

JULIE R. AGNEW
Curriculum Vitae
December 2021

CONTACT INFORMATION

Raymond A. Mason School of Business
The College of William and Mary
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Website: www.drjuliaegnew.com

EDUCATION

2001 Ph.D., Finance, Boston College, Boston, MA
1992 Fulbright Scholar, The National University of Singapore, Singapore
1991 B.A., Economics (*magna cum laude with high honors*), Mathematics (Minor),
William and Mary, Williamsburg, VA

PRIMARY EMPLOYMENT

2017-Present Richard C. Kraemer Term Professor of Business, Raymond A. Mason School of Business,
William and Mary

CURRENT POSITIONS AND AFFILIATIONS

2019-Present Retirement Income Institute, Scholar Advisory Group
2018-Present Academic Advisory Council (AAC), DCIIA Retirement Research Center (RRC)
2018-Present Associate Investigator, ARC Centre of Excellence in Population Ageing Research, UNSW
2016-Present Board of Directors, C&F Bank
2015-Present Member, The Pension Research Council Advisory Board, Wharton School
2013-Present Member, Journal of Retirement Advisory Board
2007-Present Fellow, TIAA Institute
2001-Present Research Associate, Center for Retirement Research at Boston College

PAST POSITIONS AT WILLIAM AND MARY

2015-2018 Class of 2018 Professor of Business
2010-2017 Associate Professor
2013-2016 Inaugural Director, Boehly Center for Excellence in Finance
2011-2014 John N. Dalton Term Chair
2009-2011 Co-Director, Center for Interdisciplinary Behavioral Finance Research
2003-2010 Assistant Professor
2001-2003 Visiting Assistant Professor

PAST POSITIONS AND AFFILIATIONS

2016-2019 Editor, Journal of Pension Economics and Finance
2016-2017 Member, Wall Street Journal Experts Panel
2013 Editor, Journal of Pension Economics and Finance
2012-2017 Special Academic Advisor, RIIA
2012 Senior Visiting Fellow, School of Risk and Actuarial Sciences, UNSW, Australia
2011-2012 Editorial Board, Journal of Pension Economics and Finance
2008-2010 Elected Member, Defined Contribution Plans Advisory Committee, Virginia Retirement System
1998-1999 Lecturer, Boston College, Boston, MA
1997-1998 Teaching Assistant, Boston College, Boston, MA
1995-1997 Research Assistant, Boston College, Boston, MA
1994-1995 Senior Research Associate, Vector Securities International, Deerfield, IL
1993-1994 Research Assistant, Vector Securities International, Deerfield, IL
1992-1993 Financial Analyst, Salomon Brothers, New York, NY

FELLOWSHIPS, HONORS AND AWARDS

| | |
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| 2021 | McGlothlin Award, William and Mary |
| 2020 | Plumeri Award, William and Mary |
| 2020 | BBA Class of 2020 Faculty Excellence Award, William and Mary |
| 2019-2020 | Dean's Research Fellow, William and Mary |
| 2017 | Provost Leadership Initiative, William and Mary |
| 2016 | Alfred N. Page Undergraduate Teaching Award, William and Mary |
| 2014 | BBA Class of 2014 Faculty Excellence Award, William and Mary |
| 2011 | Howard J. Busbee Finance Academy Alumni Award, William and Mary |
| 2009-2011 | Cabell Faculty Fellowship, William and Mary |
| 2008 | Geary Faculty Fellowship, William and Mary |
| 2007 | Master of Accounting Class of 2007 Faculty Excellence Award, William and Mary |
| 2006 | Honorary Marshal, William and Mary |
| 2005-2006 | Thomas and Teri Dungan BBA Teaching Fellow, William and Mary |
| July 2005 | Visiting Scholar, Sonderforschungsbereich (SFB) 504, University of Mannheim |
| 2005 | Alfred N. Page Undergraduate Teaching Award, William and Mary |
| 2004 | BBA Class of 2004 Faculty Excellence Award, William and Mary |
| 1998 | Donald J. White Teaching Excellence Award, Boston College |
| 1991 | Benjamin Stoddert Ewell Award, William and Mary |
| 1990-1991 | Walter L. Tarver Scholarship, Continental Insurance |
| 1991 | Honor Societies: Phi Beta Kappa, Omicron Delta Kappa, Omicron Delta Epsilon, Alpha Lambda Delta, Phi Eta Sigma |

