

CURRICULUM VITAE

Susan Jane Thorp

Email: susan.thorp@sydney.edu.au

CITIZENSHIP: Australia

CURRENT POSITION:

Professor, Discipline of Finance,
The University of Sydney Business School,
University of Sydney

MAJOR FIELDS OF CONCENTRATION:

Household Finance, Pensions and Retirement, Behavioural Finance

EDUCATION:

Degree	Field	Institution
B.Ec. (First class honours)	Economics	University of Sydney
Dip.Ed. (Graduate Diploma)	Education	University of New England
Ph.D	Economics	University of New South Wales

AFFILIATIONS:

2015-present	Professor, Discipline of Finance, University of Sydney.
2011-2014	Professor of Finance and Superannuation (4-year secondment), Finance Discipline Group, University of Technology, Sydney
2010-2014	Associate Professor, Finance Discipline Group, University of Technology, Sydney
2005-2010	Senior Lecturer, School of Finance and Economics, University of Technology, Sydney
2022-present	Associate Investigator, Aging Futures Institute, UNSW
2018-present	Associate Investigator, Centre of Excellence in Population Aging Research
2014-present	Institute for Choice, University of South Australia
2007-present	Finance Integrity Research Network

Visiting Scholar affiliations:

2023	Mason School of Business, College of William and Mary, VA, USA.
2023	School of Risk and Actuarial Studies, UNSW Business School
2016	Mason School of Business, College of William and Mary, VA, USA.
2016	School of Risk and Actuarial Studies, UNSW Business School
2015	De Nederlandsche Bank N.V.
2013	Mason School of Business, College of William and Mary, VA, USA.
2008	School of Economics, University of New South Wales.
2008	Economic Research Group, Reserve Bank of Australia.
2006	Judge Business School, University of Cambridge, Cambridge, UK.

UNIVERSITY SERVICE (past five years):

2019-2023	Associate Dean, Research and Research Education, University of Sydney Business School
2019-2023	University Executive Research Committee
2019-2023	University Executive Research Education Committee
2019-2023	Faculty Executive, University of Sydney Business School
2019-2023	Faculty Board, University of Sydney Business School
2017-2018	Director of Engaged Research, University of Sydney
2017-2018	University External Engagement Committee
2016-2023	University of Sydney Business School Research Committee

SERVICE to EXTERNAL ORGANISATIONS (past five years):

Australian Research Council College of Experts (2024-26)
 OECD-International Network on Financial Education, Research Committee member
 Mercer-CFA Global Pensions Index Steering Committee member
 ASIC Consultative Panel member
 New College Communities, UNSW Sydney, Board member
 Super Consumers Australia (NFP Consumer Advocacy), Board member
 CEDA Council on Economic Policy, Council member

HONOURS AND AWARDS (Post PhD):

2021	Best Paper Award, CFP Center for Financial Planning Board, Academic Research Colloquium for Financial Planning and Related Disciplines, USA (For ‘Who pays the price for bad advice’)
2018	E Yetton Best Paper Award, Australian Journal of Management
2017	Finalist, TIAA Paul A. Samuelson Award, USA (For “First Impressions Matter”)
2015	Best Paper Award, AUT Conference on Derivatives Markets, August
2012	FIRN Art of Finance Conference, Best Team Paper Prize
2012	Best Finance Discussion Prize (shared), 2012 PhD Conference in Economics and Business, UWA/ANU
2010	WEXDEV, ATN Leadership Program for Senior Academic Women.
2009	Readership, (12 months full-time research), Faculty of Business, UTS.
2005	Best Discussion Prize, 2005 PhD Conference in Economics and Business, UWA/ANU

RESEARCH GRANTS:

2022	TIAA Institute Grant (US), “White Label Market Analysis” with J. Agnew, A. Hung, N. Montgomery, and M. Gropper, \$88,685
2020	Australian Securities and Investments Commission, Commissioned Research on the Financial Advice Needs of Australian Consumers, \$52,472.
2020-2023	Australian Research Council Linkage Project LP190100732: “Better communication to solve the under-saving, under-spending puzzle”, first Chief Investigator with Prof Ben Newell, A/Prof Isabella Dobrescu,

