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So-hyun Joo was born in Seoul, South Korea on February 28, 1970. Upon graduation from Dong-il Girl's Highschool, Seoul, South Korea in 1988, she entered Seoul National University in Seoul, South Korea. In February, 1992 she graduated with honor, and received a Bachelor of Science in Agricultural Home Economics. She earned a license to teach for secondary school home economics.

In March, 1992, she became a full-time graduate student at Seoul National University. Her area of specialization was consumer economics. She served as a graduate research assistant for two years. While serving as a graduate research assistant she assisted on the "Rural Household Welfare" project. She received a Master of Science degree in Family and Consumer Sciences in February 1994. The title of her thesis was *Consumer Purchases of Environmental Goods*.

In August 1995, she began work on a doctoral degree focusing on consumer economics at Virginia Polytechnic Institute and State University. During her Ph.D. program Ms. Joo worked as a graduate teaching assistant and senior research consultant for the Personal Finance Employee Education outreach effort of Virginia Tech's Center for Organizational and Technological Advancement. She is a co-editor of *Personal Finances and Worker Productivity*, Volume 1 (1) and Volume 2 (1), the first two proceedings of the national conferences on Personal Finance Employee Education.

In April 1998 she received the Alfred and Shirley Wamper Caudill Research Scholarship as a co-recipient. And April 1997, Joo received the Alfred and Shirley Wamper Caudill Research Scholarship Award. Also, she received the Award for the Best Student Paper at Family Economics and Resource Management division of the American Association for Family and Consumer Sciences Pre-conference as a co-author of a paper titled "*Determinants of Risk Preference: Implications for Family and Consumer Science Professionals*"

She has made presentations at several different conferences, which include “*Consumer Problems of Newly Capitalistic Countries*” at the Consumer Education and Information Association of Virginia annual conference in October, 1997; “*Determinants of Risk Preference: Implications for Family and Consumer Science Professionals*” at the Family Economics and Resource Management Division of the American Association of Family and Consumer Sciences Pre-conference in June, 1997; “*Consumer Protection in Korea*” at the American Council on Consumer Interests Annual Conference in April, 1997; “*Consumer Protection: Framework and Practice*” at the Korean Scientists and Engineers Association in America Conference in November, 1996; “*Consumer Protection in Korea*” in Virginia Tech Consumer Problems class in October, 1996; and “*Consumer Purchases of Environmental Goods in Korea,*” at Virginia Family and Consumer Sciences Conference in August, 1996.

Ms. Joo is a member of the American Council on Consumer Interests, American Association for Family and Consumer Sciences, and Consumer Education and Information Association of Virginia.