TEACHING EXPERIENCE

(*Undergraduate level, **Master level)

**Derivatives and Risk Management

**Fixed Income Securities and Securitizations

**Analytical Tools for Financial Modeling

**Introduction to Risk Management (2 credit, Pass/Fail)

*Study Abroad Programs in Singapore and Budapest

*Innovation, Entrepreneurship, & Finance:

From Start to Finish (1 credit, Pass/Fail)

*International Finance

*International Banking and Trade Finance

*Money and Debt Markets

*Independent Studies

*Introduction to Finance

*Corporate Valuation and Credit Analysis

PUBLISHED AND FORTHCOMING PAPERS

(2,685 citations according to Google Scholar as of 12/11/2021)

Julie Agnew, Hazel Bateman, Christine Eckert, Fedor Iskhakov, Jordan Louviere and Susan Thorp, "First Impressions Matter: An Experimental Investigation of Online Financial Advice," *Management Science*, 2018, 288-307, 64(1).

★Paper selected as finalist for the 2017 TIAA Paul A. Samuelson Award.

Julie Agnew, Lisa Anderson and Lisa Szykman. "An Experimental Study of the Effect of Prior Market Experience on Annuitization and Equity Allocations," *Journal of Behavioral Finance*, 2015, 16 (2), 120-129.

Julie Agnew, Hazel Bateman and Susan Thorp, "Financial Literacy and Retirement Planning in Australia," *Numeracy*, 2013, 6(2), 1-25 (Article 7).

Julie Agnew, Hazel Bateman and Susan Thorp, "Superannuation Knowledge and Plan Behaviour," *JASSA: The Finsia Journal of Applied Finance*, 2013, 1, 45-50.

Julie Agnew, Hazel Bateman and Susan Thorp, "Work, Money, Lifestyle: Plans of Australian Retirees," *JASSA: The Finsia Journal of Applied Finance*. 2013, 1, 40-44.

Julie Agnew, Lisa Szykman, Stephen P. Utkus and Jean A. Young, "Trust, Plan Knowledge and 401(k) Savings Behavior," *Journal of Pension Economics and Finance*, 2012, 11(1), 1-20.

Julie Agnew, Lisa Anderson, Jeff Gerlach and Lisa Szykman, "Who Chooses Annuities: An Experimental Investigation of Gender, Framing and Defaults," *The American Economic Review: Papers & Proceedings*, 2008, 98 (2), 418-422.

Julie Agnew, "Do Behavioral Biases Vary Across Individuals?: Evidence from Individual Level 401(k) Data," *The Journal of Financial and Quantitative Analysis*, 2006, 41 (4), 939-961.

★**Summarized by William H. Sackley, CFA in the CFA Digest, May 2007, Vol. 37, No. 2: 92.**

Julie Agnew and Lisa Szykman, "Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice and Investor Experience," *Journal of Behavioral Finance*, 2005, 6 (2), 57-70.

★**Listed as the most cited article published in the *Journal of Behavioral Finance* (website visited December 11, 2021). Source: <http://www.tandfonline.com/toc/hbhf20/current#cited>**

Julie Agnew, Pierluigi Balduzzi and Annika Sunden, "Portfolio Choice and Trading in a Large 401(k) Plan," *The American Economic Review*, March 2003, 93 (1), 193-215.

★**Summarized by James W. Vitalone, CFA in the CFA Digest, November 2003, Vol. 33, No. 4: 65-66.**

★**Republished in *Household Finance: The International Library of Critical Writings in Economic 309 Volume II, 2015*, edited by Michael Haliassos.**

BOOK CHAPTERS

Julie Agnew and Olivia Mitchell, "How Fintech is Reshaping the Retirement Planning Process," In *The Disruptive Impact of FinTech on Retirement Systems*, Julie Agnew and Olivia S. Mitchell (eds.), Oxford University Press, 2019.