	Prof Hazel Bateman and Ms Robbie Campo, Partner/Collaborating Organisation: Cbus, \$392,445 over 3 years.
2019-2021	Australian Research Council Discovery Project DP190101056: “Understanding and overcoming confusion in financial decisions” first Chief Investigator with A/Prof Christine Eckert, A/Prof Fedor Iskhakov, and Prof Julie Agnew, \$660,000 over 3 years.
2018	Australian Securities and Investments Commission, Commissioned Research “Advancing performance-based approaches to financial regulation in Australia”, with Prof Hazel Bateman, AUD\$15,000.
2017-2018	TIAA Institute Grant, “White Label Funds: How Important is the Name?” with Prof Julie Agnew (PI) and Dr Angela Hung, \$100,000 over 1 year.
2015-2017	Australian Research Council Linkage Project LP150100608 “Super financial security: improving flexibility, trust and communication” Chief Investigator with Prof Andreas Ortmann, A/Prof Hazel Bateman, Dr Loretta Dobrescu and Dr Benjamin Newell. Partner/Collaborating Organisation: UniSuper Ltd; \$355,000 over 3 years.
2015	Australian Securities and Investment Commission, Financial Literacy Australia Grant: “Developing new financial literacy survey questions to better link financial knowledge to outcomes”. Chief Investigator with Prof Jordan Louviere, Prof Hazel Bateman and Dr Christine Eckert, \$120,000 over one year.
2013-2015	Centre for Excellence in International Financial Regulation SUP002 ‘Structure and Responsibilities in Default Superannuation Funds: Influences and Effectiveness’, Chief Investigator with Dr Geoff Warren, Dr Adam Butt, Mr Scott Donald, Prof Doug Foster, \$80,000 over 3 years.
2014-2016	Centre for Excellence in International Financial Regulation E220 ‘Self-Managed Super Funds: Why are they popular and do they fulfill a useful purpose?’, First Chief Investigator with Prof Ron Bird, Prof Doug Foster, Prof Jack Gray, Dr Harry Liem, Dr Danny Yeung and Mr Adrian Raftery, \$302,330 over 3 years.
2012-2014	Australian Research Council Discovery Project DP120102239: ‘Endgame: managing superannuation in later life’, Chief Investigator with Prof Geoffrey Kingston, A/Prof Hazel Bateman, Dr George Milunovich, and Prof Lance Fisher, \$170,000 over 3 years.
2011-2013	Australian Research Council Linkage Project LP110100489 ‘Reconnecting and engaging superannuation fund members’; Chief Investigator with Prof Andreas Ortmann, A/Prof Hazel Bateman, Dr Loretta Dobrescu, Dr Benjamin Newell, Prof Glenn Harrison, Prof

Nathaniel Wilcox; Partner/Collaborating Organisation: UniSuper Ltd; \$247,711 over 3 years.

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| 2010-2014 | Australian Research Council Discovery Project DP1093842: ‘The paradox of choice: Unravelling complex superannuation decisions’, Chief Investigator with A/Prof Hazel Bateman, Prof Jordan Louviere, Dr Christine Ebling, A/Prof Towhid Islam, Prof Stephen Satchell and Prof John Geweke, \$960,000 over 5 years. |
| 2008-2010 | Australian Research Council Discovery Project DP0877219: ‘Security in Retirement: Forecasting and Managing Macro Investment Risks’, Chief Investigator with A/Prof Geoffrey Kingston, A/Prof Hazel Bateman, Prof Ken Clements, and Dr Lance Fisher, \$328,226 over 3 years. |
| 2005-2007 | Australian Research Council Discovery Project DP055677: ‘Risk Management for Bonds, Currencies and Commodities’, Chief Investigator with A/Prof Geoffrey Kingston, Prof Mike Sherris, Prof Ken Clements, A/Prof Hazel Bateman and Dr Lance Fisher, \$240,000 over 3 years. |
| 2007 | UTS Early Career Researcher Grant: ‘Risks and incentives: understanding the impact of means-tested income support on retirement wealth management’, \$28,400 over 18 months, Chief Investigator. |

RESEARCH COLLABORATIONS:

