

Soo Hyun Cho

Curriculum Vitae

Dec 2016

Department of Consumer Sciences
South Dakota State University
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Education

Ph.D. in Family Resource Management (2009), the Ohio State University

Dissertation: Role of Regulatory Focus on Savings Behavior (Minor in Marketing)

M.S. in Family Resource Management (2005), Korea University, Seoul, Korea

Thesis: Art Consumption Behavior among College Students in Korea

B.S. in Home Economics Education (2003), Korea University, Seoul, Korea

Academic Positions

Aug 2016 – current: Associate Professor, Department of Consumer Sciences, South Dakota State University

Jan 2010 – May 2016: Assistant Professor, Department of Consumer Sciences, South Dakota State University

Aug – Dec 2009: Instructor, Department of Consumer Sciences, South Dakota State University

Research Interests

Family economic wellbeing, consumer financial socialization, social psychological aspects of consumers' financial behavior, determinants and consequences of saving goals, cross-cultural comparison of college students' financial behavior and wellbeing

Awards, Honors, and Scholarships

- Best Paper Award in Personal Finance, Articles published in 2015 in the Family & Consumer Sciences Research Journal (June 2016), American Association of Family & Consumer Sciences
- Outstanding Student Organization Award (April 2016), Consumer Affairs Student Organization (faculty advisor), College of Education and Human Sciences, SDSU
- Outstanding Research and Discovery Award, College of Education and Human Sciences (April 2013), SDSU
- Distinguished Researcher Award, College of Education and Human Sciences (February 2013), SDSU
- Consumer Sciences Graduate Research Award (February 2009), OSU \$1,000
- Dissertation Award by Filene Research Institute (March 2008) \$5,000

Publications

Peer-reviewed Journal Articles

1. Johnson, C. L., Gutter, M. S., Xu, Y., Cho, S. H., & DeVaney, S. (2016). Perceived value of college as an investment in human and social capital: Views of Generations X and Y. *Family and Consumer Sciences Research Journal, 45*(2), 193-207. [SCOPUS, ESCI]*
2. Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M., & Griesdorn, T. (2016). Experimental design to understand the student loan decision: A methodological note. *Family and Consumer Sciences Research Journal, 45*(1), 65-76. [SCOPUS, ESCI] *
3. Cho, S. H., Xu, Y., and Kiss, D. E. (2015). Understanding student loan decisions: A literature review. *Family and Consumer Sciences Research Journal, 43*(3), 229-243. doi: 10.1111/fcsr.12099 [SCOPUS, ESCI] *
4. Cho, S. H., Chang, K.-L., Yeo, J., Saboe-Wounded Head, L., Zastrow, M., Zdorovtsov, C., Skjonsberg, L., and Stluka, S. (2015). Comparison of fruit and vegetable consumption among Native and non-Native American populations in rural communities. *International Journal of Consumer Studies, 39*(1), 67-73. doi: 10.1111/ijcs.12153 [SSCI]
5. Cho, S. H., Loibl, C., Geistfeld, L. V., and Haugtvedt, C. (2014). Motivation for emergency and retirement saving: An examination of Regulatory Focus Theory. *International Journal of Consumer Studies, 38*(6), 701-711. [SSCI]
6. Griesdorn, T. S., Lown, J. M., DeVaney, S., Cho, S.-H., & Evans, D. A. (2014). Association between behavioral life-cycle constructs and risk tolerance of low-to-moderate-income households. *Journal of Financial Counseling and Planning, 25*(1), 27-39. [SCOPUS]
7. Cho, S. H., Yeo, J., and Saboe-Wounded Head, L. (2013). Role of knowledge and risk tolerance in young adults' financial planning behavior. *Consumer Policy and Education Review, 9*(3), 1-19. [KCI]
8. Park, S., Yoon, H. J., Cho, S. H., and Haugtvedt, C. P. (2013). Assessing the provision of nutritional information on quick service restaurant menu item choices for college students. *Journal of Foodservice Business Research, 16*(4), 329-346. [SCOPUS]
9. Gutter, M., Hayhoe, C. R., DeVaney, S. A., Kim, J., Bowen, C., Cheang, M., Cho, S. H., Evans, D., Gorham, E., Lown, J., Mauldin, T., Worthy, S., and R. Dorman. (2012). Exploring the relationship of economic, sociological, and psychological factors to the savings behavior of low- to moderate-income households. *Family and Consumer Sciences Research Journal, 41*(1), 86-102. [SCOPUS, ESCI] *
10. Hayhoe, C., Cho, S. H., DeVaney, S., Worthy, S., Kim, J., and Gorham, E. (2012). How do distrust and anxiety affect savings behavior? *Family and Consumer Sciences Research Journal, 41*(1), 69-85. [SCOPUS, ESCI] *

