

CURRICULUM VITAE

Joyce Serido, PhD, MBA

University of Minnesota, Twin Cities
 Department of Family Social Science
 Associate Professor and Extension Specialist
 299b McNeal Hall; 1985 Buford Ave.
 Saint Paul, MN 55108

jserido@umn.edu
 612-301-9693 (direct)

IDENTIFYING INFORMATION**Academic Rank**

Associate Professor in Family Social Science

Education

Degree	Institution	Date Degree Granted
BA	Rutgers University French Literature English Literature (second major)	1975
MBA	Seton Hall University Finance	1981
MS	University of Arizona Family Studies & Human Development	2001
PhD	University of Arizona Family Studies & Human Development [Advisor Dr. David Almeida]	2003

Positions / Employment

University of Minnesota, Twin Cities	2014-Present
Associate Professor / Tenured	2017-Present
Associate Professor / Tenure Track	2014-2017
Extension Specialist	2014-Present
University of Arizona, Tucson	2005-2014
Assistant Research Professor / Non-Tenure Track	2010-2014
Assistant Director, Take Charge America Institute	2013-2014

Assistant Research Scientist	2005-2010
Cornell University, Ithaca	2003-2004
Post-Doctoral Fellow, Bronfenbrenner Life Course Center	2003-2004
University of Arizona, Tucson	1999-2003
Graduate Research Associate	2001-2003
Graduate Research Assistant	1999-2001
Sunquest Information Systems, Tucson, AZ	1998-2000
Project Manager	
Methods & Solutions, Inc., Tucson AZ	1994-1998
President	
Égal Inc., Systems Consulting, Milford, NJ	1990-1994
Managing Partner	
CSC Consulting, Information Technology, Roseland, NJ	1983-1990
Managing Partner	1988-1990
Partner	1984-1988
Senior Analyst	1983-1984
AT&T Communications, Piscataway, NJ	1976-1983
Systems Analyst	
First Fidelity Bank, Newark, NJ	1975-1976
Programmer	

Current Membership in Professional Organizations

2008-Present	American Council on Consumer Interests
2016-Present	Association for Financial Counseling, Planning and Education
1999-2003; 2013-Present	National Council of Family Relations

HONORS AND AWARDS FOR RESEARCH AND SERVICE

External Sources

2016	National Council on Family Relations Family Economics Working Group Best Family Economics Paper of 2015 The unique role of parents and romantic partners on young adults' financial attitudes and behaviors. <i>Family Relations</i> , 64(5), 696-710
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2013 Professional Achievement Award presented by the Council of Alumni and Friends of the Norton School of Family and Consumer Sciences

RESEARCH AND SCHOLARSHIP

Grants and Contracts

External Sources

Received at the University of Minnesota

Principal Investigator / Co-PI: \$154,371

Total Funding Received: \$154,371

Principal Investigator

Federal Reserve Bank of Minneapolis

HONORING THE DIVERSITY: AN EXAMINATION OF FINANCIAL CAPABILITY AMONG AMERICAN INDIAN / ALASKA NATIVE COLLEGE STUDENTS

May 2019-June 2020

Time Commitment: 1%

Direct Costs: \$8,000

National Endowment for Financial Education (NEFE)

ADULT FISCAL COMPETENCY: AN ANALYSIS OF FINANCIAL BEHAVIOR DURING THE TRANSITION TO ADULTHOOD

February 2016-May 2017

Time Commitment: 10%

Direct Costs: \$75,000

Co-Principal Investigator

PI Soyeon Shim, University of Wisconsin-Madison

Great Lakes Education

ADULT FISCAL COMPETENCY: AN ANALYSIS OF FINANCIAL BEHAVIOR DURING THE TRANSITION TO ADULTHOOD

February 2016-May 2017

Time Commitment: In-kind

Direct Costs: \$23,164

Co-Principal Investigator

PI Stephen Russell, University of Arizona

NIH / NIAAA Award

ADOLESCENT PRECURSORS TO FINANCIAL STRESS AND ALCOHOL PROBLEMS IN YOUNG ADULTHOOD

January 2015-July 2015

Time Commitment: 19%

Direct Cost: \$49,207

Applied For / Not Obtained
Total Applied For: \$ 973,181

Principal Investigator

Center for Urban and Regional Affairs
MAXIMIZING RESILIENCE AND MINIMIZING RISK AMONG STUDENT
SERVICE MEMBERS / VETERANS (SSM / V)
August 2015-July 2016
Direct Costs: \$42,299

Principal Investigator

Co-PI Melissa Curran, University of Arizona
Fahs-Beck Fund for Research and Experimentation
RELYING ON THE BANK OF MOM & DAD: FINANCIAL OVERPARENTING
OF YOUNG ADULTS
March 2016-May 2017
Time Commitment: 5%
Direct Costs: \$20,000

Co-Principal Investigator

PI Christine Whelan, University of Wisconsin-Madison
Lynde and Harry Bradley Foundation
PATHWAYS TO LIFE SUCCESS: RELATIONSHIPS, FINANCES & PURPOSE,
THE CORE RISK AND PROTECTIVE FACTORS FOR SELF-SUFFICIENCY IN
EMERGING ADULTHOOD
September 2015-August 2018
Direct Costs: \$900,882

Co-Principal Investigator

PI Melissa Curran, University of Arizona
National Council of Family Relations
GENEROUS TO A FAULT: EXPECTATIONS AND CONSEQUENCES OF
FINANCIAL "OVERPARENTING" FOR PARENTS AND YOUNG ADULT
CHILDREN – AND WHAT CAN BE DONE ABOUT IT
November 2015-November 2017
Direct Costs: \$10,000

External Funding Received In Previous Positions (2005-2014)

Principal Investigator / Project Director: \$158,500
Co-Principal Investigator / Co-Project Director: \$867,411
Co-Investigator: \$1,086,801
Total Funding: \$2,112,712

Principal Investigator

National Endowment for Financial Education (NEFE)

ARIZONA PATHWAYS TO LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS) WAVE 3
June 2012-June 2014
Time Commitment: 25%
Direct Costs: \$75,000

Principal Investigator

Citi Foundation
ARIZONA PATHWAYS TO LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS) WAVE 3
June 2012-June 2014
Time Commitment: 25%
Direct Costs: \$75,000

Co-Investigator

PI Stephen Russell, University of Arizona
NIH / NIAAA
ADOLESCENT PRECURSORS TO FINANCIAL STRESS AND ALCOHOL
PROBLEMS IN YOUNG ADULTHOOD
August 2011-July 2014
Time Commitment: 25%
Direct Costs: \$876,801

Co-Principal Investigator

PI Soyeon Shim, University of Arizona
National Endowment of Financial Education (NEFE)
ARIZONA PATHWAYS TO LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS) WAVE 2
June 2010-May 2012
Time Commitment: 50%
Direct Costs: \$150,000

Co-Principal Investigator

PI Soyeon Shim, University of Arizona
Citi Foundation
ARIZONA PATHWAYS TO LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS) WAVE 2
June 2010-May 2012
Time Commitment: 25%
Direct Costs: \$150,000

Co-Principal Investigator

PI Soyeon Shim, University of Arizona
ARIZONA PATHWAYS TO LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS) WAVE 1.5
May 2009-May 2010

National Endowment of Financial Education (NEFE)
Time Commitment: 25%
Direct Costs: \$48,911

Co-Investigator

PI Soyeon Shim, University of Arizona
National Endowment of Financial Education (NEFE)
ARIZONA PATHWAY FOR LIFE SUCCESS FOR UNIVERSITY STUDENTS
(APLUS)
August 2007-July 2009
Time Commitment: 10%
Direct Costs: \$210,000

Co-Principal Investigator

PI Mari S. Wilhelm, University of Arizona
Mindplay Educational Solutions
RESEARCH AND EVALUATION OF A READING LITERACY INTERVENTION
FOR STRUGGLING READERS
May 2006-June 2008
Time Commitment: 50%
Direct Costs: \$140,000

Co-Principal Investigator

PI Shevaun D. Neupert, University of Arizona
DAILY STRESSORS AND WELL-BEING IN YOUNG ADULTS
June 2002-June 2003
W. K. Kellogg Foundation
Direct Costs: \$2,500

EXTENSION SCHOLARSHIP

Principal Investigator: \$1,418,110
Co-investigator: \$57,500
Evaluator: \$23,500
Total Funding Received: \$1,499,110

Co-Principal Investigator

PI Lynne M. Borden
America Saves
STEALTH WEALTH
November 2019-April 2020
Time Commitment: 12%
Direct Costs: \$62,500

Co-Investigator

PI Lorna Saboe Wounded Head

North Central Regional FCS Family Resource Management team
 STUDENT LOAN TIPS (TEXTING INTERVENTION PROJECT)
 Mary O'Neil Mini Grant
 Association of Financial Counseling Planning Education.
 November 2017-October 2018
 Time Commitment: 1%
 Direct Costs: \$2,500

Principal Investigator

Co-PI Jodi Dworkin, University of Minnesota
 Cooperative Extension
 EAT, DRINK AND BE HEALTHY: YOUTH LEADING THE WAY
 January 2016-September 2016
 Time Commitment: 5%
 Direct Costs: \$88,110

Project Director¹

Co-PD Lynne Borden, University of Minnesota
 Co-PD Jeffrey Tibbetts, Fond du Lac Tribal and Community College
 National Institute of Food and Agriculture / Children, Youth and Families At-Risk
 FOSTERING ACHIEVEMENT AND CONNECTION TO ENGAGE STUDENTS
 (FACES)
 July 2015-June 2020
 Time Commitment: 10% (5% Year 1)
 Direct Costs: \$1,320,000

Principal Investigator

Cooperative Extension
 FINANCING POST-SECONDARY EDUCATION: HELPING FAMILIES MAKE
 INFORMED CHOICES
 December 2014-December 2015
 Time Commitment: 2%
 Direct Costs: \$10,000

Evaluator

PI Mary Jo Katras, Cooperative Extension, University of Minnesota
 Minnesota Department of Corrections
 OFFENDER FINANCIAL CAPABILITY WORKSHOPS
 November 2014-July 2015
 Time Commitment: 1.5%
 Direct Costs: \$21,000

¹ NIFA (funder) uses the term "Project Director(PD)" to designate role / responsibility of "Principal Investigator (PI)"

Applied For / Not Obtained**Total Applied For: \$325,215*****Principal Investigator***

Co-PI Virginia Zuiker

Securian Foundation

PEERS\$: IMPROVING FINANCIAL LITERACY FOR HIGH-SCHOOL AND COLLEGE YOUTH THROUGH PEER COACHING.

September 2019-August 2020

Time Commitment: 2%

Direct Costs: \$50,000

Principal Investigator

Co-PI Virginia Zuiker

VOYA Foundation

OUT OF THE RED, INTO THE BLACK: IMPROVING THE FINANCIAL LITERACY OF LOW-INCOME AND IMMIGRANT YOUTH

January 2018-September 2019

Time Commitment: 10%

Direct Costs: \$144,780

Principal Investigator

Co-PI Mary Marczak, Extension Applied Research and Evaluation Unit

Jump\$Start Financial Foundation for Educators

PROPOSAL TO EVALUATE THE JUMP\$START FINANCIAL FOUNDATIONS FOR EDUCATORS INITIATIVE

May 2017-August 2018

Time Commitment: 7.5%

Direct Costs: \$130,435

Extension Scholarship Funding Received in Previous Positions (2005-2014)***Principal Investigator***

Wells Fargo Community Development

JUST-IN-TIME FINANCIAL LITERACY FOR LOW INCOME YOUTH

May 2010-August 2010

Time Commitment: 1%

Direct Costs: \$3,500

Principal Investigator

Citi Community Development

JUST-IN-TIME FINANCIAL LITERACY FOR LOW INCOME YOUTH

May 2010-August 2010

Time Commitment: 1%

Direct Costs: \$5,000

Co-Project Director² / Evaluator

PD Lynne Borden, University of Arizona

United States Department of Agriculture (USDA) / Children, Youth and Families At-Risk

SPIRIT OF THE SUN: PROMOTING THE CIVIC ENGAGEMENT OF DISENFRANCHISED YOUTH

May 2005-May 2009

Time Commitment: 50%

Direct Costs: \$376,000

Publications

Asterisks (*) indicate work with graduate students.

Plus sign (+) indicate work with undergraduate students.

Refereed Journal Articles [Impact Factor]

Serido, J., *LeBaron, A. B., *Li, L., Parrott, E. & Shim, S. (Accepted). Recentering During Emerging Adulthood: Concurrent Changes in Financial Parenting and Financial Behavior. *Family Issues* [1.489]

*Rea, J. K., **Serido, J.,** Borden, L., Danes, S., Ahn, S. & Shim, S. (Accepted). Who says “I do”? The roles of finances, individual values, and personal and background factors on emerging adults’ relationship choices. *Journal of Financial Counseling and Planning*.

