

STEPHANIE M. TULLY

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Marshall School of Business
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EMPLOYMENT

Assistant Professor of Marketing (2022 – present)	University of Southern California Marshall School of Business
Consumer Financial Institute Visting Scholar (2022)	Consumer Finance Institute Federal Reserve Bank of Philadelphia
Assistant Professor of Marketing (2019 – 2021) <i>Stanford Business School Trust Faculty Scholar (2020-2021)</i>	Stanford University Stanford Graduate School of Business
Assistant Professor of Marketing (2015 – 2019)	University of Southern California Marshall School of Business

EDUCATION

Ph.D., Marketing
New York University, May 2015

M. Phil, Marketing
New York University, January 2014

B.S., Business Administration (marketing concentration), Economics minor
University of San Francisco, May 2005, Summa Cum Laude

RESEARCH INTERESTS

Consumer behavior, consumer finances, financial constraints, prospective and retrospective evaluations of hedonic experiences, discretionary purchases, and consumer well-being.

AWARDS AND HONORS

2022	Behavioral Science and Policy Association, Best Paper Award, Winner
2022	USC Marshall Dean's Award for Research Excellence
2022	Journal of Marketing Research Paul E. Green Award Finalist
2021	Association for Consumer Research, Franco Nicosia Best Competitive Paper Award, Honorable Mention
2021	Society for Consumer Psychology, Best Competitive Paper Award, Runner Up
2021	Marketing Science Institute, MSI Young Scholar
2020	Journal of Consumer Research, Best Reviewer Award, Winner
2020-2021	Stanford Business School Trust Faculty Scholar for 2020-2021
2020	Society for Consumer Psychology Annual Conference, Best Competitive Paper Award, Winner

- 2016 Robert Ferber Award (best interdisciplinary dissertation article published in the latest volume of JCR), Honorable Mention
- 2014-2015 Milton Reynolds Fellowship
- 2014 AMA Sheth Consortium Fellow
- 2013 Society for Consumer Psychology Dissertation Proposal Competition, Winner
- 2013 NYU-Stern Letter of Commendation for Teaching Excellence
- 2010-2014 Doctoral Fellowship in Marketing
- 2005 Nominee for valedictorian, McLaren School of Business, University of San Francisco
- 2005 Beta Gamma Sigma
- 2001-2005 University Scholar (academic scholarship award), University of San Francisco

PUBLICATIONS (* denotes equal authorship)

Tully, Stephanie M.* and Eesha Sharma* (2022), “Consumer Wealth,” *Consumer Psychology Review*, 5, 125-143.

De La Rosa, Wendy and Stephanie M. Tully (2022), “The Impact of Payment Frequency on Subjective Wealth Perceptions and Discretionary Spending,” *Journal of Consumer Research*, 48, 6, 991-1009 (Wendy’s job market paper).

- **SCP Annual Conference Best Competitive Paper Award, Winner, 2020**
- **Marketing Doctoral Student Association Conference, First Place Award, 2019**

De la Rosa, Wendy*, Eesha Sharma*, Stephanie M. Tully*, Eric Giannella, and Gwen Rino (2021), “Psychological ownership interventions increase interest in claiming government benefits,” *Proceedings for the National Academy of Science*, 118, 35.

- **Behavioral Science & Policy Association Best Paper Award, Winner, 2022**
- **Association for Consumer Research Franco Nicosia Best Competitive Paper Award, Honorable Mention, 2021**
- **Society for Consumer Psychology Best Competitive Paper Award, Runner Up, 2021**

Sharma, Eesha*, Stephanie M. Tully*, and Cynthia Cryder (2021), “Psychological Ownership of (Borrowed) Money,” *Journal of Marketing Research*, 58, 3, 497-514.

- **Journal of Marketing Research Paul E. Green Award, Finalist, 2022**

Paley, Anna*, Stephanie M. Tully*, and Eesha Sharma* (2019), “Too Constrained to Converse: The Effects of Financial Constraints on Word of Mouth,” *Journal of Consumer Research*, 45, 5, 889-905.

