

Nilton Porto

MBA/Ph.D.

2 Lower College Road
Kingston, RI 02881

✉ nilton_porto@uri.edu
US Citizen

Academic Employment

- 2020-present **Associate Professor of Consumer Finance**, *University of Rhode Island*
Department of Human Development & Family Science
- 2014-2020 **Assistant Professor of Consumer Finance**, *University of Rhode Island*
Department of Human Development & Family Science

Additional Appointments & Positions

- 2014-present **Research Affiliate**, *Center for Financial Security*, University of Wisconsin - Madison
- 2015-present **URI Project Director**, *NC2172: Behavioral economics and the intersection of healthcare and financial decision making across the lifespan*
Multi-state hatch project, National Institute of Food and Agriculture, USDA
- 2020-present **Faculty Affiliate**, *Social Policy Institute*, Washington University in St. Louis
- 2022 **Visiting Scholar**, *Financial Industry Regulatory Authority*, FINRA
- Interim Chair**, *Department of Human Development & Family Science*, URI,
Feb-July 2023 & Nov 2024-Jan 2025

Formal Education

- 2010-2014 **PhD, Consumer Science**, *University of Wisconsin — Madison*, WI
Household Economics major, Applied Economics minor
- 1996-1998 **MBA**, *Case Western Reserve University*, Cleveland, OH
Finance & International Management
- 1990-1995 **JD**, *Pontifical Catholic University*, Porto Alegre, Brazil
Law Degree, Business Law concentration

Research & Teaching Interests

- research Household Finance, Financial Education & Capability, Program Evaluation,
Behavioral Economics, & Decision Making
- teaching Personal Finance, Public Policy, Consumer Behavior, Research Methods

Teaching (2/2 load) - online and classroom

- URI Health & Wealth, Grand Challenge, HDF 318G - course developer
- URI Money Skills for Life, HDF 205G - course developer
- URI Personal Finance, HDF 418
- URI Financial Counseling & Debt Management, HDF 451 - course developer
- URI Professional Graduate Seminar, HDF 580
- Wisconsin Consumer Policy Analysis & Regulations, CS 579 (PhD)
- Merrimack College Personal Financial Planning, FC 3001 (Lecturer Online)

Peer Reviewed Publications

- 2024 Cruz, L. A., Peñaloza, V., Porto, N., & An, T. **The role of personal and cultural values on saving behavior: a cross-national analysis.** *International Journal of Sociology and Social Policy.*
- 2024 An, T., Xiao, J. J., Porto, N., & Cruz, L. **Mobile payment, financial behavior and financial anxiety: a multi-group structural equation modeling study.** *International Journal of Bank Marketing*
- 2024 Kim, K.T., Xiao, J.J. & Porto, N. **Financial inclusion, financial capability and financial fragility during COVID-19 pandemic.** *International Journal of Bank Marketing*, 42 (3), 414-436
- 2023 Mandal, B., Cho, S.H., Porto, N., Kiss, E., Saboe-Wounded Head, L. **Health Insurance Loss and Medicaid Enrollment during the Covid-19 Pandemic.** *Journal of Consumer Affairs*, 57 (1), 296-319
- 2023 Leedah, S., Pascuzzi, E., McCurdy, K. & Porto, N. **Beyond Employment: Lower Income Participants' Experiences in a Healthcare Training Program for Medical Assistants, Pharmacy Technicians, and Certified Nursing Assistants.** *Internet Journal of Allied Health Sciences and Practice* 21 (3), 24
- 2022 Adams, S. K., Porto, N., MacLeod, J. L., Naguib, M., & Behm, S. **The Impact of COVID-19 on the Physical and Mental Health of Laboratory School Directors.** *International Association of Laboratory Schools Board of Directors*, 24.
- 2022 Adams, S.K., MacLeod, J., Kim, H., Behm, S. & Porto, N. **The role of professional development in bridging high-quality social-emotional learning in laboratory and community preschools.** *Perspectives in Early Childhood Psychology and Education*, 6(2), 31-58
- 2022 Xiao, J. J., & Porto, N. **Financial capability and wellbeing of vulnerable consumers.** *Journal of Consumer Affairs*, 56(2), 1004-1018