Cherney, K., Rothwell, D., **Serido, J.,** & Shim, S. (2019). Subjective financial wellbeing during emerging adulthood: The role of student debt. *Emerging Adulthood: Special Issue on Financial Instability during Emerging Adulthood*. Online First. doi: 10.1177/2167696819879252 [0.89]

Serido, J., Tang, C., Ahn, S. Y. & Shim, S. (2019). Financial behaviors as pathways to self-sufficiency: A Goal-Framing Theory application. *Emerging Adulthood: Special Issue on Financial Instability during Emerging Adulthood*. Online First. <https://journals.sagepub.com/doi/10.1177/2167696819861467> [0.89]

Li, X, Curran, M., Zhou, N., **Serido, J.,** & Shim, S. (2019). Finances, Depressive Symptoms, Relationship Satisfaction, and Adult Identity: Latent Change Score Analyses. *Journal of Applied Developmental Psychology, 64* <https://doi.org/10.1016/j.appdev.2019.101049> [1.826]

Helm, S., **Serido, J.,** Ahn, S., Ligon, V., & Shim, S. (2019). How materialist values affect, future-oriented financial and pro-environmental behaviors, and well-being

² USDA (funder) uses the term “Project Director(PD)” to designate role / responsibility of “Principal Investigator (PI)”

among young adults. *Young Consumers: Special Issue on Green Consumption*, 20(4), 264-284. <https://doi-org.ezp3.lib.umn.edu/10.1108/YC-10-2018-0867> [1.19]

Totenhagen, C., Wilmarth, M., **Serido, J.**, Curran, M. A., & Shim, S. (2019). Pathways from financial knowledge to relationship satisfaction: The roles of financial behaviors, perceived shared financial values with the romantic partner, and debt. *Journal of Family and Economic Issues*, 40(3), 423-437. doi.org/10.1007/s10834-019-09611-9. Online First (2019, January). [0.94]

*Sorgente, A., Lanz, M., **Serido, J.**, Tagliabue, S. & Shim, S. (2019). Latent Transition Analysis: Guidelines and an application to emerging young adulthood development. *Testing, Psychometrics, Methodology in Applied Psychology*, 26(1), 39-72, doi: 10.4473/TPM26.1.3 [0.96]

*Rea, J., Danes, S.M., **Serido, J.**, Borden, L. M., & Shim, S. (2019) "Being able to Support Yourself": Young Adults' Meaning of Financial Well-Being Through Family Financial Socialization. *Journal of Family and Economic Issues*, 40(2), 250-268. <https://doi.org/10.1007/s10834-018-9602-7>. Online First (2018, November). [0.94]

Serido, J., *Pollitt, A., Muraco, J., & Conger, K. J. & Russell, S. T. (2019). Financial stress and alcohol behaviors during young adulthood. *Emerging Adulthood*, 7(6), 490-500. doi: 10.1177/2167696818785555. Online First (2018) [0.89]

Totenhagen, C., Wilmarth, M., **Serido, J.**, & Betancourt, A. (2018). Do day-to-day finances play a role in relationship satisfaction?: A Dyadic Study. *Journal of Family Psychology*, 32(4), 528-537. doi.org.ezp1.lib.umn.edu/10.1037/fam0000406 [2.231]

Ahn, S., Kuo, Y., **Serido, J.**, & Shim, S. (2018). The impact of cognitive bias and anxiety on credit misuse among US college students. *Family Environment Research*, 56(5), 447-460. <http://dx.doi.org/10.6115/fer.2018.033>

Shim, S. **Serido, J.**, & *Lee, S. K. (2018). A model of financial efficacy and problem-solving orientations linked to student loan repayment. *Journal of Consumer Affairs*, 53(3), 1273-1296. doi: 10.1111/joca.12228 [1.86]

*Burcher, S. A., **Serido, J.**, Danes, S., Rudi, J., & Shim, S. (2018). Using the Expectancy-Value theory to understand emerging adult's financial behavior and financial well-being. *Emerging Adulthood*. Online First. doi-org.ezp1.lib.umn.edu/10.1177/2167696818815387 [0.89]

Curran, M. A., Parrott, E., Ahn, S., **Serido, J.** & Shim, S. (2018). Young adults' life outcomes and well-being: Perceived financial socialization from parents, the romantic partner, and young adults' own financial behaviors. *Journal of Family and Economic Issues*, 39(3):445-456. doi.org/10.1007/s10834-018-9572-9 [0.94]

*Mao, D., Danes, S. M., **Serido, J.** & Shim, S. (2018). Financial Influences Impacting Young Adults' Relationship Satisfaction: Personal Management Quality, Perceived Partner Behavior, and Perceived Financial Mutuality. *Journal of Financial Therapy*. [N/A]

Friedline, T., West, S., Rosell, N., **Serido, J.**, & Shim, S. (2017). Do community characteristics relate to young adult college students' credit card debt? *American Journal of Community Psychology*, 59(1-2), 80-93. [2.145]

*Bosch, L. A., **Serido, J.**, Card, N., Shim, S., & Barber, B. L. (2016). Predictors of financial identity development in emerging adulthood. *Emerging Adulthood*. 4(6), 417-426. doi: 10.1177/2167696816631845 [0.89]

Totenhagen, C. J., Butler, E. A., Curran, M. A., & **Serido, J.** (2016). The calm after the storm: Relationship length as associated with couples' daily variability. *Journal of Social and Personal Relationships*, 33, 768-791. doi: 10.1177/0265407515597562 [1.080]

Serido, J., Curran, M. A., Wilmarth, M., Ahn, S. Y., Shim, S., & *Ballard, J. (2015). The unique role of parents and romantic partners on young adults' financial attitudes and behaviors. *Family Relations*, 64(5), 696-710. doi: 10.1111/fare.12164 [1.024]

Harrison, N., Agnew, S., **Serido, J.** (2015). Attitudes to debt among indebted undergraduates: A cross-national exploratory factor analysis. *Journal of Economic Psychology/Elsevier*, 46, 62-73. Retrieved from <http://dx.doi.org/10.1016/j.joep.2014.11.005> [1.23]

Shim, S., **Serido, J.**, Tang, C., & Card, N. (2015). Socialization processes and pathways to healthy financial development for young adults. *Journal of Applied Developmental Psychology*, 38, 29-38. <http://dx.doi.org/10.1016/j.appdev.2015.01.002> [1.536]

*Reeb, B. T., Chan, S. Y., Conger, K. J., Martin, M. J., Hollis, N. D., **Serido, J.**, & Russell, S. T. (2015). Prospective effects of family cohesion on alcohol-related problems in adolescence: Similarities and differences by race/ethnicity. *Journal of Youth and Adolescence*, 44(10), 1941-1953. doi: 10.1007/s10964-014-0250-4. [2.720]

Serido, J. & Joseph, M. (2014). Challenging assumptions: Crossing disciplinary divides to make knowledge about gender and finance. *Feminist Formations*, 26 (2), 52-83. [N/A]

Xiao, J. J., *Ahn, S.Y., **Serido, J.**, Shim, S. (2014). Earlier financial literacy and later financial behaviour of college students. *International Journal of Consumer Studies*. 38(6), 593-601. doi: 10.1111/ijcs.12122 [1.293]

Serido, J., Shim, S., Xiao, J. J., Card, N., & Tang, C. (2014). Financial adaptation among college students: Helping students cope with financial strain. *Journal of College Student Development*, 55(3), 310-316. doi: 10.1353/csd.2014.0032 [1.336]

Serido, J., Borden, L. & *Bracamonte-Wiggs, C. (2014). Breaking down potential barriers to continued program participation. *Youth and Society*, 46(1), 51-69; published online 2011. doi: 10.1177/0044118X11424916 [1.722]

Serido, J., Shim, S., & Tang, C. (2013). A framework for promoting financial capability among young adults. *International Journal of Behavioral Development*. 37 (4), 287-297. doi: 10.1177/0165025413479476 [1.316]

Serido, J., *Lawry, C., *Li, G., Conger, K., Muraco, J., & Russell, S. (2013). The associations of financial stress and parenting factors with alcohol behaviors during the transition to adulthood. *Journal of Family and Economic Issues*, 35, 339–350. doi: 10.1007/s10834-013-9376-x [1.058]

Shim, S., **Serido, J.**, *Bosch, L. & Tang, C. (2013). Financial identity styles among young adults: A longitudinal study of socialization factors and consequences on financial capabilities. *Journal of Consumer Affairs*, 47(1), 128-152. doi: 10.1111/joca.12002 [1.59]

Shim, S., **Serido, J.**, & Tang, C. (2013). After the global financial crash: Individual factors differentiating young adult consumers' trust in banks and financial institutions. *Journal of Retailing and Consumer Services*, 20, 26-33. [Not available]

*Totenhagen, C. J., Curran, M. A., **Serido, J.**, & Butler, E. A. (2013). Good days, bad days: Do sacrifices improve relationship quality? *Journal of Social and Personal Relationships*, 30(7), 881-900. doi: 10.1177/0265407512472475 [1.16]

*Totenhagen, C. J., **Serido, J.**, Curran, M. A., & Butler, E. A. (2012). Daily hassles and uplifts: A diary study on understanding relationship quality. *Journal of Family Psychology*, 26, 719-728. doi: 10.1037/a0029628 [1.713]

Shim, S., **Serido, J.**, & Tang, C. (2012). The ant and the grasshopper revisited: The present psychological benefits of saving for tomorrow. *Journal of Economic Psychology*, 33(1), 155-165. doi: 10.1016/j.joep.2011.08.005 [1.23]

Serido, J., Borden, L. M. & Perkins, D. F. (2011) Moving Beyond Youth Voice. *Youth & Society*, 43(1), 44-63, published online first 2009. doi: 10.1177/0044118X09351280 [1.722]

Xiao, J. J., Tang, C., **Serido, J.**, Shim, S. (2011). Antecedents and consequences of risky credit behavior among college students: Application and extension of the Theory of Planned Behavior. *Journal of Public Policy and Marketing*, 30(2), 239-245. doi:10.1509/jppm.30.2.239. [1.242]

- Shim, S., **Serido, J.**, & Barber, B. L., (2011). A consumer way of thinking: Linking consumer socialization and consumption motivation perspectives to adolescent development. *Journal of Research on Adolescence: Decade in Review*, 21(1), 290-299. doi: 10.1111/j.1532-7795.2010.00730.x [1.915]
- Curran, M., *Totenhagen, C., & **Serido, J.** (2010). How resources (or lack thereof) influence advice seeking on psychological well-being and marital risk: Testing pathways of the lack of financial stability, support, and strain. *Journal of Adult Development*, 17(1), 44-56. doi: 10.1007/s10804-009-9077-8 [.690]
- Shim, S., Barber, B., Card, N., Xiao, & **Serido, J.** (2010). Financial socialization of young adults: the role of family, work, and education. *Journal of Youth and Adolescence*, 39(12), 1457-1470. doi: 10.1007/s10964-009-9432-x [2.777]
- Serido, J.**, Shim, S., *Mishra, A., & *Tang, C. (2010). Financial parenting, financial coping behaviors and well-being of emerging adults. *Family Relations: Special Issue*, 59,453-464. doi: 10.1111/j.1741-3729.2010.00615.x [1.024]
- Borden, L. M. & **Serido, J.** (2009). From program participant to engaged citizen: A developmental journey. *Journal of Community Psychology*, 37, 423-438. doi: 10.1002/jcop.20293 [2.145]
- Lee, S., Borden, L. M., **Serido, J.**, & Perkins, D. (2009). Ethnic minority youth in youth programs: Feelings of safety, relationships with adult staff, and perception of learning social skills. *Youth & Society*, 41(2), 234-255. doi: 10.1177/0044118X09334805 [1.722]
- Borden, L. M., Lee, S., **Serido, J.** & Collins, D. (2008). Does participation in a financial seminar change financial knowledge, attitudes, and behavior of college students? *Journal of Family and Economic Issues*, 29, 23-40. doi: 10.1007/s10834-007-9087-2 [1.058]
- Brown, G. W., Craig, T. K. J., Harris, T. O., Handley, R. V., Harvey, A. L., & **Serido, J.** (2007). Child-specific and family-wide risk factors using the retrospective Childhood Experience of Care & Abuse (CECA) instrument: A life-course study of adult chronic depression. *Journal of Affective Disorders*, 103, 225-236. doi: 10.1016/j.jad.2007.06.007 [3.383]
- Keim, S. M., Mays, Mary Z., Williams, J. M., **Serido, J.**, Harris, Robin B. (2006). Measuring wellness among resident physicians. *Medical Teacher*, 28, 1-5. [1.679]
- Almeida, D. M., Neupert, S. D., Banks, S., & **Serido, J.** (2005). Do daily stress processes account for socioeconomic health disparities? *Journal of Gerontology: Social Sciences Special Issue on Health Inequalities across the Life Course*, 60b, 34-39. [3.213]

Serido, J., Almeida, D. M., & Wethington, E. (2004). Chronic stressors and daily hassles: Unique and interactive relationships with psychological distress. *Journal of Health and Social Behavior*, 65, 17-33. [2.915]

Refereed Journal Articles in Review

Sorgente, A., Vosilys, R., Lanz, M., Serido, J. & Shim, S. (In review). The Financial Identity Scale (FIS): A multinational validation and measurement invariance study among emerging adults. Revised and resubmitted to *International Journal of Behavioral Development*.

Li, X, Curran, M., LeBaron, A., **Serido, J.**, & Shim, S. (In review). Romantic Attachment Orientations, Financial Behaviors, and Life Outcomes among Young Adults: A Mediating Analysis. Revised and resubmitted to *Journal of Family and Economic Issues*.

Mountain, T., Kim, N., **Serido, J.**, & Shim, S. (In review). Financial education, financial advisors, and financial literacy: Longitudinal and meditational analyses. Revised and resubmitted to *Journal of Family and Economic Issues*.

Rudi, J., **Serido, J.**, & Shim, S. (In review). From college to career: Student loans and the bidirectional effects of financial parenting and financial efficacy. Revised and resubmitted to *Journal of Family Process*.

Henager, R., Anong, S., **Serido, J.** & Shim, S. (In review). How does financial satisfaction vary depending on the funding strategy used to pay for college? Submitted to *Journal of Family and Economic Issues*

Wilmarth, M., Totenhagen, C., Serido, J., & Shim, S. (In Review). Promoting shared financial values: Does your behavior, my behavior, or our combined behavior matter? Submitted to *Journal of Financial Counseling and Planning*, Special Issue Financial Counseling, Coaching, and Education: Linking Research to Practice.

Invited Book Chapters / Reprints / Contributions

Otto, A. & **Serido, J.** (2017). Economic socialization: Childhood, adolescence, and early adulthood. In R. Ranyard (Ed.) *Economic Psychology*. Chichester, West Sussex: John Wiley & Sons.

***Serido, J.** & Deenanath, V. (2016). Financial parenting: Promoting financial self-reliance of young consumers. In J. J. Xiao (Ed) *Handbook of Consumer Finance Research, 2nd Edition* (pp. 291-299). New York: Springer.

Curran, M., Totenhagen, C., & **Serido, J.** (2014). Psychological well-being, marital risk, and advice seeking. In Michalos A.C. (Ed.), *Encyclopedia of Quality of Life and Well-Being Research* (pp. 5177-5179). Dordrecht, Netherlands: Springer.

Serido, J. (2013). Federal Deposit Insurance Corporation (FDIC). In W. Reiboldt and M. H. Mallers (Eds.), *Consumer Survival: Encyclopedia of Consumer Rights, Safety, and Protection* (pp.393-396). Santa Barbara, CA: ABC-CLIO.

Serido, J. (2013). Debt. In W. Reiboldt and M. H. Mallers (Eds.), *Consumer Survival: Encyclopedia of Consumer Rights, Safety, and Protection* (pp. 229-234). Santa Barbara, CA: ABC-CLIO.

Xiao, J. J., **Serido, J.**, & Shim, S. (2011). Financial literacy of first-year college students. In D. Lamdin (Ed.), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives* (pp. 113-128). New York: Springer.

Serido, J. (2009). Life Events. In D. Carr, (Ed.), *Encyclopedia of the Life Course and Human Development, Volume 2* (pp.250-253). Detroit: Macmillan.

***Serido, J.** & Totenhagen, C. (2009). Stressors in Adulthood. In D. Carr, (Ed.), *Encyclopedia of the Life Course and Human Development, Volume 2* (pp.452-461). Detroit: Macmillan.

