), 569-590. <https://doi.org/10.1108/IJBM-12-2023-0665>
33. Zhang, Y., & **Fan, L.** (2024). The nexus of financial education, literacy, and mobile fintech: Unraveling pathways to financial well-being. *International Journal of Bank Marketing*, 42(7), 1789-1812. <https://doi.org/10.1108/IJBM-09-2023-0531>
32. Lei, S., & **Fan, L.** (2024). Cognitive ability and stock investment among Chinese middle-aged and older population. *Financial Services Review*, 32(3), 1-19. <https://doi.org/10.61190/fsr.v32i3.3598>
31. **Fan, L.**, Green, L. E., & Park, N. (2024). Financial stressors and alternative financial service use: Extending the ABC-X model of family stress. *International Journal of Consumer Studies*, 48(1), e13002. <https://doi.org/10.1111/ijcs.13002>
30. Pak, T.-Y., **Fan, L.**, & Chatterjee, S. (2024). Financial socialization and financial well-being in early adulthood: The mediating role of financial capability. *Family Relations*, 73(3), 1664-1685. <https://doi.org/10.1111/fare.12959>
29. **Fan, L.**, & Ryu, S. (2023). Financial debts and subjective well-being of young adults: An adaption of the stress process model. *Journal of Consumer Affairs*, 57(4), 1576-1604. <https://doi.org/10.1111/joca.12560>
28. **Fan, L.**, & Lei, S. (2023). Financial well-being, family financial support, and depression of older adults in China. *International Journal of Bank Marketing*, 41(6), 1261-1281. <https://doi.org/10.1108/IJBM-05-2022-0214>

27. Zhang, Y., & **Fan, L.** (2023). An examination of mobile fintech utilization from a stress-coping perspective. *Journal of Financial Counseling and Planning*, 34(3), 354-366. <https://doi.org/10.1891/JFCP-2022-0061>

26. Chatterjee, S., & **Fan, L.** (2023). Surviving in financial advice deserts: limited access to financial advice and retirement planning behavior. *International Journal of Bank Marketing*, 40(1), 70-106. <https://doi.org/10.1108/IJBM-01-2022-0022>

25. **Fan, L.** (2023). Consumer financial information processing: An integrated approach to examine individual differences. *International Journal of Consumer Studies*, 47(2), 703-722. <https://doi.org/10.1111/ijcs.12859>

24. Ryu, S., & **Fan, L.** (2023). The relationship between financial worries and psychological distress among U.S. adults. *Journal of Family and Economic Issues*, 44, 16-33. <https://doi.org/10.1007/s10834-022-09820-9>

23. Pak, T.-Y., & **Fan, L.** (2022). Childhood experience of parental affection and financial well-being in later life: Evidence from the Health and Retirement Study. *Journal of Consumer Affairs*, 56(4), 1433-1453. <https://doi.org/10.1111/joca.12463>

22. **Fan, L.**, Chatterjee, S., & Kim, J. (2022). Young adults' personality traits and subjective well-being: The role of perceived money management capability. *Journal of Behavioral and Experimental Finance*, 35, 100689. <https://doi.org/10.1016/j.jbef.2022.100689>

21. Zhang, Y., & **Fan, L.** (2022). Financial capability, financial education, and student loan debt: Expected and unexpected results. *Journal of Financial Counseling and Planning*, 33(3), 324-343. <https://doi.org/10.1891/JFCP-2021-0039>

20. **Fan, L.**, & Lim, H. (2022). Cognitive abilities and seeking financial advice: Differences in advice sources. *Journal of Financial Counseling and Planning*, 33(1), 97-114. <https://doi.org/10.1891/JFCP-19-00079>

19. **Fan, L.** (2022). Mobile investment technology adoption among investors. *International Journal of Bank Marketing*, 40(1), 50-67. <https://doi.org/10.1108/IJBM-11-2020-0551>

18. **Fan, L.**, Chatterjee, S., & Kim, J. (2022). An integrated framework of young adults' subjective well-being: The roles of personality traits, financial responsibility and perceived capability, and race. *Journal of Family and Economic Issues*, 43, 66-85. <https://doi.org/10.1007/s10834-021-09764-6>

17. **Fan, L.**, Lim, H., & Lee, J. M. (2022). Young adults' financial advice-seeking behavior: The roles of parental financial socialization and personality traits. *Family Relations*, 71(3), 1226-1246. <https://doi.org/10.1111/fare.12625>

16. **Fan, L.**, & Henager, R. (2021). A structural determinants framework for financial well-being. *Journal of Family and Economic Issues*, 43, 415-428. <https://doi.org/10.1007/s10834-021-09798-w>

15. **Fan, L.**, Stebbins, R. & Kim, K. T. (2021). Skint, retirement? Financial hardship and retirement planning behaviors. *Journal of Family and Economic Issues*, 43, 354-367. <https://doi.org/10.1007/s10834-021-09779-z>

14. Chatterjee, S., & **Fan, L.** (2021). Older adults' life satisfaction: The roles of seeking financial advice and personality traits. *Journal of Financial Therapy*, 12(1), 51-78. <https://newprairiepress.org/jft/vol12/iss1/4/>

13. **Fan, L.**, & Zhang, L. (2021). The influence of financial education sources on emergency savings: The role of financial literacy. *Family and Consumer Sciences Research Journal*, 49(4), 344-361. <https://doi.org/10.1111/fcsr.12400>

12. **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*, 32(2), 202-216. <https://doi.org/10.1891/JFCP-20-00056>

11. **Fan, L.** (2021). Information search, financial advice use, and consumer financial behavior. *Journal of Financial Counseling and Planning*, 32(1), 21-34. <https://doi.org/10.1891/JFCP-18-00086>.

