Project Title: Student Loan Debt, Stress and Major Life Decisions

Funding Need:

I am in need of support funding to cover a research assistant at 33% time for the summer of 2017 and 50% time for the fall 2017 academic term. In addition, I am requesting $1,500 to support conference travel for dissemination of the results.

Research Overview and Objectives:

The purpose of the proposed study is to explore associations between debts that students accumulate related to their general financial well-being, educational attainment and significant financial decisions that typically occur during or after college. The analysis will use data from the Baccalaureate and Beyond (B&B) survey, a restricted-use data set available through the Institute of Education Science (IES). These data provide a detailed exploration of student loan debt and significant financial decisions that take place after college. Specifically, analyses will explore how student loan debt can serve as an additional stressor for individuals and how they might ultimately delay major milestones such as the purchase of a home, marriage, and child rearing. Based on the available data, mortgage decisions would receive the most attention, although the following research questions have been conceptualized to provide proper context of the scope of the project: 1. What effect does student loan debt have on the timing of home purchase decisions? 2. What effect does student loan debt have on home purchase amount and equity position in the home? 3. What effect does student loan debt have on family formation and growth, specifically detailing timing of marriage and children? 4. How might stress related to student loan debt play a role in the various effects analyzed in questions 1-3? Controlling for basic sociodemographic characteristics available in the B&B data, econometric methods will be employed to answer the research questions outlined above. For the timing questions, probit analysis can be applied to differentiate those who reported having to delay from those who did not report any delay (this would apply to delay of home purchase, marriage or having children due to the binary nature of the responses). Respondents will be analyzed across surveys in an attempt to estimate timing of home purchases. Respondents will also be compared based on the value of their home, and equity positons can be calculated given data on the amount owed for mortgage holders. The IES data will only be used as detailed in the research objectives and results will only be reported in the aggregate.

This research will enhance our understanding of student loan accumulation and its subsequent impact on consumer financial decisions and lifestyle that aligns well with the NBER vision statement. Specifically, this analysis will lend insight into how households engage in family formation, growth, and asset accumulation in an environment where student loan debt is an increasingly common part of the decision process.

Project Timeline:

All application forms and IRB documentation have been handled at the present time and we anticipate receiving the B&B data set in late March/early April. At that time, we will engage in cleaning of the data and initial exploration of the variables for analysis. The analysis phase should begin in early June and continue through the summer, with the fall of 2017 semester being reserved for manuscript development and dissemination of the findings.

Justification of Need:

My research assistant, Harleen Bhomrah is currently pursuing her MBA from the University of Wisconsin-Madison in the Operations and Technology Management specialization. She has prior experience as a technology consultant and is comfortable with the data management and analysis techniques that this project will require. This project should provide invaluable experience for Harleen as she looks to pursue a career in financial analytics. Harleen will provide me with critical support in assisting with the data cleaning, analysis and management throughout the project timeline.

Proposed Project Budget:

		BUDGET	Base Salary	%	# months
Salaries & Wages	Research Assistant				
	- July 2017	1,061	38,590	33%	**1**
	- August - December 2017	8,844	38,590	50%	**5.5**
		-			
	Total Salaries	**9,905**			
Fringe	Research Assistant				
	- July 2017	249			
	- August - December 2017	2,078			
		-			
	Total Fringe	**2,328**			
Travel					
		1,500			
Tuition & Fees					
	Fall Semester 2017	**6,000**			
		-			
	TOTAL COSTS	**$ 19,732**			

Clifford Armstrong Robb

Curriculum Vitae

Address: University of Wisconsin-Madison
4202 Nancy Nicholas Hall
Madison, WI 53706
carobb@wisc.edu

Formal Education

University of the South, Sewanee, TN, B.A. in Psychology (History minor) 2001
Honors in the field of Psychology

University of Alabama, Tuscaloosa, AL, M.S. Consumer Economics 2004
Thesis: Consumer preferences among fluid milks: Low-fat versus high-fat milk consumption in the United States

University of Missouri, Department of Personal Financial Planning, Columbia, MO, Ph.D. 2007
Dissertation: College students and credit card use: The effect of personal financial knowledge on debt behavior

Research and Teaching Fields

Consumer financial decision making, college student financial behavior, investments, consumer economics

