VITA

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Selected Administrative and Committee Chair Responsibilities at Ohio State University
Chair, Consumer Sciences Program, 2018 – 2022. Program includes three undergraduate majors: Hospitality Management, Fashion and Retail Studies, and Consumer and Family Financial Services, plus PhD and MS programs in Consumer Sciences.

Chair of Department of Human Sciences Promotion and Tenure Committee, 2014-2015. First chair of the committee in the merged department that includes Consumer Sciences, Human Sciences and Family Development, Human Nutrition, and Kinesiology

Chair, Consumer Sciences Graduate Studies Committee, 2012-2018. Responsible for graduate admissions, curriculum.

Leader of Consumer and Family Financial Services major 2013-2016

Program Director, Financial Planning Program registered with the Certified Financial Planner Board, 2012-2018.

PREVIOUS FACULTY POSITIONS
Professor and Department Chair, Family Resource Management Department, Ohio State University, 1986-1994.
Professor, Department of Human Development and Family Studies, 1985- 1986. Professor, Department of Family Economics, Kansas State University, 1984 - 1985. Acting Head, 1982-1985. Associate Professor, 1979-1984. Assistant Professor, 1977-1979.
Assistant Professor, Department of Family and Child Development, Auburn, Alabama 36830. September, 1974 - July, 1977.
Assistant Professor, Department of Family Economics and Management, College of Human Resources, Southern Illinois University, Carbondale, Illinois 62901. September, 1973 - June, 1974.

SELECTED PROFESSIONAL ORGANIZATIONS, RECOGNITIONS, AND ACTIVITIES

In 2022, received the first Career Legacy Award from the Certified Financial Planner Board Center for Financial Planning.
Listed as the most prolific author in past 30 years in core financial planning journals: Cummings, Benjamin F., and Jean L. Heck. 2015. "The Most Prolific Authors in Financial Planning Literature." *Journal of Financial Planning*, 28 (12): 50–62.
Listed as most prolific author for first 30 years of the Journal of Financial Counseling and Planning, in Xiao, et al. (2020), "Three Decades of the Journal of Financial Counseling and Planning," Volume 31, Number 1, 2020, 5-13.
Associate editor, *Financial Planning Review, 2018-2022*.
Associate Editor, *Financial Services Review*, 2019-2021.
Member of the Editorial Board of the *Journal of Consumer Affairs*, 2006-2011, 2018-2021.
Member of the Editorial Board of the *Journal of Personal Finance*, 2006-2020.
Member of the Editorial Board of the *Journal of Family and Economic Issues*, 2001-2020.
Member of the Editorial Board of the *Journal of Financial Counseling and Planning*, 2003-2020.
Member of the Editorial Board of the *International Journal of Human Ecology*, 2007-2013.
Founding editor of the research journal *Financial Counseling and Planning*, 1989-2002.

Program Chair, 2005, American Council on Consumer Interests, for 51st Annual Conference.
Financial Planning Association, Best Paper Award for papers presented at the 2025 Academy of Financial Services / CFP Board Connections Conference.
AARP's Public Policy Institute 'Financial Services and the Older Consumer' Award, 2016 meeting, American Council on Consumer Interests for paper by Mountain and Hanna.
MacroRisk Analytics Best Paper Award, Academy of Financial Services annual conference, 2013, for paper by Kim and Hanna.
MacroRisk Analytics Student Paper Award, Academy of Financial Services annual conference, 2011, for paper by Lim, Hanna, and Montalto.
Named "Best Reviewer" by editor of the *Journal of Financial Counseling and Planning*, 2019.
Named "Best Reviewer" by editor of the *Journal of Consumer Affairs*, 2010.
First Command Financial Services Award, 2008 meeting, Academy of Financial Services.
AARP's Public Policy Institute 'Financial Services and the Older Consumer' Award, 2008 meeting, American Council on Consumer Interests.
American College Award, Best Research Paper, 2007 meeting, Academy of Financial Services.
Thompson Publishing Award, Best Research Paper, 2005 meeting, Academy of Financial Services.
Certified Financial Planner Board Award, Best Research Paper, 2004 meeting, Academy of Financial Services.
Certified Financial Planner Board Award, Best Research Paper, 2003 meeting, American Council on Consumer Interests.
Certified Financial Planner Board Award, Best Research Paper, 2001 meeting, Academy of Financial Services.
Texas Instruments Award, Best Research Paper, 1998 meeting, Academy of Financial Services.
Best Article award from AFCPE Award committee, 1998, for article with Jaimie Sung in 1996 issue of *Financial Counseling and Planning*.
Certified Financial Planner Board "Articles of Excellence" award, 1996.
Best paper award for presentation at the International Appliance Technical Conference in 1993 (with Bae, Martin, and Wang.)
McGraw-Hill Award, Best Research Paper, 1992 meeting of Academy of Financial Services.
McGraw-Hill Award for Best Research Paper in 1991, Academy of Financial Services.
Applied Consumer Research Award, 1989, American Council on Consumer Interests.
Named Distinguished Fellow of the American Council on Consumer Interests, April, 2007,
Named Distinguished Fellow of the Association for Financial Counseling and Planning Education, 1997.
Financial Educator of the Year award from the Association for Financial Counseling and Planning Education, 1994.
Article Editor for a manuscript for SAGE Open, 2014.
Named Mentor at 1999 American Council on Consumer Interests (ACCI) meeting.
Ph.D. advisee Travis Mountain won the ACCI Dissertation Award, 2016.
Ph.D. advisee Jae Min Lee won the ACCI Dissertation Award, 2015.
Ph.D. advisee Lan Bi won the ACCI Dissertation Award, 2006.
Ph.D. advisee Rui Yao received second place for the ACCI Dissertation Award, 2004.
Ph.D. advisee Yoonkyung Yuh received "Honorable Mention" for the ACCI Dissertation Award, March, 2000.
Ph.D. advisee Yoonkyung Yuh won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1999.
Ph.D. advisee Hui Wang was finalist for 1999 ACCI Dissertation Award.
Ph.D. advisee (with J. Fox) Joyce Mok won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1996.
Ph.D. advisee Sharon DeVaney won the Best Dissertation Award from the Ohio Home Economics Association, 1994.
Elected to the Board of Directors of the Academy of Financial Services, 1996-1998.
Chair, College of Human Ecology Promotion and Tenure Committee, 1995-1997.
Elected senator for College of Human Ecology, for University Senate and Faculty Council, 1996-1999.
Editor, *Family Economics and Resource Management Biennial*: The Journal of the Family Economics and Resource Management Division of the American Association for Family and Consumer Sciences, 1995; 1997; 1999; 2001.
Program Chair, 1995 Preconference of the Family Economics and Resource Management Section of AAFCS.
Member, Nominations Committee, American Council on Consumer Interests, 2005-2007.

