

Rank	# of cites	Publication (1990-2009)
1	24	Montalto, C. P., & Sung, J. (1996). Multiple imputations in the 1992 Survey of Consumer Finances. Proceedings of the Association for Financial Counseling and Planning Education, 133-146.
2	23	Garman, E.T., Eckert, S.W., & Fargue, R.E. (1985). Personal Finance. Boston, MA: Houghton Mifflin.
3	22	Ando, A., & Modigliani, F. (1963). The "life cycle" hypothesis of saving: Aggregate implications and tests. <i>The American Economic Review</i> , 53 (1), 55-84.
4	21	Kennickell, A.B. (various editions). Codebook for the Survey of Consumer Finances. Federal Reserve System, Washington, D.C.
5	18	Hanna, S., Fan, X. J. & Chang, Y.R.(1995). Optimal life cycle savings, <i>Financial Counseling and Planning</i> , 6, 1-15.
6	17	Ibbotson Associates. (various editions). <i>Stocks, bonds, bills and inflation, Yearbook</i> . Chicago: Roger Ibbotson and Associates.
6	17	Rubin, D.B. (1987). Multiple imputation for nonresponse in surveys. New York: John Wiley Sons.
6	17	Yuh, Y., Montalto, C.P. & Hanna, S. (1998). Are Americans prepared for retirement? <i>Financial Counseling and Planning</i> , 9 (1), 1-12.
9	15	Hanna, S., & Chen, P. (1997). Subjective and objective risk tolerance: Implication for optimal portfolios. <i>Financial Counseling and Planning</i> , 8 (2), 17-26.
9	15	Sung, J., & Hanna, S. (1996). Factors related to risk tolerance. <i>Financial Counseling and Planning</i> , 7, 11-20.
11	12	Bajtelsmit, V.L. & Bernasek, A. (1996). Why do women invest differently from men? <i>Financial Counseling and Planning</i> , 7, 1-10.
11	12	Deacon, R.E. & Firebaugh, F. M. (1988). Family resource management: Principles and applications, second edition. Boston: Allyn and Bacon, Inc.
11	12	Kennickell, A.B., Starr-McCluer, M. & Sunden, A.E. (1997). Family finances in the U.S.: Recent evidence from the survey of consumer finances. <i>Federal Reserve Bulletin</i> , 83(1), 1-24.
14	11	Kennickell, A.B., Starr-McCluer, M., & Surette, B.J. (2000). Recent changes in U.S. family finances: Results from the 1998 Survey of Consumer Finances. <i>Federal Reserve Bulletin</i> , 86(1), 1 - 29.
15	10	Huston, S. J., & Chang, Y. R. (1997). Adequate emergency fund holdings and household type, <i>Financial Counseling and Planning</i> , 8(1), 37-46.
15	10	Porter, N.M. & Garman, E.T. (1993). Testing a conceptual model of financial well-being. <i>Financial Counseling and Planning</i> , 4, 135-164.
15	10	Shefrin, H., & Thaler, R. (1988). The behavioral life/cycle hypothesis. <i>Economic Inquiry</i> , 26, 609(643).
15	10	Titus, P.M., Fanslow, A.M. & Hira, T.K. (1989). Net worth and financial satisfaction as a function of household money managers' competencies. <i>Home Economics Research Journal</i> , 17, 309-318.
19	9	Bernheim, D. B., Garrett, D.M., & Maki, D. M. (2001). Education and saving: The long-term effects of high school financial curriculum mandates. <i>Journal of Public Economics</i> , 80 (3), 435-465.
19	9	Friend, I., & Blume, M. E. (1975). The demand for risky assets. <i>American Economic Review</i> , 65 (5), 900-922.
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19	9	Nellie May (2005). <i>Undergraduate students and credit cards in 2004: An analysis of usage rates and trends</i> . Wilkes-Barre, PA: Sally May Inc.
19	9	Prather, C. (1990). The ratio analysis technique applied to personal financial statements: Development of household norms. <i>Financial Counseling and Planning</i> , 1, 53-69.
19	9	Schnittgrund, K.P., & Baker, G. (1983). Financial management of low-income urban households. <i>Journal of Consumer Studies and Home Economics</i> , 7, 261-270.
19	9	Wang, H., & Hanna, S. D. (1997). Does risk tolerance decrease with age? <i>Financial Counseling and Planning</i> , 8 (2), 27-31.
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26	8	Roberts, J.A., & Jones, E. (2001). Money attitudes, credit card use, and compulsive buying among American college students. <i>The Journal of Consumer Affairs</i> . 35(21), 213-240.
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33	7	Gitman, L.J. & Joehnk, M.D. (1996). <i>Personal Financial Planning</i> , 7th edition. Forth Worth, TX: The Dryden Press.
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33	7	Schooley, D. K., & Worden, D. D. (1996). Risk aversion measures: Comparing attitudes and asset allocation. <i>Financial Services Review</i> , 5, 87-99.
33	7	Yuh, Y. & DeVaney, S. A. (1996). Determinants of couples' defined contribution retirement funds. <i>Financial Counseling and Planning</i> , 7, 31-38.