Olamide Olajide

Lamide.olajide@ttu.edu

(806) 281-4501

EDUCATION

Ph.D., Personal Financial Planning, Texas Tech University — May 2022
Dissertation Title: Three Essays on the Financial Well-being of Older Americans
Major Advisor: Dr. Sarah Asebedo

MS., Personal Financial Planning, Texas Tech University — May 2019

MS., Finance, University of Nevada Reno — May 2017
Thesis Title: The Interrelationship Between Exchange Rates and Stock Market Prices
Major Advisor: Dr. Gregory Stone

BSc., Economics, Redeemer's University, Nigeria — July 2014
Thesis Title: The Impact of the 2007 Global Economic Recession on the Nigerian Stock Market
Major Advisor: Dr. Adebayo Adejugbe

CREDENTIALS

Accredited Financial Counselor® (AFC®), Association for Financial Counseling and Planning Education® (AFCPE®) — November 2020

Certified Financial Planner (CFP®), Certified Financial Planner Board of Standards, INC. — April 2022

AREAS OF INTEREST

Research: Psychosocial Attributes (Financial Self-efficacy, Personality, Positive Psychology) and Financial Behavior, Well-being and Satisfaction | Generational Differences in Financial Behavior, Well-being and Satisfaction | Financial Literacy and Personal Finance | Consumer Behavior and Decision Making | Retirement Planning.

Teaching: Risk Management and Insurance | Financial Literacy and Personal Finance | Behavioral Finance | Retirement Planning | Investments.

HIGHER EDUCATION EXPERIENCE

Texas Tech University, School of Financial Planning
Assistant Professor — September 2023 – Present
Risk Management and Insurance Planning (PFP 3397/5397).
Life, Love, and Money (PFI 1305).

- Teach undergraduate and graduate courses in both Personal Financial Planning, and Applied Personal Finance in face-to-face and online modalities (synchronous and asynchronous)

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Texas Tech University, School of Financial Planning (Continued)
Assistant Professor September 2023 – Present

- Work with industry partners, serve on school, college and university committees and participate in outreach and engagement activities in the personal financial planning community and profession
- Conduct and publish research in refereed scholarly journals
- Advise and mentor students at the graduate and undergraduate level in the School of Financial Planning

The University of Alabama, Department of Consumer Sciences
Assistant Professor, Family Financial Planning and Counseling August 2022 – August 2023
Introduction to Personal Financial Planning (CSM 204) | *Financial Planning Case Study* (*CSM 460/560*) | *Personal Retirement Planning and Employee Benefits (CSM 410/510).*

- Taught face-to-face and online classes in both undergraduate and graduate classes on Introduction to Personal Financial Planning, Financial Planning Capstone, and Retirement Planning and Employee Benefits, to about 160 students
- Prepared lecture materials and developed in class activities and tasks for 160 students, to help them apply acquired knowledge like accessing and understanding their personal financial statements and ratios
- Offered academic support and advice to students in the Family Financial Planning and Counseling Program

Texas Tech University, School of Financial Planning
Research Assistant September 2021 – March 2022

- Conducted quality research with professors while incorporating different research methodologies such as fixed-effects methods, structural equation modeling, multi-group comparisons, and mediation analyses
- Provided extended review of the literature pertaining to the different research topics being studied
- Engaged in thorough data gathering, cleaning, and analysis using various statistical packages
- Prepared, analyzed, and managed extensive databases for research purposes

Instructor | Teaching Assistant, Personal Finance Program June 2018 – August 2021
Financial Counseling and Consumer Credit (PFI 3321) | *Life, Love and Money* (PFI 1305) | *Introduction to Personal Finance (PFI 3301).*

- Taught face-to-face and online classes in both freshman and senior-level classes on Introduction to Personal Finance, Financial Counselling and Consumer Credit, Life Love and Money to about 180 students
- Assisted in recruitment activities on campus, to increase student enrollment in personal finance classes
- Earned excellent student evaluations for teaching effectiveness, following course objectives and creating a valuable learning experience for the students **(4.7/5.0)**
- Assisted professors with teaching, coaching students and creating course assessments in financial counseling and financial planning subject areas
- Led class discussions and responded to students' questions effectively

