

CE

1-hour general principles of financial planning, risk and insurance planning, and estate planning

AFS and FPA members can earn CE credits through *Financial Services Review*. Go to FPAJournal.org.

To receive one hour of continuing education credit allotted for this exam, you must answer four out of five questions correctly. CFP Board recently adopted revisions to several provisions of its CE policies, including changing the minimum number of questions for self-study assessments from 10 to 5 per full CE credit hour. Therefore, *Financial Services Review* CE exams will have 5 questions. CE credit for this issue expires **May 31, 2023**, subject to any changes dictated by CFP Board. AFS and FPA offer *Financial Services Review* CE online only—paper continuing education will not be processed. Go to FPAJournal.org to take current and past CE (free to AFS and FPA members). You may use this page for reference. Please allow 2-3 weeks for credit to be processed and reported to CFP Board.

1. In “The Potential Benefit of Liability Management” by Liu and Blanchett, which of the following factors are positively related to U.S. households carrying debt:
 - a. Number of household children.
 - b. Home ownership.
 - c. Education level.
 - d. All of the above.
2. Liu and Blanchett concluded that households with longer financial planning horizons are:
 - a. More likely to have debts.
 - b. Much less likely to have debts.
 - c. In the similar debt situation compared to the households with short financial planning horizons.
 - d. None of the above.
3. According to Liu and Blanchett, bad debts are not only expensive, but they may also:
 - a. Negatively influence the borrowers’ credit scores.
 - b. Hinder their financial and retirement goals.
 - c. Cause stress and health issues.
 - d. All of the above.
4. According to “Encouraging Living Will Completion Using Social Norms and Family Benefit” by Hussein and James, which of the following is a potential advantage of advanced planning such as with living wills and durable powers of attorney for healthcare?
 - a. Achieve personal and family financial goals.
 - b. Ensure that patients’ preferences for medical treatment is followed.
 - c. can limit the financial impact of this end-of-life medical care.
 - d. All the above.
5. In Hussein and James, which of the following added statements resulted in the greatest increase in intentions to complete a living will document?
 - a. A living will can relieve family members of difficult decisions (family benefit only).
 - b. Many people like to have a living will (social norms only).
 - c. Many people like to have a living will because it can relieve family members of difficult decisions (family benefit and social norms combined).
 - d. The living will is only used at the end of life if a person cannot be cured (terminally ill) or is permanently unconscious (end of life only)



Call for Papers & Proposals Virtual Conference

Due June 1, 2021

**The Academy of Financial Services 35th Annual Meeting
September 21-22, 2021, Virtual Conference**

The Academy of Financial Services will hold its annual conference in conjunction with the FPA BE annual conference. This year, we will have a **VIRTUAL CONFERENCE**.

\$199 for academics and practitioners and \$99 for students.

- The AFS Conference will feature speakers, symposia, and several special sessions. Among them, we will introduce a *new panel session for PhD students, highlighting how to best navigate the job market*.
- With the generous support of our sponsors, the Academy has **awarded several best paper awards** during past meetings and we anticipate continuing Best Paper awards in 2021.
- We will continue with our **Emerging Scholar Award** to a current graduate student for promising research work on a paper or poster presented at the conference.
- **In addition, in 2021, we will continue with the Program Directors track.** The goal is to allow program directors to present and discuss program issues and best practices in a panel environment, such as “*Working with Your University’s Foundation*”, “*Capstone Course Cases: What’s the Right Content?*”, “*Understanding Career Paths and Student Fit*” and “*Developing a Passionate Program in a Box: Scholarships, Competitions, Student organizations*”. We welcome other panel topics deemed beneficial to program directors.

Submission Information: Research papers and abstracts covering all aspects of individual financial management and education are sought for inclusion in the program. Papers in the areas of estate planning, insurance, tax accounting aspects of financial planning, investments, and retirement planning are encouraged. Proposals for panel discussions and tutorials devoted to current issues in individual financial management or the practice of financial planning will also be considered for inclusion in the program. Several sessions will be registered for Continuing Education (CE) credit with the CFP[®] Board.

Please be advised that you must be an AFS member in good standing when you register for the conference. Membership has always been required to register for and attend the AFS Conference.

For further Information:

- Go to the AFS website at academyfinancial.org that will be frequently updated.
- *For content questions* contact Program Chair, **Terrance K. Martin Jr** at terrance.martin@uvu.edu

Important Information

- **Submit proposals here:** <http://proposalspace.com/calls/d/1306>
- Submissions are **due June 1st**
- The review period ends on July 15th, 2021 with the selection period and formulation of the agenda estimated to be completed by August 15th, 2021. Notice of acceptance as an oral session is targeted for August 31st, 2021.
- Note that the Terms and Conditions of this Call-For are outlined in the online submission form.
- Only accepted presentations are included in the subsequent proceedings, which are posted on the AFS website. Thus, the proceedings publication is refereed in order to accommodate the rules of the American Association of Intercollegiate Schools of Business-International (AACSB) on Table 2-1 (Intellectual Contributions).

