American Council on Consumer Interests
Call for Competitive Presentations & Featured Research Sessions

Due by midnight October 31, 2016, PST
Notification early January 1, 2017

Annual Conference
Albuquerque, NM, USA  •  Sheraton Uptown  •  April 21-23, 2017
Submit Here: http://proposalspace.com/calls/d/619

Please note: ACCI will accept only extended abstracts. Full papers will not be accepted for review. Extended abstracts will be nominated for potential paper awards during the initial review process. As such, you are strongly encouraged to take into account the award criteria described in this document as you develop your extended abstract.

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Introduction
ACCI, the leading consumer policy research and education organization, announces a Call for Proposals for its Annual Conference. The Annual Conference provides ACCI Members and consumer researchers, educators, and advocates an opportunity to explore local, regional, national, and international consumer issues.

Topics for Submission

• Empirical studies and conceptual work that focus on financial services, food, health, and housing are relevant.
• Diverse research perspectives on these topics, including consumer research, advocacy, policy, protection, and education are also encouraged.
• Submissions that are theoretically grounded and contain significant implications for consumer welfare and protection are appropriate.
• Proposal submissions that examine the short- and long-term effects of economic instability on consumer interests due to changing social, health, and economic shocks are encouraged.

Please design your submission to clearly connect the conceptual or empirical work to ACCI’s mission which is to enhance consumer and family economic well-being by promoting excellence in research and educational programs. Proposals are peer reviewed.

ACCI is the leading consumer policy research and education organization consisting of a worldwide community of researchers, educators, consumer policy specialists and related professionals dedicated to enhancing consumer well-being. ACCI promotes the consumer interest by encouraging, producing and communicating policy- and protection-relevant research.

Proceedings
• Presenters, both oral and featured research (poster) presenters, are required to submit, at a minimum, an abstract to the Consumer Interests Annual (CIA).
• In the absence of a more extensive or revised submission, the proposal submission may be posted on the ACCI Website.
• Revised and expanded submissions are highly encouraged and are frequently cited. Instructions and a sample submission will be provided closer to the conference, though you may request this guidance at any time.

Author Roles – You may only submit one proposal as First & Corresponding Author
• Manager/Creator – This is the person who originally submits the proposal on ProposalSpace. It is strongly encouraged that this person be the same person as the First & Corresponding Author.
• First & Corresponding Author – This is the one and only person with whom the ACCI office will communicate about this proposal.
• Additional authors should be listed in the order to be printed on the agenda.

Types of Submissions

Featured Research Presentations (Posters)

• Featured Research Presentations (Posters) will be highlighted during the meeting:
  o One author will be given 60 seconds to summarize the poster orally in a general session, immediately prior to the poster session.
  o Following the oral 60-second overview, authors must be present to discuss their work with conference attendees in an informal setting.
• Poster presentations must meet the following criteria:
  o Maximum poster size will be confirmed closer to the conference.
Frame of approximately 1" around the perimeter.

The ACCI logo must be included on the poster in a size equal to the institution logo. **A template is provided and its use is required.**

Poster proposals do not qualify for Paper Awards.

Helpful information on developing a poster is available at:
- [http://www.udel.edu/research/presenting/posters.html](http://www.udel.edu/research/presenting/posters.html)
- [http://www.ncsu.edu/project/posters](http://www.ncsu.edu/project/posters)

The following information must be included in the abstract:

1. **Objective:** the background and purpose of the study.
   - Use complete, grammatical sentences.
   - Acquaint the reader with the background of the study and include a clear statement of the goals of the investigation or the hypotheses that the study was designed to test.
   - 40-60 words.

2. **Significance:** the gap in the literature/need for the study.
   - Provide a theoretical and/or empirical rationale of the need for the study.
   - 50-75 words.

3. **Method:** the description of the study and/or intervention.
   - Empirical studies: Describe the study design, participants (including manner of sample selection, number and gender of participants). The methods should be described in sufficient detail to allow the reader to judge their accuracy, reproducibility, and reliability. If this is an evaluation study, describe the intervention.
   - Non-empirical studies (including policy reviews, recommendations for education standards and/or program direction), focus on the relevance of the topic for an ACCI audience.
   - 50-75 words.

