

Congrong Ouyang, Ph.D.

Lecturer

Department of Consumer and Design Sciences
Auburn University
308 Spidle Hall, Auburn, AL 36830

Phone: 614-707-9773
Email: ouyang.33@osu.edu
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EDUCATION

The Ohio State University, Consumer Sciences, Ph.D., August 2019

- Dissertation: Factors Related to the Financial Obligations of U.S. Homeowner and Renter Households.
- Major Advisor: Dr. Sherman D. Hanna
- Area of Research Specialization: Behavioral Finance, Personal Finance, Household Financial Economics, Investment Decisions, Financial literacy, Financial Education
- Minor in Statistical Data Analysis (Department of Statistics)

The Ohio State University, Consumer Sciences, M.S., May 2016

- Research Fields: Financial Education, Household Finances, Family Resource Management

The Ohio State University, Fisher College of Business, BSBA in Accounting, August 2013

Refereed Journal Articles

Ouyang, C., Hanna, S.D., & Kim, K.T. (2019). Are Asian American households more likely than other households to expect to help children with college costs? *Journal of Family and Economic Issues*, 40 (3), 540–552. DOI: <https://doi.org/10.1007/s1083>

Loibl, C., Ouyang, C., & Snyder, A. (2020). Professionals' perceptions of food insecurity among their low-income clients. *Journal of Social Service Research*, published online.

DOI:10.1080/01488376.2018.1532942

Ouyang, C., & Hanna, S.D. (2020). The Effect of Racial/Ethnic Differences on the Financial Obligations Ratio of Renters. Submitted to *Applied Economics Letters*.

Ouyang, C., & Hanna, S.D. (2020). A Quantile Regression Analysis of the Financial Obligations of Homeowners. To be submitted to *Journal of Consumer Affairs*.

Research Papers

Ouyang, C., & Hanna, S. D. The Effect of Racial/Ethnic Differences on the Financial Obligations Ratio of Renters and Homeowners. *Accepted for presentation at the Academic Research Colloquium for Financial Planning*, February, 2020.

- Ouyang, C., & Hanna, S. D. (2018).** The Effect of Having an Education Loan on Having a Heavy Financial Obligations Burden. *Presented at the Academic Research Colloquium for Financial Planning.*
- Ouyang, C., & Hanna, S. D. (2017).** The Financial Obligations Burden of U.S. Renter and Owner Households After the Great Recession. *Presented at the Academy of Financial Services conference.*
- Ouyang, C., & Hanna, S. D. (2017).** The Financial Obligations Burden of U.S. Households after the Great Recession. *Presented at the Education and Human Ecology Research Forum (EHE).*
- Ouyang, C., & Hanna, S. D. (2016).** Parent Intentions to Help with Children’s College Education. *Presented at the Academy of Financial Services conference.*
- Ouyang, C., Hanna, S. D. & Kim, K. T. (2016).** Are Asian Households in the U.S. More Likely than Other Households to Help Children with College Costs? *Proceedings of the 2016 Asian Consumer and Family Economics Association (ACFEA), 345-351.*
- Ouyang, C., & Hanna, S. D. (2016).** How does Credit Attitude Affect Having a Saving Goal for Children’s College? *Presented at the American Council on Consumer Interests conference.*
- Ouyang, C., & Hanna, S. D. (2015).** Children’s College as a Saving Goal. *Presented at the Academy of Financial Services conference.*

Teaching Experience

- Gender, Wealth and Philanthropy (CADS 3700) **Sole Instructor** AU 2020
- Instruct wealth management issues to further the enhancement of lives through education, leadership, and philanthropy.
 - Designed more than 50 class assignments including homework, quizzes, exams, and projects
- Consuming and Giving: Spend, Save and Share (CADS 1700) **Sole Instructor** AU 2020
- Instruct issues of behavior and decision making in college students as it applies to spending, saving and philanthropic theories, principles, and applications
 - Designed more than 40 class assignments including homework, quizzes, exams, and projects
- Families in Business (OSU CSCFFS 3270) **Sole Instructor** SP 2020
- Instruct family business topics such as family dynamics, conflicts, and relationships relative to the business, business finance, formation and growth, strategic management, professionalization, and succession for over 50 students
 - Designed more than 40 class assignments including homework, quizzes, exams, and projects
- Family Tax Planning (OSU CSCFFS 4260) **Sole Instructor** SP 2020
- Instructed senior level course about U.S. income tax system for over 30 students
 - Designed more than 30 class assignments including homework, quizzes, exams, and projects
 - Part of the required coursework for Certified Financial Planner® (CFP) exam
- Family Tax Planning (OSU CSCFFS 4260) **Sole Instructor** SP 2019
- Family Tax Planning (OSU CSCFFS 4260) **Sole Instructor** AU 2018
- Family Tax Planning (OSU CSCFFS 4260) **Sole Instructor** SP 2018

