

CURRICULUM VITAE

Min Zhan, Ph.D.

Professor
Associate Dean for Academic Programs

School of Social Work
University of Illinois at Urbana-Champaign
1010 W. Nevada Street
Urbana, IL 61801
(217) 244-5252
(217) 244-5220 (fax)
Email: mzhhan@illinois.edu

AREAS OF INTERESTS

- Human Capital Development for Low-Income Families
- Financial Asset Building for Low-Income Families
- Financial Literacy and Financial Education
- Financial Service Utilization and Asset Building among Low-Income Immigrants
- International Social Work Research
- Online Learning and Child Educational Outcomes

EDUCATION

1996 -- 2001	Ph.D. 2001 George Warren Brown School of Social Work Washington University in St. Louis
1991 -- 1994	M.A. 1994 Department of History Peking University, Beijing, China
1987 -- 1991	B.A. 1991 Department of History Peking University, Beijing, China

PROFESSIONAL POSITIONS

2016 – present	Professor School of Social Work University of Illinois at Urbana-Champaign
2015 – present	Associate Dean for Academic Programs

School of Social Work
University of Illinois at Urbana-Champaign

- 2007 – 2016 Associate Professor
School of Social Work
University of Illinois at Urbana-Champaign
- 2009 - 2014 Director of Ph.D. Program
School of Social Work
University of Illinois at Urbana-Champaign
- 2001 – 2007 Assistant Professor
School of Social Work
University of Illinois at Urbana-Champaign
- 2001 – present Faculty Associate
Center for Social Development
Washington University in St. Louis
- 2009 – present Faculty Affiliate, Center for East Asian and Pacific Studies,
University of Illinois at Urbana-Champaign
- 2014 – present Faculty Affiliate, Women and Gender in Global Perspectives,
University of Illinois at Urbana-Champaign
- 1996 – 2001 Research and Teaching Assistant
George Warren Brown School of Social Work
Washington University in St. Louis
- 1994 – 1996 Editor
Guangming Daily Publishing House, Beijing, China

RESEARCH GRANTS AWARDED

- 2016 - 2017 Co-Principal Investigator, “Evaluating the financial and well-being outcomes of a law school clinic specializing in elderly financial abuse”.
Retirement Research Foundation, \$84,607
- 2013 - 2015 Principal Investigator, “Youth Debt and College Graduation”.
Spencer Foundation, \$37,613.
- 2012 Principal Investigator, “Youth Debt, Race/Ethnicity, and College Graduation”, Campus Research Board, University of Illinois at Urbana-Champaign, \$9,260.

- 2008 Principal Investigator, “Utilization of Formal and Informal Financial Services among Immigrants.” Campus Research Board, University of Illinois at Urbana-Champaign, \$9,250.
- 2008 Anderson, S.G., & Zhan. M. “Your Money & Your Life Financial Education Project” (Lead Evaluators). Grand Victoria Foundation and Illinois Department of Human Services (\$232,300)
- 2006 Principal Investigator, “Financial Training Programs for Immigrants: Improving Knowledge of and Access to Financial Services.” Seed grant from School of Social Work, University of Illinois at Urbana-Champaign, \$10,000.
- 2005 – 2006 Co-Principal Investigator, “Improving Recruiting, Graduation Rates, and Bank Linkages in Financial Training Programs for Low-Income Persons.” (Principal Investigator: Steve Anderson). Bank One/Chase Foundation, \$49,200.
- 2001 – 2004 Co-Principal Investigator, “Evaluation of the Financial Links for Low-Income People (FLLIP) Financial Education Program.” (Principal Investigator: Steve Anderson). Sargent Shriver National Center on Poverty Law, \$100,000.

