

GUIDELINES FOR AUTHORS

The Journal of Financial Counseling and Planning

The Journal of Financial Counseling and Planning (JFCP) is a peer-reviewed journal published by the Association for Financial Counseling and Planning Education®. *JFCP* features original research and descriptions of effective approaches to education and practice concerning all aspects of financial counseling, planning, and education. Readers expect to find detailed recommendations for practice in journal articles.

All manuscripts must be submitted as Word documents electronically on the *JFCP* ScholarOne site at <https://mc.manuscriptcentral.com/jfcp>. Please read the guidelines below before submitting your manuscript. Please note that manuscripts not conforming to these guidelines may be returned. There are no fees payable to submit or publish in this journal.

PUBLICATION POLICIES

It is the responsibility of the author(s) to read Springer Publishing Journals Policies and Statements at <http://connect.springerpub.com/journals-policies-and-statements>.

Copyright Transfer

It is a requirement for the journal to receive a signed Copyright Transfer Agreement (CTA) for all contribution types. This has been integrated into the submission process, so authors no longer need to download a separate form. All authors who submit their manuscripts to the journal agree to transfer copyright ownership to the Association for Financial Counseling and Planning Education in the event that the article is accepted and published in this journal. In the event that your paper is rejected or withdrawn, the copyright assignment will automatically be returned to the author.

Note

JFCP does not accept manuscripts that are being considered for publication elsewhere or that have already been published elsewhere. Please acknowledge any previous publications as applicable. Include in the cover letter a list of any previous publication(s) in whole or in part. If portions of the manuscript have been published elsewhere, indicate what parts and provide the citation(s). Please include the following statements in the cover letter as applicable:

- “This manuscript has not been published in any form.”
- “This paper will not be submitted elsewhere while under *JFCP* review.”
- “The material in this manuscript will not infringe upon any statutory copyright.”

Permissions

As the author, you are responsible for obtaining permission from the copyright holders granting permission to reprint material you are borrowing from other sources (including previously published material of your own) prior to submission. If you want to redraw, reword, modify, or adapt material being reprinted, you must obtain permission to do so from the copyright holder. It is the author’s responsibility to pay any fees required by copyright holders.

Disclosure

Authors must state all statements of informed consent, statements of human and animal rights, conflicts of interest, and/or potentially perceived conflicts of interest related to the content of their manuscript. Perceived conflicts of interest include financial, institutional, consultant, business, and other relationships that might lead to bias or a conflict of interest. If there are no disclosures needed, indicate this explicitly as none are declared. The disclosure statement should be included on the manuscript submission title page.

Funding

JFCP requires all authors to acknowledge any financial support for the authorship and/or publication of an article. Funding statements are collected during the online submission form.

Use of Artificial Intelligence (AI) Tools

Authors must disclose if they used AI-assisted technologies (e.g., chatbots) in their work. This should be detailed on the title page and relevant manuscript sections:

- Acknowledgement Section: Note if AI was used for writing assistance.
- Methods Section: Describe AI use for data collection or analysis.

AI tools cannot be listed as authors, as they do not assume responsibility for the work's accuracy or integrity. Authors must ensure there is no plagiarism and provide appropriate attribution for all sources, including AI-generated content.

ARTICLE TYPES AND REQUIREMENTS

Original Study

Original studies may address a wide variety of financial decision-making, financial counseling, and financial education topics. Examples include financial socialization and behavior, money management, consumer credit, financial risk factors, stock market volatility, financial satisfaction, and financial literacy. Primary financial topics that have significant implications for financial educators, counselors, and planners are encouraged.

- *Word Count* - up to 7,000 words that includes the abstract, keywords, text, references, and tables/figures)
- *Abstract* - up to 150 words

MANUSCRIPT PREPARATION

Prepare the entire manuscript, including the text headings, references, tables, figures, and appendixes according to the 7th edition of the [Publication Manual of the American Psychological Association](#) (APA).

Use of Verb Tenses

Avoid unnecessary shifts in verb tense within the same paragraph or in adjacent paragraphs. Use past tense (e.g., "Jones showed") or present perfect tense (e.g., "researchers have shown") for the review of literature and the description of the procedure. Use past tense (e.g., "financial stress decreased

significantly”) to describe the results. Use the present tense (e.g., “the results of the survey indicate”) to discuss the results and present the conclusions.

Format and Layout

- *Document Setup* – Word document with 1–inch margins on all sides
- *Font* – 12–point Times New Roman
- *Spacing* – Double–spaced (including references)
- *Justification* – Align text left
- *Page numbers* – Centered at the bottom of each page

Organization

Organize your submission documents as follows:

1. Title page to include:
 - Manuscript’s full title
 - Each author’s full name, credentials, affiliation, address (city, state, country), and email address in order of authorship
 - Name and email address of the corresponding author
 - Disclosure of informed consent, statements of human and animal rights, conflicts of interest, and/or potentially perceived conflicts of interest; indicate if there are no conflicts of interest.
 - Funding statement; indicate if there is no funding
 - Acknowledgements
2. Manuscript document to include:
 - Title, abstract, body of manuscript, and references
 - Any tables, boxes, and figures should be included directly below the references. See “Order of Manuscript” section below.
 - Do not include any information that identifies the author(s). Because all unsolicited manuscripts are blind reviewed, make every effort to see that the manuscript does not contain clues to the authors’ identity and does not include acknowledgement.

Order of Manuscript

- Abstract (place at beginning of manuscript, numbered page 2)
- Text (start on a separate page, numbered page 3)
- References (start on a separate page)
- Appendixes (start each on a separate page)

- Tables (start each on a separate page)
- Figures (start each on a separate page)

CORRESPONDENCE

Correspondence should be sent to the *JFCP* editorial office:

Jing Jian Xiao, Ph.D.

Editor, Journal of Financial Counseling and Planning

Email: jfcp.editor@gmail.com