

Shinae L. Choi, Ph.D.

Associate Professor, Department of Consumer Sciences
College of Human Environmental Sciences, The University of Alabama
304 Adams Hall, Box 870158, Tuscaloosa, AL 35487

schoi@ches.ua.edu
(205) 348-9173
<https://schoi.people.ua.edu>

EDUCATION

| | |
|---|-----------|
| Post-Doctoral Fellow, Human Development and Family Studies, Iowa State University Funded by National Research Foundation of Korea | 2011-2013 |
| Ph.D., Consumer Science, Seoul National University, South Korea Dissertation: <i>Consumer Policy Evaluation on Fair Labeling & Advertising Act</i> | 2010 |
| M.A., Consumer Science, Seoul National University, South Korea Thesis: <i>Policy Evaluation on Consumer Information Disclosure Regulation</i> | 2004 |
| B.A., Consumer Science and Housing, Konkuk University, South Korea | 2002 |

PROFESSIONAL APPOINTMENTS

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|---|--------------|
| Associate Professor (with Tenure), Department of Consumer Sciences, College of Human Environmental Sciences, The University of Alabama | 2021-present |
| Visiting Scholar , Center for Innovation in Social Science, College of Arts and Sciences, Boston University | 2022 |
| Associate , Alabama Research Institute on Aging, The University of Alabama | 2014-present |
| Assistant Professor , Department of Consumer Sciences, College of Human Environmental Sciences, The University of Alabama | 2014-2021 |
| Research Fellow , Research Institute of Human Ecology, Seoul National University | 2010-2011 |
| Senior Researcher , Pension Research Institute, Mirae Asset Securities, Mirae Asset Global Investments | 2007-2009 |
| Visiting Scholar , Department of Consumer Sciences, College of Human Ecology, The Ohio State University | 2006-2007 |
| Graduate Research Assistant , Department of Consumer Science, College of Human Ecology, Seoul National University | 2004-2005 |
| Graduate Teaching Assistant , Department of Consumer Science, College of Human Ecology, Seoul National University | 2002-2003 |

LEADERSHIP SERVICE EXPERIENCES

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|---|--------------|
| Secretary , American Council on Consumer Interests | 2021-2024 |
| Chair , Promotion and Tenure Committee, College of Human Environmental Sciences, The University of Alabama | 2024-2025 |
| Senator , Faculty Senate, The University of Alabama | 2025-present |
| Inaugural Chair , Development and Fundraising Committee; Award Committee; Executive Committee, Asian American and Pacific Islander (AAPI) Association | 2022-2024 |
| Co-Chair , Crenshaw Leadership Academy, College of Human Environmental Sciences, The University of Alabama | 2020-2022 |
| Graduate Council , Graduate School, The University of Alabama Committee on Teaching, Research & Service Awards (2024-25) Graduate Curriculum Committee (2025-26) | 2024-present |
| Lead Guest Editor , Special Issue, <i>Journal of Consumer Affairs</i> | 2024-present |
| Editorial Board , <i>Journal of Consumer Affairs</i> | 2024-present |
| Associate Editor , <i>Financial Services Review</i> | 2024-present |
| Editorial Board , <i>Financial Services Review</i> | 2023-present |

AWARDS AND HONORS

- 1st Place Best Poster Winner Award, The 19th Rural Health Conference, April 2018.
- 3rd Place College Winner Award, Faculty Mentor, The 2018 Undergraduate Research and Creative Activities Conference, The University of Alabama, April 2018.
- 4th Place Winner Award, Faculty Mentor, The 2016 Undergraduate Research and Creative Activities Conference, The University of Alabama, April 2016.
- 3rd Place Winner Award, Co-Faculty Mentor, The 2015 Undergraduate Research and Creative Activities Conference, The University of Alabama, April 2015.
- Post-Doctoral International Research Fellowships, \$25,000, National Research Foundation of Korea, May 2011.
- Long-Term International Research Award, \$13,800, Seoul National University, January 2006.
- 2nd Place Best Paper Award, \$2,000, The 25th National Undergraduate Research Conference, Korean Ministry of Education, December 2000.
- 1st Place Best Paper Award, \$5,000, The 12th Sangheo Thesis Competition, November 2000.
- Outstanding Student Scholarship, \$3,000, The National Agricultural Cooperative Federation of Korea, October 2000.
- Academic Excellence Scholarship, Konkuk University, 1998, 1999, & 2000.

PEER-REVIEWED JOURNAL ARTICLES PUBLICATIONS

(Undergraduate*, graduate student**, and postdoctoral fellow*** co-authors marked).

Carr, D., & **Choi, S. L.** (2025). Do friend support and strain moderate the association between physical limitations and older adults' depressive symptoms? *Research on Aging*.
<https://doi.org/10.1177/01640275251372870>

Carr, D., & **Choi, S. L.** (2025). Childlessness and mental health among U.S. older adults: Do associations differ by marital status and gender? *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 80(7), gbaf073. <https://doi.org/10.1093/geronb/gbaf073>. PMID: 40382780

Choi, S. L., Totenhagen, C. J., Tomeny, T. S., & Allen, R. S. (2025). Navigating financial storms: Does dyadic coping buffer the association between daily financial stress and emotional well-being? *Journal of Family and Economic Issues*, 46(1), 54-66. <https://doi.org/10.1007/s10834-024-10028-2>

Watkins, K., **Choi, S. L.**, Reiter, M., McCoy, M., Smodic, S.**, Thompson, C.**, White, K., & Muruthi, B. (2024). U.S. Black adults' estate planning: The role of financial planner use, inheritance receipt, and life insurance ownership. *Financial Planning Review*, 7(2), e1181, 1-16.
<https://doi.org/10.1002/cfp2.1181>

Choi, S. L., Hill, K. C.**, & Parmelee, P. A. (2024). Communication modalities, personality traits, and change in perceived control over social life following onset of the COVID-19 pandemic among older Americans. *Research on Aging*, 46(1), 29-42. <https://doi.org/10.1177/01640275231178809>. PMID: 37236914. PMCID: PMC10225796

Choi, S. L., Hites, L., Bolland, A. C., Lee, J., Payne-Foster, P., & Bissell, K. (2024). Telehealth uptake among middle-aged and older Americans during COVID-19: Chronic conditions, social media communication, and race/ethnicity. *Aging & Mental Health*, 28(1), 160-168.
<https://doi.org/10.1080/13607863.2022.2149696>. PMID: 36450359

Choi, S. L., Choi, J. M. **, McDonough, I. M., Jiang, Z., & Black, S. R. (2023). Aging alone and financial insecurity predict depression: A path analysis of objective and subjective indices. *Aging & Mental Health*, 27(11), 2238-2247. <https://doi.org/10.1080/13607863.2023.2243446>. PMID: 37561077

Choi, S. L., Carr, D., & Namkung, E. H. (2023). Telehealth use among older adults with sensory, cognitive, and physical impairments: A substitute or supplement to traditional care? *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 78(10), 1735-1746. <https://doi.org/10.1093/geronb/gbad098>. PMID: 37422799

Choi, S. L., & Lee, Y. G. (2023). Financial hardship and change in emotional well-being before to during the COVID-19 pandemic among middle-aged and older Americans: Moderating effects of internal coping resources. *Social Science & Medicine*, 317, 115572. <https://doi.org/10.1016/j.socscimed.2022.115572>. PMID: 36473337. PMCID: PMC9683862

Choi, S. L., & Carr, D. (2023). Older adults' relationship trajectories and estate planning. *Journal of Family and Economic Issues*, 44(2), 356-372. <https://doi.org/10.1007/s10834-022-09839-y>

McDonough, I. M., Byrd, D. R., & **Choi, S. L.** (2023). Resilience resources may buffer some middle-aged and older Black Americans from memory decline despite experiencing discrimination. *Social Science & Medicine*, 316, 114998. <https://doi.org/10.1016/j.socscimed.2022.114998>. PMID: 35537879

Choi, S. L., Harrell, E. R., & Watkins, K. (2022). Impact of the COVID-19 pandemic on business ownership across racial/ethnic groups and gender. *Journal of Economics, Race, and Policy*, 5, 307-317. <https://doi.org/10.1007/s41996-022-00102-y>. PMID: 35647487. PMCID: PMC9130970

Choi, S. L., Namkung, E. H. **, & Carr, D. (2022). The effect of physical limitations on depressive symptoms over the life course: Is optimism a protective buffer? *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 77(9), 1686-1698. <https://doi.org/10.1093/geronb/gbac058>. PMID: 35385583. PMCID: PMC9434441

