

Shinae Choi, Ph.D.

October 2016

304 Adams Hall, Box 870158
Tuscaloosa, AL 35487

schoi@ches.ua.edu
(205) 348-9173

EDUCATION

- | | |
|-----------|--|
| 2011-2013 | Post-Doctoral Fellow, Human Development and Family Studies,
Iowa State University (funded by National Research Foundation, Korean Government) |
| 2010 | Ph.D., Consumer Science,
Seoul National University, Seoul, South Korea |
| 2004 | M.A., Consumer Science,
Seoul National University, Seoul, South Korea |
| 2002 | B.A., Consumer Science and Housing,
Konkuk University, Seoul, South Korea |

PROFESSIONAL EXPERIENCES

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|------------------|--|
| Aug 2014-present | <i>Assistant Professor</i> , Department of Consumer Sciences,
The University of Alabama |
| Mar 2015-present | <i>Associate Member of the Graduate Faculty</i> ,
The University of Alabama |
| Oct 2014-present | <i>Faculty Associate</i> , Alabama Research Institute on Aging,
The University of Alabama |
| 2010-2011 | <i>Research Fellow</i> , Research Institute of Human Ecology,
Seoul National University |
| 2010-2011 | <i>Lecturer</i> , Konkuk University; Sungshin Women's University;
Inha University; Chugye University for the Arts |
| 2007-2009 | <i>Senior Researcher</i> , Pension Research Institute,
Mirae Asset Securities, Mirae Asset Global Investments Co. |
| 2006-2007 | <i>Visiting Scholar</i> , Department of Consumer Sciences,
The Ohio State University |
| 2003-2005 | <i>Research Assistant</i> , Department of Consumer Science,
Seoul National University |

AWARDS AND HONORS

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| Mar 2016 | 4 th place, Faculty Mentor, The 9th Annual Undergraduate Research and Creative Activities Conference, The University of Alabama. |
| Apr 2015 | 3 rd place, Faculty Mentor, The 8th Annual Undergraduate Research and Creative Activities Conference, The University of Alabama. |

- Apr 2015 The Research Grants Committee Grant (\$6,000), The Office of the Vice President for Research and Economic Development, College of Human Environmental Sciences, The University of Alabama.
- Dec 2014 The Collaborative UA System Research Grant (\$2,500), The Office of the Vice President for Research and Economic Development, The University of Alabama.
- May 2011 Post-Doctoral Research Fellowships (\$25,000), National Research Foundation Funded by Korean Government.
- Jan 2006 Long-term International Research Program Grant (\$13,800), Funded by Seoul National University.
- Dec 2000 The Best Paper Award (\$2,000), The 25th National Conference of University Student Research Presentation, Korean Ministry of Education.
- Nov 2000 The Best Paper Award (\$5,000), The 12th Sangheo Thesis Competition.
- Oct 2000 Outstanding Student Scholarship (\$3,000), The National Agricultural Cooperative Federation of Korea.
- 1998-2000 Academic Excellence Scholarship, Konkuk University.

PEER-REVIEWED JOURNAL PUBLICATIONS

(n=11)

Choi, S., Gudmunson, C. G., Griesdorn, T., & Hong, G.-S. (2016). Assessing College Student Needs for Comprehensive Financial Counseling. *Journal of Financial Counseling and Planning*, 27(2), 158-171. doi:10.1891/1052-3073.27.2.158

Choi, S., Bartholomae, S., Gudmunson, C. G., & Fox, J. (2016). Sources of Referral in Student Financial Counseling. *Journal of Financial Therapy*, 7(1), 58-82. doi:10.4148/1944-9771.1084

Kim, K., Wilmarth, M., & **Choi, S.** (2016). Credit Use of U.S. Households after the Great Recession: The Role of Credit Constraint. *Family and Consumer Sciences Research Journal*, 44(3), 280-294. doi:10.1111/fcsr.12143

Choi, S. (2014). A Comparative Study on Asset Allocation of Retirement Plans between South Korea and the United States. *Journal of Consumer Studies*, 25(4), 121-152. (in Korean)

Kim, S.-Y., Yeo, J., Sohn, S. H., Rha, J.-Y., **Choi, S.**, Choi, A.-Y., & Shin, S. (2012). Toward a Composite Measure of Green Consumption, *Journal of Family and Economic Issues*, 33(2), 199-214.

