HanNa Lim

343P Justin Hall, Kansas State University, Manhattan, KS 66506
Email: hlim@ksu.edu

EDUCATION

Ph.D. Family Resource Management, Ohio State University, Columbus, OH 2013
Minor: Economics
Dissertation: Household decision on pension annuitization - A marital bargaining approach

M.A. Consumer Science, Seoul National University, Seoul, South Korea 2009
Thesis: An analysis on consumer acceptance of consumer safety regulations

B.A. Consumer and Child Studies, Seoul National University, Seoul, South Korea 2007
Double major: Business administration

PROFESSIONAL POSITIONS

Assistant Professor 2017 - Present
Department of Personal Financial Planning, Kansas State University, Manhattan, KS

Senior Researcher 2014 - 2017
Retirement Research Center, Samsung Life Insurance, Seoul, South Korea

Graduate Associate 2009 - 2013
Department of Consumer Sciences, Ohio State University, Columbus, OH

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER™, USA 2018 - Present
CERTIFIED FINANCIAL PLANNER™, South Korea 2017 - Present

RESEARCH

*Denotes student contributor.

Peer-Reviewed Journal Articles

Fan, L., **Lim, H.,** & Lee, J. M. (Accepted). Young adults' financial advice-seeking behavior: The roles of parental financial socialization during adolescence and personality traits. *Family Relations.*

Sommer, M.*, & **Lim, H.** (Accepted). How changes in wealth during and after the Great Recession were associated with changes in bequest expectations. *Journal of Financial Planning.*

Sommer, M.*, & **Lim, H.** (Accepted). Love and legacy: Are children's affections related to parents' bequest intentions? *Journal of Financial Services Professionals.*

Fan, L., & **Lim, H.** (Accepted). Cognitive abilities and seeking financial advice: Differences in advice sources. *Journal of Financial Counseling and Planning, 33*(1).

Sommer. M.*, **Lim, H.**, & MacDonald, M. (Accepted). Financial advisor use, life events, and the relationship with beneficial intentions. *Financial Services Review***.**

Morgan, P.*, **Lim, H.,** & Washburn-Busk, M.* (Accepted). Financial stress and financial management roles: Trajectories of couples' financial disagreements. *Personal Relationships.* http://doi.org/10.1111/pere.12393

Lim, H., & Lee, J. M. (Accepted). Financial well-being and sources of retirement income: A comparison of current and future retirees. *Journal of Financial Counseling and Planning*, *32*(3), 517-534.

Lim, H., Shin, S., Wilmarth, M. J., & Park, N. (Accepted). Who decides? Financial decision-making among older couples. *Journal of Family and Economic Issues.* https://doi.org/10.1007/s10834-021-09775-3

Magwegwe, F.*, & **Lim, H**. (2021). Factors associated with the ownership of Individual Retirement Accounts (IRAs): Applying the Theory of Planned Behavior. *Journal of Financial Counseling and Planning, 32*(1), 116-130. https://doi.org/10.1891/JFCP-19-00023

Shin, S., Ji, H., & **Lim, H.** (2021). Heterogeneity in individuals' preventive behaviors during COVID-19: Health risk, economic insecurity, and slanted information. *Social Science & Medicine*, *278*. https://doi.org/10.1016/j.socscimed.2021.113944

Lim, H., & Morgan, P.* (2021). Couple's financial integration and financial conflict: Is pooling resources beneficial to every couple? *Journal of Family and Economic Issues*, *42*(2), 273-281. https://doi.org/10.1007/s10834-020-09703-x

Walsh, B.*, & **Lim, H**. (2020). Millennials' adoption of Personal Financial Management (PFM) technology and financial behavior. *Financial Planning Review*, e1095. https://doi.org/10.1002/cfp2.1095

Sommer. M.*, **Lim, H.**, & MacDonald, M. (2020). An investigation of the relationship between advisor engagement and investor anxiety and confidence. *Journal of Personal Finance*, *19*(2), 1-15.