Serido, J., Almeida, D. M., & Wethington, E. (2008). Chronic stressors and daily hassles: Unique and interactive relationships with psychological distress. In T. L. Scheid (Ed.) *Mental Health: Major Themes in Health and Social Welfare*. Oxon, UK: Routledge

Almeida, D. M., **Serido, J.**, & McDonald, D. (2005). Does the daily life of baby boomers differ by cohort timing? In S. K. Whitbourne & S. Willis (Eds.) *The Baby Boomers at midlife: Contemporary perspectives on middle age* (pp. 165-184). Mahwah, NJ: Lawrence Erlbaum.

Non-Refereed Articles and Published Reports

Serido, J. & Shim, S. (2017). Wave 4 Approaching 30: Adult financial capability, stability, and well-being. (*Arizona Pathways to Life Success for University Students*). St. Paul, MN: University of Minnesota. Retrieved from <http://aplus.arizona.edu/wave4report.pdf>

Serido, J. & Hendrickson, L. (2016). [Review of the book *The real college debt crisis: How student borrowing threatens financial well-being and erodes the American Dream*, by Elliott, W. III & Lewis, M. K. Santa Barbara, CA: ABC-CLIO]. The Standard: Association for Financial Counseling & Planning Education.

- Serido, J. & Shim, S.** (2014). Wave 3 life after college: Drivers for life success. (*Arizona Pathways to Life Success for University Students*). Tucson, AZ: University of Arizona. Retrieved from <http://aplus.arizona.edu/wave-3-report.pdf>
- Serido, J.** (2012). Financial identity style - what's that? (*Take Charge Now*). Tucson, AZ: University of Arizona.
- Serido, J.** (2012). Family Economics and Financial Education (FEFE) program evaluation: An impact evaluation study on high school students' financial knowledge, attitudes, and behaviors. Tucson, AZ: University of Arizona.
- Shim, S. & Serido, J.** (2011). Wave 2: Young adults' financial capability. (*Arizona Pathways to Life Success for University Students*). Tucson, AZ: University of Arizona. Retrieved from <http://aplus.arizona.edu/Wave-2-Report.pdf>
- Serido, J.** (February 2011). After the financial crisis: Helping young people navigate a new economic reality (*Take Charge Now*). Tucson, AZ: University of Arizona.
- Serido, J.** (November 2011). Young adults' financial practices and future well-being. (*Take Charge Now*). Tucson, AZ: University of Arizona.
- Shim, S. & Serido, J.** (2010). Wave 1.5 economic impact study: Financial well-being, coping behaviors, and trust among young adults. (*Arizona Pathways to Life Success for University Students*). Tucson, AZ: University of Arizona. Retrieved from http://aplus.arizona.edu/wave1_5_report.pdf
- Xiao, J. J., Shim, S., & Serido, J.** (2010). Financial education, financial knowledge and risky credit behavior of college students (2010-WP-05). Networks Financial Institute. Retrieved from <http://ssrn.com/abstract=1709039>
- Shim, S., Serido, J. & Xiao, J. J.** (2009). Cultivating positive financial attitudes and behaviors for healthy adulthood. (*Arizona Pathways to Life Success for University Students*). Tucson, AZ: University of Arizona. Retrieved from http://aplus.arizona.edu/wave1_report.pdf
- Serido, J.** (2009). Parents often key to student financial success. *University of Arizona Parents and Family Magazine*. Tucson, AZ: University of Arizona.
- Serido, J. & Wilhelm, M. S.** (2008). Evaluation and research study of My Reading Coach and FLRT: A fluent reading trainer, year two report. Tucson, AZ: University of Arizona
- Serido, J. & Wilhelm, M. S.** (2007). Examining the improvement in phonological processing and pre-reading skills in elementary students: An evaluation research study of My Reading Coach. Tucson, AZ: University of Arizona

Serido, J. & Wilhelm, M. S. (2007). Examining the improvement in phonological processing and pre-reading skills in middle school students: An evaluation research study of My Reading Coach. Tucson, AZ: University of Arizona.

Serido, J. & Wilhelm, M. S. (2007). Examining the improvement in phonological processing and pre-reading skills in high school students: An evaluation research study of My Reading Coach. Tucson, AZ: University of Arizona

Serido, J. & Wilhelm, M. S. (2006). The effects of My Reading Coach on reading achievement of elementary education students. Tucson, AZ: University of Arizona

Presentations and Posters

Invited Presentations - International

Serido, J. (2018, November). *Money Smart Starts at Home.* Investor Education and Financial Behavior Conference. Securities and Exchange Commission of Brazil, Sao Paulo.

Serido, J. (2012, October). *Pathways to Economic Inclusion.* The Regional Meeting of the Americas Child and Youth Finance International, Mexico City.

Serido, J. (2012, April). *Academia & Research: Impacts of the Child and Youth Financial Movement International.* CYFI Summit and Awards Ceremony. Amsterdam, NE.

Serido, J. (2012, June). *The road to financial well-being.* International ChildFinance Experts' Meeting, Amsterdam, NE.

Wethington, E. & **Serido, J. (2004, May).** *A case approach to coding and rating life events and difficulties using a standard survey interview.* Ninth International Conference on Social Stress Research. Montreal, Quebec.

Almeida, D. M. & **Serido, J. (2004, July).** *Patterns of daily experiences across midlife.* International Study of Behavioral Development. Ghent, Belgium.

Invited Presentations

Serido, J. (2018, November). *Hidden Curriculum: It's not all about content.* First Generation Institute. University of Minnesota, Minneapolis

Serido, J. (2017, September). *Approaching 30: Adult financial capability, stability, and well-being.* Forum for Research and Practice on Financial Education. National Endowment for Financial Education. Washington, DC.

Serido, J. (2017, April). *Solving the puzzle of paying for higher education*. Minnesota JumpStart Annual Teacher Training, Federal Reserve Bank of Minneapolis. Minneapolis, MN.

Serido, J. (2017, January). Panel Moderator *Conversation with the Chair: A Teacher Town Hall Meeting with Fed Chair Janet Yellen*. Federal Reserve Bank of Minneapolis. Minneapolis, MN.

Serido, J. (2017, January). Young Adults' Self-Sufficiency: Where Financial Socialization and Self-Regulation Meet: Spring Showcase Faculty and Graduate Seminar. University of Georgia. Athens, GA.

Serido, J. (2016, April). *Financial Literacy of Youth: Whose Responsibility Is It?* Minnesota JumpStart Annual Teacher Training, Federal Reserve Bank of Minneapolis. Minneapolis, MN.

Serido, J. (2016, June). *The financial behavior of low-income and ethnically diverse first-year college students: The power of parenting and self-beliefs*. Paper selected for discussion at the Financial Literacy and Education Commission Consumer Convening. Washington, DC.

Serido, J. (2016, April). *Financial Literacy of Youth: Whose Responsibility Is It?* Minnesota JumpStart Annual Teacher Training, Federal Reserve Bank of Minneapolis. Minneapolis, MN.

Serido, J. (2015, September). *Financial parenting*. Corporation for Enterprise Development (CFED) Convening of Experts. Washington, DC.

Serido, J. (2015, March). *Life after college: Pathways to self-sufficiency in young adulthood*. The McClelland Institute for Children, Youth, and Families, University of Arizona. Tucson, AZ.

Serido, J. (2014, September). *Promoting financial capability among young adults*. Panel Discussion sponsored by the Consumer Federal Protection Bureau. *Financial Education 2.0: What Is The Way Forward?* 2014 Assets Learning Conference, Corporation for Enterprise Development. Washington, DC.

Serido, J. (2014, September). Life after college: Drivers for young adult success. *Forum for Research and Practice on Financial Education*. National Endowment for Financial Education. Washington, DC.

Serido, J. (2013, October). *Navigating rough economic terrain: Research on the financial behaviors of young adults*. Sixth Annual Financial Literacy Leadership Conference. The Society for Financial Education and Professional Development, Inc. Washington, DC.

Serido, J. (2013, January). *Financial literacy and college retention*. Menlo College Higher Education Innovations Conference. Menlo, CA.

Serido, J. (2012, June). *Reach them to teach them: Lessons from research on the financial well-being of young adults*. Family Economics and Financial Education Conference. Tucson, AZ.

Serido, J. (2011, November). *Financial capability of young adults – and what you can do about it!* Tucson Alumnae Panhellenic Society. Tucson, AZ.

Serido, J. (2011, April). *Got \$tre\$\$? OMG, YE\$!!! Financial Coping Behaviors of College Students*. College of Agriculture Spring Luncheon. Tucson, AZ.

Serido, J. (2011, March). *Investing in education: Parents, teach your children*. College Savings Foundation Conference. San Diego, CA.

Serido, J. (2010, June). *What's influencing young adults' attitudes toward personal finance? Family Economics and Financial Education Conference*, Tucson AZ.

Serido, J. (2010, November). *Promoting financial literacy among college students and young adults*. Kansas City Federal Reserve Board. Oklahoma City, OK.

Serido, J. (2010, August). *What's influencing young adults' attitudes toward personal finance?* Family Economics and Financial Education Conference. Hunt Valley, MD.

Serido, J. (2009, June). *Promoting positive financial behaviors in young adults: Charting a course for long term well-being*. Family Economics and Financial Education Annual Conference. Tucson, AZ.

Serido, J. (2009, August). *Lifelong learning: Responsible financial behaviors in a changing world*. Financial Education Collaborative of Southern Arizona. Tucson, AZ.

Serido, J. (2009, September). *Meeting the needs of struggling readers: Extending the reach of each teacher*. Hawaiian Reading Teachers Conference. Oahu, HI.

Serido, J. (2009, January). *Demystifying the research*. Mindplay Educational Solutions Annual Conference. Tucson, AZ.

Almeida, D. M., Horn, M.C., & **Serido, J.** (2002, August). *Patterns of midlife developmental changes*. American Psychological Association Convention. Chicago, IL.

Refereed Research Presentations

Le Boeuf, S. & **Serido, J.** (Accepted). Here I Go Again on My Own: The influence of social and cultural capital on first generation college student well-being. To be presented at SRA Biennial Meeting, San Diego, CA, (2020, March)

Serido, J., Sorgente, A., Lanz, M., & Shim, S. (2019, October). *Who am I? Do I Belong? Financial Identity Status and Emerging Adult Identity Resolution*. Society for the Study of Emerging Adulthood Biennial Conference. Toronto, ON

Serido, J., *Kazlauskaitė, V., & Feir, D. (2019, October). *Honoring the Diversity: An examination of financial capability among AI/AN college students*. National Indian Education Association 2019 Convention & Trade Show. Minneapolis, MN

Sorgente, A., Lanz, M., **Serido, J.**, Vosylis, R., & Shim, S. (2019, July). *The Financial Identity Scale (FIS): Cross-cultural validation among American, Italian, and Lithuanian emerging adults*. In M. Lanz (Symposium Chair). Financial identity, financial behavior, and financial socialization: critical issues during emerging adulthood. European Congress of Psychology, Moscow, Russian Federation..

Rudi, J., **Serido, J.**, & Shim, S. (2019, May). *Financial health in young adulthood: The absence of debt, or something more?* American Council on Consumer Interests Annual Conference, Arlington, VA

Serido, J., *Li, L., Rudi, J., & Shim, S. (2019, May). *Financial Capability: Testing a Developmental Cascade Model During the College to Career Transition*. American Council on Consumer Interests Annual Conference, Arlington, VA

Cherney, K., **Serido, J.**, & Shim, S. (2019, January). The impact of debt on changes in the subjective financial wellbeing of young adults. Society for Social Work and Research 23rd Annual Conference, San Francisco, CA.

*Li, Y., **Serido, J.**, Zuiker, V., & Shim, S. (2018, November). *Examining the influence of parental financial socialization on young adults in a romantic relationship*. Association for Financial Counseling, Planning, Education (AFCPE) Annual Symposium. Norfolk, KY.

Magee, D. & **Serido, J.** (2018). *Effects of value-based financial literacy on African American families*. Association for Financial Counseling, Planning, Education (AFCPE) Annual Symposium. Norfolk, KY.

Serido, J., LeBaron, A., Rudi, J., & Hill, E. J. (2018, November). Early parental control and young adult financial autonomy: The role of adolescent self-regulation. In E. Parrott (Chair), Parents and Their Influence on Young Adult Financial Behaviors. National Council on Family Relations Annual Conference. San Diego, CA.

Ahn, S. Y., Bae, D., **Serido, J.** & Shim, S. (2018, November). Heterogeneous trajectories of financial capability and their association with life decisions among

young adults. National Council on Family Relations Annual Conference, San Diego, CA.

Addo, F., **Serido, J.**, Rudi, J., & Shim, S. (2018, May). *Educational loan debt and well-being of young adult college students*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Ahn, S. Y., Bae, D., **Serido, J.** & Shim, S. (2018, May). *Parental financial socialization and financial instability of young adults: The mediating role of financial capability trajectory*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Harvey, M., A., Burke, J., **Serido, J.** & Shim, S. (2018, May). *A longitudinal study on antecedents and evolution of financial overconfidence among young adults*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Henager, R., Anong, S., **Serido, J.** & Shim, S. (2018, May). *How does perceived financial well-being vary with funding options used to pay for college?*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Mountain, T., Kim, N., **Serido, J.**, & Shim, S. (2018, May). *Financial education, financial advisors, and financial literacy: Longitudinal and meditational analyses*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Rudi, J., **Serido, J.**, & Shim, S. (2018, May). *Financial parenting and financial self-efficacy during the transition to adulthood: A bidirectional process model*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Serido, J., Fenton, M., & Shim, S. (2018, May). *Honoring the diversity: A person-centered examination of financial capability among American Indian/ Alaska Native college students*. American Council on Consumer Interests Annual Conference, Clearwater, FL.

Sorgente, A., **Serido, J.**, Lanz, M., & Shim, S. (2017, November). Financial well-being and transition towards adulthood: What come first? In M. Lanz (Chair), *How much does financial issue count during emerging adulthood*. Society for the Study of Emerging Adults (SSEA), Washington DC.

Rudi, J., **Serido, J.**, Burcher, S. A., Lee, S. K., & Shim, S. (2017, November). *How does social class impact the trajectory of well-being and life satisfaction during the transition to adulthood?* Society for the Study of Emerging Adults (SSEA), Washington DC.

Burcher, S. A., Lee, S. K., Rudi, J., **Serido, J.**, & Shim, S. (2017, November). *How are emerging adults faring with student loans? A Mixed Methods Study*. Society for the Study of Emerging Adults (SSEA), Washington DC.

Shim, S. & **Serido, J.** (2017, July). *Psychological and socio-economic correlates of student loan payment behavior*. 15th European Congress of Psychology 2017, Amsterdam, NE.