10. **Fan, L.** (2021). A conceptual framework of financial advice-seeking and short- and long-term financial behaviors: An age comparison. *Journal of Family and Economic Issues*, 42, 90-112. <https://doi.org/10.1007/s10834-020-09727-3>.
9. Chatterjee, S., **Fan, L.**, Ryu, S., & Kim, J. (2021). A decade review of Asian studies in the *Journal of Family and Economic Issues* from 2010 to 2019. *Journal of Family and Economic Issues*, 42, 178-194. <https://doi.org/10.1007/s10834-020-09735-3>.
8. **Fan, L.**, & Chatterjee, S. (2020). The utilization of robo-advisors by individual investors: An analysis using diffusion of innovation and information search frameworks. *Journal of Financial Counseling and Planning*, 31(1), 130-145. <https://doi.org/10.1891/jfcp-18-00078>.
7. **Fan, L.**, & Chatterjee, S. (2019). Bequest expectations among U.S. older adults: The roles of generational differences and personality traits. *Financial Planning Review*, 2(3-4), 130-145, e1057. <https://doi.org/10.1002/cfp2.1057>.
6. **Fan, L.**, & Babiarz, P. (2019). The determinants of subjective financial satisfaction and the moderating roles of gender and marital status. *Family and Consumer Sciences Research Journal*, 47(3), 237-259. <https://dx.doi.org/10.1111/fcsr.12297>.
5. **Fan, L.**, & Chatterjee, S. (2019). Financial socialization, financial education, and student loan debt. *Journal of Family and Economic Issues*, 40(1), 74-85. <https://doi.org/10.1007/s10834-018-9589-0>.
4. **Fan, L.**, & Chatterjee, S. (2018). Application of situational stimuli for examining the effectiveness of financial education: A behavioral finance perspective. *Journal of Behavioral and Experimental Finance*, 17, 68-75. <https://doi.org/10.1016/j.jbef.2017.12.009>.
3. Chatterjee, S., & **Fan, L.** (2017). Household demand for private long-term care insurance: An exploratory note. *Economics Bulletin*, 37(3), 1975-1981. <http://www.accessecon.com/Pubs/EB/2017/Volume37/EB-17-V37-I3-P178.pdf>.
2. **Fan, L.**, & Chatterjee, S. (2017). Borrowing decisions of households: An examination of the information search process. *Journal of Financial Counseling and Planning*, 28(1), 95-106. <http://dx.doi.org/10.1891/1052-3073.28.1.95>.
1. Chatterjee, S., **Fan, L.**, Jacobs, B., & Haas, R. (2017). Risk tolerance and goals-based savings behavior of households: The role of financial literacy. *Journal of Personal Finance*, 16(1), 66-77. [https://issuu.com/iarfcregister/docs/journal\\_of\\_personal\\_finance\\_spring\\_](https://issuu.com/iarfcregister/docs/journal_of_personal_finance_spring_).

#### Book Chapters:

1. **Fan, L.** (2022). The use of financial advice: Consumers' financial advice-seeking. In J.E. Grable, & S. Chatterjee (Eds.), *De Gruyter Handbook of Personal Finance* (pp. 551-567). Doi: 10.1515/9783110727692-031

#### Conference Proceedings:

8. Cude, B. J., Henager, R., & **Fan, L.** (2023). Financial Knowledge and Confidence: A Methods Analysis. *Consumer Interests Annual*. <https://www.consumerinterests.org/assets/docs/CIA/CIA2023/CudeBrendaCIA2023.pdf>.
7. **Fan, L.**, Lim, H., & Lee, J. M. (2020). Young adults' financial advice-seeking behavior: The role of mother's involvement in financial socialization during adolescence. *Proceedings of the Association for Financial Counseling and Planning Education*. <https://www.afcpe.org/wp-content/uploads/2020/11/2020-AFCPE-Proceedings.pdf> (pp.66).
6. **Fan, L.**, & Park, N. (2020). Financial socialization and subjective well-being of Millennials. *Consumer Interests Annual*. <https://acci.memberclicks.net/assets/docs/CIA/CIA2020/FanLuCIA2020.pdf>
5. **Fan, L.**, & Lim, H. (2019). The relationship between cognitive abilities and financial help-seeking behavior. *Proceedings of the Association for Financial Counseling and Planning Education*. [https://www.afcpe.org/wp-content/uploads/2021/02/AFCPE-Proceedings\\_2019\\_FINALv2.pdf](https://www.afcpe.org/wp-content/uploads/2021/02/AFCPE-Proceedings_2019_FINALv2.pdf) (pp.179).

