

Curriculum Vitae: Wookjae Heo

Wookjae Heo

Ph.D., Assistant Professor

Division of Consumer Science
White Lodging-J.W. Marriot Jr. School of Hospitality and Tourism Management
Purdue University

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EDUCATION

Ph.D.	University of Georgia: Athens, Georgia	2011-2016
	Department of Financial Planning, Housing, and Consumer Economics	
	<i>Dissertation Topic on Demand of Life Insurance by using Data Mining (ANN)</i>	
	Major Advisor: Dr. John E. Grable	
M.A.	Seoul National University: Seoul, Korea	2004-2006
	Department of Consumer Studies and Resource Management	
	<i>Thesis: "A Study on the Concept of Consumer Alienation"</i>	
	Major Advisor: Dr. Rando Kim	
B.A.	Seoul National University: Seoul, Korea	1997-2004
	Department of Consumer and Child Studies	

ACADEMIC AND PROFESSIONAL EXPERIENCE

Assistant Professor, Purdue University	Aug., 2021 - Present
Division of Consumer Science, West Lafayette, IN	
Assistant Professor, South Dakota State University	Aug., 2016 – May., 2021
Division of Health and Consumer Science, Brookings, SD	
Instructor, University of Georgia	2016
Department of Financial Planning, Housing, and Consumer Economics	
Graduate Teaching Assistant, University of Georgia	2013-2016
Department of Financial Planning, Housing, and Consumer Economics	
Graduate Research Assistant, University of Georgia	2011-2013
Department of Housing and Consumer Economics	
Department of Housing and Consumer Economics, Athens, GA	
Account Executive, Marketing Consultant, & Consumer Researcher, Plansahead	2006-2008
Brand Communication Division, Seoul, Korea (2007-2008)	
Strategic Marketing Planning Division, Seoul, Korea (2006-2007)	

Curriculum Vitae: Wookjae Heo

Assistant Researcher, Rural Development Administration (Gov.) 2006
Rural Research Division, Suwon, Korea

Graduate Computing Assistant, Seoul National University 2004-2006
College of Human Ecology, Seoul, Korea

TEACHING EXPERIENCE

Current Teaching, Assistant Professor, Purdue University 2021 Fall – Current

- CSR342: Personal Finance (2021 – Present)
- CSR386: Risk Management (2022 – Present)
- CSR484: Consumer Investment and Savings Decisions (2022 – Present)

Past Teaching, Assistant Professor, South Dakota State University 2016 Fall – 2021 Spring

- CA412: Consumer Policy Analysis (2016 – 2020)
- CA360/L: Quantitative Research Method in Consumer Affairs (2018 – 2021)
- CA/CS430: Consumer Decision Making (2018 – 2021)
- CA494: Internship in Consumer Sciences (2017 – 2020)
- CA680: Insurance Planning for Families (CFP Board Registered course, 2017 - 2021)
- CA755: Case Studies in Financial Planning (CFP Board Registered course, 2020)
- CA150: Introduction to Consumer Affairs (2016)
- CA289: Consumers in Market (2016, & 2017)
- CA/CS230: Consumer Behavior (2017)
- CA487: Transition to Professional World (2016, & 2017)

Past Teaching, Instructor, University of Georgia 2016, Spring

- FHCE 3260: Computer Applications for Financial Planning

Co-Teaching, Co-Instructor, University of Georgia 2014 Fall – 2015 Spring

- FHCE 3200: Introduction to Personal Finance (2014-2015) with Dr. Land Palmer
- FHCE 5250: Capstone in Financial Planning (2014-2015) with Dr. John Grable

Teaching Assistant, University of Georgia 2013 Fall – 2016 Spring

- FHCE 3100: Introductory Consumer Economics
- FHCE 3200: Family Financial Management
- FHCE 3300: Housing in a Contemporary Society
- FHCE 4320: Residential Property Management Law
- FHCE 4400: Family Demographics and Policy
- FHCE 5910: Summer Internship Program