OTHER RESEARCH EXPERIENCE

- 2009 – 2014 Research Consultant
College Savings Initiative, a joint project of the New American Foundation and Center for Social Development
- 2004 - 2005 Research Consultant
Poor Finances: Assets and Low-Income Households

Center for Social Development
Washington University in St. Louis
- 1998 -- 2001 Research Associate
Evaluation of the American Dream Policy Demonstration (ADD) for Individual Development Accounts (IDAs) (1997—2003)

Center for Social Development
Washington University in St. Louis
- 1999 – 2001 Research Associate
Welfare-to-Work: Monitoring the Impact of Welfare Reform on American Indian Families with Children (1998-2002)

George Warren Brown School of Social Work
Washington University in St. Louis

- 1997 – 1998 Research Coordinator
Mental Health Service Outcome Measurement
 Center for Mental Health Services Research
 Washington University in St. Louis
- 1999 Research Assistant
Bridges to Life Options
 Center for Social Development
 Washington University in St. Louis
- 1990 Research Assistant
Survey of Economic and Social Issues in Chinese Rural Areas
 Department of History
 Peking University
 Beijing, China

TEACHING EXPERIENCE

- 2001 – present School of Social Work
 University of Illinois at Urbana-Champaign
- Doctoral Seminar: Quantitative Research Designs*
Social Work Research Methods
Research Seminar: Program Evaluation
Research Seminar: Experimental and Survey Design
Evaluation of Practice
Social Work Policy and Practice with Women
Human Behavior and the Social Environment
- 1998 -- 1999 Instructor
 George Warren Brown School of Social Work
 Washington University in St. Louis
- Computer Application for Data Management and Analysis*
- 1997 -- 1999 Teaching Assistant
 George Warren Brown School of Social Work
 Washington University in St. Louis
- Multivariate Statistics*
Research Methods for Social Work Practice
Social Welfare Policy and Services
Social, Economic and Political Environment

EDITORIAL EXPERIENCE

Social Service Review; Social Science Quarterly; Children and Youth Services Review; Social Development Issues; Affilia; Journal of Community Practice; Journal of Financial Counseling and Planning.

AWARDS AND FELLOWSHIPS

- 2003 Catalyst Award for research on effects of low-income financial management training
Sargent Shriver National Center on Poverty Law
- 2001 Dean's Dissertation Fellowship
George Warren Brown School of Social Work
Washington University in St. Louis
- 1996 -- 1998 Doctorate Fellowship
George Warren Brown School of Social Work
Washington University in St. Louis

PUBLICATIONS

Peer-Reviewed Journal Articles

- Gershenfeld, S., Zhan, M., & Hood, D.W. (in press). The impact of a promise: A loan replacement grant, low-income students, and college graduation. *Review of Higher Education*
- Zhang, S., Ci, Q, and Zhan, M. (2017). Public Assistance in Urban and Rural China: A Tale of Two Stories. *International Journal of Social Welfare*, 26 (4), 3030-313
- Park, H., & Zhan, M. (2017). The Impact of After-School Childcare Arrangements on the Developmental Outcomes of Low-Income Children. *Children and Youth Services Review*, 73, 230-241.
- Zhan, M., Xiang, X., & Elliott, W. (Published online, December 2016). How Much Is Too Much: Educational Loans and College Graduation. *Educational Policy*.
<https://doi.org/10.1177/0895904816682316>
- Zhan, M., Xiang, X., & Elliott, W. (2016). Education Loans and Wealth Building among Young Adults. *Children and Youth Services Review*, 66, 67-75.
- Gershenfeld, S., Hood, D.W., & Zhan, M. (2015). The Role of First Semester GPA in Predicting Graduation Rates of Underrepresented Students. *Journal of College Student Retention: Research, Theory & Practice*, 0(0), 1-20.
- Zhang, S., Eamon, M., & Zhan, M. (2015). Neighborhood Disorder, Perceptions of Neighborhood Social Capital, and Maternal Stress: Exploration of a Mediating Mechanism. *Journal of Community Psychology*, 43(3), 278-295.