Morgan, P.* & **Lim, H**. (2020). Depressive symptom and financial conflict relate over time among couples. *Journal of Family and Economic Issues*, *41*(3), 391-404. https://doi.org/10.1007/s10834-020-09693-w

Letkiewicz, J., **Lim, H.**, Heckman, S., & Montalto, C. P. (2019). Parental financial socialization: Is too much help leading to debt ignorance among college students? *Family & Consumer Sciences Research Journal*, *48*(2), 149-164. https://doi.org/10.1111/fcsr.12341

Lim, H., Lee, J. M., & Kim, K. T. (2019). What factors are important in aversion to education debt. *Family and Consumer Sciences Research Journal, 48*(1), 5-21. https://doi.org/10.1111/fcsr.12324

Sommer, M.*, **Lim, H**., & MacDonald, M. (2018). Gender bias and practice profiles in the selection of a financial adviser. *Journal of Financial Planning*, *31*(10), 38–47.

Letkiewicz, J., **Lim, H**., Heckman, S., Bartholomae, S., Fox, J., Montalto, C. P. (2014). The path to graduation: Factors predicting on-time graduation rates. *Journal of College Student Retention: Research, Theory, & Practice*, *16*(3), 351-371. https://doi.org/10.2190/CS.16.3.c

Lim, H., Heckman, S., Letkiewicz, J., & Montalto, C. P. (2014). Financial stress, self-efficacy, and financial help-seeking behavior of college students. *Journal of Financial Counseling and Planning*, *25*(2), 148-160.

Heckman, S., **Lim, H**., Montalto, C. P. (2014). Factors related to financial stress among college students. *Journal of Financial Therapy*, *5*(1), 19-39. https://doi.org/10.4148/1944-9771.1063

Hanna, S. D., Ji, H., Lee, J., Son, J., Letkiewicz, J., **Lim, H**., & Zhang, L. (2011). Content analysis of Financial Services Review. *Financial Services Review, 20*(3), 237-251.

Lim, H., & Yeo, J. (2010). An analysis on consumer acceptance of consumer safety regulations. *Korean Journal of Consumer Studies, 21*(1), 135-159.

Peer- Reviewed Journal Articles Under Review

Sholin, T.*, **Lim, H.,** Antonoudi, E.*, Lurtz, M., & Reiter, M. Money scripts related to the use and trust of investment advice. (Revised and resubmitted November 2021)

Sommer, M.*, & **Lim, H.** The relationship between personality traits and the intentions to make unequal bequests to children. (Submitted May 2021)

Lim, H., Shin, S., & Ji, H. The effect of natural disasters on household economic hardship during a pandemic. (Submitted April 2021)

Ji, H., Shin, S., & **Lim, H.** Racial/ethnic disparities in substance use during the COVID-19 pandemic and natural disasters: Evidence from an American panel survey. (Submitted April 2021)

Magwegwe, F.*, MacDonald, M., **Lim, H.**, & Heckman, S. Determinants and psychological mechanisms of financial worry. (Revised and resubmitted March 2021)

Heckman, S., Letkiewicz, J., **Lim, H**., Montalto, C. P. Willingness to borrow for higher education. (Submitted February 2020)

Book Chapters

Lim, H. (2018). Decision-making under risk. In C.S. Chaffin (Ed.), *Client Psychology*. Hoboken, NJ: Wiley.

Cho, M., Lee, H., Ryu, J., Cho, Y., Park, J., Kim, J., Yoon, S., Yoon, P., Park, S., Choi, E., Hwang, S., Shin, H., & **Lim, H.**, (2017). Smart Life Design. Retirement Research Center, Samsung Life Insurance.

Yoon, W., Park, J., Yoon, S., Shin, H., & **Lim, H.** (2016). 2016 Retirement White Paper. Retirement Research Center, Samsung Life Insurance.

Ko, H., Park, J., Yoon, W., Yoon, S., Shin, H., & **Lim, H.** (2014). 2014 Retirement White Paper. Retirement Research Center, Samsung Life Insurance.

Peer-Reviewed Presentations and Posters

Lim, H., Harris, J.*, & Antonoudi, E.* (2021). College students' financial socialization processes and outcomes: Implications for first-generation college students. Oral presentation at the Association for Financial Counseling and Planning Education Symposium, Virtual, November 15-19.

