Date	Start Time	End Time	Session Title	Location	Tracks
2022-05-18	07:00:00	08:00:00	Sunrise Salutations - Yoga on the Beach	Outside on the beach	Special Event
2022-05-18	09:00:00	17:00:00	Board Meeting	Coastal	Meeting
2022-05-18	14:00:00	17:00:00	Registration	Lobby II	Registration
2022-05-18	18:00:00	20:00:00	Board Dinner	Columbia Restaurant Sand Key	Food & Beverage
2022-05-19	06:30:00	07:30:00	Sunrise Salutations - Yoga on the Beach	Outside on the beach	Special Event
2022-05-19	08:00:00	19:00:00	Registration	Lobby II	Registration
2022-05-19	08:00:00	10:30:00	Board Meeting	Coastal	Meeting
2022-05-19	11:00:00	12:00:00	First Timers' Welcome	Coastal	Special Event
2022-05-19	13:00:00	15:15:00	Opening General Session with Colston E. Warne Lectureship & Business Meeting	Palm/Bay	General Session
2022-05-19	15:15:00	15:30:00	Beverage Break	Lobby II	Food & Beverage
2022-05-19	15:30:00	17:00:00	A3c How Does Annuity Ownership Influence a Household's Stock Market Participation Across Industries?	Coastal	Concurrent A
2022-05-19	15:30:00	17:00:00	A2a Finding Alternatives to Reducing Food Waste: An Experimental Study on Food Consumers	Gulf	Concurrent A
2022-05-19	15:30:00	17:00:00	A1b Assessing the Association between Equity Portfolio Holdings and the Miscalibration of Financial Risk Tolerance	Beach	Concurrent A
2022-05-19	15:30:00	17:00:00	A3a Annuity Satisfaction	Coastal	Concurrent A
2022-05-19	15:30:00	17:00:00	A1a An Evaluation of the Association Between Marital Status and Financial Risk Tolerance	Beach	Concurrent A
2022-05-19	15:30:00	17:00:00	A2b The Impact of COVID-19 on Food Consumption Patterns: An Application of SOR Framework	Gulf	Concurrent A
2022-05-19	15:30:00	17:00:00	A1c Digital Finance and Happiness: Evidence From China	Beach	Concurrent A
2022-05-19	15:30:00	17:00:00	A3b Back to Basics: Understanding Millennials' Retirement Plan Participation Decisions From the Perspectives of Employer	Coastal	Concurrent A
			Contribution and Automatic Enrollment		
2022-05-19	17:00:00	17:15:00	Beverage Break	Lobby II	Food & Beverage
2022-05-19	17:15:00	18:45:00	B1b Nudging DC Participants to Save More: The Impact of Employer Defaults and Match Rates on Retirement Saving	Beach	Concurrent B
2022-05-19	17:15:00	18:45:00	B3a Overconfidence, Personal Attitude Toward COVID-19, and Risk Mitigating Factors	Coastal	Concurrent B
2022-05-19	17:15:00	18:45:00	B1a Factors That Impact Defined Contribution Equity Percentage: A Bayesian Model Averaging Approach	Beach	Concurrent B
2022-05-19	17:15:00	18:45:00	B2a Bank Compliance With National Transaction Account Standards: Evidence from a Mid-Western Metropolitan Area	Gulf	Concurrent B
2022-05-19	17:15:00	18:45:00	B2b Differences in Financial Inclusion By Disability Type	Gulf	Concurrent B
2022-05-19	17:15:00	18:45:00	B3b Pushing or Clicking the Grocery Cart? Health and Economic Concerns During the COVID-19 Pandemic	Coastal	Concurrent B
2022-05-19	18:45:00	19:45:00	Dinner Buffet on the Lawn - Sponsored by CSUN's Department of Family & Consumer Sciences (FCS)	Outside Function Space	Food & Beverage
2022-05-20	06:30:00	07:30:00	Sunrise Salutations - Yoga on the Beach	Outside on the beach	Special Event
2022-05-20	07:00:00	08:00:00	Poster Session 1 Set Up	Lobby II	Poster Session
2022-05-20	07:00:00	07:50:00	International Committee Meeting	Conch (6th floor)	Meeting
2022-05-20	07:00:00	09:00:00	JCA Associate Editor & Editorial Review Board Breakfast (Invitation Only)	Coastal	Food & Beverage, Meeting
2022-05-20	07:00:00	15:00:00	Registration	Lobby II	Registration