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PUBLICATIONS

Peer Reviewed Publications

* indicates correspondence

- Heo, W.**, Rabbani, A. G., Grable, J. E.*, & Roszkowski, M. (2022, In Press). The alpha and omega of financial risk-tolerance assessment. *Financial Planning Review*, (issues and pages are upcoming).
- Heo, W.***, Rabbani, A. & Grable, J. E. (2021). An evaluation of the effect of the COVID-19 pandemic on the risk tolerance of financial decision makers. *Finance Research Letters*, 41, 101842. doi: 10.1016/j.frl.2020.101842
- Heo, W.**, Rabbani, A.*, & Lee, J. M. (2021). Mediation between financial risk tolerance and equity ownership: assessing the role of financial knowledge underconfidence. *Journal of Financial Services Marketing*, 26, 169-180. doi: 10.1057/s41264-021-00088-y
- Rabbani, A., **Heo, W.***, & Grable, J. E. (2021). The role of financial literacy in describing the use of professional financial advisors before and during the COVID-19 pandemic. *Journal of Financial Services Marketing*, 26, 226-236. doi: 10.1057/s41264-021-00109-w
- Rabbani, A. G.*, **Heo, W.**, & Lee, J. M. (2021). A latent profile analysis of college students' financial knowledge: The role of financial education, financial well-being, and financial risk tolerance. *Journal of Education for Business*, 97(2), 112-118. doi: 10.1080/08832323.2021.1895046
- Heo, W.***, Lee, J. M., & Park, N. (2021). WTP for financial planning services: Who financial planners serve? Estimating the needs of the broad population. *Journal of Financial Consumers*, 11 (1), 5-34. doi: 10.30592/KAFC_JFC.11.01.01
- Park, N.*, Lee, J. M., & **Heo, W.** (2021). Life satisfaction in time orientation. *Applied Research in Quality of Life*, 16, 1717-1731. doi: 10.1007/s11482-020-09830-5
- Kim, J., & **Heo, W.*** (2021). Importance of interior design: An environmental mediator for perceiving life satisfaction and financial stress. *International Journal of Environmental Research and Public Health*, 18, 10195. doi: 10.3390/ijerph181910195.
- Kim, J., & **Heo, W.*** (2021). Interior design with consumers' perception about art, brand image, and sustainability. *Sustainability*, 13 (8), 4457. doi: 10.3390/su13084557
- Heo, W.***, Lee, J. M., & Park, N. (2021). Who demands which type of life insurance? Various factors in life insurance ownership. *Financial Services Review*, 29 (2), 101-119. Link: <https://edition.pagesuite-professional.co.uk/html5/reader/production/default.aspx?pubname=&edid=cd3bdb01-2c75-46ef-becd-3330d593e06d>
- Choi, S.*, & **Heo, W.** (2021). Financial Constraints, External Locus of Control, and Emotional Exhaustion. *Journal of Financial Counseling and Planning*, 32(3), 280-293. doi: 10.1891/JFCP-20-00033
- Park, J., Shin, M., & **Heo, W.*** (2021). Estimating the BIS Capital Adequacy Ratio for Korean Banks Using Machine Learning: Predicting by Variable Selection Using Random Forest Algorithms, *Risks*, 9(2), 32. doi: 10.3390/risks9020032

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- Kang, W. Park, N., & **Heo, W.*** (2021). Improvement of evaluating grid for basic living infrastructure: A case of Gwangjin district in Seoul, South Korea. *Social Sciences*, 10(1), 26. doi: 10.3390/socsci10010026
- Grable, J. E.*, **Heo, W.**, & Rabbani, A. (2021). Characteristics of random responders in a financial risk tolerance questionnaire. *Journal of Financial Services Marketing*, 26, 1-9. doi: 10.1057/s41264-020-00078-6
- Park, H., & **Heo, W.*** (2020). Solving the financial problems of consumers: The social market economy through sustainable finance, *Journal of Financial Consumers*, 10(3), 69-88. doi: 10.30592/KAFC_JFC.10.03.04
- Heo, W.***, Lee, J. M., & Park, N. (2020). Financial-related psychological factors affect life satisfaction of farmers. *Journal of Rural Studies*, 80, 185-194. doi: 10.1016/j.jrurstud.2020.08.053
- Heo, W.**, Lee, J. M., & Rabbani, A.* (2020). Mediation effect of financial education between financial stress and use of financial technology. *Journal of Family and Economic Issues*, 42(3), 413-428. doi: 10.1007/s10834-020-09720-w
- Heo, W.***, Grable, J. E., & Rabbani, A. (2020). A test of the association between the initial surge in COVID-19 cases and subsequent changes in financial risk tolerance. *Review of Behavioral Finance*, 13(1), 3-19. doi: 10.1108/RBF-06-2020-0121
- Heo, W.***, Cho, S., & Lee, P. (2020). APR financial stress scale: Development and validation of a multidimensional measurement. *Journal of Financial Therapy*, 11(1), 1-28. doi: 10.4148/1944-9771.1216
- Heo, W.***, Lee, J. M., Park, N., & Grable, J. E. (2020). Using artificial neural network techniques to improve the description and prediction of household financial ratios. *Journal of Behavioral and Experimental Finance*, 25, 100273. doi: 10.1016/j.jbef.2020.100273
- Choi, S., **Heo, W.***, Cho, S. H., & Lee, P. (2020). The links between job insecurity, financial well-being, and financial stress: A moderated-mediation model. *International Journal of Consumer Studies*, 44(4), 353-360. doi: 10.1111/ijcs.12571
- Heo, W.***, Park, N., & Park, K. (2020). Classifying students using an expectation-perception survey about a hospitality laboratory class: Empirical research with the finite mixed model. *Anatolia An International Journal of Tourism and Hospitality Research*, 31(1), 50-61. doi: 10.1080/13032917.2019.1697890
- Lee, J. Park, N., & **Heo, W.*** (2019). Importance of subjective financial knowledge and perceived credit score in payday loan use. *International Journal of Financial Studies*, 7(3), 53. doi: 10.3390/ijfs7030053
- Song, I., Park, H., Park, N.*, & **Heo, W.** (2019). The effect of experiencing a death on life insurance ownership. *Journal of Behavioral and Experimental Finance*, 22, 170-176. doi: 10.1016/j.jbef.2019.03.003
- Grable, J. E.*, Lyons, A. C., & **Heo, W.** (2019). A Test of traditional and psychometric relative risk tolerance measures on household financial risk taking. *Finance Research Letters*, 30, 8-13. doi: 10.1016/j.frl.2019.03.012