4. **Fan, L.**, Zhang, L. & Zhao, H. (2018). Who needs a financial advisor? The roles of investment confidence and knowledge in investors' financial decision-making. *Proceedings of the Association for Financial Counseling and Planning Education*. [https://www.afcpe.org/wp-content/uploads/2019/05/2018-AFCPE-Proceedings\\_Final.pdf](https://www.afcpe.org/wp-content/uploads/2019/05/2018-AFCPE-Proceedings_Final.pdf) (pp.26).
3. **Fan, L.**, & Chatterjee, S. (2018). An information search perspective of financial help-seeking behavior. *Consumer Interests Annual*. <https://www.consumerinterests.org/assets/docs/CIA/CIA2018/FanCIA18.pdf>
2. **Fan, L.**, & Chatterjee, S. (2017). An examination of the effectiveness of financial education under situational stimuli: A behavioral finance perspective. *Consumer Interests Annual*. <https://www.consumerinterests.org/assets/docs/CIA/CIA2017/cia%2020107%20fan%20chatterjee%20op.pdf>
1. **Fan, L.**, & Babiarz, P. (2015). The relationship between financial satisfaction and marital status of U.S. women. *Consumer Interests Annual*. <https://www.consumerinterests.org/assets/docs/CIA/CIA2015/D2a%20Fan%20Babiarz.pdf>

***Research Presentations:***

Presenter(s) are underlined; \*Denotes doctoral student contributor; \*\*Denotes undergraduate student contributor

51. Zhu, Y.\*, & **Fan, L.** (Accepted). Mobile fintech usage and consumers' exposure to financial fraud. To be presented at the 2026 *American Council on Consumer Interests*, Long Beach, CA.
50. Lee, J. M., **Fan, L.**, & Lim, H. (Accepted). Exploring life satisfaction: The role of financial satisfaction and financial resilience in hardship. To be presented at the 2026 *American Council on Consumer Interests*, Long Beach, CA.
49. **Fan, L.**, Chatterjee, S., & Kim, J. (Accepted). Post-pandemic education pathways and mental health of emerging adults. [Poster]. To be presented at the 2026 *American Council on Consumer Interests*, Long Beach, CA.
48. Akinde, M., & **Fan, L.** (Accepted). Connecting the dots: Digital access, literacy, and well-being in older adults. To be presented at the 2026 *American Council on Consumer Interests*, Long Beach, CA.
47. Zhu, Y.\*, & **Fan, L.** (2025). Buy now, pay later: A roadblock to financial well-being. *Association for Financial Counseling and Planning Education*, Phoenix, AZ. [Outstanding Symposium Student Paper Award]
46. Fan, L., & Lim, H. (2025). Linking motivational factors and financial planning activities to saving habit. [Poster]. *Association for Financial Counseling and Planning Education*, Phoenix, AZ.
45. Akinde, M.\*, **Fan, L.**, & Moorman, D. (2025). Unsecured debt and psychological well-being among older Americans: The role of health literacy. *American Council on Consumer Interests*, Pittsburgh, PA.
44. Zeng, Y., Li, Y., & **Fan, L.** (2024). Financial education expenditure and use of alternative financial services among U.S. young adults: A multilevel analysis. *Association for Public Analysis & Management (APPAM)*, National Harbor, MD.
43. Kim, K. T., & **Fan, L.** (2024). The role of social media in cryptocurrency markets *Academy of Financial Services*, Columbus, OH.
42. Stebbins, R., **Fan, L.**, & Kim, K. T. (2024). Understanding investors financial market trust: The role of investment knowledge and overconfidence *Academy of Financial Services*, Columbus, OH.
41. Kim, K. T., & **Fan, L.** (2024). Cryptocurrency investment: How do investors use social media platforms? *American Council on Consumer Interests*, Milwaukee, WI.
40. Zhang, Y., **Fan, L.**, & Chatterjee, S. (2023). Information source reliance among investors. *Association for Financial Counseling and Planning Education*, New Orleans, LA.

39. Li, Z.\*, Archuleta, K., & **Fan, L.** (2023). Education, financial worry, and mental health during the Covid-19 pandemic. *Financial Therapy Association*, Charlotte, NC.

38. Stebbins, R., **Fan, L.**, & Kim, K. T. (2023). Undesired short-term financial behaviors and COVID-19 stimulus payment usage. *American Council on Consumer Interests*, Las Vegas, NV.

37. Cude, B. J., Henager, R., & **Fan, L.** (2023). Financial knowledge and confidence: A methods analysis. *American Council on Consumer Interests*, Las Vegas, NV.

36. **Fan, L.** (2023). Relationship between financial education mandates and perceived financial wellness of young adults. *NEFE Research Series Webinar*, Virtual.

35. **Fan, L.**, & Ryu, S. (2022). Young women financial empowerment in household financial decisions: Does it improve financial satisfaction? [Poster]. *National Council on Family Relations*, Minneapolis, MN.

34. Zhang, Y.\*, & **Fan, L.** (2022). Financial inclusion through mobile fintech tools: A financial literacy and well-being perspective. *Association for Financial Counseling and Planning Education*, Orlando, FL. **[Outstanding Symposium Research Paper Award]**

33. **Fan, L.**, & Henager, R. (2022). Generational differences in financial well-being: What have we learned about the roles of financial knowledge, skill, and behavior? *American Council on Consumer Interests*, Clearwater Beach, FL.

32. Lim, H., Lee, J. M., & **Fan, L.** (2022). Retirement status change, social support, and life satisfaction among older adults. *American Council on Consumer Interests*, Clearwater Beach, FL.

31. Pak, T.-Y., **Fan, L.**, & Chatterjee, S. (2022). Financial literacy and behavior as mediators of the relationship between financial socialization and financial well-being. *American Council on Consumer Interests*, Clearwater Beach, FL.

