Swarn Chatterjee

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Department of Financial Planning,
Housing and Consumer Economics
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Academic Web Page: Link
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Research Profiles: Google Scholar; Scopus

Research Interests

My research focuses on studying the applications of behavioral economic tools in improving financial capability of households, examining the factors associated with retirement planning and financial well-being of aging households and emerging adults, and developing efficiencies for the financial planning practice.

Research Keywords: Behavioral Finance; Financial Decision Making; Financial Planning; Household Finance; Wealth Management

Professional Experience

Department Head, FHCE, University of Georgia, 2021-present.
Interim Department Head, FHCE, University of Georgia, 2021-2021.
Bluerock Professor of Financial Planning, University of Georgia, 2018-present.
Graduate Program Coordinator, University of Georgia, 2016-2020.
Associate Professor of Financial Planning, University of Georgia, 2013-2018.
Assistant Professor of Financial Planning, University of Georgia, 2007-2013.

Selected Professional Service

President, American Council on Consumer Interests, 2022-2023
President, Academy of Financial Services, 2018-2019.
Treasurer, American Council on Consumer Interests, 2013-2017.
Associate Editor, Journal of Financial Counseling and Planning, 2017-present.
Associate Editor, Financial Services Review, 2017-present.
Editorial Board Member, Journal of Family and Economic Issues, 2021-present.
Editorial Board Member, Journal of Financial Planning, 2015-present.
Editorial Board Member, Journal of Personal Finance, 2021-present.

Education

Texas Tech University
PhD in Consumer Economics (Personal Financial Planning)
MBA in Finance

Penn State University
Postbaccalaureate Certificate in Geographic Information Systems

Harvard University
HKSEE Nonprofit Financial Stewardship & Strategic Management
Professional Certificate in Data Science

Awards and Honors

APLU BOHS Leadership Fellow, 2022
Association of Public and Land-grant Universities-Board on Health and Human Sciences

Consumer Movement Archives Applied Consumer Economics Award (Best Student Paper), 2022.
Li, Z., Chatterjee, S., & Moorman, D. (2022). Materialism and Use of Credit Cards: The Mediation Effects of the Theory of Planned Behavior Constructs. *2022 ACCI Annual Conference*, Clearwater Beach, FL.

FACS-FHCE- Bluerock Professor of Financial Planning, 2018.

FACS- June and Bill Flatt Outstanding Teacher of the Year, 2018.

NEFE Best Paper Award- ACCI Annual Conference, 2017.
Fan, L. & Chatterjee, S. (2017). Application of situational stimuli for examining the effectiveness of financial education: A behavioral finance perspective. *2017 ACCI Annual Conference*, Albuquerque, NM.

ACCI Mid-Career Fellow, 2016.

FACS Early Career Faculty Research Award, 2016.

Highly Commended Article—*International Journal of Housing Markets and Analysis*, 2016.
Zahirovic-Herbert, V., Gibler, K. M., & Chatterjee, S. (2016). Financial literacy, risky mortgages, and delinquency in the US during the financial crisis. *International Journal of Housing Markets and Analysis, 9*(2), 164-189.

Best Journal Article-*Journal of Financial Counseling and Planning*, 2013.
Kim, J. & Chatterjee, S. (2013). Childhood Financial Socialization and Young Adults' Financial Management. *Journal of Financial Counseling Planning, 24*(1),61-79.

Best Paper-*Family and Consumer Sciences Research Journal* (Personal Finance), 2013.
Kim, J., Choi, S. Chatterjee, S., & Kim, H. (2012). The motivation for intergenerational time and financial transfers. *Family and Consumer Sciences Research Journal, 40*(4), 373-397.

HACE Undergraduate Academic Advisor of the year, 2013.

Outstanding *AFCPE* Conference Paper, 2012.
Kim, J., Chatterjee, S., & Kim, J. (2012). Outstanding AFCPE® conference paper: Debt burden of young adults in the United States. *Journal of Financial Counseling and Planning, 23*(2),55-67.

Best Paper-*Family and Consumer Sciences Research Journal* (Personal Finance), 2012.
Chatterjee, S. & Nielsen, R. B. (2011). Employer-Provided Health Insurance Coverage: A Comparison of Employed Native-born and Immigrant Americans. *Family and Consumer Sciences Research Journal, 40*(1), 15-27.

HACE Teacher of the year, 2010.

Funded Grants

As PI or CO-PI

2018-2019 UGA New Approaches in Diversity and Inclusion Grant, Building Capacity for a Diverse and Inclusive Graduate Program, $10,000.

2018-2019 UGA Seed Grant, Graduate Program Enhancement Fund, $25,000.

2016-2019 USDA-RHSE, Cancer Prevention: Empowering Communities in the Rural South, $359,487.

2014-2019 NIFA-AES HATCH, Financial Resiliency Following Bankruptcy, $227,060.

2014-2016 USDA-FoodAPS, The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of SNAP and consumer competency, $30,000.

2013-2014 RIDGE, Health, Economic Instability, and Participation in Supplemental Nutrition Assistance Program, $33,000.

2012-2013 AARP Andrus Foundation, An Examination of the Differences in Investment Advisory Process, $55,000.

2009-2012 USDA-Challenge, Immediate and Long-term Strategies for Bringing Financial Planning to Underserved Populations, $280,673.

2008-2009 Analyses of the Characteristics and Outcome of the Participants in the Home Saver Program, $3470.

Publications

Books and Book Chapters

Lutter, S., Chatterjee, S., & Yeske, D. (eds.). (2022). The Psychology of Financial Planning. *CFP Board*. Erlanger, KY: National Underwriter

Grable, J. E., & Chatterjee, S. (eds.). (2022). Defining Personal Finance. *De Gruyter Handbook of Personal Finance*. Berlin: De Gruyter.