Curriculum Vitae: Wookjae Heo

- Park, K., Park, N. *, & **Heo, W.** (2019). An exploratory study of examining students' expectations of training in a laboratory class: Factor analysis of affective heuristic features. *Journal of Education for Business*, 94(6), 381-389. doi: 10.1080/08832323.2018.1541852
- Park, K., Park, N. *, **Heo, W.**, & Gustafson, K. (2019). What prompt college students to participate in online survey? *International Education Studies*, 12(1), 69-79. doi: 10.5539/ies.v12n1p69
- Heo, W.***, Park, N., Henager, R., & Grable, J. E. (2018). What do financial Planning organizations communicate to stakeholders and consumers? An empirical narrative analysis. *Financial Services Review*, 27(2), 115-131.
- Heo, W.***, & Kim, J. E. (2018) Association between financial stress and consumer behavior by utilizing electroencephalography signal. *Journal of Financial Services Consumers*, 8(3) 39-68. doi: 10.30592/KAFC_JFC.08.03.02
- Heo, W.***, Grable, E. J., & Rabbani, A. (2018). A Test of the relevant association between utility theory and subjective risk tolerance: Introducing the Profit-to-Willingness ratio. *Journal of Behavioral and Experimental Finance*, 19, 84-88. doi: 10.1016/j.jbef.2018.05.003
- Park, K., Park, N., Kim, J., & **Heo, W.*** (2018). Examining the college students' perceived fast food restaurant selection attributes. *Consumption Culture Study*, 21(3), 181-203. doi: 10.17053/jcc.2018.21.3.009
- Park, K., Park, N. *, & **Heo, W.** (2018). Factors influencing intranet acceptance in restaurant industry: Use of technology acceptance model. *International Business Research*, 11(10), 1-9. doi: 10.5539/ibr.v11n10p1
- Heo, W.***, Grable, J. E., & O'Neill, B. (2017). Wealth accumulation inequality: Do investment risk tolerance and equity ownership make a difference? *Social Indicators Research*, 133, 209-225. doi: 10.1007/s11205-016-1359-5
- Park, N. *, **Heo, W.**, Jorge, R., & Grable, J. E. (2017). Financial hardship, social support, and stress: The consumer perspective. *Journal of Financial Counseling and Planning*, 28, 1-11. doi: 10.1891/1052-3073.28.2.322
- Rabbani, A. *, Grable, J. E., **Heo, W.**, Nobre, L., & Kuzniak, S. (2017). Stock market volatility and changes in financial risk tolerance during the great recession. *Journal of Financial Counseling and Planning*, 28, 140-154. doi: 10.1891/1052-3073.28.1.140
- Hudson, C. *, **Heo, W.**, Park, H., & Palmer, L. (2017). Employees' financial behaviors following the 2007-2009 financial crisis. *Financial Services Review*, 26(1), 19-36.
- Heo, W.***, Grable, J. E., Nobre, L., & Ruiz-Menjivar (2016). An estimate of mediation effect of risk tolerance among marital status, gender, and investing behavior. *International Journal of Human Ecology*, 17(1), 1-14. doi: 10.6115/ijhe.2016.17.1.1
- Grable, J. E. *, **Heo, W.**, & Kruger, M. (2016). The intertemporal persistence of risk-tolerance scores. *Journal of Financial Planning*, 29(8), 38-47.
- Heo, W.***, Grable, J. E., Nobre, L., & Ruiz-Menjivar, J. (2016). What role does financial risk tolerance play in mediating investing behavior? *Journal of Financial Service Professionals*, 70(5), 42-51.

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Kuzniak, S. *, Rabbini, A., **Heo, W.**, Ruiz-Menjivar, J., & Grable, J. (2015). The Grable and Lytton risk-tolerance scale: A 15-year retrospective. *Financial Services Review*, 24(2), 177-192.

Grable, J. E. *, **Heo, W.**, & Rabbani, A. (2014). Financial anxiety, physiological arousal, and planning intention. *Journal of Financial Therapy*, 5(2), 1-18. doi: 10.4148/1944-9771.1083

Heo, W.*, Grable, J. E., & Chartterjee, S., (2013). Life insurance consumption as a function of wealth change. *Financial Services Review*, 22(4), 389-404.

Heo, W., & Kim, R. * (2006). A Study on the concept of consumer alienation. *Study of Consumer Policy and Education*, 2(2), 21-43.

Peer Reviewed Proceedings

Heo, W., Lee, J. M., & Park, N. (2021). Online algorithms and consumer decision-making: A case of Amazon recommendations. *Consumer Interests Annual*, Vol. 67.

Heo, W., Park, N., & Saboe-Wounded Head, L. (2019). Monthly consumers' complaints reported to Consumer Financial Protection Bureau: Utilization of Automatic Keywords Extraction Techniques. *Consumer Interests Annual*, Vol. 65.

Heo, W., Park, Y. S. & Park, K. (2019). Variances in clients' EEG responses when reserving a hotel room: Exploratory research by comparing two websites. *Proceedings of the 26th Annual iHita Research Conference*.

Heo, W., Saboe-Wounded Head, L., Cho, S. H., & Lee, P. S. (2018). Association between personality and financial well-being: Strategies for more effective financial education, counseling and advising. *Consumer Interests Annual*, Vol. 64.

Heo, W., & Saboe-Wounded Head, L. (2017). Mediation effect of mindset on coping strategies used by consumers experiencing financial hardship during the economic recession in 2008. *Consumer Interests Annual*, Vol. 63.

Professional Journal Column

Heo, W., & Grable, J. E. (2019). A new method for anticipating changes in investment market conditions. *Journal of Financial Service Professionals*, 73(1), 18-23.