Chair, Development Committee, American Council on Consumer Interests, 1994-1995.
Member, Future Directions Committee, Family Economics and Resource Management Section, AHEA, 1994.
Elected director, Association for Financial Counseling and Planning Education, 1989-91.
Chair, Publications Committee, Association for Financial Counseling and Planning Education. 1987-92.
President of the American Association of Housing Educators, 1984-85.
Chair, Nominations Committee, American Association of Housing Educators, 1985-86.
Reviewer for ACFEA conference papers, 1999.
Reviewer for AHEA conference papers, 1983, 1984, 1985 meetings.
Reviewer for papers for the 1985 meeting of the American Association of Housing Educators (and various previous years.)
Member of the Program Committee of the Association for Consumer Research, 1985.
Selected Papers Review Committee for the American Council on Consumer Interests - various years.
Editorial Board of *Housing and Society*, 1982-86.
Editorial Board of the *Home Economics Research Journal*, 1982-1984.
Co-editor, *Housing and Society*, 1973-1980. Associate editor, 1980-1982.
Editorial Board of the *Journal of Consumer Affairs*, 1979-1992.
Elected director of the American Association of Housing Educators, 1981-1983.
Member of Academic Resource Group for the Joint Committee on Housing of the State Legislature of Alabama, 1976-77.
Organized a statewide conference, "Housing in Alabama" held in June, 1977.
Chaired audit and resolutions committee and served as parliamentarian of American Association of Housing Educators, 1981.
Member, Academy of Financial Services, American Association for Family and Consumer Sciences, American Council on Consumer Interests, Association for Financial Counseling and Planning Education.

EDUCATION

Ph.D., Cornell University, Consumer Economics

M.S., Cornell University

Bachelor of Science, Massachusetts Institute of Technology, Economics.

PUBLICATIONS

Refereed Journal Articles

1. Olsen, E., Loibl, C., Hanna, S.D., & Hanks, A. (2025). Differences in housing wealth between U.S. military service personnel and the civilian population—Exploring the role of financial stress. PLoS one. Accepted for publication.
2. Lee, S.T., Kim, K.T., & Hanna, S.D. (2025). COVID-19 labor market shocks and withdrawals from retirement accounts: Understanding the moderating role of financial knowledge. *Journal of Consumer Affairs*, 59 (1): e12616, 1-19. DOI: https://doi.org/10.1111/joca.12616.
3. Yoon, D. W., & Hanna, S. D. (2024). The relationship between self-control factors and household saving behavior. *Journal of Financial Counseling and Planning*, 35 (3), 323-336. http:\\dx.doi/org/10.1891/JFCP-2023-0063.
4. Zhang, Z., Hanna, S. D., & Xu, L. (2024). The effect of financial knowledge on workers' expectation of never retiring. *Financial Services Review,* 32(3), 20-31. Available at https://openjournals.libs.uga.edu/fsr/article/view/3584/3427
5. Lee, J. M., Kim, K.T., & Hanna, S.D. (2023). The negative association between myopia and financial well-being as moderated by financial knowledge. *Journal of Financial Counseling and Planning,* 34 (1), 42-54.
6. Kim, K. T., Hanna, S. D., & Lee, S. T. (2023). Investment literacy, overconfidence and cryptocurrency investment. *Financial Services Review*, 31(2/3), 121–132. https://doi.org/10.61190/fsr.v31i2/3.3530
7. Ouyang, C., & Hanna, S. D. (2022). The effect of racial/ethnic differences on the financial obligations ratio of renters. *Financial Services Review*, 30(3), 165–177. https://doi.org/10.61190/fsr.v30i3.3483

