CURRICULUM VITAE March 2018

CATHERINE PHILLIPS MONTALTO, Ph.D.

The Ohio State University
College of Education and Human Ecology
Department of Human Sciences
115F Campbell Hall | 1787 Neil Avenue
Columbus, OH 43210-1295

E-mail: montalto.2@osu.edu
Phone: 614-292-4571
Fax: 614-688-8133
http://ehe.osu.edu/directory/?id=montalto.2

PROFESSIONAL POSITIONS

Director, First Year Experience, Office of Undergraduate Education, The Ohio State University. 2018-present.

Faculty Fellow, Office of Academic Affairs, The Ohio State University, 2017-2018. Co-Chair, General Education Review Coordinating Committee.

Associate Professor, Department of Human Sciences, The Ohio State University. October 2001-present.

Assistant Professor, Department of Human Sciences, The Ohio State University. 1994-2001.

Lecturer, Department of Family Resource Management, The Ohio State University. 1992-1994.

Research Associate, Consumer Economics and Housing, Cornell University. 1991-1992.

Graduate Associate, Consumer Economics and Housing, Cornell University. 1987-1991.

Admissions Counselor, College of Agriculture, The Ohio State University. 1986-1987.

Consumer Relations Director, The Ohio Pork Producers Council. 1983-1986.

Academic Counselor, College of Home Economics, The Ohio State University. 1979-1983.

MAJOR AREAS OF INTEREST

Family economics; household saving behavior; family economic well-being; intrahousehold resource allocation; household labor supply, student financial wellness, college student debt and decision making
Co-PI, 2010 Ohio Student Financial Wellness Study, Multi-Institutional Research.
Co-PI, 2014/2015 National Student Financial Wellness Study, Multi-institutional Research.
Co-PI 2017, Study on Collegiate Financial Wellness, Multi-Institutional Research.

EDUCATION

Ph.D. 1992, Cornell University, Consumer Economics and Housing
Minors: Applied Economics, Labor Economics
Dissertation Title: Relative Bargaining Power of Spouses: Empirical Results Using An Economic Model of Cooperative Bargaining

M.S. 1979, The Ohio State University, Textiles and Clothing
Thesis Title: Clothing Assistance for Ohio's Physically Limited Persons as Perceived by the Individuals and by Extension Home Economists

B.S. 1979, The Ohio State University, General Home Economics

PUBLICATIONS

Peer-Reviewed Journal Articles

Liu, F., Yilmazer, T., Loibl, C. & **Montalto, C. P.** (Forthcoming). Professional financial advice, self-control and saving behavior. *International Journal of Consumer Studies.*

Heckman, S. J. & **Montalto, C. P.** (Forthcoming). Consumer risk preferences and higher education enrollment decisions. *Journal of Consumer Affairs*

Fox, J. J., Bartholomae, S., Letkiewicz, J., & **Montalto, C. P.** (2017). College student debt and anticipated repayment difficulty. *Journal of Student Financial Aid, 47*(2), 111-135. http://publications.nasfaa.org/jsfa/vol47/iss2/6

Letkiewicz, J., Lim, H., Heckman, S., Bartholomae, S., Fox, J., & **Montalto, C. P.** (2014). The path to graduation: Factors predicting on-time graduation rates. *Journal of College Student Retention: Research, Theory, & Practice, 16*(3), 351-371.

Heckman, S., Lim, H., & **Montalto, C. P.** (2014). Factors related to financial stress among college students. *Journal of Financial Therapy, 5*(1), 19-39.

Lim, H., Heckman, S. J., Letkiewicz, J. C., & **Montalto, C. P.** (2014). Financial stress, self-efficacy, and financial help-seeking behavior of college students. *Financial Counseling and Planning, 25*(2), 148-160.

Shin, S., & **Montalto, C. P.** (2014). The role of impulsivity, cognitive bias, and reasoned action in understanding college student gambling. *Journal of Youth Studies,* DOI: 10.1080/13676261.2014.963537

Bhargava, V., Hong, G. S., & **Montalto, C. P.** (2012). Use of practitioner-based and self-care complementary and alternative medicine in the United States: A demand for health perspective. *Family and Consumer Sciences Research Journal, 41*(1), 18-35.

Kim, S. Y., Hong, G. S., & **Montalto, C. P.** (2012). The effects of long-term care insurance on home care use among the disabled elders. *Journal of Family and Economic Issues, 33*(3), 353-362.

Fisher, P. J. & **Montalto, C. P.** (2011). Loss aversion and saving behavior: Evidence from the 2007 Survey of Consumer Finances. *Journal of Family and Economic Issues, 32*, 4-14. DOI 10.1007/s10834-010-9196-1

Fisher, P. J. & **Montalto, C. P.** (2010). Effect of saving motives and horizon on saving behaviors. *Journal of Economic Psychology, 31*, 92-105.

Kim, S. Y., Hong, G. S. & **Montalto, C.P.** (2009). A study on determinants of nursing home entry and home care use in the United States: Using Cox's proportional hazard model. *The Journal of Women and Economics, 6*(2), 61-84.

Shen, D., Lennon, S., Dickson, M. A., **Montalto, C. P.** and Zhang, L. (2009). Chinese consumers' attitudes toward U.S.- and PRC-made clothing: From a cultural perspective. *Family and Consumer Sciences Research Journal, 31*(1), 19-49.

Montalto, C. P., Bhargava, V., & Hong, G. S. (2006). Use of complementary and alternative medicine by older adults: An exploratory study. *Complementary Health Practice Review, 11*(1), 27-46.

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). http://ssrn.com/abstract=2232124

Bi, L. & **Montalto, C. P.** (2004). Emergency funds and alternative forms of saving. *Financial Services Review, 13*(2), 93-109.

Dickson, M. A., Lennon, S. J., **Montalto, C. P.**, Shen, D., & Li, Z. (2004). Chinese consumer market segments for foreign apparel products. *Journal of Consumer Marketing, 21*(5), 301-316.

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.

Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, and Zhang, L. (2003). Cultural influences on consumers' intentions to purchase apparel: Test and extension of the Fishbein behavioral intentional model. *Clothing and Textiles Research Journal*, *21*(2), 89-99.

Zuiker, V. S., Katras, M. J., **Montalto, C. P.**, and Olson, P. D. (2003). Hispanic self-employment: Does gender matter? *Hispanic Journal of Behavioral Sciences*, *25*(1), 73-94.

Elmerick, S. A., **Montalto, C. P.**, & Fox, J. J. (2002). Use of financial planners by U.S. households. *Financial Services Review, 11*(3), 217-213.

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.

Shen, D., Lennon, S., Dickson, M. A., **Montalto, C. P.**, & Zhang, L. (2002). Chinese consumers' attitudes toward US- and PRC-made clothing: From a cultural perspective. *Family and Consumer Sciences Research Journal, 31*(1), 19-49.

Rha, J.-Y., Widdows, R., Hooker, N. H., & **Montalto, C. P**. (2001/2002) E-consumerism as a tool for empowerment. *Journal of Consumer Education, 19/20*, 61-69.

Lee, S., Park, M. H., & **Montalto, C. P.** (2000). The effect of family life cycle and financial management practices on household saving patterns. *Journal of Korean Home Economics Association*, 1(1), 79-93.

Montalto, C. P., Yuh, Y., & Hanna, S. (2000). Determinants of planned retirement age. *Financial Services Review, 9*(1), 1-15.