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| 2016-2022 | Commonwealth Bank of Australia, “Credit card delinquency and repayment reminders” in-kind provision of administrative data and expertise, lead Chief Investigator with Mr Will Mailer (PI), Dr Andrew Grant (CI) and Mr Daniel Campbell (honours student). |
| 2017-2018 | Colonial First State, “Observation of interplay between superannuation and mortgages”, in-kind provision of administrative data and expertise, lead Chief Investigator with Dr James Brownlow (PI), Prof Hazel Bateman (CI), Dr Christine Eckert (CI), and Dr Inka Eberhardt (CI). |
| 2021-2023 | AWARE Super “Risk preferences of superannuation fund members, in-kind provision of survey and administrative data and expertise, lead Chief Investigator with Dr Shang Wu (PI), Dr Junhao Liu (CI) and Ms Kiarna Rosandic (honours student). |

RESEARCH GRANT ASSESSMENT:

National Assessor:

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| 2013- Current | Australian Research Council, DECRA, DP, LP, Future Fellow, and Early Career Industry Fellowships |
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International Assessor:

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| 2015 | UA/DAAD Australia-Germany Joint Research Cooperation Scheme |
| 2019 | United States-Israel Binational Science Foundation |

2019	Swiss National Science Foundation
2021	Netspar Scientific Council (Netherlands)
2023	Netspar Scientific Council (Netherlands)

PUBLICATIONS:

Academic

(a) Refereed Journal Articles:

(Rankings from ABDC List)

1. Thorp, Susan, Junhao Liu, Julie Agnew, Hazel Bateman, Christine Eckert, and Fedor Iskhakov (2023) Feeling Comfortable with a Mortgage: The Impact of Framing, Financial Literacy and Advice, Forthcoming, *Journal of Financial Literacy and Wellbeing*, Invited submission to inaugural issue, Accepted February 2023.
2. Bateman, Hazel, Paul Gerrans, Susan Thorp and Zunbo Zeng (2023) Explaining Consumers' Progress through Life Insurance Decision States: The Role of Personal Values and Consumer Characteristics, Forthcoming, *Journal of Consumer Affairs*, Accepted February 2023. (A)
3. Bateman, Hazel, Loretta Dobrescu, Junhao Liu, Ben Newell and Susan Thorp (2023) 'Determinants of Early-Access to Retirement Savings Lessons from the COVID-19 Pandemic', Forthcoming, *Journal of the Economics of Aging*, Accepted January 2023.
4. Wang-Ly, Nathan, Hazel Bateman, Loretta Dobrescu, Ben Newell and Susan Thorp (2022) 'Defaults, disclosures, advice and calculators: One size does not fit all', *Journal of Behavioral and Experimental Finance*, 35: 100690. (A)
5. Campbell, Daniel, Andrew Grant and Susan Thorp (2022) 'Reducing Credit Card Delinquency using Repayment Reminders', *Journal of Banking and Finance*, 142: 106549 (A*)
6. Wu, Shang, Hazel Bateman, Ralph Stevens and Susan Thorp (2022) 'Flexible insurance for long-term care: A study of stated preferences', *Journal of Risk and Insurance*, 89(3): 823-858. (A)
7. Thorp, Susan, Bird, Ron, Doug Foster, Jack Gray, Adrian Raftery and Danny Yeung (2021) 'Experiences of current and former members of self-managed superannuation funds', *Australian Journal of Management*, 46(2): 304-325. (A)
8. Thorp, Susan, Hazel Bateman, Loretta Dobrescu, Ben Newell and Andreas Ortmann (2020) 'Flicking the switch: Simplifying disclosure to improve retirement plan choices', *Journal of Banking and Finance*, 121: 105955. (A*)
9. Satchell, Stephen, Susan Thorp and Oliver Williams (2019) 'Reversing Disbursement Rates to Estimate Stationary Wealth Processes for Endowments with Recursive Preferences' *Applied Economics*, 51(14): 1541-1557 (A).

