Vivekananda Das (বিবেকানন্দ দাস)

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Employment

Tenure-Track Assistant Professor *2024 – Present*
Financial Planning & Counseling and Family Economics
Department of Family and Consumer Studies, University of Utah, Salt Lake City, UT

Professional Certification

Candidate for CFP® Certification

- **CFP® Examination**: Passed (March 2026)
- **Experience Requirement**: In Progress, 4,472 / 6,000 hours (Professional Pathway)
- **Expected Certification Completion**: May 2027

Education

Ph.D., Consumer Behavior and Family Economics *2024*
University of Wisconsin-Madison, Madison, WI
Dissertation: Safety Net Programs and Economic Hardship
Department of Consumer Science, School of Human Ecology
Minor: Public Affairs, La Follette School of Public Affairs

Certificate Program, Personal Financial Planning *2025*
UC Berkeley Extension

Awards & Honors

(1) Consumer Movement Archives Applied Consumer Economics Award. American Council on Consumer Interests (ACCI) Annual Conference (2024)

(2) CFP® Board's ACCI Financial Planning Paper Award. American Council on Consumer Interests (ACCI) Annual Conference (2023)

(3) Summer Time Academic Research (STAR) Award. School of Human Ecology, University of Wisconsin-Madison (2022)

Research Interests

Financial Hardship · Financial Well-Being · Consumer Finance · Social Policy · Technology Adoption

Teaching Experience

University of Utah

(1) **FCS 3500**: Financial Skills (Fall 2024, 2025, 2026)

(2) **FCS 5530**: Family Income Tax Planning (Spring 2025, 2026)

(3) **FCS 3210**: FCS Statistics (Spring 2025, 2026, Fall 2026)

(4) **FCS 5535**: Behavioral Finance. Course independently developed. Scheduled for first offering in Spring 2028.

University of Wisconsin-Madison

(1) **CNSR SCI 477**: Consumer and the Market, TA, Spring 2022 (Dr. Marin Skidmore)

(2) **CNSR SCI 301**: Consumer Analytics, TA, Fall 2021 (Dr. Yiwei Zhang); Spring 2022 (Dr. Megan Doherty Bea)

(3) **CNSR SCI 579**: Consumer Policy Analysis, TA, Spring 2021 (Dr. Melody Harvey)

(4) **CNSR SCI 675**: Family Financial Counseling, TA, Spring 2021 (Dr. Clifford Robb)

(5) **CNSR SCI 627**: Advanced Consumer Finance, TA, Fall 2020 (Dr. Clifford Robb)

(6) **HDFS 516**: Stress and Resilience in Families Across Lifespan, Guest Lecturer, Fall 2021, Spring 2022, Fall 2022, Spring 2023 (Dr. Alvin Thomas)

Publicly Available Resources

(1) **Mind The Trap**: CFP® Exam Preparation Video Series (2026)

(2) **R Programming with AI**: A Crash Course (2025)

(3) **Survey Data Analysis in R**: A Crash Course (2023)

Peer-Reviewed Journal Articles

(1) **Das, V.** (2026). Trends in financial hardship by COVID-19 infection history, long COVID status, and day-to-day activity limitations: A national study of US adults. *Family & Community Health*, *49*(2), 122–130. [Link]

(2) **Das, V.** (2026). Buy now, pay later (BNPL) use and perceived financial well-being. *Journal of Financial Counseling and Planning*. Advance online publication. [Link]

(3) **Das, V.** (2025). Financial literacy and financial well-being amid varying economic conditions: Evidence from the Survey of Household Economics and Decisionmaking 2017–2022. *International Journal of Financial Studies*, *13*(2), 79. [Link]

(4) **Das, V.** (2024). Public health insurance expansion and financial well-being indicators directly evaluated by the eligible: Evidence from the United States. *Social Indicators Research*, *176*(2), 771–797. [Link]