Olson, P. D., Zuiker, V. S., & **Montalto, C. P.** (2000). Self-employed Hispanics and Hispanic wage earners: Differences in earnings. *Hispanic Journal of Behavioral Sciences, 22*(1), 114-130.

Gutter, M. S., Fox, J. J., & **Montalto, C. P.** (1999). Racial differences in investor decision making. *Financial Services Review, 8*(3), 149-162.

Yuh, Y., Hanna, S., & **Montalto, C. P.** (1998). Mean and pessimistic projections of retirement adequacy. *Financial Services Review, 7*(3), 175-193.

Miller, C. J. & **Montalto, C. P.** (1998). Comparison of economic status of elderly households: Non-metropolitan versus metropolitan residence. *Family Economics and Nutrition Review, 11*(4), 19-30.

Montalto, C. P. & Yuh, Y. (1998). Estimating nonlinear models with multiply imputed data. *Financial Counseling and Planning, 9*(1), 97-101.

Yuh, Y., **Montalto, C. P.**, & Hanna, S. (1998). Are Americans prepared for retirement? *Financial Counseling and Planning, 9*(1), 1-12.

Montalto, C. P. & Gerner. J. L. (1998). The effect of expected changes in marital status on labor supply decisions of women and men. *Journal of Divorce and Remarriage, 28*(3/4), 25-51.

Montalto, C. P. & Sung, J. (1996). Multiple imputation in the 1992 Survey of Consumer Finances. *Financial Counseling and Planning, 7*(1), 133-146.

Li, J., **Montalto, C. P.**, & Geistfeld, L. V. (1996). Determinants of financial adequacy for retirement. *Financial Planning and Counseling, 7*(1), 39-48.

Montalto, C. P. (1994). Married women's labor force participation as divorce insurance. *Financial Counseling and Planning, 5*, 191-205.

Gerner, J. L., **Montalto, C. P.**, & Bryant, W. K. (1990). Work patterns and marital status change. *Lifestyles: Family and Economic Issues, 11*(1), 7-21.

Peer-Reviewed Journal Article Reprinted as Book Chapter

Rha, J.-Y. , **Montalto, C. P.,** & Hanna, S. D. (2007). The effect of self-control mechanisms on household saving behavior, pp. 13-47, in A. K. Pain & N. Karmakar (eds.), *Household savings: Perspectives and country experiences*, Hyderabad, India: The Icfai University Press. (Originally published in the journal *Financial Counseling and Planning* in 2006.)

Peer-Reviewed Papers in Proceedings

Heckman, S. J., Lim, H., & **Montalto, C. P.** (2013). Factors related to financial stress among college students. *Consumer Interests Annual,* 59.

Shin, S. & **Montalto, C. P.** (2013). The role of impulsivity, cognitive bias, and reasoned action in understanding college student gambling. *Consumer Interests Annual*, 59.

Lim, H., Hanna, S. D., & **Montalto, C. P.** (2011). Consumer optimism and saving behavior. *Proceedings of the Academy of Financial Services.*

Bhargava, V., Hong, G. S., & **Montalto, C. P.** (2008). Demand for Complementary and Alternative medicine. *Consumer Interests Annual,* 54.

Hong, G. S., **Montalto, C.P.**, & Bhargava, V. (2005). Use of Complementary and Alternative Medicine among the minority older individuals. *The Gerontologist, 45,* Special Issue 2, 580.

Montalto, C. P., Bhargava, V., & Hong, G.S. (2005). Gender difference in Complementary and Alternative Medicine use among older adults. *The Gerontologist, 45,* Special Issue 2, 662.

Montalto, C. P., Bhargava, V., & Hong, G.S. (2005). Use of alternative medicine among older adults: An exploratory study. *Consumer Interests Annual,* 51.

Bi. L. & **Montalto, C. P.** (2005). Is there a credit card puzzle? An exploratory study; *Consumer Interests Annual,* 51.

Hong, G.S., **Montalto, C.P.,** & Bhargava, V. (2004). Predictors of alternative medicine use among the older adults. *The Gerontologist, 44,* Special Issue 1*,* 44.

Bi, L., & **Montalto, C. P.** (2003). Emergency funds and the alternatives. *Consumer Interest Annual*, 49.

Rha, J-Y., **Montalto, C. P.**, & Widdows, R. (2003). Evaluating the impact of the Internet on consumers' information search. *Consumer Interests Annual*, 49.

Bi, L., **Montalto, C. P.**, & Fox, J. J. (2002). Household search for and use of financial information. *Consumer Interests Annual, 48*.

Kim, S., & **Montalto, C. P.** (2002). Perceived risk of privacy invasion and the use of online technology by consumers. *Consumer Interests Annual, 48.*

Lai, W., Hanna, S. D. & **Montalto, C. P.** (2002). Optimal dynamic portfolio strategies for long-term investment horizons. *Consumer Interests Annual, 48*.

Rha, J-Y., **Montalto, C. P.**, & Hanna, S. D. (2001). The effect of saving goals and expectations on household saving behavior. *Proceedings of the Academy of Financial Services,* 57.

Zhao, J., **Montalto, C. P.**, & Hanna, S. D. (2001). Which households meet the household debt service burden guidelines? *Proceedings of the Academy of Financial Services*, 22.

Yao, R., Hanna, S. D., & **Montalto, C. P.** (2001). Factors related to meeting the Capital Accumulation Ratio guideline. *Proceedings of the Academy of Financial Services*, 23.

Lai, C. W., Hanna, S. D., & **Montalto, C. P.** (2001). Do individual investors make rational asset allocation decisions? *Proceedings of the Academy of Financial Services*, 9.

Miller, S. A., & **Montalto, C. P.** (2001). Who uses financial planners? Evidence from the 1998 Survey of Consumer Finances. *Consumer Interests Annual, 47*, 1-9.

Dickson, M.A., Lennon, S. J., **Montalto, C. P.**, Shen, D., & Zhang, L. (2000). Competitiveness of U.S. apparel products in China. *Proceeding, International Textile and Apparel Conference.*

Yuh, Y., Hanna, S., & **Montalto, C. P.** (1999). Determinants of planned retirement age. *Consumer Interests Annual, 45*, 77-82.

Chen, P., Hanna, S., & **Montalto, C. P.** (1998). Do households make savings and investment decisions together? *Consumer Interests Annual, 44*, 96-101.

Olson, P. D., Zuiker, V. S., & **Montalto, C. P.** (1996). Self-employment: A viable economic alternative for the California Hispanic population. *Consumer Interests Annual*, *42*, 49-56.

Montalto, C. P. (1993). Relative bargaining power of spouses: Empirical results using an economic model of cooperative bargaining. *Consumer Interests Annual*, *39*, 242-247.

Other Papers in Proceeding

Montalto, C. P., Hanna, S., & Yuh, Y. (2000). The retirement adequacy of American households in 1998. Retirement Income Security: Current Practices and Emerging Issues, Preconference of Association for Financial Counseling and Planning Education, p. 8.

Hanna, S., Yuh, Y., & **Montalto, C. P.** (1998). Mean and pessimistic projections of retirement adequacy. *Proceedings of the Academy of Financial Services*, 21-23.

Yuh, Y., Hanna, S., & **Montalto, C. P.** (1998). 'Average' versus 'worst' case projections of financial assets and contributions to retirement accounts (poster presentation). *Consumer Interests Annual, 44*,164.