10. Deetlefs, Jeanette, Hazel Bateman, Dobrescu, Loretta, Ben Newell, Andreas Ortmann and Susan Thorp (2019) 'Engagement with retirement savings: It's a matter of trust', *Journal of Consumer Affairs*, 53(3): 917-945. (A)
11. Kingston, Geoffrey, and Susan Thorp (2019) 'Superannuation in Australia: A Survey of the Literature', *Economic Record*, 95(308):141-160 (A).
12. Dobrescu, Loretta, Xiadong Fan, Hazel Bateman, Ben Newell, Andreas Ortmann and Susan Thorp (2018) 'Retirement savings: A tale of decisions and defaults', *Economic Journal*, 128(610): 1047-1094. (A*).
13. Bateman, Hazel, Christine Eckert, Fedor Iskhakov, Jordan Louviere, Stephen Satchell, and Susan Thorp, (2018) 'Individual capability and effort in retirement benefit choice', *Journal of Risk and Insurance*, 85(2), 483–512. (A)
14. Butt, Adam, Scott Donald, Doug Foster, Susan Thorp and Geoff Warren (2018) 'One size fits all? Tailoring retirement plan defaults', *Journal of Economic Behavior & Organization*, 145, 546-566. (A*)
15. Cayon, Edgardo, Susan Thorp and Eliza Wu (2018) "Immunity and infection: emerging and developed market sovereign spreads over the crisis." *Emerging Markets Review*, 34: 162-174. (A)
16. Bird, Ron, Doug Foster, Jack Gray, Adrian Raftery, Susan Thorp and Danny Yeung (2018) "Who starts a self-managed superannuation fund and why?" *Australian Journal of Management*, 43(3): 373-403. (A)
17. Sklibosios Nikitopoulos, Christina, Matthew Squires, Susan Thorp and Danny Yeung (2017) 'Determinants of the Crude Oil Futures Curve: Inventory, Consumption and Volatility.' *Journal of Banking and Finance*, 84: 53-67. (A*)
18. Butt, Adam, Scott Donald, Doug Foster, Susan Thorp and Geoff Warren (2017) 'Design of MySuper Default Funds: Influences and Outcomes', *Accounting and Finance*, 57(1):47-85. (A)
19. Bateman, Hazel, Christine Eckert, Fedor Iskhakov, Jordan Louviere, Stephen Satchell and Susan Thorp (2017) 'Default and naïve diversification heuristics in annuity choice.' *Australian Journal of Management*, 42(1), 32-57. (A)
20. Asher, Anthony, Ramona Meyricke, Susan Thorp and Shang Wu (2017), Age pensioner decumulation: Responses to incentives, uncertainty and family need', forthcoming, *Australian Journal of Management*, 42(4), 583-607. (A)
21. Agnew, Julie, Hazel Bateman, Christine Eckert, Fedor Iskhakov, Jordan Louviere and Susan Thorp (2018) 'First Impressions Matter: An Experimental Investigation of Online Financial Advice' *Management Science*, 64(1):288-307. (A*)
22. Bateman, Hazel, Christine Eckert, John Geweke, Jordan Louviere, Stephen Satchell, and Susan Thorp, (2016) 'Risk presentation and portfolio choice', *Review of Finance*, 20(1), 201-229. (A*)