11. Park, S., Cho, S. H., and Yoon, H. J. (2012). The Relationship between Future Orientation, Regulatory Focus, and Need for Cognition and Healthy Menu Choices. *International Journal of Human Ecology*, 13(1), 171-181. [KCI]
12. Kim, J., Chatterjee, S. and Cho, S. H. (2012). Asset ownership of new Asian immigrants in the United States. *Journal of Family and Economic Issues*, 33(2), 215-226. [SCOPUS]
13. Cho, S. H., Kim, J., Mauldin, T., and Gutter, M. (2012). Effect of socialization and financial information source on financial management behavior among low- and moderate-income adults. *Family and Consumer Sciences Research Journal*, 40(4), 417-430. [SCOPUS, ESCI] *
14. Morrison, K., Saboe-Wounded Head, L., and Cho, S. H. (2012). Undergraduate consumer affairs program needs: Employers' perspectives. *Journal of Family & Consumer Sciences*, 104(1), 29-33. [ERIC]
15. Loibl, C., Cho, S. H., Diekmann, F., and Batte, M. (2009). Consumer self-confidence in searching for information. *Journal of Consumer Affairs*, 43 (1), 26-55. [SSCI]

NOTE: *Emerging Sources Citation Index

As a new index in the Web of Science™ Core Collection, Emerging Sources Citation Index (ESCI) expands the citation universe and reflects the growing global body of science and scholarly activity. ESCI complements the highly selective indexes by providing earlier visibility for sources under evaluation as part of SCIE, SSCI, and AHCI's rigorous journal selection process. Inclusion in ESCI provides greater discoverability which leads to measurable citations and more transparency in the selection process.

Peer-reviewed Conference Proceedings - Abstracts

1. Cho, S. H., & Saboe-Wounded Head, L. (2016). SDSU Financial Education Day: How to successfully implement a financial education event on a college campus. AAFCS, June 22-25, Bellevue, WA
2. Cho, S. H., Johnson, C. L., Kiss, D. E., O'Neill, B. M., Mountain, T., & Gutter, M. (2016). Symposium: Student Loan Qualitative and Quantitative Data: A Methodological Concern. Annual Conference of the American Council on Consumer Interests, June 8-10, Crystal City, VA.
3. Kiss, D. E., O'Neill, B., Evans, D.E., and Cho, S.H. (2016). Does Borrowing for College Make Sense? Implications from a Mixed-Methods Research Study. Annual Conference of the Family Economics Resource Management Association. March 11-12. New Orleans, LA.
4. Cho, S. H., & DeCook, J. R. (2015). Millennials Social Media Use and Financial Literacy: A Literature Review. Annual Conference of the Korean Society of Consumer Policy and Education. June 5. Seoul, S. Korea
5. Cho, S. H., & DeCook, J. R. (2015). Effect of Social Media on Spending Habits among Millennials. Annual Conference of the American Council on Consumer Interests. May 20-22. Clearwater, FL

