

**Brenda J. Cude**  
**Professor Emeritus, Consumer Economics**

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**Education**

Ph.D. Consumer Economics, Purdue University, 1978  
M.S. Consumer Economics and Management, University of Tennessee at Martin, 1975  
B.S. Home Economics Education, University of Tennessee at Martin, 1974

**Honors and Awards**

Selected as UGA Writing Fellow, 2019-2020

Selected as a Georgia Athletic Association Professor of Family and Consumer Sciences, 2018-2022

2019 Creswell Award from the UGA College of Family and Consumer Sciences

Chosen as one of the FACS 100 Centennial Honorees (100 most influential leaders in the UGA College of Family and Consumer Sciences)

2017 Direct Selling Education Foundation Educator of the Year

2017 University of Georgia Center for Undergraduate Research Mentoring Award

2017 College of Family and Consumer Sciences Faculty Mentoring Undergraduate Research Award

2016 *Journal of Financial Planning and Education* Best Article Award for Henager, R., & Cude, B. J. (2016). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Planning and Education*, 27(1), 3-19.

American Council on Consumer Interests Honor a Mentor Recognition, 2016

Certificate of Appreciation, National Association of Insurance Commissioners, 2015 (in recognition of exemplary work on behalf of insurance consumers for more than 20 years as a Consumer Representative to that organization)

American Council on Consumer Interests Outstanding Dissertation Award, 2013 (Given to Anne C. Duke, whose PhD Committee I chaired)

University of Tennessee at Martin Outstanding Alumni Award, 2012

American Council on Consumer Interests Distinguished Fellow, 2009

Inducted into the University of Georgia (UGA) Teaching Academy, 2008

2008 University of Georgia Senior Teaching Fellow

UGA Gamma Sigma Delta Senior Distinguished Extension/Outreach Award of Merit, 2008

UGA College of Family and Consumer Sciences Teacher of the Year, 2007; Department of Housing and Consumer Economics, Teacher of the Year, 2006, 2007

University of Illinois Cooperative Extension Service Program Award, 2002

American Council on Consumer Interests Stewart Lee Consumer Education Award, 2002

National Extension Association of Family and Consumer Sciences, Educational Publications Award, 1999

Illinois Cooperative Extension Service Sustained Excellence Award, 1997

Purdue University Distinguished Alumni Award, 1996

Gladys Bahr Consumer Education Award for Outstanding Consumer Education, Illinois Consumer Education Association, 1995

Networking 94 Energy/Environment Award (sponsored by U.S. Department of Energy) for *Become an Environmental Shopper*, 1994

Impact 2000 Award for Outstanding Extension Program, U.S. Department of Agriculture, 1993

Outstanding Program Award, Illinois Cooperative Extension Service, 1992

Russell A. Dixon Award from the American Council on Consumer Interests for the outstanding article in 1990 in *Advancing the Consumer Interest*

Finalist for American Council on Consumer Interests Applied Consumer Economics Award, 1988

College of Human Resources Teacher of the Year, Southern Illinois University, 1983; Division of Human Development Teacher of the Year, Southern Illinois University, 1983

Tennessee Home Economics Association Master's Thesis Award, 1976.

## Association Memberships

American Council on Consumer Interests (ACCI)

## Professional Experience

Professor Emeritus, January 2021-present.

Interim Department Head, Department of Human Development and Family Science, University of Georgia, January 2019-July 2019.

Professor, Department of Financial Planning, Housing and Consumer Economics, University of Georgia, August 2004-December 2020; Undergraduate Coordinator, 2006-2020; Department Head, August 1998-August 2004; member of the Graduate Faculty.

Professor and Extension Specialist in Consumer Economics, University of Illinois, August 1995-1998; Associate Professor, Extension Specialist, 1985-1995; Chair, Consumer and Family Economics Extension Program Development Group, 1992-1998.

Associate Professor of Consumer Economics and Family Management, School of Technical Careers, Southern Illinois University (SIU), Carbondale, Illinois, 1984-June 1985.

Assistant Professor of Consumer Economics and Family Management, College of Human Resources, Southern Illinois University, Carbondale, Illinois, 1979-1984.

Teaching Assistant, Purdue University, Home Management Practicum, 1978-1979.

Research Assistant, Purdue University, Economic Analysis of Human Capital Development, 1977-1978.

Teaching Assistant, Purdue University, Home Management Residence (responsibilities included supervision and evaluation), 1976-1977.

Vocational Home Economics Teacher, Lake County High School, Tiptonville, Tennessee, 1975-1976.

Teaching assistant, University of Tennessee at Martin, Home Management Residence (responsibilities included financial administration, supervision, and evaluation), 1975.

## Publications

### Books

Nicolini, G., & Cude, B. J. (Editors). (2022). *The Routledge Handbook of Financial Literacy*. Routledge.

Weinzierl, R.A., Weicherding, P.J., Cude, B. J., & Williams, D.J. (1996). *57 Ways to Protect Your Home Environment (and Yourself)* (North Central Region Publication 583). Urbana: University of Illinois Cooperative Extension Service.

*Chapters in Books*

- Choi, S. L., & **Cude**, B. J. (2022). Financial literacy among older adults. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 48-60). Routledge.
- Cude**, B. J. (2022). Defining financial literacy. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 5-17). Routledge.
- Cude**, B. J. (2022). Financial literacy and financial education in the United States. In G. Nicolini and B. J. Cude, *The Routledge Handbook of Financial Literacy* (pp. 295-309). Routledge.
- Cai, Y.†, & **Cude**, B. (2016). Online shopping. In Jing Jian Xiao (Ed.), *Advances in Consumer Finance Research*, 2<sup>nd</sup> ed. (pp. 339-356). New York: Springer-Science. (Update of chapter published in 2008 in first edition).
- Cude**, B. J., Danna, D.†, & Kabaci, M. J.† (2016). Financial knowledge and financial education of college students. In Xiao, J. J. (Ed.), *Handbook of consumer finance research*, 2<sup>nd</sup> ed. (pp. 141-154). New York: Springer-Science.
- Brobeck, S., & Cude, B.J. (2015). Insurance advocacy. *Watchdogs and whistleblowers: A reference guide to consumer activism*. Santa Barbara, CA: ABC-CLIO.
- Cude**, B. J. (2013). Drug safety and clinical trials. In W. Reiboldt & M. H. Maller (Eds.), *Consumer survival: Encyclopedia of consumer rights, safety, and protection* (pp. 335-338). Santa Barbara, CA: ABC-CLIO.
- Cude**, B., & Kabaci, M. J.† (2012). Financial education for college students. In D. Lambdin (Ed.), *Financial Decisions Across the Lifespan: Problems, Programs, and Prospects* (pp. 49-66). New York: Springer Science.
- Cude**, B. (2010). Engaging students in public policy analysis. In L. Johnson (Ed.), *Chalk Talk: Teaching Tips from the UGA Teaching Academy* (pp. 134-135). Athens, GA: University of Georgia.
- Cude**, B. J. (2002). Barriers and opportunities for growth in business-to-consumer electronic commerce. In S. Goetz and B. DeYoung (Eds.), *The Webbook of IT Innovations in Extension*. Invited. Published at <http://www.cas.nercerd.psu.edu/Publications/Webbook/wbHome.htm>
- Cude**, B. J. (1997). Packaging protections. In S. Brobeck (Ed.), *Encyclopedia of the Consumer Movement*. Santa Barbara: ABC-CLIO.

