Yiling Zhang

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EMPLOYMENT

University of Alabama, Tuscaloosa, AL — Aug. 2024 — Current
Assistant Professor of Consumer Science, College of Human Environmental Sciences

EDUCATION

University of Wisconsin-Madison, Madison, WI — May 2024
Doctor of Philosophy, Consumer Behavior and Family Economics
Doctoral Minor: Educational Psychology
Committee: Cliff Robb and Yiwei Zhang (co-chairs), Lydia Ashton, Evan Polman
Dissertation: Expense-tracking Behavior Within the Context of Financial Self-regulation

Cornell University, Ithaca, NY — May 2018
Master of Public Administration, Cornell Institute for Public Affairs
Concentration on Economic and Financial Policy
Fellowship Award $ 3,000 annually

Fudan University, Shanghai, China — June 2016
Bachelor of Law
International Politics
Outstanding Student Scholarship (2012-2016), Qinglian Fellowship
Exchange program: University at Albany State University of New York — Aug.-Dec. 2014

PROFESSIONAL CERTIFICATION

Passed the Certified Financial Planner (CFP) Certification Examination — Accruing required experience hours toward CFP certification.

PUBLISHED ARTICLES (*peer-reviewed)

L'Esperance, M. R., Zhang, Y., Chen, P.-J. *Tracking Every Dollar: How Do Information Sources and Financial Access Shape Budgeting?* Journal of Consumer Affairs (Accepted)

Zhang, Y. (2026). *The Fresh Start Effect in Expense-tracking Behavior: Does the First Day Matter?* Journal of Financial Counseling and Planning. 10.1891/JFCP-2025-0075

Abstract: Tracking expenses is essential for effective personal finance management, yet how to effectively motivate this behavior is not well understood. This article explores the role of the fresh start effect, the tendency to pursue aspirational behaviors following temporal landmarks associated with new beginnings, in motivating expense-tracking behavior. Analyzing user behavior data from a financial tracking app in China, this research documents that individuals are more likely to initiate expense-tracking at the beginning of each week, month, and year. Moreover, individuals who begin expense-tracking at temporal landmarks, particularly at the start of months or years, maintain their tracking behavior longer than those who start at other times. These findings identify the fresh start effect as a potential nudge for promoting both the initiation and maintenance of financial monitoring behavior, offering practical implications for financial management interventions.

Zhang, Y. (in press). *Financial Monitoring and Spending Control: Identifying a Mediator and Moderator.* Journal of Financial Counseling and Planning.

Addo, F. R., & Zhang, Y. (2019). *The Emerging Millennial Wealth Gap.* New America.

Abstract: Wealth inequality among different racial and ethnic groups has been a defining feature of American society. However, new dynamics are emerging with the rise of the Millennial generation that will likely impact the extent of future divides. In this chapter, we examine racial wealth inequality among Millennial young adults. Along with summarizing wealth profiles of young Millennials of color, we explore wealth inequality within the context of historical legacies of Black-White wealth inequality, the proliferation of debt—specifically student loan debt—and the ongoing marital retreat. We also examine how the association of income and education with wealth varies significantly by race and ethnicity and contributes to pre-existing/intergenerational wealth gaps. If the trends we describe continue—and are ignored by

policymakers—dramatic levels of inequality according to race and ethnicity will endure for decades to come.

MANUSCRIPTS UNDER REVIEW

Fan, J. X., Zhang, Y. *The Preparation Intensity Index: Measuring the Market-Household Division of Food Preparation.*

Zhang, Y., Chang, Y. *The Price of Protection: Payday Lending Reform and Household Spending.*

Zhang, Y. *Beyond Simply Tracking: How Qualitative Aspects of Expense-Tracking Influence Financial Wellbeing.*

Ouyang, C., Zhang, Y. *Fintech Adoption: Trust in Traditional Financial Services to Emerging Financial Markets.*

Zhang, Y., Chatterjee, S. *The Price of Uncertainty: Income Volatility and Life Satisfaction Among Retirees.*

WORKING PAPERS

Zhang, Y., Fitzpatrick, K. *The Impact of SNAP Work Requirements on Food Spending.*
Working Paper Available on SSRN

Chang, Y., Zhang, Y. *Payday Lending Reform and Food Consumption Patterns.*

Zhang, Y., Cuffey, J. *Incentive Delivery Mechanisms and Low-Fat Milk Purchases over the SNAP Cycle.*

Zhang, Y., Fan, J. X. *GPQI-2026: A Reproducible Framework for Linking the Updated Grocery Purchase Quality Index to the NielsenIQ Consumer Panel.*

Fan, J. X., Zhang, Y. *Preparation Intensity Index, Nutritional Quality and Health Outcomes.*

Fitzpatrick, K., Llana, K., Zhang, Y. *Expanding Access to "Miracle Drugs"? The Impact of Medicaid Coverage on Take-Up of GLP-1 Medication.*

Zhang, Y., Chatterjee, S. *Consumption Adaptation Under Inflationary Shocks: How U.S. Elderly Households Adjusted Spending During the 2022 Price Surge.*

GRANT ACTIVITY

Russell Sage Foundation (RSF) Pipeline Grant (Sole PI), *Weather-Related Disasters and Household Food Spending*, $36,982 2025
Submitted but unfunded; advanced to the final stage of review.