Montalto, C. P. (1998). The Surveys of Consumer Finances: Practical issues and challenges from the users' perspective. *Consumer Interests Annual, 44*, 232-233.

Hanna, S., **Montalto, C. P.**, & Sung, J. (1997). The Surveys of Consumer Finance: Resources for researchers. *Proceedings of the Academy of Financial Services*.

Montalto, C. P. & Sung, J. (1997). Overview of multiple imputation and repeated-imputation inference (RII) techniques. *Consumer Interests Annual, 43,* 167.

Montalto, C. P. & Sung. J. (1997). Effects of multiple imputation: Empirical results using linear regression to predict the level of total household income. *Consumer Interests Annual*, 43, 170.

Geistfeld, L. V., **Montalto, C. P.**, & Drier, H. (1996). The Career Orientation and Planning Profile in Higher Education: A Pilot Study. *The Career Orientation and Planning Profile/Fukuyama Profile National Users Conference,* 121-139.

Book Reviews

Montalto, C. P. (1998). Review of the book *American Standards of Living: 1918-1988,* by Clair Brown. In *Advancing the Consumer Interest, 10*(1), 28-29.

Monographs, Bulletins and Research Reports

Montalto, C. P. (2014). Automobile equity and automobile loans. Analysis for the Consumer Federation of America.

Montalto, C. P. (2013). Analysis of savings accounts of U.S. households. Analysis for the Consumer Federation of America.

Montalto, C. P. (2012). Low, moderate, and middle income households in the U.S.: Changes between 2007 and 2010. Analysis for the Consumer Federation of America.

Montalto, C. P. (2011). U.S. households and participation in insurance markets. Analysis for the Consumer Federation of America.

Montalto, C. P. (2010). Saving behavior of U.S. households: Evidence from the 2007 Survey of Consumer Finances. Analysis for the Consumer Federation of America.

Brobeck, S. and **Montalto, C. P.** (2008). The financial condition of women on their own. Report to the Consumer Federation of America.

Montalto, C. P. (2007). Automobile financing. Analysis for the Consumer Federation of America.

Montalto, C. P. (2007). Emergency savings of households in the U.S. Analysis for the Consumer Federation of America.

Montalto. C. P. (2004). Responsible and informed: Women's financial choices. Invited article in *Financial Fitness: Meeting the Challenge of Financial Literacy*. A supplement to the Credit Union Magazine published by the Credit Union National Association (CUNA).

Montalto, C. P. (2004). Households with low income: Wealth and financial behaviors. Report to the Consumer Federation of America.

Montalto, C. P. (2004). Women on their own: Households with a female householder who is not married or living with a partner. Report to the Consumer Federation of America.

Montalto, C. P. (2003). Home ownership and home equity in the United States. Report to the Consumer Federation of America.

Montalto, C. P. (2003) Automobile ownership and vehicle loans (2001). Analysis for the Consumer Federation of America.

Montalto, C. P. (2003). Wealth of middle America: Evidence from the Survey of Consumer Finances. Report to the Consumer Federation of America.

Montalto, C. P. (2003). Wealth of American households by race and ethnicity. Report to the Consumer Federation of America.

Montalto, C. P. (2002). Wealth of African American households. Analysis for the Consumer Federation of America.

Montalto, C. P. (2002). Wealth-poor households in the U.S. Report to the Consumer Federation of America and National Credit Union Foundation.

Montalto, C. P. (2001). Households with high levels of net assets. Report to the Consumer Federation of America and Providian Financial Corporation.

Montalto, C. P. (2001). Retirement wealth and its adequacy: Assessing the impact of changes in the age of eligibility for full Social Security benefits. Final research report to the Center for Retirement Research, Boston College.

Montalto, C. P. (2001). Wealth of American households: Evidence from the Survey of Consumer Finances. Report to the Consumer Federation of America.

Montalto, C. P. (2000).Savings of American households in low rate accounts. Analysis for the Consumer Federation of America.

Montalto, C. P. (2000). Retirement savings of American households: Asset levels and adequacy. Report to the Consumer Federation of America and DirectAdvice.com

Gerner, J. L. & **Montalto, C. P.** (1992). Anticipation of divorce and remarriage. *Life Course Institute Series*, LCI 92-05, Cornell University.

PRESENTATIONS (papers published in proceedings are listed under Publications)

Montalto, C. P. & McDaniel, A. (2017, June). The relationship between financial self-efficacy and financial knowledge. Presented at the 2017 Symposium on Collegiate Financial Wellness, Washington, D.C.

McDaniel, A., Hoynacke, B., McCann, Z., McDaniel, A., **Montalto, C. P.**, & Phillips, E. (2017, June). Creatively addressing financial wellness: Research, education and beyond. Pre-symposium in conjunction with the 2017 Symposium on Collegiate Financial Wellness, Washington, D.C.

Anderson, S., Fox, J., Heckman, S. J., Jurgenson, J., & **Montalto, C. P.** (2017, June). Perceptions and impacts of student loan entrance counseling. Presented at the 2017 Symposium on Collegiate Financial Wellness, Washington, D.C.

Baker, A. R., & **Montalto, C. P.** (2017, April). Student loan debt and financial stress: Implications for academic performance. Poster presented at the 2017 AERA Annual Meeting, San Antonio, TX.

Anderson, S., Bartholomae, S., Fox, J., Heckman, S. J., Jurgenson, J., Letkiewicz, J., & **Montalto, C. P.** (2017, April). Perceptions and impacts of student loan entrance counseling. Presented at the 2017 Annual Conference of the American Council on Consumer Interests, Albuquerque, NM.

Kim, G., & **Montalto, C. P.** (2016, November). The Effect of Dispositional Optimism on Saving Behavior through Self-Control. Presented at the annual conference of the Academy of Financial Services, Las Vegas, NV.

Montalto, C. P., & McDaniel, A. (2016, June). Do I take it all or do I borrow what I need? The impact of financial education courses on student loan borrowing decisions. Presented at the 2016 National Summit on Collegiate Financial Wellness, Columbus, OH.

Montalto, C. P., Heckman, S., & Letkiewicz, J. (2016, June). Collegiate financial wellness: Understanding stress and worry. Presented at the 2016 Annual Conference of the American Council on Consumer Interests, Arlington, VA.

Montalto, C. P., McDaniel, A., Ashton, B., & Duckett, K. (2015, June). Five key findings from the National Student Financial Wellness Study and how you can support student financial wellness. Presented at the 2015 Student Affairs Assessment and Research Conference, Columbus, OH.

Montalto, C. P., & White K. (2015, June). Is a dollar a dollar? Relationship between college financing strategies and academic progress. Presented at the 2015 National Summit on Collegiate Financial Wellness, Bloomington, IN.

Montalto, C. P., McDaniel, A., Duckett, K., Bartholomae, S., Fox, J. J., Heckman, S. J., & Letkeiwicz, J. (2015, May). 2014 National Student Financial Wellness Study: Initial findings and research trajectory. Poster presented at the Annual conference of the American Council on Consumer Interests, Clearwater, FL.

Montalto, C. P., Fox, J. J., Bartholomae, S., and Letkiewicz, J. (2014, July). Financial parenting and college student debt default intention. Presented at the National Summit on Financial Wellness, Columbus, OH.