8. Kim, K.T., Lee, S. T., & Hanna, S.D. (2022). Has financial knowledge increased in the United States? *Journal of Financial Counseling and Planning,* 33 (2), 205-216.
9. Lee, S. T., & Hanna, S. D. (2022). What, me worry? Financial literacy overconfidence and the perception of emergency fund needs. *Journal of Financial Counseling and Planning,* 33(1), 140-155. DOI: 10.1891/JFCP-2021-0045.
10. Kim, H., Kim, K.T., & Hanna, S. D. (2022). The effect of investment literacy on the likelihood of retail investor margin trading and having a margin call. *Finance Research Letters*, 45 (102146), 1-6. doi:https://doi.org/10.1016/j.frl.2021.102146
11. Kim, K. T., Lee, J. & Hanna, S. D. (2022). The Great Expansion of 2019 and the delinquency rates of Blacks and Hispanics. *Applied Economics Letters*, 29(14), 1313-1318 https://doi.org/10.1080/13504851.2021.1927957
12. Hanna, S. D., Kim, K.T., Lindamood, S., & Lee, S.T. (2021). Husbands, wives, and perception of relative knowledge about household finances. *Financial Planning Review*, *4* (1), e1110. https://onlinelibrary.wiley.com/doi/full/10.1002/cfp2.111
13. Kim, K.T., Hanna, S. D., & Ying, D. (2021). The risk tolerance measure in the 2016 Survey of Consumer Finances: New, but is it improved? *Journal of Financial Counseling and Planning,* 32 (1), 86-103. DOI: 10.1891/JFCP-19-00022
14. Lee, S. T., & Hanna, S. D. (2020). Financial knowledge overconfidence and early withdrawals from retirement accounts. *Financial Planning Review*, *3* (2), e1091. https://doi.org/10.1002/cfp2.1091.
15. Xiao, J. J., Lavigueur, B., Izenstark, A., Hanna, S. D., and Lawrence, F. C. (2020). Three decades of the Journal of Financial Counseling and Planning. *Journal of Financial Counseling and Planning,* 31(1), 5-13.
16. Li, B., Hanna, S. D., & Kim, K.T. (2020). Who uses mobile payments: Fintech potential in users and non-users. *Journal of Financial Counseling and Planning,* 31(1), 83-100.
17. Kim, K. T., Lee, J., and Hanna, S. D. (2020). The effects of financial literacy overconfidence on the mortgage delinquency of U.S. households. *Journal of Consumer Affairs*, 54 (2), 517-540. https://onlinelibrary.wiley.com/doi/abs/10.1111/joca.12287.
18. Kim, K.T, Mountain, T. P., Hanna, S. D., & Kim, N. (2020). The decrease in life insurance ownership: Implications for financial planning. *Financial Services Review*, 28 (1), 1-16.
19. Ouyang, C., Hanna, S. D., & Kim, K. T. (2019). Are Asian American households more likely than other households to expect to help children with college costs? *Journal of Family and Economic Issues*, 40 (3), 540–552.
20. Hong, E. J. & Hanna, S. D. (2019). Factors related to the risk of a substantial income decrease between 2006 and 2008 in South Korea. *The Singapore Economic Review*, 64(1), 157–173. DOI: http://dx.doi.org/10.1142/S0217590817430068.
21. Nam, Y., & Hanna, S. D. (2019). The effects of risk aversion on life insurance ownership of single-parent households. *Applied Economics Letters*, 26 (15), 1285-1288, DOI: 10.1080/13504851.2018.1546044.
22. Wang, G. N., & Hanna, S. D. (2019). Racial/ethnic disparities in high return investment ownership: A Heckman selection model. *Applied Economics Letters*, 26(2), 111-115, DOI: 10.1080/13504851.2018.1441497.
23. Hanna, S. D., Kim, K. T., & Zhang, L. (2018). Factors related to the risk tolerance of households in China and the United States: Implications for the future of financial markets in China. *Financial Services Review*, 27 (3), 279-302.
24. Hanna, S. D., Kim, K. T., & Lindamood, S. (2018). Behind the numbers: Understanding the Survey of Consumer Finances. *Journal of Financial Counseling and Planning*, *29* (2), 410-418. DOI: 10.1891/1052-3073.29.2.410
25. Kim, K. T., Pak, T. Y., Shin, S. H., & Hanna, S. D. (2018). The relationship between financial planner use and holding a retirement saving goal: A propensity score matching analysis. *Financial Planning Review*, 1(1-2), 1-11, e1008., DOI: 10.1002/cfp2.1008.
26. Kim, G. J. & Hanna, S. D. (2017). Do self-control measures affect saving behavior? *Journal of Personal Finance*, 16 (2), 7-19.
27. Hanna, S. D., Zhang, L., & Kim, K.T. (2017). Do worker expectations of never retiring indicate a preference or an inability to plan? *Journal of Financial Counseling and Planning*, 28 (2), 268-284.
28. Shin, S. H. & Hanna, S. D. (2017). Accounting for complex sample designs in analyses of the Survey of Consumer Finances. *Journal of Consumer Affairs*, 51 (2), 255-283.
29. Hanna, S. D. & Kim, K. T. (2017). Treatment of inflation in retirement planning calculations: An improved method. *Journal of Financial Planning, 30* (1), *44-53*.