Professional Employment

Academic Positions

- University of Wisconsin-Madison
    - August 2016-Present. Visiting Professor, Consumer Science
    - August 2016-Present. Faculty Director, Consumer Finance and Financial Planning
- Kansas State University
    - August 2012-2016. Associate Professor, Personal Financial Planning
- University of Alabama
    - August 2007-2012. Assistant Professor, Consumer Science

Honors and Awards

- Best Paper Award, National Endowment for Financial Education, American Council on Consumer Interests Conference 2015.
- Best Theoretical Research Award, Financial Planning Association Conference 2014.
- Mid-Career Award, American Council on Consumer Interests 2013.
- Best Paper Nominee, Journal of Consumer Affairs 2013.
- Best Reviewer Award, Journal of Consumer Affairs 2011.
- Best Paper Award, Certified Financial Planning Board, American Council on Consumer Interests Conference 2009.

Refereed Publications

(* = peer reviewed publication; underline indicates graduate student; citation data as of 03/14/17 from Google Scholar)

1. *Knol, L. L., Robb, C. A., McKinley, E. M., Wood, M. R. (In Press). Food insecurity, self-reported health, and obesity among college students. *American Journal of Health Education.*
2. *Woodyard, A. S., Robb, C. A., Babiarz, P., & Jung, J. (In Press). Knowledge and practice: Implications for cash and credit management behaviors. *Family and Consumer Sciences Research Journal*.
3. *Woodyard, A. S., & Robb, C. A. (In Press). Consideration of Financial Satisfaction: What consumers know, feel and do from a financial perspective. *Journal of Financial Therapy*.
4. *Robb, C. A. & Babiarz, P. (2016). Financial sophistication and consumer use of credit cards. *International Review of Financial Consumer, 1*(1), 25-39.
5. *Robb, C., Babiarz, P., Woodyard, A., and Seay, M. (2015) Bounded rationality and use of alternative financial services. *Journal of Consumer Affairs, 49*(2), 407-435. (**Citations: 8**)
6. *Gaines, A., Robb, C. A., Knol, L. L., & Sickler, S. (2014) Examining the Role of Financial Factors, Resources and Skills in Predicting Food Security Status among College Students. *International Journal of Consumer Studies, 38*(4), 374-384. (**Citations: 16**)
7. *Robb, C. A., Chatterjee, S., and Carswell, A. (2014). More Support for the Old Adage of Staying Cool to Hot Tips. *Journal of Financial Planning, 27*(7), 42-48. (**Citations: 0**)
8. *Robb, C. A. (2014). The knowledge conundrum. *Journal of Financial Service Professionals, 68*(4), 69-72. (**Citations: 1**)
9. *Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A. (2014). Adoption of mobile payment technology by consumers: Impacts and implications. *Family and Consumer Sciences Research Journal 42*(2), 358-368. (**Citations: 2**)
10. *Babiarz, P., & Robb, C. A. (2014). Financial literacy and emergency saving. *Journal of Family and Economic Issues 35*(1), 40-50. (**Citations: 31**)
11. *Seay, M.C., & Robb, C. (2013). The effect of objective and subjective financial knowledge on high-cost borrowing behavior. *Financial Planning Review*, 6(4), 1-19. (**Citations: 6**)
12. *Mansfield, P. M., Pinto, M., B., & Robb, C. A. (2013). Consumers and credit cards: A review of the empirical literature. *Journal of Management and Marketing Research, 12*, 1-26. (**Citations: 3**)