Choi, S. L., Martin, P., Cho, J., Ryou, Y. **, & Heinz, M. (2022). Personality and compliance with COVID-19 protective measures among older Americans: Moderating effects of age, gender, and race/ethnicity. *Personality and Individual Differences*, 189, 111499. <https://doi.org/10.1016/j.paid.2022.111499>. PMID: 35035011. PMCID: PMC8743447

Choi, S. L., & Men, F. (2021). Food insecurity associated with higher COVID-19 infection in households with older adults. *Public Health*, 200, 7-14. <https://doi.org/10.1016/j.puhe.2021.09.002>. PMID: 34653739. PMCID: PMC8433037

Choi, S. L., Carr, D., & Namkung, E. H. ** (2022). Physical disability and older adults' perceived food and economic insecurity during the COVID-19 pandemic. *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 77(7), e123-e133. <https://doi.org/10.1093/geronb/gbab162>. PMID: 34491329. PMCID: PMC8522401

Choi, S. L., & Heo, W. (2021). Financial constraints, external locus of control, and emotional exhaustion. *Journal of Financial Counseling and Planning*, 32(2), 280-293. <https://doi.org/10.1891/JFCP-20-00033>

Choi, S. L., Shin, S. H., & Allen, R. S. (2022). How widowhood status relates to engagement in advance care planning among older adults: Does race/ethnicity matter? *Aging & Mental Health*, 26(3), 604-613. <https://doi.org/10.1080/13607863.2020.1867823>. PMID: 33380176

Costlow, K. **, Parmelee, P. A., **Choi, S. L.**, & Roskos, B. B. (2020). When less is more: Downsizing, sense of place, and well-being in late life. *Journal of Environmental Psychology*, 71, 101478. <https://doi.org/10.1016/j.jenvp.2020.101478>

Choi, S. L., McDonough, I. M., Kim, M., & Kim, G. (2020). The association between the number of chronic health conditions and advance care planning varies by race/ethnicity. *Aging & Mental Health*, 24(3), 453-463. <https://doi.org/10.1080/13607863.2018.1533521>. PMID: 30593253

Choi, S. L., Heo, W., Cho, S. H., & Lee, P. (2020). The links between job insecurity, financial well-being, and financial stress: A moderated mediation model. *International Journal of Consumer Studies*, 44(4), 353-360. <https://doi.org/10.1111/ijcs.12571>

Choi, S. L., McDonough, I. M., Kim, M., & Kim, G. (2019). Estate planning among older Americans: The moderating role of race and ethnicity. *Financial Planning Review*, 2(3-4), 1-14, e1058. <https://doi.org/10.1002/cfp2.1058>

Choi, S., & Wilmarth, M. J. (2019). The moderating role of depressive symptoms between financial assets and bequests expectation. *Journal of Family and Economic Issues*, 40(3), 498-510. <https://doi.org/10.1007/s10834-019-09621-7>

Choi, S., Kim, M., & McDonough, I. M. (2019). Do older adults with Alzheimer's disease engage in estate planning and advance care planning preparation? *Aging & Mental Health*, 23(7), 872-879. <https://doi.org/10.1080/13607863.2018.1461192>. PMID: 29667427

Choi, S., & Blackburn, J. (2018). Patterns and factors associated with medical expenses and health insurance premium payments. *Journal of Financial Counseling and Planning*, 29(1), 6-18. <https://doi.org/10.1891/1052-3073.29.1.6>

Choi, S., Gudmunson, C. G., Griesdorn, T., & Hong, G.-S. (2016). Assessing college student needs for comprehensive financial counseling. *Journal of Financial Counseling and Planning*, 27(2), 158-171. <https://doi.org/10.1891/1052-3073.27.2.158>

Choi, S., Bartholomae, S., Gudmunson, C. G., & Fox, J. (2016). Sources of referral in student financial counseling. *Journal of Financial Therapy*, 7(1), 58-82. <https://doi.org/10.4148/1944-9771.1084>

Kim, K., Wilmarth, M. J., & **Choi, S.** (2016). Credit use of U.S. households after the Great Recession: The role of credit constraint. *Family and Consumer Sciences Research Journal*, 44(3), 280-294. <https://doi.org/10.1111/fcsr.12143>

Choi, S. (2014). A comparative study on asset allocation of retirement plans between South Korea and the United States. *Journal of Consumer Studies*, 25(4), 121-152. (in Korean)

Kim, S.-Y., Yeo, J., Sohn, S. H., Rha, J.-Y., **Choi, S.**, Choi, A.-Y. **, & Shin, S. ** (2012). Toward a composite measure of green consumption. *Journal of Family and Economic Issues*, 33(2), 199-214. <https://doi.org/10.1007/s10834-012-9318-z>

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

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

Choi, S., & Yeo, J. (2010). A comparative analysis on policy evaluation methods: Focused on Fair Labeling & Advertising Act. *Survey Research*, 11(3), 57-79. (in Korean)

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

Choi, S., & Yeo, J. (2008). American consumers' credit card knowledge and use: An assessment of the effectiveness of credit card information disclosure requirement under the Truth in Lending Act. *Journal of Consumer Studies*, 19(1), 115-148. (in Korean)

Choi, S., & Yeo, J. (2005). Policy evaluation on consumer information disclosure regulation. *Journal of Consumer Studies*, 16(1), 119-150. (in Korean)

PEER-REVIEWED BOOK CHAPTERS

Choi, S. L. (2022). Financial security: Protecting the health of consumers. In J. Grable & S. Chatterjee (Eds.), *De Gruyter Handbook of Personal Finance* (pp. 365-382). Berlin, Boston: De Gruyter. <https://doi.org/10.1515/9783110727692-022>

Choi, S. L., & Cude, B. J. (2022). Financial literacy among older adults. In G. Nicolini & B. J. Cude (Eds.), *The Routledge Handbook of Financial Literacy* (pp. 48-60). London: Routledge. <https://doi.org/10.4324/9781003025221>

PEER-REVIEWED CONFERENCE PROCEEDINGS

Choi, S. L., Allen, R. S., & Miller, J. B. (2025). Wealth differences among older U.S. adults: Is sense of purpose in life a protective buffer? *Consumer Interests Annual*, Volume 71.

Choi, S. L. (2024). Wealth disparities in later life: Sense of meaning and purpose in life. *Innovation in Aging*, 8(S1), 297-298. <https://doi.org/10.1093/geroni/igae098.0970>

Choi, S. L., & Pisu, M. (2024). Medical financial hardship and emotional well-being among U.S. older adults with and without Alzheimer's disease. *Innovation in Aging*, 8(S1), 976. <https://doi.org/10.1093/geroni/igae098.3144>

Choi, S. L. (2024). Financial hardship and emotional well-being among U.S. older adults with and without Alzheimer's disease. *Consumer Interests Annual*, Volume 70.

Carr, D., & Choi, S. L. (2023). Just the two of us? The psychological impact of marital dissolution on childless older adults. *Innovation in Aging*, 7(S1), 95. <https://doi.org/10.1093/geroni/igad104.0308>

Choi, S. L., Carr, D., & Namkung, E. H. (2023). Disability and utilization of telehealth and traditional medical care services among older Americans during the COVID-19 pandemic. *Consumer Interests Annual*, Volume 69.

Choi, S. L., Carr, D., & Namkung, E. H. (2023). Disability and health care services use among older Americans during the COVID-19 pandemic: Is telehealth a substitute or supplement to traditional care? *2023 Population Association of America*.

Carr, D., Choi, S. L., & Namkung E. H.* (2022).** The effect of physical limitations on depressive symptoms over the life course: Is optimism a protective buffer? *2022 Population Association of America*.