30. Zhang, Y.\*, & **Fan, L.** (2022). How financial stress factors are associated with mobile fintech adoption? *American Council on Consumer Interests*, Clearwater Beach, FL.

29. Ryu, S.\*, & **Fan, L.** (2021). The moderating effects of socio-demographic factors on the relationship between financial worries and psychological distress among U.S. adults. [Poster] *American Public Health Association Annual Meeting*, Virtual.

28. Ryu, S.\*, & **Fan, L.** (2021). The moderating role of marriage for the relationship between financial worries and psychological distress [Poster]. *National Council on Family Relations*, Virtual.

27. **Fan, L.**, & Henager, R. (2021). A structural determinants framework for financial well-being. *American Council on Consumer Interests*, Virtual.

26. Lim, H., & **Fan, L.** (2021). Roles of perceived and experienced social mobility in the relationship between materialism and life satisfaction. *American Council on Consumer Interests*, Virtual.

25. Zhang, Y.\*, & **Fan, L.** (2021). The determinants of student loan behaviors, stress, and satisfaction. *American Council on Consumer Interests*, Virtual. **[National Endowment for Financial Education Best Paper Award]**

24. Stebbins, R., Kim, K. T., & **Fan, L.** (2021). Is ignorance bliss? Investment literacy and financial market trust. *American Council on Consumer Interests*, Virtual.

23. **Fan, L.** (2021). Classroom digital technology use in financial planning and related disciplines. *University of Missouri System Teaching Scholars Program Spring Conference*, Virtual.

22. **Fan, L.**, Lim, H., & Lee, J. M. (2020). Young adults' financial advice-seeking behavior: The role of mother's involvement in financial socialization during adolescence. *Association for Financial Counseling and Planning Education*, Virtual.

21. **Fan, L.**, & Park, N. (2020). Financial socialization and subjective well-being of Millennials. *American Council on Consumer Interests*, Virtual.

20. Wen, T.\*\*, & **Fan, L.** (2020). Online and mobile investment technology adoption among U.S. investors [Poster]. *American Council on Consumer Interests*, Virtual. **[Undergraduate Student Poster Competition Award - 2nd Place]**

19. Fan, L., & Chatterjee, S. (2020). Financial help-seeking behavior and life satisfaction among the U.S. elderly: The roles of personality, cognitive ability, and risk tolerance. *CFP® Board Academic Research Colloquium*, Arlington, VA.
18. Fan, L., & Lim, H. (2020). The relationship between cognitive abilities and financial help-seeking behavior. *Association for Financial Counseling and Planning Education*, Portland, OR. [Outstanding Symposium Research Paper Award]
17. Park, N., & Fan, L. (2019). Examining the alternative financial service use among Millennials using the IMB model [Poster]. *Academy of Financial Services*, Minneapolis, MN.
16. Fan, L., Chatterjee, S., & Kim, J. (2019). An examination of young adults' subjective well-being: The effects of personality, financial ability, and financial independence. *American Council on Consumer Interests*, Arlington, VA.
15. Cheng, G.\* & Fan, L. (2019). Estate planning preparedness among older adults: A closer look at will and trust adoptions. [Poster] *American Council on Consumer Interests*, Arlington, VA.
14. Fan, L., Chatterjee, S., & Kim, J. (2019). Relationships among financial ability, financial independence, and well-being of emerging adults: Does personality matter? *CFP® Board Academic Research Colloquium*, Arlington, VA.
13. Fan, L., Zhang, L., & Zhao, H. (2018). Who needs a financial advisor? The roles of investment confidence and knowledge in investors' financial decision-making. *Association for Financial Counseling and Planning Education*, Norfolk, VA.
12. Fan, L., & Chatterjee, S. (2018). An examination of the influence of robo-advisers, online financial services, and other information sources on investment styles. *Academy of Financial Services*, Chicago, IL.
11. Fan, L., & Zhang, L. (2018). Do sources of financial education affect financial knowledge and financial confidence [Poster]. *Academy of Financial Services*, Chicago, IL.
10. Fan, L., & Chatterjee, S. (2018). An information search perspective of financial help-seeking behavior. *American Council on Consumer Interests*, Clearwater Beach, FL.
9. Fan, L., & Chatterjee, S. (2018). The age and gender effects on a conceptual framework of household financial help-seeking behavior. *CFP® Board Academic Research Colloquium*, Arlington, VA.
8. Fan, L., & Chatterjee, S. (2017). The effect of financial socialization on student loan debt behavior. *Financial Therapy Association*, San Diego, CA.
7. Fan, L., & Chatterjee, S. (2017). An examination of the effectiveness of financial education under situational stimuli from a behavioral finance perspective. *American Council on Consumer Interests*, Albuquerque, NM. [National Endowment for Financial Education Best Paper Award]
6. Fan, L., & Chatterjee, S. (2017). Financial wealth, perceived health, and bequest motive: does personality type matter? *CFP® Board Academic Research Colloquium*, Arlington, VA.
5. Fan, L., & Chatterjee, S. (2016). The relationship between personality types, risk tolerance, and portfolio allocation [Poster]. *Academy of Financial Services*, Las Vegas, NV.
4. Fan, L., & Chatterjee, S. (2016). Personality type and bequest motive among the elderly. [Poster] *American Council on Consumer Interests*, Arlington, VA.
3. Fan, L., Chatterjee, S., Jacobs, H., & Woodyard, A. (2015). The demand for private long-term care insurance. *Association for Financial Counseling and Planning Education*, Jacksonville, FL.
2. Fan, L., & Babiarz, P. (2015). The relationship between financial satisfaction and marital status of U.S. women. *American Council on Consumer Interests*, Clearwater Beach, FL.
1. Fan, L., & Chatterjee, S. (2014). Borrowing decisions of households: The role of information search, financial literacy and financial help seeking behavior. [Poster] *Financial Therapy Association*, Nashville, TN.