2022-05-20	08:00:00	08:50:00	103 Financial Well-Being and the Role of CARES Act	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	105 Impact of the COVID-19 Pandemic on Low to Moderate Income Households and People of Color	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	107 Patient-Reported Financial Toxicity Experienced by Female Cancer Survivors in Central Florida	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	106 Parental Support to Emerging Adults During COVID-19: A Help or a Hindrance?	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	104 How is Inflation Taught in the U.S.? Examining Financial Education Approaches	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	100's - Featured Research Session 1 & Breakfast (Posters)	Lobby II	Food & Beverage, Poster Session
2022-05-20	08:00:00	08:50:00	110 The Alpha and Omega of Financial Risk-Tolerance Assessment	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	102 Examining the Estate Planning Beliefs, Intentions, and Practices of African American Individuals and Families	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	108 Remote Working during COVID-19 Pandemic: Influence of Gender and Stress on Consumers' Shopping Motivations	Lobby II	Poster Session

2022-05-20	08:00:00	08:50:00	101 Determinants of Household Knowledge of Food Wasteful Behaviors	Lobby II	Poster Session
2022-05-20	08:00:00	08:50:00	109 Stimulus Receipt, Income, and Food Insecurity During COVID-19	Lobby II	Poster Session
2022-05-20	09:00:00	10:30:00	General Session 2 with Esther Peterson Lecture	Palm/Bay	General Session
2022-05-20	10:30:00	10:30:00	Beverage Break	Lobby II	Food & Beverage
2022-05-20	10:35:00	12:15:00	C3b Immigration Law Enforcement and Immigrant Homeownership	Coastal	Concurrent C
2022-05-20	10:45:00	12:15:00	C1b Generational Differences in Financial Well-Being: What Have We Learned About Roles of Financial Knowledge, Skill, and Behavior		Concurrent C
2022-03-20	10.45.00	12.15.00	CID Generational Differences in Financial Weil-being. What have we teamed About Roles of Financial Rhowledge, Skill, and behavior	Deacii	Concurrent C
2022-05-20	10:45:00	12:15:00	C2b Is Using a Financial Advisor Related to Cryptocurrency Investment?	Gulf	Concurrent C
2022-05-20	10:45:00	12:15:00	C3c Predictors of Holding Student Loans and Receiving Government Assistance	Coastal	Concurrent C
2022-05-20	10:45:00	12:15:00	C1a Financial Literacy and Behavior as Mediators of the Relationship Between Financial Socialization and Financial Well-Being	Beach	Concurrent C
2022-05-20	10:45:00	12:15:00	C1c The Role of Consumer Financial Confidence on Financial Well-Being	Beach	Concurrent C
2022-05-20	10:45:00	12:15:00	C3a Association of Negative Home Equity With Military Households and Their Financial Behaviors	Coastal	Concurrent C
2022-05-20	10:45:00	12:15:00	C2c Race, Ethnicity, and Financial Planner Use	Gulf	Concurrent C
2022-05-20	10:45:00	12:15:00	C2a A Cross-Racial Examination of the Antecedents to Financial Help-Seeking	Gulf	Concurrent C
2022-05-20	12:15:00	14:00:00	International Committee Lunch - Members Grab Lunch & Meet Outside Together	Outside/pool deck	Food & Beverage
2022-05-20	12:15:00	13:45:00	Student Lunch - Students Grab Lunch & Meet at Fire Pit	Coastal Patio	Food & Beverage, Special Event
2022-05-20	12:15:00	14:00:00	Grab and Go Lunch	Lobby II	Food & Beverage
2022-05-20	12:15:00	13:00:00	Poster Session 1 Removal	Lobby II	Poster Session
2022-05-20	13:00:00	14:00:00	Poster Session 2 Set up	Lobby II	Poster Session