*Journal Articles since 2005 (85 since 1980)*

- Cude**, B. J. (in press). Financial literacy and education: What we know and still need to learn. *The International Review of Financial Consumers*. <https://doi.org/10.52227/25440.2022>
- \*Zhang, H., **Cude**, B. J., Groshong, L., & Keith, K. (2022). The impact of state surprise medical billing protections on consumers with employer-sponsored health insurance. *Journal of Insurance Regulation*. <https://doi.org/10.52227/25440.2022>
- \*Kopot, C.†, & **Cude**, B. J. (2021). Channel depth or consistency? A study on establishing a sustainable omnichannel strategy for fashion department store retailers. *Sustainability*, 10, 6993. <https://doi.org/10.3390/su13136993>
- \*Zhang, L.†, Zhao, H.†, & **Cude**, B. (2021). Luxury brands join hands: Building interactive alliances on social media. *Journal of Research in Interactive Marketing*, 5(4), 787-803. <https://doi.org/10.1108/JRIM-02-2020-0041>
- Cude**, B. J. (2020). Financial education in the United States. *The International Review of Financial Consumers*, 5(2), 25-31. <https://doi.org/10.36544/irfc.2020.5-2.4> (invited).
- \***Cude**, B. J., Chatterjee, S. W., & Tavosi, J. (2021). Investment strategies, personality traits, and overconfidence: Evidence from Iran. *Review of Integrative Business and Economics Research (RIBER)*, 10(3), 83-107.
- \*†Ryan, M. †, & **Cude**, B. (2021). Financial advice, plan choice, and retirement plan satisfaction. *Journal of Financial Counseling and Planning*, 32(1), 35-51. <http://doi.org/10.1891/JFCP-18-00050>

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Cude, B. J., Chatterjee, S. W., & Tavosi, J. (2020). Financial knowledge, personality traits, and risky borrowing behaviors in Iranian households. *Sustainability*, 12(18), 7608. <https://doi.org/10.3390/su12187608>
- \*Cude, B. J., Chatterjee, S.W., & Tavosi, J. (2019). Financial literacy among Iranian investors. *International Journal of Consumer Studies*, 43, 503-513. <http://doi.org/10.1111/ijcs.12535>
- \*Zhang, L.†, Cude, B., & Zhao, H.† (2020). Determinants of Chinese consumers' purchase intentions for luxury goods. *International Journal of Market Research*, 62(3), 369-385. <http://doi.org/10.1177/1470785319853674>
- \*Henager, R.†, & Cude, B. J. (2019). Financial literacy of high school graduates: Long- and short-term financial behaviors by age group. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-019-09626-2>
- \*Robb, C., Chatterjee, S., Porto, N., & Cude, B. (2019). The influence of student loan debt on financial satisfaction. *Journal of Family and Economic Issues*, 40, 51-73. <https://doi.org/10.1007/s10834-018-9599-y>
- \*Nicolini, G., & Cude, B. J. (2019). The influence of financial well-being on pawnshop use. *Journal of Consumer Affairs*, 53(4), 1674-1692. <https://doi.org/10.1111/joca.12244>
- \*Short, K.†, J., Goetz, J. W., Cude, B. J., Sperling, L., Welch-Devine, M., & Chatterjee, S. (2019). A case for graduate student financial education. *College Student Journal*, 53(1), 47-55.
- \*Zhang, L.†, & Cude, B. J. (2018). Chinese consumers' purchase intentions for luxury clothing: A comparison between luxury consumers and non-luxury consumers. *Journal of International Consumer Marketing*. <https://doi.org/10.1080/08961530.2018.1466225>
- \*Beale, E. M.††, & Cude, B. J. (2017). College student attitudes toward debt. *International Journal of Undergraduate Student Research and Creative Activities*, 9(5). <http://commons.pacificu.edu/ijurca>
- \*Henager, R.†, & Cude, B. J. (2016). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Planning and Education*, 27(1), 3-19.
- Cude, B. J. (2016). In memoriam – Edward J. Metzen. *Journal of Consumer Affairs*, 50(3), 487-488.
- \*Duke, A. C.†, & Cude, B. J. (2016). Motivating personal contributions to Health Savings Accounts. *Journal of Consumer Affairs*, 50(3), 652-665.
- \*Kabaci, M. J.†, & Cude, B. J. (2015). A Delphi Study to identify personal finance core concepts and competencies of first-generation college students. *Family and Consumer Sciences Research Journal*, 43(3), 244-258.
- \*Nicolini, G., & Cude, B. (2014). Conoscenze finanziarie e financial stress negli Usa: questione di (in)capacità o di reddito insufficiente? (Financial literacy, low incomes and financial stress in US households). *Forum*, 10, 41-60.
- \* 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.
- \*Kunovskaya, I.†, Cude, B. J., & Alexeev, N. (2014). Evaluation of a financial literacy test using Classical Test Theory and Item Response Theory. *Journal of Family and Economic Issues*, 35, 516-531. <http://doi.org/10.1007/s1084-013-9386-8>
- \*Nicolini, G., Cude, B.J., & Chatterjee, S. (2013). Financial literacy: A comparative study across four countries. *International Journal of Consumer Studies*, pp. 1-17. <http://doi.org/10.1111/ijcs.12050>
- \*Kunovskaya, I.†, Cude, B. J., & Koonce, J. (2013). Money management practices in transition economies: How findings from financial literacy surveys may inform home economics educators. *International Journal of Home Economics*, 6(1). <http://www.ifhe.org/47.html>.
- \*Lee, S.†, & Cude, B. J. (2012). Consumer complaint channel choice in online and offline purchases. *International Journal of Consumer Studies*, 35(1), 90-96.
- \*Goetz, J., Cude, B. J., Nielsen, R. B., Chatterjee, S., & Mimura, Y.† (2011). College-based personal finance education: Student interest in three delivery methods. *Journal of Financial Counseling and Planning*, 22(1), 27-42.
- \*Cai, Y.†, & Cude, B. (2011). Reference prices and consumers' feeling of regret: An investigation of consumers' use of an online price-bidding method. *International Journal of Consumer Studies*, 35(4), 441-447.
- \* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Yu, H.†, & Cude, B. (2009). Perceptions of personalized advertising: Comparisons across advertisements delivered via three different types of media. *International Journal of Consumer Studies*, 33, 503-514.
- \*Yu, H.†, & Cude, B. (2009). Possible disparities in consumers' perceptions toward personalized advertising caused by cultural differences; U.S. and Korea. *Journal of International Consumer Marketing*, 21 (4), 251-269.
- James, R. N. III, & Cude, B. J. (2009). Trends in *Journal of Consumer Affairs* feature articles: 1967-2007. *The Journal of Consumer Affairs*, 43 (1), 155-169.
- \*Nunn, T. L.†, Sweaney, A. L., Cude, B. J., & Hathcote, J. M. (2009). Consumer receptiveness to universal design features. *International Journal of Consumer Studies*, 33, 11-19.
- \*Tinsley, K., Cude, B. J., Rodgers, T., & Sweaney, A. L. (2008). Partnering with local employers to meet housing needs [Electronic Version]. *Journal of Extension*, 46(6). <http://www.joe.org/joe/2008december/rb8.shtml>
- \*Cai, Y.,† Yang, Y.†, & Cude, B. (2008.) Inconsistencies in U.S. consumers' attitudes toward and use of electronic banking: An empirical investigation. *Journal of Financial Services Marketing*, 13 (2):150-163.
- \*Goetz, J., Mimura, Y., Mehta, M.†, & Cude, B. (2008). HOPE or no-HOPE: Merit-based college scholarship status and financial behaviors among college students. *Financial Counseling and Planning Education*, 19(1), 12-19.
- Cude, B. J.** (2008). Remembering two luminary leaders – Stewart M. Lee and E. Scott Maynes. *Journal of Consumer Affairs*, 42 (1), 6-8
- Swagler, R., Sweaney, A., & Cude, B. (2008). Julia Marlowe -- 2007 ACCI Distinguished Fellow. *Journal of Consumer Affairs*, 42(1), 4-5.
- \*Cude, B. J. (2007). Insurance disclosures: Implications for insurance regulation of recent research. *Journal of Insurance Regulation*, 26 (2), 3-6.
- \*Lawrence, F. C., Cude, B. J., Lyons, A. C., Marks, L., & Machtmes, K. (2006). College students' financial practices: A mixed methods analysis. *Journal of Consumer Education*, 23, 13-26.
- Cude, B. J.** (2005). Insurance disclosures: An effective mechanism to increase consumers' insurance market power? *Journal of Insurance Regulation*, 24(2), 57-80.
- \*Lyons, A. C., Cude, B. J., Gutter, M., & Lawrence, F. C. (2005, June). The challenges of online surveying: What researchers should know. *Family and Consumer Sciences Research Journal*, 33 (4), 341-356.
- \*Mayer, R. N., Huh, J.†, & Cude, B. J. (2005, Summer). Cues of credibility and price performance of life insurance comparison Web sites. *The Journal of Consumer Affairs*, 39 (1), 71-94.

#### *Invited Papers*

- \*Morganosky, M., & Cude, B. J. (2000, May). *Consumer responses to and demand for online food shopping*. USDA Conference, "The Consumer in the Changing Food System," Washington, D.C.
- Cude, B.** (1994, March). *Medicare, Medicaid and Medicare supplement insurance*. Paper prepared for the White House Conference on Aging Mini-Conference on Older Women's Health Issues, Loyola University, Chicago.