Heo, W., & Grable, J. E. (2017). Demand for life insurance: A consumer perspective. *Journal of Financial Service Professionals*, 71(3), 19-22.

Grable, J. E., & **Heo, W.** (2017). Insights into the relationship between risk tolerance and market volatility. *Journal of Financial Service Professional*, 71(1), 17-20.

Grable, J. E., & **Heo, W.** (2016). Risk tolerance and changes in equity ownership. *Journal of Financial Service Professional*, 70(3), 20-22.

Researcher Profile

Heo, W. (2017). Researcher Profile: Wookjae Heo. *Journal of Financial Therapy*, 8(2), 87-91.
<https://doi.org/10.4148/1944-9771.1168>

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BOOK

Heo, W. (2020). *Prediction of the Demand for Life Insurance by Using Artificial Neural Networks Estimation*. McMillan Palgrave. ISBN 987-3-030-36902-6

BOOK CHAPTERS

Heo, W., Grable, J. E., & Kwak, E. J. (2022). The Role of Big Data Research Methodologies in Describing Investor Risk Attitudes and Predicting Stock Market Performance: Deep Learning and Risk Tolerance, In Madaleno, M., Elisabete V., & Nicoleta B. (Ed.), *New Challenges and Global Outlooks in Financial Risk Management*. pp.293-315. doi: 10.4018/978-1-7998-8609-9.ch014

Grable, J. E., & **Heo, W.** (2015). Korean Immigration, In Wherry, F. (Ed.), *Encyclopedia of Economics and Society*. pp.1007-1008. ISBN: 9781452226439

Heo, W., & Grable, J. E. (2015). Koreatown, In Wherry, F. (Ed.), *Encyclopedia of Economics and Society*. pp.1008-1011. ISBN: 9781452226439

Ruiz-Menjivar, J., **Heo, W.**, & Grable, J. E. (2015). Understanding Risk Aversion based on Attribution Theory. In Copur, Z. (Ed.), *Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry*. pp.201-220. doi: 10.4018/978-1-4666-7484-4.

CONFERENCE PAPERS, POSTERS, & PRESENTATIONS

Xu, Y., **Heo, W.**, Kiss, E., Cho, S. Y., & Gutter, M. (May, 2021, *upcoming*). *Pushing or clicking the grocery cart? Health and economic concerns during the COVID-19 pandemic*. Oral Presentation at American Council of Consumer Interest Annual Conference, Clearwater, FL.

Heo, W., Rabbani, A., Roszkowski, M., & Grable, J. (May, 2021, *upcoming*). *The alpha and omega of financial risk-tolerance assessment*. Poster Presentation at American Council of Consumer Interest Annual Conference, Clearwater, FL.

Ahn, S. Y. & **Heo, W.** (May, 2021, *upcoming*). *The impact of COVID-19 on food consumption patterns: An application of SOR framework*. Oral Presentation at American Council of Consumer Interest Annual Conference, Clearwater, FL.

Heo, W., Moon, K., & Lee, J. M. (November, 2021). *Financial stress amplified by COVID-19: What are the factors to amplify financial stress during COVID-19 pandemic?* Poster Presentation at 2021 Academic Research Colloquium for Financial Planning and Related Disciplines (Online participation by COVID-19).

Heo, W., & Cho, S. H. (November, 2021). *Tracking financial stress before/during the COVID-19 pandemic & introduction of short version of APR financial stress scale*, Oral Presentation at Financial Therapy Association Annual Conference (Online participation by COVID-19).

Davis, S., Strong, C. R., Evan, A., & **Heo, W.** (November, 2021). *Inclusion for everyone hosted by the FTA Equity and Inclusion Committee*, Panel Discussion at Financial Therapy Association Annual Conference (Online participation by COVID-19).

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- Heo, W.**, & Lee, J. M. (October, 2021). *Factors related to financial advice-seeking in times of COVID-19*, Oral Presentation at Academy of Financial Services Annual Conference (Online participation by COVID-19).
- Moon, K., & **Heo, W.** (October, 2021). *Change of finance-related psychological factors and payment behavior due to COVID-19*, Oral Presentation at Academy of Financial Services Annual Conference (Online participation by COVID-19).
- Heo, W.**, Lee, J. M., Park, N. R., & Park, Y. S. (May, 2021). *Consumers' limited decision making by online algorithms: Using the case of Amazon recommendations*, Oral Presentation at American Council of Consumer Interest Annual Conference (Online participation by COVID19).
- Rabbani, A. G. **Heo, W.**, Lee, J. M., & Zhang, J. (May, 2021). *Generational difference in financial self-efficacy*, Oral Presentation at American Council of Consumer Interest Annual Conference (Online participation by COVID19).
- Heo, W.**, Park, K., & Shin, H. (October, 2020). *Estimating willingness-to-pay for green hotel: Exploratory simulation study*. Oral Presentation at Fall Conference of Central Council on Hotel, Restaurant, and Institutional Education (Online participation by COVID19).
- Heo, W.**, Kwak, E. J., & Grable, J. E. (October, 2020). *Assessing the value of financial risk tolerance as a predictor of monthly S&P 500 values: A comparison of Artificial Intelligence Deep Learning and traditional regression methodologies*, Oral Presentation at Academy of Financial Services (Online participation by COVID19).
- Park, N., **Heo, W.**, & Lee, J. M., (May, 2020). *Determinants of objective financial knowledge and subjective financial knowledge: Are they different?* Oral Presentation at American Council of Consumer Interest Annual Conference (Online participation by COVID19).
- Heo, W.**, Lee, J. M., & Park, N. (February, 2020). *Estimating willingness-to-pay for financial planning services*. Oral Presentation at 2020 Academic Research Colloquium for Financial Planning and Related Disciplines, DC.
- Heo, W.**, Rabbani, A., & Lee, J. M. (February, 2020). *Mediating effect of financial knowledge underconfidence on the association between financial risk tolerance and equity ownership*. Poster Presentation at 2020 Academic Research Colloquium for Financial Planning and Related Disciplines, DC.
- Heo, W.**, Park, N., Lee, J. M., & Grable, J. E. (February, 2020). *Improving the description of household ratios by using Neural Network techniques*. Poster Presentation at 2020 Academic Research Colloquium for Financial Planning and Related Disciplines, DC.
- Heo, W.**, Grable, J. E., Roszkowski, M., & Rabbani, A. (October, 2019). *The alpha and omega of financial risk-tolerance assessment*. Presentation at Academy of Financial Services, Minneapolis, MN.
- Heo, W.**, Park, N., & Lee, J. M. (October, 2019). *Why financial planner should know clients' psychological factor even in a same job: An exploratory study about farmers*. Presentation at Academy of Financial Services, Minneapolis, MN.