30. Hanna, S. D. & Kim, K. T. (2016). Household ratio guidelines for the amount of investments. *Financial Services Review*, 25 (3), 263-277.
31. Kim, K. & Hanna, S. D. (2016). The severity of the impact of the stock market crash of 2008-2009 on the wealth of U.S. households. *Journal of Financial Planning, 29* (2), 52-58.
32. Hong, E.O. & Hanna, S.D. (2016). Did households' time preference change due to the Great Recession? *Applied Economics Letters*, 23 (15), 1047-1050. DOI: http://dx.doi.org/10.1080/13504851.2015.1133887.
33. Kim, K. T. & Hanna, S. D. (2015). Does financial sophistication matter in retirement preparedness? *Journal of Personal Finance*, 14 (2), 9-20.
34. Heckman, S. J. & Hanna, S. D. (2015). Individual and institutional factors related to low-income household saving behavior. *Journal of Financial Counseling and Planning*. 26 (2), 187-199.
35. Kim, K. T. & Hanna, S. D. (2015). Do U.S. households perceive their retirement preparedness realistically? *Financial Services Review*, *24* (2), 139-155.
36. Hanna, S.D., Lee, J., & Lindamood, S. (2015). Financial behavior and attitudes of Asians compared to other racial/ethnic groups in the U.S. *Journal of Family and Economic Issues*, 36 (3), 309-318, DOI 10.1007/s10834-015-9447-2.
37. Lee, J.M. & Hanna, S. D. (2015). Savings goals and saving behavior in the context of Maslow's hierarchy of needs. *Journal of Financial Counseling and Planning,* 26 (2), 129-147.
38. Shin, S.H. & Hanna, S.D. (2015). Decomposition analyses of racial/ethnic differences in high return investment ownership after the Great Recession. *Journal of Financial Counseling and Planning*, 26 (1), 43-62.
39. Hong, E.O. & Hanna, S.D. (2014). Financial planning horizon: A measure of time preference or a situational factor? *Journal of Financial Counseling and Planning*, 25 (2), 184-196.
40. Lee, E. & Hanna, S.D. (2014). Gender differences of Asian college students' financial knowledge pathways. *Asian Women*, 30 (2), 27-55.
41. Hanna, S.D. & Kim, K. (2014) Time preference assumptions in normative analyses of household financial decisions. *Applied Economics Letters*, 21(9), 609-612, DOI: 10.1080/13504851.2013.879274.
42. Kim, K., Hanna, S.D., & Chen, S. C.-C. (2014). Consideration of retirement income stages in planning for retirement. *Journal of Personal Finance*, 13(1), 52-64.
43. Fang, M.C., Hanna, S.D., & Chatterjee, S. (2013). The impact of immigrant status and racial/ethnic group on differences in responses to a risk aversion measure. *Journal of Financial Counseling and Planning*, 24(2), 63-76.
44. Letkiewicz, J.C., & Hanna, S.D. (2013). The impact of stock and real estate returns on the propensity of households to meet the capital accumulation ratio guideline. *Journal of Financial Counseling and Planning*, *24* (1), 34-44.
45. Lee, J. & Hanna, S.D. (2012). Limitations of combining Hispanics and African-Americans for analysis of credit problems. *Journal of Consumer Affairs, 46 (3),* 506-536.
46. Hanna, S.D., Yuh, Y., & Chatterjee, S. (2012). The increasing financial obligations burden of U.S. households: Who is affected? *International Journal of Consumer Studies*, 36 (5), 588–594.
47. Ji, H. & Hanna, S.D. (2012). Factors related to the financial vulnerability of small business owner-manager households. *Journal of Personal Finance*, 11(1), 49-77.
48. Kim, E., Hanna, S.D., Chatterjee, S., & Lindamood, S. (2012). Who among the elderly owns stocks? The role of cognitive ability and bequest motive. *Journal of Family and Economic Issues*, 33 (3), 338-352.
49. Hanna, S. D. (2011). The demand for financial planning services. *Journal of Personal Finance*, 10 (1), 36-62.
50. Hanna, S. D., Ji, H., Lee, J., Son, J., Letkiewicz, J., Lim, H., & Zhang, L. (2011). Content analysis of Financial Services Review. *Financial Services Review*, *20* (3), 237-251.
51. Hanna, S. D., & Lindamood, S. (2010). Quantifying the economic benefits of personal financial planning. *Financial Services Review*, 19 (2), 111-127.
52. Hanna, S. D., Wang, C., & Yuh, Y. (2010). Racial/ethnic differences in high return investment ownership: A decomposition analysis. *Journal of Financial Counseling and Planning*, 21 (2), 44-59.
53. Ji, H., Hanna, S. D., Lawrence, F.C., & Miller, R. K. (2010). Two decades of the *Journal of Financial Counseling and Planning*. *Journal of Financial Counseling and Planning*, *21* (1), 4-14.
54. Yuh, Y. & Hanna, S. D. (2010). Which households think they save? *Journal of Consumer Affairs, 44* (1), 70-97.
55. Schuchardt, J., Hanna, S. D., Hira, T. K., Lyons, A. C., Palmer, L., & Xiao, J. J. (2009). Financial literacy and education research priorities. *Journal of Financial Counseling and Planning*, *20* (1), 84-95.