Helm, S., **Serido, J.**, Ahn, S., Ligon, V., & Shim, S. (2017). *The Effects of Materialism on Financial and Environmental Coping and Well-Being Among Young Adults*, Macromarketing 2017 Seminar, Queenstown/NZ, p. 360-364.

*Rea, J. & **Serido, J.**, (2017, April). *Financial Correlates in Young Adults' Choice to Marry, Cohabit or Live apart*. American Council on Consumer Interests Annual Conference. Albuquerque, NM.

***Serido, J.**, Ahn, S. Y. & Powell, S. (2016, November). *Promoting financial capability among adolescents and emerging adults*. Association of Financial Counseling and Planning Annual Symposium. Louisville, KY.

***Serido, J.**, Rea, J., & Catalpa, J. (2016, November). *A young adult perspective on family influences and financial well-being*. In S. Bartolomae and C. Gudmunson (Chairs), *Family financial socialization and financial passage into adulthood*. National Council on Family Relations Annual Conference, Minneapolis, MN.

***Serido, J.**, Deenanath, V., Burcher, S., & Rudi, J. (2016, November). *How do parents promote financial self-efficacy in young adult children?* In J. Serido (Chair), *Parenting young adults: Changing practices for different outcomes*. National Council on Family Relations Annual Conference. Minneapolis, MN.

***Serido, J.**, Deenanath, V., Burcher, S. (2016, June). *The financial behavior of low-income and ethnically diverse first-year college students: The power of parenting and self-beliefs*. American Council on Consumer Interests Annual Conference. Washington, DC.

Alvarez de Davila, S. & **Serido, J.** (2015, November). *The Life of the "Desired Unwanted": Latino Immigrant Meat Packing workers in the U.S.* National Council on Family Relations Annual Conference. Vancouver, BC.

Serido, J. (2013, June). *Re-examining gender differences in financial capability*. In M. Joseph (Chair), *Genders and cultures of personal finance*. Consumer Culture Theory (CCT) Conference. Tucson, AZ.

*Ahn, S. Y., Kuo, Y., **Serido, J.**, & Shim, S. (2013, April). *The effect of cognitive and mood biases on risky credit card behavior of young adults*. American Council on Consumer Interests Annual Conference. Portland, OR.

Serido, J., Shim, S. & Tang, C. (2012, April) *A framework for promoting financial capability among young adult consumers*. American Council on Consumer Interests Annual Conference. Memphis, TN.

*Xiao, J. J., Ahn, S. Y., **Serido, J.,** & Shim, S. (2012). *Financial knowledge and credit behavior of college students: Evidence from panel data*. American Council on Consumer Interests Annual Conference. Memphis, TN.

***Serido, J.,** Wiggs, C. B. & Borden, L. (2012, March). *Breaking down potential barriers to continued program participation*. Biennial Meeting of the Society for Research on Adolescence. Vancouver, BC.

***Serido, J.,** Ahn, S. Y., & Shim, S. (2011). *Do past financial knowledge and positive behaviors portend change or continuity among young adults during economic crisis?* American Council on Consumer Interests Annual Conference. Washington, DC

*Wiggs, C. B., Borden, L. M., & **Serido, J.** (2010, March). *Youth-adult partnerships: Promoting and expanding youth engagement in positive youth development programs and the community*. Biennial Meeting of the Society for Research on Adolescence. Philadelphia, PA.

Shim, S., **Serido, J.,** & Tang, C. (2010, March). *After the financial crash: What individual factors differentiate young adults' trust in banks and financial institutions?* American Council on Consumer Interests Annual Conference. Atlanta, GA.

*Borden, L. M., **Serido, J.** & Wiggs, C. B. (2009, November). *Engaging youth in program evaluation: Using clickers to make evaluation fun!* American Evaluation Association Annual Conference. Orlando, FL.

*Xiao, J. J., Tang, C., **Serido, J.,** & Shim, S. (2009, November). *Financial knowledge, parental influence, and risky credit behavior of young adults*. National Council on Family Relations Annual Conference. San Francisco, CA.

***Serido, J.,** Card, N., Shim, S. & Mishra, A. (2009, October). *Family environment and young adults' financial coping skills*. 4th Conference on Emerging Adulthood. Atlanta, GA.

Serido, J., Dowling, B. & Wilhelm, M. S. (2009, February). *Meeting ELL students where they are: Extending the reach of each teacher*. International Reading Association 54th Annual Convention West. Phoenix, AZ.

*Borden, L. M., **Serido, J.,** Wiggs, C. B. (2008, July). *The role of adults in promoting youth civic engagement: Cultivating youth voice*. Korean International Conference. Lawrence, Kansas.

Dowling, B., **Serido, J.**, & Wilhelm, M. S. (2008, February). *One teacher - diverse student needs: Using technology to provide individualized ESL instruction*. The National Association of Bilingual Educators Annual Conference. Tampa, FL.

Serido, J., & Wilhelm, M. S. (2007, November). *Ensuring fidelity of a computer aided reading intervention in a randomized controlled study*. American Evaluation Association Annual Conference. Baltimore, MD.

Serido, J., & Borden, L. M. (2007, November). *Developing and testing a developmental model to promote the civic engagement of youth*. American Evaluation Association Annual Conference. Baltimore, MD.

Serido, J., & Borden, L. (2006, February). *From program participant to community activist: A developmental journey*. 3rd Conference on Emerging Adulthood. Tucson, AZ.

*Lee, S., Borden, L. and **Serido, J.** (2006, November). *Understanding ethnic minority youth in after-school programs*. National Council on Family Relations Annual Conference. Minneapolis, MN.

Serido, J., & Wilhelm, M. S. (2005, November). *Daily stressors and depressive symptoms during pregnancy*. National Council on Family Relations Annual Conference. Phoenix, AZ.

Serido, J., & Almeida, D. M. (2004, November). *Age differences in within-person variations in appraisal of daily stressors*. Gerontological Society of America Annual Meeting. Washington, DC.

Wethington, E. & **Serido, J.** (2004, November). *A case approach to coding and rating life events and difficulties for life course research*. Gerontological Society of America Annual Meeting. Washington, DC.

Serido, J. (2004, February). *Interpersonal tensions: Untangling the relationship of appraisal and stressor on distress*. Meeting of the Eastern Sociological Society. New York, NY.

Serido, J. (2003, November). *Infertility: A couple's disorder*. National Council on Family Relations Annual Conference. Vancouver, BC.

Wilhelm, M., Almeida, D.M., Cate, R.C., Howerter, A., **Serido, J.**, Neupert, S.D., Ogolsky, B., Simon, C., Kasle, S., & Rice, D. (2003, November). *A daily diary approach to understanding health and well-being*. National Council on Family Relations Annual Conference. Vancouver, BC.

Ogolsky, B., Howerter, A., **Serido, J.**, Simon, C. & Wilhelm, M. (2003, November). *The course of depression, negative affect, and physical symptoms throughout*

pregnancy. National Council on Family Relations Annual Conference. Vancouver, BC.

Published Presentation Abstracts

Helm, S., **Serido, J.**, Ahn, S., Ligon, V., & Shim, S. (2017). *The Effects of Materialism on Financial and Environmental Coping and Well-Being Among Young Adults*, in: Wooliscroft, B. & Ganglmair-Wooliscroft, A. (Eds.): *Macromarketing 2017 Seminar Proceedings: Macromarketing Systems' Contributions to Society: Past, Present and Potential*, Queenstown/NZ, p. 360-364.

***Serido, J.**, Deenanath, V., Burcher, S. (2016). *The financial behavior of low-income and ethnically diverse first-year college students: The power of parenting and self-beliefs*. Paper presented at the American Council on Consumer Interests Annual Conference Washington, DC. Abstract retrieved from http://www.consumerinterests.org/assets/docs/CIA/CIA2016/cia_submission%20serido.pdf

*Mao, D., **Serido, J.**, & Danes, S. (2016). *Young adults' financial behavior, financial values, and relationship satisfaction: Do perceptions of partner's behavior or shared financial values matter?* Poster presented at the American Council on Consumer Interests Annual Conference Washington, DC. Abstract retrieved from http://www.consumerinterests.org/assets/docs/CIA/CIA2016/2016%20cia%20proceedings%20submission_mao%20serido%20danes_7-8-16.pdf

*+**Serido, J.**, Ahn, S. Y., Tang, C., Shim, S. & Minas, N. (2014). *Do college students' financial behaviors portend progress toward adult self-sufficiency?* Poster presented at the American Council on Consumer Interests Annual Conference Clearwater, FL. Abstract retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2014/do%20college%20students%20financial%20behaviours%20portend%20progress%202014%20serido%20ahn%20tang%20shim%20minas.pdf>

*+**Serido, J.**, Joseph, M., Ahn, S. Y., Kuo, Y. & Garner, E. (2013). *Re-examining gender differences in financial capability*. Poster presented at the American Council on Consumer Interests Annual Conference Portland, OR. Abstract retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2013/Posters2013/serido%20joseph%20ahn%20kuo%20garner%20-%20re-examining%20gender%20differences.pdf>

*Ahn, S. Y., Kuo, Y., **Serido, J.**, & Shim, S. (2013). *Cognitive and mood bias on risky credit card behavior*. Poster presented at the American Council on Consumer Interests Annual Conference Portland, OR. Abstract retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2013/OralSess2013/cognitive%20bias%20and%20mood%20bias%20in%20risky%20credit%20card%20behavior%20-%20ahn%20kuo%20serido%20shim.pdf>

*Xiao, J. J., Ahn, S. Y., **Serido, J.**, & Shim, S. (2012). *Financial knowledge and credit behavior of college students: Evidence from panel data*. Poster presented at the American Council on Consumer Interests Annual Conference Memphis, TN. Abstract retrieved from <http://www.consumerinterests.org/assets/docs/CIA/CIA2012/2012-20%20financial%20knowledge%20and%20credit%20behavior%20of%20college%20students%20-%20evidence%20from%20panel%20data.pdf>

***Serido, J.**, Ahn, S. Y., & Shim, S. (2011). *Do past financial knowledge and positive behaviors portend change or continuity among young adults during economic crisis?* Poster presented at the American Council on Consumer Interests Annual Conference Washington, DC. Abstract retrieved from http://www.consumerinterests.org/assets/docs/CIA/CIA2011/2011_seridoahnshim.pdf

Refereed Research Poster Presentations

Wilmarth, M., Totenhagen, C., **Serido, J.** & Shim, S (2019, November). *Perceived Shared Financial Values: Does It Matter What I Do and What I Think My Partner Does?* In M. Wilmarth (Symposium Chair) Financial Considerations for Supporting Romantic Relationships and Family Sustainability. National Council on Family Relations Annual Conference. Dallas, TX

Li, X, Curran, M., Zhou, N., **Serido, J.**, & Shim, S. (2019, November). *Finances, Depressive Symptoms, Relationship Satisfaction, and Adult Identity: Latent Change Score Analyses*. In J. Yan (Symposium Chair) Couple Relationship and Individual Well-Being. National Council on Family Relations Annual Conference. Dallas, TX

Rudi, J., **Serido, J.**, Burcher, S., Li, L. & Shim, S. (2019, November). *Parent-child financial relationship and stress among young adults with student loans: An application of the Family Stress Model*. In A. LeBaron (Poster Symposium Chair) Emerging Adults and Finances. National Council on Family Relations Annual Conference. Dallas, TX

Tenney, J., Kalenkoski, C. **Serido, J.** & Shim, S. (2019, February). *Objective Measures and Emerging Adults' Perceptions of Financial Knowledge*. 2019 Academic Research Colloquium for Financial Planning and Related Disciplines

Li, X., Curran, M. A., **Serido, J.**, & Shim, S. (2018, November). Young adults' life outcomes: attachment styles, young adults' own financial behaviors, and perceived financial socialization from the romantic partner. In E. Parrott & M. A. Curran (Chairs), *Finances and Romantic Relationships*. National Council on Family Relations Annual Conference. San Diego, CA.

Totenhagen, C., Wilmarth, M., **Serido, J.**, Curran, M. A., & Shim, S. (2018, November) Does Financial Literacy Matter?: Pathways to Improved Relationships. In

E. Parrot & M. A. Curran (Chairs), *Finances and Romantic Relationships* National Council on Family Relations Annual Conference. San Diego, CA.

Li, X., Curran, M. A., Ahn, S., **Serido, J.**, & Shim, S. (July, 2018). *Romantic partner financial behavior, depressive symptoms, and relationship satisfaction: The moderating roles of gender and attachment*. International Association for Relationship Research, Fort Collins, Colorado.

Sorgente, A., Lanz, M., **Serido, J.**, & Shim, S. (2018, May). Financial identity scale: Collecting validity evidence for the Italian version of the scale. Presented at the SSEA Thematic Conference: Self and identity in emerging adulthood. Cluj-Napoca, Romania.

Burcher, S. A., *Lee, S., Rudi, J., **Serido, J.**, & Shim, S. (May 2018). “*With the debt I am in.*” *A mixed-methods study on the use and the impact of student loans*. Presentation at the American Council on Consumer Interests Annual Conference, Clearwater FL.

Serido, J., Rudi, J., McGee, D., & Shim, S. (2017, November). *When do young adults in romantic relationships talk about money?* Association for Financial Counseling, Planning, Education (AFCPE) Annual Symposium. San Diego, CA

Lee, S. K., Burcher, S. A., Rudi, J., **Serido, J.**, & Shim, S. (2017, November). *Trial and error: The influence of healthy financial behaviors during emerging adulthood*. Society for the Study of Emerging Adults (SSEA), Washington DC.

Curran, M. A., **Serido, J.**, Ahn, S. Y., Parrott, E., & Shim, S. (2017, November). Perceived Financial Influences and Various Young Adults’ Outcomes. In M. A. Curran and J. Serido (Chairs), *Relationships and Finances: Multiple Influences and Multiple Outcomes*. National Council on Family Relations, Orlando, FL.

Lee, S. K., Rudi, J., Burcher, S. A., **Serido, J.**, & Shim, S. (2017, November). *Well-Being of Emerging Adults: How Family and Friends Matter*. National Council on Family Relations, Orlando, FL.

Sorgente, A., **Serido, J.** & Shim, S. (2017, July). Pathways from emerging adult to adulthood: Does financial well-being matter? EFPA 15th European Congress of Psychology 2017. Amsterdam, NE.

*Burcher, S., Lee, S. & **Serido, J.** (2017, April). *Do Both Parental and Personal Values and Expectations Influence Young Adult’s Financial Behaviors and Well-Being?* American Council on Consumer Interests Annual Conference. Albuquerque, NM.