13. *Robb, C. A., Babiarz, P., & Woodyard, A. (2012). The demand for financial professionals' advice: The role of financial knowledge, satisfaction, and confidence. *Financial Services Review*, 21(4), 291-307. (**Citations: 34**)
14. *Woodyard, A. & Robb, C. A. (2012). Financial knowledge and the gender gap. *Journal of Financial Therapy*, *3*(1), 1-16. (**Citations: 6**)
15. *Babiarz, P., Robb, C. A., & Woodyard, A. (2012). Family decision making and resource protection adequacy. *Journal of Consumer Affairs 46*(1), 1-36. (**Citations: 11**) [Best Paper Nominee]
16. *Robb, C. A., Moody, B., & Abdel-Ghany, M. (2011-12) College student persistence to degree: The burden of debt. *Journal of College Student Retention: Research, Theory, and Practice 13*(4), 431-456. (**Citations: 31)**
17. *James, R., Atiles, J., & Robb, C. A. (2011). Homeownership plans among Hispanic renters: Ethnic or geographic differences? *Housing and Society 38*(2), 191-209. (**Citations: 2**)
18. *Robb, C. A. (2011). Financial knowledge and credit card behavior of college students. *Journal of Family and Economic Issues*, *32*(4), 690-698. (**Citations: 66**)
19. *Robb, C. A., & Woodyard, A. S. (2011). Financial knowledge and 'best practice' behavior. *Journal of Financial Counseling and Planning, 22*(1), 36-46. (**Citations: 100**)
20. *Robb, C. A. (2011). Paying for college: Advice from current students to incoming freshmen. *Family and Consumer Sciences Research Journal, 39*(4), 388-398. (**Citations: 4**)
21. *Robb, C. A. & Pinto, M. B. (2010). College students and credit card use: An analysis of financially at-risk students. *College Student Journal 44* (4), 823-835. (**Citations: 23**)
22. *Robb, C. A. & James, R. N. (2009). Associations between individual characteristics and financial knowledge among college students. *Journal of Personal Finance*, *8*, 170-184. (**Citations: 9**)
23. *James, R. N., Lauderdale, M. K., & Robb, C. A. (2009). The growth of charitable estate planning among Americans nearing retirement. *Financial Services Review, 18*(2). (**Citations: 4**) [Best Paper Award]
24. Pimentel, M., Robb, C., & Houser, R. (2009). Money and marriage: An exploration of the relationship between marital satisfaction and money attitudes among couples. *The University of Alabama McNair Journal, 9*. (**Citations: 2**)
25. *Robb, C. A. & Sharpe, D. L. (2009). Effect of personal financial knowledge on college students' credit card behavior. *Journal of Financial Counseling and Planning, 20*(1), 25-43. (**Citations: 135**)
26. *Robb, C. A., Huston, S. J., & Finke, M. S. (2008). The Mitigating Influence of Time Preference on the Relation between Smoking and BMI Scores. *International Journal of Obesity*. *32*(11), 1670-1677. (**Citations: 24)**
27. *Robb, C. A., Reynolds, L. M., & Abdel-Ghany, M. (2007). Consumer preferences among fluid milks: Low-fat versus high-fat milk consumption in the United States. *International Journal of Consumer Studies, 31* (1), 90-94. (**Citations: 32**)
28. *Nielsen, A., Coleman, P. K., Guinn, M. & Robb, C. (2004). Length of institutionalization, contact with relatives and previous hospitalizations as predictors of social and emotional behavior in young Ugandan orphans. *Childhood, 11*, 94-116. (**Citations: 11**)

Book Chapters

1. *Robb, C. A. (2012). Coming to terms with financial literacy. In D. Lamdin (Ed.), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives* (3-14). New York: Springer. **(Citations: 7)**
2. *Robb, C. A., & James, R. N. (2012). Credit cards as a market instrument: Consumer understanding and use. In D. Lamdin (Ed.), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives* (101-112). New York: Springer.
3. *James, R. N., III., Robb, C. A., Carswell, A. T., & Atiles, J. H. (2010). Housing costs among low-income renters and homeowners: 'Rent v. buy' and the hidden costs of low-income homeownership. In S. Kis & I. Balough (Eds.), Housing, housing costs and mortgages: Trends, impact and prediction. (pp. 171-179). Hauppauge, NY: Nova Science Publishers.

Invited Commentary/Publications:

1. Robb, C. A. (2016). Considerations of credit card markets from the Shari'ah perspective. Invited Commentary on the discussion paper, "Credit cards: Contemporary issues from economic and Shari'ah perspective", *Journal of King Abdulaziz University Islamic Economics*, *29*(1), 89-94.

Under Review

1. Poplaski, S. C., Kemnitz, R., & Robb, C. A. (2016). Investing in education: Impact of Student Financial Stress on Self-Reported Health. *Journal of Student Financial Aid*. (**R&R**)
2. Robb, C. A. (2016). College student financial stress: Are the kids alright? *Journal of Family and Economic Issues*. (**R&R**)
3. Financial indicators of food insecurity among college students. (2017). Knol, L., Robb, C. A., McKinley, E. M., Wood, M. *Journal of American College Health*.