Choi, S. & Yeo, J. (2010). Consumer Policy Evaluation on Fair Labeling & Advertising Act, *Journal of Consumer Studies*, 21(4), 113-134. (in Korean)

Sohn, S. H., Kim, K. J., Rha, J.-Y., & **Choi, S.** (2010). Green Consumption Competency: A conceptual model of its framework and components, *Consumer Policy and Education Review*, 6(3), 95-119. (in Korean)

Choi, S. & Yeo, J. (2010). A Comparative Analysis on Policy Evaluation Methods: Focused on Fair Labeling & Advertising Act, *Survey Research*, 11(3), 57-79. (in Korean)

Choi, S. & Yeo, J. (2010). An Analysis of Policy Effectiveness on Fair Labeling & Advertising Act through In-depth Interviews, *Consumer Policy and Education Review*, 6(3), 45-73. (in Korean)

Choi, S. & Yeo, J. (2008). American Consumers' Credit Card Knowledge and Use: An Assessment of the Effectiveness of Credit Card Information Disclosure Requirement under the 『Truth in Lending Act』, *Journal of Consumer Studies*, 19(1), 115-148. (in Korean)

Choi, S. & Yeo, J. (2005). Policy Evaluation on Consumer Information Disclosure Regulation, *Journal of Consumer Studies*, 16(1), 119-150. (in Korean)

PEER-REVIEWED CONFERENCE PROCEEDINGS

(n=8)

Choi, S. & Blackburn, J. (2016). Who Pays More for Medical Expenses and Health Insurance? *Consumer Interests Annual*, Volume 62.

Cronenwett, B., & Schopp, J., **Choi, S.** (2016). Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis. *Consumer Interests Annual*, Volume 62.

Choi, S., Wilmarth, M., & Kim, K. (2015). The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey, *Consumer Interests Annual*, Volume 61.

Choi, S., Gudmunson, C. G., & Hong, G.-S. (2012). Asset Allocation of Retirement Plans: An Analysis of the OECD Panel Data, *Consumer Interests Annual*, Volume 58.

Choi, S. & Yeo, J. (2010). Consumer Policy Evaluation on Fair Labeling & Advertising Act. *Korean Society of Consumer Studies*.

Choi, S. & Geistfeld, L. V. (2007). American Consumers' Credit Card Knowledge and Use: An Assessment of the Effectiveness of Credit Card Information Disclosure Requirement under the 『Truth in Lending Act』. *Korean Society of Consumer Studies*.

Choi, S. & Yeo, J. (2005). Policy Evaluation on Consumer Information Disclosure Regulation. *Global Symposium for Consumer Sciences (GSCS)*.

Choi, S. & Yeo, J. (2004). Policy Evaluation on Consumer Information Disclosure Regulation. *Korean Society of Consumer Studies*.

MANUSCRIPTS IN PREPARATION

Choi, S. & Blackburn, J. Who Pays More for Medical Expenses and Health Insurance? *Journal of Financial Counseling and Planning*. (under review)

Choi, S. Financial Planning and Health Care Decisions for People with Alzheimer's Disease

Choi, S. Estate Planning and the Possibility of an Alzheimer's Disease Diagnosis.

Gudmunson, C. G., **Choi, S.**, Ray, S., & Nation, J. Timing Issues in Financial Counseling: When do Students Seek Help?

Choi, S., Wilmarth, M., & Kim, K. The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey.

Choi, S. & Blackburn, J. Factors Affecting Health Care Decisions in the United States.