Shim, S. & **Serido, J.** (2017, March). *Psychological and Socio-Economic Correlates of Student Loan Payment Behavior*. International Conference of Business and

Economics 2017 Conference. Jeju Island, South Korea

*Majerle, A., Rea, J., Blankenheim, A. & **Serido, J.** (2016, November). *Social support and psychological distress among SSM/Vs and civilian college students*. National Council on Family Relations Annual Conference. Minneapolis, MN.

*Ahn, S. Y., Curran, M. A., **Serido, J.** (2016, November). *Financial instability and satisfaction: The influence of shared versus conflictual financial values with romantic partners*. In M. A. Curran and J. Serido (Chairs), *What happens in romantic relationships when the money is tight?* National Council on Family Relations Annual Conference. Minneapolis, MN.

*Mao, D., **Serido, J.**, & Danes, S. (2016, June). *Young adults' financial behavior, financial efficacy, and relationship satisfaction*. American Council on Consumer Interests Annual Conference. Washington, DC.

*Pollitt, A. **Serido, J.**, Conger, K., & Russell, S. (2015, November). *The Family Stress Model and implications on adolescent depression*. National Council on Family Relations Annual Conference. Vancouver, BC.

***Serido, J.**, Ballard, J., Deenanath, V., & Shim, S. (2015, May). *Financial parenting during young adulthood: waning power, staying power, or changing power?* American Council on Consumer Interests Annual Conference. Clearwater, FL.

***Serido, J.**, Curran, M. A., Ahn, S. Y. (2014, November). *What's love got to do with it?* In J. Serido and C. Gudmunson (Chairs), *Financial and life satisfaction: It's a family affair*. National Council on Family Relations Annual Conference. Baltimore, MD.

***Serido, J.**, Ahn, S. Y., Tang, C., & Shim, S. (2014, April). *Do college students' financial behaviors portend progress toward adult self-sufficiency?* American Council on Consumer Interests Annual Conference. Milwaukee, WI.

*⁺**Serido, J.**, Ahn, S. Y., Garner, E., & Curran, M. A. (2013, November). *Young adults' finances: Influences from parents and romantic partners*. In M. Casper (Chair), *Youth financial literacy: Best practices and contextual influences*. National Council on Family Relations. San Antonio, TX.

*⁺**Serido, J.**, Joseph, M., Ahn, S. Y., Kuo, Y. & Garner, E. (2013, April). *Re-examining gender differences in financial capability*. American Council on Consumer Interests Annual Conference. Portland, OR.

*Kuo, Y. H., Shim, S., & **Serido, J.** (2012, April). *Risky financial behaviors among young adults: Do impulsivity and financial knowledge clash?* American Council on Consumer Interests Annual Conference. Memphis, TN.

Serido, J., Shim, S., Xiao, J. J., Tang, C., & Card, N. (2012, March). *Financial adaptation among young adults: Coping with financial strain during economic recession*. Biennial Meeting of the Society for Research on Adolescence. Vancouver, BC.

Barber, B. L., Card, N., **Serido, J.** & Shim, S. (2011, November). *Financial identity of US and Australian college students*. National Council on Family Relations Annual Meeting. Orlando, FL.

***Serido, J.,** Ahn, S. Y., & Shim, S. (2011, March). *Do past financial knowledge and positive behaviors portend change or continuity among young adults during economic crisis?* American Council on Consumer Interests Annual Conference, Washington, DC.

*Ahn, S. Y., **Serido, J.,** & Shim, S. (2011, March). *Moderating role of reactive coping behavior and perceived impact of economic crisis in young adult's change of well-being during the recession*. American Council on Consumer Interests Annual Conference. Washington, DC.

Shim, S., **Serido, J.** & Tang, C. (2010, May). *After the financial crisis: what individual factors differentiate young adults' trust in banks and financial institutions?* American Council on Consumer Interests Annual Conference. Atlanta, GA.

*Card, N. A., Mishra, A., **Serido, J.,** & Shim, S. (2010, March). *Socializing influences on young adults' financial attitudes and behaviors: Parents, friends, or both?* Biennial meeting of the Society for Research on Adolescence. Philadelphia, PA.

***Serido, J.,** Borden, L., & Lee, S. (2006, November). *Youth / adult relationships to youth voice: A pathway to youth development*. National Council on Family Relations Annual Conference. Minneapolis, MN.

Serido, J., Howerter, A., & Neupert, S.D. (2004, July). *Are there really age differences in exposure and reactivity to daily stressors?* International Study of Behavioral Development. Ghent, Belgium.

Howerter, A., **Serido, J.,** Ogolsky, B. Simon, C., Murrain, V., & Wilhelm, M. S. (2003, May). *Do higher levels of education enhance pregnancy? Fluctuations in depression over the course of pregnancy and the buffering effects of education*. Center for Excellence in Women's Health Conference. Washington, DC.

Serido, J., McDonald, D., & Korn, M. (2002, November). *Daily correlates of giving and receiving support: Is it really better to give than to receive?* Gerontological Society of America Annual Meeting. Boston, MA.

Almeida, D. M., Horn, M. C., Neupert, S.D., & **Serido, J.,** (2001, November). *Daily*

inventory of stressful events: An investigator-based approach. National Council on Family Relations Annual Conference. Rochester, NY.

Serido, J., & Almeida, D. M. (2001, August). *The link between chronic stressors and daily hassles.* American Psychological Association Convention. San Francisco, CA.

Wilhelm, M. S., Levin, L., Kasle, S., **Serido, J.,** (2000, July). *Exploration of social networks in women's personal and professional development.* International Conference on Personal Relationships. Brisbane, Australia.

Refereed Extension Presentations

Hagen Jokela, R., & **Serido, J.** (2019, October). *Partnering with Fond du Lac Ojibwe schools: CYFAR Fostering Achievement and Connection to Engage Students.* Public Value PechaKucha Session. Minnesota Fall Cooperative Extension Conference. Duluth, MN

Serido, J., Garbow, J., Jokela, R. H., Powell, S. & Butler, S. L. (2018, October). *CYFAR/FACES Program Engagement: What Works and What Doesn't?* University of Minnesota Fall Cooperative Extension Conference. Brooklyn Park, MN.

Johnson, C. L., **Serido, J.** Kiss, D. E., Evans, D. A., Saboe-Wounded Head, L., Bartholomae, S. & Tobe, E. (2018, May). *Student loan repayment education: Multistate texting intervention project.* American Council on Consumer Interests Annual Conference, Clearwater, FL.

Garbow, J., Hagen Jokela, R., & **Serido, J.** (2018, May). *Family Resiliency partners with Fond du Lac Ojibwe schools: Financial capability through American Indian storytelling.* National Health Outreach Conference (NHOC). Bloomington, MN

Powell, S., Mulé, Butler, S. L. & **Serido, J.** (2018, May). *Yes and: Using improv to promote personal and relational growth among learners.* National Health Outreach Conference (NHOC). Bloomfield, MN

Hagen Jokela, R., Garbow, J., & **Serido, J.** (2017, October). *Financial Capability of Vulnerable Audiences: Reach 'em to Teach 'em.* Association for Financial Counseling, Planning, Education (AFCPE) Annual Symposium. San Diego, CA

Serido, J., Garbow, J., & Hagen Jokela, R., (2017, October). *Teaching Financial Capability through American Indian Storytelling.* University of Minnesota Fall Cooperative Extension Conference. Bloomington, MN.

Serido, J., Bartolomae, S., Johnson, C., Katras, M. J., Wounded-Head, L. S., Zumwalt, A., McCaulley, G., & Sweedler, K. (2017, July). *Student Loan Repayment TIPS (Texting Intervention Project for Students).* Higher Educations Financial Well-Being Summit, Minneapolis, MN.

*Powell, S., **Serido, J.**, Wright, J. & Deenanath, V. (2015, November). *Coulda woulda, shoulda: A financial decision making activity for emerging adults*. Association for Financial Counseling, Planning, Education (AFCPE) Annual Symposium. Jacksonville, FL

Serido, J., Danes, S., Alba Meraz, A., Garbow, J., Hagen Jokela, R., Hendrickson, L., Butler, S. (2015, October). *Effective community collaboration and accessing post-secondary education: A pilot approach*. University of Minnesota Fall Cooperative Extension Conference. Bloomington, MN.

*Borden, L., **Serido, J.**, Bracamonte-Wiggs, C., & Wooldridge, K. (2009, May). *Freedom of expression: Strategies for connecting vulnerable youth to youth programs and community*. Children, Youth, and Families At-Risk Conference. Baltimore, MD.

*Borden, L., Bracamonte-Wiggs, C., & **Serido, J.**, (2009, May). *Promoting program sustainability through the sociopolitical development of at-risk youth*. Children, Youth, and Families At-Risk Conference. Baltimore, MD.

Borden, L. M. & **Serido, J.** (2008, May). *Understanding youth development: Keys to successful programming*. Arizona Adolescent Health Coalition Annual Conference. Phoenix, AZ.

*Borden, L. M., **Serido, J.** & Wiggs, C. B. (2008, November). *So you want to evaluate a community-based youth program: Strategies for success*. American Evaluation Association Annual Conference. Denver, CO.

Cabarga, D., Tessman, D., **Serido, J.**, Salmon, J., & Larez, R. (2008, May). *Starting a revolution: Using Dance Dance Revolution (DD) as an interactive technology to increase physical activity among adolescents*. Children, Youth, and Families At-Risk Conference. San Antonio, TX.

Borden, L. M., **Serido, J.**, Hauser, M., Parrott, A., Tessman, D. (2008, May). *Preparing youth development professionals to work with at-risk youth*. Children, Youth, and Families At-Risk Conference. San Antonio, TX.

Borden, L. M. & **Serido, J.** (2007, June). *Understanding youth development: Keys to successful programming*. Advancing Theory, Policy, and Practice Conference. Leicester, UK.

Borden, L. M. & **Serido, J.** (2007, June). *Promoting social responsibility in youth: An inside job*. Advancing Theory, Policy, and Practice Conference. Leicester, UK.

Borden, L. M., **Serido, J.**, Abril, M., Wooldridge, K., Dang, D., Vasquez, J., Salinas, A., & Turner, S. (2007, May). *Youth-driven programs to promote social justice and civic responsibility*. Children, Youth, and Families At-Risk Conference. Chicago, IL.

Refereed Extension Poster Presentations

Serido, J., Garbow, J., Jokela, R. H., Powell, S. & Butler, S. L. (2018, October). *CYFAR/FACES Program Engagement: What Works and What Doesn't?* University of Minnesota Fall Cooperative Extension Conference. Brooklyn Park, MN.

Serido, J., Harris, A. H., & Dworkin, J. (2017, October). *Eat, Drink, and Be Healthy: Engaging youth in program development and teaching.* University of Minnesota Fall Cooperative Extension Conference. Bloomington, MN.

Serido, J., Alba-Meraz, A., Hagen-Jokela, R., Hendrickson, L., & Powell, S. (2016, October). *Informed decision-making for success in a changing world.* University of Minnesota Fall Cooperative Extension Conference. Duluth, MN.

Alba-Meraz, A., Hagen-Jokela, R., Hendrickson, L., & **Serido, J.** (2016, November). *Finance Education: Helping families make informed choices.* Association of Financial Counseling and Planning Annual Symposium. Louisville, KY.

EXTENSION TEACHING

As an Extension Specialist, my teaching occurs outside the traditional classroom. I draw from my research on family financial socialization, the formation of financial behavior, and family economic well-being to collaborate with Extension faculty, practitioners, and community professionals to promote financial capability and financial well-being of families and communities across the state. My extension work focuses on developing programs and disseminating information in three domains of family finance: (1) Financial parenting; (2) Financial literacy; and (3) Informed financial choices. *Financial parenting* refers to parenting practices that foster children's financial knowledge and skills. Interest and momentum in this topic is growing as youth continue to rely on material assistance from parents into young adulthood. *Financial literacy* refers to efforts to improve families' knowledge and understanding of personal finance practices. *Informed financial choices* refers to applying learned financial knowledge and skills in the context of everyday life. Although each of these domains is unique, in practice they overlap. That is, I look for opportunities to provide families across the state with access to research-based programs, resources, and strategies to improve economic well-being. An important component of my Extension work is to reach minoritized and diverse communities of learners including youth and families from low income, immigrant, American Indian, and rural populations.

Current Programming

Stealth Wealth. The goal of this project is to understand and thus improve the financial decision-making skills of non-majority, low-income, youth (aged 18-22) by engaging youth in a co-creative discovery process. The **first phase of the project** (November 2019-January 2020) consists of a comprehensive literature review to identify and summarize the demographic characteristics that potentially influence the financial decision-making processes of youth. During the **second phase of the project (January 2020 – April 2020)**,

we will conduct a series of learning sessions with two cohorts of emerging adults to validate a model that describes how young people learn best, their preferences for receiving financial information, when and how this information becomes relevant to them, and how young people use information in making financial decisions. The format of the sessions is designed as experiential learning activities that are grounded in the literature on youth financial literacy and positive youth development.

Peer\$. Originally designed as a 1-credit directed research class to prepare college undergraduates as educators for high school youth and college students. Since the spring of 2015, eight cohorts of such *Peer\$* have enrolled in a 1-credit, semester-long internship. The *Peer\$* meet weekly as a group to explore the economic impact of the everyday choices they are making. Reflecting on what they learn, the *Peer\$* prepare materials and activities designed to apply the lessons of their experience to their future financial choices and the choices of other students. Then, throughout the school year, the *Peer\$* draw on these tools to conduct workshops and discussion sessions with youth and college students, raising participants' awareness of the importance of financial know-how and directing them to free resources that can help them develop it. Over 4 years (spring 2015-fall 2018), a total of 76 undergraduate students participated in *Peer\$* (some for multiple semesters), sharing financial tips and strategies through multiple events and workshops. On campus, the *Peer\$* worked with over 140 college students; in communities in the metro area, *Peer\$* worked with more than 378 low-income youth. The directed research approach posed multiple barriers to sustainability. Specifically, it was difficult for me to recruit the *Peer\$*, as I have limited contact with undergraduates. In addition, the work is better classified as outreach rather than research.

Beginning in spring 2019, I modified the *Peer\$* format. With gift funding through the department, undergrads now had the option to participate as paid student employees. The posting of a student employment opportunity increased the visibility of the program, and access to a broader range of students.