**Invited Presentations:**

6. **Fan, L.** (2025). Developing writing accountability for doctoral students. *The PhD Research Club, Department of Financial Planning, Housing and Consumer Economics, University of Georgia*.
5. **Fan, L.** (2024). Empowering financial well-being: Navigating student loans and path to prosperity. *Association of Asian Veterinary Medical Professionals*.
4. **Fan, L.** (2024). Financial socialization and financial well-being. *SOWK 5767-Current Issues in Social Work II, School of Social Work, University of Georgia*.
3. **Fan, L.** (2021). Consumer financial advice-seeking. *Department of Financial Planning, Housing and Consumer Economic Research Seminar, University of Georgia*.
2. **Fan, L.** (2019). Financial responsibility, perceived financial ability, and subjective well-being of young adults. *Department of Personal Financial Planning Doctoral Research Seminar, Kansas State University*.
1. **Fan, L.** (2018). An information search perspective of financial advice-seeking and financial management behavior. *Department of Political Economy Research Seminar, University of International Business and Economics, Beijing, China*.

<b>OTHER HONORS &amp; AWARDS</b>	<b>Outstanding Symposium Student Paper Award</b> (Advisor and Co-author) Association for Financial Counseling and Planning Education	2025
	<b>Outstanding Teaching Assistant Award</b> Graduate School, University of Georgia	2017
	<b>Summer Research Fellowship</b> Graduate School, University of Georgia	2017
	<b>ANC Scholar Award &amp; NAGDCA Conference Travel Award</b> Arthur N. Caple Foundation	2016
	<b>Graduate School Travel Scholarships</b> Graduate School, University of Georgia	2015 & 2017
	<b>Virginia Wilbanks Kilgore Scholarship</b> College of Family and Consumer Sciences, University of Georgia	2015–2016
	<b>NEAFCS Marketing Package Award (Team Award)</b> National Extension Association of Family and Consumer Sciences <i>Graduate Assistant Contributor</i> Supervisor: Pamela Turner (University of Georgia)	2015
	<b>ACCI Student/Young Professional Conference Scholarship</b> American Council on Consumer Interests	2015
	<b>Betty Lane Graduate Scholarship</b> College of Family and Consumer Sciences, University of Georgia	2014–2015
	<b>AFCPE Symposium Scholarship</b> Association for Financial Counseling and Planning Education	2014
<b>FUNDED GRANTS &amp; FUNDING ACTIVITIES</b>	<b>FACS Faculty Leadership Fellow Program</b> College of Family and Consumer Sciences, University of Georgia Role: PI (100%) Amount: \$18,000	2025-2027
	<b>Teaming for Interdisciplinary Research Pre-Seed</b> Office of Research, University of Georgia Role: Co-PI (15%) Amount: \$3,500	2025-2026
	<b>GradFIRST Seminar Activity Fund</b> Graduate School, University of Georgia Role: PI (100%) Amount: \$600	2025-2026

<b>SEC Faculty Travel Program</b> Southeastern Conference Role: PI (100%) Amount: \$1,500	2023-2024
<b>Air Force Personal Financial Readiness Program</b> U. S. Department of the Air Force Role: Co-I (10%) PI: Catherine W. O'Neal, University of Georgia Other Co-Is: Mallory Lucier Greer, Auburn University, Allan D. Tate, University of Georgia Amount: \$546,364	2022-Present
<b>State Agricultural Experimental Stations (AES) Hatch Funds</b> USDA-NIFA; University of Georgia Project Title: Financial capability and financial well-being Role: PI (100%) Amount: \$201,665	2022-2027
<b>Financial Education Database Training Fellowship</b> NEFE/Knology Role: PI (100%) Amount: \$5,000	2022
<b>State Agricultural Experimental Stations (AES) Hatch Funds</b> USDA NIFA; University of Missouri Project Title: Financial information- and help-seeking behavior, financial capability, and well-being Role: PI (100%) Amount: \$35,987	2020–2021
<b>Program for Undergraduate Research Experience Award</b> College of Human Environmental Sciences, University of Missouri Project Title: The adoption of FinTech among U.S. investors Role: Faculty Mentor & Advisor Undergraduate Student Advisee: Taohua Wen (University of Missouri) Amount: \$1,500	2020–2021
<b>HES IDEAS Lab Fund</b> College of Human Environmental Sciences, University of Missouri Project Title: Gender inequality in intra-household financial decision responsibility of young low-income women Role: PI (60% Co-PI: Li Zhao (University of Missouri) Amount: \$2,000	2019–2021
<b>Online Teaching Foundations</b> Course Design and Technology, University of Missouri Role: PI (100%) Amount: \$500	2019
<b>Program for Undergraduate Research Experience Award</b> College of Human Environmental Sciences, University of Missouri Project Title: An analysis of household retirement behavior Role: Faculty Mentor & Advisor Undergraduate Student Advisee: Yaqi Fang (University of Missouri) Amount: \$1,500	2019
<b>Margaret W. Mangel Faculty Research Catalyst Fund</b> College of Human Environmental Sciences, University of Missouri Project Title: Antecedents of financial information processing of young adults Role: PI (100%) Amount: \$3,000	2019–2020
<b>HES Grant Writing Institute</b> College of Human Environmental Sciences, University of Missouri Role: PI (100%) Amount: \$500	2018