- 2021 Porto, N., & Xiao, J. J. **The Effectiveness of Financial Education on Emerging Adults.** *Journal of Financial Service Professionals*, 75(5)
- 2021 Porto, N., Cho, S.H., & Gutter, M. **Student Loan Decision Making: Experience as an Anchor.** *Journal of Family and Economic Issues*
- 2021 Xiao, J. J., Yan, C., Bialowolski, P., & Porto, N. **Consumer debt holding, income and happiness: evidence from China.** *International Journal of Bank Marketing Vol. 39 No. 5*, pp. 789-809
- 2020 Xiao, J. J., Porto, N., & Mason, I. M. **Financial capability of student loan holders who are college students, graduates, or dropouts.** *Journal of Consumer Affairs*, 54(4), 1383-1401
- 2019 Porto, N. & Xiao, J. J. **Financial Education and Demand for Debt Counseling Advice.** *Journal of Personal Finance* 18(2), 25-38
- 2019 Cui, X., Xiao, J. J., Yi, J., Porto, N., & Cai, Y. **Family Income in Early Life on Financial Independence of Young Adults: Evidence from a Matched Panel Data.** *International Journal of Consumer Studies*, 43(6), 514-527
- 2019 Xiao, J. J., & Porto, N., **Present Bias and Financial Behavior.** *Financial Planning Review*, 2(2), e1048
- 2019 Atlas, S., Lu, J. & Porto, N. **Financial Confidence, Credit Card Use and Financial Satisfaction.** *Journal of Financial Counseling and Planning*, 30(2), 175-190
- 2019 Robb, C., Porto, N., Chatterjee, S., and Cude, D. **Student Loan Debt and Financial Behaviors.** *Journal of Family and Economic Issues*, 40(1), 51-73
- 2019 Xiao, J. J. & Porto, N. **Financial Education and Insurance Advice Usage.** *The Geneva Papers on Risk and Insurance-Issues and Practice*, 44(1), 20-35
- 2019 Porto, N., Xiao, J. J., & Han, Y. **Credit Card Adoption and Usage in China: Urban-Rural Comparisons.** *Singapore Economic Review*, 64(01), 41-56
- 2017 Porto, N. & Collins, J. M. **The Role of Refund Expectations in Savings: Evidence from Volunteer Income Tax Preparation Programs in the United States.** *Journal of Consumer Affairs*, 51: 183-199
- 2017 Xiao, J. J. & Porto, N. **Financial Education and Financial Satisfaction: Financial Literacy, Behavior, and Capability as Mediators.** *International Journal of Bank Marketing*, 35(5), 805-817
- 2016 Porto, N. & Xiao, J. J. **Financial Literacy Overconfidence and Financial Advice Seeking.** *Journal of Financial Service Professionals*, 70(4), 78-88
- 2016 Cho, S. H., Mountain, T. P., Porto, N., Kiss, D. E., Gutter, M. S., & Griesdorn, T. **Experimental Design to Understand the Student Loan Decision: A Methodological Note.** *Family and Consumer Sciences Research Journal*, 45(1), 65-76

- 2016 Xiao, J. J., & Porto, N. **Which Financial Advice Topics are Positively Associated with Financial Satisfaction?** *Journal of Financial Planning*, 29(7), 52-60

Book Chapters

- In Press Porto, N. & Carroll, K. **Financial Education of Emerging Adults.** Invited book chapter for Flourishing and Floundering Financially in *Emerging Adulthood: A Handbook*. Oxford Press.
- 2024 Porto, N. & Xiao, J. J. **Life Skills: Teaching Personal Finance to College Students during a Pandemic.** Invited book chapter for *NBEA Effective Methods for Teaching Business Related Topics During and Post Crisis*.
- 2018 Collins, J.M., Odders-White, E. & Porto, N. **The Influence of Teacher Attributes on Financial Education Outcomes.** In: *Financial Literacy for Children and Youth - Second Edition*. Ed. by T. A. Lucey and K. S. Cooter. Peter Lang Publishers
- 2016 Porto, N. **Financial Issues of Hispanic Americans.** In: *Handbook of Consumer Finance Research* (pp. 205-214). Ed. by J. J. Xiao. Springer International Publishing

Other Publications

- 2024 Devaney, S. & Porto, N. **Journals in Consumer and Family Economics.** Consumer Interests Annual Volume 70, 2024
- 2022 Porto, N. & Mottola, G. **Testing Positive: The Financial Strain of COVID-19.** Policy Brief for FINRA. Available [here](#)
- 2021 Leedah, S., McCurdy, K., Porto, N., Pascuzzi, E., & Green, M. **Genesis Center Greater Providence Healthcare Career Pathways Evaluation.** Program Evaluation.
- 2018 Porto, N. Invited Published Review for the **Handbook of Consumer Finance Research, 2nd Edition** for the Family and Consumer Sciences Research Journal