USDA-NIFA AFRI Competitive Grant (PI; with University of Wisconsin-Madison), *Weather-Related Disasters, Food Spending, and the Supplemental Nutrition Assistance Program*, $95,090 2025
Submitted but unfunded.

TEACHING EXPERIENCE

Assistant Professor, CSM 204 Intro to Financial Planning (In-person), Tuscaloosa, AL Jan. 2025 — Current

Course Description and Objectives: The course presents financial planning within the context of the family life cycle and the consumer decision-making framework. It provides an overview of topics such as family financial goal setting, budgeting, risk management, savings, and investments.

Assistant Professor, CSM 401/501 Consumer Protection (In-person), Tuscaloosa, AL Aug. 2024 — Current

Course Description and Objectives: The Consumer Protection course examines the legal and regulatory environment affecting consumer well-being. Students will review the economic theory underlying consumer problems, identify the entities involved in consumer protection, and analyze current issues such as unsafe products and anti-competitive practices. The course covers sources of consumer information, major consumer protection laws and agencies, and the history and forces shaping the consumer movement. Writing proficiency is required, as students will demonstrate the ability to discuss these topics in coherent, logical, and carefully edited prose.

Lead Lecturer, CNSR SCI 201 Consumer Insights (In-person), Madison, WI Jan. 2024 — May 2024

Lead Lecturer, CNSR SCI 201 Consumer Insights (Online), Madison, WI Aug. 2023 — Dec. 2023

Lead Lecturer, CNSR SCI 201 Consumer Insights (In-person), Madison, WI Aug. 2022 — May 2023

Course Description and Objectives: The Consumer Insights course provides essential training in research methods. It is structured around four key phases of research: problem definition, data collection, data analysis, and communication of results, with a focus on real-world decision-making. Throughout the course, students will delve into primary and secondary research methods, exploring both qualitative and quantitative analytical techniques, particularly emphasizing descriptive and inferential statistics. Students will acquire practical skills essential for extracting meaningful insights from data to inform strategic decision-making in various professional domains.

Teaching Assistant, CNSR SCI 201 Consumer Research & Analysis, Madison, WI Aug. 2021 — May 2022

Course Description and Objectives: The Consumer Research & Analysis course provides essential training in research methods. It is structured around four key phases of research: problem definition, data collection, data analysis, and communication of results, with a focus on real-world decision-making. Throughout the course, students will delve into primary and secondary research methods, exploring both qualitative and quantitative analytical techniques, particularly emphasizing descriptive and inferential statistics. Students will acquire practical skills essential for extracting meaningful insights from data to inform strategic decision-making in various professional domains.

Teaching Assistant, CNSR SCI 657 Consumer Behavior, Madison, WI Aug. 2019 — May 2021

Course Description and Objectives: The Consumer Behavior course provides an in-depth exploration into the "why" behind consumer actions, integrating perspectives from marketing, economics, psychology, sociology, and anthropology. Students will gain a comprehensive understanding of various viewpoints on consumption, delve into techniques employed by marketers to shape consumer desires and analyze the impact of consumer actions on their daily lives. The course also focuses on developing an understanding of consumer behavior that would help improve overall consumer welfare.

SERVICE

University and Departmental Service

Faculty Senate Alternate, Consumer Science, University of Alabama 2025 — Current

CHES Faculty/Staff Awards Subcommittee, University of Alabama 2025 — Current

Professional Service

Member, Membership Committee, American Council on Consumer Interests (ACCI) 2025 — 2027

Member, Awards Committee (Robert O. Herrmann Outstanding Dissertation Award), ACCI 2025 — 2027

Journal and Conference Reviewer

Reviewer, Journal of Consumer Affairs 2025 — 2026

Reviewer, Journal of Financial Counseling and Planning 2025 — 2026

Reviewer, Family & Consumer Sciences Research Journal 2024 — 2026

Reviewer, International Journal of Bank Marketing 2025

Reviewer, Financial Services Review 2025

Reviewer, China Finance Review International 2025

Conference Proposal Reviewer, American Council on Consumer Interests 2021, 2023, 2024, 2025

PEER-REVIEWED CONFERENCE PRESENTATION (*presenter)

*Fitzpatrick, K., Llana, K., & Zhang, Y. *Expanding Access to "Miracle Drugs"? The Impact of Medicaid Coverage on Take-Up of GLP-1 Medication.* Southern Economic Association (SEA) Annual Meeting. November 2026.

*Zhang, Y., & Chang, Y. *The Impact of Payday Lending Access on Household Consumption Patterns.* Association for Public Policy Analysis and Management (APPAM) Fall Research Conference. November 2026.

*Fitzpatrick, K., Llana, K., & Zhang, Y. *Expanding Access to "Miracle Drugs"? The Impact of Medicaid Coverage on Take-Up of GLP-1 Medication.* American Society of Health Economists (ASHEcon) Conference. June 2026.

