

## CURRICULUM VITAE

Joyce Serido, Ph.D.

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### Office:

Take Charge America Institute  
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### Education

- 2003 Ph.D., Family Studies and Human Development, University of Arizona  
*Dissertation: Interpersonal stressors and appraisal: Untangling the stress process*  
Advisor: David M. Almeida
- 2001 M. S., Family Studies and Human Development, University of Arizona  
*Thesis: Linking chronic stressors and daily hassles*  
Advisor: David M. Almeida
- 1981 M.B.A., Finance, Seton Hall University
- 1975 B.A., French Literature, second major: English Literature, Rutgers University

### Positions

- 2013 *University of Arizona*  
Assistant Director, Take Charge America Institute,
- 2010 *University of Arizona*  
Assistant Research Professor, Norton School of Family and Consumer Sciences
- 2005 – 2010 *University of Arizona*  
Assistant Research Scientist, Norton School of Family and Consumer  
Sciences/Cooperative Extension
- 2003 – 2005 *Cornell University*  
Post-Doctoral Fellow, Bronfenbrenner Life Course Center
- 1975 – 2000 Business and Executive Management Positions (see *Other Professional Experience*)

### External Funding

- Submitted NIH/NIAAA Supplemental Grant. Stephen Russell (PI) & Joyce Serido (Co-I).  
\$157,775. *Adolescent Precursors to Financial Stress and Alcohol Problems in Young  
Adulthood*
- 2012 – 2014 National Endowment of Financial Education (NEFE). Joyce Serido (PI) Soyeon Shim  
(Co-PI). \$75,000. *Transitioning to Adulthood in Rough Economic Terrain: Arizona  
Pathways to Life Success for University Students (APLUS) Wave 3*
- 2012 – 2014 Citi Foundation (Citi). Joyce Serido (PI) and Soyeon Shim (Co-PI). \$75,000. *Driving  
Factors of Young Adults' Financial Behaviors: Arizona Pathways to Life Success for  
University Students (APLUS) Wave 3.*
- 2011 – 2015 NIH/NIAAA. Stephen Russell (PI), Joyce Serido (Co-I), & Kathi Conger (Co-I).  
\$876,801. *Adolescent Precursors to Financial Stress and Alcohol Problems in Young  
Adulthood.*
- 2010 – 2012 Citi Foundation (Citi). Soyeon Shim (PI) and Joyce Serido (Co-PI). \$150,000. *Preparing  
for Young Adulthood: Arizona Pathways to Life Success for University Students (APLUS)  
Wave 2.*

- 2010 Wells Fargo. Joyce Serido (PI). \$3,500. *APLUS Outreach: Just in Time Financial Literacy for Low Income Youth.*
- 2010 Citi. Joyce Serido (PI). \$5,000. *APLUS Outreach: Just in Time Financial Literacy for Low Income Youth.*
- 2010 – 2012 National Endowment of Financial Education (NEFE). Soyeon Shim (PI) and Joyce Serido (Co-PI). \$150,000. *Preparing for Young Adulthood: Arizona Pathways to Life Success for University Students (APLUS) Wave 2.*
- 2009 – 2010 National Endowment of Financial Education (NEFE). Soyeon Shim (PI) and Joyce Serido (Co-PI). \$48,911. *Transitioning into Adulthood during Economic Uncertainty: APLUS Wave 1.5.*
- 2005 – 2009 Department of Agriculture/Children, Youth and Families At-Risk. Lynne M. Borden (Co-PI, 50%) and Joyce Serido (Co-PI, 50%). \$376,000. *Spirit of the Sun: Promoting the Civic Engagement of Disenfranchised Youth.*
- 2006 – 2008 Mindplay Educational Solutions. Mari S. Wilhelm (Co-PI, 50%) and Joyce Serido (Co-PI, 50%). \$140,000. *Research and Evaluation of a Reading Literacy Intervention for Struggling Readers.*
- 2002 W. K. Kellogg Foundation. Joyce Serido (Co-PI), Shevaun Neupert (Co-PI) and Amy Howerter (Co-PI). \$2,500. *Daily Stressors and Well-Being in Young Adults.*

