

YU(YULIA) ZHANG, PH.D., AFC®

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3430 Justin Hall, 1324 Lovers Ln,
Manhattan, KS 66506

APPOINTMENT

Assistant Professor
Kansas State University, Department of Personal Financial Planning

August 2023 - present

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® Diversity, Equity, and Inclusion Essentials - AFCPE	April 2023 – present November 2024
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HONORS AND AWARDS

2024 AFS Special Best Paper Award
Academy of Financial Services

2024 AFS Best Poster Award
Academy of Financial Services

2024 Summer Research Development Award
Kansas State University, Department of Personal Financial Planning

2024 Journal of Financial Counseling and Planning 2023 Outstanding Reviewers
Journal of Financial Counseling and Planning

2023 Family & Consumer Sciences Research Journal 2022 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

TEACHING EXPERIENCE

Kansas State University:

Department of Personal Financial Planning

Assistant Professor

PFP 105 Introduction to Personal Financial Planning

PFP 466/766 Introduction to Personal Risk Management/Insurance 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

13. **Zhang, Y.,** Chatterjee, S., & Fan, L. (2025). Informed investment decisions: The role of fundamental and investment-specific financial knowledge on investors' information source Choice. *Journal of Financial Counseling and Planning*.
12. **Zhang, Y.,** Naveed, K., & Qi, J. (Accepted). Crypto investment: The role of investment motivations, investment confidence, and risk perceptions. *Financial Services Review*.

11. **Zhang, Y.**, Chatterjee, S., & Moorman, D. (2024). Desirable family financial behaviors: An examination of the role of family structure in the United States. *Journal of Financial Therapy*, 15(2), 1-41. DOI: 10.4148/1944-9771.1403
10. Qi, J., **Zhang, Y.**, & Worthy, S. (2024). Social determinants of health and desirable financial behaviors: The mediation effect of financial knowledge. *Financial Services Review*, 32(4), 51–77. DOI: 10.61190/fsr.v32i4.3608
9. **Zhang, Y.**, Qi, J., & Chatterjee, S. (2024). Exploring the role of help-seeking behavior, family financial socialization, and capability on financial well-being. *Family Relations*. DOI: 10.1111/fare.13089
8. **Zhang, Y.**, & Qi, J. (2024). Digital trading platforms: Bridging risk tolerance and increased trade frequency during the pandemic. *Applied Economics Letters*. DOI: 10.1080/13504851.2024.2390980.
7. **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*, 42(7), 1789-1812. DOI: 10.1108/IJBM-09-2023-0531
6. **Zhang, Y.** (2024). ESG perceptions: Investigating investor motivations and characteristics. *Financial Services Review*, 32(2), 29–52. DOI: 10.61190/fsr.v32i2.3591
5. **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
4. **Zhang, Y.**, & Chatterjee, S. (2023). Financial literacy, financial stress, and financial wellbeing in the United States. *Sustainability*, 15(5), 4505. DOI: 10.3390/su15054505
3. **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.
2. 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]
1. 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

Editorial Introduction

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

Research or Industry White Paper

Zhang, Y., & Liu, Z. (In press). Expectations for achieving financial independence among American teenagers. *MissionSquare Research Institution Issue Brief*.

Zhang, Y., & Liu, Z. (In press). Financial education and retirement planning: Saving strategies and teen perspectives. *MissionSquare Research Institution Issue Brief*.

Zhang, Y., & Liu, Z. (Under review). How American teens manage money: Receiving, spending, and preferred payment methods. *MissionSquare Research Institution Issue Brief*.

Conference Presentations

Zhang, Y., & Liu, Z. (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. (2024). Personality and psychological well-being: The moderation effect of financial responsibility. Academy of Financial Services, Columbus, OH. [AFS Special Best Paper Award]

Naveed, K., McCoy, M., Meyers, S. A., Gray, B., Craft, A. C., & **Zhang, Y.** (2024) What is the role of planners' communication amid clients' financial anxiety? [Poster Presentation]. Academy of Financial Services, Columbus, OH. [AFS Best Poster Award]

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

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

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

Zhang, Y., Qi, J., & Chatterjee, S. (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 Presentations

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

Role: Co-PI (10%)

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

Role: Sole PI (100%)

Period: August 2024 - December 2025

Amount: \$8,000 (Funded)

FINRA Foundation Grant Program

Project: Personality's Financial and Psychological Footprint: Exploring the Interplay Between Financial Independence, Credit Card Debt, and Subjective Well-being

Role: Sole PI (100%)

Period: December 2024 - June 2026

Amount: \$50,000 (Unfunded)

PROFESSIONAL EXPERIENCE

ASPIRE Clinic Financial Consultant

2022-2023 ASPIRE Clinic [Financial Planning, Housing and Consumer Economics, 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 Economics, 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 Economics, 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 Economics, 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
Graduated Ph.D. students:
Ashlyn Rollins-Koons

Ph.D. in progress:
Gregory J. Anderson
Andrew Craft
Christopher Moore
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

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 Financial Services Review
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