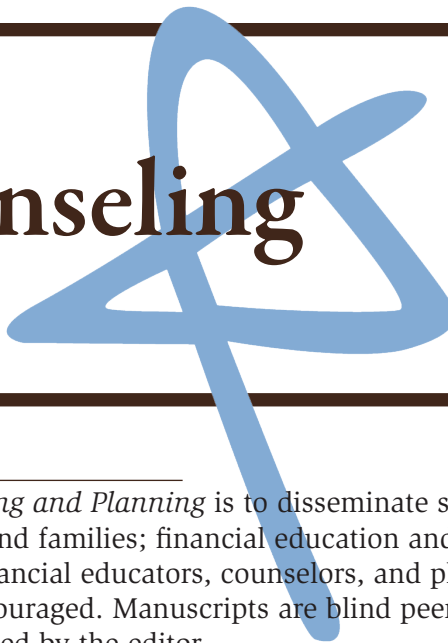


# Journal of Financial Counseling and Planning



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The purpose of the *Journal of Financial Counseling and Planning* is to disseminate scholarly research related to: the financial decision making of individuals and families; financial education and financial counseling techniques; and the education of professional financial educators, counselors, and planners. Research concerning all audiences, both U.S. and international, is encouraged. Manuscripts are blind peer reviewed by members of the editorial board and by additional reviewers selected by the editor.

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