

From the Editor

Dear Esteemed Readers,

As I pen this letter for my final issue as the editor of the *Financial Services Review* (**Volume 31 - Issues 2 & 3**), I am reminded of the rich tapestry of research and knowledge we have woven together. This special double issue, marking the transition of editorship to Dr. John Grable, is a testament to the evolving field of personal financial planning.

We begin with Kristine L. Beck, Hsin-Hui Chiu, and Inga Timmerman's exploration into the changing landscape of risk tolerance among young investors. Their study, focusing on millennials and Gen Z, challenges the traditional tools used for risk assessment, suggesting a pivotal shift in how financial advisors approach risk with the next generation.

Zhikun Liu, Russell James III, and Qi Sun, delve into how older American adults' financial planning horizons are influenced by their self-perceived life expectancy. Their work reveals the dynamic nature of financial planning, shaped by personal health, marital status, and wealth levels, offering crucial insights for financial planners.

The intriguing world of cryptocurrency investment is examined by Kyoung Tae Kim, Sherman D. Hanna, and Sunwoo T. Lee. Their analysis of the 2018 National Financial Capability Study Investor survey reveals a complex relationship between investment literacy, overconfidence, and cryptocurrency investment, highlighting the nuances of modern investment behaviors.

Brent J. Davis, David P. Richardson, and Jason S. Seligman, present a compelling case study on the need and demand for financial education among graduate students. Their findings on the correlation between self-assessed and measured financial literacy underscore the importance of accurate self-perception in financial education.

In a collaborative effort, Lua A. V. Augustin and Terrance K. Martin, examine the impact of the timing and frequency of financial education on financial behaviors. Our study, utilizing the 2015 National Financial Capability Study, underscores the significance of early and frequent financial education in fostering positive financial behaviors.

Greg Filbeck and Xin Zhao's research offers a unique perspective on financial literacy during the pandemic. Comparing pre-pandemic residential programs with virtual/hybrid programs, their study demonstrates the effectiveness of financial literacy education across different modalities, a crucial insight in these changing times.

Christine McClatchey's analysis of the home borrower's dilemma – whether to refinance, pay additional principal, or recast – is particularly relevant in the current economic climate.

Her discussion on the mechanics and benefits of recasting provides valuable guidance for homeowners navigating financial decisions.

Lastly, Isha Chawla, Mia B. Russell, and Kenneth J. White, explore consumer fear and trust in financial institutions during the COVID-19 pandemic. Their qualitative content analysis reveals key themes that are essential for understanding the relationship between consumers and financial institutions in turbulent times.

As I transition to the role of an associate editor, I reflect on the honor of contributing to this prime journal in the field of personal financial planning. I am confident that under Dr. Grable's leadership, the *Financial Services Review* will continue to illuminate the path forward in our ever-evolving discipline

Thank you for your support and engagement over the years.

Warm Regards,
Dr. Terrance K. Martin Jr.
Editor (Outgoing), *Financial Services Review*