



Di Qing, Ph.D.

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Education

Ph.D., Texas Tech University, 2022, Personal Financial Planning

M.S., Texas Tech University, 2019, Personal Financial Planning

Teaching

- Consumer Financial Planning; Estate Planning; Consumer Tax Planning; Retirement & Benefits Planning; Consumer Financial Management.

Research:

- Topics: Human Capital, Behavioral Economics, Racial/Ethnicity, Retirement Planning, Financial Literacy
- Methods: Econometric Analysis, Decomposition, Blinder-Oaxaca, SEM
- Language: Stata, R, MATLAB, Python, and LaTeX
- Referred Journal and Conference Reviewer: *Journal of Financial Therapy*; *Journal of Financial Counseling and Planning*; 2023-American Council on Consumer Interests (ACCI)

Selected Publications:

- **Qing, D.**, & Kalenkoski, C. M. (2023). Student Loan Holding and Life Satisfaction: Evidence From Panel Data. *Journal of Financial Counseling and Planning*.
- Pearson, B., Korankye, T., & **Qing, D.** (2023). The Role of Financial Advisors in Shaping Investment Beliefs. *Journal of Personal Finance*, 22(1), 24-36.
- Reiter, M., **Qing, D.**, Anderson, N., & Watkins, K. (2022). The Intersectionality of Race and Gender in Financial Planner Use. *Journal of Financial Therapy*, 13(2).
- Pearson, B., **Qing, D.**, Korankye, T. (2022). Role of Financial Relativity in Loss Aversion Sensitivity. *Empirical Economics Letters*, 21(8.)

Selected Conference & Social Media Review:

- **Qing, D.** & Reiter, M. (2023), Racial/Ethnic Disparities in Financial Planner Use: A Decomposition Analysis. [American Council on Consumer Interests](#), Las Vegas, NV.
- **Qing, D.**, Chen, Y., Pearson, B., & Ning, W.H. (2023). Racial Disparities in Cryptocurrency: Diversity or Bias? [American Council on Consumer Interests](#), Las Vegas, NV.
- Pearson, B., **Qing, D.**, & Korankye, T. (2023)) Subjective Health Status and Annuity Participation. [American Council on Consumer Interests](#), Las Vegas, NV.
- Reiter, M., & **Qing, D.** (2022). Racial and Gender Preference when Hiring a Financial Planner: An Experimental Design on Diversity in Financial Planning. American Council on Consumer Interests, Clearwater Beach, FL. (Awarded: Robert O. Herrmann Ph.D. Outstanding Dissertation Award)
- **Qing, D.** & Kalenkoski, C.M.(2021). How Far Can Students Go with Financial Support? [Arts and Humanities Graduate Student Research](#), Texas Tech University, Lubbock, TX.
- **Qing, D.** & Kalenkoski, C.M.(2021). How Are Student Loans Associated with Life Satisfaction: Evidence from Fixed-Effects and Random-Effects. [Academy of Financial Services](#), (Virtual).
- <https://www.moneygeek.com/personal-loans/bad-credit/#expert=di-qing>
- <https://www.moneygeek.com/credit-cards/resources/how-credit-cards-work/#expert=di-qing>
- <https://www.moneygeek.com/credit-cards/college-students/#expert=di-qing>
- https://wallethub.com/d/capital-one-journey-381c#expert=di/_qing

Professional Memberships: American Council on Consumer Interests (ACCI); American Economic Association (AEA); National Council on Family Relations (NCFR); Financial Planning Association (FPA); Financial Management Association (FMA); Academy of Financial Services (AFS)