Working Papers

Porto, N., Mottola, G. & Valdes, O. **The Financial Impacts of COVID-19.** *Accepted, Journal of Consumer Affairs.*

Xiao, J. J. & Porto, N. **Financial Independence of Adult College Students.** *Accepted, Journal of Personal Finance*

An, T., Xiao, J. J. & Porto, N. **Rural labors' occupational mobility: influential factors and income effect.** *Under review.*

Porto, N. & Xiao, J. J. **Consumer Financial Literacy Overconfidence and Financial Wellbeing.**

Atlas, S., Porto, N., Xiao, J. J., & Weir, M. **Financial Education and Subjective Financial Knowledge Among Young Adults**

Peer Reviewed Academic Conference Presentations & Posters

- May 2024 **Inter-Sectoral Mobility, Income Change and Gender Differences of Agricultural Laborers**, *American Council on Consumer Interests Conference*, Milwaukee, WI, poster session
with Ting An & Jing Jian Xiao
- May 2024 **Financial Independence of College Students**, *American Council on Consumer Interests Conference*, Milwaukee, WI, oral session
with Jing Jian Xiao
- Nov. 2023 **Financial Independence of College Students**, *AFCPE*, New Orleans, LA, poster session
with Jing Jian Xiao
- May 2023 **Problematic Debt Holding and Financial Wellbeing: A Comparison before and during the Covid-19 Pandemic**, *American Council on Consumer Interests Conference*, Las Vegas, NV, oral session
with Khexin Meng & Jing Jian Xiao
- May 2022 **Consumer Financial Literacy Confidence & Financial Wellbeing**, *American Council on Consumer Interests Conference*, Clearwater Beach, FL, oral session
with Jing Jian Xiao
- August 2022 **Problematic Debt Holding and Financial Wellbeing: A Comparison before and during the Covid-19 Pandemic**, *International Society for Quality of Life Studies*, Burlington, NH, oral session
with Khexin Meng & Jing Jian Xiao
- February 2020 **The young, the underconfident, the poor and the fraud victim: Financial capability and financial wellbeing of vulnerable consumers**, *CFP Academic Research Conference*, Washington, D.C., poster
with Jing Jian Xiao
- May 2020 **Financial education attributes and financial capability of emerging adults with**, *American Council on Consumer Interests Conference*, Online, oral session
with Jing Jian Xiao

- May 2019 **Anchoring in Student Loan Decisions** , *American Council on Consumer Interests Conference*, Washington, DC, oral session
with Michael Gutter & Soo Hyun Cho
- May 2019 **Present Bias and Financial Behavior** , *American Council on Consumer Interests Conference*, Washington, DC, oral session
with Jing Jian Xiao
- May 2019 **Financial Education and Subjective Financial Knowledge Among Young Adults** , *American Council on Consumer Interests Conference*, Washington, DC, oral session
with Stephen Atlas, Michael Weir, & Jing Jian Xiao
- November 2018 **Financial Education and Subjective Financial Knowledge Among Young Adults** , *Association for Financial Counseling and Planning Education Symposium*, Norfolk, VA, oral session
with Stephen Atlas & Jing Jian Xiao
- October 2018 **Financial Education and Subjective Financial Knowledge Among Young Adults** , *Association for Consumer Research - ARC*, Dallas, TX, oral session
with Stephen Atlas & Jing Jian Xiao
- July 2018 **Consumer Borrowing in Rural and Urban China** , *12th Biennial Conference of Asian Consumer and Family Economics Association*, Fuzhou, China, oral session
with Jing Jian Xiao
- May 2018 **Financial Education and Subjective Financial Knowledge Among Young Adults** , *Summer Conference on Consumer Financial Decision Making*, Boulder, CO, plenary session
with Stephen Atlas & Jing Jian Xiao
- May 2018 **Family Income in Early Life on Financial Independence of Young Adults: Evidence from a Matched Panel Data** , *American Council on Consumer Interests Conference*, Clearwater Beach, FL, oral session
with Xu Cuia, Jing Jian Xiao & Jingtao Yia
- May 2018 **Financial Capability of Student Loan Holders: Comparing College Graduates, Dropouts, and Enrollees** , *American Council on Consumer Interests Conference*, Clearwater Beach, FL, poster session
with Jing Jian Xiao & Irene McIvor-Mason
- November 2017 **The Influence of Teacher Attributes on Financial Education Outcomes** , *College and University Faculty Assembly Conference*, San Francisco, CA, oral session
with J. Michael Collins & Elizabeth Odders-White