56. Hanna, S. D. & Lindamood, S. (2008). The decrease in stock ownership by minority households. *Journal of Financial Counseling and Planning*, *19* (2), 46-58.
57. Hanna, S. D., Waller, W., & Finke, M. (2008). The concept of risk tolerance in personal financial planning. *Journal of Personal Finance*, *7* (1), 96-108.
58. Wang, C. & Hanna, S. D. (2007). The risk tolerance and stock ownership of business owning households. *Financial Counseling and Planning. 18* (2), 3-18.
59. Lindamood, S., Hanna, S. D., & Bi, L. (2007). Using the Survey of Consumer Finances: Methodological considerations and issues. *Journal of Consumer Affairs*, *41 (2)*, 195-214.
60. Lee, J. & Hanna, S. D. (2007). Changes in credit attitudes among U.S. consumers: 1992-2004. *International Journal of Human Ecology*, 8(1), 79-94.
61. Rha, J.-Y. , Montalto, C. P., & Hanna, S. D. (2006). The effect of self-control mechanisms on household saving behavior. *Financial Counseling and Planning*, *17* (2), 1-16.
62. Yao, R. & Hanna, S.D. (2005). The effect of gender and marital status on financial risk tolerance. *Journal of Personal Finance*, 4 (1), 66-85.
63. Yao, R., Gutter, M.S., & Hanna, S.D. (2005). The financial risk tolerance of Blacks, Hispanics and whites. *Financial Counseling and Planning*, 16 (1), 51-62.
64. Hanna, S. D. & Lindamood, S. (2004). An improved measure of risk aversion. *Financial Counseling and Planning*, 15 (2), 27-38.
65. Lai, C. W. & Hanna, S. D. (2004). Are the portfolios of older worker households efficient? *Journal of Personal Finance*, 3(4), 101-117.
66. Yao, R., Hanna, S. D., & Lindamood, S. (2004). Changes in financial risk tolerance, 1983-2001. *Financial Services Review*, *13* (4), 249-266.
67. Jeong W. Y. & Hanna, S. D. (2004). Risk tolerance and financial satisfaction, *International Journal of Human Ecology*, 5(1), 35-43.
68. Yao, R., Hanna, S. D., & Montalto, C. P. (2003). The capital accumulation ratio as an indicator of retirement adequacy. *Financial Counseling and Planning*, *14* (2), 1-11.
69. Gutter, M. S. & Hanna, S. D. (2003). Applying a needs based approach to disability insurance planning. *Journal of Personal Finance*, *2* (1), 78-88.
70. Hanna, S.D. & Yao, R. (2003) Optimization for households. *Consumer Economics*, *19* (5), 60-64. (In Chinese)
71. Yao, R., Hanna, S. D., & Montalto, C. P. (2002). Factors related to meeting the capital accumulation ratio guideline. *Financial Services Review*, *11* (2), 153-171.
72. Moon, S. J., Yuh, Y., & Hanna, S. D. (2002). Financial ratio analysis of Korean households. *Family and Consumer Sciences Research Journal*, 30(4), 496-535.
73. Hanna, S. D., Gutter, M. S. & Fan, J. X. (2001). A measure of risk tolerance based on economic theory. *Financial Counseling and Planning*, *12*(2), 53-60.
74. Montalto, C. P., Yuh, Y., & Hanna, S. (2000). Determinants of planned retirement age. *Financial Services Review*, *9(1)*, 1-15.
75. Hanna, S. & Chen, P. (1999). Small stocks versus large: It's how long you hold that counts. *AAII Journal*, *XXI* (6), 26-27.
76. Yuh, Y., Hanna, S., & Montalto, C. P. (1998). Mean and pessimistic projections of retirement adequacy. *Financial Services Review*, *7(3)*, 175-193.
77. Sung, J. & Hanna, S. (1998). The spouse effect on participation and investment decisions for retirement funds. *Financial Counseling and Planning*, 9(2), 47-58.
78. Yuh, Y., Montalto, C. P., & Hanna, S. (1998). Are Americans prepared for retirement? *Financial Counseling and Planning, 9*(1), 1-12.
79. Fan, J. X., Lee, J., & Hanna, S. (1998). Are apparel trade restrictions regressive? *Journal of Consumer Affairs*, *32* (2), 252-274.
80. Hanna, S. & Chen, P. (1997). Subjective and objective risk tolerance: Implications for optimal portfolios. *Financial Counseling and Planning*, *8*(2), 17-26.
81. Wang, H. & Hanna, S. (1997). Does risk tolerance decrease with age? *Financial Counseling and Planning*, *8 (2)*, 27-31.
82. Lee, J., Hanna, S., Mok, C. F. J., & Wang, H. (1997). Apparel expenditure patterns of elderly consumers: A life-cycle consumption model, *Family and Consumer Sciences Research Journal*, *26*(2), 109-140.