(5) Collins, J. M., & **Das, V.** (2024). Self-reported mental health and the Dobbs decision: Variation by state abortion laws. *Contemporary Economic Policy*, *43*(2), 199–225. [Link]

(6) **Das, V.** (2024). Cash assistance through the tax system and financial hardship experienced by lower-income households during the COVID-19 pandemic: How long did the association last? *Journal of Family and Economic Issues*, *46*(4), 1197–1225. [Link]

(7) **Das, V.** (2023). The effect of state earned income tax credit (EITC) eligibility on food insufficiency during the COVID-19 pandemic. *Review of Economics of the Household*, *21*(2), 485–518. [Link]

Working Papers

Das, V. (2026). Buy Now, Pay Later Use and Financial Well-Being: Does Financial Literacy Matter? Under Review. SSRN preprint. [Link]

Das, V. (2025). Disparities in retirement preparedness between working-age adults with and without disabilities in the United States. Revise and Resubmit. SSRN preprint. [Link]

Other Publication

Carlson, D. L., **Das, V.**, & Grevelink, C (2025). Can raising the child tax credit halt falling U.S. fertility? *Council on Contemporary Families*. [Link]

Invited Peer-Reviewed Conference Presentations

(1) **Das, V.** (2026, November). *Disparities in retirement preparedness between working-age adults with and without disabilities in the United States.* Southern Economic Association (SEA) 96th Annual Meeting, Houston, TX. (Forthcoming)

(2) **Das, V.** (2026, April). *COVID-19's lingering consequences: Trends in financial hardship by infection history and activity limitations among US adults.* American Council on Consumer Interests (ACCI) Annual Conference, Long Beach, CA.

(3) **Das, V.** (2025, November). *Long COVID and financial hardship: Evolving trends, inequalities, and policy implications.* Southern Economic Association (SEA) 95th Annual Meeting, Tampa, FL.

(4) **Das, V.** (2025, April). *The interplay of financial literacy, economic environment, and social safety net: Trends in financial well-being indicators in the United States.* American Council on Consumer Interests (ACCI) Annual Conference, Pittsburgh, PA.

(5) **Das, V.** (2024, May). *Affordable Care Act Medicaid expansions and financial health indicators evaluated by the eligible.* American Council on Consumer Interests (ACCI) Annual Conference, Milwaukee, WI.

(6) **Das, V.** (2023, November). *Cash assistance through the tax system and material hardship: A case study of early 2021.* Association for Public Policy Analysis and Management (APPAM) Annual Fall Research Conference, Atlanta, GA.

(7) **Das, V.** (2023, May). *Difficult economic times, tax credit eligibility, and financial hardship.* American Council on Consumer Interests (ACCI) Annual Conference, Las Vegas, NV.

Research Grants

Under Review

Fan, J. X. (PI), **Das, V.** (Co-PI), Shin, S. H. (Co-PI), & Yu, Z. (Co-PI). *Toward scalable fraud prevention messaging: A behavior-based framework using online data and experiments with a focus on older adults.* National Institute of Justice (NIJ), Funding Opportunity No. O-NIJ-2025-172574. Submitted May 2026.

Funded

Das, V. (PI). *Mental health trends in the United States (2020–2024).* CSBS Mental Health Research Fund, College of Social and Behavioral Science, University of Utah (2025), $7,000.

An interactive dashboard showing trends in anxiety and depression symptoms in the United States from 2020 to 2024 using Census Bureau data. Users can explore changes over time by location and socioeconomic groups.

- **CHPC**: https://vivdas.chpc.utah.edu/
- **Shiny**: https://vivdas.shinyapps.io/mental_health_dashboard/

Not Funded

Das, V. (PI), Li, C. (Co-PI), Dobie, T. (Co-PI), & Chandler, J. (Co-PI). *Integrating responsible AI into assessment: Evidence from a two-lane approach in personal finance education.* One-U Responsible AI Initiative (One-U RAI) Seed Grant Program, University of Utah (2026), $41,550.