Montalto, C. P., & Ashton, B. (2014, June). Student financial help-seeking behavior: From theory to practice. Presented at the 2014 Student Affairs Assessment and Research Conference, Columbus, OH.

Heckman, S. J., Lim, H., & **Montalto, C. P.** (2014, April). How much are students willing to borrow for a college degree? Presented at the Annual conference of the American Council on Consumer Interests, Milwaukee, WI.

Lim, H., Heckman, S. J., Letkiewicz, J., & **Montalto, C. P.** (2014, April). Financial socialization and college student debt: Does helicopter parenting breed financial ignorance? Presented at the Annual conference of the American Council on Consumer Interests, Milwaukee, WI.

Liu, F., Yilmazer, T., Loibl, C., & **Montalto, C. P.** (2014, April). Professional financial advice, self-control, and savings behaviors. Poster presented at the annual conference of the American Council on Consumer Interests, Milwaukee, WI.

Lim, H. & **Montalto, C. P.** (2014, May). Household decision on pension annuitization: A marital bargaining approach. Presented at the Korean Society of Consumer Studies. Seoul, Korea.

Montalto, C. P. & Ashton, B. (2013, June). Student financial wellness. Presented at the Student Affairs Assessment and Research Conference, Columbus, OH.

Montalto, C. P. Keynote Speaker. (2013, April). Statewide research update: Ohio Student Financial Wellness Study. Presented at Statewide Summit on College Student Financial Literacy, Columbus, OH.

Fox, J., Bartholomae, S., Letkeiwicz, J., & **Montalto, C. P.** (2012, June). College student debt and the decision to default. 2012 Boulder Summer Conference on Consumer Financial Decision Making. Boulder, CO.

Lim, H., Heckman, S. J., Letkiewicz, J., & **Montalto, C. P.** (2012). The impact of self-efficacy on college students' debt, financial stress, and help-seeking behavior. Poster presented at the annual conference of the American Council on Consumer Interests.

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2008). Demand for Complementary and Alternative Medicine. Presented at the 2008 Conference of the American Council on Consumer Interests.

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2007). Presence of chronic conditions and use of chiropractic among older individuals. Poster presented at The Gerontological Society of America's 60th Annual Scientific Meeting.

Bhargava, V., Hong, G.S., & **Montalto, C.P.** (2007). Are Complementary and Alternative Medicine (CAM) and conventional care economic complements or substitutes? Poster presented at 2007 Annual Conference of the American Council on Consumer Interests.

Montalto, C. P. (2005, April). Assessment of multiple imputation of income in the Consumer Expenditure Survey. Invited session at the Annual Meeting of the American Council on Consumer Interests, Columbus, OH.

Montalto, C. P. (2004, February). Saving in America: African-Americans, Hispanics, and Women on Their Own. Invited presentation at the National Forum to Encourage Low-Income Household Savings, Investment Company Institute, Washington, D.C.

Montalto, C. P. (2002, October). Retirement Preparation of American Households. Invited presentation at the Ohio State University Extension In-Service, "*Financial Security in Later Life for Farm Families."*

Montalto, C. P. (2002, October). Are Americans Prepared for Retirement? Invited presentation at the National Endowment for Financial Education Symposium, "*The State of Financial Literacy in America – Evolutions and Revolutions."*

Montalto, C. P. (2001, November). Savings of Low-Income Households: What We Know ... What We Don't. Invited presentation at the National Financial Services Conference, Jurys Hotel, Washington, D.C.

Montalto, C. P. (2001, October). How American Households Save...And How They Don't. Invited presentation at the National Forum to Encourage Low-Income Household Savings, Investment Company Institute, Washington, D.C.

Montalto, C. P. (2001, May). Retirement Wealth and Its Adequacy: Assessing the Impact of Changes in the Age of Eligibility for Full Social Security Benefits. Annual Conference of the Retirement Research Consortium, National Press Club, Washington, D.C.

Montalto, C.P. (2000, November). Retirement Savings: Meeting Growing Challenges at the Consumer Federation of America's Financial Services Conference, Washington, D.C.

Montalto, C. P. (2000, March). Graduate education in family economics, consumer economics and consumption economics. Presenter in invited panel and round table discussion. American Council on Consumer Interests Annual Meeting, San Antonio, TX.

Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, & Zhang, L. (2000, February). Test and extension of the Fishbein Behavioral Intention Model in China. Society of Consumer Psychology. San Antonio, TX.

Shen, D., Dickson, M. A., Lennon, S., **Montalto, C. P.**, & Zhang, L. (1999, November). Chinese consumers' attitudes toward US-made clothing. International Textiles and Apparel Association Annual Meeting. Santa Fe, NM.

Zuiker, V. S., **Montalto, C. P.**, & Olson, P. D. (1998, August). Do gender differences exist in self-employment income for the California Mexican American population? Midwest Consortium for Latino Research. Bloomington, IN.

Chen, P., Hanna, S., & **Montalto, C. P.** (1998, March). Which comes first? The savings decision or the investment decision? Midwest Finance Association Annual Meeting, Chicago, IL.

Montalto, C. P. (1997, July). The consumer affairs undergraduate option. Paper presented at the International Symposium on Extending Consumer Sciences to Undergraduate and Adult Learners in Korea. Columbus, OH.

Montalto, C. P. (1993, Nov.). Technology's economic impact on families in the 20th century. Technological Impacts on Families and Society Extension In-Service, Columbus, OH.

Gerner, J. L., & **Montalto, C. P.** (1992, April). Anticipation of divorce and remarriage. Population Association of America Meetings, Denver, CO.

Gerner, J. L., **Montalto, C. P.**, & Bryant, W. K. (1989, June). Work patterns and marital status change. Poster session at the Pre-Conference Workshop, Family Economics-Home Management Section of the American Home Economics Association, Cincinnati, OH.

RESEARCH GRANTS RECEIVED

Montalto, C. P. Saving and wealth building behavior of U.S. households. Consumer Federation of America. $21,200. 2003-04.

Montalto, C. P. Bequest intentions and retirement adequacy of families who own farms or businesses. HEC-OARDC Research Competitive Grants Program. $13,458. 2002-03.

Montalto, C. P. Saving and wealth building behavior of U.S. households. Consumer Federation of America. $14,450. 2000-02.

Montalto, C. P. Retirement wealth and its adequacy. The Center for Retirement Research, Boston College. $24,995. 2000-2001.

Montalto, C. P. Retirement assets of families/households in the United States. Consumer Federation of America and DirectAdvice.com. $5,000. 2000.

Dickson, M. A., Lennon, S. J., & **Montalto, C. P.** Competitiveness of U.S. natural fiber apparel products in China, Part 1. U.S. Department of Agriculture, National Research Initiative Competitive Grants Program, New Investigator Award. $85,000. 1998-99.

Dickson, M. A., Lennon, S. J., & **Montalto, C. P.** Competitiveness of U.S. natural fiber apparel products in China, Part 2. Ohio Agricultural Research and Development Center. $19,861. 1998-99.

Montalto, C. P. Analysis of selected data from the Third National Health and Nutrition Examination Survey, 1988-1994 (NHANES III). Ross Products Division, Abbott Laboratories, Pediatric Nutrition Research and Development Department. $32,875. 1996-97.

Montalto, C. P. Division of household expenditure between children and adults. Ohio Agricultural Research Development Center. $14,000. 1995-2000.