MANUSCRIPT SUBMISSIONS and STYLE

(1) Papers must be in English.

(2) Papers for publication should be sent to the Editor: Professor Stuart Michelson, E-mail: smichels@stetson.edu.

Electronic (Email) submission of manuscripts is encouraged, and procedures are discussed below.

There is a \$100 submission fee payable to the Academy of Financial Services (AFS) if at least one of the authors is a member of AFS. Submission fees should be paid online at academyfinancial.org. If none of the authors is a member of AFS, please complete an online membership application form, which can be downloaded at <http://academyfinancial.org>, and pay online (\$225 total; \$125 for a one-year membership and \$100 submission fee). Submission of a paper will be held to imply that it contains original unpublished work and is not being considered for publication elsewhere. The Editor does not accept responsibility for damage or loss of papers submitted. Upon acceptance of an article, author(s) transfer copyright of the article to the Academy of Financial Services. This transfer will ensure the widest possible dissemination.

(3) Submission of papers: Authors should submit their papers electronically as an e-mail attachment to the Editor at smichels@stetson.edu. Please send the paper in Word format. Do not send PDFs. Ensure that the letter 'l' and digit '1', and also the letter 'O' and digit '0' are used properly, and format your article (tabs, indents, etc.) consistently. Do not allow your word processor to introduce word breaks and do not use a justified layout. Please adhere strictly to the general instructions below on style, arrangement and, in particular, the reference style of the journal.

(4) Manuscripts should be double spaced, with one-inch margins, and printed on one side of the paper only. All pages should be numbered consecutively, starting with the title page. Titles and subtitles should be short. References, tables, and legends for the figures should be printed on separate pages.

(5) The first page of the manuscript, the Title Page, must contain the following information: (i) the title; (ii) the name(s), title, institutional affiliation(s), address, telephone number, fax number and e-mail addresses of all the author(s) with a clear indication of which is the corresponding author; (iii) at least one classification code according to the Classification System for Journal Articles as used by the Journal of Economic Literature, which can be found at <http://www.aeaweb.org/journal/elclasjn.html>; in addition, up to five key words should be supplied.

(6) Information on grants received can be given in a footnote on the Title page.

(7) The abstract, consisting of no more than 100 words, should appear alone on page 2, titled, Abstract.

(8) Footnotes should be kept to a minimum and should only contain material that is not essential to the understanding of the article. As a rule of thumb, have one or less footnote, on average, per two pages of text.

(9) Displayed formulae should be numbered consecutively throughout the manuscript as (1), (2), etc. against the right-hand margin of the page. In cases where the derivation of formulae has been abbreviated, it is of great help to the referees if the full derivation can be presented on a separate sheet (not to be published).

(10) The Financial Services Review journal (FSR) follows the APA Publication Manual, 6th Edition, style. However, consistent with the current trend followed by other publications in the area of finance, the journal has a very strong preference for articles that are written in the present tense throughout.

References to publications should be as follows: "Smith (1992) reports that" or "This problem has been studied previously (Ho, Milevsky, & Robinson, 1999)." The author should make sure that there is a strict one-to-one correspondence between the names and years in the text and those on the reference list.

The list of references should appear at the end of the main text (after any appendices, but before tables and legends for figures). It should be double spaced and listed in alphabetical order by author's name. References should appear as follows:

Books:

Hawawini, G. & Swary, I. (1990). Mergers and acquisitions in the U.S. banking industry: Evidence from the capital markets. Amsterdam: North Holland.

Chapter in a book:

Brunner, K. & Meltzer, A. H. (1990). Money supply. In: B. M. Friedman & F. H. Hahn (Eds.), *Handbook of monetary economics* (Vol. 1, pp. 357-396). Amsterdam: North Holland.

Periodicals:

Ang, J. S. & Fatemi, A. M. (1997). Personal bankruptcy costs: their relevance and some estimates. *Financial Services Review*, 6, 77-96.

Note that journal titles should not be abbreviated.

(11) Illustrations will be reproduced photographically from originals supplied by the author; they will not be redrawn by the publisher. Please provide all illustrations in quadruplicate (one high-contrast original and three photocopies). Care should be taken that lettering and symbols are of a comparable size. The illustrations should not be inserted in the text, and should be marked on the back with figure number, title of paper, and author's name. All graphs and diagrams should be referred to as figures, and should be numbered consecutively in the text in Arabic numerals. Illustration for papers submitted as electronic manuscripts should be in traditional form. The journal is not printed in color, so all graphs and illustrations should be in black and white.

(12) Tables should be numbered consecutively in the text in Arabic numerals and printed on separate sheets.

Any manuscript which does not conform to the above instructions will be returned for the necessary revision before publication.

Page proofs will be sent to the corresponding author. Proofs should be corrected carefully; the responsibility for detecting errors lies with the author. Corrections should be restricted to instances in which the proof is at variance with the manuscript. Extensive alterations will be charged. Reprints of your article are available at cost if they are ordered when the proof is returned.

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