23. Spicer, Alexandra, Olena Stavrunova, and Susan Thorp 2016 'How portfolios evolve after retirement: Evidence from Australia', *Economic Record*, 92(297): 2451-267. (A)
24. Silvennoinen, Annastiina, and Susan Thorp 2016 'Crude oil and agricultural futures: An analysis of correlation dynamics', *Journal of Futures Markets*, 36(6):522-544. (A)
25. Bateman, Hazel, Isabella Dobrescu, Ben Newell, Andreas Ortmann and Susan Thorp 2016 'As easy as pie: How retirement savers use prescribed investment disclosures', *Journal of Economic Behavior & Organization*, 121, 60–76. (A*)
26. Butt, Adam, Scott Donald, Doug Foster, Susan Thorp and Geoff Warren 2015 'The Australian superannuation system post Stronger Super: views from fund executives' *Law and Financial Markets Review*, in press, accepted June 2015.
<http://dx.doi.org/10.1080/17521440.2015.1052668>
27. Dungey, Mardi, George Milunovich, Susan Thorp and Minxian Yang 2015 'Endogenous crisis dating and contagion using smooth transition structural GARCH' *Journal of Banking and Finance*, 58, 71–79. (A*)
28. Wu, Shang, Ralph Stevens and Susan Thorp 2015 'Cohort and target age effects on subjective survival probabilities: Implications for models of the retirement phase', *Journal of Economic Dynamics and Control*, 55, 39-56. (A*)
29. Iskhakov, Fedor, Susan Thorp and Hazel Bateman 2015 'Optimal annuity purchases for Australian retirees', *Economic Record*, 91(293), 139-154. (A)
30. Bateman, Hazel, Jeanette Deetlefs, Isabella Dobrescu, Ben Newell, Andreas Ortmann and Susan Thorp, 2014 'Just interested or getting involved: An analysis of superannuation attitudes and actions', *Economic Record*, 90(289), 160-178. (A)
31. Bird, Ron, Harry Liem and Susan Thorp 2014 'Infrastructure: real assets and real returns', *European Financial Management*. 20(4), 802-824. (A)
32. Cayon, Edgardo and Susan Thorp, 2014 'Financial Autarchy as Contagion Prevention: The Case of Columbian Pension Funds', *Emerging Markets Finance and Trade*, 50(S3), 127-145. (B)
33. Bateman, Hazel, Christine Eckert, John Geweke, Jordan Louviere, Stephen Satchell, and Susan Thorp, 2013 'Financial competence, risk presentation and retirement portfolio preferences', *Journal of Pension Economics and Finance*, 13(1), 27-61. (B)
34. Agnew, Julie, Hazel Bateman and Susan Thorp, 2013 'Financial literacy and retirement planning in Australia', *Numeracy*, 6(2), Article 7. (Invited submission to special edition on financial literacy edited by Annamaria Lusardi, and cited in the *Journal of Economic Literature*.)
35. Agnew, Julie, Hazel Bateman and Susan Thorp 2013 'Superannuation Knowledge and Plan Behaviour', *JASSA*, vol. 2013, no. 1, 45-50. (B-Invited conference paper.)

36. Agnew, Julie, Hazel Bateman and Susan Thorp 2013 'Work, money, lifestyle: Plans of Australian retirees', *JASSA*, vol. 2013, no. 1, 40-44. (B-Invited conference paper.)
37. Bird, Ron, Harry Liem and Susan Thorp 2013 'The Tortoise and the Hare: Risk Premium versus Alternative Asset Portfolios', *Journal of Portfolio Management*, 39(3), 112–122. (A)
38. Silvennoinen, Annastiina, and Susan Thorp, 2013 'Financialization, crisis and commodity correlation dynamics', *Journal of International Financial Markets, Institutions and Money*, 24, April, 42-65. (A)
39. Hulley, Hardy, Rebecca McKibbin Andreas Pedersen and Susan Thorp, 2012 'Means-tested public pensions, portfolio choice and decumulation in retirement', *Economic Record*, 89(284), 31-52. (A)
40. Bateman, Hazel, Christine Eckert, John Geweke, Jordan Louviere, Stephen Satchell, and Susan Thorp, 2012 'Financial competence and expectations formation: Evidence from Australia', *Economic Record*, 88(280), 39-63. (A)
41. Thorp, Susan, 2012 'Review of *Handbook of Behavioral Finance*'. Brian Bruce (editor), Edward Elgar Publishing 2010, *Journal of Pension Economics and Finance*, 11(1), 148-150. (B- Invited review)
42. Bateman, Hazel, Jordan Louviere, Towhid Islam, Stephen Satchell, and Susan Thorp, 2011 'Retirement investor risk tolerance in tranquil and crisis periods: experimental survey evidence', *Journal of Behavioral Finance*, 12(4), 201-218. (A)
43. Satchell, Stephen, and Susan Thorp, 2011 'Uncertain survival and time discounting: intertemporal consumption plans for family trusts', *Journal of Population Economics*, 24(1), 239-266. (A)
44. Bateman, Hazel, Jordan Louviere, Susan Thorp, Towhid Islam and Stephen Satchell, 2010 'Investment decisions for retirement savings,' *Journal of Consumer Affairs*, 44(3), 463-482. (A)
45. Dungey, Mardi, George Milunovich and Susan Thorp 2010 'Unobservable shocks as carriers of contagion', *Journal of Banking and Finance*, 34(5) 1008–1021. (A*)
46. Bateman, Hazel and Susan Thorp 2008 'Choices and constraints over retirement income streams: comparing rules and regulations', *Economic Record*, 84(s1), s17-s31. (A)
47. Petrichev, Konstantin, and Susan Thorp 2008 'The private value of public pensions', *Insurance: Mathematics and Economics*, 42, 1138-1145. (A*)
48. Thorp, Susan and George Milunovich 2007 'Symmetric versus asymmetric conditional covariance forecasts: Does it pay to switch?' *Journal of Financial Research*, 30(3), 355-377. (A)