### Awards

- 2013 Professional Achievement Award presented by the Council of Alumni and Friends of the Norton School of Family and Consumer Sciences
- 2002 School of Family and Consumer Sciences Scholarship
- 2002 University of Arizona Cowden Scholarship
- 2001 Graduate Research Fellowship, University of Arizona
- 2001 American Psychological Association Travel Award
- 2001 Student Research Showcase, University of Arizona

### Professional Development

- 2009 Outcome and Impact Assessment. The Evaluators' Institute. George Washington University

### Professional Service and Citizenship

- 2013 Board Member, American Council of Consumer Interests (ACCI)
- 2013 Head Judge, Credit-Wise Cats 4th Arizona Financial Face-Off
- 2012 American Council of Consumer Interests (ACCI) 2013 Conference Program Chair
- 2011 Presenter, College students and financial well-being. Scholarship Universe/Office of Financial Aid and the Associated Students of The University of Arizona.
- 2010 Presenter, *Focus on Success*, Arizona Assurance Scholars, Student Orientation
- 2008 - 2009 Member, Extension Strategic Advisory Team (E-SAT)  
Norton School of Family and Consumer Sciences
- 2005 – 2006 Grants Manager for NIH R01 submissions  
Family Studies and Human Development, University of Arizona
- 2004 – 2005 Member / Cornell Institute of Translational Research on Aging (CITRA)  
Cornell University and Weill Medical College of Cornell

### Community Service

- 2011 Guest Speaker, Tucson Alumnae Panhellenic Society. Financial capability of young adults – and what you can do about it!
- 2008 - 2010 Board President, Tucson Youth Collective

**Reviewer**

2013 Journal of Consumer Affairs

*Ad hoc Reviewer*

Asian Education and Development Studies  
 Journal of Applied Developmental Psychology  
 Journal of Family and Consumer Sciences Resource Journal  
 Journal of Family and Economic Issues  
 Journal of Family Relationships  
 Journal of Health and Social Behavior  
 Journal of Research on Adolescence

**Professional Memberships**

American Council of Consumer Interests  
 Society for Research on Adolescence

**Publications**

**Serido, J.**, \*Lawrey, C., \*Li, G., Conger, K., Muraco, J., & Russell, S. (In press). The associations of financial stress and parenting factors with alcohol behaviors during the transition to adulthood. *Journal of Family and Economic Issues*.

**Serido, J.** & Joseph, M. (In press). Challenging Assumptions: Crossing Disciplinary Divides to Make Knowledge about Gender and Finance. *Feminist Formations*.

**Serido, J.**, Shim, S., Xiao, J. J., Card, N., and Tang, C. (In press). Financial adaptation among college students: Helping students cope with financial strain. *Journal of College Student Development*.

Shim, S., **Serido, J.**, Tang, C., & Card, N. (In press). Socialization processes and pathways to healthy financial development for young adults. *Journal of Applied Developmental Psychology*.

**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

\*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*. doi: 10.1177/0265407512472475

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.

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.

\*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.

\* Graduate Student

- Serido, J.**, Borden, L. & \*Bracamonte-Wiggs, C. (2011). Breaking down potential barriers to continued program participation. *Youth and Society*. doi: 10.1177/0044118X11424916
- Shim, S., **Serido, J.**, & Tang, C. (2011). The ant and the grasshopper revisited: The present psychological benefits of saving for tomorrow. *Journal of Economic Psychology*, 33(1), 155-165.
- 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.
- 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.
- 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.
- 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.
- 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.
- Serido, J.**, Borden, L. M. & Perkins, D. F. (2009) Positive youth/adult relationships promoting youth voice: a pathway to positive youth development. *Youth & Society*, 43(1), 44-63.
- Borden, L. M. & **Serido, J.** (2009). From program participant to engaged citizen: A developmental journey. *Journal of Community Psychology*, 37, 423-438.
- 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.
- 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.
- 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.
- 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.
- 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.

\* Graduate Student

**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.

### Manuscripts in Review and in Revision

Xiao, J. J., \*Ahn, S.Y., **Serido, J.**, Shim, S. (In review). Early financial literacy and later credit behavior of college students: Evidence from panel data. Submitted to *Journal of Financial Counseling and Planning*.