- Zhan, M., & Lanesskog, D. (2014). The Impact of Family Assets and Debt on College Graduation. *Children and Youth Services Review*, 43, 67-74.
- Zhan, M. (2014). The Impact of Youth Debt on College Graduation. *Journal of Sociology and Social Welfare*, Vol XLI (3), 133-156.
- Zhan, M. (2014). Education Loans and College Graduation: Differences by Race/Ethnicity. *Social Development Issues*, 36 (2), 17-34.
- Zhan, M., Anderson, S.G., & Zhang, S. (2012). Utilization of Formal and Informal Financial Services among Immigrants in the United States. *Social Development Issues*, 34(3), 1-17.
- Zhan, M., & Sherraden, M. (2011). Assets and liabilities, race/ethnicity, and children's college education. *Children and Youth Services Review*, 33, 2168-2175
- Zhan, M., & Sherraden, M. (2011). Assets and liabilities, educational expectations, and children's college degree attainment. *Children and Youth Services Review*, 33, 846-854.
- Zhang, S., Anderson, S.G., & Zhan, M. (2011). The Differentiated Impact of Bridging And Bonding Social Capital On Economic Well-Being: An Individual Level Perspective. *Journal of Sociology and Social Welfare*, XXXVIII (1), 119-144.
- Elliott, W., Kim, K. H., Jung, H., and Zhan, M. (2010). Asset Holding and Educational Attainment among African American Youth. Special Edition of *Children & Youth Services Review*, 32 (11), 1497-1507.
- Loibl, C., Grinstein-Weiss, M., Zhan, M., & Red Bird, B. (2010). More than a penny saved: Long-term changes in behavior among savers program participants. *Journal of Consumer Affairs*, 44 (1), 98-126.
- Grinstein-Weiss, M., Yeo, Y. H., Despard, M. R., & Zhan, M. (2010) Does prior banking experience matter? Differences of the banked and unbanked in Individual Development Accounts? *Journal of Family and Economic Issues*, 31(2), 212-227.
- Zhan, M., Anderson, S.G., & Scott, J. (2009). Banking Knowledge and Attitudes of Immigrants: Effects of a Financial Education Program. *Social Development Issues*, 31(3), 15-32.
- Grinstein-Weiss, M., Yeo, Y. H., Irish, K., & Zhan, M. (2009). Parental assets: A pathway to positive child educational outcomes. *Journal of Sociology and Social Welfare*, 36 (1), 61-84.

- Grinstein-Weiss, M., Yeo, Y. H., Zhan, M., & Pajarita, C. (2008). Asset holding and net worth among households with children: Differences by household type. *Children and Youth Services Review, 30*, 62-78.
- Anderson, S., Zhan, M., & Scott, J. (2007). Improving the understanding of low-income families about banking and predatory financial practices. *Families in Society, 88* (3), 443-452.
- Zhan, M. (2007). Assets, human capital development, and economic mobility of single mothers. *Families in Society, 88* (4), 605-615.
- Zhan, M., & Grinstein-Weiss, M. (2007). Educational status and savings performance in Individual Development Accounts. *Journal of Policy Practice, 6*(1), 27-46.
- Pandey, S., & Zhan, M. (2007). Postsecondary education, marital status, and economic well-being of women with children. *Social Development Issues, 29*(1), 1-26.
- Zhan, M., Anderson, S., & Scott, J. (2006). Financial management knowledge of the low-income population: Characteristics and needs. *Journal of Social Service Research, 33*(1), 93-106.
- Zhan, M. (2006). Assets, parental expectations and involvement, and children's educational performance. *Children and Youth Services Review, 28*(8), 961-975.
- Zhan, M. (2006). Economic mobility of single mothers: The role of assets and human capital development. *Journal of Sociology and Social Welfare, XXXIII* (4), 107-129.
- Zhan, M. (2006). Savings for development: Intended uses and savings in Individual Development Accounts. *Social Development Issues, 28*(2), 23-39.
- Zhan, M., Anderson, S., & Scott, J. (2006). Financial knowledge of the low-income population: Effects of a financial education program. *Journal of Sociology and Social Welfare, XXXIII*(1), 53-74.
- Grinstein-Weiss, M., Zhan, M. & Sherraden, M. (2006). Savings performance in IDAs: Does marital status matter? *Journal of Marriage and the Family, 68*(1), 192-204.
- Pandey, S., Zhan, M., & Kim, Y (2006). A Bachelor's degree for women with children: A promising path-way to reduce poverty. *Equal Opportunities International, 25*(7), 496-513.
- Zhan, M., & Schreiner, M. (2005). Savings for postsecondary education in Individual Development Accounts. *Journal of Sociology and Social Welfare, XXXII*(3), 139-163.