6. Cho, S. H., Yeo, J., Wounded-Head, L., and Johnson, C. (2014). Alternative Borrowing Behavior among Emerging Adults. Annual Conference of the Association of Financial Counseling, Planning, and Education. November 19-21. Bellevue, WA
7. Jara-Rabara, J., & Cho, S. H. (2013). Communicating Personal Finance: What College Freshmen Want. Annual Conference of the American Council on Consumer Interests. April 10-12. Portland, OR
8. Brown, J., & Cho, S. H. (2013). Financial Literacy and Brand Preference among College Students. Annual Conference of the American Council on Consumer Interests. April 10-12. Portland, OR
9. Yeo, J., Saboe-Wounded Head, L., and Cho, S. H. (2012). Role of Knowledge and Risk Tolerance in Young Adults' Financial Planning Behavior. Annual Conference of the Association of Financial Counseling, Planning, and Education. November 14-16. St. Louis, MO
10. Griesdorn, T. S., DeVaney, S. A., Lown, J., Cho, S. H., Evans, D. (2012). Financial Risk Tolerance and Savings Behavior. Annual Conference of the Academy of Financial Services. October 1-2. San Antonio, TX
11. Cho, S. H. (2012). Financial Socialization and Savings Behavior among workers in South Dakota. Annual Conference of the Korean Family Resource Management Association. June 2. Seoul, South Korea
12. Cho, S. H. (2012). Role of Regulatory Focus on Savings Behavior among South Dakota workers. Annual Conference of the Korean Society for Consumer Studies. May 12. Seoul, South Korea
13. Worthy, S., Cho, S. H., and DeVaney, S. (2012). Health and financial well-being of a national sample of low to moderate income consumers. Annual Conference of the American Council on Consumer Interests. April 11-13. Memphis, TN
14. Chang, K.-L., and Cho, S. H. (2012). Effects of financial resources and family environment on farmers' exit decisions. Annual Conference of the American Council on Consumer Interests. April 11-13. Memphis, TN
15. Kim, J., Chatterjee, S., and Cho, S. H. (2011). Asset ownership of new Asian immigrants in the United States. 9th Biennial Conference of the Asian Consumer and Family Economics Association. July 6-8, Seoul, South Korea
16. Saboe-Wounded Head, L., Stluka, S., and Cho, S. H. (2011). Addressing Native American culture through financial and nutrition education. Annual Conference of the American Association of Family and Consumer Sciences. June 23-25. Phoenix, AZ
17. Cho, S. H., Geistfeld, L. V., and Loibl, C. (2011). The role of regulatory fit for savings behavior. Asian Pacific Association of Consumer Research. June 16-18. Beijing, China
18. Kim, H., Devaney, S. A., Cho, S. H., and Kim, J. (2011). The effect of personal financial management, bank relationship, and small business characteristics on small business productivity. Consumer Interests Annual. 57. American Council on Consumer Interests. April 13-15. Washington, D.C.

19. Cho, S. H., Geistfeld, L. V. and Loibl, C. (2010). The role of saving goals on savings behavior: A regulatory focus approach. *Consumer Interests Annual*. 56. American Council on Consumer Interests. April 15. Atlanta, GA
20. Cho, S. H., Park, S., and Kandampully, J. (2009). Evidence of service oriented strategies: A case study of selected credit card companies and national financial institutions in the U.S. The 16th International EIRASS Conference on Recent Advances in Retailing and Services Sciences, Niagara Falls, Canada
21. Park, S., Cho, S. H., and Kandampully, J. (2009). The impact of brand image on brand attachment and the moderating effect on image congruence. The 16th International EIRASS Conference on Recent Advances in Retailing and Services Sciences, Niagara Falls, Canada
22. Loibl, C., Cho, S. H., Diekmann, F. and Batte, M. T. (2008). Do confident consumers search more? Examining the relationship between multidimensional self-confidence and external information search. *Advances in Consumer Research*. 36. Annual North American Conference of the Association for Consumer Research. October 23. San Francisco, CA [SCOPUS]
23. Loibl, C., Cho, S. H., Diekmann, F. and Batte, M. T. (2008). Finding the information you need: The role of self-confidence in consumer information search. *Consumer Interests Annual*. 54. American Agricultural Economics Association and American Council on Consumer Interests Joint Conference. July 27. Orlando, FL.
24. Lee, J. and Cho, S. H. (2008). The effect of credit on spending decisions: The role of the credit limit and self-control. Annual Meeting of the Academy of Financial Services. October 3. Boston, MA
25. Cho, S. H., Fang, M.-C., and Hanna, S. D. (2007). Who has emergency related savings goals? *Consumer Interests Annual*, 53, 223-230. American Council on Consumer Interests, St. Louis, MO

Invited Presentations

1. Cho, S. H. & Saboe-Wounded Head, L. 2016. Financial Wellbeing. Workshop presented to Psychology Department. November 3, 2016. College of Saint Benedict & Saint Johns University, St. Joseph, MN
2. Cho, S. H. 2015. Graduate School in Consumer Affairs. Presentation to SDSU Consumer Affairs Club. November 17, 2015.
3. Cho, S. H. 2015. Research Trends in Family Resource Management in the United States. June 24, 2015. Graduate Seminar, Department of Consumer Sciences, Korea University, Seoul, Korea
4. Cho, S. H. 2013. College Students Financial Wellness. Psychology 390 March 15, South Dakota State University, Brookings, SD
5. Cho, S. H. 2013. Socialization and Information Sources in Financial Management Behavior. February 25, eXtension Web Conference for the AmericaSaves Week.
6. Cho, S. H. 2012. Behavioral Economics. Department of Consumer Studies Graduate Seminar. May 31 – June 1, SangMyung University, Seoul, Korea