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- Lee, J. M., **Heo, W.**, & Park, N. (October, 2019). *Underlying dynamics in life satisfaction: Finite mixture model of psycho-behavioral characteristics and health risk behaviors*. Presentation at Academy of Financial Services, Minneapolis, MN.
- Park, N., **Heo, W.**, & Lee, J. M. (October, 2019). *Psychological resources and financial stress response*. Presentation at Academy of Financial Services, Minneapolis, MN.
- Heo, W.**, Park, Y., & Park, K. (June, 2019). *Variance in clients' EEG responses when reserving a hotel room: Exploratory research by comparing two websites*. Presentation at the 2019 Annual iHITA Research Conference, Minneapolis, MN.
- Heo, W.**, Park, N., & Saboe-Wounded Head, L. (May, 2019). *Monthly consumers' complaints reported to Consumer Financial Protection Bureau: Utilization of automatic keywords extraction techniques*. Presentation at American Council of Consumer Interest Annual Conference, DC.
- Heo, W.** (February, 2019). *The way consumers and clients respond to financial conversations: Investigation with measurement of EEG signals*. Oral Presentation at 2019 Academic Research Colloquium for Financial Planning and Related Disciplines, DC.
- Heo, W.**, Junker, A., & Lee, Y. (October, 2018). *The way consumers and clients respond to sensitive conversations: Investigation with measurement of EEG signals*. Poster Presentation at Avera/SDSU Research Symposium 2018, Brookings, SD.
- Heo, W.**, Junker, A., & Lee, Y. (October, 2018). *Variance in client's EEG responses when using different communication methods: Ways to ask questions to obtain more accurate answers*. Presentation at Academy of Financial Services, Chicago, IL.
- Heo, W.**, & Kim, J. E. (August, 2018). *Association between financial stress and consumer behavior by utilizing electroencephalography signal*. Presentation at Korean Academy of Financial Consumers Summer Conference, Sungsil University at Korea.
- Heo, W.** (July, 2018). *Importance of financial consumers' financial stress*. Presentation at 2018 Global Forum of Financial Consumers by International Academy of Financial Consumers, Waseda University at Japan.
- Heo, W.**, Saboe-Wounded Head, L., Cho, S., & Lee, P. (May, 2018). *Association between personality and financial well-being: Strategies for more effective financial education, counseling and advising*. Presentation at American Council of Consumer Interest Annual Conference, Clearwater Beach, FL.
- Heo, W.** (April, 2018). *Financial stress and consumer well-beings*, Presentation at South Dakota Association of Family and Consumer Sciences, Pierre, SD.
- Park, H., Park, N., Song, I., & **Heo, W.** (November, 2017). *Death as experience economy on consumer purchase behavior*. Presentation at Society Marketing Advance, Louisville, KY.
- Heo, W.**, Cho, S., & Lee, P. (October, 2017). *Multidimensional financial stress: Scale development and relationship with personality traits*. Presentation at Academy of Financial Services, Nashville, TN.