Working Papers and Projects under Development

1. Preece, G. & Robb, C. A. Applying social cognitive theory to financial behavior.
2. Robb, C. A. & Babiarz, P. Health maintenance and consumer well-being: The importance of financial sophistication.
3. Collins. J. M., L'esperance, M., Robb, C. A. The influence of childhood experiences on the financial capability of adults.

Research Awards

Funded

Agency: Kansas State University Office of International Programs College International Advisory Council
Period: August 2015 May 2016
Amount: $2,000

Title: Enhancing Student Financial Education at Kansas State University.

Agency: Council of Graduate Schools
Period: August 2013 August 2015
Amount: $40,000

Agency: Kansas State University, Distance and Continuing Education
Period: April 2013 December 2013
Amount: $2,500

Agency: University of Alabama Mary A. Crenshaw Endowed Research Fund
Period: February 2012 September 2012
Amount: $1,250

Agency: College of Human Environmental Science Seed Grant Funding
Period: February 2011 December 2012
Amount: $2,650

Agency: University of Alabama Mary A. Crenshaw Endowed Research Fund
Period: March 2009 September 2009
Amount: $2,000

Agency: University of Alabama Research Grants Committee
Period: June 2008 August 2010
Amount: $4,500

Agency: University of Missouri-Columbia Research Council
Period: January 2006 January 2007
Amount: $1,580

Attempted (Not Funded)
Title: Student loan acquisition: Exploring possible outreach and intervention strategies.
Agency: ING
Proposed Period: Summer 2014 Summer 2015
Amount Requested: $100,000

Title: Emotional and stress-related eating, parent/child feeding strategies, food insecurity and weight status of parents and teens living in low-income families.
Agency: United States Department of Agriculture, Economic Research Service
Proposed Period: April 2011 March 2012
Amount Requested: $144,797

Title: The SLOTH framework: An economic analysis of time use, eating as a secondary activity, and obesity
Agency: United States Department of Agriculture, Economic Research Service
Proposed Period: May 2008 May 2010

Amount Requested: $151,382

Invited Peer Reviewed Academic Conference Presentations

- *Consideration of financial satisfaction: What consumers know, feel, and do from a financial perspective* (2016). Financial Planning Association Annual Conference. Baltimore, Maryland.
- *Consumer financial knowledge and interaction with debt instruments in financial markets, evidence from the United States* (2015). International Academy of Financial Consumers Annual Conference. Jeju, South Korea.
- *Exploring the gender gap in financial knowledge: Self-efficacy, stress, and behavior* (2015). Financial Planning Association Conference. Boston, MA.
- *Student financial behavior and social cognitive theory* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Relationship of Objective and Subjective Knowledge with College Student Financial Behaviors* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Human capital: At what cost?* (2015). American Council on Consumer Interests Conference. Clearwater, FL.
- *Analyzing the dynamics of student knowledge and financial stress in persistence behaviors* (2015). College Success through Financial Literacy Conference. Witchita, KS.
- *Components of Financial Satisfaction* (2014). Financial Therapy Association Conference. Nashville, TN.
- *Who is against financial literacy?* (2014). Academy of Financial Services Conference. Nashville, TN.
- *Financial well being and the gender gap* (2014). Academy of Financial Services Conference. Nashville, TN.
- *Reassessing the assessment: Comprehensive financial risk evaluation and goals-based wealth management* (2014). Financial Planning Association Conference. Seattle, WA.
- *Knowledge and practice in cash and credit behaviors* (2014). American Council on Consumer Interests Conference. Milwaukee, WI.
- *Risky business: Not as endearing today as it was thirty years ago* (2014). American Council on Consumer Interests Conference. Milwaukee, WI.
- *How do you use new financial technology?* (2014). American Council on Consumer Interests. Milwaukee, WI.
- *Using financial knowledge and socio-demographic factors to evaluate the state of preparedness of the individual health insurance mandate* (2014). Family Economics and Resource Management Association Conference. Savannah, GA.
- *What the empirical research has to say: Lessons and practical advice* (2013). College Success through Financial Literacy Conference. Kansas City, KS.
- *Financial literacy and precautionary saving* (2013). American Council on Consumer Interests Conference. Portland, OR.