7. Cho, S. H. & Yeo, J. 2011. International Women Faculty. SDSU Women's Studies Brown Bag Series. November 15, South Dakota State University, Brookings, SD
8. Cho, S. H. 2010. Parental Perception on the Financial Literacy of Their School-Aged Children: An Exploratory Study. Colloquium for developing 2010-2016 Korean Children & Youth Panel Study. Korean National Youth Policy Institute, July 2, Seoul, Korea

Grants

1. 2012 – 2017 U. S. Department of Agriculture NIFA Hatch Project SD 00H447-12 “Psychological and behavioral determinants of household financial behavior” \$50,000
2. 2016 SDSU Scholarly Excellence Funds “Development of Comprehensive Financial Stress Scale” with W. Heo, \$2,750
3. 2015 SDSU Scholarly Excellence Funds “Financial Literacy Intervention to Reduce Undergraduate Student Loan and Consumer Debt” with L. Saboe-Wounded Head, \$3,250
4. 2015 SDSU College of Education and Human Sciences/Department of Consumer Sciences “Developing Undergraduate Research Program in Consumer Affairs” \$1,500
5. 2014 SDSU Women and Giving “International Women Faculty” with Jantzer, A., & Tolman, E. \$1,000
6. 2014 SDSU Scholarly Excellence Fund – Scholarly Dissemination. \$600
7. 2013 SDSU Women and Giving “Money, marriage, and health: Does marital quality make a difference on health in the presence of financial distress?” with Kang, S., and J. Yeo. \$2,000
8. 2012 SDSU Education and Human Sciences Rural Child Well-Being Center Proposal “Improving the Financial Well-being of College Students through Personal Financial Planning, Education and Coaching” with Saboe-Wounded Head, L., and Bittiker, D. \$5,000
9. 2011 Harms Fund for Excellence in Management “Wealth, Financial Security, Family-to-Work Arrangement, and Migration Decision in the U.S. Farm Community” with Chang, K. -L. \$20,000
10. 2011 SDSU Education and Human Sciences Research/Scholarship Fund “Validation of Savings Survey in Korean for International Comparison” P.I. \$5,000
11. 2010 SDSU Education and Human Sciences “Saving goals and behavior among South Dakota” with Gorham, L. \$4,600
12. 2010 Mark of Academic Excellence Funds “Consumer Affairs Curriculum/Assessment Revision: Continuation of Workforce Needs Study” with Saboe-Wounded Head, L., and Morrison, K. \$3,000
13. 2009 Mark of Academic Excellence Funds “Workforce Needs Study for Consumer Affairs: Employer Perspective” with Morrison, K. and Saboe-Wounded Head, L. \$3,200

Working Papers

1. Wounded-Head, L., Cho, S. H., Yeo, J., and Johnson, C. Exploring the Extent of Alternative Borrowing Behavior among Emerging Adults. Target: *Journal of Financial Counseling and Planning*
2. The Return on Education and the Perceived Prudence in Student Loan Decisions. With NC 2172 team.
3. Workplace Financial Education Needs. With Johnson, C. Target: *Journal of Extension, Journal of Human Sciences and Extension*
4. Media consumption and financial behavior among the Millennial. With Julia DeCook.
5. International Women Faculty: Relationship between work family conflict and job satisfaction. With Amanda Jantzer.
6. Faculty Financial Stress and Job Satisfaction using Latent Class Analysis. With Philseuk Lee and Amanda Jantzer
7. College Students attitudes, behavior, and financial well-being: US-Korea comparison. With Kyungja Kim.

Teaching

- CA 110 Individual Financial Literacy (Summer 2015 & 2016)
- CA 230 Consumer Behavior (Spring 2016)
- CA 289 Consumers in the Market (Fall 2009 – 2013)
- CA 340 Work Family Interface (Spring & Fall 2009 – current)
- CA 412 Emerging Issues in Consumer Affairs (Fall 2011)
- CA 430 Consumer Decision Making (Spring 2012 - current)
- CA 450 Family Financial Planning Cases and Applications (Spring 2010 & Spring 2011)
- CA 494 Consumer Affairs Internship (Summer 2009 – current)
- CA 640 Fundamentals of Family Financial Planning (GPIDEA) (Fall 2014 – Fall 2015)

Advising

Undergraduate students

Faculty Advisor, Consumer Affairs Student Organization (Formerly National Consumers League Student Chapter) (2009 - current)

- Outstanding Student Organization, College of Education and Human Sciences, 2016
- Hosted Financial Education Day, since Fall 2015

Advised undergraduate students' research and publications:

- Gritit, N. (2014) "The Effects of being a Student Athlete at the Collegiate Level" *SDSU Journal of Undergraduate Research*, 12, 37-59.

