

Table of Contents

2	Reviewers for 2009
3	Transforming Access to the <i>Journal of Financial Counseling and Planning</i> Rebecca K. Miller, Will Hires, and Frances C. Lawrence
5	Financial Management Practices and Money Attitudes as Determinants of Financial Problems and Dissatisfaction in Young Male Australian Workers Nicki A. Dowling, Tim Corney, and Lauren Hoiles
14	Enhancing Cultural Competence in Financial Counseling and Planning: Understanding Why Families Make Religious Contributions Loren D. Marks, David C. Dollahite, and Jeffrey P. Dew
27	The Intermingling of Family and Business Financial Resources: Understanding the Copreneurial Couple Glenn Muske, Margaret A. Fitzgerald, George Haynes, Michelle Black, Lyn Chin, Rachael MacClure, and Ayla Mashburn
48	Utilizing the Theory of Planned Behavior to Understand Convenience Use of Credit Cards Leann G. Rutherford and Sharon A. DeVaney
64	2009 Outstanding AFCPE® Conference Paper Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study Wendy L. Way and Karen C. Holden
79	Book Reviews
89	About the Authors
93	Manuscript Submission Guidelines