- Choi, S. L.,** Namkung E. H. **, & Carr, D. (2021). Older Americans with disability are vulnerable to economic and food insecurity during COVID-19. *Innovation in Aging*, 5(S1), 202. <https://doi.org/10.1093/geroni/igab046.777>
- Cho, J., **Choi, S. L.,** Rahimighazikalayeh, G., Martin, P., Heinz, M., & Ryou, Y. J. ** (2021). A longitudinal trajectory of loneliness and the COVID-19 pandemic among the oldest-old population. *Innovation in Aging*, 5(S1), 1020-1021. <https://doi.org/10.1093/geroni/igab046.3654>
- Ryou, Y. J. **, Lee, G. **, Arieli, R. **, Martin, P., **Choi, S. L.,** Cho, J., & Heinz, M. (2021). Psychosocial predictors of psychological well-being during the COVID-19 pandemic. *Innovation in Aging*, 5(S1), 1043. <https://doi.org/10.1093/geroni/igab046.3728>
- Choi, S. L.,** & Namkung, E. H. ** (2020). Moderating effect of psychological resilience on functional impairment in relation to subsequent depression. *Innovation in Aging*, 4(S1), 484. <https://doi.org/10.1093/geroni/igaa057.1566>. PMID: PMC7743545
- Costlow, K. **, **Choi, S. L.,** Roskos, B., & Parmelee, P. A. (2020). When less is more: Downsizing, sense of place, and well-being in late life. *Innovation in Aging*, 4(S1), 440-441. <https://doi.org/10.1093/geroni/igaa057.1423>. PMID: PMC7742778
- Costlow, K. **, Yeager, L., **Choi, S. L.,** Roskos, B., & Parmelee, P. A. (2020). Applying the push-pull framework to downsizing in late life. *Innovation in Aging*, 4(S1), 437. <https://doi.org/10.1093/geroni/igaa057.1413>. PMID: PMC7742564
- Choi, S. L.,** Choi, J. M. **, McDonough, I. M., & Jiang, Z. (2020). Aging alone and depression in later life: The mediating roles of perceived financial security and social support. *Consumer Interests Annual*, Volume 66.
- Choi, S. L.,** & Smith, G. ** (2019). Phased retirement in older American workers. *Innovation in Aging*, 3(S1), 126-127. <https://doi.org/10.1093/geroni/igz038.462>. PMID: PMC6844677
- Choi, S. L.,** & Smith, G. * (2019). Never retire and depressive symptoms: The moderating role of full-time aging working. *Consumer Interests Annual*, Volume 65.
- Smith, G. *, & **Choi, S. L.** (2019). Is phased retirement beneficial for older American households psychologically and financially? *Consumer Interests Annual*, Volume 65.
- Choi, S.,** & Smith, G. * (2018). Never retire? Mental health of full-time aging workers. *Innovation in Aging*, 2(S1), 675. <https://doi.org/10.1093/geroni/igy023.2513>. PMID: PMC6227415
- Choi, S.,** McDonough, I. M., Kim, M., & Kim, G. (2018). The influence of comorbid health conditions and race/ethnicity on advance care planning. *Innovation in Aging*, 2(S1), 650-651. <https://doi.org/10.1093/geroni/igy023.2427>
- Choi, S.,** & Wilmarth, M. J. (2018). Do depressive symptoms mediate the association between perceived financial security and bequests expectation? A structural equation modeling (SEM) approach. *Consumer Interests Annual*, Volume 64.
- Choi, S.** (2017). Bequests expectation and estate planning among middle-aged and older adults. *Academy of Financial Services*, 2017.
- Choi, S.,** & Kim, K. (2017). Exploring the association between inheritance and the retirement expectation. *Academy of Financial Services*, 2017.
- Choi, S.,** Kim, M., & McDonough, I. M. (2017). Do people with Alzheimer's disease have the proper estate planning preparation? *Consumer Interests Annual*, Volume 63.
- Choi, S.** (2017). Estate planning and the possibility of an Alzheimer's disease diagnosis. *Academic Research Colloquium for Financial Planning and Related Disciplines*, 2017.

- Choi, S.** (2017). Estate planning for people with Alzheimer's disease diagnosis. *Academy of Financial Services*, 2016.
- Choi, S., & Blackburn, J.** (2016). Who pays more for medical expenses and health insurance? *Consumer Interests Annual*, Volume 62.
- Cronenwett, B. *, Schopp, J. *, & **Choi, S.** (2016). Financial planning and health care decisions for people with Alzheimer's disease diagnosis. *Consumer Interests Annual*, Volume 62.
- Choi, S., Wilmarth, M. J., & Kim, K.** (2015). The impacts of household characteristics on private pension deduction: New evidence from the 2013 Consumer Expenditure Survey. *Consumer Interests Annual*, Volume 61.
- Choi, S., Gudmunson, C. G., & Hong, G.-S.** (2012). Asset allocation of retirement plans: An analysis of the OECD panel data. *Consumer Interests Annual*, Volume 58.
- Choi, S., & Yeo, J.** (2010). Consumer policy evaluation on Fair Labeling & Advertising Act. *Korean Society of Consumer Studies*.
- Choi, S., & Geistfeld, L. V.** (2007). American consumers' credit card knowledge and use: An assessment of the effectiveness of credit card information disclosure requirement under the Truth in Lending Act. *Korean Society of Consumer Studies*.
- Choi, S., & Yeo, J.** (2004). Policy evaluation on consumer information disclosure regulation. *Korean Society of Consumer Studies*.

GRANT SUBMISSIONS / FUNDING EXPERIENCES

Funded

- Aug 2024 **Principal Investigator**, Mechanisms linking medical financial hardship to emotional well-being in the Health and Retirement Study. *National Institutes of Health (NIH), National Center for Complementary and Integrative Health (NCCIH), The Emotional Well-Being and Economic Burden Research Network*, Pilot Project for 5U24AT011310, \$20,000. 2024-2026.
- Sep 2022 **Principal Investigator**, Disparities in access to and quality of health care services among Asian Americans in Alabama: Understanding and closing the health gap. *Small Grant Program, Research Grants Committee, Office for Research & Economic Development, The University of Alabama*, \$12,000. 1/1/2023-12/31/2026.
- Apr 2015 **Principal Investigator**, Financial planning and health care decisions for people with Alzheimer's disease diagnosis. *Research Grants Committee (RGC) Grant, The Office of the Vice President for Research and Economic Development, College of Human Environmental Sciences, The University of Alabama*, \$6,000 [RGC-2015-33], 5/15/2015-5/14/2017.
- Dec 2014 **Lead Principal Investigator**, Who pays more for medical expenses and health insurance? Factors affecting health care decisions in the United States. *The Collaborative UA System Research Grant, The UA Office of the Vice President for Research and Economic Development, The University of Alabama*, \$2,500 [CO17120], 12/2014-11/2015.
- 2011-2012 **Principal Investigator**, A comparative study on the asset allocation of the retirement plans in households' retirement funds between Korea and U.S. *National Research Foundation of Korea (NRF)*, \$25,000 [NRF-2011-356-C00002].

- 2010-2011 **Postdoctoral Fellow**, Green consumption. *Asian Institute for Energy, Environment & Sustainability* (AIEES), \$168,000. PI: Yeo, J.
- 2010 **Co-Investigator**, Development of indicators for assessing green consumer competencies. *The Korea Fair Trade Commission* (KFTC), *Korea Consumer Agency* (KCA), \$18,000. PI: Sohn, S. H.
- 2006-2007 **Principal Investigator**, An assessment of the effectiveness of credit card information disclosure requirement under the Truth in Lending Act. *Seoul National University*, \$13,800.
- Not funded**
- Mar 2025 **Principal Investigator**, Medical financial hardship and emotional well-being: Dyadic processes between older Black adults and their romantic partners in a nationally representative U.S. sample. *National Institutes of Health* (NIH), *National Institute on Aging* (NIA), *The Deep South Resource Center for Minority Aging Research* (RCMAR) Secondary Data Analysis Award, proposed \$10,000 (not funded).
- Nov 2024 **Principal Investigator**, Dyadic processes between older Black adults and their romantic partners concerning medical financial hardship and emotional well-being. *National Institutes of Health* (NIH), *National Institute on Aging* (NIA), *The Deep South Resource Center for Minority Aging Research* (RCMAR) Pilot Project, proposed \$40,000 (not funded).
- July 2024 **Co-Investigator**, Financial stress and subjective cognitive decline across the older lifespan. *National Institutes of Health* (NIH) R01, proposed \$3,284,667 (not funded). PI: Allen, R.
- Dec 2022 **Principal Investigator**, Multidimensional disability profiles and telehealth service utilization among older U.S. adults. *The Social, Behavioral, & Economic COVID Coordinating Center* (SBE CCC), *National Institutes of Health* (NIH), proposed \$30,000 (not funded).
- May 2021 **Co-Investigator**, Disability and older adults' use of telehealth during the COVID-19 pandemic: Patterns and health consequences. *National Institutes of Health* (NIH) U01 (submitted LOI, not funded). PI: Carr, D.
- Dec 2020 **Co-Investigator**, Helping vulnerable rural populations survive and thrive during the COVID-19 pandemic and beyond. *National Institutes of Health* (NIH) R01, proposed \$2,453,189 (not funded). PI: Hites, L.
- Apr 2020 **Principal Investigator**, Predicting the evolution of COVID-19 and redefining vulnerability and health disparities in the era of the COVID-19 pandemic. *The Joint Institute Pandemic Pilot Project Program* (P4), *The University of Alabama*, proposed \$15,000 (not funded).
- Feb 2020 **Principal Investigator**, Differential engagement in advance care planning among older adults with Alzheimer's disease and Alzheimer's disease-related dementias. *National Institutes of Health* (NIH) R03, proposed \$292,916 (not funded).
- Dec 2018 **Co-Principal Investigator**, The explanatory power of financial literacy on consumer financial behaviors: Measurements and the role of financial education. *National Endowment for Financial Education* (NEFE), proposed \$159,931 (not funded).

