Volume 24, Issue 2 2013

Editor

Frances C. Lawrence Louisiana State University 4070 Business Education Complex Department of Finance Baton Rouge, LA 70803 flawrence@lsu.edu

Book Review Editor

Barbara O'Neill Rutgers Cooperative Extension New Brunswick, NJ 08901 oneill@aesop.rutgers.edu

Editorial Board

Ivan Beutler, Brigham Young University Cathy Bowen, Pennsylvania State University Sharon M. Danes, University of Minnesota Sharon A. DeVaney, Purdue University Jessie X. Fan, University of Utah Jonathan Fox, Iowa State University Joseph Goetz, University of Georgia John Grable, University of Georgia Nancy L. Granovsky, Texas A&M University Michael S. Gutter, University of Florida Sherman D. Hanna, The Ohio State University Claudia J. Heath, University of Kentucky Jeanne Hogarth, Center for Financial Services Innovation Russell James, Texas Tech University Caezilia Loibl, The Ohio State University Rebecca Kelley, Louisiana State University Jean M. Lown, Utah State University Angela Lyons, University of Illinois Carole Makela, Colorado State University Rebecca Miller, Virginia Tech Lon Mishler, Financial Planning and Information Services, Inc. Walter Morales, Louisiana State University Glenn Muske, North Dakota State University Lance Palmer, University of Georgia Nancy Porter, Colorado State University Aimee D. Prawitz, Northern Illinois University Kathy Prochaska-Cue, University of Nebraska-Lincoln Cliff Robb, Kansas State University Jane Schuchardt, Cooperative Extension Deanna L. Sharpe, University of Missouri-Columbia Rebecca J. Travnichek, University of Missouri Karen Varcoe, University of California-Riverside Jing Jian Xiao, The University of Rhode Island

Editorial Policy

The purpose of the *Journal of Financial Counseling and Planning* is to disseminate scholarly research related to: the financial decision making of individuals and families; financial education and financial counseling techniques; and the education of professional financial educators, counselors, and planners. Research concerning all audiences, both U.S. and international, is encouraged.

Manuscripts are blind peer reviewed by members of the editorial board and by additional reviewers selected by the editor. The Association for Financial Counseling and Planning Education[®] reserves the final right to accept or reject submissions and manuscripts.

Permission to Copy

Requests for permission to reproduce pages from the *Journal of Financial Counseling and Planning* should be directed to flawrence@lsu.edu.

Membership and Subscription

Individuals and institutions may receive the *Journal of Financial Counseling and Planning* by becoming members of the Association for Financial Counseling and Planning Education[®]. Membership in AFCPE[®] costs \$125 per year (\$35 per year for full-time students). There is a postal surcharge of \$35 for addresses outside of the U.S. zip code system. Members also receive a quarterly newsletter and a preferred rate for conference registration.

For membership and subscription transactions, contact: Katie Tornow AFCPE[®] 1940 Duke Street, Suite 200 Alexandria, VA 22314 Phone (703) 684-4484 Fax (703) 684-4485 ktornow@afcpe.org

Previous Issues

Journal issues published from 1990 to 2013 are available in hard copy by emailing ktornow@afcpe.org. Journal articles are available electronically at www.afcpe.org.