2022-05-20	14:00:00	15:30:00	D1a Adoption of Mobile Payment by Racial/Ethnic Groups: A Decomposition Analysis	Beach	Concurrent D
2022-05-20	14:00:00	15:30:00	D2a Financial Capability and Informal Bankruptcy: Comparing Student Loan Holders and Non-holders	Gulf	Concurrent D
2022-05-20	14:00:00	15:30:00	D3c To File or Not to File: Characteristics of Households in United States That Did Not File an Income Tax Return between 2001 and	Coastal	Concurrent D
2022 05 20	14.00.00	15.20.00	2019 P1h Crusto Composito Well Streets Whele Busing?	Doogh	Canaumant D
2022-05-20	14:00:00	15:30:00	D1b Crypto Comes to Wall Street: Who's Buying?	Beach	Concurrent D
2022-05-20	14:00:00	15:30:00	D3a Cash in the Cookie Jar: Did Liquidity Help Families During the Great Recession?	Coastal	Concurrent D
2022-05-20	14:00:00	15:30:00	D2b Financial Hardships and Psychological Distress During Covid-19 By Racial and Ethnic Groups	Gulf	Concurrent D
2022-05-20	14:00:00	15:30:00	D1c How Financial Stress Factors Are Associated With Mobile Fintech Adoption?	Beach	Concurrent D
2022-05-20	14:00:00	15:30:00	D2c Understanding The Use of Digital Finance Among Older Internet Users in Urban China: Evidence from An Online Convenience	Gulf	Concurrent D
2022-05-20	14:00:00	15:30:00	Sample D3b Personality Traits associated With Food and Housing Insecurity Among University Students	Coastal	Concurrent D
2022-05-20	15:30:00	15:45:00	Beverage Break	Lobby II	Food & Beverage
2022-05-20	15:45:00	17:15:00	E1b How Sports Venues Affect Rental Prices? The Case of the Atlanta Braves New Home – Truist Park	Beach	Concurrent E
2022-05-20	15:45:00	17:15:00	E2a Income Shock and Mental Health Among Older Adults: Evidence From COVID-19	Gulf	Concurrent E
2022-05-20	15:45:00	17:15:00	E1c The Association of Fear of Missing Out, Social Media Use, and Credit Card Debt	Beach	Concurrent E
2022-05-20	15:45:00	17:15:00	E1a Homeownership: Should Advisors Ignore the Elephant in the Room?		Concurrent E
			· · · · · · · · · · · · · · · · · · ·	Beach	
2022-05-20	15:45:00	17:15:00	E2c Retirement Status Change, Social Support, and Life Satisfaction Among Older Adults	Gulf	Concurrent E
2022-05-20	15:45:00	17:15:00	E2b Mental Accounting, Estate Bequests, and Retirement Satisfaction	Gulf	Concurrent E
2022-05-20	15:45:00	17:15:00	E3c When to Work and How Much: How Parenting Affects Employment Decisions of Divorced Mothers in Wisconsin	Coastal	Concurrent E
2022-05-20	15:45:00	17:15:00	E3b The Growth of Women as the Primary Investor: A Household Bargaining Perspective	Coastal	Concurrent E
2022-05-20	15:45:00	17:15:00	E3a Gender-Related Patterns of Perceived Financial Well-Being During the COVID-19 Recession: The US Case	Coastal	Concurrent E
2022-05-20	17:15:00	18:15:00	202 Do I Stay or Do I Go? An Application of the Socio-Ecological Model to Police Attrition	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	208 The Majors of Transgender and Gender Diverse College Students	Lobby II	Poster Session

2022-05-20	17:15:00	18:15:00	209 The Effects of Federal Pandemic Assistance and State Policies on Basic Health Care Consumption	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	200's - Featured Research Session 2 'Conversation & Libation' & Reception (Posters)	Lobby II	Food & Beverage, Poster Session