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University of Nevada, Reno, College of Business
Graduate Assistant, Finance Department August 2016 – May 2017
(Principles of Managerial Finance (FIN 301) | Financial Management Theory and Practice (FIN 404/604)

- Assisted professors with teaching, coaching students, and creating course assessments in managerial finance and financial management
- Provided quality feedback on class tasks of about 200 students to better improve the students' understanding of the subject areas
- Responded to student emails in a fast and efficient manner through effective communication

Uselu Secondary School, Nigeria
Economics and Mathematics Teacher December 2014 – October 2015

- Taught about 120 underprivileged grade 10 students' economics and mathematics
- Adapted teaching methods to assist ESL students to improve student learning outcomes
- Organized lesson plans in advance to be sure they understood the material

PROFESSIONAL DEVELOPMENT

The Groundwork Program, Teaching Training for Graduate Students Spring 2021
Graduate School, Texas Tech University

- Received training regarding syllabus and student learning outcome creation, classroom management, active learning strategies, and other strategies for engaging students
- Evaluated on teaching effectiveness and style through microteaching opportunities by senior instructors and peers

INDUSTRY EXPERIENCE

Industry

American Academy of Actuaries
Senior Research Analyst April 2022 – August 2022

- Conducted background research and analysis to explore the feasibility of new potential projects
- Extracted, and aggregated data across databases, information sources survey responses, and other data sources; ensures data quality; cleans and checks existing data for consistency and accuracy
- Using a wide variety of statistical techniques, described and analyzed relevant data, and drafted written products, including research reports, white papers, issue briefs, and comment letters
- Contributed professional expertise and experience concerning public policies relevant to the identification and management of financial risk, including all areas

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HONORS & AWARDS

- American Council of Consumer Interests **2023 Robert O. Herrmann Outstanding Dissertation**
- **Award**, May 2023
- Texas Tech University **2022 Outstanding Doctoral Dissertation Award in the Social Sciences Category**, June 2022
- Texas Tech University Doctoral Dissertation Completion Fellowship Award, August 2021 – August 2022
- Finalist (Top 7 out of 60 contestants), Three Minute Thesis (3MT™) Competition, Texas Tech University, October 2021
- School of Financial Planning **2021 Outstanding Graduate Research Award**, Spring 2022
- School of Financial Planning **2022 Gene Lawrence Big Heart Award**, Spring 2022
- Association for Financial Counseling and Planning Education (AFCPE) Student Symposium
- Scholarship, August 2021
- J.T. and Margaret Talkington Endowment Graduate Fellowship, Texas Tech University, August 2017 – August 2021
- Phi Kappa Phi Inductee, March 2018

RESEARCH PAPERS

Published Papers

- **Olajide, O**., Asebedo S.D., Lacombe, D., & Todd.L. (2023). Perception vs. The Reality of Financial Situation: The Role of Personality Traits in the United States. *Journal of Consumer Affairs*. https://doi.org/10.1111/joca.12556
- **Olajide, O**., Asebedo S.D., & Todd.L. (2023). Emotions and Financial Satisfaction: The Mediating Role of Financial Self-efficacy. *Financial Planning Review.* https://doi.org/10.1002/cfp2.1173
- White, K.J., **Olajide, O**., Watkins, K., Reiter, M., Johnson, P., & McCoy, M. (2024). Financial Education and Financial anxiety: Do Quality and Quantity Differ? Journal: *Journal of Financial Counseling and Planning*
- **Olajide, O.,** Pandey, S., & Pandey, I. (2024). Social Media for Investment Advice and Financial Satisfaction: Does Generation Matter*?*. *Journal of Risk and Financial Management*

Accepted (In Press)

