

Tuesday, June 7, 2016			
Tuesday	8:00-5:00	Nc2172 Meeting	
Tuesday	12:00-6:00	ACCI Board Meeting	
Wednesday, June 8, 2016			
Wednesday	10:00-7:30	Registration Open	
Wednesday	8:00-12:00	ACCI Board Meeting	
Wednesday	8:00-12:00	Nc2172 Meeting	
Wednesday	12:00-3:30	Teaching Techniques for New and Promising Faculty and Graduate Students	Robin Henager-Greene, Moderator
Wednesday	2:00-3:30	Writing for American Journals: Tips for International Researchers	Gianni Nicolini, Moderator
Wednesday	4:00-5:45	Opening General Session	
Wednesday	4:00-5:45	Welcome – Joyce Serido, ACCI President of the Board of Directors Colston Warne Lecture Awards: Distinguished Fellow – Elizabeth Dolan Mid-Career – Rui Yao Featured Research I – 60 second previews by each presenter	
Wednesday	6:00-7:15	Concurrent Sessions A	
Wednesday	6:00-7:15	A1 - Understanding Race, Place, Health	
Wednesday	6:00-7:15	Drinking and Driving: Investigating Relationships between Healthy Weight and Commuting	Jane Kolodinsky
Wednesday	6:00-7:15	Factors of Student Loan of Young Adults: Racial Differences	Jinhee Kim, Ui Jeong Moon, Jenni Young
Wednesday	6:00-7:15	The Impact of School Racial Compositions on Neighborhood Racial Compositions: Evidence from School Redistricting	Jeffrey Weinstein
Wednesday	6:00-7:15	A2 - Economic Cycles, Class, Mobility	Moderator, Robert Nielsen
Wednesday	6:00-7:15	Impact of the Great Recession on Veteran Households Owning Family Businesses	George Haynes, Deborah Haynes
Wednesday	6:00-7:15	What Happened to the American Middle Class? Evidence from the Consumer Expenditure Surveys 1988-2014	Jessie Fan, Hua Zan
Wednesday	6:00-7:15	Short-Run Economic Mobility in the Wake of the Great Recession	Jordan Samuel Berne, Robert Nielsen
Wednesday	6:00-7:15	A3 - Financial Wellness Across the Life Course	
Wednesday	6:00-7:15	Life Insurance and Financial Vulnerability -- AARP's Public Policy Institute Financial Services and the Older Consumer Award -- Robert O. Herrmann Ph.D. Dissertation Award	Travis Mountain, Sherman Hanna
Wednesday	6:00-7:15	The Relationship Between Student Loan Debt and Financial Wellness	Robin Henager-Greene, Melissa Wilmarth, Teresa Mauldin
Wednesday	6:00-7:15	Private Pension Schemes in Germany - Acceptance, Confidence and Arrangements from the Consumers' Perspective	Marlene Haupt
Wednesday	6:00-7:15	A4 - Symposium	
Wednesday	6:00-7:15	Conducting Research on Consumer Finances (Assets and Liabilities): Two Large Public Data Sets Explained (SCF and CE)	Geoffrey Paulin, Catherine Montalto, Kevin Moore, Alice Henriques
Wednesday	6:00-7:15	Foreclosed American Dream: What Happened to Young Witnesses of Foreclosure?	Yilan Xu
Wednesday	7:15-8:00	Reception Book Signing Opportunity	
Thursday, June 9, 2016			
Thursday	6:30-4:30	Registration Open	
Thursday	7:00-8:00	Presenters Set Up Featured Research Session 1 Posters	
Thursday	7:00-7:50	International Committee Meeting	
Thursday	7:00-8:00	JOCA Editorial Board Breakfast	
Thursday	7:00-7:50	Nominations & Elections Committee Meeting	
Thursday	7:50-8:50	Breakfast and Featured Research Session 1	
