



Call for Papers
The Journal of Consumer Affairs and the Financial Literacy and Education
Commission Special Issue: Starting Early for Financial Success

The recent economic crisis has highlighted how essential it is that individuals and families have the information, education, and tools they need to make sound financial decisions in an increasingly complex U.S. and global financial system. Indeed, as we have learned, the financial difficulties of individuals and families can dramatically affect the financial health of local communities and regional markets. The crisis has also illustrated that the financial well-being of individuals and families is fundamental to national financial stability, and that a lack of financial literacy is one barrier that can lower standards of living and limit prosperity.

The Financial Literacy and Education Commission (FLEC) was established by Congress in 2003 and is comprised of more than 20 federal agencies. It is chaired by the Secretary of the Treasury and the vice chair is the Director of the Consumer Financial Protection Bureau. One of FLEC's primary responsibilities is to coordinate the work of the federal government to promote financial literacy and education for all Americans. The FLEC has selected a strategic focus on "Starting Early for Financial Success," given the importance of good financial knowledge and behaviors early in life for long-term personal financial well-being and the overall economic health of the nation.

As the promotion of high-quality academic research is an important component of effective financial education and interventions, the Journal of Consumer Affairs and the FLEC invite submissions for a special issue: "Starting Early for Financial Success: Capability into Action." Papers are sought that rigorously explore the connection between financial education and capability interventions, and measurable changes in financial behavior and outcomes. The goal is to advance the knowledge of policy makers that comprise the FLEC, and the wider financial education field's, understanding of what type of financial capability interventions can both measurably improve an individual's theoretical ability to make informed financial decisions (increasing their knowledge and skills) and actually lead to action, or changes in financial behavior that lead to improved financial outcomes. Given the mission of the FLEC, we are particularly interested in research that generates new learning and insights to fuel innovations in policy and practice that will increase financial capability of American households. To facilitate the transfer of these insights between academics and policymakers, the authors of articles selected for the special issue will likely be invited to Washington, D.C. to present their findings to a FLEC symposium in 2014.

The FLEC has identified Starting Early for Financial Success as a strategic focus for the coming years and so the papers should have implications for improving financial well-being by starting early at key moments throughout the life course. While FLEC is particularly interested in

research related to children and young adults, we also welcome research submissions focused on adults, as long as they have implications for effective approaches to developing financial capability early in life. Research topics might include, but are not limited to, the following:

- Evaluations of the delivery of financial education for youth and adults that identify effective approaches, delivery channels, and other factors (such as the interaction of knowledge, products, and behaviors) that enhance effectiveness
- Optimal combinations of financial information, advice, regulation, disclosure, and delivery mechanisms, including default options, and their impact on starting and maintaining positive financial habits
- Assessments of interventions that help parents, teachers, and other adult caregivers effectively communicate on financial topics with children and youth.
- How peer learning and peer effects impacts the financial knowledge and actions of children, youth and young adults.
- Types of knowledge that best motivate and facilitate financial action, and how such knowledge is acquired
- School-based financial capability programs (e.g. personal finance instruction, bank at school programs, etc.)
- Preparing youth, their families and adult students to make informed decisions about financing post-secondary education
- Helping young adults plan for their futures, save for retirement and other long term goals, and/or successfully manage their credit and debt
- Exploring how games and simulations, on-line learning platforms, mobile applications, and other technology-based financial education and information tools can be used to deliver effective financial knowledge and skills
- Evaluations of metrics, survey questions, and methodologies to measure financial capability, behavior, and well-being outcomes
- Federal government-driven interventions to promote financial capability and potential approaches to improve their effectiveness.

Researchers across fields such as economics, public policy, consumer sciences, education, business, marketing, social work, sociology, behavioral psychology and decision-making or other related fields are encouraged to submit articles.

PAPER SUBMISSION PROCEDURE: Manuscripts can be submitted to Journal of Consumer Affairs online through ScholarOne Manuscripts (connect directly to: <http://mc.manuscriptcentral.com/joca> or connect via the link on the Journal website). Style guidelines and publishing requirements can be viewed at: <http://wileyonlinelibrary.com/journal/JOCA>

Submission deadline: March 16, 2014