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- Heo, W.**, Grable, J., & Rabbani, A. (October, 2017). *A test of the relevance between utility theory and measured risk tolerance: An Empirical utilization of the G&L risk-tolerance scale.* Presentation at Academy of Financial Services, Nashville, TN.
- Heo, W.**, & Saboe-Wounded Head, L. (April, 2017). *Mediation effect of mindset on coping strategies used by consumers experiencing financial hardship during the economic recession in 2008.* Presentation at American Council of Consumer Interest Annual Conference, Albuquerque, NM..
- Heo, W.**, & Grable, J. E. (February, 2017). *Prediction of the demand for life Insurance using artificial neural network estimation procedure.* Presentation at 2017 Academic Researcher Colloquium for Financial Planning and Related Disciplines, Arlington, VA.
- Heo, W.**, Park, N., & Henager, R. (October, 2016). *Are we depressed because of our jobs? Depression and coping among finance workers and non-finance workers.* Presentation at Academy of Financial Services, Las Vegas, NV.
- Heo, W.**, Henager, R., & Park, N. (October, 2016). *What do financial planning associations communicate to consumers? Different dialogue among financial planning associations and news articles.* Presentation at Academy of Financial Services, Las Vegas, NV.
- Heo, W.**, Park, N., & Grable, J. E. (June, 2016). *Prediction of the household saving-to-income ratio using a nonlinear estimation technique.* Presentation at American Council of Consumer Interest Annual Conference, Arlington, VA.
- Heo, W.**, Park, N., & Park, H. (April, 2016). *Lottery ticket purchasing in 159 Georgia counties.* Presentation at Georgia Association of Economics and Finance, Pine Mountain, GA.
- Heo, W.**, Nobre, L., Grable, J. E., & Jorge, R. (September, 2015). *Risk tolerance as a mediation factor on investing behavior.* Presentation at the Academy of Behavioral Finance & Economics; Seventh Annual Meeting, Philadelphia, PA, USA.
- Heo, W.**, Nobre, L., Jorge, R., & Grable J.E. (August, 2015). *Risk tolerance as a mediation factor on investing behavior.* Poster Presentation at CFP Board Registered Programs Conference in Washington, D.C.
- Rabbini., A., Kuzniak, S., **Heo, W.**, & Grable J.E. (August, 2015). *Stock market volatility and the stability of risk tolerance score.* Poster Presentation at CFP Board Registered Programs Conference in Washington, D.C.
- Heo, W.**, Nobre, L., Grable, J. E., & Jorge, R. (July, 2015). *Risk tolerance as mediator among gender, marital status, and investing behavior.* Presentation at Financial Therapy Association Annual Conference 2015 at San Jose del Cabo, Mexico
- Park, N., **Heo, W.**, Jorge, R., & Grable, J. E. (May, 2015). *Financial hardship, social support, and stress: The consumer perspective.* Presentation at 2015 American Council of Consumer Interests Annual Conference, Clearwater Beach City, FL.

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- Heo, W.**, & Grable, J. E. (October, 2014). *Life insurance and wealth change: Are these financial complements among different SES groups?* Presentation at 2014 Academy of Financial Services Conference, Nashville, TN.
- Heo, W.**, & Grable, J. E. (October, 2014). *Taxonomies of equity ownership*. Presentation at 2014 Academy of Financial Services Conference, Nashville, TN.
- Kuzniak, S., Rabbini, A., **Heo, W.**, Ruiz-Menjivar, J., & Grable, J. E. (October, 2014). *The Grable and Lytton risk-tolerance scale: A 15-year retrospective*. Presentation at 2014 Academy of Financial Services Conference, Nashville, TN.
- Grable, J. E., **Heo, W.**, & Rabbani, A. (October, 2014) *Financial anxiety, physiological arousal, and planning intention*. Presentation at 2014 Financial Therapy Association Conference at Nashville, TN.
- Grable, J. E., & **Heo, W.** (2014, August). *Teaching financial planning case studies using a smart student response system*, Presentation at 2014 CFP Board Registered Program Conference, Washington D.C.
- Ruiz-Menjivar, J., **Heo, W.**, & Grable, J. E. (2014, April). *The effect of situational and dispositional factors on risk aversion: An attribution theory perspective*, Poster Presentation at American Council of Consumer Interest Annual Conference, Milwaukee, WI.
- Heo, W.**, Rabbani, A., & Grable, J. E. (2014, March). *Testing the association between client stress and financial help-seeking behavior*, Poster Presentation at Association for Applied Psychophysiology and Biofeedback Annual Scientific Meeting, Savannah, GA.
- Heo, W.**, (2013, June). *Impact of determinant factors of assimilation on professional help-seeking behavior among Asian-American immigrants*. Award presentation at the American Association of Family and Consumer Science, Houston, TX.
- Cude, J. B., Chatterjee, S., & **Heo, W.** (2013, April). *Effects of actual and perceived financial knowledge on young adults' financial behaviors*. Presentation at the American Council of Consumer Interests Annual Conference, Portland, OR.
- Heo, W.**, & Grable, J., (2013, April). *Life insurance demand as a function of wealth change*. Poster presented at the American Council of Consumer Interests Annual Conference, Portland, OR.
- Heo, W.**, & Kim, R., (2006, June), *A study on the concept of consumer alienation*. Paper presented at the Korean Society of Consumer Policy and Education Semiannual Conference, Kyungsoong University, Daegu, Korea.

Curriculum Vitae: Wookjae Heo

RESEARCH FUND/GRANT

Research Funds

- Hatch / Multi-States Fund (Hatch) September 2018 -2021
(Multi-States) September 2019 - 2021
National Institute of Food and Agriculture (NIFA, USDA)
Project Title: *Annual tracking family financial stress and developing the behavioral intervention: Focusing on farmland workers*
- Selected Research Fund August 2018 – December 2018
Korean Academy of Financial Consumers (\$2,000)
Research Topic: *Association between financial stress and consumer decision making by utilizing EEG signal*
- Scholarly Excellence Fund November 2016 – July 2017
Office of Academic Affairs, South Dakota State University (\$5,000)
Research Topic: *Financial stress scale development*
- Korean Life Insurance Association Scholarship Award 2012-2016
4 Years Research Fund for Abroad Doctoral Student from South Korea (\$100,000)

HONORS, AWARDS, AND SCHOLARSHIPS

Awards from Academic Associations

- Outstanding Researcher Award February, 2020
College of Education and Human Sciences, South Dakota State University
- Early Career Award in Financial Planning October, 2019
Academy of Financial Services in Conjunction with HSBC
- Early Career Research Award May, 2019
College of Education and Human Sciences, South Dakota State University
- Outstanding Paper Award October, 2014
Financial Therapy Association (Journal of Financial Therapy)
- Emerging Researcher Award June, 2013
Family Economics and Resource Management of the AAFCS
(American Association of Family and Consumer Science)
- New Pedagogy Developing Award 2005 Competition
Korea Institute of Consumer Education (KOINCE) and Korea Consumer Agency (Gov.)