Chatterjee, S., Goetz, J. W., Grable, J., & Palmer, L.(2018-2021). *Wiley CFP Examination Review*,John Wiley & Sons, Inc. [authorship alphabetical; 800 pages, original edition].

Chatterjee, S., & Goetz, J.(2018). Applications of Behavioral Finance in Understanding and Changing Clients' Behavior. In *Client Psychology* (pp. 11-18),John Wiley & Sons Inc.

Chatterjee, S., & Goetz, J. (2018). Understanding Client Behavior: Rational or Irrational?. In *Client Psychology* (pp.19-24). John Wiley & Sons Inc.

Chatterjee, S., & Goetz, J. W. (2015). Applications of behavioral finance in financial planning. In C. R. Chaffin (Ed.), *CFP Board Financial planning competency handbook* (ed. 1), (pp. 751-762). Hoboken, NJ: John Wiley & Sons, Inc.

Chatterjee, S., & Palmer, L. (2013, 2015). Characteristics, uses, and taxation of investment vehicles. In C. R. Chaffin (Ed.), *CFP Board Financial Planning Competency Handbook* (eds. 1 and 2), (pp. 215-222). Hoboken, NJ: John Wiley & Sons, Inc.

Peer-Reviewed Journal articles

Liu, Y., Zhang, Y., & Chatterjee, S. (2023). Financial hardship and depression experienced by pre-retirees during the COVID-19 pandemic: the mitigating role of stimulus payments. *Applied Economics Letters, 30*(3), 391-396. https://doi.org/10.1080/13504851.2021.1989364.

Chatterjee, S., & Fan, L. (2022). Surviving in Financial Advice Deserts: Limited Access to Financial Advice and Retirement Planning Behavior. *International Journal of Bank Marketing*. http://doi.org/10.1108/IJBM-01-2022-0022

Kim, S. D., Chatterjee, S., & Haley, J. D. (2022). An Examination of Life Insurer Share Price Behavior Surrounding Covid-19 Death Announcements. *Journal of Insurance Issues, 45*(2), 1–25. https://www.jstor.org/stable/48703225

Chang, Y., & Chatterjee, S. (2022). Housing Instability, Food Insecurity, and Barriers to Healthy Eating. *Family and Consumer Sciences Research Journal*. http://doi.org/10.1111/fcsr.12454

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*. https://doi.org/10.1016/j.jbef.2022.100689

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, 10*(2), 45, 1-14. https://doi.org/10.3390/ijfs10020045

Choung, Y., Chatterjee, S., & Pak, T. Y. (2022). Depression and Financial Planning Horizon. *Journal of Behavioral and Experimental Economics, 98*, 1-11, 101877. https://doi.org/10.1016/j.socec.2022.101877

Chang, Y., Chatterjee, S.,& Kim, J. (2022). Do Households Use Food Budget Stretching to Alleviate Food Insecurity?.*Family and Consumer Sciences Research Journal, 50*(4), 288-300. https://doi.org/10.1111/fcsr.12438

Cotwright, M. & Chatterjee, S. (2022). Equity Return Expectations and Financial Wealth Holdings of U.S. Households. *Open Economics, 5*(1), 1-10. https://doi.org/10.1515/openec-2022-0118.

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://doi.org/10.4148/1944-9771.1253

Kim, J. & Chatterjee, S. (2021). Financial Debt and Mental Health of Young Adults. *Journal of Financial Counseling and Planning, 32*(2), 187-20. DOI:10.1891/JFCP-18-00048

Fan, L., Chatterjee, S., & Kim, J. (2021). 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.* https://doi.org/10.1007/s10834-021-09764-6

Sharma, M., & Chatterjee, S. (2021). Cognitive Functioning: An Underlying Mechanism of Age and Gender Differences in Self-Assessed Risk Tolerance among an Aging Population. *Sustainability, 13*(4), 2361. https://doi.org/10.3390/su13042361

Worthy, S., Mountain, T., Chatterjee, S. et al. (2021). Differences in the Determinants of Retirement Preparation between Farm and Non Farm Households. *Journal of Applied Farm Economics, 3*(2), 42-58.

Chatterjee, S., Fan, L., Ryu, S. & Kim, J.H (2020). A Decade Review of Asian Studies in the Journal of Family and Economic Issues from 2010 to 2019. *Journal of Family and Economic Issues.* https://doi.org/10.1007/s10834-020-09735-3.

Choung, Y., Pak, T.-Y. & Chatterjee, S. (2020), Consumption and Life Satisfaction: The Korean Evidence. *International Journal of Consumer Studies*. doi:10.1111/ijcs.12620

Cude, B. J., Chatterjee, S., & Tavosi, J. (2020). Financial Knowledge, Personality Traits, and Risky

Borrowing Behaviors in Iranian Households. *Sustainability, 12*(18), 7608.

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), 1-16.

Kim, S. D., Cotwright, M., & Chatterjee, S. (2019). Who are robo-advisor users?. *Journal of Finance Issues, 18*(2), 33-50.

Cude, B. J., Chatterjee, S., & Tavosi, J. (2019). Financial knowledge among Iranian investors. *International Journal of Consumer Studies, 43*(6), 503-513.

Fan, L., & Chatterjee, S. (2019). Bequest expectations among the US older adults: The roles of generational differences and personality traits. *Financial Planning Review, 2*, e1057.

Fan, L., & Chatterjee, S. (2019). Financial Socialization, Financial Education, and Student Loan Debt. *Journal of Family and Economic Issues, 40*(1), 74-85.