- Apr 2018 **Principal Investigator**, Reducing disparities in quality and access to dementia care: The impacts of Medicaid expansion under the Affordable Care Act. *National Institutes of Health* (NIH) R01, proposed \$541,264 (not funded).
- Sep 2016 **Principal Investigator**, Estate planning and the possibility of an Alzheimer's disease diagnosis. *Alzheimer's of Central Alabama* (ACA) Research Grant, proposed \$10,000 (not funded).
- 2013 **Postdoctoral Fellow**, Social support and well-being among oldest-old adults and support providers. *National Institutes of Health* (NIH) R01 (not funded). PI: Martin, P.

REFERRED CONFERENCE PAPER AND POSTER PRESENTATIONS

- Choi, S. L.**, Lee, H. Y., Noh, H., Zhang, P., & Francis, H. P. Healthcare Access and Barriers Among Older Asian Americans: Cultural Influences and Systemic Challenges. Paper to be presented at *The Gerontological Society of America 2025 Annual Scientific Meeting*, Boston, MA, November 2025 (accepted).
- Carr, D., & **Choi, S. L.** Advance Care Planning of U.S. Older Adults on Their Own: Are Unmarried and Childless Persons Less Prepared for the End-of-Life? Paper to be presented at *The Gerontological Society of America 2025 Annual Scientific Meeting*, Boston, MA, November 2025 (accepted).
- Choi, S. L.**, Allen, R. S., & Miller, J. B. Wealth Differences Among Older U.S. Adults: Is Sense of Purpose in Life a Protective Buffer? Paper presented at *The 2025 American Council on Consumer Interests Conference*, Pittsburgh, PA, April 2025.
- Carr, D., & **Choi, S. L.** Aging Alone and Advance Care Planning: Are Unmarried and Childless Persons Less Prepared for the End-of-Life? Paper presented at *The Population Association of America 2025 Annual Meeting*, Washington, DC, April 2025.
- Geisser, S. **, Fromenthal, A., Geisser, Z., Carranza, E., **Choi, S. L.**, Hilgeman, M., Snow, L., & Allen, R. Sleep Disorders and Their Impact on Older Adult Spousal Relationships During COVID-19. Poster presented at *The 2025 Southern Gerontological Society Annual Meeting & Conference*, Birmingham, AL, April 2025.
- Shannon, N. **, Hite, L., & **Choi, S. L.** A Machine Learning Approach to Predicting Depressive Symptoms in Older Adults: Proposed Random Forest Analysis of Physical, Cognitive, and Comorbid Factors. Poster presented at *The 2025 Southeast Regional Clinical and Translational Science Alliance Conference*, Pine Mountain, GA, March 2025.
- Carr, D., & **Choi, S. L.** End of Life Medical and Financial Preparations: How Do Persons 'Aging Alone' Prepare? Paper presented at the 2025 *International Workshop on Navigating Aging and Health with Limited Family Ties: Challenges, Opportunities, and Policy Responses*. National University of Singapore, Singapore, February 2025.
- Choi, S. L.** Wealth Disparities in Later Life: Sense of Meaning and Purpose in Life. Paper presented at *The Gerontological Society of America 2024 Annual Scientific Meeting*, Seattle, WA, November 2024.
- Choi, S. L.**, & Pisu, M. Medical Financial Hardship and Emotional Well-Being Among U.S. Older Adults With and Without Alzheimer's Disease. Poster presented at *The Gerontological Society of America 2024 Annual Scientific Meeting*, Seattle, WA, November 2024.

- Shannon, N. **, Hite, L., & **Choi, S. L.** A Machine Learning Approach to Predicting Depressive Symptoms in Older Adults. Poster presented at the 15th Annual College of Community Health Sciences (CCHS) Research and Scholarly Activity Day. The University of Alabama, Tuscaloosa, AL, November 2024.
- Choi, S. L.** Financial Hardship and Emotional Well-Being Among U.S. Older Adults with(out) Alzheimer's Disease. Paper presented at *The 2024 American Council on Consumer Interests Conference*, Milwaukee, WI, May 2024.
- Choi, S. L.**, Naher, S., & Hites, L. The Effects of Physical Limitations, Cognitive Impairments, and Comorbidity on Depressive Symptoms Among Older Adults Residing in the Southeastern United States, Encompassing Alabama, Mississippi, Kentucky, and Tennessee. Poster presented at the 23rd *Annual Rural Health Conference*, Tuscaloosa, AL, April 2024.
- Won, C. R. **, **Choi, S. L.**, Noh, H., & Lee, H. Y. "I Can Be a Victim Anytime and Anywhere": The Impact of Asian Hate Sentiment on Mental Health of Korean Immigrants During the COVID-19 Pandemic. Paper presented at *the Society for Social Work and Research 2024 Annual Conference*, Washington, DC, January 2024.
- Carr, D., & **Choi, S. L.** Just the Two of Us? The Psychological Impact of Marital Dissolution on Childless Older Adults. Paper presented at *The Gerontological Society of America 2023 Annual Scientific Meeting*, Tampa, FL, November 2023.
- Choi, S. L.**, Carr, D., & Namkung, E. H. *** Disability and Utilization of Telehealth and Traditional Medical Care Services Among Older Americans During the COVID-19 Pandemic. Paper presented at *The 2023 American Council on Consumer Interests Conference*, Las Vegas, NV, May 2023.
- Choi, S. L.**, Carr, D., & Namkung, E. H. *** Disability and Health Care Services Use Among Older Americans During the COVID-19 Pandemic: Is Telehealth a Substitute or Supplement to Traditional Care? Paper presented at *The Population Association of America 2023 Annual Meeting*, New Orleans, LA, April 2023.
- McDonough, I. M., Byrd, D. R., & **Choi, S. L.** Resilience Resources May Buffer Some Middle-Aged and Older Black Americans from Memory Decline Despite Experiencing Discrimination. Paper presented at the *Psychonomic Society 63rd Annual Meeting*, Boston, MA, November 2022.
- Choi, S. L.**, Hites, L., Bolland, A. C., Lee, J., Payne-Foster, P., & Bissell, K. How Social Media Communication Relates to Engagement in Telehealth Among Older Americans During COVID-19: Does Race/Ethnicity Matter? Paper presented at *the National Communication Association 108th Annual Convention*, New Orleans, LA, November 2022.
- Carr, D., **Choi, S. L.**, & Namkung, E. H. *** Optimism as a Buffer Against Disability-Related Distress: Do Protective Effects Vary Over the Life Course? Paper presented at *The Population Association of America 2022 Annual Meeting*, Atlanta, GA, April 2022.
- Choi, S. L.**, Namkung, E. H. **, & Carr, D. Older Americans with Disability are Vulnerable to Economic and Food Insecurity During the COVID-19. Paper presented at *The Gerontological Society of America 2021 Annual Scientific Meeting*, Phoenix, AZ, November 2021.
- Cho, J., **Choi, S. L.**, Martin, P., Heinz, M., & Ryou, Y. J. ** A Longitudinal Trajectory of Loneliness and the COVID-19 Pandemic Among the Oldest-Old Population. Poster presented at *The Gerontological Society of America 2021 Annual Scientific Meeting*, Phoenix, AZ, November 2021.
- Ryou, Y. J. **, Martin, P., **Choi, S. L.**, Cho, J., & Heinz, M. Psychosocial Predictors of Psychological Well-Being During the COVID-19 Pandemic. Poster presented at *The Gerontological Society of*

America 2021 Annual Scientific Meeting, Phoenix, AZ, November 2021.