Thursday	7:50-8:50	The Effects of Marital Dissolution on Mothers' Food Security: An Instrumental Variable Approach	Fei Men
Thursday	7:50-8:50	Critical Analysis of Socioeconomic Report Filed with FERC for the Atlantic Coast Natural Gas Pipeline	Irene Leech, PhD
Thursday	7:50-8:50	Financial Counseling: Characteristics of Interested College Students	Caitlin Wall, Mary Pat Peeples, Melissa J. Wilmarth
Thursday	7:50-8:50	Retirement Savings of Family Business Owners After the Great Recession	Kyoung Tae Kim
Thursday	7:50-8:50	High School Students Financial Behavior: The Role of Decision Context, and Access to Money	Veronica Deenanath, Sharon Danes

Thursday	7:50-8:50	Who Pays More for Medical Expenses and Health Insurance? Factors Affecting Health Care Decisions in the United States	Shinae Choi, Justin Blackburn
Thursday	7:50-8:50	Credit Card Spending Behavior: Attitudes are Needs or Wants?	Yoon Lee, Jae Min Lee
Thursday	7:50-8:50	Young Adults' Financial Behavior, Financial Values, and Relationship Satisfaction: Do Perceptions of Partner's Financial Behavior or Shared Financial Values Matter?"	Dung Mao, Joyce Serido, Sharon M. Danes
Thursday	7:50-8:50	Financial Education and Resource Needs Assessment of Missouri United Methodist Ministers	Joan Hermesen
Thursday	7:50-8:50	How Does Credit Attitude Affect Having a Saving Goal for Children's College?	Congrong Ouyang, Sherman Hanna
Thursday	7:50-8:50	Consumers and Mobile Financial Services	Sam Dodini, Arturo Gonzalez, Ellen Merry
Thursday	7:50-8:50	Do Financial Planners Improve Household Well-Being? Inferring Causality from Observational Data	Stuart Heckman, Martin Seay, Jodi Letkiewicz, Kyoung Tae Kim
Thursday	7:50-8:50	The Relationship Between Collectivism, Self-integration, and Consumer Susceptibility to Interpersonal Influence	Ting-Ying Yang, Chun-Ting Lee, Chia-Ming Hu, Sharon DeVaney
Thursday	7:50-8:50	Banking Behavior Among the Millennials	Sharon DeVaney
Thursday	7:50-8:50	Retirement Savings: A New Approach from Self-regulation	Serah Shin, Hyungsoo Kim, Claudia Heath, Tory Higgins
Thursday	7:50-8:50	Consumer Preference for Regional Marketing Logos and Food Mileage Information: An Experimental Auction	Kathryn Carroll, Lydia Zepeda
Thursday	9:00-10:15	Concurrent Sessions B	
Thursday	9:00-10:15	B1 - Symposium: Forever in Your Debt: Works in Progress Using Consumer Expenditure Survey Data	Geoffrey Paulin, Arcenis Rojas, Stephen Brumbaugh, Taylor Wilson
Thursday	9:00-10:15	B2: Symposium: Student Loan Qualitative and Quantitative Data: A Methodological Concern	Soo Hyun Cho, Carrie Lei Johnson, D. Elizabeth Kiss, Barbara M. O'Neill, Travis Mountain, Michael Gutter
Thursday	9:00-10:15	B3 - Symposium: Consumer Financial Well-Being Through Economic Inclusion and Financial Education	Sherrie Rhine, Moderator Genevieve Melford, Joyce Northwood, Luke Reynolds, Louise Quittman
Thursday		B4 - Family Economic Decisions	
Thursday		Financial Adjustment and Couple Resilience in the Great Recession	Sara Ray, Clinton Gudmunson, Bryce Jorgensen, Jeremy Yorgason
Thursday		Marriage and Divorce: An Empirical Test of Consumption Smoothing	Tansel Yilmazer, Patryk Babiarz