Montalto, C. P. The allocation of household expenditure between children and adults. The Ohio State University, Office of Research, Seed Grant. $7,000. 1995-96.

Montalto, C. P. The allocation of household expenditure between children and adults. The Ohio State University, College of Human Ecology Office of Research. $300. 1995-96.

TEACHING GRANTS RECEIVED

Jackson, G. & **Montalto, C. P.** Cultural diversity: An important factor influencing choices faced by women in their family and employment roles. College of Human Ecology Multicultural Teaching Grant. $500. 1992-93.

TEACHING

Graduate Students Advised

Graduate Student	Degree	Date	Title of Thesis or Dissertation
Li, Jieyu (co-adviser w/ L Geistfeld)	Ph.D.	1996	Intended retirement and wealth adequacy.
Miller, Cara	M.S.	1997	Comparison of alternative measures of economic status between metropolitan and nonmetropolitan elderly households.
Jayathirtha, Chandrika (co-adviser w/ S. Hanna)	Ph.D.	1997	Factors affecting household overspending behavior.
Yuh, Yoonkyung (co-adviser w/ S. Hanna)	Ph.D.	1998	Adequacy of preparation for retirement: Mean and pessimistic case projections.
Lee, Seonglim	Ph.D.	1998	Parental strategies for financing children's postsecondary education.
Gutter, Michael (co-adviser w/ J. Fox)	Ph.D.	2000	Racial differences in risky asset ownership.
Miller, Stephanie	M.S.	2001	Factors associated with use of financial planners by households: Evidence from the 1998 Survey of Consumer Finances.
Kwon, Jasook (co-adviser w/ R Widdows)	Ph.D.	2002	U.S. households' patterns of information source use for saving/investment decision making
Bi, Lan	M.S.	2002	A comprehensive look at emergency funds
Zhao, Jing (co-adviser w/ S. Hanna)	Ph.D.	2003	Household debt service burden outlook: An exploration on the effect of credit constraints
Liao, Jia	M.S.	2004	Precautionary saving and health uncertainty
Kim, Sora	Ph.D.	2004	Retirement transitions: The role of shocks to household resources
Clarke, Sommer	M.S.	2004	Critique and analysis of a social marketing campaign focused on wealth building among low to moderate income households
Seo, Jiwon	Ph.D.	2005	Overcoming economic hardship: The effects of human capital and social capital
Bi, Lan	Ph.D.	2005	The influence of uncertainty and liquidity constraints on liquid asset holdings of credit card revolvers
Fisher, Patricia	Ph.D.	2006	Saving behavior of U.S. households: A prospect theory approach.
Bhargava, Vibha (co-adviser w/ G. Hong)	Ph.D.	2007	Demand for complementary and alternative medicine: An economic analysis.
Kim, So-Yun (co-adviser w/ G. Hong)	Ph.D.	2009	The effect of long-term care insurance on the first nursing home entry and home care use: Using duration analysis
Sharp, Deborah	M.S.	2010	College students' attitudes towards credit card debt & savings

Chiang, Mei-Fang	Ph.D.	2012	Retirement consumption behaviour: Evidence from HRS CAMS 2001-2009
Lim Han Na	Ph.D.	2013	Household decision on pension annuitization: A marital bargaining approach
Heckman, Stuart	Ph.D.	2014	Consumer risk preferences and higher education enrollment decisions
Shin, SuHyun (co-adviser w/ D. Lillard)	Ph.D.	2016	An economic analysis of the market for long-term care: Evidence from Alzheimer's disease

Membership on Graduate Student Thesis and Dissertation Committees

Graduate Student	Degree	Date	Title of Thesis or Dissertation
Lee, Hye-Kyung	Ph.D.	1995	Direct and indirect determinants of stock ownership.
Yen, Hua-Kuei (Daisy)	M.S.	1995	Decision-making under individual and group conditions: Evidence from food consumption behavior.
Zuiker, Virginia Solis	Ph.D.	1997	The ability of self-employment to support Hispanic households in the Southwest at a level above poverty.
Sung, Jaimie	Ph.D.	1997	A structural analysis of retirement funds in a family context: Participation and investment in stocks.
Chen, Peng	Ph.D.	1997	Household saving and portfolio allocation.
Wang, Hui	Ph.D.	1997	A empirical analysis of household asset allocation based on a rational expectations model.
Finke, Michael	Ph.D.	1998	The decision to eat a lower-fat diet: Impact of the Nutrition Labeling and Education Act.
Olson, Patricia D.	Ph.D.	1998	Predictors of self-sufficiency for entrepreneurial families.
Embrey, Lori Clark	M.S.	1998	Gender differences in investment decisions.
Shen, Dong	Ph.D.	1999	Chinese consumers and U.S. made clothing: A cultural perspective.
Yao, Rui	M.S.	2001	Capital accumulation ratio as an indicator of retirement wealth adequacy.
Sun, Yan	M.S.	2001	Non-thesis: A report on the Life-Cycle Savings program.
Doll, Kevin	M.S.	2001	Student provided financial planning on campus: A market analysis.
Rha, Jong-Youn	Ph.D.	2002	Consumers in the Internet era: Essays on the impact of electronic commerce from a consumer perspective
Lim, Younghee	Ph.D.	2002	Estimating the effect of the fully phased-in earned income tax credit on the decline in welfare caseloads between 1994 and 2000
Lai, Whuei-Wen	Ph.D.	2003	Are U.S. household portfolios efficient?
Yao, Rui	Ph.D.	2003	Patterns of financial risk tolerance: 1983-2001.
Lee, Jihyun	Ph.D.	2003	Factors affecting intention to use online financial services.
Kim, Eun-Jin	Ph.D.	2005	Financial management assistance use by the vulnerable elderly
Richards, Anne	Ph.D.	2006	Industrial buying decisions in the apparel industry post implementation of the agreement on textiles and clothing
Chen, Cheng Chung	Ph.D.	2007	Changes in retirement adequacy, 1995-2000: Accounting for retirement stages
Peng, Tzu-Chin (Martina)	Ph.D.	2007	Evaluating mandated personal finance education in high schools
Evans, David	Ph.D.	2009	The predisposition of women to use the services of a financial planner for saving and investing

Letkeiwicz, Jodi	Ph.D.	2012	Self-control, financial literacy, and the financial behaviors of young adults
Heckman, Stuart	M.S.	2012	A comparison of two savings measures: An application of institutional theory among low-income households
Zhang, Lishu	Ph.D.	2013	Which workers expect to retire late or never? An analysis of couple and non-couple households
Liu, Fen	Ph.D.	2014	Professional financial advice, self-control and saving behavior
Park, Boram	Ph.D.	2014	Millennial consumers' cause-related product purchase decision-making process and the influence of social media
Han, Tae Im	Ph.D.	2014	Understanding the effects of social norms and knowledge on socially responsible consumer behavior (SRCB)
Mountain, Travis	Ph.D.	2015	Life insurance and financial vulnerability
Cheung, Cheuk Hee	Ph.D.	2016	The influence of mental health on portfolio choices of elderly households
White, Kenneth	Ph.D.	2016	Social capital, financial planning, and black males
Ouyang, Congrong	M.S.	2016	Children's college as a saving goal
Kim, Gui	Ph.D.		Admission to Candidacy, Autumn 2016.
Wang, Guangyi	Ph.D.		In process
Nam, Youngwon	Ph.D.		In process
Li, Yiting	Ph.D.		In process (University of Minnesota)
Glenn, Christina	Ph.D.		In process (Kansas State University)
Kemnitz, Randy	Ph.D.		In process (Kansas State University)

