

Dr. Brenda Cude earned a Ph.D. in Consumer Economics at Purdue University. As a Professor at the University of Georgia, she taught undergraduate and graduate courses and supervised undergraduate and graduate student researchers. She continues to have an active research program. Her primary research interests are in consumer decision-making, with an emphasis in personal financial literacy. Her publications include articles in the *Journal of Consumer Affairs*, *Journal of Insurance Regulation*, *Journal of Financial Counseling and Planning*, *International Journal of Consumer Studies*, *Journal of International Consumer Marketing*, *Journal of Extension*, *Journal of Financial Services Marketing*, *Journal of Consumer Education*, and *Family and Consumer Sciences Research Journal*. She also has presented more than 100 papers at professional conferences, including ACCI, Marketing and Public Policy, and Financial Counseling and Planning Education conferences. A majority of her recent publications are co-authored with Ph.D. students or graduates, junior faculty, and/or undergraduate researchers. Dr. Cude is a past Associate Editor of the JCA.

She has served as a funded consumer representative to the National Association of Insurance Commissioners since 1994 and on the Board of Directors for that organization's Consumer Participation Program since 1996. In this role, she has presented testimony from the consumer perspective on a variety of insurance topics. She frequently edits NAIC publications that are designed to be consumer-facing to use plain language. In 2014, she was named a member of the Federal Advisory Committee on Insurance. She was a member of the Direct Selling Education Foundation Board from 2011 to 2017 and continues as a member of the Foundation's Academic Advisory Committee.

Dr. Cude is a UGA College of Family and Consumer Sciences 100 Centennial Honoree. She was the outstanding teacher in that college in 2007. She has received numerous other teaching recognitions. She has received outstanding alumni awards from both the University of Tennessee at Martin and Purdue University and is an American Council on Consumer Interests Distinguished Fellow.