Julie Agnew and Lisa Szykman, "Annuities, Financial Literacy and Information Overload," In *Financial Literacy: Implications for Retirement Security and the Financial Marketplace*, Olivia S. Mitchell and Annamaria Lusardi (eds.), 260-297. Oxford, UK: Oxford University Press, 2011.

Julie Agnew and Lisa Szykman, "Information Overload and Information Presentation in Financial Decision Making," In *The Handbook of Behavioral Finance*, Brian Bruce (ed.), 24-44. Edward Elgar Publisher, 2010.

Julie Agnew, "Pension Plan Behavior," in *Behavioral Finance*. H. Kent Baker and John Nofsinger (eds.), 577-594. Hoboken, NJ: John Wiley & Sons, Inc., 2010.

BOOKS

Julie Agnew and Olivia Mitchell, Eds., *The Disruptive Impact of FinTech on Retirement Systems*, Oxford University Press, 2019.

Julie Agnew, Caroline Yeoh, Lau Geok Theng, and Mark Goh, *Strategic Business Opportunities in the Growth Triangle*, Longman Publishers, Singapore, 1992.

BOOK REVIEWS

Julie Agnew, Book Review of [Saving for Retirement: Intention, Context, and Behavior](#), by Gordon L. Clark, Kendra Strauss and Janelle Knox-Hayes. *Journal of Pension Economics and Finance*, 2013, 13 (1), pp. 112-113.

Julie Agnew, Book Review of [Overcoming the Saving Slump](#), edited by Annamaria Lusardi. *International Review of Economics and Finance*, Volume 19, Issue 2, April 2010, pp. 349-350.

Julie Agnew, Book Review of [Individual Accounts for Social Security Reform: International Perspectives on the U.S. Debate](#) by John Turner. *Journal of Pension Economics and Finance*, 2007, 6 (3), pp. 347-348.

BLOGS, INDUSTRY BRIEFS AND OTHER PUBLICATIONS

Julie Agnew, "Building a Better Retirement Nest Egg: Lessons from a Middle School Science Experiment," *Pension Research Council Curated Forbes Blog*, May 15, 2017.

Julie Agnew, "Financial Literacy in an Auto Features World," *DC Matters*, Fall/Winter 2016, pp. 24-27.

Julie Agnew, "Beware of Financial Advisers Who Make a Good First Impression," *The Wall Street Journal's The Experts Wealth Management Blog*, October 9, 2016. <https://blogs.wsj.com/experts/2016/10/09/beware-of-financial-advisers-who-make-a-good-first-impression/>

Julie Agnew, "Australia's Retirement System: Strengths, Weaknesses, and Reforms," *Center for Retirement Research Issue Brief* 13-5, April 2013.

Julie Agnew, "How Can Employers Encourage Young Workers to Save for Retirement?" with Nicole Montgomery and Lisa R. Szykman, *Center for Retirement Research Issue Brief* 12-7, March 2012.

Julie Agnew "Retirement Savings, Framing and Financial Literacy," Memo prepared for the Financial Literacy in Times of Turmoil and Retirement Insecurity Conference, 2009.

Julie Agnew, Lisa R. Anderson, Jeffrey R. Gerlach and Lisa R. Szykman, "The Annuity Puzzle and Negative Framing," *Center for Retirement Research Issue Brief* 8-10, July 2008.

Julie Agnew, Lisa R. Anderson, Jeffrey R. Gerlach and Lisa R. Szykman. "An Experimental Study of Annuity Choice," This is a summary of the AER paper published on the FINRA Foundation website, 2008.

Julie Agnew, Lisa Szykman, Stephen P. Utkus and Jean A. Young, "Do Financial Literacy and Mistrust Affect 401(k) Participation?" *Center for Retirement Research Issue Brief* 7-17, November 2007.

PODCASTS

Panelist, "Ph.D. Research" Careers in Finance Podcast Series, Boehly Center for Excellence in Finance, Episode 18: October 25, 2021.