83. Chen, P., Hanna, S., & Grable, J. E. (1997). Employee personal retirement plan asset allocation: The case for 100% stocks. *Personal Finances and Worker Productivity*, *1* (1), 211-215.
84. Lee, S., Hanna, S. & Sirigar, M. (1997). Children's college as a saving goal, *Financial Counseling and Planning*, *8*(1), 33-36.
85. Chang, Y. R., Hanna, S. & Fan, X.J. (1997). Emergency fund levels: Is household behavior rational? *Financial Counseling and Planning*, *8*(1), 47-55.
86. Hanna, S. & Chen, P. (1996). Efficient portfolios for saving for college, *Financial Counseling and Planning*, *7*, 115-122.
87. Sung, J. & Hanna, S. (1996). Factors related to risk tolerance. *Financial Counseling and Planning*, *7*, 11-20.
88. Hanna, S., DeVaney, S. & Martin, A. (1996). Using a computer simulation game to teach family time use concepts. *Journal of Family and Economic Issues*, 17 (3/4).
89. Hanna, S., Fan, J. X. & Chang, Y. R. (1995). Optimal life cycle savings. *Financial Counseling and Planning*, *6*, 1-15.
90. Lee, H. & Hanna, S. (1995). Investment portfolios and human wealth. *Financial Counseling and Planning*, *6*, 147-152.
91. Mok, C. F. J., Wang, H. & Hanna, S. (1994). Are the consumption patterns of elderly households consistent with a life cycle model? *Asia Pacific Advances in Consumer Research*, I, 237-245.
92. Chang, Y. R. & Hanna, S. (1994). Determinants of household expected real income growth in the U.S.A., *Journal of Consumer Studies and Homes Economics*, *18*, 315-329.
93. DeVaney. S. & Hanna, S. (1994). The effect of marital status, income, age and other variables on insolvency in the U.S.A., *Journal of Consumer Studies and Home Economics*, *18*, 293-303.
94. Bae, M., Hanna, S. and Lindamood, S. (1993). Patterns of overspending in U.S. households, *Financial Counseling and Planning*, *4*, 11-30.
95. Fan, X.J., Chang, Y.R. & Hanna, S. (1993). Real income growth and optimal credit use. *Financial Services Review*, *3(1)*, 45-58.
96. Chang, Y.R. & Hanna, S. (1992). Consumer credit search behavior. *Journal of Consumer Studies and Home Economics*, *16*, 207-227.
97. Fan, X.J., Chang, Y.R. & Hanna, S. (1992). Optimal credit use with uncertain income. *Financial Counseling and Planning*, *3*, 125-132.
98. Hanna, S. (1989). Profit and the consumer interest. *Advancing the Consumer Interest*, 1, 12-13.
99. Carter, L., Andrus, D. & Hanna, S. (1986). The effects of demographic characteristics on consumer information periodical readership and financial knowledge. *Journal of Consumer Studies and Home Economics*, *10*, 139-150.
100. Hanna, S. & Lindamood, S. (1985). Ownership and ownership preference: a comparison of OLS and logit regressions. *Housing and Society*, *12*, No. 3, 133-146.
101. Hanna, S. (1985). Comment: Consumer risk response and consumer protection: An economic analysis of seat belt usage. *Journal of Consumer Affairs*, *19*, No. 2, 328-335.
102. Hanna, S. (1985). Planning the 1990 census of housing. *Housing and Society*, *12*, No. 2, 55-64.
103. Hanna, S. (1984). The impact of high rent expenditures on other consumer expenditures. *Housing and Society*, *11*, No. 3, 136-148.
104. Perch, K., Lindamood, S. & Hanna, S. (1983). Housing satisfaction of the physically disabled. *Housing and Society*, *10*, No.2, 72-82.
105. Wagner, J. & Hanna, S. (1983). The effectiveness of family life cycle variables in consumer expenditure research. *Journal of Consumer Research*, *10* (3), 281-291.
106. Hanna, S. (1978). Correction: Evaluation of energy saving investments. *Journal of Consumer Affairs*, *13* (1), 138-139.
107. Hanna, S. (1978). Evaluation of energy saving investments. *Journal of Consumer Affairs*, *12* (1), 63-75.
108. Hanna, S. & Lindamood, S. (1979). Housing preferences of Blacks and Whites in Montgomery, Alabama. *Housing and Society*, *6* (1), 39-47.
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BOOK AND SOFTWARE REVIEWS

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SELECTED CONFERENCE PRESENTATIONS AND TALKS
(papers published in proceedings are listed under **PUBLICATIONS**.)

Hanna, S.D. "Improving the Financial Consumer Protection System." Keynote virtual lecture at the World Financial Forum conference, October 14, 2020, Seoul, Korea.