Romero, A. \*Montaño, S. \*Gonzalez, H., **Serido, J.** & Shim, S. (In review). Family capital influences on Latino undergraduate academic satisfaction and intention to graduate. submitted to journal of Hispanics in higher education

Curran, M., Totenhagen, C., **Serido, J.** (In review). Psychological well-being, marital risk, and advice seeking. *Encyclopedia of Quality of Life Research*.

Barber, B. L., Card, N., **Serido, J.** & Shim, S. (In Revision). What's money got to do with me? Financial identity of college students.

### Invited Manuscripts and Contributions

**Serido, J.** (In press). *Federal Deposit Insurance Corporation (FDIC)*. In W. Reiboldt and M. H. Maller (Eds.), *Consumer Survival: Encyclopedia of Consumer Rights, Safety, and Protection*.

**Serido, J.** (In press). *Debt*. In W. Reiboldt and M. H. Maller (Eds.), *Consumer Survival: Encyclopedia of Consumer Rights, Safety, and Protection*.

Xiao, J. J., Shim, S., & **Serido, J.** (November 2010). Financial Education, Financial Knowledge and Risky Credit Behavior of College Students. Networks Financial Institute Working Paper 2010-WP-05. Available at SSRN: <http://ssrn.com/abstract=1709039>

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*. 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*. Mahwah, NJ: Lawrence Erlbaum.

\* Graduate Student

### International Presentations

Serido, J. (2012, October). *Arizona Pathways to Life success for University Students (APLUS): The road to Financial Well-Being*. Invited paper presented at the Regional Meeting of the Americas Child and Youth Finance International, Mexico City

Serido, J. (2010, June). *Arizona Pathways to Life success for University Students (APLUS): The road to Financial Well-Being*. Invited paper presented at the International ChildFinance Experts' Meeting, Amsterdam, NE

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

Borden, L. M. & **Serido, J.** (2007, June). *Understanding youth development: Keys to successful programming*. Round Table Discussion at Work with Young People: Advancing Theory, Policy, and Practice Conference. Leicester, UK.

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

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

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

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

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

### National Conference Presentations

**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*. Poster symposium accepted for presentation at the annual meeting of the 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*. Poster presented at the American Council of Consumer Interests Annual Conference, Portland, OR.

\* Graduate Student; +Undergraduate Student

- \*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*. Paper presented at the American Council of Consumer Interests Annual Conference, Portland, OR.
- Serido, J.**, Shim, S. & Tang, C. (2012, April) A framework for promoting financial capability among young adult consumers. Paper presented at the annual meeting of the American Council of Consumer Interests, Memphis, TN.
- \*Kuo, Y. H., Shim, S., & **Serido, J.** (2012). Risky financial behaviors among young adults: Do impulsivity and financial knowledge clash? Poster presented at the annual meeting of the American Council of Consumer Interests, Memphis, TN.
- Serido, J.**, \*Wiggs, C. B. & Borden, L. (2012, March). Breaking down potential barriers to continued program participation. Considering cultural and ethnic processes in organized activity participation of adolescents: International and national perspectives. Symposium paper presented at the Biennial Meeting of the Society for Research on Adolescence, Vancouver, BC.
- 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. Poster presentation at the 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 of Family Relations, 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 of Consumer Interests, 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 of Consumer Interests, 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? Poster presented at the American Council on Consumer Interests Annual Conference.
- Card, N. A., \*Mishra, A., **Serido, J.**, & Shim, S. (2010, March). Socializing influences on young adults' financial attitudes and behaviors: Parents, friends, or both?. Poster presented at the biennial meeting of the Society for Research on Adolescence, Philadelphia, PA.
- \*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. Paper presented at the biennial meeting of the Society for Research on Adolescence, Philadelphia, PA.
- Borden, L. M., **Serido, J.** & \*Wiggs, C. B. (2009, November). *Engaging youth in program evaluation: Using clickers to make evaluation fun!* Paper presented at the American Evaluation Association Annual Conference, Orlando, FL.