4. **Results:** key findings or preliminary results.
   - Empirical studies: Identify the major findings or preliminary results. Provide sufficient information to allow reviewers to evaluate the validity and reliability of the results.
   - Non-empirical studies (including policy reviews, recommendations for education standards and/or program direction), focus on the implications of the topic for an ACCI audience.
   - 100-150 words.

5. **Conclusions/Relevance:** main inferences drawn from results, potential application of findings, and relevance to the consumer interest. Policy implications are especially encouraged.
   - A brief and focused statement of the main inferences drawn from results, potential application of findings, and relevance to the consumer interest.
   - 150-200 words.
Oral Presentations

To be considered for oral presentation at the conference, extended abstracts must provide sufficient detail to assess the overall contribution to the literature and specific relevance to consumer interest.

- Full proposals should not exceed 1,500 words and may include up to two (2) pages of supporting detail (e.g., tables, figures) and one (1) page of references.
- Submissions in this category should have at least preliminary results if the research is empirical.
- Full proposals, while not completed manuscripts, should be sufficiently well developed to include the following:
  - A thorough review of the literature that demonstrates the need for the work;
  - A sound theoretical foundation for the work, or a proposed theory of change based on the literature;
  - Clearly articulated hypotheses, research questions, or goals of the present work, as appropriate; and
  - Outline of a rigorous methodological approach.
- Full proposals are eligible for award consideration. Accepted papers will be allotted 15 to 30 minutes at the session for presentation.
- Presentations will be followed by a question and answer period to encourage active discussion of the research work presented during the session.

Full proposals address the items noted below.

1. **Objective**: the background and purpose of the study.
   a. Use complete, grammatical sentences.
   b. Acquaint the reader with the background of the study and contain a clear statement of the goals of the investigation or the hypotheses that the study was designed to test.

2. **Significance**: the gap in the literature/need for the study.
   a. Provide a theoretical and or empirical rationale of the need for the study.

3. **Method**: the description of the study and/or intervention.
   a. Empirical studies: Describe the study design, participants (including manner of sample selection, number and gender of participants). The methods should be described in sufficient detail to allow the reader to judge their accuracy, reproducibility, and reliability. If this is an evaluation study, describe the intervention.
   b. Non-empirical studies (including policy reviews, recommendations for education standards and/or program direction): focus on the relevance of the topic for an ACCI audience and adhere to the word limits.

4. **Results**: key findings or preliminary results.
   a. Empirical Studies: Identify the major findings or preliminary results. Provide sufficient data to allow reviewers to evaluate the variability and reliability of the results.

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1 The number of words per section is not prescribed as it is in the abstracts for featured research proposals (posters).
b. Non-empirical Studies: (including policy reviews, recommendations for education standards and/or program direction), focus on the implications of the topic for an ACCI audience and adhere to the word limits.

5. **Conclusions/Relevance**: main inferences drawn from results, potential application of findings and relevance to the consumer interest.
   a. A brief and focused statement on the main inferences drawn from results, potential application of findings, policy implications, and relevance to the consumer interest.

**Symposia**

ACCI invites proposals for symposia to feature innovative and timely panel sessions which can feature new research, policy, consumer activists, and/or business representatives who may be able to discuss an emerging issue with demonstrated potential to stimulate new knowledge, promote innovative practices or influence policy. Preference is given to submissions from multiple, established, topical experts, and ideally, from different disciplines or perspectives. These sessions will be about 90 minutes long.

Proposals for symposia should include three to four works by different authors addressing a key topic or pressing consumer issue. Include a short abstract for each work (max. 500 words) in the submission, in addition to a one-page summary describing how the symposium is innovative, timely, promotes interactive practices and/or has the potential to influence policy.

If you have an idea for a symposium please contact the ACCI Office prior to creating your submission. The ideas will be submitted to a committee of the Board for consideration.