49. Milunovich, George and Susan Thorp 2007 'Measuring equity market integration using uncorrelated information flows: Tokyo, London and New York' *Journal of Multinational Financial Management*, 17(4), 275-289. (B)
50. Bateman, Hazel, and Susan Thorp 2007 'Decentralized investment management: An analysis of non-profit pension funds', *Journal of Pension Economics and Finance*, 6(1), 21-44. (B)
51. Milunovich, George, and Susan Thorp 2006, 'Valuing Volatility Spillovers', *Global Finance Journal*, 17(1), 1-22. (B)
52. Kingston, Geoffrey, and Susan Thorp 2005, 'Annuitization and asset allocation with HARA utility', *Journal of Pension Economics and Finance*, 4(3), 225-248. (B, 42 cites)
53. Thorp, Susan 2005, 'That courage is not inconsistent with caution: currency hedging for superannuation funds', *Economic Record*, 81(252), 38-50. (A)
54. Trevor, Robert, and Susan Thorp 1988, 'VAR Forecasting Models of the Australian Economy: A Preliminary Analysis', *Australian Economic Papers*, Supplement pp108-120. (B)

Pedagogical

55. Bush, Stephen, Gordon Menzies and Susan Thorp 2009 'An array of online teaching tools', *Teaching Statistics*, 31(1), 17-20.

(b) Chapters in Edited Volumes:

56. Keane, Michael and Susan Thorp, 2016, 'Complex Decision Making: The Roles of Cognitive Limitations, Cognitive Decline and Ageing', in J. Piggott and A. Woodland, (eds) *Handbook of the Economics of Population Ageing*, volume 1B, Elsevier, 661-702.
57. Satchell, Stephen, and Susan Thorp, 2014 'Modelling sustainable spending plans for family offices, foundations and trusts' in Satchell, S.E., (ed.) *Quantitative Approaches to High Net Worth Investment*, Risk Books, 213-251.
58. Bateman, Hazel, Jordan Louviere and Susan Thorp, 'Understanding How Consumers Make Financial Choices: A Cross-Disciplinary Learning Experience' in Harrison, Tina, and Hooman Estelami (eds.) *Companion to Financial Services Marketing*, Routledge, 2014, 62-77.
59. Thorp, Susan, Geoffrey Kingston and Hazel Bateman 2007 'Financial engineering for Australian annuitants', in Bateman, H. (ed.) *Retirement Provision in Scary Markets*, Edward Elgar, UK., 123-144.
60. Stevens, Glenn, and Susan Thorp 1989, 'The relationship between financial indicators and economic activity: some further evidence', in Macfarlane, I. and Stevens, G.,

(eds.) *Studies in Money and Credit*, Proceedings of a Conference, Research Department, Reserve Bank of Australia, Sydney.

61. Stevens, Glenn, Susan Thorp and John Anderson 1986, 'The Australian demand function for money: another look at stability' In Rankin, B. (ed.) *Structural Change and Economic Modelling*, Papers and Proceedings of the 7th Pacific Basin Central Bank Conference on Economic Modelling, Sydney.

(c) Research Reports

Zhang B, Deer L, Wardrop R, Grant A, Garvey K, Thorp S, Ziegler T, Ying K, Xinwei Z, Huang E, Burton J, Chen H, Lui A, Gray Y, Akhtar S and Anthonisz S 2016 'Harnessing Potential: The Asia-Pacific Alternative Finance Benchmarking Report (March 2016)', KPMG

Louviere JJ, Bateman H, Thorp S and Eckert C 2016 'Developing new financial literacy measures to better link financial capability to outcomes', Financial Literacy Australia