- **Lead Article**

Tully, Stephanie M.* and Eesha Sharma* (2018), “Context Dependent Drivers of Discretionary Debt Decisions: Explaining Willingness to Borrow for Experiential Purchases,” *Journal of Consumer Research*, 44, 5, 960-973.

- **Lead Article**

Tully, Stephanie M., and Tom Meyvis (2017), “Forgetting to Remember Our Experiences: People Overestimate How Much They Will Retrospect About Personal Events,” *Journal of Personality and Social Psychology*, 113, 6, 878-891.

Tully, Stephanie M.*, and Tom Meyvis (2016)*, “Questioning the End Effect: Endings Do Not Inherently Have a Disproportionate Impact on Evaluations of Experiences,” *Journal of Experimental Psychology: General*, Vol 145, 5, 630-642.

Tully, Stephanie M., Hal E. Hershfield, and Tom Meyvis (2015), “Seeking Lasting Enjoyment with Limited Money: Financial Constraints Increase Preference for Material Goods over Experiences,” *Journal of Consumer Research*, 42, 1, June, 59-73.

- **Robert Ferber Award, Honorable Mention, 2016**
- **Society for Consumer Psychology Dissertation Proposal Competition, Winner, 2013**

Tully, Stephanie M., and Russ Winer (2014), “The Role of the Beneficiary in Willingness to Pay for Socially Responsible Products: A Meta-Analysis,” *Journal of Retailing*, Volume 90, Issue 2, June, 255–274.

WORKING PAPERS UNDER REVIEW (* denotes equal authorship)

Sharma, Eesha*, Stephanie M. Tully*, and Xiang Wang, “Scarcity and Intertemporal Choice,” *invited 3rd round review*.

SELECTED PRESS COVERAGE OF RESEARCH

BBC, CNN Money, Forbes, MarketWatch, NBC, New York Magazine, Quartz, Stanford Business Magazine, Wall Street Journal, Yahoo Finance.

SELECTED RESEARCH IN PROGRESS

“Psychological Ownership of Money: A Scale” with Eesha Sharma and Suzanne Shu.

“The Impact of Loan Funding on Loan Repayment” with Eesha Sharma.

“When There Is And Is Not An End Effect” with Tom Meyvis.

“Investment Aversion” with Eesha Sharma and Christian Wheeler.

PEER REVIEWED & INVITED CONFERENCE PRESENTATIONS

Sharma, Eesha*, **Stephanie M. Tully***, and Xiang Wang (2022). *Beyond Myopia: Revisiting Scarcity and Intertemporal Choice*. SCP Boutique Conference on Scarcity, Honolulu, Hawaii.

Tully, Stephanie M. (2022). “Do we need to change the way we communicate? A multidisciplinary approach” (invited), **AIOS-IDB Technical Meetings**, PLAC Network (Network for Pensions in Latin America and the Caribbean), Virtual.

Tully, Stephanie M. (2022). Talk Session Master of Ceremony (invited), Society for Judgment and Decision Making, Virtual.

Sharma, Eesha*, **Stephanie M. Tully***, and Xiang Wang (2019). *Beyond Myopia: Scarcity and Intertemporal Choice Reversals*. Fall Decision Making Symposium, Miami, Florida.

De La Rosa, Wendy, Eesha Sharma, **Stephanie M. Tully**, Eric Giannella, and Gwen Rino (2021). *Psychological Ownership of Money as an Intervention: Addressing the Government Benefits Participation Gap*. Association for Consumer Research, Virtual (scheduled).

Tully, Stephanie M. (2021). Session chair for “On the Possession and Disposal of Things and Money” (invited), Society for Consumer Psychology, Virtual.

De La Rosa, Wendy, Stephanie M. Tully, and Eesha Sharma, Eric Giannella, and Gwen Rino (2021). *Psychological Ownership of Money as an Intervention: Addressing the Government Benefits Participation Gap*. Society for Consumer Psychology, Virtual.

Tully, Stephanie M. (2020). Talk Session Master of Ceremony (invited), Society for Judgment and Decision Making, Virtual.