**Review Criteria for Featured Research and Oral Session Proposals**

**General**
- Alignment with ACCI mission
- Of interest to ACCI’s conference attendees
- Timeliness
- Significance of motivation and background
- Implications and contributions to consumer interests or well-being
- Originality of research

**Quality of Proposal**
- Clarity of purpose
- Theoretical framework
- Treatment of relevant previous research
- Data and methods description
- Presentation of findings
- Practice management and policy implications of the work
- Appropriateness of conclusions
Acceptance and Notification

Corresponding/First Authors will be notified of the status of their submissions in January. If your submission is accepted, one of the authors must attend the conference, pay the registration fee, and present the work.

Registration, Travel and Hotel

ACCI wishes that it could provide travel support to presenters, but it cannot. By submitting a proposal, you commit to requesting any travel permissions required upon notice of acceptance.

Accepted proposal presenters are expected to:
- Register and pay registration fees
- Make hotel reservations to stay at the Sheraton Uptown using the link or phone number provided to you by March 1, 2017.

There is a $100 savings on the registration fee by staying at the Sheraton Uptown; local attendees may call the office for waiver of this requirement.

Estimated Costs:
- The site hotel is the Sheraton Uptown, Albuquerque, NM, where room costs will be $135 plus a current 13.19% tax per night, single or double occupancy.

- Registration fee estimates for budgeting purposes; these are subject to change and are only provided for your planning purposes:
  - Early-bird, member registration fee is estimated at $600 before $100 discount for staying at the site hotel† = $500
  - Early-bird, student and retiree member fee is estimated at $400 before a $100 discount for staying at the site hotel† = $300
  - Registration fees are subject to change until registration is opened.

†Staying at the site hotel helps ACCI meet its contractual obligations to host the conference at a specific location. Those who stay at the conference hotel receive a monetary incentive from ACCI. By staying at the site hotel, you help ACCI keep registration costs as low as possible for all attendees.

- Registration information will be available by November 2016 at www.consumerinterests.org. Additional conference information may be found at this website as well.

Paper Awards

ACCI hosts a robust conference paper awards program including sponsored awards. Reviewers nominate proposals for awards and the nominations are then forwarded to the relevant awards committee for review and decision.

Only proposals for oral sessions are eligible to be considered for an award.
Not all awards are given every year. Award recipients should plan to attend the conference and present their paper; registration fees are not waived and travel is on your own. Remember to consider whether your proposal MAY qualify and address all of the requirements implied in the following description(s).

The Applied Consumer Economics Award (ACE)
This award is given for a paper that addresses practical and everyday problems that consumers face. Competitive papers for the ACE Award must have three components: (1) identification of an important consumer problem or issue, (2) articulation of practical solutions to the problem, and (3) strong, convincing communication of the implications of the findings that have immediate usefulness to consumers, consumer professionals, or policy makers. An award of $200 is provided by ACCI. Papers previously published cannot be considered for this award.

AARP’s Policy Institute: Financial Services and the Older Consumer Award
The purpose of this award is to encourage rigorous research that advances the knowledge base regarding financial products and services and the older consumer. The paper will present new data and/or analysis that focus on one or more key financial services issues, broadly defined, to include areas such as older persons’ use of banking, insurance, securities/investment products, credit and debt, e-commerce and online technology. It should offer, based on research findings, timely and relevant policy recommendations that are valuable to academicians, policymakers and financial services professionals as well as advance the knowledge base in aging research in a manner that promotes a constructive image of older persons. It carries a cash award traditionally of about $2,000 (amount is determined each year).

CFP® Board’s ACCI Financial Planning Paper Award
This award is designed to encourage research and writing in the area of personal financial planning. To be considered the submission must be a well-written scholarly submission that focuses on important financial planning issues, broadly defined to include the various areas of personal financial planning and consumer issues related to financial planning, and presents information or ideas that are useful for consumers as well as for professionals and policymakers. Previously published papers are not eligible for this award and those funded in whole or in part by a CFP Board research grant are not eligible; however, subsequent papers based on the research may be considered. Current CFP Board and staff are not eligible. This award customarily carries a $1,000 monetary award.