GRANT SUBMISSIONS / FUNDING EXPERIENCES

- Aug 2016 **Principal Investigator**, *Estate Planning and the Possibility of an Alzheimer's Disease Diagnosis*, Alzheimer's of Central Alabama (ACA) Research Grant, \$10,000 (Not Funded).
- Apr 2015 **Principal Investigator**, *Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis*, Research Grants Committee Grant, The Office of the Vice President for Research and Economic Development, The University of Alabama, \$6,000.
- Dec 2014 **Lead Principal Investigator**, *Who Pays More for Medical Expenses and Health Insurance? Factors Affecting Health Care Decisions in the United States*, The Collaborative UA System Research Grant, The UA Office of the Vice President for Research and Economic Development, \$2,500.
- 2013 **Post-Doctoral**, *Social Support and Well-being among Oldest-old Adults and Support Providers*. National Institutes of Health Grant (with Martin, P., Russell, D., & Cutrona, C., Submitted June 2013, Not Funded).
- 2011-2012 **Principal Investigator**, *A Comparative Study on the Asset Allocation of the Retirement Plans in Households' Retirement Funds between Korea and U.S.*, Funded by National Research Foundation, Korean Government, \$25,000.
- 2010-2011 **Co-Principal Investigator**, *Green Consumption*, Funded by Asian Institute for Energy, Environment & Sustainability, TESCO, \$10,000.
- 2010 **Co-Principal Investigator**, *Development of Indicators for Assessing Green Consumer Competencies*, Funded by Korea Fair Trade Commission, Korea Consumer Agency, \$2,500.
- 2006-2007 **Principal Investigator**, *An Assessment of the Effectiveness of Credit Card Information Disclosure Requirement under the "Truth in Lending Act"*, Funded by Seoul National University, Korea, \$13,800.

REFERRED CONFERENCE PRESENTATIONS**(n=13)**

Choi, S. Estate Planning and the Possibility of an Alzheimer's Disease Diagnosis. Accepted for the poster presentation, *The CFP Board Center for Financial Planning, The 1st Academic Research Colloquium for Financial Planning and Related Disciplines*, Washington, D.C., February 2017.

Choi, S. Estate Planning for People with Alzheimer's Disease Diagnosis. Poster presentation, *The Academy of Financial Services 30th Annual Conference*, Las Vegas, NV, October 2016.

Choi, S. & Blackburn, J. Who Pays More for Medical Expenses and Health Insurance? Poster presentation, *The American Council on Consumer Interests Conference*, Arlington, VA, June 2016.

Cronenwett, B., Schopp, J., & **Choi, S.** Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis. Poster presentation, *The American Council on Consumer Interests Conference*, Arlington, VA, June 2016.

Choi, S., Wilmarth, M., & Kim, K. The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey. *The American Council on Consumer Interests Conference*, Clearwater Beach, FL, May 2015.

Choi, S., Bartholomae, S., Gudmunson, C. G., & Fox, J. Sources of Referral to Student Financial Counseling and its Role in Coping with Stress. *The American Council on Consumer Interests Conference*, Milwaukee, WI, April 2014.

Choi, S., Gudmunson, C. G., Hong, G.-S., Griesdorn, T. S., & Lee, K. Meeting Student Needs for Financial Counseling: When They Come, Why They Come, and How It Matters. *The American Council on Consumer Interests Conference*, Portland, OR, April 2013.

Choi, S., Gudmunson, C. G., & Hong, G.-S. Asset Allocation of Retirement Plans: An Analysis of the OECD Panel Data. Poster presentation, *The American Council on Consumer Interests Conference*, Memphis, TN, April 2012.

Yeo, J., Sohn, S. H., Rha, J.-Y., Kim, S.-Y., **Choi, S.**, Choi, A.-Y., & Shin, S. Four Dimensional Green Purchase in Korea. *The Ninth Biennial Conference of Asian Consumer & Family Economics Association*, Seoul, Korea, July 2011.

Choi, S. & Yeo, J. Consumer Policy Evaluation on Fair Labeling & Advertising Act. *Korean Society of Consumer Studies Conference*, Seoul, Korea, June 2010.