Honors Students/Undergraduate Research Advised

Student	Date	Title of Honor's Thesis or Project
Hardy, Shawntera (co-advisor w/ L Geistfeld)	1999	Elderly American consumers' recognition of being fraud victims.
Reamsnyder, Lee (committee member)	2004	Travel and tourism expenditure of the elderly and non-elderly
Kelley, Meghan (co-advisor w/ L Stoel)	2013	The fair trade consumer: Attitudes, behaviors, and knowledge of fair trade products
Lauren Knauss	2017	Factors associated with graduating undergraduates' perception of degree value at Ohio State

Graduate Courses Taught (excluding independent studies, thesis/dissertation)

Course #	Course Title and Quarter/Year (student enrollment)
Con Sci 700	Introduction to Research in Consumer Sciences (G3) Au 11 (5)
Fm Res M 738	Graduate Study in Family Resource Management (G2) co-taught with S. Seiling Au 01 (5)
Fm Res M 739	Household Economic Status: Measurement and Analysis (G5) Wi 94 (3) Wi 95 (7) Wi 96 (4) Wi 97 (2) Wi 98 (8) Au 98 (5) Au 99 (4) Au 00 (7) Au 01 (5) Au 02 (2) Au 03 (6) Au 04 (3) Au 05 (3) Au 06 (1) Au 07 (2) Au 08 (3) Au 09 (6) Au 10 (3) TOTAL: 18 quarters; 75 graduate students
Con Sci 7230	Measurement and Analysis of the Economic Status of Consumer Units (G3) Sp 13 (7) Au 15 (3)

	TOTAL: 2 semesters; 10 graduate students
Fm Res M 862	Household Economic Status: Theory and Research (G5)
	Wi 99 (5) Wi 01 (5) Wi 03 (8)
	TOTAL: 3 quarters; 18 graduate students
Fm Res M 894	Theories and Models in Consumer Sciences Research (co-taught with J. Fox)
	Wi 06 (8) Wi07 (9)

Undergraduate Courses Taught (excluding independent studies, honors' thesis research)

Course #	Course Title and Quarter/Year (student enrollment)				
Fm Res M 340	American Households: Indicators of Economic Status (U5)				
Effective Wi08	Wi 93 (99)	Sp 93 (118)	Au 93 (85)	Wi 94 (68)	Au 94 (53)
CONSCI 340	Sp 95 (89)	Au 95 (39)	Sp 96 (67)	Wi 97 (74)	Au 97 (144)
	Wi 98 (139)	Au 98 (113)	Wi 99 (174)	Au 99 (148)	Wi 00 (164)
	Au 00 (142)	Wi 01 (145)	Au 01 (153)	Wi 02 (131)	Au 02 (162)
	Wi 03 (199)	Sp 03 (161)	Au 03 (151)	Wi 04 (155)	Sp 04 (97)
	Au 04 (131)	Wi 05 (116)	Sp 05 (59)	Au 05 (120)	Wi 06 (124)
	Au 06 (140)	Wi 07 (94)	Sp 07 (89)	Au 07 (146)	Wi 08 (89)
	Sp 08 (102)	Au 08 (157)	Wi 09 (97)	Sp 09 (120)	Au 09 (127)
	Wi 10 (74)	Sp 10 (115)			
	TOTAL: 42 quarters; 4,970 undergraduate students				
FmResM 340D	Lima Campus: American Households: Indicators of Economic Status (U5)				
(Con Sci 340)	Wi 02 (16)	Wi 04 (11)	Wi 05 (10)	Wi 06 (15)	Wi 07 (14)
(Con Sci 3940)	Wi 08 (11)	Wi 09 (15)	Wi 10 (8)	Au 13 (8)	
	TOTAL: 9 terms; 108 undergraduate students				
CONSCI 3940	The Multicultural Consumer: Methods of Data Analysis				
	Au 13 (150)	Sp 14 (140)	Au 14 (172)	Sp 15 (131)	Au 15 (144)
	Sp 16 (170)	Au 16 (160)	Sp 17 (73)		
	TOTAL: 8 semesters; 1,141 students				
CONSCI 3930	Consumer Decision Making I (U3)				
	Au 16 (110)				
Fm Res M 644	Quantitative Methods in Consumer Affairs (U5)				
	Au 97 (37)	Sp 03 (95)	Wi 12 (39)	Sp 12 (38)	
	TOTAL: 4 quarters; 209 undergraduate students				
CSCFFS 4150	Quantitative Methods in Consumer Sciences (U3)				
	Au 12 (42)	Sp 13 (24)	Au 13 (30)	Sp14 (32)	
	TOTAL: 4 semesters; 128 undergraduate students				
CSCFFS 5140	Special Topics in Consumer Sciences				
	Sp 16 (30)	Sp 17 (25)			
FmResM 341.01	Family Resource Management Theory (U3)				
	Sp 93 (193)				
Fm Res M 362	Resource Management Issues for Women (U5)				
	Au 92 (83)				
Fm Res M 595	Professional Development Seminar (U2)				
	Au 92 (62)	Wi 93 (71)	Au 93 (62)		

Summary of Previous Teaching

Instructor, Cornell University, 1989-1991.

CEH 301: Special Studies in Applied Microeconomics, Au89, Sp90, Au90, Sp91

Teaching Assistant, Cornell University, 1987-1990.

CEH 110: Principles of Microeconomics, Au87.

CEH 355: Wealth and Income, Sp88.

CEH 603: Economics of Consumer Demand, Au88, Sp90, Au90.

Instructor, The Ohio State University, 1979-1983.

HEC 290: Introduction to Home Economics, full academic year 1979-1983.

Responsibilities included supervision of a graduate teaching assistant, as well as participation in course development activities for teaching faculty of the core courses.

PROFESSIONAL SERVICE

American Council on Consumer Interests.
Board of Directors, 1999-2001, 2001-04.
Nominations and Elections Committee, 2006-09. Chair, 2007-08; 2016-present.
Search Committee, Editor, Journal of Consumer Affairs, 2007-08.
Chair, Awards Coordinating Committee, 1999-2001, 2001-04.
Co-Chair, Local Arrangements for Annual Conference, 2004-05.
Reviewer of refereed papers for Annual Conference, 1995, 1996, 2000, 2003-08, 2013-17

North Central Regional Research Committee, Family Economics (NCR-52, Family Economics).
Ohio State University Representative, 1994, 1995, 2001.

Journal Reviewer: *International Journal of Consumer Studies,* 2014; *Journal of Black Political Economy,* 2011; J*ournal of Consumer Affairs,* 2005-present; *Journal of Family and Economic Issues*, 1996-present; *Journal of Gerontology,* 2011; *Journal of Pension Economics and Finance,* 2008; *Financial Counseling and Planning*, 1995, 2003-present; *Financial Services Review,* 1999, 2002, 2004, 2008; *Advancing the Consumer Interest*, 1992-94.

Editorial Board
Financial Counseling and Planning (The Journal for the Association of Financial Counseling and Planning Education), 1996-2002.
Advancing the Consumer Interest (A Journal of Consumer Law, Policy, and Research), 1995-2001.