National Foundation for Financial Education Award (NEFE)
This award is sponsored by the NEFE and requires that financial education is the content focus of the paper. The criteria includes that the paper demonstrates that it: (1) makes a contribution to the scientific knowledge of financial education, financial behavior, or financial capability; (2) utilizes rigorous methodology as recognized by peers and the discipline; (3) is theoretically grounded; (4) addresses a research gap in the discipline; and (5) is an original manuscript not under review by another publication or group while being considered by ACCI. The award carries a $500 monetary award and a plaque.
For More Information or Questions

ACCI Office | admin@consumerinterests.org | (727) 940-2658 x 2002
How to Prepare Your Proposal for ProposalSpace

ProposalSpace Link: http://proposalspace.com/calls/d/619

Author Roles

• Manager/Creator – This is the person who originally submits the proposal on ProposalSpace. It is strongly encouraged that this person be the same person as the First & Corresponding Author.
• First & Corresponding Author – This is the one and only person with whom the ACCI office will communicate about this proposal. This person should set their email filter to accept email from these two email systems: proposalspace.com and consumerinterests.org.
• Additional authors should be listed in the order to be printed. When you enter the additional authors, you will use their login email addresses to “find” them in the system so that they self-populate.

Check your spelling and grammar!
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Here are the fields that you will be asked to fill….

1. Give the proposal a nickname so that if you have multiple proposals in your ProposalSpace account, you can identify this one easily.
2. Good to Know:
   a. You may start the proposal and come back to finish it later. It is not submitted until you click the “submit” button.
   b. We suggest that you develop your submission in a word processor so that you can check spelling and grammar before you complete the online form. There is no spell-checker in the submission form.
3. Provide the formal title. Please do NOT USE APA title style! Capitalize the important words as if you were writing the title of a book for its front cover. If you use APA title style, your proposal will be returned to you for editing. This is a conference, not a publication. (You should use APA style in the rest of the submission, however.)
   a. This is correct: The Three Bears: One was Found Sleeping
   b. This is incorrect: The three bears: One was found sleeping
   c. This is incorrect: THE THREE BEARS: ONE WAS FOUND SLEEPING
4. What is the format you are submitting?
   a. Featured Research Sessions (posters)
   b. Oral Session (eligible for Award Nominations).
   c. Symposium
5. If not selected for oral presentation, please consider me for a Featured Research Session Poster:
   a. Yes
   b. No
6. Please list the key words that describe the content of your proposal. Separate each with a comma. If your submission is based on secondary analysis of an existing data set, please include the name of the data set as one of your keywords.
7. Abstract: To assist in assigning reviewers and for use in the final program, if selected, describe your submission in 200 words or fewer. Please do not use indents or separate
paragraphs. Spelling and grammar are critically important. Spell check! Avoid use of symbols if possible as they will not translate when we download them.

8. Presenter warrants that copyright permission, if required, is their responsibility.
   a. Agree
   b. Please call Ginger Phillips to discuss this

9. Please attach your proposal in .pdf and if possible, utilize "save as smaller size pdf." Remember to remove names and only keep the title to allow for blind review before uploading. Please use Arial Font, 12 pt., single spaced. Please observe the word maximum (Short Abstract for Posters about 400-550; Extended Abstract for oral sessions, about 1,500)

10. You are not done yet!
   a. Save this section.
   b. Open the Persons Tab to enter yourself as the First & Author Corresponding, or if you are entering this for a group, enter the one person with whom the Conference Office will communicate. You may add additional authors here as well. This is the list that will be used to list authors in the final program so please double-check spelling. Enter these additional authors in the order that they should appear.
   i. Hint: If you are unable to add additional authors, logout then log back into ProposalSpace and it will then allow you to enter additional authors.

11. You may save a draft and continue to work on it until the due date.
12. When you are done editing, don’t forget to Click Submit!
13. For assistance, contact the ACCI Office at admin@consumerinterests.org or call (727) 940-2658 x 2002.