

CE

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

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1. In Davis et al., which of the following statements is true based on the article's findings: (Select one best option)
 - a. Students with high measured financial literacy and low self-assessed financial literacy are the most interested in financial education.
 - b. Students with high measured financial literacy and high self-assessed financial literacy are the most interested in financial education.
 - c. Students with low measured financial literacy and low self-assessed financial literacy are the most interested in financial education.
 - d. Students with low measured financial literacy and high self-assessed financial literacy are the most interested in financial education.
2. Authors Augustin and Martin found this type of exposure to financial literacy has the greatest impact on positive financial behaviors?
 - a. High school exposure
 - b. College exposure
 - c. Seminar exposure
 - d. Work exposure
3. According to the findings in Financial Planning Time Horizon and End-of-life Mortality Expectations, everything else equal, people who have more wealth are more likely to
 - a. Plan their finances relatively longer into the future.
 - b. Not engage in any financial planning.
 - c. Plan with a focus limited to the next six months.
 - d. Rent rather than own their homes.
4. According to the article "The Changing Assessment of Risk for Young Investors", which of the following are drivers of risk tolerance for Gen Z?
 - a. Willingness to take risk, self-reported investment risk tolerance, and ownership of investment accounts.
 - b. Willingness to take risk and self-reported investment risk tolerance.
 - c. Ownership of investment accounts.
 - d. None of the above.
5. Loan modification options depend on current interest rates and changes in home values. As discussed by McClatchey, a Refinance is most valuable when interest rates have _____ and home values have _____.
 - a. Decreased; increased
 - b. Decreased; decreased
 - c. Increased; increased
 - d. Increased; decreased

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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(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.

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(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).

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