- 10 students participated in the spring, 5 for credit and 5 as paid employees.
- Through workshops conducted through Upward Bound, Heritage Academy and Keystone Community Center, the *Peer\$* reached ~48 high school students
- The *Peer\$* also hosted two Mad City Money financial simulation events, reaching 20 undergraduate students and an additional 26 high school students. Mad City Money is a budgeting and financial planning activity, designed to engage mentors and the attendees in an interactive format to help them understand the basics of budgeting, planning, and smart shopping and learn how to apply what they learned in managing their own finances. <https://news.cehd.umn.edu/fsos-mad-money-workshop-gives-undergrads-a-reality-check/>
- The success of the Mad City Money Simulation afforded the opportunity to collaborate with other departments to ensure program sustainability and access to students who are likely to benefit from the experience.

In fall 2019, I launched Peer\$ Student Mentors in partnership with Presidents Emerging Scholars (PES) and TRIO with additional gift funding through the department. The program is designed as a two-semester program (fall-spring).

- In the fall semester, I prepare the student mentors to conduct the Mad City Money simulation for first-generation college students. PES and TRIO recruit the attendees and I facilitate the simulation and engage the students in a debrief/discussion to connect what they experienced to their college life.
- In the spring semester, I facilitate three learning circles with the student mentors to engage them in discussion and application of financial concepts selected by them (e.g., Student Loans, Credit, Scams and Identity Theft).

Twelve student mentors signed up for the 2019-2020 school year. I coordinated the training of these student mentors on the Mad City Money simulation, which they held in November reaching 25 first-generation college students. I met with the students after the event to debrief and to brainstorm ideas for the spring learning circles. I will prepare the materials to teach the topics and distribute vetted materials to the students. I will also engage Extension Educators and One-Stop Financial Counselors to collaborate with me as available.

Student Loan Texting Intervention Program (TIP). There is a substantial opportunity for Extension Professionals to participate in counseling efforts targeted at youth and their families to help prevent repayment problems. In 2016, extension specialists in Family Resource Management from 10 states in the North Central Region collaborated to develop an intervention to determine if timely access to information improves repayment rates and young adult well-being. To date, we collected data from more than 300 recent college graduates from 6 universities, including 50 University of Minnesota Alums. With funding received in 2017 from a Mary O'Neil Grant awarded through the Association of Financial Counseling & Planning Education, we collaborated in the development of an educational toolkit for Cooperative Extension Professional interesting in implementing a similar program. The toolkit includes research and delivery information as well as a series of educational podcasts on student loan repayment. The toolkit and the podcasts are available at: <https://extension.sdstate.edu/student-loan-tips-texting-intervention-program>. A manuscript on the program has been accepted for publication in Family and Consumer Sciences Research Journal.

Fostering Achievement and Connection to Engage Students (FACES). Obtained funding of \$1,320,000 to implement the program over 5 years. Using Check & Connect (C&C, UMN Institute on Community Integration) as a program model, developed a program that combines one-on-one mentoring with after school programming for young teens about making healthy choices (financial, nutritional) to promote personal achievement and connection to school and the community. Implemented as a collaboration with Fond du Lac Tribal and Community College (FDLTCC), the program runs at four sites: Ojibway K-12 school (Cloquet), Carleton Middle School (Carleton), Bolder Options (Minneapolis), and Bolder Options (Rochester). The collaboration also engages Extension Educators in both family resiliency and health and nutrition to support the program sites.

Accomplishment during the period (12/2018 - 11/2019) include,

- Successfully recruited a new cohort (48 youth), continued after-school programming on financial and nutrition literacy, and collected evaluation data.
- Published the (6) American Indian Legend Lessons.
- Developed a 5-lesson set of financial activities in conjunction with youth and educators.
- At the Bolder option sites, financial activities were integrated with family cooking nights, as a way to promote communication between parents, mentors and youth.
- Six AI/AN youth from the Ojibway school attended the annual 2019 CYFAR Professional Development Event in Washington, DC. When a staff member explained that these programming opportunities build stronger bonds between adults and youth so they can do better in school, one youth exclaimed. “It worked! I have only been written up once this year! Last year, I got write-ups all the time!”
- As a result of program participation, the participants reported significant improvements in their everyday choices. Specifically, at post-test, there was a 41% improvement problem solving skills, 10% improvement in communications skills, and 9% improvement in critical thinking skills. Participants were also 47% more likely to choose the smaller sized order of fries and 44% more likely to choose a healthy snack.

In the initial reporting period (8/2015 – 11/2015), we concentrated on hiring and training staff and mentors at the local sites and setting up reporting procedures.

During the second reporting period (12/2015 - 11/2016), we

- Recruited a pilot cohort (39 youth), launched after-school programming on financial and nutrition literacy, and collected evaluation data.
- Hosted a CYFAR campus professional development event, bringing together staff and Extension Educators from both the FACES program and UConnect, a separate CYFAR-funded initiative through Family Social Science (Jodi Dworkin PI).
- Developed a 13-lesson set of financial activities for use by the program sites during 2017
- Introduced integrated nutrition and financial youth and family events to community services programming.

During the third reporting period (12/2016 - 11/2017), we

- Recruited a new cohort (55 youth), continued after-school programming on financial and nutrition literacy, and collected evaluation data.
- Hosted a CYFAR campus professional development event focusing on family engagement, and new techniques for engaging youth in programs (e.g., improvisational approaches).
- Developed 4 lessons incorporating American Indian Legends in culturally relevant financial literacy lessons and taught the lessons to middle-school and high school youth through FDLTCC.

During the fourth reporting period (12/2017 - 11/2018), we

- Recruited a new cohort (73 youth), continued after-school programming on financial and nutrition literacy, and collected evaluation data.

- Developed two new lessons incorporating American Indian Legends into the financial literacy lessons, and piloted the lessons in spring 2019. The full-set of 6 lessons (4 in 2017 and 2 in 2018) are in design for publication and dissemination to other Extension Professionals.
- Financial activities on the role of money in family discussions resulted in 14% fewer youth reported that parents never or rarely speak with them about the importance of saving.
- As a result of program participation, both decision-making and critical thinking improved among the youth.
- Two of the sites have developed a sustainability plan for continuing the program after the end of the grant period
- In April, 2018, youth from the Ojibway School on the Fond du Lac reservation (4) hosted (18) youth and mentors from Bolder Options (Minneapolis and Rochester sites) for a cultural history day to learn about sugar bush (maple syrup harvesting)

Past Programming

Learning Together, Thriving Together: Personal finance for diverse classrooms. High school economics classes that are more reflective of a student's culture and life experiences can make a positive difference in the academic achievement of all students. In collaboration with the Minnesota Council on Economic Education (MCEE), teachers, researchers, and community volunteers developed a culturally responsive personal finance education program.

Eat, Drink and Be Healthy: Youth Leading the Way. For this program, led a collaboration of Extension Educators in Family Resiliency and Family Nutrition and five community partners who provide direct services to youth and adolescents to develop a six-hour teen nutrition curriculum. We worked directly with youth (ages 13-18) to identify nutritional content that is most relevant to them. We then translated the content into five lesson scripts. We completed a successful pilot of these five-lesson scripts, with the educators working with volunteer youth-educators to learn the content and who, in turn, taught the lesson to other youth.

- 6 Extension Educators co-developed 5 Nutrition lessons with teens using a Youth-Teaching-Youth program model
- 14 Teen Educators across five community youth-serving agencies participated in developing the lessons
- 16 Teen Educators participated in the training and taught at least one class
- 45 youth participated in lessons taught by Teen Educators

We revised the lessons based on the pilot experience in summer, 2016, and conducted a full implementation of the five-lesson curriculum at five community sites in 2017.

- 21 Teen Educators participated in the training and taught at least one class
- 54 youth participated in lessons taught by Teen Educators

Financing Higher Education Workshop Series. Coordinated the efforts of seven Extension Educators in six regional offices (Cloquet, Crookston, Dakota, Grand Rapids, Mankato,

Twin-Cities) in the design and pilot implementation of a family finance workshop series. During the 10-month pilot period (2/2015-12/2015):

- Partnered with 7 community agencies (including 3 high schools) to conduct workshops
- Conducted 14 workshops reaching a total of 138 youth and 87 adults.
- Sixty adults completed the evaluation, demonstrating significant increases in knowledge in all six concepts taught (average 22% increase); 42 students completed the evaluation survey, demonstrating significant increases in knowledge in four of the six concepts taught (average 20% increase)
- Established 7 new community partnerships
- Presented findings at 4 conferences

Conducted an evaluation and assessment workshop (February 2017) resulting in a set of materials and handouts that could be used by Extension Educators to conduct standalone workshops, that could be customized and delivered in 30-minute segments up to 2 hours of programming to accommodate time and scheduling constraints of community partners and community audiences. The materials are available in English/Spanish.

Evaluation of Offender Financial Capability Workshops. Conducted and prepared the client evaluation report of financial education workshops in five state correctional facilities across Minnesota—Faribault, Moose Lake, Rush City, St. Cloud, and Willow River.

- Educators conducted 37 financial capability workshops ranging from 2-3 hours in duration
- 695 offenders received instruction in financial topics to assist with their return to civilian life

Direct Instruction

(*Evaluation data available)

*Serido, J. (November 8, 2019). Mad City Money. Financial Education Simulation (25 undergraduate students)

Serido, J. (April 13, 2019). Mad City Money. Financial Education Simulation (26 high school students)

***Serido, J.** (April 10, 2019). Mad City Money. Financial Education Simulation (22 undergraduate students)

Dworkin, J., Stum, M., & **Serido, J.** (June 17, 2019). *Family Resilience Master Narratives & Program Development Discussion.* Facilitated Professional Development webinar for Cooperative Extension Family Resiliency (12 Adults)

McGuire, J., **Serido, J.**, Stum, M., & Dworkin, J. (May 20, 2019). *Master Narratives and Alternatives Take 2: Race, White Kids and Privilege*. Facilitated Professional Development webinar for Cooperative Extension Family Resiliency (14 Adults)

***Serido, J.** & Powell, S. (January 28, 2019). *The Hidden Secrets of Money*. Guest Lecture Personal Finance (3 classes). St. Louis Park High School (53 high school students)

Serido, J. (November 30, 2018). *The Hidden Secrets of Money*. CIS Field Day (16 high school students)

***Serido, J.**, Zuiker, V., Magness-Pokornowski, K., & Alba Meraz, A. (November 30, 2018). *Paying for College Basics*. Financial education 1.5 hr. Workshop for parents / guardians of TRIO Upward Bound Students (12 adults).

Serido, J. & Powell, S. (June 13, 2018). *Financial Literacy for Youth: How Do You Light the Fire?* Children, Youth, and Families at Risk (CYFAR) Professional Development Meeting. Financial education 1.5 hr, presented twice. Workshop for youth development professional (60 adults).

Serido, J., Zuiker, V., Butler, S. L., Alba Meraz, A. (April 21, 2018). *Where to find money for Higher Education*. Financial education 1.5 hr. Workshop for parents / guardians of TRIO Upward Bound Students (12 adults).

Serido, J. (February 14, 2018). *Using Social Exchange Theory in Research on Couples and Finances*. Presentation to Graduate Students enrolled in "Family Theories Course (10 UMN Grad Students).

Serido, J. (April 13, 2018). *Financial Identity: What's Yours?* CIS Field Day (14 high school students).

***Serido, J.**, Stum, M., & Dworkin, J. (March 6, 2018). *Master Narratives as a Tool for Positive Change*. Professional Development Workshop for Cooperative Extension Family Resiliency (23 Adults)

Serido, J. (February 13, 2017). *How to talk with your child about college*. Financial education workshop for parents / guardians of high school students interested in careers in agriculture (20 adults).

Serido, J. (April 15, 2017). *Understanding the implications of financial aid in college award letters*. Financial education 1.5 hr. Workshop for parents / guardians of TRIO Upward Bound Students (10 adults).

***Serido, J.** (July 18, 2016). *What's a paystub?* Financial education 1-hr workshop for TRIO Step-Up student interns (24 high school students).

Serido, J. (April 27, 2016). *Promising strategies for increasing youth motivation toward financial literacy*. Invited 1-hr workshop for financial education instructors (34 high school teachers and community service providers). Minneapolis, MN:Minnesota JumpStart

***Serido, J.** & Alba-Meraz, A. (April 16, 2016). *Understanding the implications of financial aid in college award letters*. Invited 1.5 hr workshop for parents / guardians of TRIO Upward Bound Students (14 adults).

Serido, J. (February 16, 2016). *Financial parenting starts early*. Invited guest lecturer for community parenting program (1-hr). Early Childhood & Family Education Center, Eden Prairie K-12 (20 adults / parents of pre-school children).

*Butler, S. & **Serido, J.** (February 15, 2016). *Preventing unmanageable student loan debt*. Financial education 1-hr workshop. 4-H Ag Education Career Day, St. Paul Campus (120 high school students; 40 parents).

Serido, J. (February 11, 2016). *Coulda, woulda, shoulda: A financial decision making activity*. Interactive 2-hr workshop to allow students to explore the financial side of managing a household through a game simulation. St. Cloud University Winter Institute (24 college students; 8 instructors).

***Serido, J.** (February 4, 2016). Assessment and revision of financing higher education workshop series. (MN Cooperative Extension, 6 Extension Educators, 1 graduate student).

***Serido, J.** (October 18, 2015). *Financial parenting: Promoting self-reliance in a changing world*. Invited guest lecturer for American families: Discussed by scholars for the Osher Lifelong Learning Institute (9 retirees).

***Serido, J.** (June 18, 2015). *What's a paystub?* Financial education workshop for Step-Up student interns (TRIO Step-Up, 21 high school students).

*Powell, S, **Serido, J.**, & Wright, J. (June 24, 2015). *Coulda, woulda, shoulda: A financial decision making activity*. Interactive workshop to allow students to explore the financial side of managing a household through a game simulation. Minnesota Council on Economic Education Summer Finance Camp (27 high school students).

***Serido, J.** (June 9-10, 2015). Teen / family financial education working meeting. Facilitated project planning meeting. University of Minnesota Cooperative Extension (7 Extension Educators, 2 graduate students, 1 undergraduate student).

Powell, S, & **Serido, J.**, (June 7, 2015). *Coulda, woulda, shoulda: A financial decision making activity*. Interactive workshop to allow students to explore the financial side of managing a household through a game simulation. Menlo Park Academy, Minneapolis, MN (7 high school students).

Serido, J. (March, 2015). *Helping students cope with financial stress*. Demystifying Debt Panel, University of Minnesota (7 students)

*Shevlin, L., Deenanath, V. & **Serido, J.** (February 7, 2015). *Coulda, woulda, shoulda: A financial decision making activity*. Interactive workshop to allow students to explore the financial side of managing a household through a game simulation TRIO Student Leadership Day (27 college students)

***Serido, J.** (November 10, 2014). *Too many people make poor financial choices: What can we do about it?* Annual Teacher Training. JumpStart Coalition for Personal Financial Literacy. Los Angeles, CA.