#### *Proceedings since 2005 (110 since 1980 -- \* indicates peer reviewed)*

- \*Warmath, D., Thomas, M., & Cude, B. J. (2020). An evaluation of the impact of collegiate financial education. *Consumer Interests Annual*, 66. <https://acci.memberclicks.net/assets/docs/CIA/CIA2020/WarmathDecCIA2020.pdf>
- \*Cude, B. J., & Herbert, V. (2020). Title insurance: An overlooked market. 2020 *Consumer Interests Annual*, 66. <https://acci.memberclicks.net/assets/docs/CIA/CIA2020/CudeBrenda2CIA2020.pdf>
- \*Routh, A., † & Cude, B. J. (2020). An analysis of millennials' expenditures on pets [Poster]. *Consumer Interests Annual*, 66. <https://acci.memberclicks.net/assets/docs/CIA/CIA2020/RouthAditiCIA2020.pdf>

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Nicolini, G., & **Cude**, B. (2020). The influence of financial well-being on the use of Alternative Financial Services. [Abstract]. *Consumer Interests Annual*, 66. <https://acci.memberclicks.net/assets/docs/CIA/CIA2020/CudeBrenda1CIA2020.pdf>
- \*Ryan, M. P.†, & **Cude**, B. J. (2019). Factors that impact satisfaction and regret associated with the choice between a Defined Benefit Plan and Defined Contribution Plan. [Abstract]. *Consumer Interests Annual*, 65. <https://www.consumerinterests.org/cia2019>
- \*Nicolini, G., & **Cude**, B. (2019). The influence of financial well-being on pawn shop use. [Abstract]. *Consumer Interests Annual*, 65. <https://www.consumerinterests.org/cia2019>
- \***Cude**, B. J., Barrow, E.††, & Watkins, K.† (2019). Pet expenditures: An unexplored research topic. [Abstract]. *Consumer Interests Annual*, 65. <https://www.consumerinterests.org/cia2019>
- \*Short, K.†, Goetz, J., & **Cude**, B. (2018). Financial knowledge and stress: Making the case for targeted graduate student financial education. [Abstract]. *Proceedings of the Association of Financial Counseling and Planning*. <https://www.afcpe.org/symposium/previous-symposium-highlights/>
- \*Kopot, C.A.†, **Cude**, B., & McClure, C.† (2019). What makes a retailer an omni-channel retailer? A case study examining Nordstrom's retail platform and strategy, 2019 ACRA Conference/Global Retail Conference, Tucson, AZ.
- Chatterjee, S., Tavosi, J., & **Cude**, B. J. (2019). Personality, overconfidence, and investment behavior: Evidence from Iran. [Abstract]. *Proceedings of the Academic Research Colloquium for Financial Planning and Related Disciplines*. <https://centerforfinancialplanning.org/wp-content/uploads/2019/04/2019-ARC-Program.pdf>
- \*Ryan, M. P.†, Ewen, H. H., Parks, J. M.†, & **Cude**, B. (2017). Do academicians prefer defined benefit plans? Does plan selection impact satisfaction? *Consumer Interests Annual*, 63. <http://www.consumerinterests.org>
- \***Cude**, B. J. (2017). The influence of a high school personal finance education mandate on college freshman financial knowledge. *Consumer Interests Annual*, 63.
- \*Chatterjee, S., & **Cude**, B. J. (2017). Financial strain and student loan debt: Does financial literacy play a mitigating role? *Consumer Interests Annual*, 63.
- \*Danns, D.†, & **Cude**, B. (2015). Building and sustaining personal financial education programs on college/university campuses: The role of the program champion. In *Consumer Interests Annual*, 61. Retrieved from <https://acci.memberclicks.net/assets/docs/CIA/CIA2015/p208%20danns%20cude.pdf>
- \*Mathews, B.††, & **Cude**, B. J. (2015). College students and financial stress. In *Consumer Interests Annual*, 61. Retrieved from <https://acci.memberclicks.net/assets/docs/CIA/CIA2015/p102%20mathews%20cude.pdf>
- \*Reyna, A.††, & **Cude**, B. J. (2015). College seniors' credit use: Data from credit reports. In *Consumer Interests Annual*, 61. Retrieved from <https://acci.memberclicks.net/assets/docs/CIA/CIA2015/e2a%20reyna%20cude.pdf>
- \*Nicolini, G., & **Cude**, B. (2015). The use of pawnshops in the United States. In *Consumer Interests Annual*, 61. Retrieved from <https://acci.memberclicks.net/assets/docs/CIA/CIA2015/d3c%20nicolini%20cude.pdf>
- \*Duke, A. C.†, & **Cude**, B. J. (2014). The long-term financial and health implications of early selection and maintenance of an HSA-eligible health insurance plan. In *Consumer Interests Annual*, 60. Retrieved from <http://www.consumerinterests.org/cia2014>
- \***Cude**, B. J., Kunovskaya, I.†, Kabaci, M. J.†, & Henry, T.†† (2013). Assessing changes in the financial knowledge of college seniors. In *Consumer Interests Annual*, 59. Retrieved from <http://www.consumerinterests.org/cia2013>
- \*Kabaci, M. J.†, & **Cude**, B. J. (2013). Coming to consensus: A Delphi study to identify the personal finance core concepts and competencies for undergraduate college students. In *Consumer Interests Annual*, 59. Retrieved from <http://www.consumerinterests.org/cia2013>
- \*Duke, A.C.†, & **Cude**, B. J. (2013). Motivating personal contributions to Health Savings Accounts. In *Consumer Interests Annual*, 59. Retrieved from <http://www.consumerinterests.org/cia2013>

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Nicolini, G., & Chatterjee, S., & **Cude**, B. J. (2012). Financial literacy in the United States and abroad: A comparative study. [Abstract]. In *Consumer Interests Annual* Retrieved from <http://www.consumerinterests.org/2012-Conference-papers.html>
- \***Cude**, B. J. (2012). College seniors' financial capability: Knowledge, experience, and confidence in managing money and credit. [Abstract]. In *Consumer Interests Annual* Retrieved from <http://www.consumerinterests.org/2012-Conference-papers.html>
- \*Kabaci, M. J.†, & **Cude**, B. J. (2012). Coming to consensus: A Delphi Study to identify the personal finance core concepts and competencies for undergraduate college students. [Abstract]. In *Consumer Interests Annual* Retrieved from <http://www.consumerinterests.org/2012-Conference-papers.html>
- Kunovskaya, I.†, & **Cude**, B. J. (2012). Comparative analysis of money management as a component of financial capability in transitional countries. [Abstract]. In *Consumer Interests Annual*. Retrieved from <http://www.consumerinterests.org/2012-Conference-papers.html>
- \*Miller, J.†, Mauldin, T., **Cude**, B., & Sabia, J. (2011). A new look at consumers' and clinicians' options in smoking cessation: Smokeless tobacco, nicotine replacement therapy, Zyban, Chantix, and other interventions. [Poster]. In *Consumer Interests Annual*. Retrieved from [http://www.consumerinterests.org/CIA/2011/2011\\_MillerMauldinCudeSabia.pdf](http://www.consumerinterests.org/CIA/2011/2011_MillerMauldinCudeSabia.pdf)
- \*Kunovskaya, I.†, & **Cude**, B. J. (2011). Financial awareness and consumer rights: An overview of assessments and policy implications, lessons from transitional economies. [Abstract]. American Council on Consumer Interests Annual Conference. In *Consumer Interests Annual*. Retrieved from [http://www.consumerinterests.org/CIA/2011/2011\\_KunovskayaCude.pdf](http://www.consumerinterests.org/CIA/2011/2011_KunovskayaCude.pdf)
- \***Cude**, B. J. (2011). Creating useful information for health insurance consumers. [Abstract]. American Council on Consumer Interests Annual Conference. In *Consumer Interests Annual*. Retrieved from [http://www.consumerinterests.org/CIA/2011/2011\\_Cude.pdf](http://www.consumerinterests.org/CIA/2011/2011_Cude.pdf).
- \***Cude**, B. J. (2011). Health insurance disclosures for consumers: Research contributions to public policy. [Abstract]. In E. Howlett, J., Kozup, & J. Kees (eds.), *2011 Marketing and Public Policy Conference Proceedings* (pp. 173-174).
- Cude**, B. J., Kitt, K., Hogarth, J., & Swanson, P. (2010). Consumer education: Moving from confusion to clarity. In *Proceedings, Eastern Family Economics and Resource Management Association Conference*. Retrieved from <http://mrupured.myweb.uga.edu/proceedings2010.shtml>
- \***Cude**, B. J. (2009). College students' financial literacy. *Consumer Interests Annual*. [Abstract]. American Council on Consumer Interests Annual Conference, Minneapolis, MN. Retrieved from [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Lee, S.†, & **Cude**, B. J. (2009, May 28-30). Consumer complaint channel choice in online and offline purchase environments: If I buy online will I complain online? [Abstract]. In E.S. Moore, J.K. Pappalardo, & W.L. Wilkie (Eds.), *Marketing and Public Policy Conference Proceedings* (159-160). Marketing and Public Policy Annual Conference, Washington, D.C.
- \*Pimental, L.†, Wilmarth, M.†, Kabaci, M. J.†, Kunovskaya, I.†, **Cude**, B., & Palmer, L. (2009). Financial education and evaluation: A graduate course with a service learning component. *Consumer Interests Annual*. [Abstract of a poster presentation]. American Council on Consumer Interests Annual Conference, Minneapolis, MN. Retrieved from [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Werema, G.†, Houston, J., & **Cude**, B. (2009). Analysis of food consumption behavior by Ugandan households. *Consumer Interests Annual*. [Abstract of a poster presentation]. American Council on Consumer Interests Annual Conference, Minneapolis, MN. Retrieved from [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Chatterjee, S., & **Cude**, B. J. (2008, November 19-21). Medical care financing: A solution or a problem. In I. Leech and P. Fisher, Ed., *Proceedings for the Association for Financial Counseling and Planning Education* (pp. 101-106). Garden Grove, CA: Association for Financial Counseling and Planning Education.

