

# Editorial

## Promoting Consumer Financial Capability and Well-Being through Education and Research

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It is my pleasure to serve as the editor for *Journal of Financial Counseling and Planning* starting in 2014. JFCP has helped my career development greatly during my growth from a young professional to a mature one. It is time for me to help the journal to achieve more successes based on the strong foundation laid by the long term former editor, Fran Lawrence, and the founding editor, Sherman Hanna. I thank the AFCPE Executive Director, Rebecca Wiggins, and the then Board Liaison, Janet Garkey, for their encouragement and assistance in my application process. I also thank Barbara O'Neill who agreed to continue her role as the book editor for JFCP. To let AFCPE members and potential authors know me better, I would like to briefly introduce my backgrounds. As a full professor of personal finance at University of Rhode Island, I have experience in editing. I have been on editorial boards of JFCP and several other journals for many years. I served as the editor of *Journal of Family and Economic Issues* in 2001-11. I also edited several books including *Handbook on Consumer Finance Research* and *Mathematics of Personal Finance* and a book series entitled *International Series on Consumer Science*.

To maintain a high quality research journal and also to help young professionals grow, rigid and helpful peer reviews are critical. I appreciate my editorial board members for their support and assistance to achieve these goals. I would like to recognize their contributions by listing their names and affiliations below:

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For potential authors who are considering submitting their manuscripts to JFCP, I encourage you to use appropriate theories to design your research projects, to connect your studies to the literature of consumer finance including papers published in JFCP, and to present your preliminary findings to researchers and practitioners at professional conferences such as the national symposium of AFCPE before submitting your work to JFCP. Please feel free to contact me anytime if you have questions regarding submitted manuscripts or manuscript ideas for JFCP.

In sum, JFCP publishes high quality, original research papers that help improve consumer financial capability and enhance consumer financial well-being. Financial capability can be considered as the ability through applying relevant financial knowledge and performing desirable financial behaviors to achieve financial well-being (Xiao, Chen, & Chen, 2013). JFCP welcomes papers that are theory-driven, with rigid methodologies and having clear implications for practitioners and researchers in consumer finance. During my tenure, I will work closely with the AFCPE board and staff and the JFCP editorial board members and ad hoc reviewers to keep JFCP as a high quality research journal in financial counseling and planning that offers valuable information for both practitioners and researchers.

## References

Xiao, J. J., Chen, C., & Chen, F. (2013). Consumer financial capability and financial satisfaction. *Social Indicators Research*. Online First. Doi: 10.1007/s11205-013-0414-8.