Harris, J.*, & **Lim, H.** (2021). Exploring the moderating role of self-esteem: How does the interplay between internal and external support factors impact young adults' financial resiliency? Oral presentation at the CFP Board's Academic Research Colloquium, Virtual, November 11-16.

Todd, T.*, & **Lim, H.** (2021). Financial socialization and money scripts: The moderating effect of gender. Oral presentation at the Financial Therapy Association, Virtual, November 8-9.

Harris, J.*, & **Lim, H.** (2021). Exploring the moderating role of self-esteem. Oral presentation at the Financial Therapy Association, Virtual, November 8-9.

Lim, H., & Fan, L. (2021). Roles of perceived and experienced social mobility in the relationship between materialism and life satisfaction. Oral presentation at the American Council on Consumer Interests, Virtual, May 19-21.

Krausman, J.*, Heckman, S., & **Lim, H.** (2021). A study of female risk tolerance in married couples. Poster presentation at the American Council on Consumer Interests, Virtual, May 19-21.

Gallardo, J.*, **Lim, H.,** & Moore, C.* (2020). The association between debt and retirement savings: Focusing on the role of self-control and mental accounting. Oral presentation at the Association for Financial Counseling and Planning Education Symposium, Virtual, November 16-20, 2020.

Fan, L., **Lim, H.,** & Lee, J. M. (2020). Young adults' financial advice-seeking behavior: The role of mother's involvement in financial socialization during adolescence. Oral presentation at the Association for Financial Counseling and Planning Education Symposium, Virtual, November 16-20, 2020.

Lim, H., & Letkiewicz, J. (2020). Consumer experience of mistreatment and fraud in financial services: Implications from integrative consumer vulnerability framework. Oral presentation at the Association for Financial Counseling and Planning Education Symposium, Virtual, November 16-20, 2020. (Received Outstanding Symposium Research Paper Award)

Lim, H., Stebbins, R., & Sholin, T.* (2020). The factors related with the decision to self-direct own retirement plan. Oral presentation at the American Council on Consumer Interests, Virtual, May 19-21. (Received CFP Board's Financial Planning Paper Award)

Walsh, B.*, & **Lim, H**. (2020). Millennials' adoption of PFM technology and subsequent financial behavior. Oral presentation at the CFP Board's Academic Research Colloquium. Washington DC, February 20-22.

Sommer, M.*, **Lim, H.**, & MacDonald, M. (2020). Does working with a financial advisor reduce financial anxiety and increase investment confidence? Oral presentation at the CFP Board's Academic Research Colloquium. Washington DC, February 20-22.

Hall, G.*, Heckman, S., & **Lim, H**. (2020). The effect of gender on risky financial behaviors. Poster presentation at the CFP Board's Academic Research Colloquium. Washington DC, February 20-22.

Fan, L., & **Lim, H**. (2019). The relationship between cognitive abilities and financial help-seeking behavior. Oral presentation at the Association for Financial Counseling and Planning Education Symposium. Portland, Oregon, November 19-21. (Received Outstanding Symposium Research Paper Award)

Lim, H., & Lee, J. M. (2019). Financial well-being and sources of retirement income: Focusing on comparison between current retirees and future retirees. Oral presentation at the Association for Financial Counseling and Planning Education Symposium. Portland, Oregon, November 19-21.

Lim, H., Lee, J. M., & Kim, K. T. (2019). What matters for attitude towards education debt? Poster presentation at the CFP Board's Academic Research Colloquium. Washington DC, February 19-21.

Magwegwe, F.*, & **Lim, H**. (2018). Theory of Planned Behavior and retirement preparation. Oral presentation at the Association for Financial Counseling and Planning Education Symposium. Norfolk, Virginia, November 14-16. (Received Outstanding Symposium Research Paper Award)

Haselwood, C.*, & **Lim, H.** (2018). Financial strain, social support, and well-being of young adults. Oral presentation at the Association for Financial Counseling and Planning Education Symposium. Norfolk, Virginia, November 14-16.

Sommer, M.*, **Lim, H**., & MacDonald, M. (2018). Gender bias and practice profiles in the selection of a financial adviser. Oral presentation at the Academy of Financial Services. Chicago, Illinois, October 3-4.