Serido, J. (2013). *What do college students need to know about money?* BioMed Graduate Student Association. Tucson, AZ.

Serido, J. (2011). *College students and financial well-being*. Scholarship Universe / Office of Financial Aid and the Associated Students of the University of Arizona. Tucson, AZ.

Serido, J. (2009). *Financial well-being, coping and trust during economic crisis*. University Professional Advising Council. Tucson, AZ. University of Arizona. Tucson, AZ.

Indirect Instruction/Consultation

Serido, J. (November 2019 – March 2020). Advisory Panel. *Mapping the Financial Health Genome*. Mission Measurement, Chicago, IL. As a member of an 8-person advisory panel, I participate in an iterative process of review and revision of the financial health taxonomy led by a Chief Ontologist. The taxonomy will be applied to the sources included in the full Genome bibliography, resulting in a meta-analysis dataset of financial education programs and interventions.

Serido, J. (September 2019 – December 2020). Financial Capability Expert. *Assessing Financial Literacy and Financial Behaviors of Saudi Women: Proposing Framework to Improve Women Economic Empowerment through Financial Literacy in Saudi Arabia*. Project led by Dr. Imran Ali / King Abdulaziz University, Academic, Jeddah, Saudi Arabia. To review survey and other data collection instruments and revise/recommend as needed; participate in data analyses and manuscript preparation and preparation of policy briefs.

Serido, J. (September 27-28, 2019). *Collaborative Family Science: Opportunities for new growth—and new knowledge*. Family Finance Research Renaissance Retreat: Brigham Young University, Provo, UT. (26 Researchers and Extension Specialists).

Bankston, J., Draw-Hood, R., Dworkin, J., **Serido, J.**, Tibbetts, J., Wright, D. D. *CYFAR Collaboration Success with MSI Land Grants*. Webinar. (12 participants).

Wounded-Head, L., **Serido, J.**, Sweedler, K. (February 5, 2019). *Roll Out of the Student Loan TIPS Toolkit: Resource for Professionals*. Webinar. (31 participants)

Serido, J. (August 8, 2018). *Designing an Integrated Logic Model*. Strategies for measuring impact across multiple programs. Webinar.

Serido, J. (May 29, 2018). *Measuring Impact*. Strategies for evaluating impact of Extension programming Webinar.

Serido, J. (January 10, 2018). *Current Research on Families and Finances*. Research Update for University of Minnesota Extension Educators. Webinar.

Serido, J. (November 27, 2017). *Financial assessment of the Karleen-Valentine Medical School Scholars*. Preliminary discussion on the need for/value of financial education for Medical School Students. 2-hour meeting (face-to-face) (5 participants)

Serido, J. (May 22, 2017). *How to best apply and understand research in developing a youth financial education curriculum involving families*. UChicago STEM Education / Magnetar Capital UChicago Financial Education Initiative. 2-hour video conference (14 participants)

Dworkin, J., McGuire, J., & **Serido, J.** (December 12, 2016). *Parenting young adults: Changing practices for different outcomes*. Research Update for University of Minnesota Extension Educators. Webinar.

Serido, J. (June 22, 2016). *Eat, drink and be healthy: Youth leading the way*. University of Minnesota Extension. Webinar.

Dworkin, J., McGuire, J., & **Serido, J.** (March 8, 2016). *Using statistics in extension work: What you need to know and why*. University of Minnesota Extension. Webinar.

Serido, J. (December 4, 2015). *Financial parenting*. Webcast at <http://momenough.com/>

Serido, J. (2014). *What young adults need to know about money: Strategies for promoting young adults' financial capabilities*. Department of Defense Military Families Learning Network. Webinar. Slides available at

<http://www.slideshare.net/milfamln/what-young-adults-need-to-know-about-money-35401330>

Serido, J. (2014). *Making their way in a post-recession economy: Discussion with young adults*. Arizona Pathways to Life Success. Webinar available at http://aplus.arizona.edu/webinar/webinar_wave3/

Serido, J. (2014). Financial \$tre\$\$? Helping youth and young adults cope. *Translating theory into practice: Implications for programs and measurement in the field of financial capabilities*. Federal Reserve Bank of Boston. Webinar available at <http://www.bostonfed.org/education/events/2014/translating-theory-and-research-webinar/index.htm>

Serido, J. (2013). *Life after college: Are you ready for this?* Webinar available at <http://www.aplus.arizona.edu/webinar.html>

Serido, J. (2011). *Fiscal responsibility 101: The freshman class*. Citi Foundation Community Development Webinar Series.

Serido, J. (2011). *Changing financial behaviors of first year college students: Three years and one financial crisis later*. Webinar available at <http://www.aplus.arizona.edu/webinar.html>

Serido, J. (2010). *APLUS: Uncovering the impact of the economic crisis on college students*. Minnesota Jump\$tart Coalition and the Federal Reserve Bank of Minneapolis Community Affairs Webinar.

Serido, J. (2010). After the financial crisis: Changing financial attitudes and behaviors among young adults. Webinar available at <http://www.aplus.arizona.edu/webinar.html>

Serido, J. (2009). Encouraging positive financial behaviors in young adults: Setting an agenda for financial well-being. Webinar available at <http://www.aplus.arizona.edu/webinar.html>

Extension Publications

Johnson, C., Bartholomae, S., Serido, J., Katras, M. J., & Tobe, E. (Accepted). Launching a text message intervention to assist student loan borrowers with repayment decisions. *Family & Consumer Sciences Research Journal*. doi: 10.1111/fcsr.12349

Rea, J. K. & Serido, J. (2019, October) Your money or your values? Young Adults' Relationship Choice. Association for Financial Counseling and Planning Education, AFCPE@Blog. <https://www.afcpe.org/news-and->

[publications/blog/researchwednesday-your-money-or-your-values-young-adults-relationship-choice/](#)

Serido, J. (2019, August). Research Brief: On your own or still at home? The power of financial habits. <https://twin-cities.umn.edu/news-events/talking-family-finances-u-m>.

Serido, J. (2019, July). Three things all families should consider: Talking family finances with U of M. Blog post. <https://twin-cities.umn.edu/news-events/talking-family-finances-u-m>. *Reach 23,000*

Serido, J. (2019, January). We can talk, but can we communicate? Blog Post. *Military Families Learning Network*. <https://militaryfamilieslearningnetwork.org/2019/01/30/we-can-talk-but-can-we-communicate/>

Garbow, J., Hagen-Jokela, R., Rudi, J., & **Serido, J.** (2019). Using American Indian legends to teach youth financial literacy: Innovative approaches to cultural adaptation. *Journal of Extension*, 57(1). https://joe.org/joe/2019february/iw5.php?utm_source=email&utm_medium=email&utm_campaign=2019february

Serido, J., Bossert, L., Butler, S.L. (2018, October). *Lucy's garden*. A video documentary of CYFAR/FACES programming. https://drive.google.com/file/d/16s1s-DUsvEr9ieZtMaJW8sIPL1v9_7zi/view?ts=5b96e135

Serido, J. & Hagen-Jokela, R. (2018, August). Financing Higher Education. A series of Infographics on helping students make informed decisions about borrowing for college. Released on social media (twitter, facebook). Available as pdfs.

Dworkin, J., **Serido, J.**, Williams, M., Rudi, J., & Butler, S. L. (2017). *Eat, drink and be healthy: Youth leading the way*. Full Pilot Evaluation Report. St. Paul, MN: MN Cooperative Extension.

Dworkin, J. & **Serido, J.** (2017, February). *Social Emotional Learning in the Family*. Issue Briefs: Social and emotional learning. St. Paul, MN: MN Cooperative Extension. <https://www.extension.umn.edu/youth/research/sel/docs/issue-brief-role-of-families-in-supporting-sel.pdf>

Source Magazine (2016, Winter). *Money smarts for teens and young adults*. Source Magazine. St. Paul, MN: MN Cooperative Extension <http://www.extension.umn.edu/source/winter-2016/research-highlights/money-smarts-for-teens-and-young-adults/>

Serido, J., Dworkin, J., & Williams, M. (2016). *Eat, drink and be healthy: Youth leading the way*. Pilot Evaluation Report. St. Paul, MN: MN Cooperative Extension.

Serido, J. (2016). *Four steps to sensible decision-making*. Student Resources for College Students and Young Adults. <http://www.extension.umn.edu/family/personal-finance/youth-and-money/student-resources/college/four-steps/>

Serido, J. (2016). *Financially speaking: Parents, Let's talk college finances*. Student Resources for College Students and Young Adults. <http://www.extension.umn.edu/family/personal-finance/youth-and-money/student-resources/college/parents-lets-talk-college-expenses/>

Serido, J. (2016). *Financially speaking: College student to self-sufficient adult*. Student Resources for College Students and Young Adults. <http://www.extension.umn.edu/family/personal-finance/youth-and-money/student-resources/college/financially-speaking/>

Katras, M. & **Serido, J.** (2015). *Department of Corrections: Offender financial capability workshops*. Project Summary Report. St. Paul, MN: MN Cooperative Extension.

Gressley, K., **Serido, J.**, Villarreal, R., & Borden. L. (2010). Physical and psychological safety. *Cooperative Extension Fact Sheet*. Tucson, AZ: University of Arizona.

Hauser, M., **Serido, J.**, Wiggs, C. B., Villarreal, R., & Borden. L. (2010). Appropriate structure. *Cooperative Extension Fact Sheet*. Tucson, AZ: University of Arizona.

Lauxman, L., **Serido, J.**, Villarreal, R. & Borden, L. (2010). Integration of family, school, and community. *Cooperative Extension Fact Sheet*. Tucson, AZ: University of Arizona.

CLASSROOM TEACHING

(*Evaluation data available)

Family Social Science

2018 FSoS2108 Money Matters in Families (Spring 13 students, Fall 13 students)

*2014 FSoS3101. Personal and Family Finances (Guest Lecturer). *Credit and Debt*

University of Georgia - Department of Financial Planning, Housing, and Consumer Economics

2017 FPHC 4205.Wealth Management (Guest Lecturer, February 3). *Wealth and Well-Being: Different or the same?* University of Georgia

Brigham Young University - School of Family Life

- 2019 SFL 260 Family Finance (Guest Lecturer, September 8). Brigham Young University
- 2017 SFL 260 Family Finance (Guest Lecturer, September 8). Brigham Young University

University of Arizona (3 credits)

- *2013 Money, Consumers, and Finance (Instructor).
- 2010 – 2013 Graduate Seminar: Research Methods in Family Studies & Human Development (Guest Lecturer). *Online Methods and Design*
- 2013 Undergraduate Honors Seminar (Guest Lecturer). *Financial Stress and Coping among College Students*
- 2012 Graduate Seminar Gender, Culture and Capitalism (Guest Lecturer). *Gender and the Performance of Personal Finance*
- 2003 Problems in Human Development and Family Relationships (Guest Lecturer). *Stress and Relationship Conflict*
- *2000 – 2002 Dynamics of Family Relations (Instructor)
- 1999 Advanced Human Development (Teaching Associate)

Cornell University (3 credits)

- 2004 Introduction to Social Gerontology (Guest Lecturer). *Appraisal of Social Stressors and Well-Being*

ADVISING AND MENTORING**Undergraduate Honors Thesis Advising**

Spring, 2017

Bloomfield, C. *Functioning and gaps of direct and indirect social assistance programs*

Fall, 2016

Bloomfield, C. *Functioning and gaps of direct and indirect social assistance programs*

Undergraduate Student Directed Research / Paid Internships

Spring, 2019 Directed Research

Howard, C. A. 1-credit: *Peer-led financial education workshops*

Le, H. H. 1-credit: *Peer-led financial education workshops*

Mertes, G. 1-credit: *Peer-led financial education workshops*

Novak, R. R. 1-credit: *Peer-led financial education workshops*
 O'Brien, E. M. 1-credit: *Peer-led financial education workshops*

Paid Internships

Amusah, K. *Peer-led financial education workshops*
 Jacobs, E. *Peer-led financial education workshops*
 Powell, Z. *Peer-led financial education workshops*

Fall, 2018 Directed Research

Brandt, A. 2-credit: *Peer-led financial education workshops*
 Le, H. H. 1-credit: *Peer-led financial education workshops*
 Novak, R. R. 1-credit: *Peer-led financial education workshops*

Paid Internships

Ali, F. *Peer-led financial education workshops*
 Amusah, K. *Peer-led financial education workshops*
 Galeta, S. Campus Outreach
 Jacobs, E. *Peer-led financial education workshops*
 Mertes, G. *Peer-led financial education workshops*
 O'Brien, E. *Peer-led financial education workshops*
 Powell, Z. *Peer-led financial education workshops*
 Rumble, T. *Peer-led financial education workshops*

Spring, 2018

Kent, D. 1-credit: *Peer-led financial education workshops*
 Thao, N. 2-credit: *Peer-led financial education workshops*
 Brandt, A. 2-credit: *Peer-led financial education workshops*
 Warne, K. 2-credit: *Peer-led financial education workshops*

Fall, 2017

Warne, K. 1-credit: *Peer-led financial education workshops*
 Zamok, S. 2-credits: *Peer-led financial education workshops*
 Zhang, T. 1-credit: *Peer-led financial education workshops*

Spring, 2017

Taylor, P. 1-credit: *Peer-led financial education workshops*
 Loewen, K. 2-credit: *Peer-led financial education workshops*
 Zamok, S. 1-credit: *Peer-led financial education workshops*
 Galab, E. 1-credit: *Peer-led financial education workshops*

Fall, 2016

Haugen, C. 2-credits: *Peer-led financial education workshops*
 Taylor, P. 1-credit: *Peer-led financial education workshops*
 Vang, R. 1-credit: *Peer-led financial education workshops*
 Zamok, S. 2-credits: *Peer-led financial education workshops*

Spring, 2016

Ahnen, M. S. 1-credit: *Peer-led financial education workshops*
 Benevides, A. 2-credit: *Peer-led financial education workshops*
 Haugen, C. 1-credit: *Peer-led financial education workshops*
 Loewen, K. 1-credit: *Peer-led financial education workshops*
 Taylor, P. 1-credit: *Peer-led financial education workshops*

Fall, 2015

Bloomfield, C. 2-credit: *To prepare a summary report synthesizing the research on asset building and income support as a means for helping low-income families.*
 Beerman, E. 1-credit *Peer-led financial education workshops*
 Krumwiede, J. 1-credit *Peer-led financial education workshops*
 Taylor, P. 1-credit *Peer-led financial education workshops*
 Vang, R. 1-credit. *Peer-led financial education workshops*
 Vue, M. Y. 1-credit *Peer-led financial education workshops*