Moderator, "W&M Women: Intentional Strategic Values-Based Philanthropy," William and Mary Alumni Engagement Events, October 28, 2021.

Panelist, "The Power of Mentorship," Careers in Finance Podcast Series, Boehly Center for Excellence in Finance, Episode 7: December 22, 2020.

WORKING PAPERS

Julie Agnew, Hazel Bateman, Christine Eckert, Fedor Iskhakov, Jordan Louviere and Susan Thorp, "Who Pays the Price for Bad Advice: The Role of Financial Vulnerability, Learning and Confirmation Bias," 2021.

★CFP Board Center for Financial Planning Best Paper Award. Awarded at the Academic Research Colloquium for Financial Planning and Related Disciplines (November 2021).

Julie Agnew, Angela Hung, and Susan Thorp, "White-labels, Brands and Trust: How Mutual Fund Labels Affect Retirement Portfolios," 2019.

RESEARCH IN PROGRESS

Julie Agnew, Hazel Bateman and Susan Thorp, "Reminders, Commitment Devices and Implementation Intentions: Helping Individuals Make Better Financial Decisions."

Julie Agnew, Hazel Bateman, Christine Eckert, Fedor Iskhakov, Jordan Liu and Susan Thorp. Currently developing several papers under an Australian Research Council grant focusing on investor confusion related to financial products.

Book chapter on "Financial Decision Making in Retirement" for Elgar Publishing. Gilles Hillary and David McLean, editors.

PERMANENT WORKING PAPERS

Julie Agnew and Josh Hurwitz, “Financial Education and Public Pension Plans,” 2013. NBER Working Paper 18907.

Julie Agnew, Lisa Szykman, Stephen Utkus and Jean Young, “Target-Date Funds: Survey and Administrative Evidence,” January 2013.

Julie Agnew, Nicole Montgomery, and Lisa Szykman, “Saving for Tomorrow Today: How Message Framing Can Improve Savings Rates for Younger Workers,” 2016.

PRESENTATIONS AT ACADEMIC CONFERENCES AND INVITED SEMINARS

(*Scheduled to Present, **Canceled due to Covid)