\* Graduate Student

- Xiao, J. J., \*Tang, C., **Serido, J.**, & Shim, S. (2009, November). Financial knowledge, parental influence, and risky credit behavior of young adults. Symposium. Paper presented at the *National Council on Family Relation conference*, San Francisco, CA.
- Serido, J.**, Card, N., Shim, S. & \*Mishra, A. (2009, October). Family Environment and Young Adults financial coping skills. Paper presented at the *4<sup>th</sup> 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. Paper presented at the International Reading Association 54th Annual Convention West. 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*. Paper presented at the American Evaluation Association Annual Conference, Denver, CO.
- Serido, J.**, & Wilhelm, M. S. (2008, November). Evaluating the effectiveness of Computer Aided Instruction of English Language Learners using an experimental design. Presentation at the American Evaluation Association Annual Conference, Denver, CO.
- Dowling, B., **Serido, J.**, & Wilhelm, M. S. (2008, February). *One teacher - diverse student needs: Using technology to provide individualized ESL instruction*. Paper presented at 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*. Round Table Discussion at the 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*. Paper presented at the American Evaluation Association Annual Conference. Baltimore, MD.
- Serido, J.**, & Borden, L. (2006, February). *From Program Participant to Community Activist: A Developmental Journey*. Paper presented at the 3<sup>rd</sup> Conference on Emerging Adulthood. Tucson, AZ.
- Serido, J.**, Borden, L., and Lee, S. (2006, November). *Youth/adult relationships to youth voice: a pathway to youth development*. Poster presented at the National Council of Family Relations Annual Conference. Minneapolis, MN.
- Serido, J.**, & Almeida, D. M. (2006, November). *Age differences in antecedents of appraisal of daily stressors*. Invited Symposium Paper presented at the Gerontological Society of America Annual Meeting. Washington, DC.
- Lee, S., Borden, L. and **Serido, J.** (2006, November). *Understanding ethnic minority youth in after-school programs*. Paper presented at the National Council of Family Relations Annual Conference. Minneapolis, MN.
- Serido, J.**, & Wilhelm, M. S. (2005, November). *Daily stressors and depressive symptoms during pregnancy*. Paper presented at the National Council of Family Relations Annual Conference. Phoenix, AZ.

\* Graduate Student

- Serido, J.,** & Almeida, D. M. (2004, November). *Age differences in within-person variations in appraisal of daily stressors*. Paper presented at the Gerontological Society of America Annual Meeting. Washington, DC.
- Wethington, E. & **Serido, J.** (November, 2004). *A case approach to coding and rating life events and difficulties for life course research*. Paper presented at the Gerontological Society of America Annual Meeting. Washington, DC.
- Serido, J.** (2004, February). *Interpersonal tensions: Untangling the relationship of appraisal and stressor on distress*. Paper presented at the Meeting of the Eastern Sociological Society. New York, NY.
- Serido, J.** (2003, November). *Infertility: A couple's disorder*. Paper presented at the National Council of 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*. Paper Symposium presented at the National Council of 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*. Paper presented at the National Council of Family Relations Annual Conference. Vancouver, BC.
- 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*. Poster presented at the 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?* Poster presented at the Gerontological Society of America Annual Meeting. Boston, MA.
- Almeida, D. M., Horn, M.C., & **Serido, J.**, (2002, August). *Patterns of midlife developmental changes*. Invited paper symposium presented at the American Psychological Association Convention. Chicago, IL.
- Almeida, D. M., Horn, M.C., Neupert, S, D, & **Serido, J.**, (2001, November). *Daily inventory of stressful events: An investigator-based approach*. Poster presented at the National Council of Family Relations Annual Conference. Rochester, NY.
- Serido, J.**, & Almeida, D. M. (2001, August). *The link between chronic stressors and daily hassles*. Poster presented at American Psychological Association Convention. San Francisco, CA.

### Peer Reviewed Extension Fact Sheets

- 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.

### Peer Reviewed Extension Conferences and Presentations

Borden, L., **Serido, J.**, Bracamonte-Wiggs, C., & Wooldridge, K. (2009, May). Freedom of Expression: Strategies for Connecting Vulnerable Youth to Youth Programs and Community. Presented at the Children, Youth, and Family 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. Presented at the Children, Youth, and Family At-Risk Conference, Baltimore, MD.

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

Borden, L. M. & **Serido, J.** (May, 2008). *Understanding Youth Development: Keys to Successful Programming*. Presented at the Arizona Adolescent Health Coalition Annual Conference.

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*. Presented at the Children, Youth, and Family At-Risk Conference, Chicago, IL.