*Zhang, Y., & Chang, Y. *The Impact of Payday Lending Access on Household Consumption Patterns: Evidence from Ohio's Payday Lending Reform.* American Council on Consumer Interest (ACCI) Annual Conference. April 2026.

L'Esperance, M., Zhang, Y., & Chen, P.-J. *Tracking Every Dollar: How Do Information Sources and Financial Access Support Budgeting?* American Council on Consumer Interest (ACCI) Annual Conference. April 2026.

*Zhang, Y., & Fitzpatrick, K. *The Impact of SNAP Work Requirements on Food Spending.* American Council on Consumer Interest (ACCI) Annual Conference. April 2025.

*Zhang, Y., & Fitzpatrick, K. *The Impact of SNAP Work Requirements on Food Spending.* Association for Public Policy Analysis and Management (APPAM) Fall Research Conference. November 2024.

*Zhang, Y. *Financial Self-Regulation: How Does Expense-Tracking Inform Financial Behaviors?* Global Forum for Financial Consumers. August 2024.

*Zhang, Y. *How Do Individuals Keep Tabs on Personal Spending?* American Council on Consumer Interest (ACCI) Annual Conference. May 2024.

*Zhang, Y., & Wong, N. *Why, How, and When Individuals Track Expenses, and Implications for Financial Outcomes.* AMA Summer Academic Conference. August 2023.

*Zhang, Y. *Financial Self-Regulation: How Does Expense-Tracking Inform Financial Behaviors?* American Council on Consumer Interest (ACCI) Annual Conference. May 2023.

*Zhang, Y., & Wong, N. *Financial Self-Regulation in the FinTech Era: The Role of Expense-Tracking.* AMA Winter Academic Conference. February 2023.

Zhang, Y., & *Wong, N. *Financial Self-Regulation: Budgeting versus Tracking.* ANZMAC Conference. December 2022.

Zhang, Y., & *Wong, N. *Cultural Influence on Financial Self-Regulation: Budgeting and Expense Tracking.* Society for Consumer Psychology Boutique Conference on the Global Consumer. July 2022.

*Zhang, Y. *When Do Individuals Budget? The Impact of the Fresh Start Effect on Setting Up, Implementing, and Attaining Expense-Tracking Goals.* American Council on Consumer Interest (ACCI) Annual Conference. May 2021.

*Addo, F. R., Sassler, S., & Zhang, Y. *Early Cohabitation and Educational Attainment in Young Adulthood.* Population Association of America Annual Conference. May 2021.

*Addo, F. R., Sassler, S., & Zhang, Y. *Early Cohabitation and Educational Attainment in Young Adulthood.* APPAM Fall Research Conference. November 2020.

PEER-REVIEWED CONFERENCE POSTER (*presenter)

*Choi, S. L., Zhang, Y., Zhang, P., Noh, H., & Lee, H. *Healthcare Discrimination and Life-Course Patterns of Preventive Care Among Asian Americans in the U.S. Deep South.* Gerontological Society of America Annual Scientific Meeting. November 2026.

Fitzpatrick, K., *Llana, K., & Zhang, Y. *Expanding Access to "Miracle Drugs"? The Impact of Medicaid Coverage on Take-Up of GLP-1 Medication.* Association for Public Policy Analysis and Management (APPAM) Fall Research Conference. November 2025.

*Zhang, Y., & Wong, N. *Keeping Tabs on Myself: Tracking as Self-Regulation in Financial Goal Attainment.* AMA Marketing + Public Policy Conference. June 2022.

*Zhang, Y., & Wong, N. *Keeping Tabs on Myself: Tracking as Self-Regulation in Financial Goal Attainment.* Association for Consumer Research (ACR) Conference. October 2021.

FELLOWSHIP, FUNDING AND AWARDS

Best Paper Award ($500) , Global Forum for Financial Consumers — Aug. 2024

Student/Young Professional Conference Scholarship Award ($600), ACCI — May 2024

Schurch Thomson Graduate Research Excellence Award ($3,500), UW-Madison — March 2024

Job Market Grant ($1,000), UW-Madison — Oct. 2023

Conference Travel Scholarship ($1,675), UW-Madison — May 2023

PhD Dissertation Award ($3,300), UW-Madison — March 2023

Steenbock Trust Fund Award ($950), UW-Madison — March 2023

Conference Travel Scholarship ($1,300), UW-Madison Feb. 2023

PhD Dissertation Award ($1,210), UW-Madison March 2022

Robin A. Douthitt Teaching Fellowship ($184,500), UW-Madison Sept.2021 — May 2022

Summer Time Academic Research Award ($1,800), UW-Madison June 2020

REVIEWER SERVICE

Journal of Financial Counseling and Planning; Journal of Consumer Affairs; Family & Consumer Sciences Research; Journal International Journal of Bank Marketing; China Finance Review International; Financial Services Review

PROGRAMMING AND LANGUAGES

Programming: Stata (proficient), R, SPSS, SAS, LaTeX

Languages: English (proficient), Mandarin (native)

PROFESSIONAL MEMBERSHIPS

American Council on Consumer Interests (ACCI)

Association for Public Policy Analysis & Management (APPAM)

International Academy of Financial Consumers (IAFICO)