- 2022* “Who Pays the Price for Bad Advice: The Role of Financial Vulnerability, Learning and Confirmation Bias.” The University of Alabama.
- 2022* Keynote Address. International Pension Workshop, Netspar, The Netherlands (Virtual).
- 2022* Discussant “Choice Overload? Participation and Asset Allocation in French Employer-Sponsored Saving Plans,” The American Economic Association Conference (Virtual).
- 2021 “Who Pays the Price for Bad Advice: The Role of Financial Vulnerability, Learning and Confirmation Bias,” Academic Research Colloquium for Financial Planning and Related Disciplines, Virtual.
- 2020** Poster Session. “White-Labels, Brands, and Trust: How Mutual Fund Labels Affect Retirement Portfolios,” Boulder Summer Conference on Consumer Financial Decision Making (*CONFERENCE CANCELED due to COVID*).
- 2019 Chair of Panel. “Facilitating Decision Making in the FinTech Era.” Understanding and Overcoming Confusion in the Mortgage Market Workshop, Sydney, Australia.
- 2019 “White-labels, Brands and Trust: How Mutual Fund Labels Affect Retirement Portfolios.” TIAA Institute Fellows Symposium: Putting Behavioral Finance to Work, NY, NY.
- 2018 Moderator and Organizer of Panel. “Future of Retirement Startups: Challenges and Opportunities.” PRC Symposium at Wharton: Disruptive Impact of FinTech on Retirement Systems, Philadelphia, PA.
- 2017 “Learning and Confirmation Bias: Measuring the Impact of First Impressions and Ambiguous Signals.” RAND Behavioral Finance (BeFi) Policy Forum, Washington, D.C.
- 2017 Keynote Address. AllianzGI-Oxford Pensions Conference, Oxford, England.
- 2017 Keynote Address. 15th International Conference on Pensions, Insurance and Savings, Paris, France. Organized by University Paris Dauphine and Oxford University, Smith School.
- 2017 Keynote Address. 2017 Academic Research Colloquium for Financial Planning and Related Disciplines, Washington, D.C.
- 2016 Discussant. “Older Women’s Labor Market Attachment, Retirement Planning, and Household Debt” by Annamaria Lusardi and Olivia Mitchell. Women Working Longer NBER Conference, Boston, MA.
- 2015 “First Impressions Matter: An Experimental Investigation of Online Financial Advice.” Frontiers of Behavioral Economics Conference, Singapore.
- 2014 “Individual Judgment and Trust Formation: An Experimental Investigation of Online Financial Advice.” NBER Summer Institute: Household Finance, Boston, MA.
- 2014 Discussant. “Money Left on the Table: An Analysis of Employee Stock Purchase Plans” by Ilona Babenko and Rik Sen. Financial Intermediation Research Society Conference, Quebec, Canada.
- 2014 “Individual Judgment and Trust Formation: An Experimental Investigation of Online Financial Advice.” RAND Behavioral Finance (BeFi) Policy Forum, Washington, D.C.
- 2014 “Individual Judgment and Trust Formation: An Experimental Investigation of Online Financial Advice.” Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
- 2013 “Defaults Matter-Lessons from the U.S. Experience.” ARC Centre of Excellence in Population Ageing Research (CEPAR) and the Research Institute for Policies on Pension and Ageing (RIPPA) Conference, Sydney, Australia.
- 2013 “Individual Judgment and Trust Formation: An Experimental Investigation of Online Financial Advice.” Financial Literacy Seminar Series (FLSS), a joint initiative of the Global Financial Literacy Excellence Center (GFLEC) and the Federal Reserve Board, Washington, D.C.
- 2013 “Judging the Quality of Online Financial Advice: The Good, the Bad and the Adviser.” Australian Colloquium of Superannuation Researchers, Sydney, Australia.