Robb, C. A., Chatterjee, S., Porto, N., & Cude, B. J. (2019). The Influence of Student Loan Debt on Financial Satisfaction. *Journal Of Family And Economic Issues, 40*(1), 51-73.

Kim, J., & Chatterjee, S. (2019). Student Loans, Health, and Life Satisfaction of US Households: Evidence from a Panel Study. *Journal of Family and Economic Issues, 40*(1), 36-40.

Ruf, B. M., Das, N., Chatterjee, S., & Sunder, A. (2019). Investments in ESG-Rated Mutual Funds: Is Good Better than Great?. *The Journal of Wealth Management, 22*(1), 56-61.

Bhargava, V., Palmer, L., Chatterjee, S., & Stebbins, R. (2018). Supportive and mitigating factors associated with financial resiliency and distress. *Financial Planning Review, 1* (3-4), e1023.

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.

Chatterjee, S., & Fan, L. (2017). Household Demand for Private Long-Term Care Insurance: An Exploratory Note. *Economics Bulletin, 37*, 1975-1981.

Chang, Y., Kim, J., & Chatterjee, S. (2017). The Association between Consumer Competency and Supplemental Nutrition Assistance Program Participation on Food Insecurity. *Journal of Nutrition Education and Behavior, 49*(8), 657-666.

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.

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.

Kim, J., Chatterjee, S., Young, J., & Moon, U. J. (2017). The cost of access: Racial disparities in student loan burdens of young adults. *College Student Journal, 51*(1), 99-114.

Chang, Y., Chatterjee, S., & Kim, J. (2017). Financial strain and participation in the Supplemental Nutrition Assistance Program. *Journal of Policy Practice, 16*(3), 221-246.

Chatterjee, S., & Hubble, A. (2016). Day-of-the-week effect in US biotechnology stocks—Do policy changes and economic cycles matter? *Annals of Financial Economics, 11*(02), 1-17.

Pak, T. Y., & Chatterjee, S. (2016). Aging, overconfidence, and portfolio choice. *Journal of Behavioral and Experimental Finance, 12*, 112-122.

Chatterjee, S. (2016). Reverse mortgage participation in the United States: Evidence from a national study. *International Journal of Financial Studies, 4*(1), 1-10.

Pak, T. Y., & Chatterjee, S. (2016). Savings decisions of American households: The roles of financial literacy and financial practice. *Economics Bulletin, 36*(3), 1486-1496.

Zahirovic-Herbert, V., Gibler, K. M., & Chatterjee, S. (2016). Financial literacy, risky mortgages, and delinquency in the US during the financial crisis. *International Journal of Housing Markets and Analysis, 9*(2), 164-189.

Palmer, L., Bhargava, V., Stebbins, R., & Chatterjee, S. (2016). Net worth parity post-bankruptcy: Policy considerations for investments in human capital. *Business Bankruptcy Law Journal, 3*(1), 125-148.

Grable, J., & Chatterjee, S. (2014). Zeta estimates of wealth volatility financial planning horizon. *Ewha Journal of Social Sciences, 30*(2), 5-24.

Chatterjee, S., & Zahirovic-Herbert, V. (2014). A road to assimilation: Immigrants and financial markets. *Journal of Economics and Finance, 38*(2), 345-358.

Chang, Y., Chatterjee, S., & Kim, J. (2014). Household finance and food insecurity. *Journal of Family and Economics Issues, 35*(4), 499-315.

Xiao, J., Chatterjee, S., & Kim, J. (2014). Factors associated with financial independence of young adults. *International Journal of Consumer Studies, 38*(4), 394-403.

Grable, J., & Chatterjee, S. (2014). Reducing wealth volatility: The value of financial advice as measured by zeta. *Journal of Financial Planning, 27*(8), 45-51.

Robb, C., Chatterjee, S., & Carswell, A.T. (2014). More support for the old adage of staying cool to hot tips. *Journal of Financial Planning, 27*(7) 42-48.

Harness, N., Chatterjee, S., & Salter, J. (2014). Financial planning for the middle market. *Journal of Financial Planning, 27*(4), 48-54.

Goetz, J., Chatterjee, S., & Cude, B. (2014). Suitability versus fiduciary standard: The perceived impacts of changing one's standard of care. *Journal of Financial Planning, 27* (2), 20-23.

Heo, W., Grable, J.E., & Chatterjee, S. (2013). Life insurance consumption as a function of wealth change. *Financial Services Review, 22*(4), 389-404.

Nicolini, G., Cude, B., & Chatterjee, S. (2013). Financial Literacy: A Comparative Study Across Four Countries. *International Journal of Consumer Studies, 37*(6), 689-705.

Fang, M.C., Hanna, S., & Chatterjee, S. (2013). The impact of immigrant status and racial-ethnic group on differences in response to a risk aversion measure. *Journal of Financial Counseling Planning, 24*(2), 63-76.

Kim, J. & Chatterjee, S. (2013). Childhood financial socialization and young adults' financial management. *Journal of Financial Counseling and Planning, 24*(1), 61-79.

Hanna, S.D., Yuh, Y., & Chatterjee, S. (2012). The increasing financial obligations burden of U.S. households: Who is affected? *International Journal of Consumer Studies, 36* (5), 588–594.

Kim, J., Chatterjee, S., & Kim, J.E. (2012). Debt burden of young adults in the United States. *Journal of Financial Counseling and Planning, 23*(2), 55-67.

Zahirovic-Herbert, V. & Chatterjee, S. (2012). In search of value: How subdivision names influence house prices and marketing duration. *Housing and Society, 39*(1), 51-76.