Lim, H. (2014). Household decision on pension annuitization: A marital bargaining approach. Oral presentation at the American Council on Consumer Interests, Milwaukee, Wisconsin, April 9-11. (Received CFP Board's Financial Planning Paper Award)

Lim, H., Heckman, S., Letkiewicz, J., & Montalto, C. P. (2014). Financial socialization and college student debt: Does helicopter parenting breed financial ignorance? Oral presentation at the American Council on Consumer Interests, Milwaukee, Wisconsin, April 9-11.

Heckman, S., **Lim, H.,** & Montalto, C. P. (2014). How much are students willing to borrow for a college degree? Oral presentation at the American Council on Consumer Interests, Milwaukee, Wisconsin, April 9-11.

Letkiewicz, J., Heckman, S., & **Lim, H.** (2014). Loans, homes, and retirement: A study of young Americans. Oral presentation at the American Council on Consumer Interests, Milwaukee, Wisconsin, April 9-11. (Received National Endowment for Financial Education Paper Award)

Letkiewicz, J., Kim, J. H., Heckman, S., & **Lim, H**. (2013). The impact of student loans on retirement savings and homeownership. Oral presentation at the Academy of Financial Services. Chicago, Illinois, October 17-18.

Heckman, S., **Lim, H**., & Montalto, C. P. (2013). Factors related to financial stress among college students. Oral presentation at the American Council on Consumer Interests. Portland, Oregon, April 10-12.

Lim, H., Heckman, S. J., Letkiewicz, J., Fox, J., & Montalto, C. P. (2012). The impact of self-efficacy on college students' debt, financial stress, and help-seeking behavior. Poster presentation at the American Council on Consumer Interests. Memphis, Tennessee, April 11-13.

Lim, H., Hanna, S. D., & Montalto, C. P. (2011). Consumer optimism and saving behavior. Oral presentation at the Academy of Financial Services. Las Vegas, Nevada, October 23-24. (Received MacroRisk Analytics Student Paper Award)

Invited Presentation

Lim, H. (2021). The processes and outcomes of financial socialization: Focusing on family financial socialization. Social Innovation Convergence Program, Sungkyunkwan University, Virtual meeting, November 5.

Lim, H. (2020). Prime Capital – KSU PFP Research Project. Virtual meeting, July 16.

Lim, H. (2019). Research in Personal Financial Planning. Seoul National University. Seoul, South Korea, May 27.

Archuleta, K., & **Lim, H.** (2018). Client psychology: Financial decision-making and financial therapy. CFA Society VBA Netherlands. Rotterdam, Netherlands, May 30.

Grants and Contracts

Financial Education and Counseling Program for Fist-Generation Students, $3,500 (PI, not funded). AFCPE Mary O'Neill Mini Grant Proposal. — 2021

Immigrant Consumers' Fraud Experience and Financial Well-being, $2,500 (PI, not funded). ACCI Small Grants Program. — 2020

TEACHING EXPERIENCE

Kansas State University, Assistant Professor

Undergraduate Teaching

PFP 466: Personal Risk Management & Insurance Planning
Spring 2018 / Fall 2018 (online) / Spring 2019 / Fall 2019 (online) / Spring 2020 / Fall 2020 (online) / Spring 2021 (online)

Graduate Teaching

PFP 766: Insurance Planning for Families
Fall 2020 (online) / Fall 2021 (online)

PFP 806: Statistical Methods in PFP I (Co-taught with S. Heckman)
Summer 2019 / Summer 2020 (online)

PFP 808: Research Application
Spring 2018 (online) / Spring 2019 (online) / Spring 2020 (online) / Spring 2021 (online)

PFP 825: Family Resource Management (Co-taught with M. MacDonald)
Summer 2018

PFP 889: Theories and Models in PFP
Fall 2017 (online) / Fall 2018 (online) / Fall 2019 (online) / Fall 2020 (online) / Fall 2021 (online)

PFP 979: Global Issues in PFP (Co-taught with S. Heckman)
Spring 2019

Membership on Graduate Student Dissertation Committee

Committee Chair

Joseph, Lamindy	Ph.D. in progress
Strong, Ramel	Ph.D. in progress
Moore, Christopher	Ph.D. in progress
Sommer, Matthew	Ph.D. 2021