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Cude, B. J., Lyons, A. C., & American Council on Consumer Interests Consumer Education Committee. (2007). Improving the financial literacy of college students. In *Proceedings of the National Biennial Conference of the Home Economics Institute of Australia: Horizons in Home Economics* (pp. 78-83).
- Cude, B. J., Lyons, A. C., Lawrence, F. C., & American Council on Consumer Interests Consumer Education Committee. (2007). Get financially fit: A financial education toolkit for college campuses. In D. Nitsch (Ed.), *Consumer Interests Annual*, 53, pp. 190-192. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4238>
- \*Cude, B. J., & Cai, Y.† (2006). Assessing the impact of a social marketing program: Lessons learned from Cleveland Saves. In B. Cude (Ed.), *Proceedings of the Eastern Family Economics Resource Management Association Annual Conference* [electronic].
- \*Cude, B. J., Lawrence, F., Metzger, K., LeJeune, E., Marks, L., Machtmes, K., & Lyons, A. (2006). College students and financial literacy: What they know and what we need to learn. In B. Cude (Ed.), *Proceedings of the Eastern Family Economics Resource Management Association Annual Conference*. [electronic].
- Upchurch, A.†, & Cude, B. (2006). Teaching personal finance to Georgia college students: The Peer Financial Counseling Program. In D. Sampson (Ed.), *Georgia Association of Economics and Finance Proceedings*, (pp. 13-14).
- Cude, B. J. (2006). Disclosure: Taking the high road. *LOMA LIMRA Meeting Series: Compliance & Market Conduct Exchange*, (pp. 12.0-12.17). [PowerPoint]. (Invited)
- Abstracts since 2005 (24 since 1990 --\* indicates peer reviewed)*
- Cude, B. J., Kitt, K., Hogarth, J., & Swanson, P. (2010). Consumer education: Moving from confusion to clarity. In *Proceedings, Eastern Family Economics and Resource Management Association Conference*. <http://mrupured.myweb.uga.edu/proceedings2010.shtml>
- \*Cude, B. J. (2009). College students' financial literacy. *Consumer Interests Annual*. [Abstract]. [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Pimental, L.†, Wilmarth, M.†, Kabaci, M. J.†, Kunovskaya, I.†, Cude, B., & Palmer, L. (2010). Financial education and evaluation: A graduate course with a service learning component. *Consumer Interests Annual*. [Abstract of a poster presentation]. [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Werema, G.†, Houston, J., & Cude, B. (2010). Analysis of food consumption behavior by Ugandan households. *Consumer Interests Annual*. [Abstract of a poster presentation]. [http://www.consumerinterests.org/images/CIA\\_2009\\_Final.pdf](http://www.consumerinterests.org/images/CIA_2009_Final.pdf)
- \*Lee, S.†, & Cude, B. J. (2009). Consumer complaint channel choice in online and offline purchase environments: If I buy online will I complain online? In E.S. Moore, J.K. Pappalardo, & W.L. Wilkie (Eds.), *Marketing and Public Policy Conference Proceedings* (159-160). [Abstract]
- \*Werema, G.†, Houston, J., & Cude, B. J. (2008). Food consumption behavior in Uganda: A censored regression analysis using micro-data. In T. Hafner, *Consumer Interests Annual*. [Abstract]. <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageID=4358>
- \*Goetz, J., Mimura, Y.†, Mehta, M.†, & Cude, B. (2007). HOPE or No-HOPE: Merit based college scholarship status and financial behaviors among college students. In D. Nitsch (Ed.), *Consumer Interests Annual*, 53, 171-173. Available online at <http://www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4256>. [Abstract]
- \*Cude, B. J., Lawrence, F., & Goetz, J. (2007). Get financially fit: A financial education toolkit for college campuses. In I. Leech, *Proceedings of the Association for Financial Planning and Counseling Education*, (p. 144).
- \*Yu, H.†, & Cude, B. (2007). Perceptions toward personalized advertising: Comparisons among three different media types. In M. Hastak, J.L. Swasy, & S.A. Grier (Eds.), *Marketing and Public Policy Conference Proceedings 2007* (pp. 38-39). Chicago: American Marketing Association. [Abstract]
- \*Turner, P. R., Tinsley, K. L., Cude, B. J., & Sweaney, A. L. (2007). An analysis of workforce housing in rural Georgia. In *Consumer Interests Annual*. Available online at
- \* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student



[http://www.consumerinterests.org/images/Turner\\_AnAnalysisOfWorkforceHousinginRuralGeorgia.pdf](http://www.consumerinterests.org/images/Turner_AnAnalysisOfWorkforceHousinginRuralGeorgia.pdf)

\*Cai, Y.†, & Cude, B. (2007). Regret to know? An investigation of the effect of reference prices on consumers' emotions. In *Consumer Interests Annual*. Available online at [http://www.consumerinterests.org/images/CaiCude\\_RegrettoKnowAnInvestigationoftheEffect.pdf](http://www.consumerinterests.org/images/CaiCude_RegrettoKnowAnInvestigationoftheEffect.pdf)

\*Lawrence, F. C., Cude, B. J., Bagwell, D., Gutter, M., Lyons, A., & Rhine, S. L. W. (2006). Get financially fit! Increasing financial literacy on college campuses. In D.C. Bagwell (Ed.), *Proceedings of the Association for Financial Counseling and Planning Education*. (p. 123). [Abstract of poster session.] Available online at <http://www.afcpe.org/doc/2006%20Conference%20Proceedings.pdf>

\*Cai, Y.†, & Cude, B. J. (2006). Country of origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making. In I. Martin (Ed.), *Marketing and Public Policy Conference Proceedings*, (p. 84).

\*Cude, B. J. (2006). Do consumers read and understand insurance disclosures? In I. Martin (Ed.), *Marketing and Public Policy Conference Proceedings*, (p. 36).

#### *Technical Reports*

Cude, B., & Schwarcz, D. (2013). Consumer viewpoints on effective disclosure. *CIPR Newsletter*, pp. 26-32.

Cude, B. (2013). Technology and consumer preferences drive changes in distribution channels. Section prepared for the CIPR's *State of Life Insurance Industry White Paper*.

American Council of Life Insurers. (2007). *Annuity disclosure guidelines*. Washington, D.C.: Author. (wrote major sections of the report as a consultant).

Cude, B. J., & Cai, Y.† (2005, August). *Cleveland Saves evaluation report*. Athens, GA: University of Georgia Department of Housing and Consumer Economics, Housing and Demographics Research Center.