- Brown, J., & Cho, S. H. (2013). Financial Literacy and Brand Preference among College Students. Annual Conference of the American Council on Consumer Interests. April 10-12. Portland, OR
- Busby, C. (2013) “Transitional Issues Veterans Experience during Active Duty to College” Recipient of the Poster Award at *SDSU Undergraduate Research, Scholarship, and Creative Activity Day, 2013*
- Schmuck, J. (2011) “Parental Influence on Adolescent’s Academic Performance” *SDSU Journal of Undergraduate Research, 9, 77-84*. Received Schultz-Werth Research Scholarship (\$250)
- Williams, S. (2010) “Parental Influence on the Financial Literacy of Their School-Aged Children: An Exploratory Study” *SDSU Journal of Undergraduate Research, 8, 23-33*. Received Schultz-Werth Research Scholarship (\$1,000)
- DeJong, A. (2010) “Working Mothers: Cognitive and Behavioral Effects on Children.” *SDSU Journal of Undergraduate Research, 8, 75-82*.

Graduate students – Family Financial Planning GP IDEA

Served as advisor

- Heather Westerling (M.S. 2016), Family Financial Planning
- Bethani Eguia Nakoa (M.S. 2015), Family Financial Planning
- Rick Reyes III (M.S. 2014), Family Financial Planning
- Jeff Horne (M.S. 2014), Family Financial Planning

Served as committee member

- Kerri Mack (M.S. 2013), Family Financial Planning
- Robyn Jensen (M.S. 2013), Family Financial Planning
- Denis Paquette (M.S. 2012), Family Financial Planning
- Thomas De Jong (M.S. 2011), Family Financial Planning
- Ashley Gjoni (M.S. 2010), Family Financial Planning

Graduate Students - Other

- Gu, Wei (Vina), thesis committee (M.S. expected 2017), “Gender inequality in payment using Chinese Data”
- DeCook, Julia R., thesis advisor (M.S., 2015), “Media consumption and financial behavior among the Millennial.” Now PhD student in Journalism and Mass Communications Studies at Michigan State University

Professional Affiliations

- American Council on Consumer Interests

- American Association of Family and Consumer Sciences
- Association for Financial Counseling Planning and Education
- National Council on Family Relations
- Korean Society of Consumer Policy and Education (Board member, 2014.7-present)
- Korean Association for Family Resource Management

Service

University Level

- SDSU Student Debt Task Force, 2015. 1 – 2015. 8.
- SDSU Faculty Budget Committee, 2016. 9 – 2019. 5.
- SDSU Honors College, Department Representative, 2016. 9 - current

Department / College Level

- Program coordinator, Family Financial Planning graduate programs (M.S. and Certificate), 2014-current
 - CFP® board-registered program
 - Offered through Great Plains Interactive Distance Education Alliance (GP-IDEA)
- Family Financial Planning Graduate Committee, 2010 - 2014
- SDSU World Affairs Council's Korea Symposium Planning Committee, Fall 2011-Spring 2012
- SDSU Search Committees at the Department and College level, Summer 2011–Fall 2015
- SDSU Department of Consumer Sciences Core Course Development Committee, Spring 2011

Professional Organizations

- Multi-State Research Group NC 2172: Behavioral Economics and Financial Decision Making across the Lifespan, Chair 2014-2016
- Multi-State Research Group NC 1172: Complex Nature of Savings, Vice-Chair 2012-2014
- American Council on Consumer Interests, Travel Award Committee Chair 2012, 2013, 2014, 2015
- Reviewer for the following peer-reviewed academic journals;
 - Journal of Consumer Affairs
 - Journal of Family Economic Issues
 - Journal of Financial Therapy
 - Family & Consumer Sciences Research Journal
 - International Journal of Consumer Studies
 - Journal of Human Sciences and Extension
 - Consumer Policy and Education Review (Korean Journal)