- Anderson, S., Zhan, M., & Scott, J. (2005). Developing financial management training in low-income communities: Assessing needs and community practice implications. *Journal of Community Practice, 13*(4), 31-49.
- Anderson, S., Scott, J., & Zhan, M. (2005). Implementation issues in developing financial management training for low-income audiences. *Journal of Consumer Education, 22*, 35-42.
- Zhan, M., & Pandey, S. (2004). Postsecondary education and economic well-being of single mothers and single fathers. *Journal of Marriage and the Family, 66*, 661-673.
- Zhan, M., & Pandey, S. (2004). Economic well-being of single mothers: Work first or postsecondary education? *Journal of Sociology and Social Welfare, XXXI*(3), 87-112.
- Zhan, M., Sherraden, M., & Schreiner, M. (2004). Welfare reciprocity and savings outcomes in Individual Development Accounts. *Social Work Research, 28*(3), 165-181.
- Pandey, S., Zhan, M., & Collier-Tenison, S. (2004). Families' experiences with welfare reform on reservations in Arizona. *Social Work Research, 28*(2), 93-103.
- Anderson, S., Zhan, M., & Scott, J. (2004). Targeting financial management training on low-income audiences: Opportunities and challenges. *Journal of Consumer Affairs, 38*(1), 167-177.
- Zhan, M., & Sherraden, M. (2003). Assets, expectations, and children's educational achievement in female-headed households. *Social Service Review, 77*(2), 191-211.
- Zhan, M. (2003). Savings outcomes of single mothers in Individual Development Accounts. *Social Development Issues, 25*(1&2), 74-88.
- Zhan, M., & Pandey, S. (2002). Post-secondary education and the well-being of women in retirement. *Social Work Research, 26*(3), 171-184.
- Pandey, S., & Zhan, M. (2000). The higher education option for poor women with children. *Journal of Sociology and Social Welfare, XXVII*(4), 109-170.
- Pandey, S., & Zhan, M. (2000). Effect of urban poverty on parents' expectations of their children's achievement. *Advances in Social Work, 1*(1), 107-125.

Book Chapters

- Zhan, M., Anderson, S.G., & Scott, J. (2013). Improving Financial Capacity among Low-Income Immigrants: Effects of a Financial Education Program. In J. Birkenmaier, M. Sherraden, & J. Curley (Eds.) *Financial capacity and asset development: Research, education, policy, and practice* (pp.156-173). Oxford University Press.

- Beverly, S., Sherraden, M., Cramer, R., Shanks, T. R. W., Nam, Y., & Zhan, M. (2008). Determinants of asset holdings. In Signe-mary McKernan & Michael Sherraden (Eds.). *Asset building and low-income families* (pp. 89-151). Washington, D.C.: Urbana Institute Press.
- Ratcliffe, C., Chen, H., Shanks, T. R. W., Nam, Y., Schreiner, M., Zhan, M., & Sherraden, M. (2008) Assessing asset data. In Signe-Mary McKernan & Michael Sherraden (Eds.). *Asset building and low-income families* (pp. 238-270). Washington, D.C.: Urbana Institution Press.
- Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Zhan, M., Beverly, S., & Grinstein-Weiss, M. (2005). Assets and the poor: Evidence from Individual Development Accounts. In M. Sherraden & L. Morris (Eds.). *Inclusion in the American dream: Assets, poverty, and public policy* (pp. 185-215). New York: Oxford University Press.