(d) Working Papers

62. Agnew, Julie, Angela Hung, Nicole Montgomery, and Susan Thorp (2019) White-labels, brands and trust: How mutual fund labels affect retirement portfolios, Working Paper, TIAA Institute.
63. Smyrnis, George, Bateman, Hazel, Loretta Dobrescu, Ben Newell, and Susan Thorp (2018) Motivated saving: The impact of projections on retirement saving intentions. Working paper.
64. Agnew, Julie, Hazel Bateman, Christine Eckert, Fedor Iskhakov, Jordan Louviere and Susan Thorp (2017) Who Pays the Price for Bad Advice?: The Role of Financial Vulnerability, Learning and Confirmation Bias, Working Paper.
65. Teppa, Federica, Susan Thorp and Hazel Bateman (2015) "Family, Friends and Framing: A Cross-Country Study Of Subjective Survival Expectations" UNSW Business School Research Paper No. 2015ACTL19 <http://ssrn.com/abstract=2683665>
66. Bird, Ron, Harry Liem and Susan Thorp 2010 'Excess returns in private equity: a factor based approach', Working Paper, School of Finance and Economics, UTS.
67. Bird, Ron, Harry Liem and Susan Thorp 2010 'Hedge fund excess returns under time-varying beta', Paul Woolley Centre UTS Working paper 2010:9.
68. Blundell-Wignall, Adrian, and Susan Thorp 1987, 'Money demand, own interest rates and deregulation', Reserve Bank of Australia Research Discussion Paper 8703, Sydney.
69. Stevens, Glenn, Michelle Bullock and Susan Thorp 1988, 'Do financial aggregates lead activity? A preliminary analysis', Reserve Bank of Australia Research Discussion Paper 8803, Sydney.

INVITED SEMINARS AND PRESENTATIONS AT PROFESSIONAL MEETINGS (Past five years):

Eggs and Baskets: Lifecycle Portfolio Dynamics

Netspar International Pension Workshop, Leiden, June 2023

The Impact of Information Architecture on Retirement Savings Decumulation

Society for Experimental Finance Conference, Sofia, June 2023

Aging and Complex Decision Making

Invited Keynote address, Conference on Aging and Sustainable Finance, ZEW Mannheim, Germany, April 2023

Invited Keynote address, Financial Planning Academics Forum, QUT Brisbane, June 2023

Borrower preferences for Mortgage Attributes: The Roles of Confusion, Importance and Advice

Boulder Conference on Consumer Financial Decision Making, May 2023 (Plenary)

Behavioural Sciences Meetup, Sydney, June 2023

Feeling Comfortable with a Mortgage: The Impact of Framing, Financial Literacy, and Advice

UNSW Workshop on Risk and Actuarial Frontiers, Sydney, February 2023

Determinants of Early-Access to Retirement Savings Lessons from the COVID-19 Pandemic

CEAR-RSI Household Finance Workshop, HEC Montreal, November 2022

Life Insurance: Decision States, Financial Literacy, and the Role of Personal Values

Netspar International Pension Workshop, Leiden, January 2020

OECD Financial Education Workshop, December 2020

White-labels, brands and trust: How mutual fund labels affect retirement portfolios

UNSW-Macquarie University Conference on Risk: Modelling, Optimization and Inference, December 2019 (Invited keynote presentation)

CEAR-RSI Household Finance Workshop, HEC Montreal, November 2019

Reducing Credit Card Delinquency

Research in Behavioral Finance Conference, VU Amsterdam, September 2018

Disclosures and consumer confusion: Cure or Cause?

OECD High level Conference on Financial Education, Moscow, December 2019 (Invited keynote presentation)

ASIC annual conference, May 2019 (Invited panel presentation)

INPARR Pension Workshop, OECD Paris, June 2018 (Invited presentation)

ASIC strategy day, Sydney, August 2018 (Invited presentation)

Motivated Saving

International Pension Research Association Seminar, November 2022

Boulder Conference on Consumer Financial Decision Making, May 2022 (Plenary)
 Cherry Blossom Financial Education Institute, George Washington University, Washington D.C. April 2022.
 Colloquium of Superannuation Researchers, UNSW, December 2020 (Plenary)
 International Centre for Pensions Management Conference, October 2019
 Retirement Income Estimate Analysis, Cbus Superannuation, Melbourne, March 2019.
 Netspar International Pension Workshop, Leiden, January 2019
 Boulder Conference on Consumer Financial Decision Making, May 2018 (Plenary)
 Colloquium of Superannuation Researchers, UNSW, July 2018 (Plenary)
 OECD-INFE Symposium on Financial Literacy, Moscow, October 2018 (Invited presentation)

