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# FINANCIAL SERVICES REVIEW

The Journal of
Individual Financial Management

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# Financial Services Review

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***Financial Services Review (FSR)*** is the official publication of the Academy of Financial Services. FSR is a Diamond Open Access Journal, which means there are no fees or restrictions for access to or submission of research and no Article Processing Fees if published. The purpose of this double-blind peer-reviewed academic journal is to encourage research that examines the impact of financial issues on individuals. In contrast to the many corporate or institutional journals that are available in finance, the focus of this journal is on individual financial management.

**FSR** provides a forum for those who are interested in the individual perspective on issues in the areas of Financial Planning, Financial Counseling, Financial Literacy, Banking/Banking Services, Education in Financial Services, Employee Benefits, Estate and Tax Planning, Insurance Planning, Investments, Mutual Funds, Non-bank Financial Institutions, Pension and Retirement, Planning, and Real Estate. While the annual meeting held each fall provides an opportunity to discuss and present these topics to colleagues, the journal allows a much wider audience of those interested in this subject matter.

To encourage the development of curricula in financial services at the university level, appropriate pedagogical papers are accepted for publication. Manuscripts are encouraged that present ideas about appropriate content, methods of teaching, and materials.

Contributions from practitioners who are actively involved in financial planning, financial services, and professional associations are also encouraged. While the primary purpose of this journal is the publication of traditional academic empirical research, the Academy believes that it is important to encourage the cross fertilization of ideas and an exchange of information of interest to both academicians and practitioners. Thus, the editor seeks manuscripts from practitioners that present innovative ideas and new information in financial planning and services or suggest new avenues of research for academics.