- 2013 “Judging the Quality of Online Financial Advice: The Good, the Bad and the Adviser.” Marketing and Public Policy Conference, Washington, D.C.
- 2013 “Judging the Quality of Online Financial Advice: The Good, the Bad and the Adviser.” Poster Session Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
- 2013 “Target-Date Funds: Survey and Administrative Evidence.” American Economic Association Conference, San Diego, CA.
- 2012 “Superannuation Knowledge and Plan Behavior in Australia.” AIST Research Symposium, Melbourne, Australia.
- 2012 “Target-Date Investing, Behavioral Finance and Financial Literacy.” UTS, Paul Woolley Centre for the Study of Capital Market Dysfunctionality, Sydney, Australia.
- 2012 “What People Know about Target Date Funds: Survey and Focus Group Evidence.” University of New South Wales, Centre for Pensions and Superannuation Seminar Series, Sydney, Australia.
- 2012 “What People Know about Target Date Funds: Survey and Focus Group Evidence.” University of Western Australia, Perth, Australia.
- 2012 “What People Know about Target Date Funds: Survey and Focus Group Evidence.” University of Melbourne, Department of Finance, Melbourne, Australia.
- 2012 “Financial Education and Pension Plans.” NBER Conference on Retirement Benefits for State and Local Employees, Jackson, Wyoming.
- 2012 “Financial Literacy Around the World: Preliminary Australian Results.” Colloquium of Superannuation Researchers, UNSW, Sydney, Australia.
- 2012 “Excessive Extrapolation, Annuitization and Equity Allocations.” Colloquium of Superannuation Researchers, UNSW, Sydney, Australia.
- 2012 “Excessive Extrapolation, Annuitization and Equity Allocations.” Paul Woolley Centre for the Study of Capital Market Dysfunctionality Workshop, UTS, Sydney, Australia.
- 2010 “What People Know about Target Date Funds: Survey and Focus Group Evidence.” First Annual Conference of the Financial Literacy Research Consortium: New Insights and Advances in Financial Literacy: Translation, Dissemination, Change, Washington, D.C.
- 2010 “Financial Literacy and Payouts.” Financial Literacy: Implications for Retirement Security and the Financial Marketplace Conference, Pension Research Council Symposium at Wharton, Philadelphia, PA.
- 2010 “An Experimental Study of the Effect of Prior Market Experience on Annuitization and Equity Allocations.” Darden Seminar Series, Charlottesville, VA.
- 2009 “The Reluctant Retirement Trader: Do Asset Returns Overcome Inertia?” The Improving Financial Literacy and Reshaping Financial Behavior Conference, Networks Financial Institute, Indianapolis, IN.
- 2009 “The Role of Framing in Retirement Saving Decision Making.” Financial Literacy in Times of Turmoil and Retirement Insecurity Conference. Co-hosted by Wharton’s Pension Research Council and Boettner Center, the University of Michigan Retirement Research Center and The Retirement Security Project/Brookings Institution. Funding by the Social Security Administration. Brookings Institute, Washington, D.C.
- 2008 “Who Chooses Annuities: An Experimental Investigation of Gender, Framing and Defaults.” The American Economic Association Meeting, New Orleans, LA.
- 2007 “Personalized Retirement Advice and Managed Accounts: Who Uses Them and How Does Advice Affect Behavior in 401(k) Plans.” Netspar, Amsterdam, Netherlands.
- 2006 “Personalized Retirement Advice and Managed Accounts: Who Uses Them and How Does Advice Affect Behavior in 401(k) Plans.” The American Economic Association Conference, Boston, MA.
- 2005 “Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice and Investor Experience.” How to Increase the Effectiveness of Financial Education: Lessons from Economics and Psychology Conference, Dartmouth College, Hanover, NH.
- 2005 Discussant for two papers: “\$100 Bills on the Sidewalk: Suboptimal Savings in 401(k) Plans.” By James J. Choi, David Laibson, and Brigitte C. Madrian and “The Effects of Portfolio Choice on Retirement Wealth Outcomes” by Jeffrey R. Brown and Scott J. Weisbenner. The Retirement Research Consortium Seventh Annual Conference, Washington, D.C.
- 2005 “An Analysis of How Individuals React to Market Returns in One 401(k) Plan.” The Sonderforschungsbereich (SFB) 504 at the University of Mannheim, Mannheim, Germany.
- 2005 “An Analysis of How Individuals React to Market Returns in One 401(k) Plan.” William and Mary Economics Department, Williamsburg, VA.
- 2004 “Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice and Investor Experience.” Financial Management Association Meeting, New Orleans, LA.

- 2004 “An Analysis of How Individuals React to Market Returns in One 401(k) Plan.” Frank Batten Young Scholars Conference Meeting, Williamsburg, VA.
- 2003 “What do we do with our Pension Money? Recent Evidence from 401(k) Plans.” Retirement Research Consortium Fifth Annual Conference, Washington, D.C.
- 2003 “What do we do with our Pension Money? Recent Evidence from 401(k) Plans.”** Wharton’s Household Portfolio-Choice and Financial Decision-Making Conference, Philadelphia, PA.
- 2003 “What do we do with our Pension Money? Recent Evidence from 401(k) Plans.”** American Finance Association Meeting, Washington, D.C.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Drexel University, Philadelphia, PA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Federal Reserve Board of Governors, Washington, D.C.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” George Washington University, Washington, D.C.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Georgia Tech, Atlanta, GA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” The College of William and Mary, Williamsburg, VA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” University of Georgia, Athens, GA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” University of Richmond, Richmond, VA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Financial Management Association Meeting, San Antonio, TX.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Frank Batten Young Scholars Conference, Williamsburg, VA.
- 2002 “Inefficient Choices in 401(k) Plans: Evidence from Individual Level Data.” Retirement Research Consortium Fourth Annual Conference, Washington, D.C.
- 2002 Discussant: “Investors Chase after Performance: Evidence from Mutual Fund Advertising” by Xiaofei Kong. Financial Management Association Meeting, San Antonio, TX.
- 2000 “Portfolio Choice and Trading in a Large 401(k) Plan.” Financial Management Association Meeting, Seattle, WA.