**Summer Doctoral Research Fellowship**

2017

University of Georgia Graduate School

Project Title: The influences of financial help-seeking and other information sources on consumer's financial management behavior

Role: PI (100%)

Amount: \$3,500

**Jan M. Hathcote Social Science Academic Support Fund**

2015–2016

College of Family and Consumer Sciences, University of Georgia

Project Title: Financial literacy, emotions, and the effectiveness of financial education: an experimental approach

Role: PI (100%)

Amount: \$1,800

**TEACHING***The University of Georgia:***2022–Present**

FHCE 4200 Wealth Management I

FHCE 4205 Wealth Management II

FHCE 4900E/6900E Seminar in Financial Literacy and Financial Education

FHCE 6200E Wealth Management I

FHCE 6205 Advanced Wealth Management II

FHCE 9010 Directed Study in FHCE

FHCE 9300 Doctoral Dissertation

FYOS 1001 First Year Odyssey: Consumer and Money Skill for College Life

GRSC 7001 GradFIRST: Academic Writing and Peer Review

*Student Advising**Chair*

Ph.D. program, Yeqi Zhu, In Progress (Fall 2024–)

Ph.D. program, Anjali Dougherty, In Progress (Fall 2025–)

Ph.D. program, Ravisha Chutani (Fall 2023–Spring 2024)

M.S. program, Matthew Munoz, Graduated (Fall 2024)

M.S. program, Saman Sharif, Graduated (Spring 2024)

*Co-Chair*

Ph.D. program, Yu (Yulia) Zhang, Graduated (Summer 2023)

Ph.D. program, Zongze (Victor) Li, Graduated (Spring 2025)

*Committee Member*

Ph.D. program, Mary Akinde, In Progress (Fall 2023–)

Ph.D. program, Ben Hampton, In Progress (Fall 2022–)

Ph.D. program, Yingyi (Tracy) Liu, Graduated (Fall 2023)

M.S. program, John McClung, Graduated (Spring 2025)

M.S. program, Brett William Kerbey, Graduated (Spring 2025)

M.S. program, Kellie Bath, Graduated (Spring 2025)

M.S. program, Aaron Joseph Eigenbauer, Graduated (Fall 2024)

M.S. program, Hussain Hassan, Graduated (Fall 2024)

M.S. program, Joseph Trlica, Graduated (Spring 2024)

M.S. program, Keeley Pirtle, Graduated (Spring 2024)

M.S. program, Grace Iverson, Graduated (Spring 2024)

M.S. program, Tingjun Che, Graduated (Spring 2023)

M.S. program, Austin Rowland, Graduated (Spring 2023)

M.S. program, Jonah Duyvelaar, Graduated (Spring 2023)

**2013–2017***Graduate Instructor*

FHCE 3260 Computer Applications in Financial Planning

FHCE 3000 Family Resource Management  
*Graduate Assistant*

FHCE 3000 Family Resource Management  
 FHCE 3100 Introductory Consumer Economics  
 FHCE 3110 Money Skills for Life  
 FHCE 3150E Consumer Decision Making (Online)  
 FHCE 3200/3200E Introduction to Personal Finance (Online & On-Site)  
 FHCE 4900 Professional Seminar and Internship Orientation  
 FHCE 5900 Professionalism and Career Readiness  
 FHCE 5910 Financial Planning, Housing and Consumer Economics Internship  
*Graduate Subject Tutor (UGA Student Athletic Association Academic Services)*

FHCE 2100 Family Economic Issues through the Life Course  
 FHCE 3150 Consumer Decision Making  
 FHCE 4000 Consumer Analytics and Research Method  
 FHCE 4210 Retirement Planning and Employee Benefit  
 FHCE 4250 Practice Management in Financial Planning

***University of Missouri:***

**2017–2021**

FinPln 3283 Financial Planning: Computer Application  
 FinPln 4383/7383 Investment Management  
 FinPln 4393/7393 Estate and Gift Planning  
 FinPln 7960 Readings in Household Economics and Finance  
 FinPln 8001 Theories in Investment Management  
 FinPln 8085 Problems in Household Economics and Finance  
 FinPln 8090 Master's Thesis Research in Personal Financial Planning  
 FinPln 8500 Personal Financial Planning Capstone

***Student Advising***

*Chair*

M.S.Thesis Track, Yu Zhang, Graduated Fall 2019 (Fall 2018–Fall 2019)  
*Thesis Title:* The determinants of student loan behaviors, stress, and satisfaction  
 M.S. Applied Track, Michael Roarty (Spring 2021–Fall 2021)  
 M.S. Applied Track, Kai Bo (Spring 2021–Fall 2021)  
 M.S. Applied Track, Nicole Muenz, Graduated (Fall 2019–Spring 2021)  
 M.S. Applied Track, Yilin Wang, Graduated Fall 2019 (Fall 2018–Fall 2019)