2022-05-20	17:15:00	18:15:00	207 Why Did American Workers Become More Optimistic About Retirement?	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	201 Did Pre-Pandemic Financial Behaviors Matter to Financial Well-Being?	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	203 Local Leaders' Perceptions of Housing Access and Segregation in Their Communities	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	205 Tax-time Debt Repayment Education: A Pilot Field Experiment with IRS-VITA Clients	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	204 Relationship Between Housing Stress and Mental Health Among US Adults, 2014-2018	Lobby II	Poster Session
2022-05-20	17:15:00	18:15:00	206 The Association of Student Loan Balance and Student-Borrower Financial Stress	Lobby II	Poster Session
2022-05-20	18:15:00	19:00:00	Poster Session 2 Removal	Lobby II	Poster Session
2022-05-20	18:30:00	20:00:00	Past Presidents Dinner (Hosted & Invitation Only)	Columbia Restaurant Sand Key	Food & Beverage, Special Event
2022-05-20	18:30:00	20:00:00	JCA Dinner Out (Invitation Only)	Columbia Restaurant Sand Key	Food & Beverage, Special Event
2022-05-21	06:30:00	07:30:00	Sunrise Salutations - Yoga on the beach	Outside on the beach	Special Event
2022-05-21	07:00:00	15:00:00	Registration	Lobby II	Registration
2022-05-21	07:30:00	08:30:00	Breakfast	Lobby II	Food & Beverage
2022-05-21	08:45:00	10:15:00	F3c Subjective Health Status and Financial Strain: Evidence from the 2019 Survey of Consumer Finances	Coastal	Concurrent F
2022-05-21	08:45:00	10:15:00	F2a Managing a Health Shock in Older Age: Housing Wealth, Mortgage Borrowing, and Medication Adherence	Gulf	Concurrent F
2022-05-21	08:45:00	10:15:00	F1a Analysis of State Consumer Data Privacy Legislation	Beach	Concurrent F
2022-05-21	08:45:00	10:15:00	F3a Depression and Financial Planning Horizon	Coastal	Concurrent F
2022-05-21	08:45:00	10:15:00	F1b Examining the Role of Consumer Preferences on U.S. Individuals' Trade Policy Views	Beach	Concurrent F
2022-05-21	08:45:00	10:15:00	F2b Medicare and the Use of Dietary Supplements in Older Adults	Gulf	Concurrent F
2022-05-21	08:45:00	10:15:00	F3b Maintaining Financial Well-Being: Differences in Response to Acute Versus Chronic Scarcity	Coastal	Concurrent F
2022-05-21	10:15:00	10:30:00	Beverage Break	Lobby II	Food & Beverage
2022-05-21	10:30:00	12:00:00	G3a Interventions Designed to Improve Financial Capability: A Systematic Review	Coastal	Concurrent G
2022-05-21	10:30:00	12:00:00	G3b Making Your Own Case: Inclusion in Consumer Financial Education	Coastal	Concurrent G
2022-05-21	10:30:00	12:00:00	G1a Efficacy in Measuring Financial Literacy	Beach	Concurrent G
2022-05-21	10:30:00	12:00:00	G2b The Effects of Life Shocks, Material Hardship, and Supportive Intimate Relationships on the Assessment of Financial Well-being	Gulf	Concurrent G
2022-05-21	10:30:00	12:00:00	G2a Even the Best Get Tired: The Importance of Decision Fatigue in Consumer Decision Making	Gulf	Concurrent G
2022-05-21	10:30:00	12:00:00	G3c Materialism and Use of Credit Cards: The Mediation Effects of the Theory of Planned Behavior Constructs	Coastal	Concurrent G
2022-05-21	10:30:00	12:00:00	G1b Exploring Measurement Issues in Assessing K-12 Financial Education	Beach	Concurrent G
2022-05-21	12:00:00	13:45:00	General Session 3 with the Rhoda Karpatkin Consumer International Lecture and Luncheon	Palm/Bay	General Session
2022-05-21	14:00:00	15:30:00	Closing General Session with JCA Best Article Presentations & Door Prizes	Palm/Bay	Food & Beverage, General Session
2022-05-21	17:45:00	22:00:00	Post-Conference StarLite Majesty Dinner Cruise	StarLite Majesty Dining Yacht,	Food & Beverage, Special Event
				Clearwater Beach Marina	
2022-05-22	08:00:00	12:00:00	Board Meeting	Coastal	Meeting