Family Economics and Resource Management Section of the American Association of Family and Consumer Sciences.
Reviewer of refereed papers and poster abstracts for the pre-conference, 1995.
Editorial Board, *Family Economics and Resource Management Biennial: The Journal of the FERM Division of AAFCS*, 1995.

National Summit on Collegiate Financial Wellness.
Planning Committee 2013-2014. Advisory Council 2015-2016.

Symposium on Collegiate Financial Well-Being.
Planning Committee 2017, 2018.

Survey of Consumer Finances Users Group.

Data Section Chair, 1996 to present.

As chair of the Data Section, I have prepared manuscripts and research notes focused on empirical issues related to analysis of the Survey of Consumer Finances data. I have also prepared SAS code for estimation techniques discussed in the manuscripts. All of these materials are downloadable from the SCF Users Group web page on the internet to facilitate dissemination. A summary of these materials follows:

Peer reviewed journal articles

Montalto, C. P. & Yuh, Y. (1998). Estimating nonlinear models with multiply imputed data. *Financial Counseling and Planning, 9*(1), 97-101.

Montalto, C. P. & Sung, J. (1996). Multiple imputation in the 1992 Survey of Consumer Finances. *Financial Counseling and Planning, 7*(1), 133-146

Proceedings papers (not peer reviewed)

Montalto, C. P. (1998). The Surveys of Consumer Finances: Practical issues and challenges from the users' perspective. *Consumer Interests Annual, 44*, 232-233

Research notes

Yuh, Y. & Montalto, C. P. (1998, April 28). Same sex couples in the 1995 SCF

Montalto, C. P. (1998, April 28). The respondent 'switch' variable

Sung, J. & Montalto, C. P. (1998, April 28). Retaining households only when they appear in each of the five implicates.

Montalto, C. P. & Hanna. S. (n.d./1998). Can repeated-imputation inference (RII) techniques be used with nonlinear models?

SAS code

Sung, J. & Montalto, C. P. (n.d./1997). SAS/IML program using RII technique for scalar values

Lee. S. & Montalto, C. P. (n.d./1997). SAS/IML program using RII technique for linear regression.

Yuh, Y. & Montalto, C. P. (n.d./1998). SAS/IML program using RII technique for logit regression.

UNIVERSITY SERVICE

Graduate School.

Graduate School and Council on Academic Affairs Curriculum Review Committee, Chair, 2015-2016.

Graduate Curriculum Committee, Member, 2008-2015.

Presidential Fellowship Selection Committee, Member, 2010-2011.

Ohio State's U.S. Student Fulbright Campus Committee, Member, 2007-2008, 2010-2011.

Research and Graduate Council, Member, 2004-2008.

Curriculum Committee, Member, 2005-2006. 2007-2008.

Research Committee, Member, 2006-2007.

Graduate Associateship and Fellowship Committee, Member, 2004-2005.

Graduate Enrichment Fellowship Selection Committee, Member, 2004-2005

Office of Academic Affairs.

Faculty Fellow, Co-Chair, General Education Review Coordinating Committee, 2017-18.

Research and Assessment Workgroup of the University Committee on Student Success and Retention, 2016 – present. (Preceded by involvement as Value Leader, Campaign Coordination, Student Success Collaborative, Office of Undergraduate Education, 2015-2016.)

Selections Committee, President and Provost Distinguished Faculty Service Award, 2016, 2017.

Committee on Faculty Rewards, 2014.

Council on Academic Affairs, Semester Conversion, Subcommittee B, 2010-2011.

Office of Student Life.

Chair, University Internal Program Review Panel for Student Activities, 2016.
"But For Ohio State" Campaign Committee, 2013-2015.
Student Life Wellness Collaborative, 2011-present.
Student Financial Wellness Task Force, 2008-present.
Chair, University Internal Program Review Panel for Parent and Family Relations, 2013-2014.
University Internal Program Review Panel for Housing Administration and Residence Life, 2011-2012.
Student Organization Task Force, 2009-2012.
Ohio Union Council, Faculty Representative, Winter 2003-Spring 2004.
Invited Participant, Planning Session, Student Leadership Development Initiative Steering Committee, Winter 1998.

Office of Distance Education and eLearning.
Digital Flagship Advisory Group, 2018-present.
LMS Advisory Committee, 2015-2017; Chair 2016-2017.
Distance and Open Education Funding Program Selection Committee, TELR, 2008.
TELR Coordinating Council, Representative, College of Human Ecology, 2003-2006.

Office of Undergraduate Admissions, University Orientation, and First Year Experience.
Faculty Presenter, Summer Orientation Program for New Students, 2002, 2013-present.
Buckeye Book Community Selection Committee, 2010-13.
Keynote Speaker, Leadership Collaborative, 2013.

Office of Enrollment Services.
Faculty Admissions Committee, 2014-2017, 2003-2006. Chair, 2016-2017, 2005-2006.
Keynote Speaker, Enrollment Services Professional Development Day, May 2016.

Office of the President.
Leadership Committee, Sesquicentennial Student Scholar Leadership Program, 2018-present.
President's Prize Committee, 2018-present.

University Center for the Advancement of Teaching.
Panelist, New Faculty Network, Office of Faculty and TA **Development**, Winter 2000.
Advisory Committee, 1998 New Faculty Orientation Program, Spring 1998.
Panel Member, New Faculty Orientation, "Nuts and Bolts of Teaching at Ohio State," Autumn 1997.
Advisory Committee, 1995 New Faculty Orientation Program, Spring 1995.

Ohio Staters, Inc., University-wide organization of faculty, staff and students committed to promoting the welfare and traditions of The Ohio State University, Spring 1996-present. Faculty Treasurer, 2002-present.

Mortar Board National College Senior Honor Society, Advisor to the Ohio State University Mortar Board Chapter, 2017-present.

COLLEGE SERVICE

Representative to College Curriculum Committee representing Graduate Studies in Human Sciences, 2012-2015 and representing Undergraduate Studies in Human Sciences, 2015-present.
Member, Search Committee for Chair, Department of Human Sciences, 2016.

Member, Human Sciences Design Team, Subcommittee on Patterns of Administration, 2011-2013.
Member, Search Committee for Professor and Chair, Consumer Sciences Department, 2009-2010.
College of Education and Human Ecology Technology Committee, 2006-2008.
Chair, Search Committee for Professor and Chair, Consumer and Textile Sciences Department, 2002-2003.
Relocation Committee (relocation of Hospitality Management program from Human Nutrition and Food Management Department to Consumer and Textile Sciences Department), 2000-2001.
Graduate Liaison and Research Advisory Committee, 2000-2011.
Participant, Focus Group, Disabilities Partnership Grant, Partnership to improve the quality of higher education for students with disabilities, Winter 2000.
Faculty Scholars Program, 1995-96.