PRESENTATIONS AT PRACTITIONER CONFERENCES AND INVITED SEMINARS

(*Scheduled to Present, **Canceled due to Covid)

- 2020** “Investors Beware: The Potential High Cost of First Impressions and Confirmation Bias,” Research Affiliates 2020 Investor Symposium (*CONFERENCE CANCELED due to Covid*)
- 2016 “Behavioral Research and Pension Choice: What We’ve Learned and What We Still Need to Know” Wharton PRC/CEPAR at UNSW/ NETSPAR Inaugural Joint Conference on Research Challenges for Global Pensions: Trends and Heterogeneity, Paris, France.
- 2015 “Financial Literacy in an Auto Features World” DCIIA Academic Forum, Marina Del Ray, California.
- 2015 “Behavioral Economics and Effective Communications: Lessons from Academia” ASPPA Annual Conference, National Harbor, MD.
- 2015 “Financial Education for Effective Pension Management: Evidence from the U.S.” OECD/JFSA High-level Global Symposium Promoting Better Lifetime Planning through Financial Education, Tokyo, Japan.
- 2014 “Pension Awareness and Pension Communication” Rotman International Centre for Pension Management, Toronto, Canada.
- 2014 Moderator Panel on Behavioral Finance. Women’s Private Equity Conference, Washington, D.C.
- 2012 “Behavioral Finance, Financial Literacy and Communications” Melbourne Financial Services Symposium, Melbourne, Australia.
- 2011 “Behavioral Finance, Financial Literacy and Communications” Defined Contribution Institutional Investment Association Academic Forum, Boston, MA.
- 2010 “Behavioral Finance and Investment Decisions.” IFTA Conference, Berlin, Germany.
- 2010 “Behavior Patterns of the Retirement Investor: Lessons from Academia.” MFEA Retirement Investment and Income Executive Council Forum, Boston, MA.
- 2009 “Behavioral Finance in Retirement Savings: The Role of Choices and Framing in Decision Making.” AARP Retirement Income Summit, Washington, D.C.

- 2009 “Retirement Plans and Behavioral Finance: New Lessons from Academia.” Central Virginia Employee Benefits Council, Richmond, VA.
- 2008 “Lessons from the U.S.: Gender, Savings and Defined Contribution Plans.” The World Bank Workshop on Sharing the Growth Dividend: Women in the ECA Region, Washington, D.C.
- 2007 “Annuities and Behavioral Finance.” TIAA-CREF Institute Fellows Symposiums, New York, NY.
- 2006 “Behavioral Finance and 401(k) Plans.” Florida West Coast Employee Benefits Council Dinner, Tampa, FL.
- 2005 “Recent Trends in Behavioral Finance.” Richmond Estate Planning Council, Richmond, VA.
- 2005 “What’s New from the Ivory Tower?” 401(k) Summit, San Diego, CA.
- 2005 “Delivery of Participant Services and Education.” 401(k) Summit, San Diego, CA.
- 2003 “Investment Trends in 401(k) Plans and Plan Design.” National Pension Specialists Meeting, Williamsburg, VA.

TESTIMONY AND PUBLIC SERVICE PANELS

- 2011 Witness, Provided Testimony to a Full Committee Hearing before the United States Senate Committee on Health, Education, Labor and Pensions on “Simplifying Security: Encouraging Better Retirement Decisions”, February 3.
- 2007 Invited Panelist, Retirement Security Advisory Panel (RSAP), United States Government Accountability Office (GAO), Washington, D.C.