Spring, 2015

Kasper, L. 1-credit. *Peer-led financial education workshops*
 Li, Y. 1-credit: *Peer-led financial education workshops*
 Crampton, S. 1-credit: *Peer-led financial education workshops*

Graduate Student Directed Research

Fall 2019

Kazlauskaite, V. (PhD Candidate) 1-credit: *AI/AN college students academic and financial preparedness*
 Le Boeuf, S. (PhD Candidate) 1-credit: *First generation college students' experiences during the transition to and out of college*
 Burcher, S. (PhD Candidate) 12-credit. *Dissertation*

Spring 2019

Burcher, S. (PhD Candidate) 4-credit. *Pre-Dissertation*
 McGee, D. (Master / PhD) 5-credit: *Family Financial Stabilization Plan: An evaluation study*

Fall 2018

Burcher, S. (PhD Candidate) 6-credit. *Pre-Dissertation*
 Li, Yiting (PhD Candidate) 1-credit. *Teaching Fellowship*
 McGee, D. (Master / PhD) 5-credit: *Thesis*

Spring 2018

Burcher, S. (PhD Candidate) 1-credit. *With the debt I am in? A Mixed Methods Study*
 Lee, S. K. (PhD Candidate) 1-credit. *With the debt I am in? A Mixed Methods Study*
 Li, Y, (PhD Candidate) 1-credit. *Parental financial socialization and partner financial behavior on young adults financial well-being*

McGee, D. (Master / PhD) 1-credit: *Family Financial Stabilization Plan: An evaluation study*

Fall 2017

Burcher, S. (PhD Candidate) 1-credit. *How Are Emerging Adults Faring With Student Loans? A Mixed Methods Study*

Lee, S. K. (PhD Candidate) 1-credit. *How Are Emerging Adults Faring With Student Loans? A Mixed Methods Study*

Li, Yiting (PhD Candidate) 1-credit. *How does early parental financial socialization influence young adults financial and romantic well-being?*

McGee, D. (Master / PhD) 1-credit: *To strengthen statistics skills though applied practice using community evaluation data*

Fall 2016

Rea, J., (PhD) 2-credits: *To identify and learn the statistical methods required for the quantitative dissertation study.*

Spring 2016

Majerle, A. (Masters Candidate) 1-credit: *Application of Research on Student Service Members / Veterans.*

Rea, J., (PhD) 2-credit: *To practice developing a multi-method manuscript*

Fall 2015

Mao, D. (PhD Candidate) 1-credit: *To develop previous empirical paper into a manuscript for journal submission*

Majerle, A. (Masters Candidate) 1-credit: *To participate in writing a manuscript examining risk and resilience factors among Student Service Members / Veterans.*

Burcher, S. (Master / PhD) 1-credit: *To learn how to develop a research poster for a scholarly conference*

Spring 2015

Mao, D. (PhD Candidate) 1-credit: *To design an empirical research study, conduct, and interpret quantitative analyses in support of the study.*

Guidance of Graduate Student Scholarship

Fall 2018 Yiting Li
 Application for Student Conference Scholarship Award
 Association for Financial Counseling, Planning and Education (AFCPE)
 Awarded

Spring 2017 Sun Kyung Lee
 Application for Student Conference Scholarship Award
 American Council on Consumer Interests
 Awarded

Spring 2016 Sarah Burcher

Application for Student Conference Scholarship Award
 American Council on Consumer Interests
Awarded

Fall 2015 Sarah Burcher
 Application for Graduate Research Fellowship
 National Science Foundation
Rejected

Spring 2015 Veronica Deenanath
 Application for Student Conference Scholarship Award
 American Council on Consumer Interests
Awarded

Supervision of Graduate Students

50% Research Assistants

Sarah Burcher (August, 2015-May, 2016)

25% Research Assistants

Lijun Li, (August, 2018-December, 2019)

Demitri McGee (August, 2017-May, 2018)

Sarah Burcher (August, 2016-May, 2017)

Sunkyung Lee (August, 2016-May, 2017)

Mara Stommes (August 2016-January, 2018)

Veronica Deenanath (August, 2014-May, 2016)

Jenny Rea (August, 2014-May, 2016)

Jaime Ballard (August, 2014-May, 2015)

Amy Walkner-Spaan (August, 2014-May, 2015)

Graduate Student Advising

University of Minnesota

Burcher, S. (Entered MA / PhD program Fall 2015;
 MA Thesis completed May 2017)

Advisor

McGee, D. (Entered MA / PhD program Fall 2017
 MA Project completed October 2019)

Advisor

Seo, C. (July 2016)

Co-Advisor

Rea, J. (May 2017)

Co-Advisor

Li, Y. (Entered MA / PhD program Fall 2015;
 MA Thesis completed May 2017)

Committee Member

Università Cattolica del Sacro Cuore, Milan

Sorgente, A. (February, 2018)

Co-Advisor

University of Arizona

Wiggs, C. B. MS (May, 2009)

Minor Chair Advisor

Mittal, C. MS (April, 2011)

Committee member

Bosch, L. PhD (May 2013)	Committee member
Totenhagen, C. PhD (May, 2011)	Committee member
Mishra, A. PhD (August, 2011)	Committee member
Andrews, J. PhD (April, 2016)	Committee member
Ahn, S. Y. PhD (July 2016)	Committee member

SERVICE AND PUBLIC OUTREACH

Service to Discipline / Profession

Journal Editorial Review Board

2019-	Editor - Journal of Family and Economic Issues (402 submissions in 2019)
2018-	Co-Editor - Emerging Adulthood (M. Lanz, co-editor), <i>Special Issue, Financial Instability During Emerging Adulthood</i>
2016-2018	Associate Editor - Journal of Financial Counseling and Planning
2018-2019	Associate Editor - Family and Consumer Sciences Research Journal

Journal Review Board

2012- Present	Journal of Consumer Affairs
2013- Present	Journal of Financial Counseling and Planning

Manuscript Reviewer (ad hoc)

2003-2019	Journal of Family and Economic Issues
2014-Present	Journal of Family Issues
2010-2019	Journal of Family and Consumer Sciences Research Journal
2010-2018	Family Relations
2010-2018	Journal of Applied Developmental Psychology
2018	International Journal of Behavioral Development
2018	International Journal of Psychology
2018	Youth & Society
2014-2017	Journal of Gerontology
2004-2017	Journal of Health and Social Behavior
2016	CYSR
2016	International Journal of Behavioral Medicine
2016	Journal of Economic Psychology

Conference Submission Reviewer

2016- Present	Association for Financial Counseling, Planning and Education (AFCPE)
2008- Present	American Council on Consumer Interests (ACCI)
2010-2012	Society for Research on Adolescence (SRA)

Professional Service

2019	Grant Reviewer. Israel Science Foundation
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2019	Strategic Impact Fund Scholarship Committee, Association for Financial Counseling, Planning and Education (AFCPE)
2018- Present	Award Committee Board Liaison, Association for Financial Counseling, Planning and Education (AFCPE)
2018- Present	Award Committee, American Council on Consumer Interests (ACCI)
2018	Best Paper of 2018 Review Committee, Family & Consumer Sciences Research Journal
2018	Self-Study Review Panel, Take Charge America Institute, University of Arizona
2017- Present	Elected Board Member, Association for Financial Counseling, Planning and Education (AFCPE)
2018-2019	Student Task Force Committee Board Liaison, Association for Financial Counseling, Planning and Education (AFCPE)
2016	Nominations and Elections Chair American Council on Consumer Interests (ACCI)
2016	Past-President, American Council on Consumer Interests (ACCI)
2015	President, American Council on Consumer Interests (ACCI)
2014	President-Elect, American Council on Consumer Interests (ACCI)
2013	Board Member, American Council on Consumer Interests (ACCI)
2012	Conference Program Chair American Council on Consumer Interests (ACCI) 2013

Service to the University / College / Department / Extension

College of Education and Human Development

2019	FSoS Department Head Search Committee
2017	University Naming Committee
2016-present	College Faculty Finance Committee
2015-2017	All-University Honors Committee
2015	Community Fund Drive Volunteer
2014-2015	College Awards Committee

Family Social Science

2018-present	Graduate Assistantships
2015-2018	Graduate Admissions Recruiting, Chair
2014-2015	Awards Subcommittee
2015	International Visiting Scholar Departmental Host / Dr. Seohee Son

Cooperative Extension

2019	Promotion Mentor – Antonio Alba Meraz
2017-2018	Promotion Mentor - Sharon Powell
2016-2017	Extension Business Plan Review Committee
2014-2016	Qualey-Skjervold Conference Planning Committee
2015-2015	Search Committee – Family Development Program Leader

University of Arizona

2009-2013	AES Research Review Committee
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2010-2013 Faculty Review Committee

Public and Other Service

2018- Financial Literacy Collaboration
In 2019, met with state Senator Steve Cwodzinski in support of bill SF19, legislation to add personal finance education (½ credit) as a high school graduation requirement. Although the bill did not pass, it resulted in media coverage and discussion about the importance of youth financial literacy in the states of Minnesota. <https://blog-family-matters.extension.umn.edu/2019/02/extension-is-involved-in-bill-proposing.html>

2017- Board Member, Minnesota Jump\$tart Coalition

2008-2010 President, Tucson Youth Collaborative Advisory Board

Media Coverage

Alessandro Malito (2019, September). Andrew Yang says teaching people financial literacy ‘is very difficult if they don’t have money’. MarketWatch. *Reach 20 million*

<https://www.marketwatch.com/story/andrew-yang-says-teaching-people-financial-literacy-is-very-difficult-if-they-dont-have-money-2019-09-24?mod=alessandra-malito>

Heather Brown (2019, September). How much debt do we have? WCCO. *Reach 950,000*

<https://minnesota.cbslocal.com/2019/09/19/how-much-debt-do-we-have/>

Isanti-Chisago County Star (2019, August). Talking with the experts: How families can navigate difficult financial situations. *Reach 2000*

http://www.isanti-chisagocountystar.com/news/talking-with-the-experts-how-families-can-navigate-difficult-financial/article_cb860db0-b496-11e9-b097-834dacfd567a.html

Kanabec County Times. (2019, August). Helping youth make informed money decision starts with family. *Reach 4000*

<http://www.moraminn.com/search/?sd=desc&l=25&sort=relevance&f=html&t=article%2Cvideo%2Cyoutube%2Ccollection&app=editorial&nsa=edition&q=serido>

Faribault Daily News (2019, July). Three things all families should consider: Talking family finances with U of M.

http://www.southernminn.com/faribault_daily_news/opinion/article_4951476f-1879-54e2-9b3c-6508cb026b1f.html

Angela Davis (2019, June). How can young people be better at money? Experts say it starts at home. MPRNews. *Reach 515,000*

https://www.mprnews.org/listen?name=/minnesota/podcasts/angela-davis/2019/06/10money_adolescents_20190610_64.mp3

Ellery McCardle (2019, May). Setting your teenager up for financial success. Kare11News

<https://www.kare11.com/article/news/local/kare11-sunrise/setting-your-teenager-up-for-financial-success/89-a5aab15f-c30e-4efb-9089-29c32cb2669b>

Wallet Hub (2019, June). Ask the Experts: Time to go Shopping for a new credit card? *Reach 1 million.*

https://wallethub.com/credit-cards/good-credit/#expert=Joyce_Serido

CEHD News (2019, April). FSoS Mad Money workshop gives undergrads a reality check,

<https://news.cehd.umn.edu/fsos-mad-money-workshop-gives-undergrads-a-reality-check/>

Wallet Hub (2019, April). Ask the Experts: What should policymakers do to improve financial literacy?

<https://wallethub.com/edu/most-and-least-financially-literate-states/3337/#expert=joyce-serido>

Family Matters (2019, February). Public policy update — proposed financial literacy. <https://blog-family-matters.extension.umn.edu/2019/02/extension-is-involved-in-bill-proposing.html>

Wallet Hub (2018, November). Ask the Experts: How important is it for students with no credit history to get a credit card? https://wallethub.com/credit-cards/no-credit-student/#expert=Joyce_Serido

@CNBCnow (2018, July). Millennials & Money. <https://www.cnbc.com/video/2018/06/29/millennials-money.html>

Christopher Robbins (2018, July). Confidence Breeds Success, 10-Year Study Finds. Financial Advisor, <https://www.fa-mag.com/news/for-young-people--financial-well-being-may-come-down-to-self-confidence-39868.html>

Keryn Donnelly (2018, June). The Underrated Personality Trait that Makes Someone Great with Money. MamaMia. <https://www.mamamia.com.au/how-to-be-better-with-money/>

Charlotte Cowles (2018, June). The Trait That Determines Whether You're Good With Money. New York Magazine. <https://www.thecut.com/2018/06/how-to-be-smart-with-money.html>

Wallet Hub (2018, April). Ask the Experts: More Credit Improvement Tips, <https://wallethub.com/edu/improve-credit-score/19579/#joyce-serido>

Wallet Hub (2018, January). Ask the Experts: 2018's Best Places to Get Married, <https://wallethub.com/best-places-to-get-married/18721#tai-j-mendenhall-and-joyce-serido>

Wallet Hub (2017, June). Ask the Experts: Cashing in on Credit Card Rewards, <https://wallethub.com/best-cash-back-credit-card/#joyce-serido>

Heather Brown (2017, March). Should we tell our kids how much money we make?

WCCO. http://minnesota.cbslocal.com/2017/09/14/good-question-money-parenting/?utm_campaign=true_anthem&utm_content=59bb7ba404d30144093bf6cf&utm_medium=facebook&utm_source=social

Minnesota Credit Union (2016, May). *Youth Financial Literacy: Where to Start?* <http://www.mncun.org/page/Pulse050516/The-Pulse-05-05-16.htm>

USA Today (2016, April). *Romantic Partners Influence Spending*. Vol. 144, No. 2851.
Rick Nauer (2016, April). Boyfriend/Girlfriend Can Shape College Students' Financial Habits. <http://psychcentral.com/news/2016/03/03/boyfriendgirlfriend-can-shape-college-students-financial-habits/99948.html>

Financial Literacy and Education Commission (2016, January). *Promoting financial success in the United States: National Strategy for Financial Literacy*. United States

Treasury. <https://www.treasury.gov/resource-center/financial-education/Documents/National%20Strategy%20for%20Financial%20Literacy%202016%20Update.pdf>

Kerri Miller (2015, September). *Your money: Personal finance college students*. Minnesota Public Radio (MPR). <http://www.mprnews.org/story/2015/09/16/bcst-your-money-personal-finance-for-college-students>

Beckie Supiano (2015, July). Financial literacy: Can it be taught? Should colleges even try? The Chronicle of Higher Education. <http://chronicle.com/article/Financial-Literacy-Can-It-Be/231691/>

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