Tinsley, K., & Cude, B. (2003, July). *Georgia: State of the State's Housing*. Athens, GA: University of Georgia Housing and Demographics Research Center. 13 reports

Atilas, J., Bachtel, D. C., Cude, B. J., Fleming, W., Ragsdale, M., Rodgers, T., Shelton, G., Sweaney, A. L., Tinsley, K., & Valente, J. (2001). *Workforce housing in Georgia*. Athens, GA: University of Georgia Housing and Demographics Research Center. Available online: <http://www.fcs.uga.edu/hace/docs/Workforce%20Housing%20in%20Georgia.pdf>

Cude, B. J. (2001). *Consumer information and education features of state insurance department Web sites: A report to the National Association of Insurance Commissioners*. Athens, GA: University of Georgia Housing and Demographics Research Center. Retrieved from <http://www.fcs.uga.edu/hace/docs/NAIC4.pdf>

Mayer, R. N., Gray-Lee, J. W., Scammon, D. L., & Cude, B. J. (1995, May 1). *Trends in environmental marketing claims since the FTC Guides: Technical report*. Salt Lake City, UT: University of Utah.

*Papers Presented Since 2005 (121 since 1980 -- \* indicates peer-reviewed)*

\*Routh, A., Johnson, P., & Cude, B. (2020). *The influence of Millennials' pet expenditures on their housing expenditures* [Poster]. American Council on Consumer Interest Annual Conference [online].

\*Warmath, D., Thomas, M., & Cude, B. J. (2020). *An evaluation of the impact of collegiate financial education*. American Council on Consumer Interest Annual Conference [online].

\*Nicolini, G., & Cude, B. J. (2020). *The influence of financial well-being on the use of alternative financial services*. American Council on Consumer Interest Annual Conference [online].

\*Cude, B. J., & Herbert, V. (2020). *Title insurance: An overlooked market*. American Council on Consumer Interest Annual Conference [online].

\*Routh, A., & Cude, B. J. (2020). *An analysis of millennials' expenditures on pets* [Poster]. American Council on Consumer Interest Annual Conference [online].

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \*Ryan, M. P.†, Ewen, H. H., Parks, J. M.†, & **Cude, B.** (2017). *Do academicians prefer defined benefit plans? Does plan selection impact satisfaction?* 2017 American Council on Consumer Interests Annual Conference, Albuquerque, NM.
- \***Cude, B. J.** (2015, October). *What credit reports reveal about college seniors' credit use.* 2015 Council on Economic Education Annual Conference, St. Petersburg, FL.
- \*Danns, D.†, & **Cude, B.** *Building and sustaining personal financial education programs on college/university campuses: The role of the program champion.* 2015 American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- \*Mathews, B.††, & **Cude, B. J.** (2015). *College students and financial stress.* 2015 American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- \*Reyna, A.††, & **Cude, B. J.** (2015). *College seniors' credit use: Data from credit reports.* 2015 American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- \*Nicolini, G., & **Cude, B.** (2015). *The use of pawnshops in the United States.* 2015 American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
- \*Nicolini, G., & **Cude, B. J.** (2014, October). *Financial literacy and financial stress.* 2014 International Conference on Consumer Research, Bonn, Germany.
- \*Duke, A. C.†, & **Cude, B. J.** (2014). *The long-term financial and health implications of early selection and maintenance of an HSA-eligible health insurance plan.* 2014 American Council on Consumer Interests Conference, Milwaukee, WI.
- \*Nicolini, G., **Cude, B. J.**, Chatterjee, S., & Henager, R.† (2014, April). *Measuring financial knowledge: The effectiveness of comprehensive vs. specific measures.* American Council on Consumer Interests Conference, Milwaukee, WI.
- \***Cude, B. J.**, Kunovskaya, I.†, Kabaci, M. J.†, & Henry, T.†† (2013). *Assessing changes in the financial knowledge of college seniors.* American Council on Consumer Interests Annual Conference, Portland, OR.
- \*Kabaci, M. J.†, & **Cude, B. J.** (2013). *Coming to consensus: A Delphi study to identify the personal finance core concepts and competencies for undergraduate college students.* American Council on Consumer Interests Annual Conference, Portland, OR.
- \*Duke, A.C.†, & **Cude, B. J.** (2013). *Motivating personal contributions to Health Savings Accounts.* American Council on Consumer Interests Annual Conference, Portland, OR.
- \*Nicolini, G., & **Cude, B.** *Financial stress in the US: Lack of knowledge or lack of income?* American Council on Consumer Interests Annual Conference, Portland, OR.
- \*Nicolini, G., Chatterjee, S., & **Cude, B. J.** (2012, April). *Financial literacy in the United States and abroad: A comparative study.* American Council on Consumer Interests Annual Conference, Memphis, TN.
- \***Cude, B. J.** (2012, April). *College seniors' financial capability: Knowledge, experience, and confidence in managing money and credit.* American Council on Consumer Interests Annual Conference, Memphis, TN.
- \***Cude, B. J.** (2011, October). *College seniors' financial capability: Knowledge, experience and confidence in managing money and credit.* Council on Economic Education Annual Conference, Chicago, IL.
- \*Henager, R.†, & **Cude, B.** (2011, September). *The effect of financial goal setting on college seniors.* [Poster]. Financial Therapy Association annual conference, Athens, GA.
- \*Miller, J.†, Mauldin, T., **Cude, B.**, & Sabia, J. (2011, April). *A new look at consumers' and clinicians' options in smoking cessation: Smokeless tobacco, nicotine replacement therapy, Zyban, Chantix, and other interventions.* [Poster]. American Council on Consumer Interests annual conference, Washington DC.
- \*Kunovskaya, I.†, & **Cude, B. J.** (2011, April). *Financial awareness and consumer rights: An overview of assessments and policy implications, lessons from transitional economies.* [Abstract]. American Council on Consumer Interests Annual Conference.
- \* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- \***Cude**, B. J. (2011, April). *Creating useful information for health insurance consumers*. American Council on Consumer Interests annual conference, Washington, DC.
- \***Cude**, B. J. (2011, June). *Health insurance disclosures for consumers: Research contributions to public policy*. Marketing and Public Policy annual conference, Washington, DC.
- Cude**, B. J., Kitt, K., Hogarth, J., & Swanson, P. (2010, March). *Consumer education: Moving from confusion to clarity*. Eastern Family Economics and Resource Management Association Conference, Chattanooga, TN.
- \***Cude**, B. J. (2009, July). *College students' financial literacy*. American Council on Consumer Interests Annual Conference, Minneapolis, MN.
- \*Pimental, L.†, Wilmarth, M.†, Kabaci, M. J.†, Kunovskaya, I.†, **Cude**, B., & Palmer, L. (2009, July). *Financial education and evaluation: A graduate course with a service learning component*. American Council on Consumer Interests Annual Conference, Minneapolis, MN. [Poster]
- \*Werema, G.†, Houston, J., & **Cude**, B. (2009, July). *Analysis of food consumption behavior by Ugandan households*. American Council on Consumer Interests Annual Conference, Minneapolis, MN. [Poster]
- \*Lee, S.†, & **Cude**, B. J. (2009, May). *Consumer complaint channel choice in online and offline purchase environments: If I buy online will I complain online?* Marketing and Public Policy Conference Annual Conference, Washington, D.C.
- Cude, B. J. (2008, July). *Consumer protections in the sale of annuity products: Challenges, approaches and lessons learned*. Invited participant on a panel. American Council on Consumer Interests Annual Conference, Orlando, FL.
- \*Chatterjee, S., & **Cude**, B. J. (2008, November 21). *Medical care financing*. Association of Financial Counseling, Planning, and Education Annual Conference, Garden Grove, CA.
- \***Cude**, B. J. (2008, October 11). *Meeting the financial literacy needs of young adults*. National Council on Economic Education Annual Conference, Biloxi, MS.
- \*Werema, G. J.†, Houston, J. E., & **Cude**, B. J. (2008, November). *Food consumption in Uganda: Regional distribution effects*. Food Distribution Research Society Annual Conference, New Orleans, LA.
- \*Werema, G.†, Houston, J., & **Cude**, B. J. (2008). *Food consumption behavior in Uganda: A censored regression analysis using micro-data*. American Council on Consumer Interests Annual Conference, Orlando, FL.
- \***Cude**, B. J., Lawrence, F., & Goetz, J. (2007, November). *Get financially fit: A financial education toolkit for college campuses*. Association for Financial Planning and Counseling Education Annual Conference, Tampa, FL.
- Cude**, B. J., Lyons, A.C., & American Council on Consumer Interests Consumer Education Committee. (2007, January). *Improving the financial literacy of college students*. National Biennial Conference of the Home Economics Institute of Australia: Horizons in Home Economics, Sydney, Australia.
- Cude, B. J., Lyons, A. C., Lawrence, F. C., & American Council on Consumer Interests Consumer Education Committee. (2007, April). *Get financially fit: A financial education toolkit for college campuses*. American Council on Consumer Interests Annual Conference, St. Louis, MO.
- \*Goetz, J., Mimura, Y.†, Mehta, M.†, & **Cude**, B. J. (2007, April). *HOPE or no-HOPE: Merit-based college scholarship status and financial behaviors among college students*. American Council on Consumer Interests Annual Conference, St. Louis, MO.
- \*Turner, P., Tinsley, K., **Cude**, B., & Sweaney, A. (2007, April). *An analysis of workforce housing in the rural south*. American Council on Consumer Interests Annual Conference, St. Louis, MO.
- \*Yu, H.†, & **Cude**, B. (2007, May). *Perceptions toward personalized advertising: Comparisons among three different media types*. Marketing and Public Policy Conference, Washington, D.C.
- \*Cai, Y.†, & **Cude**, B. (2007, April 19). *Regret to know? An investigation of the effect of reference prices on consumers' emotions*. American Council on Consumer Interests Annual Conference, St. Louis, MO.
- \* **Cude**, B. J. (2006, June 9). *Do consumers read and understand insurance disclosures?* Marketing and Public Policy Conference, Long Beach, CA.
- \* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