Kim, E.J., Hanna, S.D., Chatterjee, S., & Lindamood, S. (2012). Who among the elderly own stocks? The role of cognitive ability and bequest motive. *Journal of Family and Economic Issues, 33*(3), 338-352.

Kim, J., Chatterjee, S., & Cho, S. (2012). Asset ownership of new Asian immigrants in the United States. *Journal of Family and Economic Issues, 33*(2), 215-226.

Zahirovic-Herbert, V. & Chatterjee, S. (2012). Historic preservation and residential property values: Evidence from quantile regression. *Urban Studies, 49*(2), 369-382.

Chatterjee, S. & Nielsen, R.B. (2011). Employer-provided health insurance coverage: A comparison of employed native-born and immigrant Americans. *Family and Consumer Sciences Research Journal, 40*(1), 15-27.

Chatterjee, S., Finke, M., & Harness, N. (2011) The impact of self-efficacy on wealth accumulation and portfolio choice. *Applied Economics Letters, 18*(7), 627-631.

Zahirovic-Herbert, V. & Chatterjee, S. (2011) What is the value of a name? Conspicuous consumption and house prices. *Journal of Real Estate Research, 33*(1), 105-125.

Gilliam, J., Chatterjee, S., & Grable, J. (2010). Measuring the perception of financial risk tolerance: A tale of two measures. *Journal of Financial Counseling and Planning, 21*(2), 30-43.

Salter, J., Harness, N., & Chatterjee, S. (2011). How retirees pay for current health care and future long term care expenses. *Journal of Financial Service Professionals, 65*(1), 88-93.

Chatterjee, S. & Zahirovic-Herbert, V. (2010). Retirement planning of younger baby-boomers: Who wants financial advice? *Financial Decisions, 22*(2), 1-12.

Nielsen, R., Garasky, S., & Chatterjee, S. (2010). Food insecurity and out-of-pocket medical expenditures: Competing basic needs? *Family and Consumer Sciences Research Journal, 39*(2), 137-151.

Salter, J., Harness, N., & Chatterjee, S. (2010). Utilization of financial advisors by affluent retirees. *Financial Services Review, 19*(3), 245-263.

Chatterjee, S. (2009). Health insurance coverage and the role of income uncertainty. *Economics Bulletin, 29*(2), 1256-1265.

Harness, N., Finke, M., & Chatterjee, S. (2009). The effect of capital accumulation ratio on wealth. *Journal of Financial Counseling and Planning, 20*(1), 44-57.

Palmer, L., Goetz, G. & Chatterjee, S. (2009). Service-Learning for Financial Planning Students: For now and for years to come. *Financial Services Review, 18*(3), 157-175.

Finke, M. & Chatterjee, S. (2008). Social Security: who wants private accounts? *Financial Services Review, 17*(4), 289-307.

Harness, N., Chatterjee, S., & Finke, M. (2008). Personal financial ratio analysis: A review of literature. *Journal of Personal Finance, 6*(2), 77-97.

Conference Presentations

Chatterjee, S., Kim, J., & Chung, S. (2021). Financial strain, non-marital relationship satisfaction, and psychological well-being of emerging adults: Evidence from a national study. ACCI Annual Conference (Virtual).

Liu, Y., Chatterjee, S., & Qi, J. (2021). Financial hardship of American households during the COVID-19 pandemic: The role of precautionary savings. ACCI Annual Conference (Virtual).

Qi, J., Chatterjee, S., & Liu, Y. (2021). Retirement preparedness of Generation X compared to other cohorts. ACCI Annual Conference (Virtual).

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.

Liu, Y., Chatterjee, S., & Li, A. (2020).A Comparative Analysis of Financial Capability and Asset Ownership Patterns of Generation Z and the Millennial Cohorts: Evidence from a National Study. CFP Board Academic Research Colloquium, Arlington, VA.

Liu, Y., & Chatterjee, S. (2020). An analysis of savings and borrowing behavior in the Generation-Z cohort: Evidence from a national study. ACCI Annual Conference (Virtual).

Sharma, M., & Chatterjee, S. (2020). Does biological aging moderate the effect of chronological aging on risk aversion?. ACCI Annual Conference (Virtual).

Li, A., Liu, Y., & Chatterjee, S. (2020). Financial capability and asset building among Generation-Z: Evidence from a national study. UGA CURO Symposium, Athens, GA.

Wilson, H., Chatterjee, S., Koonce, J., Turner, P., & Berg, A. (2019). Community-based nutrition education intervention increases likelihood of cancer preventative lifestyle behaviors. In Journal of Nutrition Education and Behavior (pp. S102). Orlando, FL: Elsevier. doi:10.1016/j.jneb.2019.05.531

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.

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.

Chang, Y., Chatterjee, S., Kim, J. (2018). Effects of SNAP on Diet Quality and Obesity: Evidence from the National Household Food Acquisition and Purchase Survey (FoodAPS) (P06-019). In Current Developments in Nutrition. Boston, MA. doi:10.1093/cdn/nzy033.

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.

Fan, L., Chatterjee, S. (2018). An Information Search Perspective of financial help-Seeking behavior. In L. Saboe-Wounded Head (Ed.), Consumer Interests Annual (pp. 1). Clearwater Beach, Florida.

Chatterjee, S., Kim, J. (2018). Debt Burden, Health, and Risky Behavior among Young Adults: Does Strain Lead to Pain?. In L. Saboe-Wounded Head (Ed.), Consumer Interests Annual (pp. 1). Clearwater Beach, FL.

