

Personal Finance Symposium - Presented by UAB Regions Institute for Financial Education April 23, 2021

Registration Link: <https://go.uab.edu/2021PersonalFinanceSymposium>

program at a glance

All times are Central Standard Time (CST)

8:30 – 8:35 Opening ~ Ferhat Zengul
Stephanie Yates
8:35 – 8:45 Welcome ~ Molly Wasko

PAPER DEVELOPMENT WORKSHOP & ABSTRACT PRESENTATIONS

Session Chair – David Cicero – Auburn University

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| | Breakout Rm 1.1 |
| 8:45 – 9:10 | Mobile Payments: A Mediator in Using Alternative Financial Services Isha Chawla, M.S., M.B.A, Ph.D. student University of Maryland - College Park |
| 9:10 – 9:35 | How UK Financial Planners Identify Their Clients Risk Profile Ian Paul Smith, MSc, FPFS, FPMT, IMC, CFP Manchester Metropolitan University |
| 9:35 – 10:00 | How Does the Size and Sector of a Firm Affect the Female and Minority Representation in the C-Suite? Dipal Patel The University of Alabama at Birmingham |
| 10:00 - 10:10 | Break |

Session Chair – Jim Byrd – The University of Alabama at Birmingham

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| | Breakout Rm 1.2 |
| 8:45 – 9:03 | Defining Family in Policy Decisions: Who was Best Served by Covid Relief Payments Tami James Moore University of Nebraska at Kearny |
| 9:03 – 9:21 | The Effect of Retirement Planning on Satisfaction Mengya Wang Iowa State University |
| 9:21 - 9:39 | Everyone else is making a mistake: Effects of peer error on saving decisions. Elizabeth Perry, Doctoral Student Harvard University |

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| 9:39 – 10:00 | Nudging Credit Union Members to Check their Credit: Evidence from a Field Expert Madelaine Reid L'Esperance, PhD The University of Alabama |
| 10:00-10:10 | Break |

PAPER PRESENTATIONS

Session Chair – Jennifer Hamrick – The University of Alabama at Birmingham

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| | Breakout Rm 2.1 |
| 10:10 – 10:35 | Are Millennials Wary of the Stock Market? A Cohort Analysis of Stock Holdings Zhujun (Cici) Cheng, PhD Student Ohio State University |
| 10:35 – 11:00 | Do Mutual Funds Exploit Information on Local Companies? Evidence from Fund-Firm Taxi Trips in NYC Shen Zhang, PhD, Assistant Professor of Finance Troy University |
| 11:00 - 11:25 | The Historical Record on Active vs. Passive Mutual Fund Performance David Nanigian, Ph.D., CFP(R), <i>Dr. Thomas Warschauer Endowed Professor of Finance</i> San Diego State University |
| 11:25 – 12:25 | Break/Lunch |

Session Chair – Sarah D. Stanwich – Auburn University

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| | Breakout Rm 2.2 |
| 10:10 – 10:35 | Why are Women Less Motivated to Become Financially Literate? Jaclyn J. Beierlein East Carolina University |
| 10:35 – 11:00 | Exploring the need for personal financial education courses in times of Covid-19 Cecilia Brooks, Visiting Assistant Professor in Family Science Mississippi University for Women |
| 11:00 – 11:25 | Reasons for Consumption, Debt, and Mental Health Patricia Drentea, Professor and Graduate Director The University of Alabama at Birmingham |
| 11:25 – 12:25 | Break/Lunch |

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Plenary Session (Open to the public, students and faculty from universities represented in the symposium – A separate registration for plenary session needed)

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| | Main Stage |
| 12:30 – 1:45 | Untangling the Linkages Between Financial Inclusion and Social Inclusion Stephanie Yates, PhD, CFP®, AFC® The University of Alabama at Birmingham |

Personal Finance Education and Paper Presentations

Session Chair – Ferhat Zengul – The University of Alabama at Birmingham

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| | Breakout Rm 4.1 |
| 2:00 – 2:25 | Online Personal Financial Education: The Missing Link Tim S. Griesdorn, PhD - University of the Incarnate Word Arch Ratliff – Doctor of Business Administration – California Intercontinental University |
| 2:25 – 2:50 | Financially Fully Mission Capable for the Long-Term? A Strategic Look at Military Retirement William W. Jennings USAF Academy |
| 2:50 – 3:15 | Cryptocurrency and Personal Finance: A Real-World Analysis John Stanwick – Founder of Chairtas Co Sarah D. Stanwick - Auburn University |

Session Chair – Sugata Ray –The University of Alabama

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| | Breakout Rm 4.2 |
| 2:00 – 2:25 | Do You Have a Choice? Implications for Beliefs Updating and Subsequent Risk-Taking Kremena Bachmann Zurich University of Applied Sciences |
| 2:25 – 2:50 | American Muslim Philanthropy: Evidence from IRS Form 990 Eiman A. Osseilan, MS, MBA, PhD Texas Tech University |

2:50 – 3:00 Closing ~ Ferhat Zengul