- Choi, S. L.**, & Namkung, E. H.*** Moderating Effect of Psychological Resilience on Functional Impairment in Relation to Subsequent Depression. Paper presented at *The Gerontological Society of America 2020 Annual Scientific Meeting*, Philadelphia, PA, November 2020.
- Costlow, K.**, **Choi, S. L.**, Roskos, B., & Parmelee, P. A. When Less is More: Downsizing, Sense of Place, and Well-Being in Late Life. Poster presented at *The Gerontological Society of America 2020 Annual Scientific Meeting*, Philadelphia, PA, November 2020.
- Costlow, K.**, Yeager, L., **Choi, S. L.**, Roskos, B., & Parmelee, P. A. Applying the Push-Pull Framework to Downsizing in Late Life. Poster presented at *The Gerontological Society of America 2020 Annual Scientific Meeting*, Philadelphia, PA, November 2020.
- Choi, S. L.**, Choi, J. M.**, McDonough, I. M., & Jiang, Z. Aging Alone and Depression in Later Life: The Mediating Roles of Perceived Financial Security and Social Support. Paper presented at *The American Council on Consumer Interests Conference*, Arlington, VA, May 2020.
- Choi, S. L.**, Choi, J. M.**, McDonough, I. M., & Jiang, Z. Aging Alone and Depression in Later Life: The Mediating Roles of Perceived Financial Security and Social Support. Accepted for a paper presentation at *The 2020 UAB Personal Finance Symposium*, Birmingham, AL, April 2020 (canceled).
- Choi, S. L.**, & Smith, G.** Phased Retirement in Older American Workers. Poster presented at *The Gerontological Society of America 2019 Annual Scientific Meeting*, Austin, TX, November 2019.
- Choi, S. L.**, & Smith, G.* Never Retire and Depressive Symptoms: The Moderating Role of Full-Time Aging Working. Paper presented at *The American Council on Consumer Interests Conference*, Arlington, VA, May 2019.
- Smith, G.*, & **Choi, S. L.** Is Phased Retirement Beneficial for Older American Households Psychologically and Financially? Paper presented at *The American Council on Consumer Interests Conference*, Arlington, VA, May 2019.
- Choi, S.**, McDonough, I. M., Kim, M., & Kim, G. The Influence of Comorbid Health Conditions and Race/Ethnicity on Advance Care Planning. Poster presented at *The Gerontological Society of America 2018 Annual Scientific Meeting*, Boston, MA, November 2018.
- Choi, S.**, & Smith, G.* Never Retire? Mental Health of Full-time Aging Workers. Poster presented at *The Gerontological Society of America 2018 Annual Scientific Meeting*, Boston, MA, November 2018.
- Choi, S.**, & Wilmarth, M. J. Do Depressive Symptoms Mediate the Association between Perceived Financial Security and Bequests Expectation? A Structural Equation Modeling Approach. Paper presented at *The American Council on Consumer Interests Conference*, Clearwater Beach, FL, May 2018.
- Choi, S.**, McDonough, I. M., Kim, M., & Kim, G. Comorbid Health Conditions and Racial/Ethnic Differences in Advance Care Planning among Middle-Aged and Older Adults. Poster presented at the *19th Annual Rural Health Conference*, Tuscaloosa, AL, April 2018. (Received the Best Poster 1st Place Winner Award.)
- Choi, S.**, McDonough, I. M., Kim, M., & Kim, G. The Influence of Comorbid Health Conditions and Race/Ethnicity on Advance Care Planning. Poster presented at the *13th Annual UAB Health Disparities Research Symposium: Social Determinants of Health from the Global Perspective*, Birmingham, AL, March 2018.

- Choi, S.** Bequests Expectation and Estate Planning. Paper presented at the *Academy of Financial Services 31st Annual Conference*, Nashville, TN, October 2017.
- Choi, S., & Kim, K.** Exploring the Association between Inheritance and the Retirement Expectation. Paper presented at the *Academy of Financial Services 31st Conference*, Nashville, TN, October 2017.
- Choi, S., Kim, M., & McDonough, I. M.** Do People with Alzheimer's Disease Have the Proper Estate Planning Preparation? Paper presented at *The American Council on Consumer Interests Conference*, Albuquerque, NM, April 2017.
- Choi, S.** Estate Planning and the Possibility of an Alzheimer's Disease Diagnosis. Poster presented at the *CFP Board Center for Financial Planning, The 1st Academic Research Colloquium for Financial Planning and Related Disciplines*, Arlington, VA, February 2017.
- Choi, S.** Estate Planning for People with Alzheimer's Disease Diagnosis. Poster presented at the *Academy of Financial Services 30th Annual Conference*, Las Vegas, NV, October 2016.
- Choi, S., & Blackburn, J.** Who Pays More for Medical Expenses and Health Insurance? Poster presented at *The American Council on Consumer Interests Conference*, Arlington, VA, June 2016.
- Cronenwett, B.*, Schopp, J.*, & **Choi, S.** Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis. Poster presented at *The American Council on Consumer Interests Conference*, Arlington, VA, June 2016.
- Choi, S., Wilmarth, M. J., & Kim, K.** The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey. Paper presented at *The American Council on Consumer Interests Conference*, Clearwater Beach, FL, May 2015.
- Choi, S., Bartholomae, S., Gudmunson, C. G., & Fox, J.** Sources of Referral to Student Financial Counseling and its Role in Coping with Stress. Paper presented at *The American Council on Consumer Interests Conference*, Milwaukee, WI, April 2014.
- Choi, S., Gudmunson, C. G., Hong, G.-S., Griesdorn, T. S., & Lee, K.** Meeting Student Needs for Financial Counseling: When They Come, Why They Come, and How It Matters. Paper presented at *The American Council on Consumer Interests Conference*, Portland, OR, April 2013.
- Choi, S., Gudmunson, C. G., & Hong, G.-S.** Asset Allocation of Retirement Plans: An Analysis of the OECD Panel Data. Poster presented at *The American Council on Consumer Interests Conference*, Memphis, TN, April 2012.
- Yeo, J., Sohn, S. H., Rha, J.-Y., Kim, S.-Y., **Choi, S.**, Choi, A.-Y.** , & Shin, S.** Four-Dimensional Green Purchase in Korea. Paper presented at the *Ninth Biennial Conference of Asian Consumer & Family Economics Association*, Seoul, Korea, July 2011.
- Choi, S., & Yeo, J.** Consumer Policy Evaluation on Fair Labeling & Advertising Act. Paper presented at the *Korean Society of Consumer Studies Conference*, Seoul, Korea, June 2010.
- Choi, S., & Geistfeld, L. V.** American Consumers' Credit Card Knowledge and Use: An Assessment of the Effectiveness of Credit Card Information Disclosure Requirement under the Truth in Lending Act. Paper presented at the *Korean Society of Consumer Studies Conference*, Seoul, Korea, June 2007.
- Choi, S., & Yeo, J.** Policy Evaluation on Consumer Information Disclosure Regulation. Paper presented at the *Korean Society of Consumer Studies Conference*, Incheon, Korea, March 2004.