### University Research Reports

Shim, S. & **Serido, J.** (2011) Arizona Pathways to Life Success for University Students (APLUS) Wave 2: Young adults financial capability. Tucson, AZ: University of Arizona

Shim, S. & **Serido, J.** (2010) Arizona Pathways to Life Success for University Students (APLUS) Wave 1.5 Economic Impact Study: Financial well-being, coping behaviors, and trust among young adults. Tucson, AZ: University of Arizona

Shim, S., **Serido, J.** & Xiao, J. J. (2009) Arizona Pathways to Life Success for University Students (APLUS): Cultivating positive financial attitudes and behaviors for healthy adulthood. 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

### **Courses Taught**

*Money, Consumers, and Finance* (Instructor). Undergraduate course - introduces the basic principles of personal finance and provides students opportunities to apply the concepts to their everyday financial decisions. Students learn how to take charge of their financial well-being in the context of changing economic and social conditions

*Dynamics of Family Relations* (Instructor). Undergraduate course - familiarizes students with approaches to understanding family relationships, including a review of theoretical perspectives on the family, current research on family functioning , and application to students own experiences as family members.

*Problems in Human Development and Family Relationships* (Guest Lecturer). Undergraduate course – Focuses on identification and analysis of major problem areas in marriage and the family, including economic, sexual, role conflict, emotional disorders, and child rearing. Topic Area: Stress and family conflict .

*Research Methods in Family Studies & Human Development* (Guest Lecturer). The first class of a two-semester sequence required for FSDH graduate students – Seminar format to explore and discuss the central research methods used in family studies and human development (FSHD). Topic area: Online methods and design

*Understanding Youth Development: Keys to Successful Programming* (Co-Instructor). A Cooperative Extension professional development program for adults working with and on behalf of youth across the state of Arizona. Learning Community format to present current research and information on youth development and incorporate the concepts in school-based and community programs.

### **Invited Speaking Engagements**

*Navigating Rough Economic Terrain: Research on the Financial Behaviors of Young Adults.* (2013, October). Sixth Annual Financial Literacy Leadership Conference. The Society for Financial Education and Professional Development, Inc. Washington, DC.

*Financial Literacy and College Retention.* (2013, January). Menlo College Higher Education Innovations Conference , Menlo CA.

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

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

Got \$tre\$\$? OMG, YES!!! (April, 2011) – Speaker at the College of Agriculture Spring Luncheon. Financial Coping Behaviors of College Students

*Arizona Pathways to Life success for University Students (APLUS): Promoting Financial Literacy among College students and Young Adults.* (2010, November). Kansas City Federal Reserve Board, Oklahoma City Branch.

*Arizona Pathways to Life success for University Students (APLUS): What's influencing young adults' attitudes toward personal finance?* (2010, August). Family Economics and Financial Education Conference, Hunt Valley, MD.

*Arizona Pathways to Life success for University Students (APLUS): The road to financial well-being.* (2010, June). International ChildFinance Experts' Meeting, Amsterdam, NE.

*Arizona Pathways to Life success for University Students (APLUS): What's influencing young adults' attitudes toward personal finance?* (2010, June). Family Economics and Financial Education Conference, Tucson AZ.

*APLUS: Uncovering the Impact of the Economic Crisis on College Students.* (2010, April). Minnesota JumpStart Coalition and the Federal Reserve Bank of Minneapolis Community Affairs.

*Arizona Pathways to Life success for University Students (APLUS): Financial well-being, coping and trust during economic crisis.* (2009, December 9). University Professional Advising Council. Tucson, AZ. University of Arizona

*Meeting the needs of struggling readers: Extending the reach of each teacher.* (2009, September 3). Presentation to multi-district K-12 administrators. Oahu, HI: D. J. Ware.

*Lifelong learning: Responsible financial behaviors in a changing world.* (2009, August 7). Presentation to the Financial Education Collaborative of Southern Arizona. Tucson, AZ: United Way of Southern Arizona.

*Promoting positive financial behaviors in young adults: Charting a course for long term well-being.* (2009, June 17). Presentation Family Economics and Financial Education Annual Conference: Tucson, AZ.

*Demystifying the research.* (2009, January 3). Presentation Mindplay Educational Solutions Annual Conference: Tucson, AZ.

