CE

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1. In “Impact of consumer perceptions of industry corruption on the choice to engage a financial advisor: Does gender matter?” by Winchester, Leak, and McCoy, the authors show that the likelihood to use female financial advisors is greater than that of male advisors when consumers perceive little corruption in the financial services industry. Why was this finding hypothesized?
   a. Hiring more females into advisement positions demonstrates that the industry is progressive and sensitive to societal demands.
   b. Prior research has shown women to be viewed as more trustworthy and ethical than their male counterparts.
   c. Female financial advisors have been shown to be objectively less corrupt than male advisors.
   d. There is a universal push for diversity, equity, and inclusion in the financial services industry. When external factors like corruption are not in play, women are preferred and demanded because of the relative scarcity that currently exists.

2. In Winchester, Leak, and McCoy, the authors note other factors that may need to be researched to further understand marketplace demand for female financial advisors. These unevaluated factors include:
   a. Consumer ideological beliefs about diversity
   b. Financial advisors’ age in conjunction with their gender
   c. Advisors’ race/ethnicity in conjunction with their gender
   d. All of the above

3. In their article, “The Effect of Racial/Ethnic Differences on the Financial Obligations Ratio of Renters,” the authors find
   a. Renter households with higher levels of financial risk tolerance tend to have higher financial obligations ratios than otherwise similar households with lower levels of risk tolerance.
   b. Renter households with higher levels of financial risk tolerance tend to have lower financial obligations ratios than otherwise similar households with lower levels of risk tolerance.
   c. Renter households with higher levels of financial risk tolerance tend to have lower financial obligations ratios than otherwise similar households with lower levels of risk tolerance.
   d. For renter households there was no statistically significant relationship between levels of financial risk tolerance and financial obligations ratios.

4. In their article, “The Effect of Racial/Ethnic Differences on the Financial Obligations Ratio of Renters,” what type of relationship exist between renter household and financial obligation ratios
   a. Hispanic homeowner households tend to have higher financial obligations ratios than otherwise White renter households.
   b. Hispanic renter households tend to have lower financial obligations ratios than otherwise similar White renter households.
   c. For renter households there was no statistically significant relationship between racial/ethnic groups and financial obligations ratios.
   d. Hispanic renter households tend to have lower financial obligations ratios than otherwise similar White renter households.

5. Winchester, Leak, and McCoy present the following findings:
   a. Female financial advisors are universally preferred to males regardless of how corrupt the financial services industry is perceived.
   b. Female financial advisors provide better guidance to clients than males when the financial services industry is perceived as corrupt.
   c. When the financial services industry is perceived as corrupt, consumers are equally likely to engage with male and female advisors given they are similarly positioned as partners that can guide the client to meet financial goals.
   d. Male financial advisors are less corrupt than female advisors, and therefore are universally preferred to female advisors.

MANUSCRIPT SUBMISSIONS and STYLE

(1) Papers must be in English.

(2) Papers for publication should be sent to the Editor: Terrance K. Martin, E-mail: martintk@wssu.edu.

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

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Academy of Financial Services
Terrance K. Martin
College of Arts, Sciences, Business, and Education
Winston-Salem State University
Reynolds Center, RM 111
601 S. Martin Luther King Jr. Drive
Winston-Salem, NC 27110

(Address Service Requested)