Kim, J., Chatterjee, S., Chang, Y. (2018). Food Insecurity, Health Care Costs, and Economic Instability: A Panel Study of Household Financial Well-being Before, During, and After the Great Recession. In L. Saboe-Wounded Head (Ed.), Consumer Interests Annual (pp. 1). Clearwater Beach, FL.

Woodyard, A., Chatterjee, S. (2018). Income and Financial Well-Being: Fragility, Knowledge and

Help-Seeking Behavior. In L. Saboe-Wounded Head (Ed.), Consumer Interests Annual Vol. 64 (pp. 1). Clearwater Beach, FL.

Choung, Y., Chatterjee, S. (2018). Trauma, Depression and Financial Risk Aversion: Evidence from a National Study. In L. Saboe-Wounded Head (Ed.), Consumer Interests Annual Vol. 64 (pp. 1). Clearwater Beach, FL.

Berg, A., Chatterjee, S., Wilson, H., Koonce, J., Turner, P. (2018). Community-based educational intervention may improve cancer screening compliance in rural Georgia. Retrieved from http://georgiactsa.org/documents/aii-conference/AbstractBooklet.pdf

Koonce, J., Berg, A., Chatterjee, S., Turner, P. R. (2017). Health Insurance: What You Should Know About Preventative Health Care (Circular 1120). Athens, GA: University of Georgia Extension. Retrieved from http://extension.uga.edu/publications/detail.html?number=C1120

Berg, A. C., Chatterjee, S. (2017). Do Race and Insurance Matter: Exploring differences in response to an educational intervention on cancer prevention. In Society for Nutrition Education and Behavior Vol. 49, Supplement 1 (pp. S34-S35). Washington, DC: Journal of Nutrition Education and Behavior. doi:10.1016/j.jneb.2017.05.317

Cude, B., Chatterjee, S. (2017). Financial strain and student loan debt. Does financial literacy play a mitigating role? American Council on Consumer Interests Annual Conference. Washington DC.

Chatterjee, S., Fan, L. (2017). An examination of the effectiveness of financial education under situational stimuli from a behavioral finance perspective. American Council on Consumer Interests Annual Conference. Washington DC.

Chatterjee, S., Kim, J. (2017). Financial burden, perceived capability, and young adults' well-being: Evidence from a multi-year study. American Council on Consumer Interests Annual Conference. Washington DC.

Chang, Y., Chatterjee, S., Kim, J. (2017). Food prices and the role of SNAP in improving food security and diet quality. In American Council on Consumer Interests Annual Conference. Washington DC.

Chatterjee, S. Fan, L. (2017). Financial wealth, perceived health, and bequest motive: Does personality matter? CFP Board Research Colloquium, Washington DC.

Chatterjee, S., Goetz, J., Zhang, L., Palmer, Sunder, A. (2017). The dynamics of household financial assets changes during and after the Great Recession: The role of financial planners. CFP Board Research Colloquium, Washington, DC.

Goetz, J., Palmer, L., Zhang, L., Sunder, A., Chatterjee, S. (2017). Change in risky asset allocation during the Great Recession: Did financial planner advised portfolios perform better? CFP Board Research Colloquium, Washington, DC.

Chatterjee, S., Fan, L. (2016). Personality type, risk tolerance, and portfolio allocation decisions among the elderly: Evidence from a national study. Academy of Financial Services Conference 2016. Las Vegas, NV

Goetz, J., Palmer, L., Chatterjee, S., Zhang, L., Sunder, A. (2016). The Great Recession and risky asset allocation in household portfolios: Evidence from a national study. Academy of Financial Services Conference 2016. Las Vegas, NV.

Chatterjee, S., Goetz. J., Palmer, L., Sunder, A., Zhang. (2016). Change in financial assets of households following the Great Recession and the role of financial planning. 30th Annual Meeting of the Academy of Financial Services. Las Vegas, NV.

Kim, J., Chatterjee, S. (2016). Financial debt and mental health of young adults. US Treasury Financial Literacy Education Commission (FLEC)-ACCI Collaborative Meeting, Washington, DC.

Chang, Y., Kim, J., Chatterjee, S. (2016). Food price and the role of SNAP in improving food security and diet quality. Association for Public Policy Analysis and Management Annual Fall Meeting, Washington, DC.

Chang, Y., Kim, J., Chatterjee, S. (2016). Consumer competency, Supplemental Nutrition Assistance Program, and food insecurity. American Council on Consumer Interests Annual Conference 2016, Washington, DC.

Goetz, J., Palmer, L., Chatterjee, S., Cude, B. (2015). Financial advisor characteristics. 2015 Association for Financial Counseling and Planning Symposium, Jacksonville, FL.

Fan, L., Chatterjee, S., Jacobs, B., Woodyard, A. (2015). The demand for long-term care insurance. 2015 Association for Financial Counseling and Planning Symposium, Jacksonville, FL.

Chang, Y., Kim, J., Chatterjee, S. (2015). The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of consumer competency. 37th Fall Research Conference of the Association for Public Policy and Management, Miami, FL.

Chatterjee, S., Jacobs, B., Fan, L. (2015). The determinants of long-term care insurance: Evidence from a national study. 2015 Academy of Financial Services Meeting, Orlando, FL.

*Palmer, L., Chatterjee, S., Bhargava., V. (2015). Financial resiliency following bankruptcy: An examination of the enabling capital structures of households emerging from bankruptcy. 2015 Academy of Financial Services Meeting, Orlando, FL.

Chatterjee, S., Jacobs, B., Fan, L. (2015). The demand for long-term care insurance 2015 Association for Financial Counseling and Planning Symposium, Jacksonville, FL.