Honors and Scholarships

- Hazel and Gene Franklin Scholarship 2014-2015 school year
College of Family and Consumer Science, UGA
- Endsley-Peifer Student Research Award April, 2014
College of Family and Consumer Science, UGA

Curriculum Vitae: Wookjae Heo

Family and Consumer Sciences Fund for Excellence Scholarship College of Family and Consumer Science, UGA	2013-2014 school year
Graduate Assistantship Award Housing and Consumer Economics, University of Georgia	2013-2014 school year
Graduate Assistantship Award Graduate School, University of Georgia	2011-2013 School year
Reema Scholarship Award	1997, & 1998

INVITED PRESENTATIONS AND LECTURES

Guest Speaker: Graduate School, Busan National University <i>“Lecture for Graduate Students: How to publish a journal article in English”</i>	April, 2022
Guest Lecture: Department of Financial Planning, Housing, and Consumer Economics, College of Family and Consumer Sciences, University of Georgia <i>“Financial Stress, Financial Stress Scale, and its Application in Research”</i>	March, 2022
Guest Speaker: Graduate School, Gyeongsang National University <i>“Lecture for Graduate Students: How to publish a journal article in English”</i>	December, 2021
Guest Speaker: Graduate School, Kyung Hee University <i>“Lecture for Graduate Students: How to publish a journal article in English”</i>	November, 2020
Guest Speaker: Department of Consumer Science, Seoul National University <i>“Consumer Behavior and Related Diverse Methodologies”</i>	October, 2020
Guest Speaker: Department of Financial Planning, Housing, and Consumer Economics, College of Family and Consumer Sciences, University of Georgia <i>“Unconventional Data and Research in Consumer Sciences”</i>	October, 2019
Guest Lecture: Risk Management and Insurance, Terry College of Business, U. Georgia <i>“Understanding Consumer Behavioral Factors as Risk Management: Financial Stress and Risk Tolerance”</i>	November, 2015
Selected Presenter for Department Seminar: Housing and Consumer Economics <i>“Impact of Determinant Factors of Assimilation on Professional Help-Seeking Behavior Among Asian-American Immigrants”</i>	September, 2013
Invited Lecturer for Graduate Students, Korean National Sports University, Seoul <i>“How to Make a Better PPT File and Do a Better Presentation”</i>	June, 2004

STUDENT SERVICES

Committee for MS/Doctoral Degree Student, Purdue University Advisee: Amy Alexandra Faria, Ph.D	2022- Current
Advisee: Christine Huan, MS	2022- Current
Committee for Doctoral Degree Student, University of Georgia Advisee: Kimberly Shonta Watkins, Ph.D	2018-2019
Graduate Faculty Representative, South Dakota State University	

Curriculum Vitae: Wookjae Heo

Student: Sydney Bidwell (M.S. Thesis)	2021
Student: Yuseong Park (M.S. Thesis)	2020
Student: Michelle Crissinger (Doctor of Nursing Practice, Dissertation)	2017-2018
Student: Abhinav Sharma (M.S. Thesis)	2016-2018

ACADEMIC SERVICES

Editorial Board Member

Journal of Financial Counseling and Planning	2022- Present
Journal of Financial Therapy	2021- Present
Journal of Financial Consumers	2018- Present

Academic Association Board/Committee Member

American Council of Consumer Interest, Dissertation Award subcommittee	2022- Present
Financial Therapy Association, Diversity and Equity Board Member	2020- Present
American Council of Consumer Interest, Student Scholarship Board Member	2017 - 2020
Korean Academy of Financial Consumers, Board Member	2018- Present

Guest Editor of a Peer Reviewed Journal

Journal of Financial Therapy	2022, Winter
(Special Issue: Diversity, Inclusion, and Equity in Financial Therapy)	

Institutional Service at South Dakota State University

Leading Faculty of Consumer Affairs Program	2017- 2020
Undergraduate Coordinator of Consumer Affairs	2017- 2020
Graduate Coordinator of Family Financial Planning (GPIDEA)	2017- 2020

Institutional Committee Member

Search Committee, Student Service Facilitator	2018
<i>Continuing and Distance Education, SDSU</i>	
College Dean's Advisory Board Member	2016-2020
<i>College of Education and Human Sciences, SDSU</i>	
Search Committee Chair, Academic Instructor of Consumer Affairs	2017
<i>Department of Consumer Sciences, SDSU</i>	
Search Committee, Associate Dean of Research	2017
<i>College of Education and Human Sciences, SDSU</i>	
Search Committee, Assistant Professor for Residential Property Management	2015
<i>Department of Financial Planning, Housing, and Consumer Economics, UGA</i>	

Professional Tutoring

Statistical Program Tutoring (Stata) to Doctoral Degree students	
- Linda Leitz, Ph.D., Kansas State University	2015-2016
- Joy Clady, Ph.D., Kansas State University	2016-2020