Retirement Planning and Employment Benefits (OSU CSCFFS 4270) **Sole Instructor** AU 2017

- Instructed senior level course about retirement planning and employer benefits
- Designed more than 30 class assignments including homework, quizzes, exams, and projects
- Part of the required coursework for Certified Financial Planner® (CFP) exam

Retirement Planning and Employment Benefits (OSU CSCFFS 4270) Co-instructor with Prof. Sherman Hanna AU 2016

Special Topic Seminar: Family Finance (OSU CONSCI 8891) **Guest Lecturer** AU 2018

- Presented a working paper “*The effect of financial literacy on financial obligations of homeowner and renter*” to graduate students

Family Financial Management (OSU CSCFFS 5260) **Co-instructor** with Prof. Sherman Hanna. SP 2017

- Capstone course for education components of Certified Financial Planner® (CFP) exam at Ohio State University.

Family Financial Management (OSU CSCFFS 5260) **Co-instructor** with Prof. Sherman Hanna. SP 2016

- It is the capstone course for CFP registered program. Each student prepared a comprehensive financial plan for an actual household. I was responsible for a separate section of students and gave lectures in that section, gave feedback to student presentations on various topics (e.g. financial statements, insurance analyses) for their client households, and gave feedback for the first and final drafts of their comprehensive financial plan.
- Correspond with students on inter-campus communication system.

Retirement Planning and Employment Benefits (OSU CSCFFS 4270) **TA** for Prof. Sherman Hanna
AU 2014 and AU 2015

Introduction to Family Financial Management (OSU CSCFFS 2260) **TA** for Prof. Sherman Hanna
AU 2014

- It is an entry level online course for management of family financial resources, topics include financial planning and budgeting, insurance, credit, and savings and investments.
- Correspond with about 120 students on inter-campus communication system.

Presentations

Certified Financial Planning Annual Conference, Washington, DC	Feb 2020
Midwest Economic Association, St Louis, Missouri	Mar 2019
The East Lake International Forum for Outstanding Overseas Young Scholars, Wuhan, China	Dec 2018
Asian Consumer and Family Economic Association, Fuzhou, China	Jul 2018
Dalian University of Science and Technology Research Seminar, Dalian, China	Jun 2018
Hua Zhong University of Science and Technology Research Seminar, Wuhan, China	Jun 2018
Certified Financial Planning Annual Conference, Washington, DC	Feb 2018
Department of Consumer Sciences Seminar Series, The Ohio State University	Sep 2017
EHE Graduate Student Research Forum, The Ohio State University	Feb 2017

Academy of Financial Services, Las Vegas, Nevada	Oct 2016
Asian Consumer and Family Economics Association, Hong Kong	Jul 2016
EHE Graduate Student Research Forum, The Ohio State University	Feb 2016
American Council on Consumer Interests, Washington, DC	Jun 2016
Department of Economics, Hua Zhong University of Science and Technology, Wuhan, China	Jan 2016
Academy of Financial Services, Orlando, Florida	Oct 2015

Grants and Awards

College of Education and Human Ecology (EHE) Office of Research Graduate Student Travel Award, The Ohio State University	2017
Department of Human Sciences Travel Grants, The Ohio State University	2017
College of Education and Human Ecology (EHE) Office of Research Graduate Student Travel Award, The Ohio State University	2016
Department of Human Sciences Travel Grants, The Ohio State University	2016
Student/Young Professional Excellence Scholarship, 2016 ACCI conference	2016
College of Education and Human Ecology (EHE) Office of Research Graduate Student Travel Award, The Ohio State University	2015
Department of Human Sciences travel grants, The Ohio State University	2015
Graduate Assistantship, The Ohio State University	2014-2018
Merit Scholarship, George Fox University	2008-2011