DEPARTMENT SERVICE

Enrollment, Recruitment and Student Engagement Committee, Human Sciences Department, 2017-present.
Undergraduate Studies Coordinator, Consumer and Family Financial Services, Human Sciences Department, 2015-2016.
Member, Undergraduate Studies Committee, Department of Human Sciences, 2015-2016. 2012-2013. 1999-2001.
Member, Search Committee for Assistant/Associate Professor, Data Analytics, Human Sciences Department, 2013-2014.
Consumer Sciences Faculty Representative to Education and Human Ecology Alumni Society, 2011-2014.
Member, Search Committee for Household Finance Faculty Hire in Consumer Sciences, 2011-2012.
Graduate Studies, Consumer Sciences Graduate Program, 1994 to present.
Chair, Consumer Sciences Graduate Studies Committee, 2010-2011.
Chair, Graduate Admissions and Policy Committee, 2001-2010 (Formerly the Graduate Coordinating Committee).
Family Resource Management Graduate Studies Committee, Chair, 2000-2010.
Semester Conversion Committee, 2010-2012.
Search Committee for Targeted Hires in Consumer Sciences, 2006-2008. Chair, 2006-2007.
Faculty Advisory Board, 2003-2010.
Family Resource Management Ad Hoc Graduate Program Review Committee, 1999-2001.
Family Resource Management Graduate Examination Committee, 1998-2001.
Faculty Advisory Committee, 1997-1999, 2000-2002.
Consumer Affairs Teaching Faculty, 1996 to 2001.
Undergraduate Competency Committee, 1997 to 2001.
The Ohio State University - Society of Consumer Affairs Professionals in Business (SOCAP) Student Activities Group, Advisor 1993-1994; Co-Advisor 1994-1999.
Computer Applications Center Advisory Board, 1995-1997.

RECOGNITIONS AND ACCOMPLISHMENTS

University Level Recognition.
Nominee for the Distinguished Undergraduate Research Mentor (DURM) Award, 2017.
President and Provost's Award for Distinguished Faculty Service, The Ohio State University, 2015.
Faculty Speaker, 2015 President's Convocation, The Ohio State University, 2015.

Quality Matters Certification awarded for CONSCI 3940 The Multicultural Consumer, distance delivered course, 2015.
Faculty Recognition, Sphinx and Mortar Board Senior Honoraries, 2012, 2011, 2008, 1998.
Faculty Recognition, Bucket and Dipper Junior Honorary, 1999.
President and Provost's Leadership Institute, The Ohio State University, 2006-2008.
Selected into membership in Ohio Staters, Inc. (Select group; membership capped at fourteen faculty/A&P and thirty-six undergraduate students from across the University), 1996.

College and Department Level Recognition.
Consumer and Textile Sciences Faculty of the Year Award, 2004.
Dean's Faculty Award for Professional Excellence, 2002.
Faculty Award, College of Human Ecology, Human Ecology Alumni Society, 1998.
AHEA Outstanding Teacher Award, Sponsored by The Ohio State University Student Chapter of the American Home Economics Association, 1993.
Outstanding Young Professional, College of Home Economics Alumni Association, 1984.
Outstanding Service to Students, College of Agriculture and Home Economics, 1981.

Professional Association Recognition.
ACCI Mid-Career Award, 2005.
ACCI Mentor Award, 2005.
ACCI Dissertation Award Recipient, American Council on Consumer Interests, 1993.
New Achiever Award, American Home Economics Association, 1984.

Best Paper Awards.
Winner of the Academy of Financial Services' MacroRisk Analytics Student Paper Award ($500). Lim, H., Hanna, S., & Montalto, C. P. Consumer optimism and savings behavior, 2011.
Winner of the Academy of Financial Services Outstanding Paper Award ($1,000), sponsored by the Certified Financial Planner Board of Standards. Rha, J-Y., Montalto, C. P., & Hanna, S. The effect of saving goals and expectations on household saving behavior, 2001.
Winner of the Academy of Financial Services Outstanding Paper Award ($1000), sponsored by Texas Instruments. Gutter, M. S., Fox, J. J., & Montalto, C. P. Racial differences in investor decision making, 1999.
Winner of the Academy of Financial Services Outstanding Paper Award ($1000), sponsored by Texas Instruments. Hanna, S., Yuh, Y., & Montalto, C. P. Mean and pessimistic projections of retirement adequacy, 1998.

Recognition Received by Graduate Advisees.
Ph.D. advisee SuHyun Shin (with D. Lillard) received the ACCI Dissertation Award, 2017.
Honors advisee Lauren Knauss was recognized as a PaceSetter, 2017.
Ph.D. advisee Stuart J. Heckman and his doctoral student, Benjamin Strother, received the Northwestern Mutual Best Paper Award in insurance and risk management at the 2017 Academic Research Colloquium for Financial Planning and Related Disciplines.
Ph.D. advisee HanNa Lim received the ACCI Dissertation Award and the CFP Board's ACCI Financial Planning Paper Award, 2014
Ph.D. advisee (with G. S. Hong) Vibha Bhargava received the ACCI Dissertation Award, 2008.
Ph.D. advisee (with S. Hanna) Lan Bi received the ACCI Dissertation Award, 2006.
Ph.D. advisee (with K. Stafford) Sora Kim was a finalist in the ACCI Dissertation Competition, 2005.
Ph.D. advisee (with J. Fox) Michael Gutter received the ACCI Dissertation Award, 2001.

Ph.D. advisee (with S. Hanna) Yoonkyung Yuh won "Honorable Mention" in the ACCI Dissertation Competition, 2000.
Ph.D. advisee Seonglim Lee was a finalist in the ACCI Dissertation Competition, 1999.
Honors advisee (with L. Geistfeld) Shawtera Hardy won first place in the Undergraduate Research Competition, Social and Behavioral Sciences Division, 1999.
Ph.D. advisee (with S. Hanna) Yoonkyung Yuh won the Best Dissertation Award from the Ohio Family and Consumer Sciences Association, 1999.
Masters advisee Cara J. Miller was a finalist in the ACCI Masters Thesis Competition, 1998.

PROFESSIONAL MEMBERSHIPS

Academy of Financial Services, 2000 to present.
American Council on Consumer Interests, 1987 to present.
Association for Financial Counseling and Planning Education, 2000 to present.

MEMBERSHIP IN HONORARIES

Mortar Board, National College Senior Honor Society, 1978 to present.
Kappa Omicron Nu, Home Economics Honorary Society, 1978 to present.
Phi Kappa Phi, General University Honor Society, 1978 to present.
Phi Upsilon Omicron, Home Economics Honor Society, 1977 to present.
Gamma Sigma Delta, Agricultural Honor Society, 1991 to present.

COMMUNITY SERVICE AND ORGANIZATIONS

Mortar Board National College Senior Honor Society
Mortar Board Centennial Local Arrangement Committee, Co-Chair for Volunteer Management, 2017-present.
The Ohio State University Mortar Board Alumni Council, Member 2017-present.
Greater Columbus Mortar Board Alumni Chapter, Member 1992 to present; Treasurer 2014-present.
Presentation: "The Chimes of Orton Hall … 100 Years and Counting
October 4, 2016 Greater Columbus Mortar Board Alumni Club, Faculty Club, Columbus, OH
September 14, 2015 Buckeye Backers from OSU Marion; Mendenhall Lab, Columbus, OH
September 9, 2015 Buckeye Smart, OSU Alumni Association, Longaberger Alumni House, Cols, OH
Bishop Watterson High School, *Building on Excellence* (comprehensive strategic review of academic, co-curricular and spiritual components), 2012.
St. Andrew Parish Council, Columbus, Ohio.
Member of the founding council, 2001-2002; President-elect, 2002-03, President, 2003-2004.
Master Planning Team, 2003-2007.
Parish Self-Study Team, 2008.
Extraordinary Minister of the Holy Eucharist, 2002-present.
Catechesis of the Good Shepherd, St. Andrew Parish. Lay volunteer, 1999-2002.