Research and Policy Reports

- Zhan, M., & Xiang, X. (2014). *Education loans and wealth building among young adults* (CSD Working Paper No. 14-14). St. Louis, MO: Washington University, Center for Social Development.
- Zhan, M., & Lanesskog, D. (2013). *The impact of family assets and debt on college graduation* (CSD Working Paper 13-36). St. Louis, MO: Washington University, Center for Social Development.
- Zhan, M., & Xiang, X. (2013). *An event history analysis of educational loans and college graduation: A focus on differences by race and ethnicity* (CSD Working Paper 13-35). St. Louis, MO: Washington University, Center for Social Development.
- Zhan, M. (2013). Youth debt and college graduation: Differences by race/ethnicity (CSD Working Paper No. 13-08). St. Louis, MO: Washington University in St. Louis, Center for Social Development.
- Zhan, M. (2012). The impact of youth debt on college graduation (CSD Working Paper 12-11). St. Louis, MO: Washington University, Center for Social Development.
- Zhan, M., & Sherraden, M. (2010). *Assets and liabilities, race/ethnicity, and children's college education* (CSD Working Paper 10-08). St. Louis, MO: Washington University, Center for Social Development.
- Zhan, M., & Sherraden, M. (2009). Assets and liabilities, expectations, and children's college education (CSD Working Paper 09-60). St. Louis, MO: Washington University, Center for Social Development
- Anderson, S. G., & Zhan, M. (2009). *Evaluation of the Your Money and Your Life Financial Education Project: Final report*. Urbana, IL: School of Social Work, University of Illinois at Urbana-Champaign.

- Ratcliffe, C., Chen, H., Shanks, T. W., Nam, Y., Schreiner, M., Zhan, M., & Sherraden, M. (2007). *Assessing asset data on low-income households: Current availability and options for improvement*. A Report in the Series, Poor Finances: Assets and Low-Income Households. Urbana Institute.
- Anderson, S., Zhan, M., & Scott, J. (2006). *Improving recruiting, graduation rates, and bank linkages in financial training programs for low-income persons*. School of Social Work, University of Illinois at Urbana-Champaign.
- Ratcliffe, C., Chen, H., Williams Shanks, T.R., Nam, Y., Schreiner, M., Zhan, M. & Sherraden, M. (2005). *Assessing asset data on low-income households: Current availability and options for improvement* (CSD Working Paper 05-14). St. Louis, MO: Center for Social Development, George Warren Brown School of Social Work, Washington University.
- Anderson, S., Scott, J. & Zhan, M. (2004). *Financial Links for Low-Income People (FLLIP): Final evaluation report*. Urbana, IL: School of Social Work, University of Illinois at Urbana-Champaign.
- Anderson, S., Scott, J., & Zhan, M. (2002). *Financial Links for Low-Income People (FLLIP): An evaluation of implementation and initial training activity*. Urbana, IL: School of Social Work, University of Illinois at Urbana-Champaign.
- Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Grinstein-Weiss, M., Zhan, M., & Beverly, S. (2001). *Savings and assets accumulation in Individual Development Accounts*. St. Louis, MO: Center for Social Development, George Warren Brown School of Social Work, Washington University.
- Sherraden, M., Johnson, L., Clancy, M., Beverly, S., Schreiner, M., Zhan, M., & Curley, J. (2000). *Saving patterns in IDA programs*. St. Louis, MO: Center for Social Development, George Warren Brown School of Social Work, Washington University.
- Pandey, S., Brown, E., Zhan, M., Hicks, S., & Welch, P. (2001). *State of welfare families on reservations: Progress, setbacks, and issues for reauthorization*. St. Louis, MO: Kathryn M. Buder Center for American Indian Studies, George Warren Brown School of Social Work, Washington University.
- Pandey, S., Zhan, M., Collier-Tenison, S., & Hui, K. (2000). *How are families on reservations faring under welfare reform?* Report, St. Louis, MO: Kathryn M. Buder Center for American Indian Studies, George Warren Brown School of Social Work, Washington University.
- Zhan, M., & Sherraden, M. (1998). *Landholding and household development: What do we know?* (CSD Working Paper 98-2). St. Louis, MO: Center for Social Development, George Warren Brown School of Social Work, Washington University.