\* Cai, Y.†, & Cude, B. J. (2006, June 9). *Country of origin effects on consumers' willingness to buy foreign products: An experiment in consumer decision making*. Marketing and Public Policy Conference, Long Beach, CA.

\*Cai, Y.†, Yang, Y.†, & Cude, B. J. (2005, April). *The prominence effect in U.S. consumers' opinion and use of online banking: An empirical investigation*. American Council on Consumer Interests Annual Conference, Columbus, OH.

#### *Blog Posts*

**Cude, B.** (2016, March 10). What's your financial IQ? [Blog post]. Retrieved from <http://www.dsef.org/2016/03/10/whats-your-financial-iq/>

#### *Outreach Publications Since 2005 (18 since 1980 – all were peer-reviewed)*

**Cude, B., Lyons, A., Bagwell, D., Rhine, S., Lawrence, F., Cabeen, S., Leech, I., Gutter, M., & Wolfe, K.** (2006). *Get financially fit: A financial education toolkit for college campuses*. Columbia, MO: American Council on Consumer Interests. [brochure]. (First two authors were major contributors; others listed alphabetically)

Bagwell, D., **Cude, B.**, Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The warm-up*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

Bagwell, D., **Cude, B.**, Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The work out*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

Bagwell, D., **Cude, B.**, Gutter, M., Lawrence, F., Lyons, A., & Rhine, S. (2006). *Get financially fit: The big weigh in*. Columbia, MO: American Council on Consumer Interests. [brochure]. (Authors listed alphabetically.)

#### *Invited Presentations since 2005*

**Cude, B. J.** (2022, September 26). *Consumer data privacy* [Organized and chaired panel]. Insurance Consumer Affairs Exchange, Savannah, GA.

**Cude, B. J.** (2022, September 22). *Improving communication: The power of active voice*. National Association of Insurance Commissioners Insurance Summit, Kansas City, MO.

**Cude, B. J.,** & Burns, B. (2022, August 12). *Long-term care insurance rate increases and reduced benefit options: Insights from interviews with financial planners*. National Association of Insurance Commissioners Long-Term Care Insurance Task Force.

**Cude, B. J.** (2021, November 17). *Insurance consumer education/issues*. National Association of Insurance Commissioners Transparency and Readability Subgroup. [Online].

**Cude, B. J.,** Haupt, M., Nicoloni, G., Yang, H. K., & Van, D. T. T. (2021, August 7). *The many dimensions of financial literacy* [Chaired panel]. Global Forum for Financial Consumers, virtual.

Tennyson, S., **Cude, B. J.,** Kerton, R., Loibl, C., Seog, S. H., & Mamun, M. (2021, August 67). *Financial consumer protection: Linking theories and evidence to policy practices* [panel]. Global Forum for Financial Consumers, virtual.

**Cude, B. J.,** Stringer, B., McAdams, J., Kitt, K., & Amann, C. (2021, June 22). *Data and privacy – What's happening with consumer privacy standards – The impact on insurance regulation and the consumer's perspective*. [Panel discussion]. National Association of Insurance Commissioners Insurance Summit [online].

**Cude, B. J.** (2020, June 26). *Financial education in the U.S.* Invited keynote address presented online to the International Academy of Financial Consumers.

**Cude, B. J.** (2020, June 6). *Connecting with readers: Using active voice*. Webinar presented to the National Association of Insurance Commissioners.

**Cude, B. J.** (2020, September 17). *Connecting with readers: Using active voice*. Webinar presented to the National Association of Insurance Commissioners' *Insurance Summit*.

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- Cude, B. J., & Kitt, K.** (2020, January 16). *The role of financial education in retirement preparedness*. Webinar presented to the Retirement Security Working Group of the National Association of Insurance Commissioners.
- Cude, B.** (2019, October 30). *Improving consumer disclosures*. CFP Board of Standards Standards Resource Commission, Washington, DC.
- Cude, B.** (2019, September 25). *Engaging consumers in designing consumer information, education and disclosure*. International Association of Insurance Supervisors Market Conduct Working Group, Kansas City, MO.
- Cude, B.** (2019, September 19). *Methods to develop better disclosures for investor*. [Panel member]. Securities and Exchange Commission Investor Advisory Committee, Washington, D.C.
- Cude, B.** (2019, September 25). *NAIC's Consumer Participation Program: An untapped resource*. NAIC Regulatory Leadership Forum, Kansas City, MO.
- Cude, B. J., & Kitt, K.** (2019, August 5). *Engaging consumers to design education information and disclosures*. NAIC Consumer Liaison Committee, NAIC National Meeting, New York City.
- Cude, B.** (2019, May 6). *The University of Georgia and the American higher education system*. University of Rome, Tor Vagata Ph.D. students in Economics and Finance, Rome, Italy.
- Cude, B.** (2019, May 7). *The evolution of a research program: College student financial literacy*. . University of Rome, Tor Vagata Ph.D. students in Economics and Finance, Rome, Italy.
- Cude, B.** (2019, May 13). *Reform in the American health care system*. . University of Rome, Tor Vagata Ph.D. students in Economics and Finance, Rome, Italy.
- Cude, B. J.** (2019, May 14). *Meet a reviewer: 10 questions to understand the reviewers' perspective*. University of Rome Tor Vegata Banking and Finance Ph.D. students, Rome, Italy.
- Cude, B.** (2019, March 25). *The world after NY Reg 187*. [Panel Member]. Insurance Regulatory Examiners Society, Atlanta, GA.
- Cude, B.** (2018, November 9). *Big data and artificial intelligence in insurance regulation: A consumer perspective*. [Panel Member]. International Association of Insurance Supervisors, Luxembourg City, Luxembourg.
- Cude, B.** (2018, March 3). *Promoting insurance literacy*. National Council on Insurance Legislators, Atlanta, GA
- Cude, B.** (2018, March 26). *NAIC Consumer Participation Program*. National Association of Insurance Commissioners, Milwaukee, WI.
- Cude, B.** (2017, November). *Looking toward traditional approaches: Promoting financial education for insurance consumers*. [Panel member]. International Association of Insurance Supervisors Annual Conference, Kuala Lumpur, Malaysia.
- Cude, B.** (2018, March 26). *NAIC Consumer Participation Program*. National Association of Insurance Commissioners, Milwaukee, WI.
- Cude, B.** (2017, October 13). *Annuities and retirement planning: A consumer perspective*. Retirement Security, Pensions and Insurance: Challenges and Opportunities in the US and China (4<sup>th</sup> Annual UConn Law School Insurance Law Conference). Hartford, CT.
- Cude, B., & Burns, B.** (2017, August). *Consumer communication about Penn Treaty Insolvency: Resources to use with long-term care insurance policyholders*. NAIC Receivership and Insolvency Task Force and NAIC Consumer Liaison Committee, NAIC National Meeting, Philadelphia, PA.
- Cude, B., & Birnbaum, B.** (2017, August). *Title insurance shopping tool: An online resource for insurance consumers*. NAIC Property and Casualty Committee, NAIC National Meeting, Philadelphia, PA.
- Cude, B.** (2017, June). *DSEF student outreach*. Direct Selling Fellows Workshop, Orlando, FL.
- Cude, B.** (2016, December). *State insurance department websites*. National Association of Insurance Commissioners National Meeting, Miami, FL.