Professional Experience

DOmedia , Columbus, OH, Summer Associate	2015
Developed a new quality assurance system for over 1500 partner companies by using statistical via SQL and SAS	
Assisted with portfolio companies with data analysis on a daily basis	
Buckeye Promotions Group , Columbus, OH, Director of Human Resources	2014
Maintained company-staffing needs by recruitment, interviews and scheduling management interviews	
Buckeye Promotions Group , Columbus, OH, Corporate Trainer	2014
Provided customer services with up to 60 AT&T customers daily on average, and trained 10-15 reps on a daily basis	
BASF Chemical Company , Hong Kong/Shanghai, China, Cash Management Intern	2012
Designed bank account management system using Pivot Table and Scenario Analysis in Excel, decreased time required from 10 hours to 5 hours per week	

Related Experience

- The Learning Community of GTAs**, Columbus, OH, Graduate Associate 2019
Attended and volunteered at Inquiry-based Instruction Workshop
- International Student Community Service**, Columbus, OH, Founder 2010
Successfully recruited over **500** volunteers and established relationships with 5 needy community organizations within **10** months
- Ascend Pan-Asian Leaders**, Columbus, OH, Vice President 2012
Established the OSU chapter and achieved more than **40%** success recruitment rate
- PWC xTREME Case Competition**, Columbus, OH, Team Leader 2012
Designed a strategic tax benefit plan for a global technical company, achieved more than a **14%** tax benefit
- National College Student Community Service**, Tibet, China, Group Leader 2011
Taught at a local elementary school with subjects like vocabulary, mathematic facts, letter formation/handwriting skills etc.
Supported a team of Social Workers, Teachers and Psychologists assisting them in the improvement of local students with psychological, and behavioral well-beings.

Services and Professional Activities

a. Reviewing

- Reviewer, Journal of Family and Economic Issues 2019 – present
Reviewer, Journal of Financial Counseling and Planning 2020 – present

b. College and University

- Attend Faculty Meetings and work with other faculty meetings on projects like program curriculum design and courses teaching schedules -- present
Committee Member, EHE Graduate Student Research Forum, The Ohio State University 2017--present

c. Professional Affiliations

- Academy of Financial Services 2015 -- present
Financial Planning Association (FPA) 2015 -- present
American Council on Consumer Interests (ACCI) 2016 – present

d. Curriculum Development

- Families in Business (OSU CSCFFS 3270). Spring 2020. Major Revision.
I completely restructured the curriculum for CSCFFS 3270 in Spring 2020, a junior level course in the Consumer and Family Financial Services program that frequently draws upwards of 50 students. The course discusses small to medium business management issues. I implemented the course in Spring 2020 in a flipped classroom model by using UCAT experiences and real company case discussions. To transform the course into online version, I used virtual meeting software to held virtual classes in-class discussions, and office hours.

Family Tax Planning (OSU CSCFFS 4260). Spring 2018 -- Spring 2020. Revision.

I completely overhauled the curriculum for CSCFFS 4260, a senior level course in the Consumer and Family Financial Services program that frequently draws upwards of 50 students. The course introduces U.S. income tax system and is a part of the required coursework for Certified Financial Planner® (CFP) exam. My revision included: a newly developed syllabus with real life cases and quizzes for every week; new reading assignments and explanations of newly reformed individual tax system. In Spring 2020, I transformed the course into online version, including using voice-over lectures, virtual classes, in-class cases, and office hours, and online final exam. I maintained an effective virtual communication system with students to implement teaching best practices to increase engagement across all sessions of the course.

Others

Programming Skills SAS, STATA, R, SQL, Python

Microsoft Office Skills Word, Excel, Access, PowerPoint

Languages Chinese-Mandarin (Native Speaker), English (Fluent), Cantonese (Fluent), Japanese (Basic)

References:

Sherman D. Hanna, Ph.D. Professor

Department of Human Sciences

Program Chair, Consumer Sciences Program

The Ohio State University

1787 Neil Avenue Columbus, OH 43210

hanna.1@osu.edu

614-292-4584

Tansel Yilmazer, Ph.D. Associate Professor

Department of Human Sciences

The Ohio State University

1787 Neil Avenue Columbus, OH 43210

yilmazer.2@osu.edu

614-292-4546

Andrew Hanks, Ph.D. Assistant Professor

Department of Human Sciences

The Ohio State University

1787 Neil Avenue Columbus, OH 43210

hanks.46@osu.edu

614-688-1787

KyoungTae Kim, Ph.D. Assistant Professor

Department of Consumer Sciences
University of Alabama
312 Adams Hall, Tuscaloosa, AL 35487
ktkim@ches.ua.edu
(614)-565-7835