De La Rosa, Wendy, Stephanie M. Tully, and Eesha Sharma, Eric Giannella, and Gwen Rino (2020). *Assistance Resistance: Psychological Ownership of Money as an Intervention*. Society for Judgment and Decision Making, Virtual.

De La Rosa, Wendy and Stephanie M. Tully (2020). *The Impact of Payment Frequency on Subjective Wealth Perceptions and Discretionary Spending*. Association for Consumer Research, Virtual.

Tully, Stephanie M. (2020). Paths to Consumer Relevance (invited panelist), Society for Consumer Psychology, Huntington Beach, CA.

De La Rosa, Wendy and Stephanie M. Tully (2020). *The Impact of Daily Pay on Discretionary Spending*. Society for Consumer Psychology, Huntington Beach, CA.

Sharma, Eesha*, **Stephanie M. Tully***, and Cynthia Cryder (2019). *Not All Debt Is Created Equal: On the Mental Accounting of Debt Forms*. Association for Consumer Research, Atlanta, Georgia.

Sharma, Eesha*, Stephanie M. Tully*, and Xiang Wang (2019). *Scarcity and Intertemporal Choice: An Integrative Framework*. Association for Consumer Research, Atlanta, Georgia.

Tully, Stephanie M. and Eesha Sharma (2019). (1) *Effects of Personal Finances on Decision Making and Discretionary Purchases* and (2) *Types of Debt Decisions: Source-of-Funding vs. Purchasing Decisions*. Choice Symposium, Chesapeake Bay, Maryland.

Tully, Stephanie*, Eesha Sharma*, and Gil Appel* (2019). *Feeling Poor And The Allure of the Extraordinary*. Society for Consumer Psychology, Savannah, Georgia.

Tully, Stephanie M., Amar Cheema, On Amir, and Davide Proserpio (2018). *There's No I in Expectations: The Effect of Expectations as Reference Points on Evaluations of Experiential Purchases*. Association for Consumer Research, Dallas, Texas.

Tully, Stephanie M., Amar Cheema, On Amir, and Davide Proserpio (2018). *My Experience or My Expectations: The Effect of Expectations as Reference Points on Evaluations of Experiences*. Society for Consumer Psychology, Dallas, Texas.

Sharma, Eesha*, Stephanie M. Tully*, and Cynthia Cryder (2018). *Not All Debt Is Created Equal: Financial Wellbeing and Debt Preferences Depend On Debt Type*. Society for Consumer Psychology, Dallas, Texas.

Ceylan-Hopper, Gizem, Stephanie M. Tully, and Deborah MacInnis (2018). *Emotional Intensity Increases Spending on Others*. Poster at Society for Consumer Psychology, Dallas, Texas.

Paley, Anna*, Stephanie M. Tully*, and Eesha Sharma* (2017). *Too Constrained to Converse:*

The Effect of Financial Constraints on Word-of-Mouth. Association for Consumer Research, San Diego, CA.

Tully, Stephanie M., and Tom Meyvis (2017). *Infrequent Walks Down Memory Lane: People Overestimate How Much They Will Retrospect About Experiences.* ACR Latin America, Cali, Colombia.

Paley, Anna*, **Stephanie M. Tully***, and Eesha Sharma* (2017). *Financial Constraints and Word-of-Mouth.* Marketing Science, Los Angeles, CA.

Tully, Stephanie M., and Tom Meyvis (2017). *We'll Always Have Paris (Though We May Not Think of It): Consumers Overestimate How Often They Will Retrospect about Hedonic Experiences.* EMAC, Groningen, Netherlands.

Paley, Anna*, Stephanie M. Tully*, and Eesha Sharma* (2017). *The Effect of Financial Constraints on Social Sharing.* Society for Consumer Psychology, San Francisco, CA.

Stephanie M. Tully* and Eesha Sharma* (2016). *Drivers of Discretionary Debt Decisions: Explaining Willingness to Borrow for Experiential and Material Purchases.* Association for Consumer Research, Berlin, Germany.

Sharma, Eesha* and Stephanie M. Tully* (2016). *Discretionary Debt: The Relative Drivers of Willingness to Borrow for Experiences and Material Goods.* Society for Consumer Psychology, St. Pete's Beach, FL.