Thursday		Financial Burden of Out-of-Pocket Healthcare Expenditures of Working Poor Families	Vibha Bhargava, Swarn Chatterjee
Thursday	10:15-10:30	Break	
Thursday	10:30-12:00	Concurrent Sessions C	
Thursday	10:30-12:00	C1 - Markets and Consumers	Moderator, Irene Leech
Thursday		Immigrant Financial Decision Making: Use of Bank and Nonbank Financial Services -- Applied Consumer Economics Award	Joyce Northwood, Sherrie Rhine
Thursday		Renting Money: Liquidity Crunches, Small-Dollar Credit Products, and Consumer Choice	Jeanne Hogarth, Tyler Wake
Thursday		Understanding the Market: Consumer Perspectives on Florida Farmers Market Purchases and Shopping Habits	Martie Gillen, Caroline Glagola Dunn
Thursday		Antitrust: A Consumer Choice Perspective	Ross Petty
Thursday		C2 - Consumer Health	
Thursday		The Effects of Parent Memory Disease Onset on Adult Children Caregivers' Mental and Physical Health Outcomes	Saeun Choi, Jinhee Kim, Ally Pakstis
Thursday		Positive Health and Financial Behaviors: The Impact of Daily Time Commitment and Avoidance	Barbara O'Neill, JingJian Xiao, Karen Ensle
Thursday		Food Safety Behaviors and Diarrheal Illness	Robert Scharff
Thursday		Financial Debt and Mental Health of Young Adults	Swarn Chatterjee, Jinhee Kim
Thursday		C3- Financial Literacy	Moderator, Robert Nielsen
Thursday		Health-Wise, Wealth-Wise? Functional Health Literacy and Financial Literacy Among Americans	Suzanne Bartholomae, Amelia Karraker, Jonathan Fox
Thursday		The Various Outcomes of a Comprehensive Values-Based Financial Literacy Program	Demetri McGee
Thursday		Exploring the Demand for Financial Advice: The Role of Financial Literacy -- CFP® Board's ACCI Financial Planning Paper Award	Martin Seay, Jodi Letkiewicz, Kyoung Tae Kim, Stuart Heckman
Thursday		Which Women are Financially Illiterate?	Laura Mattia, Sandra Huston, Michael Finke
Thursday		C4 - Retirement Preparedness	

Thursday		What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study	Patryk Babiarez, Jorge Ruiz-Menjivar
Thursday		Generation X Retirement Confidence	Dalisha Herring, Deanna Sharpe
Thursday		Do Retirement Planning Strategies Alter the Effect of Time Preference on Retirement Wealth?	Terrance Martin, Jr, Michael Guillemette, Chris Browning
Thursday	12:00-1:45	Lunch On Own and Networking	
Thursday	12:00-1:45	FRS 1 take down posters FRS 2 put up posters	
Thursday	1:45-3:00	General Session 2	
Thursday	1:45 - 3:00	Welcome – Joyce Serido – ACCI President Esther Peterson Policy Forum – Rhoda Karpatkin -- title Awards: -- Stewart M. Lee Consumer Education Award – Jack Gillis <u>CFA Consumer Policy Committee</u> – Irene Leech, ACCI President-Elect (2016-17) <u>Consumer Archives at Kansas State</u> – Jane Schillie	Serido = 1:45-1:50 Rhoda Karpatkin Speaks = 1:50-2:35 Awards: Stuart Lee 2:35-2:40 Consumer Policy Committee 2:40-2:50 Consumer Archives 2:50-3:00
Thursday	3:00-3:15	Break	
Thursday	3:15-4:30	General Session 3	
Thursday	3:15-4:30	Journal Best Paper Presentations and Award Featured Research II – 60 second previews by each presenter	Moderator: Sharon Tennyson, <i>Editor, Journal of Consumer Affairs</i>
