**Rui Yao, Ph.D.**
**Candidate for Board Member – three-year position**

**Current Position**
Associate Professor and Director of Graduate Studies, University of Missouri

**Statement of Goals for Office**
My goal as an ACCI Board Member would be to support the organization, its Executive Director, other Board Members and fellow ACCI Members in accomplishing ACCI's vision and mission. I would help by promoting and producing quality research and effective education to enhance consumer economic well-being, the result of which would provide implications for policy makers. I would also help explore and identify ways to increase membership, improve and encourage efficient communications and coordination between the Board, committees and membership. I look forward to this endeavor.

**Academic Background**
Ph.D. in Family Resource Management, The Ohio State University, 2003
M.S. in Family Resource Management, The Ohio State University, 2001
LL.B. in International Relations, Qingdao University, 1996

**ACCI Activities**
Recipient of ACCI CFP Board's Financial Planning Best Paper Award;
Chair, the ACCI Robert O. Hermmann Ph. D. Dissertation Award Committee;
Member, ACCI Speaker Committee;
Member, ACCI Travel Award Committee;
Discussant, research session in ACCI 2013 conference;
Reviewer for ACCI conference papers;
Presenter of research papers; and
Recipient of Student Travel Grant Awards

**Other Professional Activities and Honors**
Program committee member of the Asia-Pacific Association for Consumer Research Conference, 2011

Section chair of the 8th Biennial Conference of Asian Consumer and Family Economics Association, 2009
Section chair and academic committee member of the 1st China Consumer Finance Forum, 2009
Editorial board member of the Journal of Financial Counseling and Planning, 2014 to present
Editorial board member of the Journal of Asian Families, 2013 to present
Editorial board member of the Journal of Personal Finance, 2010 to present
Reviewer of Handbook of consumer finance research, 2014-2015
Reviewer of the International Journal of Bank Marketing, 2013 to present
Reviewer of the Social Indicators Research Journal, 2013 to present
Reviewer of the Journal of Manage Research Review, 2012 to present
Reviewer of the Journal of Applied Finance, 2012 to present
Reviewer of the Family and Consumer Sciences Research Journal, 2010 to present
Reviewer of the Journal of Risk and Insurance, 2008 to present
Reviewer of the Journal of Family and Economic Issues, 2005 to present
Reviewer of the Journal of Personal Finance, 2005 to present
Reviewer of the Journal of Financial Counseling and Planning, 2003 to present
Reviewer of the Journal of Perceptual and Motor Skills, 2005 to 2008
Reviewer of the Journal of Psychological Reports, 2005 to 2008
Reviewer of the Association of Financial Counseling and Planning Education Conference, 2004 to present
Reviewer of the Asian Consumer and Family Economics Association Conference, 2003 to present
Reviewer of the panel session for the annual Eastern Family Economics and Resource Management Association Conference, 2004
Associate editor of the Journal of Financial Counseling and Planning, 2001 to 2002
Assistant editor of the Journal of Financial Counseling and Planning, 1999 to 2000

**Memberships**

American Council on Consumer Interests, 2002 to present
Association for Financial Counseling and Planning Education, 2000 to present
Asian Consumer and Family Economics Association, 2009 to present
American Association of Family & Consumer Sciences, 2014 to present
Association for Consumer Research, 2010 to 2011
Certified Financial Planner, 2009 to present
Financial Planning Association, 2009 to present
Multistate Research Coordinating Committee (NCCC052), 2007 to 2008
Kappa Omicron Nu, National Honor Society, 2000 to present

**Awards**

Winner of the Outstanding Paper published in the Family & Consumer Sciences Research Journal in 2013
Winner of the Best Paper in Personal Finance and Consumer Economics published in the Family & Consumer Sciences Research Journal in 2013

Winner of the AARP Public Policy Institute's Financial Services and The Older Consumer Award, 2013
Finalist of the Family & Consumer Sciences Research Journal Emerging Scholar Award, 2011
Honorable Mention Award (Faculty Category) at the HES Week Poster Session at University of Missouri, 2010
Second place winner of the poster award at the 2008 ACCI conference. Financial Risk Tolerance Profile of Chinese American Households.
Dissertation 'Patterns of Financial Risk Tolerance: 1983–2001' was the Second Place Winner of the ACCI dissertation award, 2004
Thesis 'Capital Accumulation Ratio as an Indicator of Retirement Adequacy' was a finalist for the ACCI thesis award, 2001

**Research Interests**

My research interests focus on helping individuals and families increase their economic well-being by making optimal decisions. Specifically, these interests include retirement preparation and decision-making, financial well-being during retirement, measures and patterns of financial risk tolerance, behavioral aspects of investing, saving motives, debt management, financial literacy of disadvantaged groups, and consumption patterns.

**Teaching Interests**

Household Financial Decision Making
Applied Research in Household Economics
Financial Planning Case Analysis
Investments
Personal Income Taxation
Computer Applications in Financial Planning