### **Invited Extension Workshops and Presentations**

*Arizona Pathways to Life success for University Students (APLUS): The road to Financial Responsibility* (2008, November)

*Writing for Publication* (2007, December)

*Assessment and Improvement for Quality of Out-of-School Programs* (October, 2007)

*Introduction to Research Methods* (2006, March; 2007, August)

*Managing the Physiological Effects of Daily Stress* (2006, June).

*Understanding Statistics in Social Science Research* (2005, November; 2007; August)

*Effective Everyday Writing* (June, 2003).

### **Recent Media Exposure**

Ross Garner. (2013, May). *Ask The Experts: Financial Management Tips for 2013 Graduates.* CardHub. <http://www.cardhub.com/edu/financial-management-tips-for-graduates/>

Jen Skidmore. (2013, February). *A Focus on Financial Literacy and College Persistence as it Accelerates*

*in Academia*. Inceptia Institute. <https://institute.inceptia.org/a-focus-on-financial-literacy-and-college-persistence-as-it-accelerates-in-academia/>

Sheryl Nance-Nash. (2013, April). *5 credit lessons every parent should teach their daughters* CreditCards.com. <http://www.creditcards.com/credit-card-news/5-credit-lessons-teach-daughter-1279.php>

John W. Rogers, et al. (2013, January). *President's Advisory Council on Financial Capability: Final Report*. [http://www.treasury.gov/resource-center/financial-education/Documents/PACFC%20final%20report%20revised%2022513%20\(8\)\\_R.pdf](http://www.treasury.gov/resource-center/financial-education/Documents/PACFC%20final%20report%20revised%2022513%20(8)_R.pdf)

Helaine Olen. (2012). *Pound Foolish: Exposing the Dark Side of the Financial Service Industry*. NY, NY: Portfolio / Penguin.

Family Circle Magazine (July, 2012). Financial Parenting, Linda Lacina.

National Public Radio (NPR) Morning Edition. (May 29, 2012). Listening To Parents Key to Financial Responsibility, Shankar Vedantam.

Appointment Radio/The Daly Male Show with Dave Sitton. Interview and broadcast (January 8, 2012).

Webinar (2011, November 30). Fiscal Responsibility 101: The Freshman Class. Presentation for Citi Foundation Community Development Staff

Public Webinar (2011, September 14). *Changing Financial Behaviors of First Year College Students: Three years and one financial crisis later*. Available at [http://www.aplus.arizona.edu/webinar\\_11.html](http://www.aplus.arizona.edu/webinar_11.html)

Wall Street Journal, Karen Blumenthal (June 2011). A Blue Chip on His Shoulder: Investing Lessons From Dad.

Chronicle of Higher Education, Becky Supiano (August, 2011). Financial-Literacy Training Can Pay Off for Students Over Time.

Arizona Daily Star, Becky Pallack (February, 2011). Money lessons learned at home carry over to college.

Arizona Republic, Russ Wiles (April, 2011). Lack of financial savvy hinders youths in debt.

Money Matters with George Chamberlain (March 5, 2011). Saving For College: A Family Affair

Webinar (2010, February). After the Financial crisis: Changing financial attitudes and behaviors among young adults. Available at [http://www.aplus.arizona.edu/webinar\\_11.html](http://www.aplus.arizona.edu/webinar_11.html)

National Public Radio (2009, November, 23). How well are students coping with the uncertainty following the Economic crisis?

Walbaum, Michelle. (2009, August 13). College students need to handle debt, credit cards wisely. USA Today.

Wall Street Journal (2009, May, 8). Students take chances with finances. Gulp.

**Other Professional Experience**

1998 – 2000 Project Manager, Sunquest Information Systems  
Hospital Laboratory Software, Tucson, AZ

1994 – 1998 President, Methods & Solutions, Inc.  
Educational Software Publisher, Tucson, AZ

1990 – 1994 Managing Partner, Égal Inc.  
Systems Analysis and Design Consulting, Milford, NJ

1983 – 1990 Senior Partner, CSC Consulting  
Information Technology Consulting, Roseland, NJ

1976 – 1983 Systems Analyst, AT&T  
Communications, Piscataway, NJ

1975 – 1976 Programmer, First Fidelity Bank  
Banking, Newark, NJ