- *Financial decision making and resource protection adequacy* (2013). American Council on Consumer Interests Conference. Portland, OR.
- *The intermediate and long-term impacts of financial magazine stock picks* (2012). Academy of Financial Services Conference. San Antonio, TX.
- *Stress, Personality and Risk Tolerance* (2012). Financial Planning Association Conference. San Antonio, TX.
- *Stress, Personality and Risk Tolerance* (2012). Financial Therapy Association Conference. Columbia, MO.
- *The Demand for Financial Professionals' Advice: The Role of Financial Knowledge, Satisfaction, and Confidence (2012). American Council on Consumer Interests Conference. Memphis, TN.*
- *The Monetary Impact of Grocery Tax in Alabama on Fruit and Vegetable Purchases in a Variety of Demographics* (2012). *American Council on Consumer Interests Conference. Memphis, TN.*
- *Food Security, Financial Resources and Spending Habits among College Students* (2012). Family Economics and Resource Management Association Conference. Charlotte, NC.
- *Financial knowledge and 'best practice' behavior* (2011). American Council on Consumer Interests Conference. Washington, DC.
- *College students and credit card use: An analysis of financially at-risk students* (2011). American Council on Consumer Interests Conference. Washington, DC.
- *Innovative Teaching Methods in Undergraduate Consumer Economics and Financial* Planning (2010). American Council on Consumer Interests Conference. Atlanta, GA.
- *An exploration of the relationship between college student personal financial knowledge and credit card use behaviors* (2010). American Council on Consumer Interests Conference. Atlanta, GA.
- *College student persistence to degree: The burden of debt* (2010). Family Economics and Resource Management Association Conference. Tampa, FL.
- *Consumers, consumer information, and the homeownership decision: The importance of hidden costs* (2009). International Consumer Sciences Research Conference. Edinburgh, Scotland.
- *The growth of charitable estate planning among Americans nearing retirement* (2009). American Council on Consumer Interests/Agricultural & Applied Economics Association Joint Conference. Milwaukee, WI.
- *An exploration of the relationship between college student personal financial knowledge and credit card use behaviors* (2008). Association for Financial Counseling and Planning Education. Orange County, CA.
- *Personal Financial Knowledge among College Students: Associations between Individual Characteristics and Scores on an Experimental Measure of Financial Knowledge* (2008). American Council on Consumer Interests/Agricultural & Applied Economics Association Joint Conference. Jacksonville, FL.
- *Estimating the outlays of renting and owning: The risks of hidden ownership costs* (2008). Eastern Family Economics and Resource Management Association Conference. Savannah, GA.

- *College students and credit card debt: Means of obtainment and spending behavior* (2007). American Council on Consumer Interests Conference. St. Louis, MO.
- *Re-evaluating the Relationship between Smoking and BMI: The Impact of Time Preference* (2006). American Council on Consumer Interests Conference. New Orleans, LA.

Invited Research Presentations and Sessions

- *Financial knowledge and the gender gap* (2015). Insurance and Financial Advisors Continuing Education Conference. Manhattan, KS.
- *Editor's Roundtable* (2014). Asian Consumer and Family Economics Association. Taipei, Taiwan.
- *Personal financial knowledge as a complement to rather than a substitute for professional advice* (2014). Insurance and Financial Advisors Continuing Education Conference. Manhattan, KS.
- *The NFCS data Roundtable Session* (2013). American Council on Consumer Interests. Portland, OR.
- *National Financial Capability Study Roundtable* (2012). Washington, DC.
- *Financial Education for undergraduates: Just in time? Too late?* (2012). Allied Social Sciences Association Conference. Atlanta, GA.