*Committee Member*<sup>^</sup>

Ph.D. Program, Yvonne Hampton (Spring 2018–Fall 2021)  
 Ph.D. Program, Danni Wang, Discontinued (Fall 2019–Spring 2021)  
 Ph.D. Program, Xihao Huang, Discontinued (Spring 2018–Spring 2020)  
 Ph.D. Program, Chen Xu, Graduated Fall 2019 (Spring 2018–Fall 2019)  
 Ph.D. Program, Guopeng Cheng, Graduated Summer 2019 (Fall 2017–Spring 2019)  
 M.S. Applied Track, Zhaoyue Gao, Graduated Fall 2020  
 M.S. Applied Track, Zhihao Wang, Graduated Fall 2020  
 M.S. Applied Track, Yue Zhang, Graduated Fall 2019  
 M.S. Applied Track, Christina Wang, Graduated Spring 2019

<sup>^</sup>Also serve as GPIDEA MS Program Committee Member

**SERVICE**

***Leadership Service:***

**Board of Directors**

<i>American Council on Consumer Interests</i>	2022 – 2025
<i>Academy of Financial Services</i>	2020 – 2022

**Editor**

Consumer Annual Interest ( <i>ACCI Conference Proceeding</i> )	2020 – 2021
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**Associate Editor**

<i>Journal of Family and Economic Issues</i>	2025 – Present
<i>Financial Services Review</i>	2023 – Present
<i>Financial Planning Review</i>	2023 – Present
<b>Editorial Board</b>	
<i>Journal of Financial Counseling and Planning</i>	2022 – Present
<i>Journal of Personal Finance</i>	2021–Present
<b>Chair</b>	
Conference Planning Committee (ACCI)	2021–2022
Conference Scholarship Award Committee (ACCI)	2020–2022

**Other Professional Service:**

<b>Committee Member</b> , Nominations and Elections Committee	2025 – Present
<i>American Council on Consumer Interests</i>	
<b>Committee Member</b> , Early Career Award Subcommittee	2025 – Present
<i>American Council on Consumer Interests</i>	
<b>Committee Member</b> , Conference Steering Committee	2023 – Present
<i>CFP® Board Academic Research Colloquium</i>	
<b>Committee Member and Board Liaison</b> , Conference Planning Committee	2020 – 2025
<i>American Council on Consumer Interests</i>	
<b>Grant Proposal Reviewer</b>	2021
<i>American Council on Consumer Interests</i>	
<b>Grant Proposal Reviewer</b>	2019–2020
<i>Association for Financial Counseling &amp; Planning Education</i>	
<b>Conference Presider</b>	2019, 2021
<i>Association for Financial Counseling &amp; Planning Education</i>	
<b>Fellowship Application Reviewer</b>	2019
<i>Association for Financial Counseling &amp; Planning Education</i>	
<b>Conference Discussant</b>	2019–2020
<i>CFP® Board Academic Research Colloquium</i>	

**University/College Service:**

<b>Faculty Advisory Committee</b>	2022 – 2025
<i>College of Family and Consumer Sciences, University of Georgia</i>	
<b>Faculty Research Awards Committee</b>	2023 – 2025
<i>College of Family and Consumer Sciences, University of Georgia</i>	
<b>Faculty Council on College Policy Committee</b>	2020–2021
<i>College of Human Environmental Sciences, University of Missouri</i>	
<b>Graduate Awards and Fellowships Committee</b>	2018–2021
<i>College of Human Environmental Sciences, University of Missouri</i>	
<b>Faculty Reviewer</b> , Graduate Fellowship Competition	2019–2021
<i>University of Missouri</i>	
<b>Volunteer Income Tax Assistance</b>	2014–2015
<i>International Tax Assistance Program, University of Georgia</i>	

**Departmental Service:**

<b>FHCE Awards Nomination Committee</b>	2023
<i>Financial Planning, Housing and Consumer Economics, University of Georgia</i>	
<b>Faculty Search Committee</b>	2023
<i>Financial Planning, Housing and Consumer Economics, University of Georgia</i>	
<b>FP Curriculum and Professional Development Committee</b>	2023–Present
<i>Financial Planning, Housing and Consumer Economics, University of Georgia</i>	
<b>Member</b> , Working Group for Graduate Programs	2021
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Member</b> , Working Group for CFP® Board Undergrad/Grad Courses	2021

<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Chair</b> , Graduate Scholarship Committee	2019–2021
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Committee Member</b> , Undergraduate Scholarship Committee	2020–2021
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Committee Member</b> , Student Competition Committee	2017–2021
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Undergraduate Research Mentor</b> , HES-P.U.R.E. Program	2019–2021
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Faculty Coordinator &amp; Mentor</b> , Edward Jones Portfolio Challenge	2017–2019
<i>Total Student Award: \$15,000</i>	
<i>Department of Personal Financial Planning, University of Missouri</i>	
<b>Student Representative</b> , Advisory Committee	2015–2017
<i>Consumer Economics Program at Athens Technical College &amp;</i>	
<i>Financial Planning, Housing and Consumer Economics, University of Georgia</i>	
<b>Student Volunteer</b> , Community Action Poverty Simulation	2013–2014
<i>Financial Planning, Housing and Consumer Economics, University of Georgia</i>	