- April 2017 **Financial Confidence, Credit Card Use and Financial Satisfaction** , *American Council on Consumer Interests Conference*, Albuquerque, NM, poster session
with Stephen Atlas & Jianling Lu
- November 2016 **Consumer Financial Education and Demand for Debt Counseling Advice** , *conference of Association for Financial Counseling and Planning Education*, Louisville, KY, oral session
with Jing Jian Xiao
- July 2016 **Credit Card Adoption and Usage in China: Urban-Rural Comparisons with** , *11th Biennial Conference of Asian Consumer and Family Economics Association*, Hong Kong, China, oral session
with Jing Jian Xiao & Yu Han
- May 2016 **Consumer Financial Education and Financial Satisfaction: The Mediating Role of Financial Capability** , *2016 American Council on Consumer Interests Conference*, Washington, DC, oral session
with Jing Jian Xiao
- June 2015 **The Uncertainty of Reference Points: Evidence from Tax Refunds**, *Boulder Summer Conference on Consumer Financial Decision Making* , Boulder, CO, poster session
with J. Michael Collins
- May 2015 **Push & Pull: How Reference Points Affect Choices Under Uncertainty**, *American Council on Consumer Interests*, Clearwater Beach, FL, oral session
- May 2015 **Usage of Financial Planning Advice and Financial Satisfaction: Implications for Financial Planners** , *American Council on Consumer Interests*, Clearwater Beach, FL, oral session
with Jing Jian Xiao
- Jan. 2015 **Child Saving Accounts: A Cross-National Comparison of Policies in Canada and the United States** , *Society for Social Work and Research (SSWR)*, New Orleans, LA, poster session
with Leah Gjertson & David Rothwell
- March 2014 **The Uncertainty of Reference Points: Evidence from Tax Refunds**, *Midwest Economic Association (MEA)*, Evanston, IL, presenter and discussant
- November 2013 **Financial Satisfaction: Association with Subjective and Objective Financial Knowledge**, *Association for Public Policy Analysis & Management (APPAM)*, Washington, DC, poster session
- April 2013 **Financial Satisfaction: Association with Subjective and Objective Financial Knowledge**, *American Council on Consumer Interests (ACCI)*, Portland. OR, oral session

November 2012 **Tax Refunds and Mental Accounting**, *Association for Public Policy Analysis & Management (APPAM)*, Baltimore, MD, tax panel oral session

Other Presentations

2023-2024 Financial Wellness Lectures, Undergraduate and graduate classes - URI
October 2019 Present Bias & Financial Behavior, MIX group - National Association of Personal Financial Advisors
May 2017 Old Age Finance Workshop, Wickford Community Association
April 2017 Personal Finance Seminar, American Institute of Chemical Engineers (AIChE)
March 2016 Finance Workshop, Powerful, Independent, Notoriously, Knowledgeable (P.I.N.K) Women
Feb. 2016 Behavioral Finance Seminar, Jump\$tart Rhode Island Financial Capability Conference
Jan. 2016 Behavioral Economics and Financial Decision Making Webinar, AmeriCorps VISTA
Feb. 2015 Personal Finance Seminar, American Institute of Chemical Engineers (AIChE)
Dec. 2014 2014 Rhode Island Economic Inclusion Forum, Federal Deposit Insurance Corporation (FDIC)
Oct. 2014 Research Seminar, College of Business Administration, URI
2012-2013 Household Finance Scholars
2011-2013 Graduate Workshop Series

Grants - Funded

2020 Real Jobs RI - Genesis Center Greater Providence Healthcare Career Pathways Evaluation (\$92,714) with Skye Leedahl, Karen McCurdy & Sue K. Adams.
2019 State of Rhode Island, Department of Human Services. Preschool Development Grant - Birth Through Age Five (\$209,000) with Sue K. Adams (PI), Hyunjin Kim, Jessica McLeod & Asha Spivak.
2016-2018 National Endowment for Financial Education. Understanding Financial Literacy Decay to Improve Financial Behaviors of Young Adults (\$178,000) with Stephen Atlas (PI) & Jing Jian Xiao.
ongoing National Institute of Food and Agriculture and Agricultural Station Extension for NC2172 Behavioral economics and financial decision-making and information management across the lifespan (\$2,000/annual).
2017 Wharton Customer Analytics Initiative to access Equifax credit data (Zero dollar) with Stephen Atlas & J. J. Xiao.
2016 URI Provost Office. Peer Financial Education (\$6,200) with J. J. Xiao.
2013 BRITE LAB. Grant for lab experiment on Anchoring of Choices (\$1,680).