Teaching

University of Wisconsin-Madison:
- Consumer Science 627 Advanced Consumer Finance: Investments. Fall 2016
- Consumer Science 635 Estate Planning for Financial Planners. Fall 2016; Spring 2017
- Consumer Science 675 Family Financial Counseling. Spring 2017

Kansas State University:
- Family Studies and Human Services 400 Family and Consumer Economics. Summer 2013; Fall 2014; Fall 2015
- Family Studies and Human Services 405 Advanced Personal Financial Planning. Fall 2012; Fall 2013
- Family Studies and Human Services 762 Investing for the Family's Future. Spring 2013; Spring 2014; Spring 2015; Spring 2016.
- Family Studies and Human Services 806 Statistical Methods I. Spring 2013; Summer 2013; Spring 2014.

University of Alabama:
- Consumer Science 404/504 Personal Investment Planning and Management. Fall 2007; Fall 2008.
- Consumer Science 403/550 Consumer Economics. Spring 2008; Fall 2008; Spring 2009; Fall 2009; Fall 2010; Fall 2011.

- Consumer Science 405/505 Public Policy: Social and Economic Issues. Spring 2009; Spring 2010; Spring 2011; Spring 2012.
- Consumer Science 458/558 Personal Financial Planning: Using Spreadsheets for Financial Decision-Making. Fall 2009; Spring 2010; Fall 2010; Fall 2011.

Undergraduate and graduate advisees, and graduate committees:

University of Wisconsin-Madison:

1. Committee Member: Madelaine L'esperance (Ph.D., exp Spring 2018)

Kansas State University:

1. Committee Co-Chair*: Anthony Canale (Ph.D., exp Spring 2017)
2. Committee Co-Chair*: Robert Rodermund (Ph.D., exp Spring 2017)
3. Committee Co-Chair*: NaRita Anderson (Ph.D., exp Spring 2017)
4. Committee Co-Chair: Gloria Preece (Ph.D., exp Spring 2017)
5. Committee Member: David Allen Ammerman (Ph.D., Spring 2017)
6. Committee Co-Chair: Fred Fernatt (Ph.D., Fall 2016)
7. Committee Chair: Nick Carr (Ph.D., Spring 2014)
8. Committee Member: Kurt Schindler (Ph.D., Spring 2014)
9. Committee Member: Anita Dale (Ph.D., Fall 2014)
10. External Committee Member (Texas Tech University): Benjamin Cummings (Ph.D., Spring 2013)
11. External Committee Member (Texas Tech University): Scott Garrett (Ph.D., Fall 2012)

Note: * indicates students whom I was Committee Chair for prior to accepting the position a the University of Wisconsin. Kansas State Graduate School policy allows me to stay on for one year as an outside Co-Chair with another member of the Kansas State faculty serving as a Co-Chair.

University of Alabama:

12. Committee Member: Jian Fang Gu (M.S., 2007)
13. Committee Member: Beth Newman (M.S., 2008)
14. Committee Member: Caroline Glagola Dunn (M.S., 2011)
15. Committee Member: Carolyn Williams (Ph.D., 2011)

Professional Service

Service to Public

2014-2016. Academic expert and advisor, Wallethub Financial Literacy Survey
2011-present. Academic expert and reviewer, National Financial Capability Study fielded by FINRA (2012, 2015)
2010-2012. Board Member, Boys and Girls Club of West Alabama

Service to Field

Editorial Work

2013-Present. Associate Editor, Journal of Consumer Affairs
2015-Present. Associate Editor, International Review of Financial Consumer

Journal Boards

2013-Present. Journal of Financial Planning
2012-Present. Journal of Consumer Affairs
2011-Present. Journal of Financial Counseling and Planning
2011-2014. Journal of Personal Finance

Leadership for Academic Organizations

2012-2016. American Council on Consumer Interests, Executive Leadership Board (treasurer, president-elect, president, immediate past president)
2012-2015. Eastern Family Economics and Resource Management Association, Steering Committee

Scholarly Reviews

- Asian Women
- British Journal of Developmental Psychology
- Family and Consumer Sciences Research Journal
- Family Relations
- Financial Services Review
- Journal of Banking and Finance
- Journal of Consumer Affairs
- Journal of Financial Counseling and Planning
- Journal of Financial Planning
- Journal of Financial Therapy
- Journal of Family and Economic Issues
- Journal of Personal Finance
- Journal of Poverty
- Psychological Reports
- Review of Economics of the Household
- Social Science and Medicine

Grant Reviews

- External Reviewer for the CUNY Collaborative Incentive Research Grant program

Tenure and Promotion Reviews

- External reviewer for Tenure and Promotion materials, South Dakota State University
- External reviewer for Tenure and Promotion materials, East Carolina University

Service to University

University of Wisconsin-Madison

2016-present. UPC chair, Department of Consumer Science

Kansas State University

2015. Family Studies and Human Services Graduate Faculty Council Chair.
2013-2016. College of Human Ecology Faculty Council Representative.
2012-2013. Family Studies and Human Services Undergraduate Curriculum Committee.