- Sanders, K., & **Olajide, O**. Consumer Margin Use: Understanding the Role of Peer Influence, Investment Literacy, and Age. Journal: *Financial Services Review*

Papers Under Review

- **Olajide, O**., Pandey, S., Pandey, I., & Stickley, Z. Financial Self-efficacy and Debt Behavior, Does Gender and Marital Status Matter? Journal: *Journal of Financial Therapy* (Second Round)

- Pandey, I., **Olajide, O**., & Pandey, S. Financial Literacy and The Use of AFS: The Role of Credit Card Behavior. Journal: *Financial Services Review*

Pending Submissions/Working Papers

- **Olajide, O**., Dinh, V., & Watkins, K. Perception vs. the reality of financial situation: The Role of Emotions and Self Control. Target Journal: *Journal of Consumer Affairs*
- **Olajide, O**. & Sanders, K. Peer Influence and Financial Anxiety: The Moderating Role of Financial Literacy. Target Journal: *Journal of Family and Economic Issues*
- **Olajide, O**., & Chimbane, T. Perception vs. the reality of overall financial situation: The Role of Culture. Target Journal: *Journal of Financial Counseling and Planning*
- Chimbane, T., & **Olajide, O**., Perception vs. the reality of debt situation: The Role of Culture Across Generations. Target Journal: *Journal of Personal Finance*
- Chimbane, C**.,** Lange, K., **& Olajide, O**. Money, Tech, and Agriculture. Target Journal: *Journal of Consumer Affairs*
- **Olajide, O**. Debt Holding and Financial Satisfaction Among Retirees Across Racial Groups. Journal: *Journal of Family and Consumer Sciences*

GRANTS

- Co-Principal Investigator, Dollars and Sense: Building Capacity for Financial Literacy Education in Agriculture. USDA (United States Department of Agriculture). Proposed amount: $150,000. Status: Funded (2024 – 2026).
- Co-Principal Investigator, Money, Tech, and Agriculture. College of Health and Human Sciences Seed Grant. Proposed amount: $50,000. Status: Funded (2024 -2025).
- Co-Principal Investigator, Raider VIBE Check Research Program: Vitality, Innovation, Belonging, and Engagement. Texas University Funding. Proposed amount: $50,000. Status: Pending.
- Co-Principal Investigator, The Impact of Investment Literacy Overconfidence on the Borrowing Behavior of Minority Households. FINRA (Financial Industry Regulatory Authority) Investor Education Foundation. Proposed amount: $42,035. Status: Unfunded.

PRESENTATIONS

Research Conference Presentations and Posters

- “Financial Self-efficacy and Debt Behavior, Are Men and Women Different”. Association for Financial Counseling and Planning Education® (AFCPE®) Annual Symposium, November 2024.
- “Financial Literacy and The Use of AFS: The Role of Credit Card Behavior.” Academy of Financial Services (AFS) Annual Meeting, September 2024.
- “Examining the Intentionality of Chosen Kin, Race, and Financial Discussions.” Financial Therapy Association (FTA) Annual Meeting, May 2024.

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- "The Strength of Perception of Financial Education Quality on Financial Stress and Anxiety" Association for Financial Counseling and Planning Education® (AFCPE®) Annual Symposium, November 2023.
- "Examining the Estate Planning Beliefs, Intentions, and Practices of Black Women" Association for Financial Counseling and Planning Education® (AFCPE®) Annual Symposium, November 2023.
- "Perception vs. the reality of financial situation: The role of personality traits in the United States." American Council of Consumer Interests (ACCI) Annual Meeting, May 2023.
- "Auto Loan and Financial Satisfaction of Retirees." Association for Financial Counseling and Planning Education® (AFCPE®) Annual Symposium, November 2021.
- "The Role of Personality Traits in Explaining the Financial Well-being Gap". Center for Financial Planning Academic Research Colloquium for Financial Planning and Related Disciplines, November 2021.
- "Emotions and Financial Satisfaction: The Mediating Role of Financial Self-efficacy." Financial Therapy Association (FTA) Annual Meeting, November 2021.
- "A Household View of Making Purchases on Margin: Focusing on Divergence in Investment Literacy and Advice Seeking Behavior." American Council on Consumer Interest (ACCI) Annual Meeting, May 2021.
- "Who is More Financially Satisfied, Retirees or Non-retirees". Graduate Research Poster Competition. Lubbock, Texas, March 2020.