Scholarships & Fellowships

(1) Mora Himel Lincoln Trust, UW-Madison (2023–2024), $2,030

(2) McNulty Trust Fund, UW-Madison (2023), $1,000

(3) University Fellow, UW-Madison (2022–2024), $48,000

(4) Graduate Research Fellow, Institute for Research on Poverty, UW-Madison (2022–2023)

(5) Consumer Science Current Graduate Student Scholarship, School of Human Ecology, UW-Madison (2022–2023), $1,040

(6) Zuill Trust Fund Scholarship, UW-Madison (2022), $750

(7) Steenbock Trust Fund Scholarship, UW-Madison (2021–2023), $1,990

University Service

Department of Family and Consumer Studies, University of Utah

(1) Workload Policy Review Subcommittee (Research), Member (2025)

(2) Search Committee (Tenure-Track Assistant Professor in Financial Planning & Counseling & Family Economics), Member (2025)

(3) Graduate Student Committee (Taylor Joann Holladay, M.S.), Member. (Spring 2025)

(4) Graduate Admissions & Policy Committee, Member (2024–2027)

College of Social and Behavioral Science, University of Utah

Activate Initiative, Course Shepherd for FCS 3210 (FCS Statistics) (2024–2025)

Professional Service

American Council on Consumer Interests (ACCI)

(1) ACCI Annual Conference Committee Member (2026)

(2) Session Moderator, "Debt and Financial Well-Being,"ACCI Annual Conference, Long Beach, CA. (2026)

(3) Awards Committee Member, Student/Young Professional Conference Scholarship Award (2025–2026)

Ad Hoc Reviewer

- National Science Foundation, Human Networks and Data Science (HNDS) Program
- Journal of Financial Counseling and Planning
- Financial Services Review
- Journal of Consumer Affairs
- International Journal of Bank Marketing
- Journal of Financial Services Marketing
- International Journal of Consumer Studies
- Review of Economics of the Household
- Family and Consumer Sciences Research Journal
- Journal of Consumer Policy
- Scientific Reports
- American Journal of Preventive Medicine
- BMC Public Health
- Discover Education
- Behavioral Sciences
- Global Social Welfare
- Humanities and Social Sciences Communications

Professional Memberships

- Financial Planning Association (FPA)
- American Council on Consumer Interests (ACCI)
- Association for Financial Counseling & Planning Education (AFCPE)
- Southern Economic Association (SEA)

Public Engagement

Media Coverage

(1) "Best Credit Cards With No Balance Transfer Fees?" *WalletHub*, January 12, 2026. [Link]

(2) "What is a Budget?" *WalletHub*, October 20, 2025. [Link]

(3) "Mental Health Worsened for Young Women in States with Abortion Bans — But for Young Men, It Was the Opposite." *Fast Company*, November 20, 2024. [Link]

(4) “Do Abortion Policy Changes Affect Young Women’s Mental Health?” *EurekAlert!* (AAAS), November 20, 2024. [Link]

Selected Blog Articles

(1) **Das, V.** (2025). Data do not speak, people do: Facts, data, and the narratives between. *Data Science Collective*, Medium. [Link]

(2) **Das, V.** (2025). Propagandata: How smart people strategically use data to create narratives. *Data Science Collective*, Medium. [Link]

(3) **Das, V.** (2022). Confidence interval: Are you interpreting correctly? *Towards Data Science*, Medium. [Link]

(4) **Das, V.** (2022). Why you should prefer confidence interval over p-value. *Towards Data Science*, Medium. [Link]

(5) **Das, V.** (2022). Interpreting regression coefficients: Wish I had known this before. *Towards Data Science*, Medium. [Link]

(6) **Das, V.** (2022). What does it mean to control for something in multiple regression? *Towards Data Science*, Medium. [Link]

Last Updated: August 21, 2026