**Editorial Service:**

**Peer Review for Journals**

International Journal of Consumer Studies  
 International Journal of Bank Marketing  
 Journal of Financial Counseling and Planning  
 Journal of Economic Psychology  
 Journal of Family and Economic Issues  
 Journal of Consumer Affairs  
 Family & Consumer Sciences Research Journal  
 Journal of Financial Therapy  
 Journal of Financial Planning  
 Journal of Personal Finance  
 Journal of Financial Services Marketing  
 North American Journal of Economics and Finance  
 Financial Innovation Current Psychology

**Peer Review for Conferences**

CFP® Board Academic Research Colloquium  
 American Council on Consumer Interests  
 Association for Financial Counseling & Planning Education  
 International Federation for Home Economics  
 Academy of Marketing Science Conference

**OUTREACH**

**Rural Engagement Workshop Program**

*Public Service and Outreach, University of Georgia*

2024

**SELECTED MEDIA COVERAGE**

**UGA Today.** (January 2025)

[Financial well-being varies across generations.](#)

**UGA Today.** (April 2025)

[Social media users more likely to invest in cryptocurrencies.](#)

**Huffington Post UK and Yahoo.** (January 2023)

[Before your parents retire, make sure you ask about these 6 things.](#)

**The Financial.** (December 2022).

[Planning for retirement? Good luck finding advice.](#)

**Yahoo Sports** (December 2022).

[Alabama is a financial advice desert. Here's what that means.](#)

**Forbes.** (October 2022).

[Should schools teach financial literacy classes?](#)

**Faz.net – Finances.** (August 2022).  
 The love of the parents pays off.

**WalletHub.** (March 2021).  
 2021's cities with the highest & lowest credit scores.

**EurekAlert!** (October 2018).  
 Financial education key to reducing student loan stress.

**Business Minute with Kent Martin.** (October 25-26, 2018).  
 KTRS Radio - St. Louis, MO

**MU News Bureau.** (October 2018).  
 Financial education key to reducing student loan stress.

**The University Network.** (November 2018).  
 How financial literacy is key to reducing student debt.

<b>PROFESSIONAL DEVELOPMENT</b>	<b>Leadership Coaching</b> <i>Shore Coaching</i>	2025-2026
	<b>Creating a Sustainable Writing Practice</b> <i>Office of Faculty Affairs, University of Georgia</i>	01-05/2025
	<b>Active Learning Summit</b> <i>Office of Instruction, University of Georgia</i>	02/2024
	<b>Grant Writing Workshop</b> <i>Georgia Clinical &amp; Translational Science Alliance (CTSA)</i>	10-11/2023
	<b>Active Learning Summit</b> <i>Office of Instruction, University of Georgia</i>	02/2023
	<b>Peer Instruction Feedback Training</b> <i>FACS College, University of Georgia</i>	12/2022
	<b>MentorUp - Graduate Faculty Mentor Training [Completion Certificate]</b> <i>Graduate School, University of Missouri</i>	08/2021
	<b>Introduction to Python for Data Analysis [Completion Certificate]</b> <i>Statistical Horizons</i>	05/2021
	<b>UM System Teaching Scholars Program</b> <i>University of Missouri System</i>	08/2020-05/2021
	<b>Introduction to Social Network Analysis [Completion Certificate]</b> <i>Statistical Horizons</i>	03/2021
	<b>Center for Health Longevity Ideas Lab</b> <i>MU Center for Health Longevity, University of Missouri System</i>	03/2021
	<b>Excellence in Online Teaching [Completion Certificate]</b> <i>Online Teaching Certificate Seminar</i>	06-08/2020
	<b>Keep Learning Workshop Series</b> <i>Online and Remote Teaching Training, University of Missouri System</i>	06-08/2020
	<b>Inclusive Teaching Online Workshop</b> <i>Teaching for Learning Center, University of Missouri</i>	03/2020
	<b>Fundamentals of Being a Principal Investigator Workshop</b> <i>Office of Research and Economic Development, University of Missouri</i>	01/2020
	<b>Annual Teaching Renewal Week Conference</b> <i>Teaching for Learning Center, University of Missouri</i>	01/2020
	<b>Online Teaching Foundations [Completion Certificate]</b> <i>Course Design &amp; Technology, University of Missouri</i>	08-12/2019
	<b>Research Development Series Workshop</b> <i>Office of Research Advancement &amp; The Connector, University of Missouri</i>	08-12/2019
	<b>Teaching Academy</b> <i>Teaching for Learning Center, University of Missouri</i>	09/2019
	<b>Broader Impacts Writing Workshop</b> <i>The Connector, University of Missouri</i>	03/2019
	<b>Intensive Open Educational Resources (OER) Training</b> <i>The University of Missouri System</i>	10/2018
	<b>Faculty Grant Writing Institute</b> <i>College of Human Environmental Sciences, University of Missouri</i>	07/2018

<b>Introduction to the Health and Retirement Study (HRS) Workshop</b>	06/2018
<i>Summer Institute in Survey Research Techniques, University of Michigan</i>	
<b>Managing Big Data with MySQL [Completion Certificate]</b>	06/2016
<i>Coursera</i>	
<b>R Programming [Completion Certificate]</b>	10/2015
<i>Coursera</i>	
<b>Graduate Teaching Seminar</b>	08–12/2013
<i>Graduate School, University of Georgia</i>	