INVITED TALKS AND OTHER PRESENTATIONS

- Francis, H. *, Huesch, C. *, & **Choi, S. L.** Sweet Tea, Bitter Reality: Unmet Healthcare Needs and Cultural Barriers Facing Asian American Consumers in Alabama. Poster presented at the 2025 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, April 1, 2025.
- Choi, S. L.** Older Adults' Romantic Relationship Trajectories and Estate Planning. Guest lecture presented for a thesis-track graduate course, CSM 591 Pilot Data Analysis, Tuscaloosa, AL, October 1, 2024.
- Choi, S. L.** Financial Hardship and Emotional Well-Being Among Older Adults Living With(out) Alzheimer's Disease: Role of Internal Coping Resources, Race/Ethnicity, and Relationship Trajectories. Invited talk presented at the EMOT-ECON Seminar Series, Birmingham, AL, January 24, 2024.
- Choi, S. L.** A Narrative of U.S. University Education, Faculty, and College Student Life. Invited talk presented at the Sangheo Scholarium, Konkuk University, Seoul, South Korea, May 30, 2023.
- Choi, S. L.** Older Adults' Romantic Relationship Trajectories and Estate Planning. Invited talk presented at the Massachusetts Institute of Technology (MIT) AgeLab, Aging & Equity Series, Boston, MA, April 27, 2023.
- Choi, S. L., & Carr, D.** Disability and Health Care Services Use Among Older Americans During the COVID-19 Pandemic: Is Telehealth a Substitute or Supplement to Traditional Care? Invited talk presented at the Boston-Area Health Scholars (BAHS), Boston, MA, December 15, 2022.
- Choi, S. L.** Older Adults' Financial and Healthcare Decision-Making in the United States. Invited talk presented at the College of Health Sciences, University of Rhode Island, Kingston, RI, October 2022.
- McLeod, M. *, Burkett, J. *, McCleskey, T. *, & **Choi, S. L.** Leadership and Professionalism in Financial Industry. Oral presentation at the 2021-2022 Crenshaw Leadership Academy, The University of Alabama, Tuscaloosa, AL, April 2022.
- Laggy-Coyle, N. *, Krummen, M. *, Goldstein, M. *, & **Choi, S. L.** Diversity, Equity, and Inclusion (DEI) and Leadership. Oral presentation at the 2020-2021 Crenshaw Leadership Academy (virtual), The University of Alabama, Tuscaloosa, AL, April 2021.
- Choi, S. L.** Teaching, Research, and Service in the United States. Invited talk presented at the Graduate Seminar, Department of Consumer Science, Seoul National University, Seoul, South Korea, April 2021.
- Embler, K. *, Kuberski, B. *, Rentz, J. *, & **Choi, S. L.** An Exploration on Developing Leadership through Intersectional Awareness. Accepted for a poster presentation at the 2020 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, March 2020 (canceled).
- Embler, K. *, Kuberski, B. *, Rentz, J. *, & **Choi, S. L.** An Exploration on Developing Leadership through Intersectional Awareness. Accepted for a poster presentation at the 2020 Crenshaw Leadership Academy, The University of Alabama, Tuscaloosa, AL, March 2020 (canceled).
- Smith, G. *, & **Choi, S.** Phased Retirement in Older Americans: Financial and Psychological Well-Being. Poster presented at the 2019 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, March 2019.

- Smith, G. *, & **Choi, S.** Mental Health of Full-Time Aging Workers. Poster presented at the 2018 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, March 2018.
(Received the 3rd Place College Winner Award.)
- Choi, S.** Estate Planning and Alzheimer's Disease Diagnosis: Durable Power of Attorney and Life Insurance. Poster presented at The Alabama Association of Family and Consumer Sciences (ALAFCS) Conference, Tuscaloosa, AL, February 2017.
- Cronenwett, B. *, Schopp, J. *, & **Choi, S.** Financial Planning and Health Care Decisions for People with Alzheimer's Disease Diagnosis. Poster presented at the 2016 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, March 2016.
(Received the 4th Place Winner Award.)
- Wall, C. *, Kidwell, S. *, Wilmarth, M. J., & **Choi, S.** Examining the Need of Financial Counseling for Undergraduate Students at The University of Alabama. Poster presented at the 2015 Undergraduate Research and Creative Activity Conference, The University of Alabama, Tuscaloosa, AL, April 2015.
(Received the 3rd Place Winner Award.)
- Choi, S.** Financial Planning and Mental Health. Invited talk presented at the CMHA Research Meeting, The Center for Mental Health and Aging, The University of Alabama, Tuscaloosa, AL, December 2014.
- Choi, S.,** Gudmunson, C. G., & Fox, J. Financial Stress and The Timing for Seeking Financial Counseling. Poster presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.
- Lee, K. **, Gudmunson, C. G., & **Choi, S.** Credit Card Debt, Overdue Bills, and College Students' Financial Well-being. Poster presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.
- Jeon, S. **, Fox, J., & **Choi, S.** Student Debt and Financial Stress: The Role of Savings and Spending Plans. Poster presented at the Human Development and Family Studies Colloquium, Iowa State University, Ames, IA, October 2012.
- Choi, S.** Consumer Damage Relief System: Procedural and Substantive Legal Aspects. Invited talk presented at the Seoul National University School of Law, Seoul, South Korea, Fall 2005.

POLICY BRIEF, TECHNICAL REPORTS, AND NEWSPAPER BULLETIN

- Boot, W. R., DeLiema, M., & **Choi, S. L.** (2025). Financial Exploitation and Abuse of Older Americans: A Call to Action, Committee on Division/APA Relations (CODAPAR D20) Policy Brief, Leveraging Psychological Science to Advance Economic Justice.
- The New York Times. (2024, November 10). For Older Unmarried Couples, Caregiving Obligations Can Be Murky. <https://www.nytimes.com/2024/11/10/health/elderly-unmarried-couples-caregiving.html>
- Choi, S.** (2009). Shattering the Retirement Glass Ceiling: Women Need a Three-Legged Stool Strategy. *Pension Digest*, No.7.
- Choi, S.** (2009). The International Judicial Precedents of Pension Plans II. *Internal Report of Pension Information of Mirae Asset*, No.8.
- Choi, S.** (2008). The International Judicial Precedents of Pension Plans I. *Internal Report of Pension Information of Mirae Asset*, No.4.

- Choi, S.** (2008). The Growing Importance of IRAs in U.S. Households' Retirement Savings. *Pension Information of Mirae Asset*, No.17.
- Choi, S.** (2008). Asset Management is the Single Most Important Thing in Retirement Pension. *ASIA Economy Newspaper*, February 29, 2008.
- Choi, S.** (2008). Hope of the Retirement: Corporate Pension Fund. *ASIA Economy Newspaper*, January 25, 2008.
- Choi, S.** (2007). Pension Reformation of the United Kingdom and Its Implications. *Pension Information of Mirae Asset*, No.13.

MEDIA PRODUCTION

Choi, S. (2007-2008). "Heyday the 2nd Life Stories" of the retirees in the United States, Canada, Japan, England, Germany, France, Sweden, Denmark, The Netherlands, Switzerland, Singapore, Australia, and New Zealand (20 media segments were broadcasted and streamed for the general public), Mirae Asset Global Investment.

STUDENT ADVISING AND MENTORING

Ph.D. Graduate Dissertation/Thesis Committee Member

- Sophia Geisser, Department of Psychology, College of Arts and Sciences, UA, Spring 2025-present.
Title: *Sleep misperception and the agreement between subjective and objective measures in care partners and nursing home residents living with dementia*
Committee Chair: Dr. Lynn Snow
- Timothy Ly, Department of Psychology, College of Arts and Sciences, UA, Spring 2024-present.
Title: *Examining disparities in subjective cognitive decline*
Committee Chair: Dr. Rebecca Allen
- Teairra Evans, Department of Psychology, College of Arts and Sciences, UA, Spring 2022-Summer 2023.
Title: *Decision-making across the lifespan: An examination of the influence of ease of comprehension on the utilization of heuristic versus systematic thinking*
Committee Chair: Dr. Sheila Black
- Heaven E. Cauble, Department of Psychology, College of Arts and Sciences, UA, 2022-2024.
Title: *Risky decision-making and Alzheimer's Disease descendants*
Committee Chair: Dr. Sheila Black
- Kyrsten M. Costlow, Department of Psychology, College of Arts and Sciences, UA, 2018-2020.
Title: *When less is more: Downsizing, sense of place, and well-being in late life*
Committee Chair: Dr. Patricia A. Parmelee

Master Graduate Thesis Committee Chair

- Brandon Nguyen, Department of Consumer Sciences, UA, Fall 2024-present.
Title: *Financial literacy and time investment in personal finance*
Committee members: Shinae L. Choi (Chair), Madelaine L'Esperance, & Justin Goins
- Genevieve Smith, Department of Consumer Sciences, UA, Fall 2019-Summer 2020.
Title: *Phased retirement, financial wealth, and depressive symptoms among older adults*
Committee members: Shinae L. Choi (Chair), Amy C. Ellis, & Madelaine L'Esperance

Undergraduate Research Faculty Mentor

- Owen Bathe, Department of Consumer Sciences, UA, Fall 2025-present.
Research Topic: *Medical Financial Hardship Among People with Alzheimer's Disease*
- Sophia Lange, Department of Consumer Sciences, UA, Fall 2025-present.
Research Topic: *Financial Hardship and Emotional Well-Being*
- Jennah Dabrowski, Department of Biology, Pre-Medicine, UA, Fall 2025-present.