Sharma, Eesha* and **Stephanie M. Tully*** (2016). *Discretionary Debt: Perceived Time-Sensitivity Predicts Willingness to Borrow for Experiences and Material Goods.* Society for Personality and Social Psychology, San Diego, CA.

Tully, Stephanie M.*, and Tom Meyvis* (2015). *Questioning the End Effect: Endings Do Not Inherently Have a Disproportionate Impact on Evaluations of Experiences.* Society for Judgment and Decision Making, Chicago, Illinois.

Tully, Stephanie M.*, and Tom Meyvis* (2015). *Questioning the End Effect: Endings Do Not Inherently Have a Disproportionate Impact on Evaluations of Experiences.* Association for Consumer Research, New Orleans, Louisiana.

Tully, Stephanie M., and Tom Meyvis (2015). *We'll Always Have Paris (Though We May Not Think of It): Consumers Overestimate How Often They Will Retrospect about Hedonic Experiences.* Association for Consumer Research, New Orleans, Louisiana.

Tully, Stephanie M.*, and Tom Meyvis* (2015). *Questioning the End Effect: Endings Do Not Inherently Have a Disproportionate Impact on Evaluations of Experiences.* Society for Consumer Psychology, Phoenix, Arizona.

Tully, Stephanie M.*, and Tom Meyvis* (2015). *We'll Always Have Paris (Though We May Not Think of It): Consumers Overestimate How Often They Will Retrospect about Hedonic Experiences.* Society for Consumer Psychology, Phoenix, Arizona.

Tully, Stephanie M.*, and Tom Meyvis* (2015). *Questioning the End Effect: Endings Do Not Inherently Have a Disproportionate Impact on Evaluations of Experiences.* Judgment and Decision Making Winter Symposium, Snowbird, Utah.

Tully, Stephanie M.*, and Eesha Sharma* (2014). *Experiential vs. Material Expenses Heighten the Relative Benefits of Borrowing and Increase Willingness to Incur Debt*. Poster at the Financial Decision Making Conference, Boulder, Colorado.

Tully, Stephanie M., Hal E. Hershfield, and Tom Meyvis (2014). *Making Discretionary Money Last: Financial Constraints Increase Preference for Material Purchases by Focusing Consumers on Longevity*. Society for Consumer Psychology, Miami, Florida.

Tully, Stephanie M., Hal E. Hershfield, and Tom Meyvis (2013). Chaired symposium on Antecedents of, Predictions About, and Responses to Financial Constraints and presented *Financial Constraint Induces a Shift Toward Material Versus Experiential Purchases Through Long Term Focus*. Association for Consumer Research, Chicago, Illinois.

Tully, Stephanie M., Russ Winer (2013). *Are People Willing to Pay More for Social Goods? A Meta-Analysis*. Marketing Science, Istanbul, Turkey.

Tully, Stephanie M., Hal E. Hershfield, and Tom Meyvis (2013). *Financial Constraint Induces a Preference for Material Versus Experiential Purchases through Long Term Focus*. Poster at the Society for Consumer Psychology, San Antonio, Texas.

Tully, Stephanie M., and Hal E. Hershfield (2012). *When a Planner Won't be a Doer: Budgeting Induces a Preference for Material Versus Experiential Goods*. Poster at the Society for Judgment and Decision Making, Minneapolis, Minnesota.