Reviewer, Journals

Curriculum Vitae: Wookjae Heo

Applied Math/ Cogent Business and Management/ Cogent Economics and Finance/
Cogent Education/ Current Psychology/ Energies/ Entropy/ European Journal of
Management Issue/ Family and Consumer Sciences Research Journal / Financial Planning
Review / Financial Services Review/ Foods/ Future Business Journal/ Future Internet/
International Journal of Consumer Studies/ International Journal of Emerging Market/
International Journal of Environmental Research and Public Health/ International Journal
of Public Health Science/ Journal of Behavioral and Experimental Finance/ Journal of
Consumer Affairs/ Journal of Financial Counseling and Planning / Journal of Financial
Service Marketing/ Journal of Financial Therapy/ Journal of Risk and Financial
Management/ Journal of Theoretical and Applied Electronic Commerce Research/
Knowledge-Based System/ Land/ Mathematics/ Psychological Reports/ Plos One/
Resources/ Research in International Business and Finance/ Risk/ SAGE Open/ Social
Network Analysis and Mining/ Social Sciences/ Sustainability

Outstanding Reviewer Recognition

Journal of Financial Counseling and Planning (2020)

Reviewer, Conference Paper Presentations

American Association of Family and Consumer Science/ American Council of Consumer
Interest/ Academy of Financial Services/ American Marketing Association Marketing
Educators' Conference/ Academy of Marketing Science World Marketing Congress/
Marketing and Public Policy

Head Leader of Undergraduates' Symposium Team in Consumer Science 2002
Annual Undergraduate Symposium in Consumer studies, SNU, Seoul, Korea
Title: *How do Consumers lead Industries as Consumer-Oriented Industries*

OTHER SERVICE

Industry Service

Consumer Analyst, *Simple Survey & Analysis for Understanding Youth Behavior on MP3* 2006
SM Entertainment Co. Seoul, Korea

Researcher, *Educational Guide-Line for being a Better B2B Salesmen* 2005
Samsung Heavy Industry Company, Seoul, Korea

Assistant Researcher, *Home Life Model Analysis for Accepting Ubiquitous Technology* 2004
Ministry of Science and Technology (Korean Gov.), Seoul, Korea
Samsung Advanced Institute of Technology, Seoul, Korea

Community Services

Editorialist, Writing Weekly Editorial in News Paper 2018
KMC Times [Korean News Paper]

Volunteer Photographer, Directory Settlement 2009-2010
St. Mark's Methodist Church, Bloomington, Indiana, the U.S.A.

Curriculum Vitae: Wookjae Heo

Volunteer Photographer, Mission Trip in Kenya	2007
Kyungshin Methodist Church with 3,000 members, Seoul, Korea	
Chief Head of 500 Members aged 20-30 years	2004
Kyungshin Methodist Church with 3,000 members, Seoul, Korea	
Chief Producer, Media Division	2002-2003
Kyungshin Methodist Church with 3,000 members, Seoul, Korea	
Volunteer Staff, Sangnok Orphan-Care	1998-1999
Aram, United Club of Volunteering for Orphan-Care, Seoul, Korea	
Student Representative of Alumni	1998
Alumni Association of Chungju High School in SNU	
Undergraduate Student Representative	1997-1998
Department of Consumer and Child Studies, SNU	

PROFESSIONAL ASSOCIATIONS

Current Membership

American Association of University Professor (AAUP)	2022-Present
Korean Academy of Financial Consumers	2018-Present
Korean American University Professor Association (KAUPA)	2017-Present
Financial Planning Association (FPA)	2016-Present
Financial Therapy Association (FTA)	2015-Present
Academy of Financial Services (AFS)	2014-Present
Association for Financial Counseling, Planning, and Education (AFCPE)	2014-Present
American Association of Family & Consumer Sciences (AAFCS)	2013-Present
Korean Association of STATA	2012-Present
American Council on Consumer Interest (ACCI)	2011-Present

Past Membership

American Association of Family & Consumer Sciences (AAFCS)	2013-2021
Southern Economic Association (SEA)	2017-2018
Korea Home Economics Association (KHEA)	2016-2018
American Risk and Insurance Association (ARIA)	2016-2017
Academy of Behavioral Finance & Economics (ABFE)	2015-2016
Association for Applied Psychophysiology and Biofeedback (AAPB)	2014-2016
Korean Society of Consumer Studies (KSCS)	2004-2006
Korean Society of Consumer Policy and Education (COPE)	2004-2006

ACADEMIC HONOR SOCIETY

Delta Epsilon Iota	2013 – Present
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CERTIFICATES & RELATED PROFESSIONAL TRAINING

Curriculum Vitae: Wookjae Heo

Certificate	Johns Hopkins University: online (COURSERA) <i>Verified Certificate: Getting and Cleaning Data</i>	August, 2014
Certificate	Johns Hopkins University: online (COURSERA) <i>Verified Certificate with Distinction: R Programming</i>	July, 2014
Certificate	Johns Hopkins University: online (COURSERA) <i>Verified Certificate with Distinction: The Data Scientist's Toolbox</i>	June, 2014
Certificate	Stanford University: online <i>Statement of Accomplishment: Our Body in the World (Physiology)</i>	Spring, 2014
Marketing and Public Policy Research Workshop in Atlanta (Doctoral Student Workshop)	Georgia State University, Atlanta, GA	June, 2012
Certificate	Indiana University: Bloomington, IN <i>Certificate of Intensive English Program</i>	2008-2009