Committee Member

Walsh, Brian	Ph.D. in progress
Hall, Gina	Ph.D. in progress
Sholin, Travis	Ph.D. in progress
Gallardo, Juan	Ph.D. in progress
Magwegwe, Frank	Ph.D. 2020
Kothakota, Michael	Ph.D. 2019
Zepp, Philip	Ph.D. 2019

Ohio State University, Graduate Teaching Associate

Undergraduate Teaching

CSCFFS 4150: Quantitative Methods in Consumer Sciences
Spring 2012 / Fall 2012 / Spring 2013

SERVICES

Program Level Service

Member, MS program committee	2020 - present
Member, Ph.D. program committee	2017 - present
Member, PFP faculty search committee	2021
Member, Preliminary exam committee	2021
Member, PFP instructor search committee	2021
Chair, PFP instructor search committee	2020
Member, PFP department head search committee	2020
Member, Preliminary exam committee	2019
Member, PFP faculty search committee	2018
Member, Undergraduate program committee	2018

College Level Service

Member, Academic affairs committee	2020 - present
Member, Common core coordinator and instructor search committee	2020

University Level Service

Faculty mentor, McNair Scholars Program 2021

Professional Service

Award Committee Chair 2021
American Council on Consumer Interests

Reviewer, Mary O'Neill Mini-Grant 2020
Association for Financial Counseling and Planning Education

Ad hoc reviewer, International Journal of Consumer Studies	2021 - present
Ad hoc reviewer, Family Relations	2021 - present
Ad hoc reviewer, Financial Planning Review	2019 - present
Ad hoc reviewer, Journal of Consumer Affairs	2019 - present
Ad hoc reviewer, Journal of Financial Counseling and Planning	2019 - present
Ad hoc reviewer, Journal of Family Economic Issues	2018 - present
Ad hoc reviewer, Marriage & Family Review	2018 - present
Ad hoc reviewer, Financial Services Review	2017 - present
Ad hoc reviewer, Journal of Financial Therapy	2017 - present

Other Service Activities

Expert panel, Most & Least Stressed States Q&A, WalletHub 2021

Expert panel, Auto insurance Q&A, MoneyGeek.com 2020

Judge, Personal Financial Literacy, Kansas DECA State Career Development Conference 2019

Guest Speaker, McPherson High School, Kansas 2019
Co-taught three financial literacy classes with E. Kiss

Faculty advisor, Financial Service Professionals Career Exploration Competition 2019-2020
The team won the fourth place.

Faculty advisor, Financial Service Professionals Industry Issue Competition 2018-2019
One team won the second place and a second team received honorable mention.

PROFESSIONAL DEVELOPMENT

Longitudinal Analysis Workshop 2020
Statistical Horizon, San Diego, February 20-21

Peer Review of Teaching Program 2017-2018
Center for Teaching and Learning at Kansas State University
Awarded professional development fund of $1,000

FELLOWSHIPS AND AWARDS

Outstanding Symposium Research Paper Award 2020
Association for Financial Counseling and Planning Education

Best Paper in Personal Finance/Consumer Economics for 2019 in FCSRJ 2020
American Association of Family & Consumer Sciences

CFP Board's Financial Planning Paper Award 2020
American Council on Consumer Interests

Outstanding Symposium Research Paper Award 2019
Association for Financial Counseling and Planning Education

Outstanding Symposium Research Paper Award 2018
Association for Financial Counseling and Planning Education

Robert O. Herrmann Ph.D. Dissertation Award 2014
American Council on Consumer Interests

CFP Board's Financial Planning Paper Award 2014
American Council on Consumer Interests

National Endowment for Financial Education Paper Award 2014
American Council on Consumer Interests

EHE Fellowship 2012
College of Human Ecology, Ohio State University

MacroRisk Analytics Student Paper Award 2011
Academy of Financial Services

Graduate Travel Awards 2011
Department of Consumer Sciences, Ohio State University

University Fellowship 2009
Graduate School, Ohio State University