Chang, Y., Kim, J., Chatterjee, S. (2015). The effect of food price on food insecurity and diet quality: Exploring potential moderating roles of SNAP and consumer competency. USDA ERS FoodAPS Conference, Washington, DC.

Palmer, L., Bhargava, V., Chatterjee, S. (2015). Financial resiliency following bankruptcy: An examination of the enabling capital structures of households emerging from bankruptcy. 2015 Federal Reserve Conference on Economic Mobility, Philadelphia, PA.

Pak, T-Y., Chatterjee, S., Park, H. (2015). Aging and financial decision-making: Does overconfidence in cognitive ability affect portfolio choice? ACCI Annual Conference 2015, Clearwater Beach, FL.

Kim, J., Chatterjee, S., Chang, Y. (2015). Healthcare spending, financial stability, SNAP participation. ACCI Annual Conference, Clearwater Beach, FL.

Pak, T-Y., Chatterjee, S. (2014). Financial strain and mental health of older married couples. Southern Economic Association. 84th Annual Meeting, Atlanta, GA.

Chatterjee, S., Goetz, J., Cude, B. (2014). Financial planning principles and quality of investment advice. Annual Meeting of the Academy of Financial Services, Nashville, TN.

Fan, L., Chatterjee, S. (2014). An examination of the borrowing decisions of households. Annual Meeting of the Financial Therapy Association, Nashville, TN.

Chatterjee, S., Goetz, J., Cude, B. (2014). Financial planning principles and quality of investment advice. Annual Meeting of the Academy of Financial Services, Nashville, TN.

Fan, L., Chatterjee, S. (2014). Information search behavior among credit card users: An examination from a national study. Annual Meeting of the Financial Therapy Association, Nashville, TN.

Chung, S., Chatterjee, S. (2014). Does immigrant parents' educational level affect their children's private health insurance participation? ACCI Annual Conference, Milwaukee, WI.

Chang, Y., Kim, J. Chatterjee, S. (2014). Health, economic instability, and participation in the Supplemental Nutrition Assistance Program. ACCI Annual Conference, Milwaukee, WI.

Bhargava, V., Palmer, L., Chatterjee, S. (2013). Financial recovery following bankruptcy: Assessing the relative importance of various forms of capital. 27th Meeting of the Academy of Financial Services, Chicago, IL.

Grable, J., Chatterjee, S. (2013). The value of financial planning: An estimate of Gamma-Like returns for financial planners. FPA Experience 2013, Orlando, FL.

Chang., Y., Chatterjee, S., Kim., J. (2013). Financial strain, economic conditions, and food stamp program participation. ACCI Annual Conference.

Xiao., J., Chatterjee, S., Kim, J. (2013). Financial independence by education attainment of young adults: Evidence from the 2009 Transition to Adulthood National Study. ACCI Annual Conference.

Gibler, K., Zahirovic-Herbert, V., Chatterjee, S. (2013). Financial literacy, risky mortgages, and delinquency. 29th Annual Meeting of American Real Estate Society, Kohala Coast, Hawaii.

Chang, Y., Chatterjee, S., Kim, J. (2012). The effect of household finance on food insecurity. 82nd Annual Meeting of Southern Economic Association, New Orleans, LA.

Chatterjee, S., Zahirovic-Herbert, V. (2012). Financial literacy and mortgage borrowing. 82nd Annual Meeting of Southern Economic Association, New Orleans, LA.

Carswell, A., Robb, C., Chatterjee, S., Kutzman, S. (2012). The impact of financial magazine stock picks. Academy of Financial Services Annual Meeting, San Antonio, TX.

Nicolini, G., Chatterjee, S., Cude, B. (2012). Financial literacy in the United States and abroad: A comparative study. ACCI Annual Conference

Hanna, S., Yuh, Y., Chatterjee, S. (2012). Were consumer mistakes related to changes in financial obligations burdens? ACCI Annual Conference.

Zahirovic-Herbert, V., Chatterjee, S. (2012). Financial literacy and mortgage borrowing. 40th Mid-Year Meeting of American Real Estate and Urban Economics Association. Washington, DC.

Zahirovic-Herbert, V., Chatterjee, S. (2012). Historic preservation and residential property values: Evidence from quantile regression. American Real Estate Urban Economic Association, ASSA Annual Meeting, Chicago, IL.

Chatterjee, S., Palmer, L., Johnson, L. (2011). Time discounting and mental health. 25th Meeting of the Academy of Financial Services, Las Vegas, NV.

Kim, J., Chatterjee, S., Cho, S. (2011). Asset ownership of new Asian immigrants in the US. 9th Biennial Conference of ACFEA, Seoul, Korea.

Kim, J., Chatterjee, S., Choi, S. (2011). Proximity, emotional closeness, and financial and time transfer between parents and their adult children ACCI Annual Conference.

Zahirovic-Herbert, V., Chatterjee, S. (2011). Historic preservation and residential property values. 18th Annual European Real Estate Society Conference 2010, Eindhoven, Netherlands.

Kim, J. H., Chatterjee S. (2010). Asset ownership of recently lawful immigrants. ACCI Annual Conference, Washington DC.

Palmer, L., Goetz, J., Chatterjee, S., Johnson, L. N. (2010). Health care reform: Opportunities for service-learning in the discipline of financial planning. Annual Meeting of the Academy of Financial Services, Denver, CO.

Zahirovic-Herbert, V., Chatterjee, S. (2010) In search of value: How sub-division names influence house prices and marketing duration. Southern Economic Association Meeting, Atlanta, GA.

Zahirovic-Herbert, V., Chatterjee, S. (2010). Homeownership and housing equity: An examination of native-immigrant differences in housing wealth. European Network for Housing Research Conference, Istanbul, Turkey.