Hanna, S.D. "Directions for Research on Financial Consumer Protection." In Plenary session of the 2020 Global Forum for Financial Consumers, sponsored by the International Academy of Financial Consumers, August 7, 2020.

Travis Mountain presented a paper coauthored by Sherman D. Hanna, "Life Insurance and Financial Vulnerability," at the July 2016 conference, ""Behavioural Insights in Research and Policy Making" SABE/IAREP Conference 2016" in Wageningen, Netherlands.

Presented a paper (written with Hua Zan) at the June 2010 Consumer Expenditure Survey Data Users' Forum, "Patterns of Household Overspending."

Participated in a panel on "Research Priorities for Financial Literacy and Education," at the Financial Literacy Conference in Indianapolis, May, 2009.

Hanna, S. D. Invited presentation to the Financial Planners Standards Council Educators Conference, "Challenges in Financial Planning Education," Toronto, Canada, May 22-23, 2008.

Hanna, S. D. Invited participant in academic symposium focused on financial literacy, October 6-7, 2008 at the U.S. Department of the Treasury, Washington, D.C.

Hanna, S. D. presentation to the Morningstar Investment Conference, "When is risk tolerance important?" June 27, 2003.

Participated in a panel "How to publish in academic journals: Publication survival guide" as part of the doctoral symposium of the American Council on Consumer Interests meeting, Atlanta, April 2-5, 2003.

Hanna, S. D. presentation to the Columbus Chapter of the Ohio Society of CPAs Personal Financial Planning Forum on " The risk tolerance of Americans", April 1, 2003. (Coauthor was R. Yao. The presentation was an updated and expanded version of the Feb. 11 presentation.)

Hanna, S. D. & Yao, R., presentation to the Central Ohio Financial Planning Association on "The risk tolerance of Americans", Feb. 11, 2003.

Hanna, S. D. Invited presentation to the Swiss Bankers School, "Financial planning in the United States," Geneva, Switzerland, March 10, 2000.

Hanna, S. D. Discussant for two papers at the *Fourth Biennial Conference for Alternative Perspectives on Finance,* Turku, FINLAND August 6 - 8, 1998:
"Discounting Grandchildren and Spotted Owls" by Chris Robinson and
"Unravelling Financial Risk" by Atul Shah.

Hanna, S. (1998, March). "Taking uncertainty into account in projecting portfolio accumulations," paper presented at the Midwest Finance Association meeting, Chicago, March, 1998.

Chen, P., Hanna, S., & Montalto, C. (1998; March). "Which Comes First? The Saving Decision or the Investment Decision?" paper presented at the Midwest Finance Association, Chicago.

Hanna, S. (1997; October 1). "Small stocks for the long run," Central Ohio Society of the Institute of Certified Financial Planners, Columbus, OH.

Hanna, S. (1995; June). "Comments on papers using the Consumer Expenditure Survey, " American Statistical Association.

Hanna, S. (1994; October 7-8). "A computer program to help couples evaluate their time use," Annual Conference on the Family, co-sponsored by the Ohio Association of the American Council on Family Relations, the Ohio Association of the American Association for Marriage and Family Therapy, the Ohio Association of the American Association of Sex Educators, Counselors and Therapists, and the Ohio Association for Family-Based Services.

Chang, Y.R. and Hanna, S. (1994; March). Liquidity constraints and household saving behavior, paper presented at the Eastern Economics Association Meeting.

Hanna, S. (1994; March). The Financial Planning and Counseling Major at The Ohio State University. ACCI meeting.

Hanna, S. (1992; March) Panel member. "Perspectives of journal editors". American Council on Consumer Interests.

Hanna, S. (1987, July). Comments on two papers presented at Western Economic Association meeting.. Vancouver, British Columbia.

Hanna, S. (1987; June). Comments on two papers presented at Family Economics/Home Management Preconference of American Home Economics Association, Indianapolis.

Hanna, S. & Lindamood, S. (1985; June 3-7). The impact of high rent-income ratios on other consumer expenditures. International Conference on Housing sponsored by the International Sociological Association, the Nederlanse Sociologische en Antropologische Vereniging, and Sticting Gestructureerde Samenwerking, Amsterdam, The Netherlands.

Hanna, S. (1985; June). The impact of permanent and transitory income on consumer expenditures of homeowners with mortgages. American Home Economics Association.

Hanna, S. (1984; October). Presidential politics during 20 Years of AAHE (Presidential address). American Association of Housing Educators Conference.

Carter, L., Hanna, S. & Andrus, D. (1984). The effects of demographic characteristics on consumer information periodical readership. Canadian Home Economics Association Conference.

Hanna, S. (1983; October). Computers in housing education, research, and extension. American Association of Housing Educators Conference.

Helmick, S.A. & Hanna, S. (1983; June). Normative family expenditures as guides to budgeting. American Home Economics Association.

Lindamood, S., Bronner, D. & and Hanna, S. (1983; June). Factors related to winter thermostat settings. American Home Economics Association Conference.

Hanna, S. (1983; June). Speaker for research reporting session. American Home Economics Association.

