

YU(YULIA) ZHANG

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3430 Justin Hall PFP Suite,
1324 Lovers Ln,
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EDUCATION

PhD	University of Georgia, Financial Planning	August 2023
MS	University of Missouri - Columbia, Personal Financial Planning	December 2019
BSBA	University of Missouri - Columbia, Finance	May 2017
BS	University of Missouri - Columbia, Personal Financial Planning	May 2017

PROFESSIONAL DESIGNATION AND TRAINING

ACCREDITED FINANCIAL COUNSELOR® Apr 2023 – Present

HONORS AND AWARDS

2024 Journal of Financial Counseling and Planning 2023 Outstanding Reviewers

Journal of Financial Counseling and Planning

2023 Family & Consumer Sciences Research Journal Best Paper Award

Family & Consumer Sciences Research Journal

2023 Summer Scholarship

University of Georgia, College of Family and Consumer Sciences

2023 Virginia Wilbanks Kilgore Scholarship

University of Georgia, College of Family and Consumer Sciences

2023 Outstanding Teaching Assistant Award

University of Georgia Graduate School

2022 Outstanding Symposium Research Award

Association for Financial Counseling & Planning Education®(AFCPE®)

2022 AFCPE® Symposium Scholarship Strategic Impact Fund

Association for Financial Counseling & Planning Education®(AFCPE®)

2022 Summer Scholarship Grant

University of Georgia, Financial Planning, Housing and Consumer Economics

2021 National Endowment for Financial Education Best Paper Award

American Council on Consumer Interests (ACCI)

2021 ACCI Student/Young Professional Scholarship

American Council on Consumer Interests (ACCI)

2021 FACS Fund of Excellence

University of Georgia, Financial Planning, Housing and Consumer Economics

2021 AFCPE® virtual Symposium Scholarship

Association for Financial Counseling & Planning Education®(AFCPE®)

2018 Edward J. Metzen Graduate Student Fellowship

University of Missouri – Columbia, Personal Financial Planning

2017 Cleo Scholarship

University of Missouri - Columbia
2016 **Jim Deutsch Scholarship**
University of Missouri - Columbia

PROFESSIONAL EXPERIENCE

Kansas State University:

Department of Personal Financial Planning

Assistant Professor

PFP 105 Introduction to Personal Financial Planning

PFP 806 Statistical Methods in PFP I

PFP 808 Research Cluster

PFP 890 Research Methods II

University of Georgia:

Department of Financial Planning, Housing and Consumer Sciences

Graduate Instructor

FHCE 3260 Computer Application in Financial Planning

Graduate Assistant

FHCE 3100 Introductory Consumer Economics

FHCE 3200/3200E Introduction to Personal Finance (Online & On-Site)

FHCE 4205 Wealth Management II

FHCE 4250 Practice Management in Financial Planning

FHCE 5250 Capstone in Financial Planning

Course Development and Design

CFP Psychology of Financial Planning Instructor's Manual

FHCE 6210E Advanced Retirement Planning and Employee Benefits (Online)

FHCE 6250E Advanced Practice Management (Online)

FHCE 7200E Advanced Financial Counseling and Client Communication (Online)

FHCE 8025E Research Evaluation and Theory in Financial Planning, Housing and Consumer Economics Practice (Online)

RESEARCH

Journal Publications

Meng, X., & **Zhang, Y.** (2024). COVID-19 and Consumer Finance: Guest Editors' Introduction. *Journal of Financial Counseling and Planning*, 35(2), 155-156.

Zhang, Y., & Fan, L. (2024). The nexus of financial education, literacy and mobile fintech: unraveling pathways to financial well-being. *International Journal of Bank Marketing*.

Zhang, Y. (2024). ESG perceptions: Investigating investor motivations and characteristics. *Financial Services Review*, 32(2).