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- Cude, B.** (2016, November). *The genetic/data mining connection – Ethical considerations in life underwriting*. [Panel discussion]. American Academy of Actuaries, Washington, DC.
- Henager, R.†, & **Cude, B.** (2016, October). *Financial literacy and long- and short-term financial behaviors in different age groups*. *Journal of Financial Counseling and Planning* article. [webinar for NEFE staff].
- Cude, B.** (2016, October). *Theory v. application*. [Panel discussion]. Society of Financial Education and Professional Development, Atlanta, GA.
- Cude, B.** (2016, April). *Consumer perspectives on use of big data in insurance underwriting*. National Association of Insurance Commissioners Spring National Meeting, Big Data Public hearing, New Orleans.
- Cude, B.** (2016, June). *Consumer issues in long-term care insurance innovations*. National Association of Insurance Commissioners Long-Term Care Innovations Subgroup. [conference call]
- Cude, B.** (2016, August). *Consumer concerns: The fiduciary standard rule*. National Association of Insurance Commissioners Summer National Meeting, Consumer Liaison Committee, San Diego, CA.
- Cude, B.** (2014, October). *Insurance regulation: The consumer perspective*. [Panel member]. Missouri Director's Regulatory Summit, St. Louis, MO.
- Cude, B.** (2014, November). *Is nonforfeiture ready for a change? Issues and concerns*. [Panel member]. American Academy of Actuaries Annual Conference, Washington, DC.
- Cude, B.** (2013, October). *Demystifying insurance*. [Panel member]. Insurance Consumer Affairs Exchange Fall Exchange, Sanibel, FL.
- Cude, B.** (2013, October). *Readability in insurance contracts*. Association of Insurance Compliance Professionals Annual Conference. Toronto, Canada. (1 hour online presentation).
- Cude, B.** (2011, December). *Financial literacy: Conceptualization in research and practice*. 5E Joint Meeting on Economic and Financial Education. Richmond, VA. (1 hour presentation).
- Cude, B.** (2011, September). *Credit based insurance scoring*. National Association of Insurance Commissioners workshop, National Harbor, Maryland. (2 hour workshop).
- Cude, B. J.** (2011, September). *Responding to complaints with style*. Insurance Consumer Affairs Exchange. (2.5 hour workshop), Charleston, SC.
- Cude, B. J.** (2011, August). *Stock market simulations as a teaching tool*. Delegation from the Department of Economics and Management of Shanghai Administrative Institute, Athens, GA. (2 hour workshop).
- Cude, B. J.** (2011, June). *Credit based insurance scoring*. National Association of Insurance Commissioners webinar (one of four presenters).
- Cude, B. J.** (2011, June). *The NAIC Consumer Participation Program*. National Association of Insurance Commissioners Regulatory Leadership Conference. Webinar.
- Cude, B. J.** (2011, June). *Health insurance disclosures for consumers: Research contributions to public policy*. Illinois Cooperative Extension Consumer and Family Economics Educators Inservice, Uttica, IL.
- Cude, B. J.** (2011, June). *Financial literacy to financial capability: Definitions and measurements*. Illinois Cooperative Extension Consumer and Family Economics Educators Inservice, Uttica, IL.
- Cude, B. J.** (2011, January). *The NAIC Consumer Participation Program*. National Association of Insurance Commissioners Commissioners' Conference, Palm Springs, CA.
- Cude, B. J.** (2010, March 31 and April 19). *Health care reform in the U.S.: The beginning or the end*. University of Georgia Honors Program Lunchbox Series and Honors Program Student Council, Athens, GA.
- Cude, B. J.** (2009, December 8). *Consumer interests: The use of Social Networking Sites in insurance*. National Association of Insurance Commissioners Educational Session, San Francisco, CA.
- Cude, B. J.** (2009, December 7). *Readability in insurance contracts*. National Association of Insurance Commissioners Consumer Connections Working Group, NAIC Quarterly Meeting, San Francisco, CA.

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

- Cude, B. J.** (2009, October 9). *Readability in insurance contracts*. Wisconsin Department of Insurance Stakeholders Group, Madison, WI.
- Cude, B. J.** (2009, October 5). *Meeting consumer needs during tough economic times*. Insurance Consumer Affairs Exchange Fall Conference, St. Louis, MO.
- Cude, B. J.** (2009, August 13). *Financial literacy and housing*. Georgia Initiative for Community Housing Conference, Toccoa, GA
- Cude, B. J.** (2008, November 6). *Perspectives in the life settlement business: Academic studies on a macro view of the market*. [Panel member.] Life Insurance Settlements Association Fall Conference, Washington, D.C.
- Cude, B. J.** (2008, November 6). *Disclosures: The quest to protect consumers and industry participants*. Life Insurance Settlements Association Fall Conference, Washington, D.C.
- Cude, B. J.** (2008, September 29). *Tips and tools for consumer friendly disclosures*. Insurance Consumer Affairs Exchange, Williamsburg, VA.
- Cude, B. J.** (2008, August 11). *Are you smarter than a fifth grader? Understanding insurance disclosures*. Insurance Regulatory Examiners Society, St. Louis, Missouri.
- Cude, B. J.** (2008, July 16). *Regulation and public policy from the consumer's perspective*. National Association of Insurance Commissioners' Conference, Kansas City, Missouri.
- Cude, B. J.** (2007, June 19). *Making the grade? College students and their (our?) money*. National Association of Consumer Agency Administrators Annual Conference. Philadelphia, PA. (Invited luncheon speaker).
- Cude, B. J.** (2007, May 8). *Toto, I've a feeling we're not in Kansas anymore* (a presentation on insurance disclosures). NAIC/NIPR E-Reg Conference, Kansas City, MO. (Invited speaker – 75 participants).
- Cude, B. J.** (2007, August 14). *For Web eyes only* (a presentation in effective insurance department websites). NAIC/PIO Forum, Kansas City, MO.
- Cude, B. J.** (2007, April). *Reaction Panel to American Council on Consumer Interests Annual Conference Esther Peterson Policy Forum*. Invited by the leadership of ACCI to be one of three members of a panel (and the only ACCI member). American Council on Consumer Interests Annual Conference, St. Louis, MO.
- Cude, B. J.** (2007, May). *If I were king of the forest: A consumer's perspective on market conduct regulation*. NAIC/NIPR E-Reg Conference, Kansas City, MO. [Invited to represent consumers on this panel discussion]
- Cude, B. J.** (2006, November 13). *Disclosure: Taking the high road*. LOMA LIMRA Meeting Series: Compliance & Market Conduct Exchange, Orlando, Florida.
- Cude, B. J.** (2006, October 19). *The \$2,993 T-Shirt: Small decisions with big impacts*. Georgia Association of Economic Educators Annual Meeting (Luncheon Speaker), Athens, GA.

### Grants Received

- Warmath, D., & **Cude, B. J.** *An evaluation of collegiate financial education design*. AccessLex. 2/3/2020-2/2/2022. \$125,000.
- Goetz, J., Chatterjee, S., & **Cude, B. J.** *An examination of differences in the investment advisory process*. AARP Andrus Foundation, 1/12-12/12, \$55,000.
- Cude, B. J.** *The impact of debt on college graduates' well-being*. University of Georgia Agricultural Experiment Station, 1/1/09-6/30/11.
- Cude, B. J.** *Understanding College Students' Consumer and Financial Attitudes and Behaviors*. University of Georgia Agricultural Experiment Station, 3/1/05-12/31/07.
- Cude, B. J.** *College students and financial literacy*. UGA. Parents and Families Association. 2007-08, \$525; 2008-09, \$490.

\* Indicates peer-reviewed; † indicates current or former graduate student; †† indicates current or former undergraduate student

**Cude, B. J.** *2006-07 Governor's Office of Consumer Affairs Consumer Education Campaign.* Georgia Governor's Office of Consumer Affairs, 8/01/2006-6/30/2007; \$13,861.

**Cude, B. J.** *Peer Financial Counseling Program.* Governor's Office of Consumer Affairs, 7/1/03-6/30/04, \$60,000; 7/1/04-6/30/05, \$66,659; 7/1/05-6/30/06, \$59,022; 9/1/08-8/31/09, \$31,900.