Choi, S. & Geistfeld, L. V. American Consumers' Credit Card Knowledge and Use: An Assessment of the Effectiveness of Credit Card Information Disclosure Requirement under the 『Truth in Lending Act』. *Korean Society of Consumer Studies Conference*, Seoul, Korea, June 2007.

Choi, S. & Yeo, J. Policy Evaluation on Consumer Information Disclosure Regulation. *Global Symposium for Consumer Sciences (GSCS)*, November 2005.

Choi, S. & Yeo, J. Policy Evaluation on Consumer Information Disclosure Regulation. *Korean Society of Consumer Studies Conference*, Incheon, Korea, March 2004.

OTHER PRESENTATIONS**(n=6)**

Cronenwett, B., Schopp, J., & **Choi, S.** Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis. The 9th Annual Undergraduate Research and Creative Activity Conference, The University of Alabama, 4th Place Winner, Tuscaloosa, AL, March 2016.

Wall, C., Kidwell, S., Wilmarth, M., & **Choi, S.** Examining the Need of Financial Counseling for Undergraduate Students at the University of Alabama. The 8th Annual Undergraduate Research and Creative Activity Conference, The University of Alabama, 3rd Place Winner, Tuscaloosa, AL, April 2015.

Choi, S. Financial Planning and Mental Health, The CMHA Research Meeting, The Center for Mental Health and Aging (CMHA), The University of Alabama, Tuscaloosa, AL, December 2014.

Choi, S., Gudmunson, C. G., & Fox, J. Financial Stress and The Timing for Seeking Financial Counseling. Poster session presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.

Lee, K., Gudmunson, C. G., & **Choi, S.** Credit Card Debt, Overdue Bills, and College Students' Financial Well-being. Poster session presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.

Jeon, S., Fox, J., & **Choi, S.** Student Debt and Financial Stress: The Role of Savings and Spending Plans. Poster session presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.

TECHNICAL REPORTS & NEWSPAPER BULLETIN

Choi, S. (2009). Shattering the Retirement Glass Ceiling; Women Need a Three-Legged Stool Strategy, *Pension Digest*, No.7 (July).

Choi, S. (2009). The International Judicial Precedents of Pension Plans II, *Internal Report of Pension Information of Mirae Asset*, No.8 (March).

Choi, S. (2008). The International Judicial Precedents of Pension Plans I, *Internal Report of Pension Information of Mirae Asset*, No.4 (September).

Choi, S. (2008). The Growing Importance of IRAs in U.S. Households' Savings for Retirement, *Pension Information of Mirae Asset*, No.17 (May).

Choi, S. (2008). Asset Management is the Single Most Important in Retirement Pension, *ASIA Economy Newspaper*, February 29, 2008.

Choi, S. (2008). Hope of the Retirement: Corporate Pension Fund, *ASIA Economy Newspaper*, January 25, 2008.

Choi, S. (2007). Pension Reformation of the United Kingdom and Implication, *Pension Information of Mirae Asset*, No.13 (September).

MEDIA PRODUCTION

“Heyday the 2nd Life Stories” of the retirees in the U.S., Canada, Japan, UK, Germany, France, Sweden, Denmark, Netherland, Switzerland, Singapore, Australia, and New Zealand (20 media segments were broadcasted and streamed for the general public), 2007-2008.

Panelist, Joins 40, Dr. Kim’s Anatomy, July 2007.

TEACHING EXPERIENCES

CSM 459 / 559, Techniques of Counseling in Consumer Sciences (Undergraduate / Graduate)
Assistant Professor, University of Alabama, Fall 2015, Fall 2016.

CSM 420 / 520, Personal Estate Planning (Undergraduate / Graduate)
Assistant Professor, University of Alabama, Spring 2015, Spring 2016.

CSM 415 / 515, Customer Service Management (Undergraduate / Graduate)
Assistant Professor, University of Alabama, Spring 2015, Spring 2016.

CSM 381, Consumer Marketing Management (Undergraduate)
Assistant Professor, University of Alabama, Fall 2014, Fall 2015, Fall 2016.