Invited Presentations

- "Let's Talk About Research!" Research Methods One Class, Texas Tech University School of Financial Planning, October 2022.
- "Financial Wellness for Every Stage of Life". TeacHER Beyond Monthly Webinar, October 2022.

MEDIA ATTENTION

- "Making a Financial Impact" Texas Tech Today, August 8, 2023.
  https://today.ttu.edu/posts/2023/08/Stories/Making-a-Financial-Impact

SERVICE AND VOLUNTEER ACTIVITIES

Red to Black Peer Financial Coaching, Texas Tech University
Financial Coaches Lead | Financial Coach June 2020 – March 2022

- Promoted to the role of Level Lead for Financial Coaches based on performance as a financial coach during the year in view
- Accepted additional responsibility as leader, including instructing 10 students at all levels and training members of Red to Black in financial topics prior to working with students
- Supervised financial coaches while working with 200 clients to ensure great quality of service is provided

- Recognized outstanding performance of financial coaches and provide unbiased evaluations and feedback to financial coaches to stimulate personal and group growth
- Incorporated feedback from clients into the financial coaching services being provided
- Conducted one-on-one sessions with student clients to help them better understand their financial concerns and possible solutions to walk through their personal finances using the financial planning process.

Financial Educators Lead | International Team Lead | Financial Educator May 2019 – May 2020

- Collaborated with and assisted the Lubbock VITA program in coordinating free tax preparation for Texas Tech students
- Prepared and edited slides on personal finance content and enhanced aesthetic quality for presentation delivery
- Educated college students and faculty on personal finance topics through virtual and in-person modalities
- Co-ordinated training for financial educators to prepare them to present personal finance content effectively
- Communicated effectively and collaborated with teams within the organization to achieve goals and ensured projects were completed within budget and prior to deadlines
- Increased the international student clientele

Community

KEY (Knowledge Empowering You) Outreach Program, Texas Tech University
Financial Coach | Financial Educator May 2018 – March 2022

- Held free one-on-one sessions with various individuals in the Lubbock community to assist with their money management
- Consulted with organizations in the Lubbock area to provide free financial services to economically disadvantaged individuals in the community
- Helped grow financial literacy in the Lubbock community by providing financial education presentations to Lubbock residents

NYSC (National Youth Service Corps.) Charity Group, Nigeria
Welfare Secretary November 2014 – October 2015

- Organized visits with other executive board members to orphanages and prisons to deliver care packages
- Recognized as the outstanding executive board member of the year

External Service

Journal of Consumer Affairs
Reviewer August 2024 - Present

Financial Services Review
Editorial Board Member July 2023 - Present

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American Council of Consumer Interests

Conference Committee	June 2024 – Present
International Committee	November 2023 – Present
Young Professional Conference Scholarships Awards subcommittee	December 2022 – Present

Journal of Financial Therapy

Reviewer	October 2021 - Present

Association for Financial Counseling and Planning Education® Annual Symposium

Presider for session titled “ The Financial Impacts of COVID-19”	November 2022

PROFESSIONAL MEMBERSHIPS / ORGANIZATIONS

- Financial Planning Association (FPA)
- Financial Therapy Association (FTA)
- Association for Financial Counseling & Planning Education (AFCPE)
- American Council of Consumer Interest (ACCI)
- Academy of Financial Services (AFS)

COMPUTER AND SOFTWARE SKILLS

R | Stata | MoneyGuidePro | Bloomberg | Microsoft Excel, PowerPoint, Word, Access, Outlook | SAS