University of Alabama

2012. Faculty Senate.
2008-2012. College of Human Environmental Sciences Graduate Studies Committee.
2008-2009. McNair Scholar Faculty Mentor.
2008-2009. College of Human Environmental Sciences Academic Bankruptcy Committee.
2007-2012. College of Human Environmental Sciences Research Committee.

HARLEEN KAUR BHOMRAH

699 W. Mifflin Street, 204 • Madison, WI 53703 • (608) 960-1044 • harleen.bhomrah@wisc.edu

EDUCATION

University of Wisconsin-Madison **2016 – 2018**

Master of Business Administration – STEM Degree

- **Specialization**: Operations and Technology Management
- **Track**: Technology Product Management
- **Key Coursework**: Supply Chain Analytics (Tools used: R, Tableau), Data to Decisions (Tools used: R, STATA), Operations Management, Business Strategy, Financial Accounting, Financial Management, Managerial Accounting, Marketing Management
- **Society**: Co-President: Graduate International Business Association

PEC University of Technology, Chandigarh, India **2008 – 2012**

Bachelor of Engineering

- **Major**: Electronics and Electrical Communication
- **Recipient**: "NS Attri Scholarship" and "Sydney PECOSA Award"; Top performer rewards
- **Internship**: LG Electronics India Pvt. Ltd., Jan'11 – May'11, Feature design and testing - Refrigerators Innovation Division
- **Awards**: Second prize at PEC Open House for final year major project, "Distress calling – Theft Control System for Vehicles"

PROFESSIONAL EXPERIENCE

Deloitte Consulting India Pvt. Ltd, Hyderabad, India **06/12 – 07/16**

Consultant (Analytics & Information Management – Enterprise Performance Management) ***09/15 – 07/16***

- Technologies used on projects: *Oracle Hyperion Planning, Oracle Essbase, Oracle Hyperion Financial Reporting, SQL, Oracle Data Integrator*
- Led a team to implement a financial planning solution for global needs of a healthcare client; resulted in reduction of financial book closure time from 100 days to 20 days
- Designed and delivered predictive modeling solutions for a leading electronics distributor client by making data analysis informed decisions, enabling global expansion by improved data integration of client's business units
- Developed and executed a framework to capture Key Performance Indicators (KPI) from various cross functional teams for Information Management practice; analyzed the inputs to gain better visibility of business and enabled service line leaders to make effective decisions
- Improved client satisfaction and work culture by designing and implementing corporate initiative programs for new recruits that focused on interpersonal skills, confidence building and networking; developed exclusive program for inclusion of women in work place

Business Technology Analyst (Analytics & Information Management) ***06/12 – 08/15***

- Strategically planned re-alignment of a highly critical business processes for leading investment management client with operational business needs by removal of redundant processes; resulted in project extension and successful execution
- Innovated customizable automated test script tool that reduced the test script generation time from 45 days to 7 days; tool was horizontally deployed across multiples locations and various projects in Deloitte offices
- Implemented Project Management Cycle tool for a team of 30 members; optimized the development time cycle by 60%, identified bottlenecks, designed process workaround and improved resource management

LEADERSHIP AND COMMUNITY SERVICE

Deloitte Impact Day, India

- Organized content creation drive of high school subjects that was distributed to 1,000+ students

Les Amis, Chandigarh, India

Secretary

- Organized annual major event "Synapse'10 Quest for Smartest Family" that received participation from more than 800 families
- Organized event "Panorama'09", a city based literary and cultural event for underprivileged children from 20 NGO's

RECOGNITION

- Deloitte: Star Performer 2015-2016 (1 Rating) | 9 Awards (Outstanding, Applause and Spot): Client Projects and Firm Contribution