Consumer Counseling Theory and Practice (Graduate; Ph.D. level)
Lecturer, Konkuk University, Spring 2011.

Consumer and Market Economy (Undergraduate)
Lecturer, Konkuk University, Spring 2011.

Consumer Counseling and Relief Scheme (Undergraduate)
Lecturer, Sungshin Women’s University, Spring 2011.

Consumer and Retailing Management (Undergraduate)
Lecturer, Inha University, Fall 2010.

Essentials of Economics (Undergraduate)
Lecturer, Chugye University for the Arts, Fall 2010.

Economic Statistics (Undergraduate)
Lecturer, Chugye University for the Arts, Fall 2010.

Research Methodology in Consumer Science (Undergraduate)
Teaching Assistant, Seoul National University, Spring 2002 and Spring 2005.

Consumer Damage Relief System: Procedural and Substantive Legal Aspects
Special Lecturer, Seoul National University Law School, Fall 2005.

Comparative Analysis on Consumer Policy (Graduate)
Teaching Assistant, Seoul National University, Fall 2005.

Consumer Protection Law and Policy (Undergraduate)

Lecturer, Korea National Open University, Fall 2004 and Spring 2005.

Economics of Consumer Policy (Undergraduate)

Teaching Assistant, Seoul National University, Fall 2002 and Fall 2005.

Mathematics; Calculus

Teacher, Daesung Institute, Winter, Spring, Summer, and Fall 2003.

CERTIFICATES

Financial Planner Certification by Korean Consumer Studies Association, December 2001.

Consumer Counseling Certification by Korean Consumer Studies Association, December 2001.

PROFESSIONAL SERVICES

Ad Hoc Journal Reviewer, *Journal of Financial Counseling and Planning*, 2016-present.

Membership Committee Member, The American Council on Consumer Interest, 2015-present.

International Affairs Committee Member, The American Council on Consumer Interest, 2015-present.

Committee Member of Productive Research and Scholarly Activity, College of Human Environmental Sciences, The University of Alabama, 2015-2016.

Committee Member of Enhanced Undergraduate and Graduate Academic Programs, College of Human Environmental Sciences, The University of Alabama, 2014-2016.

Member of Board of Directors, Korean Society of Consumer Policy and Education, 2014-present.

AD Hoc Journal Reviewer, *Journal of Consumer Studies*, 2014-present.

Judge, The 9th Annual Undergraduate Research and Creative Activity Conference, The University of Alabama, March 2016.

Staff, The Ninth Biennial Conference of Asian Consumer & Family Economics Association, Seoul, Korea, July 2011.

Staff, 2010 Korean Society of Consumer Policy and Education Conference, Seoul, Korea, June 2010.

Staff, 2009 Korean Society of Consumer Studies Conference, Seoul, Korea, March 2009.

Conference Organizer and Chairperson, 2008 International Pension Investment Conference, Seoul, Korea, January 2008.

Staff, 2007 Korean Society of Consumer Policy and Education Conference, Seoul, Korea, June 2007.

Researcher, The 4th International Internet Sweep Day, Korea Consumer Agency, April 2004.

Guide & Buddy, MBA Exchange Students (German, French, and Australian), The Office of International Affairs, Seoul National University, January 2004-December 2005.

Head, Public Relations Department, Students' Union, 1999-2001.

Anchor, Uijeongbu Education Broadcasting System (UEBS), 1994-1998.

PROFESSIONAL AFFILIATIONS

The American Council on Consumer Interests (ACCI), 2007, 2011-present.

Association for Financial Counseling and Planning Education (AFCPE), 2015-present.

Academy of Financial Services (AFS), 2016-present.

Asian Consumer and Family Economics Association (ACFEA), 2011-present.

Korean Society of Consumer Studies (KSCS), 2002-present, Lifetime member.

Korean Society of Consumer Policy and Education (COPE), 2005-present, Lifetime member.

The Korea Association for Survey Research, 2010-2011.