	3:15-4:30	Experimental Evidence on the Effects of Financial Education on Elementary School Students' Knowledge, Behavior, and Attitudes JOCA 49, 1, Spring 2015	Michael Batty, J. Michael Collins and Elizabeth Odders-White
	3:15-4:30	Does “Banking the Unbanked” Help Families to Save? Evidence from the United Kingdom JOCA 49, 1, Spring 2015	Katie Fitzpatrick
	3:15-4:30	Shopping While Nonwhite: Racial Discrimination among Minority Consumers JOCA 49, 2, Summer 2015	Aronté Marie Bennett, Ronald Paul Hill, and Kara Daddario
Thursday	4:45	Leave for Library of Congress	
Thursday	6:00 - 7:30	50th Anniversary JOCA: Library of Congress	
Friday, June 10, 2016			
Friday	7:15-1:30	Registration Open	
Friday	7:15-8:15	FRS 2 put up posters	
Friday	7:00-8:00	Breakfast	
Friday	7:45-9:15	General Session 4	
Friday	8:00-9:15	Welcome – Cliff Robb, ACCI Past-President -- NEFE Paper Award – Jing Jian Xiao, Nilton Porto - Consumer Financial Education and Financial Satisfaction: The Mediating Role of Financial Capability -- AARP's Public Policy Institute Financial Services and the Older Consumer Award – Travis Mountain, Sherman Hanna - Financial Vulnerability and Life Insurance Ownership -- CFP® Board's ACCI Financial Planning Paper Award – Jodi Letkiewicz, Martin Seay, Kyoung Tae Kim, Stuart Heckman - Exploring the Demand for Financial Advice: The Role of Financial Literacy The Center for Financial Planning – Charles Chaffin Featured Research II – 60 second previews by each presenter	Robb: 8:00-8:10 NEFE, Herrmann, CFP 8:10-8:25 Center for CFP 8:25-8:45 FRS II: 8:45-9:15
Friday	9:15-10:15	Featured Research Session II and Coffee Break	
Friday	9:15-10:15	Understanding the Dynamics of Material and Financial Hardship and the Receipt of Social Assistance	Melissa Wilmarth, Martin Seay, Robert Nielsen
Friday	9:15-10:15	Factors Associated with Use of Financial Advisors: Adoption and Termination	Haidong Zhao, Patryk Babiarez, Lini Zhang
Friday	9:15-10:15	Demand for Life Insurance and the Effect of Risk Tolerance as a Moderator Variable	Heejung Park, Patryk Babiarez
Friday	9:15-10:15	Impacts of Child Support Policy on Single Mothers' Material Well-being	Ilyar Heydari Barardehi, Patryk Babiarez, Teresa Mauldin
Friday	9:15-10:15	Gender and the Division of Household Financial Management	Madelaine Reid L'Esperance
Friday	9:15-10:15	Emerging Adults: Can Simplifying Financial Behavior Increase Financial Satisfaction?	Lorna Saboe-Wounded Head

Friday	9:15-10:15	Personality type and Bequest Motive among the Elderly	Lu Fan, Swarn Chatterjee
Friday	9:15-10:15	The Intensive Margin of Private Health Insurance Purchased Directly From the Market	Lekhnath Chalise, Sophia Anong
Friday	9:15-10:15	Education and Emergency Fund Holdings Among Young, Middle-Aged, and Older Adult Floridians	Nadia Gisele Bahadori, Martie Gillen, Angela Lindsey, Alexa Lamm
Friday	9:15-10:15	Generation Gaps: Generational Differences in Financial Behaviors	Sarah Kidwell, Melissa Wilmarth, Kyong Tae Kim
Friday	9:15-10:15	The Link between Financial Self-Awareness—A Form of Implementation Intention—and Later Life Financial Well-Being	Yungting Tina Su, Ph.D.