CONFERENCE PAPERS AND PRESENTATIONS

- Sinha, G., Tan, K., & Zhan, M. (2018, accepted). *Patterns of Financial Attributes and Behaviors of Emerging Adults in the United States*. Paper will be presented at the ACCI (American Council on Consumer Interests) Annual Conference, 5/17-5/19, Clearwater Beach, FL.
- Doran, J., Zhan, M., Birkenmaier, J., & Callahan, C. (2018) *Promoting Financial Capacity and Asset Building through Social Work Education* (Roundtable Discussion). The 22nd Annual Conference of the Society for Social Work and Research (SSWR), Washington, DC, January 10-14, 2018,
- Gershenfeld, S., Hood, D.W., & Zhan, M. (2017) *The Promise of Summer: Pathways to Four-Year College Graduation for Low-Income Students*. Paper presented at the Understanding Promise Program Conference, University of Pennsylvania, October 2017.
- Zhan, M., & Xiang, X. (2016). *Education Loans and Financial Balance Sheets Among Black and Hispanic Young Adults*. Paper was accepted for presentation in the 20th of the Society for Social Work and Research to be held in Washington, DC, January 13-17, 2016.
- Zhan, M., Cai, Y.D., & Guo, D. (2015). *Discovering the influence of socioeconomic factors on online game behaviors*. Paper presented at XSEDE 15 conference, July 26-30, St. Louis, MO.
- Zhan, M., & Xiang, X. (2015). *Educational loans and financial balance sheets among Black and Hispanic young adults*. Paper presented at *A Convening on Financial Capability and Asset Building: Advancing Education, Research and Practice in Social Work, April 15-17, St. Louis, MO*.
- Zhan, M. (2014). *An event history analysis of educational loans and college graduation: A focus on differences by race and ethnicity*. Paper presented at the 10th Global Business and Social Science Research Conference, 23-24 June, 2014, Beijing, China.
- Zhan, M. (2013). Invited moderator for panel discussions on *Saving for College and Reducing Student Loan Debt* at Woodstock Institute 40th Anniversary Symposium & Bash, *Babies, Boomers, & Beyond: Economic Security, Community Prosperity & Equity Across the Lifespan*. October 2-3, 2013, Chicago, IL.
- Gershenfeld, S., Hood, D. W., & Zhan, M. (2013). *The Role of First Semester GPA in Predicting Graduation Rates of Underrepresented Students*. Paper presented at Focus on Illinois Education Research Symposium, June 13-14, 2013, Urbana, IL.
- Zhan, M. (2012). *The impact of youth debt on college graduation*. Paper presented at the Illinois Asset Building Group conference. November 15-16, Urbana, IL.