Zahirovic-Herbert, V., Chatterjee, S. (2010). What is the value of a name? Conspicuous consumption and housing prices. European Real Estate Society Conference, Milan, Italy.

Chatterjee, S., Reiley, J., Freeman, A. (2010). Utilization of financial planning services by young baby-boomers: Evidence from a nationwide survey. 56th ACCI Conference, Atlanta, GA.

Chatterjee, S., Huston, S. (2009). National household datasets for financial research: Health and Retirement Study. 23rd Annual Meeting of the Academy of Financial Services, Anaheim, CA.

Gilliam, J., Chatterjee, S., Browning, C. (2009). The influence of birth order on financial risk tolerance. 23rd Annual Meeting of the Academy of Financial Services, Anaheim, CA.

Chatterjee, S., Finke, M. (2009). Wealth creation: Does self-efficacy matter? 55th ACCI Conference, Milwaukee, WI.

Chatterjee, S, Nielsen, R. (2009). Health insurance participation: Applications of Andersen's behavioral model [poster]. 55th ACCI Conference, Milwaukee, WI.

Jordan, J., Anil, B., Herbert, V. Z., Chatterjee, S. (2009). Human capital investments in education and home stability: Exploring education, homeownership and poverty. AAEA Annual Conference, Milwaukee, WI.

Chatterjee, S., Goetz, J., Palmer, L. (2009). The economic crisis of 2008: A re-examination of sustainable withdrawal rates. 23rd Meeting of the Academy of Financial Services, Anaheim, CA.

Chatterjee, S., Cude, B. (2008). Medical care financing: A solution or a problem? Association for Financial Counseling and Planning Education, Garden Grove, CA.

Chatterjee, S., Palmer, L., Goetz, J. (2008). Dining together and household wealth creation: Does self-regulation matter? 22nd Annual Meeting of the Academy of Financial Services, Boston, MA.

Palmer, L., Goetz, J., Chatterjee, S. (2008). Service-learning for financial planning students: For now and for years to come. 22nd Annual Meeting of the Academy of Financial Services, Boston, MA.

Chatterjee, S., Finke, M., Harness, N. (2008). Household investment asset variation and wealth. Mid-Western Finance Association Conference, 2008, San Antonio, TX.

Chatterjee, S., Turner, P., Green, L. (2008). Pre-purchase homeownership education: Empirical evidence of its perceived effectiveness. 42nd Housing Education and Research Association Conference, Indianapolis, IN.

Harness, N., Chatterjee, S., Finke, M. (2008). Variation of capital accumulation ratio and wealth.

54th ACCI Conference, Orlando, FL.

Finke, M., Chatterjee, S. (2007). Wealth creation: Do psychological attributes matter? 21st Meeting of the Academy of Financial Services, Orlando, FL.

Chatterjee, S., Finke, M. (2007). Social Security: Determinants of preference for privatization? Financial Management Association Annual Conference, Orlando, FL.

Invited Addresses, Panels, and Presentations

Presenter-FPA of East Tennessee Regional Meeting (2020)- Chattanooga, TN
Participant-CFP Board Client Psychology Group Meeting (2019)- Washington DC
Keynote-Cetera Financial Annual meeting (2018)- Atlanta, GA
Panel-Heirs Property Steering Committee Retreat (2018)- Atlanta, GA
Participant-USDA Rural Stress Summit (2018)- Atlanta, GA
Panel-CFP Board Firms' Summit (2017)- Washington DC
Participant-Georgia Informatics Symposium (2017)- Atlanta, GA
Presenter-USDA/UKCPR Food APS Data Pilot Presentation (2017)- Washington DC
Panel-CFP Board Center for Financial Planning Launch (2015)- Washington DC
Presenter-UGA Honors College Foundation Fellows Program Seminar (2015)- Athens, GA
Presenter-Financial Education Panel (2012)- Clark Atlanta University, Atlanta, GA
Presenter-IABC University of Georgia Chapter Speaker Series (2010), Athens, GA
Presenter-IABC University of Georgia Chapter Speaker Series (2009), Athens, GA
Panel-Household Financial Strategies Workshop (2009), Griffin ISD - Griffin, GA

Media Coverage

fa-mag.com. Using Financial Psychology To Differentiate Your Practice , January 19, 2023.
huffpost.com. Before Your Parents Retire, Make Sure You Ask About These January 17, 2023.
montgomeryadvertiser.com. Alabama is a financial advice desert, December 27, 2022
news.uga.edu. Planning for retirement? Good luck finding advice, December 13, 2022.
news.uga.edu. Generation X better prepared for retirement, November 29, 2022.
Voanews.com. Lessons in Finance Could Reduce Student Debt, March 16, 2021.
pocketrisk.com. 3 Important Academic Studies About Risk Tolerance, December, 2020
FPA.org. Identifying What Investors Value in a Financial Adviser, July, 2020
equitablegrowth.org.Promoting economic and racial justice, February 18, 2020.
Afcpe.org. To Robo or not to Robo, is that the question?, 2020.
miamidade.gov. Examining reverse mortgages, November, 2019.
gao.gov. Reverse Mortgages, GAO-19-702, September, 2019.
Nationalaffairs.com. Head Start, March 15, 2019.
Tun.com. How Financial Literacy Is Key To Reducing Student Debt, February, 2019.
Accesslex.org. Optimizing Financial Education Utilization, 2018.
Yahoo Finance. Why retirees may want to take another look at reverse mortgages, April, 2016.
eGAmorning. Unsung benefits of holiday stress, December 22, 2015.
Wallethub.com. 2015's best and worst cities for wallet wellness, November, 2015.
US News.com. Millennials put stock in the future: How the generations invest, June 25, 2015.