Zhang, Y., & Fan, L. (2023). An examination of mobile fintech utilization from a stress-coping perspective. *Journal of Financial Counseling and Planning*. DOI: 10.1891/JFCP-2022-0061

Zhang, Y., & Chatterjee, S. (2023). Financial literacy, financial stress, and financial wellbeing in the United States. *Sustainability*, 15(5), 4505. DOI: 10.3390/su15054505

Zhang, Y., & Fan, L. (2022). Financial capability, financial education, and student loan debt: Expected and unexpected results. *Journal of Financial Counseling and Planning*. DOI: 10.1891/JFCP-2021-0039.

Diaz-Valenzuela, J., Holman, M., **Zhang, Y., & Skobba, K. (2022).** Local leaders' perceptions of housing access and segregation in their communities. *Family and Consumer Sciences Research Journal*, 50(4), 272-287. DOI: 10.1111/fcsr.12439 [Family & Consumer Sciences Research Journal Best Paper Award]

Liu, Y., **Zhang, Y., & Chatterjee, S. (2021).** Financial hardship and depression experienced by pre-retirees during the COVID-19 pandemic: the mitigating role of stimulus payments. *Applied Economics Letters*, 30(3), 391-396. DOI: 10.1080/13504851.2021.1989364

Conference Proceedings Papers and Presentations

Zhang, Y., & Liu, Z. (Sep 2024). Retirement awareness among U.S. adolescents: The role of financial concerns and financial education. Academy of Financial Services, Columbus, OH.

Qi, J., **Zhang, Y., & Chatterjee, S., (Sep 2024).** Personality and psychological well-being: The moderation effect of financial responsibility. Academy of Financial Services, Columbus, OH.

Zhang, Y., Naveed, K., & Qi, J. (May 2024). Crypto today, Crypto tomorrow? American Council on Consumer Interests, Milwaukee, WI.

Zhang, Y., McCoy, M., & Joseph, M. (Dec 2023). A comparative study of planners' and clients' perspectives on value. CFP ARC, Washington, DC.

Zhang, Y., & Fan, L. (Nov 2023). Information source reliance among investors. Association for Financial Counseling & Planning Education® (AFCPE®) Symposium, New Orleans, LA.

Zhang, Y., Qi, J., & Chatterjee, S. (Nov 2023). Financial capability, financial socialization, and financial well-being: An exploration of the mediating role of help-seeking behavior from a social cognitive theory perspective. National Council on Family Relations, Orlando, FL.

Qi, J., **Zhang, Y., Chatterjee, S. (2023).** Business hardship among small business owner during Covid-19 pandemic. American Council on Consumer Interests, Las Vegas, NV.

Zhang, Y., & Fan, L. (2022). Financial Inclusion through Mobile Fintech Tools: A Financial Literacy and Well-being Perspective. Association for Financial Counseling & Planning Education® (AFCPE®) Symposium, Orlando, FL.

Qi, J., **Zhang, Y., & Chatterjee, S. (2022).** Business hardship and COVID adversities of older U.S. business owner. [Poster Presentation]. CFP ARC, Washington, DC.

Zhang, Y., Liu, Y., & Qi, J. (2022). Financial well-being and the role of CARES Act [Poster Presentation]. American Council on Consumer Interests, Clearwater, FL.

Haupt, M., & **Zhang, Y. (2022).** Gender-related patterns of perceived financial well-being during the COVID-19: the U.S. Case. American Council on Consumer Interests, Clearwater, FL.

Zhang, Y., & Fan, L. (2022). How financial stress factors are associated with mobile fintech adoption? American Council on Consumer Interests, Clearwater, FL.

Zhang, Y., & Haupt, M. (2022). COVID, Financial well-being and childcare disruption. Personal Finance Symposium, Virtual.

Liu, Y., Qi, J., & **Zhang, Y.** (2021). Financial wellbeing among American households during the covid-19 pandemic: The role of CARES Act [Poster Presentation]. CFP ARC, Virtual.