Learning and Confirmation Bias: How First Impressions and Ambiguous Signals Influence Perceptions of Financial Advice

Research in Behavioural Finance Conference, VU Amsterdam, September 2022
 Confusion in Consumer Decision Making Workshop, UNSW, September 2022
 UNSW Banking and Finance Seminar Series, May 2021
 FIRN Finance Conference, November 2021

Invited Discussion:

UWA PhD Conference in Economics and Finance, Perth, November 2022.
 CEPAR Workshop on Data Linkage for Aging Related Research, ANU, Canberra., April 2019.

RESEARCH SUPERVISION:

PhD Principal Supervisor:

Victoria Nguyen	‘Effects of projections and other information interventions on retirement savings’ Expected completion 2024
Sol Chung	‘Confusion in mortgage choice’ Completed 2022
George Smyrnis	‘The communication of retirement income to raise retirement savings rates’ Completed, 2020.
Wei-ting Pan	‘Dynamic portfolio allocation with human capital and investment risk: the impact of mandatory savings’ Completed 2016.
Edgardo Cayon	‘Sovereign debt contagion in the Latin American Crises’ Completed 2015.

PhD Co-Supervisor:

Shang Wu	‘Long-term care insurance’ (PhD Candidate at ASB) Completed 2017
Harry Liem	‘Alternative Investments’ Completed April 2012
David O’Toole	‘Exchange Rate Forecasting with Forward Rate Systems under Structural Breaks’ Completed 2009

MPhil Supervision:

Sol Chung	‘Executive and employee stock ownership plans and firm performance in Australia’ 2017
Giri Rabindranath	‘The value cycle’ 2019

Honours Supervision:

Kiarna Rosandic	‘Time Varying Risk Aversion and Investment Switching’ 2021 (Awarded 1 st).
Lydia Zeng	‘Life Insurance inside and outside superannuation’ 2017 (Awarded 1 st).
Isaac Kim	‘Mortgage Product Choice and the Effects on Household Portfolios: Evidence from South Korea’ 2105 (Awarded 1 st).
Alexandra Spicer	‘An Evaluation of Post-Retirement Portfolio Dynamics Using HILDA’ 2013 (Awarded 1 st and University Medal,)
Shang Wu	‘Modelling subjective survival expectations: a test of time-varying frailty using Australian survey data’ 2012 (Awarded 1 st and University Medal)
Jagjeev Dosanjh	‘Economic rationality and the framing effect: the value of quantitative and financial literacy’ 2011 (Awarded 2/1)

PhD Examiner: Monash University, University of Western Australia; Macquarie University; Queensland University of Technology; University of Queensland, University of Technology Sydney; Tilburg University, The Netherlands.

TEACHING (past five years):

2021	Contemporary Issues in Personal Finance (4 th yr undergraduate)
2016-18	Personal finance and superannuation (3 rd yr undergraduate)
2016-17	Financial Econometrics (Honours)

TEACHING GRANTS:

2007	UTS Faculty of Business Teaching and Learning Grant: ‘Defining and Motivating Work-Ready Quantitative Skills’, Co-Chief Investigator with Dr Gordon Menzies, \$4,100 over 1 year.
	UTS Faculty of Business Teaching and Learning Grant: ‘Assessing the Intermediate-Term Learning Outcomes from Quantitative-based Subjects’, Co-Chief Investigator with A/Prof Pat Wilson, Dr Gordon Menzies and Dr Otto Konstandatos, \$3,500 over 1 year.
2007-2008	UTS Faculty of Business Scholarship for the International Teachers Programme, Bocconi University, Milan, Italy, approximately \$30,000 over 1 year.

EDITORIAL BOARD:

2016	The Economic Record
2017-20	The Journal of Pension Economics and Finance

ASSOCIATE EDITOR:

2021	The Journal of Pension Economics and Finance
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PROFESSIONAL MEMBERSHIPS:

American Economic Association

Economic Society of Australia

Econometric Society

Financial Management Association

Financial Integrity Research Network (FIRN)