OTHER PROFESSIONAL ACTIVITIES

Conference Organizing: 2018 Pension Research Council Symposium at Wharton “The Disruptive Impact of FinTech on Retirement Systems” (*Co-organizer* 2018); Women’s Leadership Summit and Stock Pitch Competition (*Co-organizer* 2016); From DoG Street to Wall Street Conference (*Organizer* 2015, 2014, 2010, 2009, 2008, 2007); Batten Young Scholars Conference in Finance (*Co-organizer* 2006, *Organizer* 2004)

Prize Judging Committees: Selection Committee for the TIAA Paul A. Samuelson Award (2021,2020, 2012, 2011)

Ad Hoc Reviewer: *American Economic Review, International Review of Economics and Finance, Journal of Consumer Affairs, Journal of Finance, Journal of Financial Intermediation, Journal of Human Resources, Management Science, Journal of Pension Economics and Finance, Numeracy, Review of Economics and Statistics, Journal of Retirement*

Raymond A. Mason School of Business Service: Boehly Center for Excellence in Finance Advisory Council (2021), Pre-Major Advisor (2020-Present); Personnel Committee (2018-2021 (Chair 2019-2020)); Associate Dean’s Advisory Committee (2019-2020); Undergraduate Curriculum Revision Committee (Chair-2019); Search Committees (Boehly Center Executive Director Search 2018-2019; Finance Faculty 2017-2018, 2014, 2005-2006 (Chair), 2004-2005; Ethics Chair 2013, Boehly Center Associate Director 2013-2014 (Chair)); Curriculum Committee (2015-2017, 2013, 2010-2011); Faculty Engagement Task Force (2014-2015); Distinguished Curriculum Committee (2008 (Chair)); Teaching Evaluation Committees (2021(Chair),2013); Faculty Club Advisor Howard J. Busbee Finance Academy (2014-2016, 2008-2011, 2004-2007); Faculty Club Advisor Smart Woman Securities (2015-2016); Wall Street Program Chaperone (2014, 2007, 2006, 2005)

College of William and Mary Committee Service: Presidential Search Committee (2017-2018); Human Subjects Committee (2013-2017); College Admission Policy Advisory Committee (2015-2016); Athletics Admission Subcommittee (2015-2016)

RESEARCH GRANTS

- 2019-2022 Australian Research Council (AUD\$660,000) “Overcoming and Understanding Consumer Financial Decisions” (with Hazel Bateman, Christine Eckhert, Fedor Ishakov, Susan Thorp)
- 2017-2018 TIAA Institute Grant (\$75,000) “White Label Funds: How Important is the Name” (with Angela Hung and Susan Thorp)
- 2013 The Reves Center (\$500) Reves Faculty International Conference Travel Grant
- 2009-2011 Social Security Administration (\$742,754) Funded as part of the Financial Literacy Research Consortium (with Nicole Montgomery and Lisa Szykman)

- 2006-2009 FINRA Investor Education Foundation (\$252,649) “Experiments on Investment Choice: Annuities versus Lump Sum Payments” (with Lisa Anderson, Jeffrey Gerlach and Lisa Szykman)
- 2005-2006 Center for Retirement Research and the Social Security Administration (\$30,000) “Non-Joiners versus Quitters: Determinants of Plan Participation in Voluntary and Automatic Enrollment Defined Contribution Plans” (with Lisa Szykman, Steve Utkus, Jean Young)
- 2004-2005 Center for Retirement Research and the Social Security Administration (\$30,000) “Personalized Retirement Advice and Managed Accounts: Who Uses Them and How Does Advice Affect Behavior in 401(k) Plans”
- 2002-2003 Center for Retirement Research and the Social Security Administration (\$30,000) “Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice and Investor Experience” (with Lisa Szykman)
- 2001-2002 Center for Retirement Research and the Social Security Administration (\$30,000) “An Analysis of How Individuals React to Market Returns in One 401(k) Plan”
- 2001 Center for Retirement Research and the Social Security Administration (\$20,000) Dissertation Fellowship for “Essays in Individual Investor Behavior in 401(k) Plans”
- 1999 Center for Retirement Research and the Social Security Administration “Portfolio Choice and Trading in a Large 401(k) Plan”

OTHER FUNDING

Raymond A. Mason School of Business, Dean’s Research Fellow (2019-20, 2018-19); Raymond A. Mason School of Business, Summer Research Awards (2017, 2016, 2013, 2011, 2009, 2007, 2006, 2005, 2004); Boston College, Graduate Fellowship (1995-1999)