INVITED SEMINARS

2022	London Business School, Marketing Camp
2022	Inter-American Development Bank, PLAC Network
2022	University of Alberta, Alberta School of Business, Marketing Camp
2022	Federal Reserve / GLFEC Financial Literacy Seminar Series
2021	University of Pennsylvania, Wharton School of Business
2021	Boston University, Questrom School of Business
2021	York University, Schulich School of Business
2021	Northwestern University, Kellogg School of Business
2021	Cornell University, SC Johnson School of Business
2020	University of Southern California, Marshall School of Business
2020	University of Chicago, Booth School of Business
2020	Data Colada Seminar Series
2019	Netflix Consumer Insights
2019	University of Michigan, Ross School of Business
2018	Duke University, Fuqua School of Business
2018	MSI Marketing Science Fair, Fall Board of Trustees Meeting
2018	University of California at Berkeley, Haas School of Business
2018	University of Colorado at Boulder, Leeds School of Business
2018	Warner Brothers Media and Research Insights
2018	Summer Decision Making Symposium, Chicago, IL
2017	Stanford University, Stanford Business School
2017	University of British Columbia, Sauder School of Business
2017	Summer Decision Making Symposium, Philadelphia, PA
2016	University of Southern California, Social Psychology

2016 University of Pennsylvania, OPIM, Wharton School of Business
 2016 University of San Francisco, School of Economics
 2014 University of California at Los Angeles, Anderson School of Management
 2014 University of Southern California, Marshall School of Business
 2014 University of California at San Diego, Rady School of Business
 2014 Rutgers University, Rutgers Business School
 2014 University of California at Berkeley, Haas School of Business
 2014 University of Washington, Foster School of Business

TEACHING EXPERIENCE

USC Marshall School of Business

Instructor: Consumer Behavior, Spring 2018, Spring 2019, Spring 2022

Instructor: Marketing Fundamentals, Fall 2015, Spring 2017

Invited Lecturer: Ph.D. Seminar, Spring 2015, Fall 2015

Stanford Graduate School of Business

Instructor: Marketing Management MBA, Winter 2021

Instructor: Marketing Management MBA, Winter 2020

NYU Stern School of Business

Instructor: Undergraduate Marketing Core Summer 2013

Teaching Fellow: Marketing Core EMBA Spring 2013, Professor Priya Raghbir

Teaching Fellow: Marketing Core EMBA Spring 2012, Professor Priya Raghbir

Teaching Fellow: Marketing Core MBA Summer 2011, Professor Geeta Menon

SERVICE

Ph.D. Student Committees	Stephan Carney, First Year Project Advisor, 2022 Wendy de la Rosa, Dissertation Committee, 2021 Shwetha Mariadassou, Second Year Paper Committee, 2020 Francesca Valsesia, Dissertation Committee, 2017 Gizem Ceylan-Hopper, First Year Project Committee, 2017 Megan Subler, First Year Project Committee, 2016
Editorial Review Boards	Journal of Consumer Research (2019-present) Journal of Consumer Psychology (2019-present)
Ad-hoc Reviewer	Journal of Consumer Research (2015-2019), Journal of Marketing Research, Journal of Consumer Psychology (2018-2019), Management Science, Organizational Behavior and Human Decision Processes, Social Psychological and Personality Science, Journal of Marketing, Judgment and Decision Making, Journal for the Association of Consumer Research, Journal of Retailing, International Journal of Research in Marketing, Economic Policy
Service to Organizations	AMA Sheth Doctoral Consortium Faculty Fellow, 2019 Conference Volunteer, SCP, 2013 Conference Program Committee Member, SCP, 2020, 2022 Conference Reviewer Society for Consumer Psychology, 2012-2014, 2016-2020 Association for Consumer Research, 2017-2018, 2020-2021 Society for Judgment and Decision Making 2017, 2018, 2022

University/Department	Behavioral Decision Research in Management, 2018-2020 Dissertation Proposal Competition Reviewer, SCP, 2018, 2021 ACR Poster Session Pod Chair on Finances, 2018 Faculty Recruiting Committee at AMA, Member, 2015, 2017 USC Journal club organizer, 2016-2019, 2022 Stanford Journal club organizer, 2020 - 2021 Ph.D. Recruiting Committee, 2017-2019, 2022 Ph.D. Methods Seminar Organizer, 2017
Panel Speaker	NYU Teaching Workshop, 2014 M-POWER USC Women in Business Workshop, 2017 California School Conference, Junior Faculty Panel, 2022

PROFESSIONAL AFFILIATIONS

American Marketing Association
Association for Consumer Research
Marketing Science Institute
Society for Consumer Psychology
Society for Judgment and Decision Making
Society for Personality and Social Psychology