Research Topic: *Medical Financial Hardship*

- Elsie Jackson, Political Science, Public Health, Pre-Medicine, Medical Ethics, UA, Fall 2025-present.
Research Topic: *Medical Financial Hardship*
- Cara Schlachter, Neuroscience (Biochemistry), UA, Fall 2025-present.
Research Topic: *Health Insurance and Healthcare Services Utilization*
- Clara Choung, Department of Biology, Pre-Medicine, UA, Fall 2025-present.
Research Topic: *Healthcare Services Utilization*
- Cal Huesch, Department of Mathematics, UA, Spring 2025-present.
Research Topic: *Asian Americans' Healthcare Services Utilization*
- Hannah Francis, Department of Health Science, UA, Spring 2024-present.
Research Topic: *Asian Americans' Healthcare Services Utilization*
- James Burkett, Thomas McCleskey, and Maggie McLeod (Juniors), Department of Consumer Sciences, UA, Fall 2021-Spring 2022.
Research Topic: *Leadership and Professionalism in Consumer Sciences*
- Natalie Laggy-Coyle, Madi Krummen, and Madison Goldstein (Juniors), Department of Consumer Sciences, UA, Spring 2021.
Research Topic: *Diversity, Equity, and Inclusion (DEI) and Leadership*
- Jesse Rentz, Brynne Kuberski, and Kaelyn Embler (Juniors), Department of Consumer Sciences UA, Spring 2020.
Research Topic: *An exploration on developing leadership through intersectional awareness*
- Genevieve Smith (Junior-Senior), Department of Consumer Sciences, UA, Spring 2018-Spring 2019.
Research Topic: *Phased retirement in older Americans: Financial and psychological well-being*
Research Topic: *Never retire? Mental health of full-time aging workers*
 - Received the 3rd Place College Winner Award at the 2018 Annual Undergraduate Research and Creative Activity Conference, UA, March 2018.
- Brianne Cronenwett & Jennifer Schopp (Juniors), Dept. of Consumer Sciences, UA, Spring 2016.
Research Topic: *Financial planning and healthcare decisions for people with Alzheimer's disease diagnosis*
 - Received the 4th Place Winner Award at the 2016 Annual Undergraduate Research and Creative Activity Conference, The University of Alabama, March 2016.
- Caitlin Wall (Sophomore) and Sarah Kidwell (Junior), Department of Consumer Sciences, UA, Spring 2015.
Research Topic: *Need for financial counseling at The University of Alabama*
Co-Faculty Mentor with Melissa Wilmarth
 - Received the 3rd Place Winner Award at the 2015 Annual Undergraduate Research and Creative Activity Conference, The University of Alabama, March 2015.

Undergraduate Academic Advisor: Department of Consumer Sciences, UA.

Spring 2018: 21 students

Fall 2017: 22 students

Spring 2017: 20 students

Fall 2016: 17 students

Spring 2016: 16 students

Fall 2015: 14 students

Spring 2015: 10 students

TEACHING EXPERIENCES

CSM 381, Consumer Marketing Management (Undergraduate)

The University of Alabama: Fall 2014, Fall 2015, Fall 2016, Fall 2017, Fall 2018, Spring 2019, Fall 2019, Spring 2020, Fall 2020, Spring 2021, Fall 2021, Spring 2022, Spring 2023, Fall 2023, Spring 2024, Fall 2024, Spring 2025, & Fall 2025.

CSM 415 / 515, Customer Service Management (Undergraduate/Graduate)

The University of Alabama: Spring 2015, Spring 2016, Spring 2017, Spring 2018, Fall 2018, Spring 2019, Fall 2019, Spring 2020, Fall 2020, Spring 2021, Summer 2021, Spring 2022, Summer 2022, Spring 2023, Fall 2023, Spring 2024, Fall 2024, & Fall 2025.

CSM 420 / 520, Personal Estate Planning (Undergraduate/Graduate)

The University of Alabama: Spring 2015, Spring 2016, & Spring 2017.

CSM 459 / 559, Financial Counseling (Undergraduate/Graduate)

The University of Alabama: Fall 2015, Fall 2016, & Fall 2017.

CSM 599, Thesis Research (Graduate; Master)

The University of Alabama: Fall 2019, Spring 2020, Spring 2025, & Fall 2025.

CSM 201, Individual and Family Resource Management (Undergraduate)

The University of Alabama: Fall 2021.

Consumer Counseling Theory and Practice (Graduate; Ph.D.)

Konkuk University, South Korea: Spring 2011.

Consumer and Market Economy (Undergraduate)

Konkuk University, South Korea: Spring 2011.

Consumer Counseling and Relief Scheme (Undergraduate)

Sungshin Women's University, South Korea: Spring 2011.

Consumer and Retailing Management (Undergraduate)

Inha University, South Korea: Fall 2010.

Essentials of Economics (Undergraduate)

Chugye University for the Arts, South Korea: Fall 2010.

Economic Statistics (Undergraduate)

Chugye University for the Arts, South Korea: Fall 2010.

Consumer Protection Law and Policy (Undergraduate)

Korea National Open University, South Korea: Fall 2004 & Spring 2005.

Comparative Analysis on Consumer Policy (Graduate): Teaching Assistant

Seoul National University, South Korea: Fall 2005.

Research Methodology in Consumer Sciences (Undergraduate): Teaching Assistant

Seoul National University, South Korea: Spring 2002 & Spring 2005.

Economics of Consumer Policy (Undergraduate): Teaching Assistant

Seoul National University, South Korea: Fall 2002 & Fall 2005.

CERTIFICATES

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

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

WORKSHOPS ATTENDED AND PROFESSIONAL DEVELOPMENT**Grant Writing and Research Methodology**

- Spring 2025 CHES Research Workshops, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, February 2025-April 2025.
- Fall 2024 CHES Research Workshops, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, September 2024-November 2024.
- National Center for Complementary & Integrative Health (NCCIH) Fellows and Trainees Virtual Workshop, Sponsored by the NCCIH, September 23-24, 2024.
- Grant Writing Intensive Workshop, Sponsored by the Emotional Well-Being & Economic Burden Research Network, Lexington, KY, August 12-16, 2024.
- MRI Research Meeting, Facilitated by Alabama Life Research Institute (ALRI), February 15, 2024.
- National Institute on Aging (NIA), Notice of Pre-Application Webinar, January 24, 2024.
- Stata Webinar, StataCorp LLC., September 12, 2023.
- Stata Webinar, StataCorp LLC., August 15, 2023.

- Mid-Career Mentor, Sponsored by Academic Impressions, August 2, 2023.
- Stata Webinar, StataCorp LLC., June 27, 2023.
- Editor's Confidential: Tips for Navigating the Peer Review Process, Sponsored by Center for Innovation in Social Science, Boston University, Boston, MA, December 8, 2022.
- BU CISS Small Grants Panel Workshop, Sponsored by Center for Innovation in Social Science, Boston University, Boston, MA, November 15, 2022.
- MIT AgeLab Aging & Equity Series Session, Sponsored by MIT AgeLab, Massachusetts Institute of Technology, Boston, MA, October 20, 2022.
- From Half-Baked Idea to Publication - Launching & Structuring Academic Research Papers, Sponsored by Center for Innovation in Social Science, Boston University, Boston, MA, October 20, 2022.
- Aging & the Economy, Sponsored by Pardee School of Global Studies, Center for the Study of Europe, Boston University, Boston, MA, September 20, 2022.
- Introduction to NVivo Workshop, Data Analysis Software for Qualitative and Mixed Methods Research, Sponsored by The Data Services, The University of Alabama, Tuscaloosa, AL, December 10, 2020.
- Leveraging Data Science toward Deeper Understanding of Scholarly Literature, The Data Research Services Workshops, Sponsored by The University of Alabama, Tuscaloosa, AL, October 8, 2020.
- COVID-19 Clinical Data Analysis on a National Scale: The National COVID Cohort Collaborative (N3C) Workshop, Sponsored by the Center for Clinical and Translational Science (CCTS) and UAB Informatics Institute, Birmingham, AL, July 29, 2020.
- Missing Data Imputations Workshop, Sponsored by The Data Services, The University of Alabama, Tuscaloosa, AL, November 7, 2019.
- Hands-On Power Analysis for Randomized Controlled Trials Workshop, Sponsored by The Data Services, The University of Alabama, Tuscaloosa, AL, October 17, 2019.
- ARIA Grant Workshop, Sponsored by the Alabama Research Institute on Aging, Tuscaloosa, AL, August 30, 2019.
- ARIA Grant Workshop, Sponsored by the Alabama Research Institute on Aging, Tuscaloosa, AL, March 22, 2019.
- ARIA Grant Workshop, Sponsored by the Alabama Research Institute on Aging, Tuscaloosa, AL, September 7, 2018.
- CHES Grant Writing Institute, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, January 23, 2018-May 1, 2018.
- Zoom Video Conference Workshop for Research Collaboration, April 3, 2017.
- Sitting in on an Advanced Statistical Course, PY 693 Structural Equation Modeling (PhD course), Offered by the Department of Psychology, College of Arts and Sciences, The University of Alabama, Tuscaloosa, AL, Spring 2016, January 14, 2016-April 28, 2016.
- Structural Equation Modeling of Longitudinal Data Workshop, Sponsored by the College of Human Environmental Sciences, Tuscaloosa, AL, May 14-15, 2015.
- New SF 424 Biosketch Workshop for NIH Grant Submission, Office of the Vice President for Research and Economic Development, The University of Alabama, Tuscaloosa, AL, April 21, 2015.
- Applying to the NIH Workshop, Sponsored by the College of Human Environmental Sciences, Tuscaloosa, AL, March 11, 2015.
- PIVOT-Identifying Funding Opportunities Workshop, Office of Sponsored Programs, The University of Alabama, Tuscaloosa, AL, December 12, 2014.
- Research Grants Committee (RGC) Funding Workshop, Office of the Vice President for Research and Economic Development, The University of Alabama, Tuscaloosa, AL, November 18, 2014.