Friday	9:15-10:15	Financial Literacy and the Use of Interest Only Mortgages	Gloria L Preece, Martin Seay
Friday	9:15-10:15	Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis	Brianne Cronenwett, Jenny Schopp, Shinae Choi
Friday	9:15-10:15	Urban-Rural Income/Consumption Inequality and Household Demand in China	Yu Huang
Friday	9:15-10:15	Job Offers: Realizing You Are Being Scammed	Leah Gillespie
Friday	9:15-10:15	Which Factors Affect Consumers' Product Recall Taking Behavior?	Sujin Oh
Friday	9:15-10:15	Influence of Financial Knowledge on College Student Retention	Eric Monday, Frances Lawrence
Friday	9:15-10:15	Virtual Communities of Brands: The Role of the Consumer's Commitment in Developing Loyalty and Word-of-Mouth	Nedra Bahri Ammarin
Friday	10:15 - 10:30	FRS 2 take down posters	
Friday	10:15 - 10:30	Break	
		General Session 5	
Friday	10:30-12:00	Welcome – ACCI President-Elect WHO Rhoda Karpatkin Consumer International Award Lecture Vera Rita de Mello Ferreira Awards -- Robert O. Herrmann Dissertation Award – Travis Mountain, Life Insurance and Financial Vulnerability -- Student Scholarship Awards Annual Business Meeting – Joyce Serido, ACCI President 2016-17 Board of Directors Installation	
Friday	12:00-1:30	Lunch and Networking On Own	
Friday	1:30-3:00	D1 - College Students' Finances	Moderator, Cliff Robb
Friday	1:30-3:00	The Financial Behavior of Low-Income and Ethnically Diverse First-Year College Students: The Power of Parenting and Self-Beliefs	Joyce Serido, Sarah Burcher, Veronica Deenanath
Friday	1:30-3:00	Collegiate Financial Wellness: Understanding Stress and Worry	Catherine Montalto, Stuart Heckman
Friday	1:30-3:00	The Association Between Family Stressors and Personal Anxiety on College Outcomes	Alan Baumann, David Jayne, Sonya Britt
Friday	1:30-3:00	The Effect of Student Loans on College Adjustment by Race: Differential Effects of Loan Source	Jung Eun Kim, Ui Jeong Moon, Ji-Ha Kim
Friday	1:30-3:00	D2 - Capability, Credit, and Food	
Friday	1:30-3:00	Consumer Financial Education and Financial Satisfaction: The Mediating Role of Financial Capability --NEFE Paper Award	JingJian Xiao, Nilton Porto
Friday	1:30-3:00	Consumer Competency, Supplemental Nutrition Assistance Program, and Food Insecurity	Yunhee Chang, Jinhee Kim, Swarn Chatterjee
Friday	1:30-3:00	Does Credit Attitude Influence Credit Card Debt?	Narang Park, Patryk Babiarz
Friday	1:30-3:00	Does Cognitive Ability Affect Stock Holding Decision of the Elderly?	Tae-Young Pak, Patryk Babiarz
Friday	1:30-3:00	D3 - Saving, Investing Behaviors, Retirement	
Friday	1:30-3:00	Prediction of the Household Saving-to-Income Ratio Using a Nonlinear Estimation Technique	Wookjae Heo, Narang Park, Young Joo Choung, John Grable
Friday	1:30-3:00	The Effect of Prior Investment Outcomes on Stock Investment in Defined Contribution Plans	Rui Yao, Shan Lei
Friday	1:30-3:00	D4 - Consumer Presentations	
Friday	1:30-3:00	Nutrition Education and the Food Distribution Program on Indian Reservations	Holly Hunts
Friday	1:30-3:00	Capitalizing on a Compassionate Sense of Identity: A Spirituality Reframing of Financial Literacy and Worth	Thomas Lucey
Friday	1:30-3:00	Financial Advice and the Stated Demand for Flood Insurance	Michael A Guillemette, Terrance Martin, Jr, Benjamin Cummings, Russell James, III
Friday	3:15-4:30	Closing General Session	

Friday	3:15-4:30	Welcome – Irene Leech, ACCI President 2016-17 <u>Save the Date for 2017</u> -- Sheraton Uptown, Albuquerque NM <u>Presentation</u> Mobile Payments Today and Tomorrow -- Thaddeus King, Consumer Banking Project, The Pew Charitable Trusts	<i>Food and Beverages: 3:15-3:25</i> <i>Leech: 3:25 - 3:35</i> <i>Save the Date: 3:35-3:50</i> <i>Presentation 3:50-4:30</i>
Friday	4:30	Conference Adjourns	
Saturday, June 11, 2016			
Saturday	8:00-12:00	Board Meeting	