Grants - Not Funded

- 2023 Center for Financial Security and Social Security (\$143,000) PI with Jing Jian Xiao
- 2019 Consumer Financial Protection Bureau (two applications, \$25,000 each) PI with Jing Jian Xiao
- 2019 National Endowment for Financial Education (\$158,000) PI with Gianni Nicolinni and Shinae Choi
- 2017 APlus Research Award (\$10,000)
- 2015 FINRA Foundation Grant Program (\$107,740) with Jing Jian Xiao
- 2014 Department of Treasury Financial Empowerment Innovation Fund (\$220,000) with Jing Jian Xiao

Awards

- 2024 Recognized as Top Reviewer by the Financial Planning Review
- 2023 Best Paper Award 2022 Journal of Consumer Affairs with Jing Jian Xiao
- 2022 Outstanding Reviewer for the International Journal of Bank Marketing
- 2019 & 2020 Outstanding Reviewer for the Journal of Financial Counseling and Planning
- 2019 Best Financial Education Paper Award, National Endowment for Financial Education and American Council on Consumer Interests with Stephen Atlas, Jing Jian Xiao, & Michael Weir
- 2016 Best Paper in Personal Finance/Consumer Economics, Family & Consumer Sciences Research Journal with Soo Hyun Cho, Michael Gutter, Travis Mountain, & Elizabeth Kiss
- 2016 Outstanding Paper, Family & Consumer Sciences Research Journal Soo Hyun Cho, Michael Gutter, Travis Mountain, & Elizabeth Kiss
- 2016 Best Financial Education Paper Award, National Endowment for Financial Education and American Council on Consumer Interests with Jing Jian Xiao
- 2014 Institute for Research on Poverty, \$600 (conference presentation)
- 2013 Consumer Science Travel Scholarship, \$1,340 (conference presentation)
- 2012 Consumer Science Travel Scholarship, \$1,185 (conference presentation)
- 2011 Helen Zepp Flexman, Program Assistant Scholarship

Service and Professional

Service to Public

- 2022-2025 Board Member, ACCI
- 2021 Conference Chair, ACCI
- 2020 CIA Editor and Committee Member for the 2020 ACCI conference

- 2019 ACCI Voting Delegate for the 2019 Consumer International Summit in Estoril, Portugal
- 2018-19 Chair, ACCI International Committee
- 2018 Chair for the American Council on Consumer Interests (ACCI) NEFE award
- 2017 Participant on the invitation-only 2017 Young Adults and Financial Literacy Forum organized by the National Endowment for Financial Education (NEFE)
- 2017 Chair for the ACCI AARP award
- 2017 Committee member for the ACCI Student Scholarship awards
- 2015-2024 Rhode Island Jump\$tart Coalition for Personal Financial Literacy Board Member
- 2015-2016 Co-chair of Social Media and Marketing Committee, American Council on Consumer Interests (ACCI)
- 2015-2016 Committee member for American Council on Consumer Interests (ACCI) Applied Consumer Economics Award

Editorial Boards

- 2023-present Financial Planning Review
- 2019-present Journal of Family and Economic Issues
- 2018-present International Journal of Banking and Marketing
- 2016-present Journal of Personal Finance
- 2015-present Journal of Financial Counseling and Planning

Scholarly Reviews

- Community Development
- Emerging Adulthood
- Family & Consumer Sciences Research Journal
- Financial Planning Review
- Financial Services Review
- Geneva Papers on Risk and Insurance - Issues and Practice
- International Journal of Consumer Studies
- International Journal of Finance & Economics
- International Journal of Financial Studies
- International Review of Applied Economics
- Journal of Consumer Affairs
- Journal of Co-operative Organization and Management
- Journal of Economics and Business
- Journal of Economic Behavior & Organization
- Journal of Family and Economic Issues
- Journal of Financial Counseling and Planning
- Journal of Financial Literacy and Wellbeing
- Managerial Finance

- Quality & Quantity
- Sage Open
- Sustainability

Invited Reviewer/Presenter

- 2019 Invited presenter for the 2020 FINRA Financial Capability in America panel at the 2019 ACCI Conference
- 2018 Published review of the *Handbook of Consumer Finance Research, 2nd Edition* for the Family and Consumer Sciences Research Journal
- 2018 External review for The University of Minnesota Agricultural Experimental Station grant proposal
- 2016 Presenter at Financial Literacy Education Commission collaborative meeting