Pedagogy

- Ultra Blackboard Training Session, Sponsored by the Center for Instructional Technology, The University of Alabama, Tuscaloosa, AL, June 9, 2025.
- HES Teaching Series: Teaching with Zoom, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, July 24, 2020.

- HES Teaching Series: Testing in the Online Environment, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, July 8, 2020.
- HES Teaching Series: Best Practices in Organizing Your Online Course, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, June 26, 2020.
- HES Teaching Series: Engaging Students Online, Sponsored by the College of Human Environmental Sciences, The University of Alabama, Tuscaloosa, AL, June 10, 2020.
- Assessment Workshop, Sponsored by the College of Human Environmental Sciences Curriculum Committee, The University of Alabama, Tuscaloosa, AL, November 28, 2017.
- Critical Thinking Workshop, Sponsored by the College of Human Environmental Sciences Curriculum Committee, The University of Alabama, Tuscaloosa, AL, November 10, 2017.
- Measuring Teaching Effectiveness Workshop, Sponsored by the College of Human Environmental Sciences Curriculum Committee, The University of Alabama, Tuscaloosa, AL, September 27, 2017.
- Student Learning Objectives vs. Learning Outcomes Workshop, Sponsored by the College of Human Environmental Sciences Curriculum Committee, The University of Alabama, Tuscaloosa, AL, February 12, 2016.
- EAB Student Success Collaborative (SSC) Workshop, The University of Alabama, Tuscaloosa, AL April 15, 2015.

PROFESSIONAL SERVICES

Editorial Service Leadership

Lead Guest Editor

Special Issue on “Enhancing the Well-being of Older Adults: Interventions, Policies, and Practices”
Journal of Consumer Affairs, 2024-present

Associate Editor

Financial Services Review, 2024-present.

Editorial Board

Journal of Consumer Affairs, 2024-present.

Financial Services Review, 2023-present.

Ad hoc Referee

Journal of Consumer Affairs, 2024-present.

Journal of Family and Economic Issues, 2019-present.

Journal of Financial Counseling and Planning, 2016-present.

Journal of Gerontology: Social Sciences, 2020-present.

Social Science & Medicine, 2019-present.

Aging & Mental Health, 2019-present.

American Journal of Health Promotion, 2024-present.

Research on Aging, 2025-present.

Journal of Aging and Health, 2024-present.

Journal of Health and Social Behavior, 2023-present.

Alzheimer's & Dementia: The Journal of the Alzheimer's Association, 2017-present.

Quality of Life Research, 2019-present.

Journal of Applied Gerontology, 2019-present.

PLoS ONE, 2019-2020.

Journal of Happiness Studies, 2018-2020.

Journal of Financial Therapy, 2018-2020.

Journal of Consumer Studies, 2014.

National

- Gerontological Society of America (GSA)
 - Session Chair, Cross-Cultural Perspectives on Aging, Care, and Resilience, 2025 Annual Scientific Meeting, November 2025.

- American Council on Consumer Interests (ACCI)
 - *Secretary*, 2021-2024 (elected).
 - *Board Liaison*, Membership Committee, 2023-2024.
 - *Board Liaison, Marketing and Communication Committee*, 2021-2023.
 - *International Affairs Committee Member*, 2015-2023.
 - *Membership Committee Member*, 2015-2018.
- Committee Member, Committee on Division/APA Relations, Leveraging Psychological Science to Advance Economic Justice, 2025-present.
- Certified Financial Planner (CFP) Board Center for Financial Planning
 - *Discussant*, The 1st Academic Research Colloquium for Financial Planning and Related Disciplines, February 2017.

International

- *Board of Director*, Korean Society of Consumer Policy and Education (COPE), 2014-present.
- *Conference Chair*, Mirae Asset International Pension Investment Conference, Seoul, Korea, January 2008.
- *Guide & Buddy*, MBA Exchange Students (German, French, and Australian), The Office of International Affairs, Seoul National University, Seoul, Korea, January 2004-December 2005.
- Korea Consumer Agency (KCA)
 - *Researcher*, The 4th International Internet Sweep Day, April 2004.

State

- *Judge*, The Color the Concepts, Alabama Council on Economic Education (ACEE), May 2022.

University

- Faculty Senate, The University of Alabama
 - *Senator*, Financial Affairs Committee, 2025-present.
 - *Alternate*, 2019-2023.
- Graduate Council Member, Graduate School, The University of Alabama, 2024-present.
 - Graduate Curriculum Committee, 2025-present.
 - Committee on Teaching, Research & Service Awards, 2024-2025.
- UA Asian American and Pacific Islander (AAPI) Association
 - Executive Committee, 2022-2024.
 - *Inaugural Chair*, Development and Fundraising Committee, 2022-2024.
 - Award Committee, 2024.
- *Judge*, The Undergraduate Research and Creative Activity (URCA) Conference, The University of Alabama, March 2016; March 2018; March 2019.
- The Graduate Faculty, Graduate School, The University of Alabama
 - *Full Member*, 2019-present.
 - *Associate Member*, 2015-2019.

College

- Promotion and Tenure Committee, College of Human Environmental Sciences, The University of Alabama
 - *Chair*, 2024-2025.
 - *Committee Member*, 2023-present.
 - *Committee Member*, 2021-2022.
- Crenshaw Leadership Academy, College of Human Environmental Sciences, The University of Alabama
 - *Co-Chair*, 2020-2022.
 - *Faculty Mentor*, 2018-2022.
- *HES Research Award Reviewer*, College of Human Environmental Sciences, The University of Alabama, 2018.

- *Committee Member*, Productive Research and Scholarly Activity, College of Human Environmental Sciences, The University of Alabama, 2015-2016.
- *Committee Member*, Enhanced Undergraduate and Graduate Academic Programs, College of Human Environmental Sciences, The University of Alabama, 2014-2016.
- *Faculty Mentor*, The Undergraduate Research and Creative Activity (URCA) Conference, The University of Alabama, 2015; 2016; 2018; 2019; 2020; 2025.
- *Search Committee Member*, Tenure track Associate Professor position, Addictions, Human Development and Family Studies, The University of Alabama, 2016-2017.

Department

- *Promotion and Tenure Committee Member*, Department of Consumer Sciences, The University of Alabama, 2024-present.
- *We Are UA Giving Campaign Ambassador*, The University of Alabama, 2024.
- *Search Committee Member*, RCF Assistant Professor position, Consumer Conflict Resolution, Consumer Sciences, The University of Alabama, 2022.
- *Committee Member*, Ad hoc CSM Scholarship Committee, April 2020.
- *Faculty Staff*, Work-Life & Wellness Expo, October 9, 2019.
- *Committee Member*, Undergraduate Curriculum Committee, 2018-2020.
- *Search Committee Member*, Tenure track Assistant/Associate Professor positions, Consumer Conflict Management, Consumer Sciences, The University of Alabama, 2015-2016.
- *Faculty Staff*, UA Graduate School Preview Day, September 18, 2014; September 17, 2015.
- *Faculty Staff*, Alabama Personal Finance Challenge, 2015; 2016; 2017; 2018; 2019; 2023; 2024; 2025.
- *Faculty Staff*, UA Majors Fair, November 5, 2014; October 16, 2019.

PROFESSIONAL AFFILIATIONS

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

The Gerontological Society of America (GSA), 2018-present.

Association for Financial Counseling and Planning Education (AFCPE), 2015-2022.

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

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

NATIONALITY

U.S. citizen