**Cude, B. J.** *Online grocery shopping: Impact on consumer food purchases.* University of Georgia Agricultural Experiment Station, 8/1/99-7/31/2004.

Rupured, M., & **Cude, B.** *Consumer studies and education initiative,* Governors Office of Consumer Affairs, 7/1/02-6/30/03, \$290,796; 7/1/03-6/30/04, \$500,000.

**Cude, B. J.,** and the UGA Housing and Demographics Research Center. *Compilation, analysis and dissemination of housing data,* Georgia Department of Community Affairs, 8/10/02-5/30/03, \$40,073.

**Cude, B. J.,** and the UGA Housing and Demographics Research Center. *Development of Housing Research Center,* Georgia Department of Community Affairs, 8/1/02-5/30/03. \$41,675.

Rodgers, T., Atilas, J., Bachtel, D., **Cude, B.,** Shelton, G., Sweaney, A., & Valente, J. *Housing policy research study.* Georgia Department of Community Affairs. 2/1/01-5/30/02. \$52,216.

**Cude, B.,** & Morganosky, M. *Expansion of non-traditional food retail outlets: Effect on consumer welfare.* Economic Research Service grant for FY 98, \$3000.

**Cude, B.** *Environmental consumer education.* EPA grant for FY93, \$25,000; FY94, \$10,000.

**Cude, B.,** & Todd, C. *Factors affecting the selection and stability of child care.* HATCH grant for FY90-FY93, \$7,500 per annum.

**Cude, B.** *Consumer decision-making: The deregulation of the telecommunications industry.* HATCH proposal for 8/21/86-5/21/89, \$3,100 per annum.

**Cude, B.** *The value of time and its effect on grocery shopping strategies.* Funded by the Southern Illinois University Research Development and Administration Office, 12/1/84-5/15/85, \$800.

**Cude, B.,** & Walker, R. *Quantity surcharges: Do they result in welfare losses to consumers?* (grocery price collection). Funded by the Southern Illinois University Research Development and Administration Office, 8/15/81-5/15/82, \$2,575.

### **Primary Extension Programs**

I have developed, prepared, and presented over 150 programs on approximately 30 family and consumer economics topics to various consumer, professional, and industry audiences, primarily at the University of Illinois (1985-1998). Major extension programs there centered on improving consumer decision-making, focusing on current issues and concerns relevant to the general public. Core concepts and appropriate delivery methods were derived from my research. Within each program, the goal was to facilitate consumer feedback to public or private decision-makers or researchers. I focused on three major extension programs: environmental consumer decision-making, insurance, and telecommunications deregulation. In Georgia, I provided leadership for the Georgia Saves program, a social marketing program designed to encourage Georgians to set and achieve savings and debt reduction goals.

### **Georgia Peer Financial Counseling Program**

I was the Statewide Coordinator of the Georgia Peer Financial Counseling (PFC) Program from 2004-2010. The Program is based on the assumption that college students are more receptive to financial management information delivered by informed peers. Students are trained to teach other college students. The topics as well as the content of the Program initially were created by and for undergraduate students. My role was to keep the content current, add resources to facilitate teaching, develop materials to train the student counselors, and program administration, including helping college campuses set up and grow programs, collecting evaluation data and preparing reports. Although the funding has ended, I continue to update the content and receive evaluation data. Between 2004 and 2010, college students have taught over 12,000 college students using PFC module materials on 15 college/university campuses in Georgia. Delivery of the PFC program is primarily through college classes (on a wide variety of topics), residence halls and student organizations. Overall, participant evaluations of the student

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presentations have been very positive. Evaluation data indicate that students learn from the presentations and intend to adopt new financial practices after exposure to the material. Multiple measures are used to evaluate the Program. For example, in 2008-09 students participating in a Peer Financial Counseling Program presentation on budgeting scored an average of 90% on a five-question knowledge quiz given to the students at the end of the presentation. In 2008-09, on average, 73% of students participating in a Peer Financial Counseling Program presentation on credit reports and credit scoring indicated that they planned to request a copy of their credit report.

### **Classroom Teaching Experience**

Taught 31 different courses (graduate and undergraduate) at three different universities since 1980.

### **Testimony**

Testify regularly at quarterly meetings of the National Association of Insurance Commissioners to present the consumer perspective on insurance issues.

Testified at 2001 Georgia Insurance Commissioner public hearings on the use of credit information in insurance underwriting.

Prepared testimony for 1991 Federal Trade Commission and Environmental Protection Agency hearing on environmental claims in advertising and labeling; participated in 1995 Federal Trade Commission workshop on environmental claims.

### **Recent Professional Service**

National Association of Insurance Commissioners' Center for Insurance Policy and Research Advisory Council, August 2021-present

Represent American Council on Consumer Interests on the Coalition against Insurance Fraud, 2020-

International Academy of Financial Consumers Board of Directors, 2022.

Georgia Consortium on Personal Financial Literacy Board of Directors, 2019-2021.

Georgia Council on Economic Education Research Committee member, 2018-present.

Federal Insurance Office Advisory Committee on Insurance, 2014-2016.

*Journal of Consumer Affairs* Executive Editor, 2023; Editorial Board, 1998-2013, 2018-2022; Advisory Board, 2014-2017, Associate Editor, 2011-2013; *Journal of Consumer Affairs* Associate Editor and Section Editor for the "Bits, Briefs and Applications" section, 2006-2011; editor for 2010 special issue on Financial Literacy.

*International Review of Financial Consumers* Editorial Board, 2021-present.

Editorial Board, *Financial Internet Quarterly*, 2022-present.

Editorial Board, *Sustainability*, 2019.

Editorial Board, *Journal of Insurance Regulation*, 2013-2017.

Invited Participant, Testing the Limits of Financial Literacy Roundtable, AARP, September 2012.

Review Team, Council on Economic Education's Development of Voluntary National Standards for Financial Literacy, 2012 and to write questions for three personal finance tests (upper elementary, middle school, high school), 2014.

Member, Life Settlements Advisory Board (national advisory group charged with establishing ethical standards that validate life settlement industry practices), 2012-2013.

Founding Member, Direct Selling Education Foundation Academic Advisory Committee, 2015-present; Mentor for Academic Campus Events Subgroup, 2016-2019. Member, Direct Selling Education Foundation Board of Directors; Co-Chair Consumer Committee, 2011-2017.

Public Member of the American National Standards Institute–Conference for Food Protection Accreditation Committee, 2007-2014.

Board of Directors, Insurance Marketplace Standards Association, 2006-2008, 2009-2011.

Director, University of Georgia Center for Economic Education, 2009-present; Associate Director for Personal Financial Literacy, University of Georgia Center for Economic Education, 2007-2009.

Member, *Journal of Consumer Education* Editorial Board, 2005-present; Editor, *Journal of Consumer Education*, 1989-1992; Editorial Board member, 1987-1989, 1992-1994.

National Association of Insurance Commissioners Consumer Participation Program, 1994-present; Member, Board of Trustees, 1996-present; International Association of Insurance Supervisors Consumer Representative Observer, 2013-present.

Current and Recent American Council on Consumer Interests Committees: Conference Committee, 2020-2021; History Committee, 2019-2022; Committees Task Force, 2018; Nominations and Elections Committee, 2011-2012, 2016-2018; Represented the American Council on Consumer Interests on the Conference Organizing Committee for the Networks Financial Institute Conference on Financial Literacy, 2008-2009; 2010 ACCI Conference Planning Committee member; Chair, 2010 ACCI Preconference Planning Committee; ACCI Distinguished Fellows Committee chair, 2011-2012; member, 2010-2011 member; 2010-2011 ACCI Memorial Paper Award Committee.

External reviewer for the Personal Financial Planning graduate program at Texas Tech University, January 2009.

Advisory Board, Georgia Governor's Office of Consumer Affairs, 2002-2005.

Reviewer for *Proceedings* of the American Council on Consumer Interests, 1981 and 1986-1989, 1990-1991, 1993-1997, 2000-2001, 2003-2005, 2008.

Occasional reviewer for numerous journals including *Family and Consumer Sciences Research Journal*, *Journal of Public Policy and Marketing*, *Journal of Family and Economic Issues*, *Journal of Insurance Regulation*, *International Journal of Consumer Studies*, *Financial Counseling and Planning Education*, *Journal of Agribusiness*, *International Journal of Retail and Distribution Management*, *International Review of Retail, Distribution and Consumer Research*, *Journal of Food Distribution Research*, *Journal of Personal Finance*.