- Zhan, M. (2012). *Assets and liabilities, race/ethnicity, and children's college education*. Invited presentation at the Center for Financial Security Workshop: Exploring New Frontiers in Financial Capability Research for Vulnerable Populations. June 5-6, University of Wisconsin, Madison.
- Zhan, M. (2012). *The impact of youth debt on college graduation*. Invited presentation at Assets and Education Research Symposium, March 28-30, 2012, University of Kansas, and Biennial International Symposium on Vulnerable Families, April 1-2, University of Illinois at Urbana-Champaign.
- Zhan, M., Anderson, S.G., & Zhang, S. (2011). *Utilization of Formal and Informal Financial Services among Immigrants in the United States*. Paper presented at the Asian-Pacific Conference of the Association for Consumer Research, Renmin University, Beijing, China, June 16-19.
- Zhan, M. (2010). *Assets and Child Well-Being: Findings from Recent Research*. Invited presentation at the Children's Savings Account Task Force Meeting. Chicago, IL: April 20, 2010.
- Zhan, M. (2009). *Assets, College Expectations and Completion: Findings from Research*. Invited presentation at the Convening on College Success and Asset Building, CFED, Washington, DC: December 7, 2009.
- Elliott, W., Zhan, M., & Jung, H. (2008). *The human capital agenda: Asset holding and educational attainment*. Invited presentation to the Child Development Accounts: Research and Policy Symposium, St. Louis, MO, November 12-14, 2008.
- Loibl, C, Red Bird, B., Grinstein-Weiss, M., & Zhan, M. (2008). *Yes, the poor can be taught to save - Evidence from a survey of IDA program participants*. Proceedings of the 2008 Annual Conference of the Association for Consumer Research, October 2008, San Francisco, California (Vol. 36, p.50).
- Anderson, S., & Zhan, M. (2006). *Issues in the implementation of financial management training programs: Perspectives from the Financial Links for Low-Income People (FLLIP) evaluation*. Invited presentation to the Consumer and Family Economics team, University of Illinois Extension, Urbana, IL, February 21, 2006.
- Zhan, M. (2005). *Evaluation of Financial Links for Low-income People (FLLIP) in Illinois*. Invited presentation at the States and Assets Policy Conference, St. Louis, MO, April 20-22, 2005.
- Zhan, M., & Grinstein-Weiss, M. (2005). *Educational status and savings outcomes in IDAs*. Paper presented at the 9th of the Society for Social Work Research conference, Miami, FL, January 13-16, 2005.
- Zhan, M. (2004). *Savings for development: Intended uses and savings in IDAs*. Paper presented at the International Conference on Asset-building and Social

Development: Theory, Research, and Policy, Jinan, Shandong, China, September 9-12, 2004.

Anderson, S., Zhan, M., & Scott, J., & Rand, D. (2004). *Financial management training for low-income persons: Assessing needs and comparing training approaches*. Paper presented at the Eastern Family Economics and Resources Management Association Conference, Tampa, FL, February 26-28, 2004.

Anderson, S., Scott, J., & Zhan, M. (2004). *Financial Links for Low-Income People (FLLIP): Final evaluation report*. Presented at the Annual FLLIP Meeting, Chicago, IL, May 12, 2004.

Zhan, M., Sherraden, M., & Schreiner, M. (2003) *Welfare reciprocity and savings outcomes in Individual Development Accounts*. Paper presented at the 7th of the Society for Social Work Research conference, Washington, DC, January 17-19, 2003.

Zhan, M., & Pandey, S. (2002). *The effects of postsecondary education on the economic well-being of women after their retirement*. Paper presented at the 6th of the Society for Social Work Research conference, San Diego, CA, January 18-20, 2002.

Johnson, L., Zhan, M., Curley, J., & Sherraden, M. (2000). *Can the poor save?* Paper presented at the 4th of the Society for Social Work Research conference, Charleston, SC, January 29-31, 2000.

Committee Served

Social of Social Work Committee: Curriculum committee, administrative leadership team, recruitment and admission committee, human subject committee, equal employment opportunity committee, PhD committee, qualifying exam committee, adjunct faculty search committee, international task force committee, leadership and social change concentration committee, faculty search committee, diversity committee, grievance committee, School Social Work concentration committee.

University Committee: Social work representative to WGGP (Women and Gender in Global Perspectives), IRB board member, Council on Learning Outcomes Assessment, MOOC strategy advisory committee, online learnings advisory committee, director of graduate studies.