Hanna, S. (1982; March). The informational efficiency of consumer markets. Southwestern Economic Association.

Perch, K., Hanna, S. & Lindamood, S. (1982; June). Housing satisfaction of households with and without disabled persons. American Home Economics Association Conference.

Hanna, S. & Lindamood, S. (1981; June). Factor analysis of satisfaction with housing and neighborhood characteristics. American Home Economics Association Meeting.

Hanna, S. & Lindamood, S. (1979; June). Patterns of help-seeking for housing problems. American Home Economics Association Meeting.

Hanna, S. & Lindamood, S. (1979; June). Determinants of interest in housing related extension classes. American Home Economics Association Meeting.

Lindamood, S. & Hanna, S. (1979; June). Housing needs of female-headed households. American Home Economics Association Meeting.

McKown, C. & Hanna, S. (1979; June). Energy consumption patterns of households in low-income rural counties in southern states. American Home Economics Association Meeting.

Hanna, S. and Lindamood, S. (1977, August). Housing preferences of blacks and whites. American Sociological Association, Chicago.
Hanna, S. (1977). Policy implications of a survey of 1,781 Alabama families. Conference on Housing in Alabama: Problems and Prospects, sponsored by the Housing Research Center, Auburn University.
Hanna, S. & Lindamood, S. (1976). Policy implications of housing research. Seminar, Department of Home Management and Housing, Ohio State University.
Lindamood, S. & Hanna, S. (1976). Housing research in Alabama. American Association of Housing Educators Annual Meeting.
Hanna, S. & Lindamood, S. (1976). Trends in housing research. East Alabama Home Economics Association.
Hanna, S. (1976). Constraints to the improvement of housing in rural low-income counties. American Home Economics Association Meeting.
Hanna, S. (1976). Home management and the labor force participation of married women. Family Conference of the Alabama Council of Family Relations.
Hanna, S. (1976). The family financial game. Southeastern Home Management and Family Economics Conferences.

RESEARCH

NASD (now FINRA) Investor Education Foundation, Jan. 2006 – Nov. 2007, $140,880 for a grant titled "Research-based investment education guidelines for Black and Hispanic households: Integration of household survey research, focus group findings, and evaluation of educational materials and programs."
Collaborators: Michael S. Gutter, University of Wisconsin-Madison, and Suzanne Lindamood.
Panel Study of Asian Americans (with Jinkook Lee and others), funded by the Population and Health - Targeted Investments in Excellence initiative, Ohio State University.
Certified Financial Planner Board, 2004-2005. "Investment Decision-Making of Couple Households," $5,000, with Suzanne Lindamood.
Research Contract with the New York State Department of Social Services, Office of Program Planning, Analysis and Development, Bureau of Policy Analysis, "Valuing Basic Needs in New York State: Analysis of 1991 Consumer Expenditure Data," November 1993, $4,666 (46% overhead.)
Academic Challenge Grant (Part of the Selective Excellence Program of the Ohio Board of Regents) for Family Resource Management Expert Systems Laboratory. $75,000 per year for six years. 1989.
Development of Retirement Planning Computer Programs for Rural Families. Agricultural Experiment State Project KAN00463, 1983-1986.
Family Expenditure Norms for Various Types of Kansas Families. Agricultural Experiment State Project KAN00235, 1981-1983.
Residential Energy Alternatives for Rural Families. Agricultural Experiment State Project KAN00170, 1979-1981.

Project co-director (with Suzanne Lindamood):

1. "Quality Housing Environment for Low-Income Families", Alabama Agricultural Experiment Station, Hatch 423. Part of Southern Regional Research Project, S-95. Survey of 400 families in two low-income, rural Alabama counties. Questions on survey on housing conditions, resources, and housing preferences. (1976).
2. Auburn University Public Service and Extension Research Survey of 400 families in two urbanizing Alabama counties. Questions in surveys on housing conditions, resources, and housing preferences. (1976).
3. Auburn University and National Science Foundation. Survey in conjunction with Montgomery, Alabama, City Planning Department. Survey of 1,000 families in Montgomery, Alabama. Purposes of survey: A. Help Montgomery City Planning Department in allocation of Community Development Funds and other government funds for the improvement of housing. B. Add to analysis of S-95 regional housing research for total of 4,800 families. (1976).

NON-FACULTY WORK EXPERIENCE

Research Assistant. Supervisor, Professor Simone Clemhout, Cornell University. Work on estimation of homothetic production functions, research on housing, demography, and labor force participation of women. September, 1972 - June, 1973.

Research Programmer. Developed and programmed an economic model for the Boston area as part of an interactive gaming-simulation. July, 1972.

Statistical Programmer. Statistical analysis and programming for the Interdepartmental Research Group on Poverty, Cornell University. June, 1971 - September, 1971.

Statistical Programmer. Household Time Study, Cornell University. September, 1970 - January, 1971.

Programmer-analyst. Cornell University Management Information Systems Group. September, 1969 - September, 1970.

Systems Engineer. American District Telegraph Company, New York City. December, 1968 - August, 1969.

Applications Engineer. Photon, Inc., Wilmington, Massachusetts. July, 1968 - December, 1968.