Zhang, Y., & Fan, L. (2021). The determinants of student loan behaviors, stress, and satisfaction. American Council on Consumer Interests, Virtual. [National Endowment for Financial Education Best Paper Award]

Invited Presentation

Invited Speaker. *UGA FHCE Doctoral Alumni Panel on Professional Preparation for FHCE Job Market Candidates*. University of Georgia Financial Planning, Housing, and Consumer Economics, virtual. (January 24, 2024)

Grants and Contracts

The National Endowment for Financial Education (NEFE)

Project: Quality Over Quantity? Assessing the Relative Influence of Financial Education on Financial Literacy, Financial Well-Being, and Anxiety

Period: January 2024 - July 2025

Amount: \$126,500.00 (unfunded)

MissionSquare Retirement Research Institution

Project: Exploring American adolescents' views: Insights from the Junior Achievement MissionSquare Survey

Period: August 2024 - December 2025

Amount: \$8,000 (funded)

PROFESSIONAL RESPONSIBILITIES

Assistant Professor

2023-present [Personal Financial Planning, Kansas State University]

- Engaging in collaborative efforts with colleagues to actively contribute to elevating the department's academic programs and advancing research initiatives
- Fostering an inclusive and participatory learning environment that encourages student engagement, critical thinking, and application of theoretical concepts

Graduate Instructor

2022-2023 [Financial Planning, Housing and Consumer Economic, University of Georgia]

- Fully responsible for creating and implementing a Financial Planning Computer Application curriculum that addresses the course's objectives, topics include general financial principal, life insurance, educational planning, retirement planning, etc.
- Creating a network of University and industry/community resources to incorporate innovative active-learning activities

ASPIRE Clinic Financial Consultant

2022-2023 ASPIRE Clinic [Financial Planning, Housing and Consumer Economic, University of Georgia]

- Serving as a pro bono financial consultant/planner and personally engaging with individual
- Helping with client onboarding, develops financial plans, and deliver plans to the client

Instructional Designer

2022-2023 [Financial Planning, Housing and Consumer Economic, University of Georgia]

- Assisting the CFP Board-registered educational program's curriculum development
- Helping faculty to edit and develop online learning materials
- Assisting in the design of learning activities, assignments, and quizzes

Project Assistant

2022 [Financial Planning, Housing and Consumer Economic, University of Georgia]

- Helping prepare PowerPoint and questions for CFP Psychology of Financial Planning Instructor's Manual

Summer Camp Student Advisor

2022, 2023 Charles Schwab Foundation Financial Planning Academy (FPA) [Financial Planning, Housing and Consumer Economic, University of Georgia]

- Supervising campers and enhance high school students' understanding of personal finance and the financial planning profession
- Facilitating Financial Planning Academy (FPA) daily lesson plan completion

MEMBERSHIP ON GRADUATE STUDENT DISSERTATION COMMITTEE

Committee Member

Ph.D. in progress:

Gregory J. Anderson
Christopher Moore
Ashlyn Rollins-Koons
Shelitha Smodic
Tanya M. Staples
Joanne Wu

SERVICES

Program Level

2023 – present	Member, Ph.D. program committee, K-State
2023 – present	Faculty Director, Peer Mentor program, K-State
2023	Graduate Student Representative, Lecturer search committee, UGA

University Level

2024	Morse Family and Community Public Policy Scholarship
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Professional Service

Editorial Service:

2023 - 2024 Co-Guest Editor for Journal of Financial Counseling and Planning Special Issue
2024 – present Editorial Board for Journal of Financial Counseling and Planning

Board Member:

2024 – present Academy of Financial Services

Organization Committee:

2024 – present Chairperson for the American Council on Consumer Interests Marketing and Communication Committee

Ad Hoc Referee Service:

American Council on Consumer Interests Annual Conference
Academy of Financial Services Annual Conference
Ad hoc reviewer International Journal of Consumer Studies
Ad hoc reviewer Journal of Consumer Affairs
Ad hoc reviewer Journal of Financial Counseling and Planning
Ad hoc reviewer Family and Consumer Sciences Research
Ad hoc reviewer Personal Finance Symposium

PROFESSIONAL AFFILIATIONS

American Council on Consumer Interests
Association for Financial Counseling & Planning Education
Academy of Financial Services
Financial Management Association
National Council on Family Relations