Service to University

- 2024 Board Member, Money Basics URI
- 2024-2025 Board Member, Leadership Studies Advisory Committee
- 2024 Member Search Committee, Instructional Design Specialist for Academic Affairs
- 2024 Member Search Committee, Chief Business Officer, College of Health Sciences
- 2022-2028 CHS Elected Senator - Two Terms, Faculty Senate
- 2024-2026 Chair, Center/Institute Review Subcommittee
- 2023 Member Search Committee, Faculty Senate, Dean, CHS
- 2023 Member Faculty Senate Committee on Research and Creative Activities
- 2023 Member Faculty Senate Center Review Committee
- 2023 Member, Joint Committee Online/Distance Learning
- 2022-2023 Chair Undergraduate Committee
- 2021 Member HDF Assessment Committee
- 2021 Member Evaluation Committee for University CIO
- 2021 Member Search Committee, Couple & Family Therapy Assistant Professor
- 2020-present Teaching Fellow - College of Health Sciences
- 2019 Member Student Affairs Advisory Council
- 2018 Member Search Committee, Academic Health Collaborative Senior Information Technologist
- 2017 Member Search Committee, HDFS Lecturer
- 2016-2019 College of Health Sciences nominated member to the Committee on Information Technologies, Infrastructure, Computing, Communications, and Networking (CITICCN)

- 2016 Implementing a student financial education pilot program with Jing Jian Xiao and support from Vice Provost Dr. Dean Libutti and Michelle Fontes-Barros, Assistant Director, Student Diversity Initiatives
- 2014-present Developmental Science Graduate Committee, HDFS Department
- 2015-present Undergraduate Committee, HDFS Department

Graduate Students Committees and Advising

- 2024 Committee Member, Luiz Alves Cruz Neto (PhD), Business, University of Ceara
- 2023 External Reviewer, Ahmad Muhaimin Bin Mat Jusoh (PhD), Education, University Malaya
- 2023 Committee Member, Merna Naguib (M.S.), HDFS
- 2023 Committee Member, Maria Senerchia (M.S.), HDFS
- 2022-23 Dissertation Chair, Irene McIvor Mason (PhD), Education
- 2021-present Major Professor, Jordan Harpel (M.S.), HDFS
- 2021 Defense Chair, Katie Musella (PhD), Psychology
- 2022 Committee Member, Maggie Stark (M.S.), HDFS
- 2019-2021 Major Professor, Amanda Alberico (M.S.), HDFS
- 2021 Defense Chair, Katie Musella (M.S.), Psychology
- 2019 Defense Chair, Hayley Pomerantz (M.S.), Clinical Psychology
- 2019 Defense Chair, Andrew Stranieri (M.S.), Kinesiology,
- 2019 Committee Member, Louis Turchetta (Ph. D.), Psychology
- 2019 Committee Member, Christina Stevens (M.S.), HDFS
- 2017 Committee Member, Joseph Armendarez (PhD), Social Psychology
- 2017 Committee Member, Jiyeon An (PhD), Marketing
- 2016 Defense Chair, Jingyi (Serena) Duan (PhD), Marketing
- 2016 Defense Chair, Justin Blucher (M.S., Interdisciplinary Neuroscience)

Professional Memberships

- 2015-present Association for Financial Counseling and Planning Education
- 2012-present American Council on Consumer Interests
- 2013-2022 American Economic Association
- 2013-2014 Midwest Economics Association
- 2011-2015 Association for Public Policy Analysis & Management

Research Experience

- 2010-2013 **Project Assistant**, *Center for Financial Security (CFS)*, UW — Madison
- Summer 2012 **Project Assistant**, *Prof. Judi Bartfeld*, UW — Madison

2012-2013 **Program Coordinator**, *Assessing Financial Capability Outcomes (AFCO)*

Professional Employment

2008-2010 US Bank Corp, Branch Manager

2006-2008 Associated Bank (formerly First Federal Bank), Senior Bank Manager/District Manager

2001-2006 First Federal Bank, Bank Manager/Assistant Vice-President

1999-2001 Guaranty Bank, Retail Bank Manager

Languages

Native Portuguese

Intermediate Spanish

Software Skills

Statistics Stata, @Risk, SPSS

Editing L^AT_EX, Texmaker, Beamer, Bibref

Miscellaneous Wordpress, Qualtrics, ZTree, MoneyGuidePro