Strongfinancialfuture.org (CFED—Federal Reserve Bank of San Francisco). What it's worth: Strengthening the financial futures of families, communities, and the nation, 2015.
Cswadvisors.com. Suitability vs. Fiduciary standard, February 9, 2014.
National Affairs. Leading indicators, December 14, 2012.
TIME Magazine. Highly educated have biggest debt problems, October 25, 2012.
Yahoo News. Better educated Americans have more debt, October 10, 2012.
The Wall Street Journal.The value of a poshly named street, November 18, 2011.

Teaching

Graduate Teaching

Advanced Wealth Management I (FHCE 6200)
Advanced Wealth Management II (FHCE 6205)
Advanced Estate Planning (FHCE 6220)
Behavioral Economics and Financial Planning for Families (FHCE 6270E)
Research Methods II (FHCE 8050)

Undergraduate Teaching

Introduction to Personal Finance (FHCE 3200)
Computer Applications in Financial Planning (FHCE 3260)
Wealth Management I (FHCE 4200)
Wealth Management II (FHCE 4205)
Estate Planning (FHCE 4220)

Dissertation Supervision of Current Students:

Marty Cotwright, Expected Graduation, 2022.
Jia Qi, Expected Graduation, 2023.
Yingyi Liu, Expected Graduation 2023.
Yu Zhang, Expected Graduation 2024.

Dissertation Supervision of Former Graduates:

Youngjoo Choung (Ph.D. 2020), Senior Data Scientist, Samsung, Seoul, South Korea.
Amy Hubble (Ph.D. 2018), Principal, Radix Financial LLC. Oklahoma City, Oklahoma.
Lu Fan (Ph.D.2017), Assistant Professor of Personal Financial Planning, University of Missouri.
C.W. Copeland (Ph.D.2012), Assistant Professor, The American College of Financial Planning.

Dissertation Committee Member of Doctoral Students:

Muna Sharma, Expected Graduation 2023.
Jaeyong Yoo, Expected graduation 2021.
Rusiana Hofner, Expected graduation 2021.
Mike Ryan (Ph.D. 2021), Department Head, Univ. of North Georgia.

Kristin Short (Ph.D. 2020), Financial Planner, Thousand Oaks, CA.
Nick Slagel (Ph.D. 2020). Intern, Duke University Hospital.
Sae-rom Chung (Ph.D. 2020). Extension Outreach, University of Maryland.
Stephen Kuzniak (Ph.D. 2019). Cannon Financial Strategists, Athens, GA.
Temitope Walker (Ph.D. 2018). Senior Nutrition Coordinator, GA Dept. of Human Services.
Aman Sunder (Ph.D. 2017). Dean, College for Financial Planning.
Abed Rabbani (Ph.D. 2016). Assistant Professor, University of Missouri.
Jorge Ruiz-Menjivar (Ph.D. 2016). Assistant Professor, University of Florida.
Lekhnath Chalise (Ph.D. 2016). Agricultural Economics, USDA ERS.
Taeyoung Pak (Ph.D. 2016). Assistant Professor, Sungkyunkwan University, South Korea
Wookjae Heo (Ph.D. 2016). Assistant Professor, South Dakota State University.
Kristi Warren-Scott (Ph.D. 2015). Economist, President's Office of Management and Budget.
Robin Henager-Greene (Ph.D. 2014). Associate Professor, Whitworth University.
Donna Danns (Ph.D. 2014).Professor, University of North Georgia.
Ron Sages (Ph.D. 2012, KSU). Lecturer, Columbia University.

Service to the Department, College, and University

Service to the Department

FHCE Awards Committee, 2016-2018.
FHCE Graduate Curriculum and Admissions Committee, 2016-2020.
FHCE Reading Committee, 2013-2020.
Faculty Advisor, Student Financial Planning Association, 2014-2016.
Chair, Assistant Professor in Financial Planning Search committee, 2013.
Member, Endowed Professorship Search Committee, 2012.
Graduate Program Co-Coordinator, 2009-2010.
Member, Graduate Admissions and Policy Committee, 2009-2011.

Service to the College

College Leadership Committee, 2021-present.
College Promotion and Tenure Committee, 2018-2019.
Graduate Coordinators Committee, 2016-2020.
Chair, College Student Leadership and Learning Specialist Search Committee, 2015.
Dean's Faculty Advisory Committee, 2012-2014.
Member, College Dean's Search Committee, 2011.

University Service

UGA Director of Undergraduate Admissions Search Committee, 2021
UGA Graduate Council, 2019-present.
UGA Graduate School Appeals Committee, 2019-present.
UGA Faculty Admissions Committee, 2014-2017.

Professional Membership and Service

Service as a Reviewer

Applied Economics, Applied Economics Letters, Asian Women, Economics Bulletin, Emerging Markets Finance and Trade, Family Relations, Financial Planning Review, Financial Services Review, Forest Policy and Economics, Journal of Aging Studies, Journal of Asian Economics, Journal of Behavioral and Experimental Economics, Journal of Behavioral and Experimental Finance, Journal of Consumer Affairs, Journal of Economic Psychology, Journal of Family and Economic Issues, Journal of Family Therapy, Journal of Financial Planning, Journal of Financial Counseling and Planning, Journal of Personal Finance, Management Science, Review of Behavioral Finance.

Membership

Academy of Financial Services (AFS)
American Council on Consumer Interests (ACCI)
American Economic Association (AEA)
American Financial Association (AFA)
Financial Management Association (FMA)
Financial Planning Association (FPA)