



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

**Deadline for Submission - October 31, 2019**  
**No later than 11:59 PM Pacific Daylight Time USA (UTC-7)**  
**Notification by Mid-January 2020**

### Annual Conference

Arlington, VA, USA ♦ The Westin Arlington Gateway ♦ May 19-21, 2020

Submit Here: <https://proposalspace.com/calls/d/969>

Please note: ACCI will accept only extended abstracts in the format described below. Full papers will not be accepted for review. Extended abstracts will be nominated for potential awards during the initial review process. As such, you are strongly encouraged to consider the [award criteria](#) described in this document as you develop your extended abstract.

Only one (1) session will be accepted per submitter/lead author; Please do not submit more than one.

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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.

### **Terms and Conditions**

- First & Corresponding Authors will be notified of the status of their submissions in mid-January.
- By submitting a proposal, you understand that registration fees and travel costs are your responsibility **and at least one author, not presenting another paper or poster, will register and attend.**
- Submissions, if selected for a submission award, will be shared with the organization sponsoring the award. The sponsor will not be allowed to publish the submission but will be able to review it and to contact the authors directly by email or phone. They will also be able to feature the winner and the title of the submission on their website and through PR efforts.
- Accepted proposal presenters are expected to, by April 15, 2020:
  - (1) register and pay registration fees, and membership if membership has lapsed (or become a member if not yet joined),
  - (2) make your hotel reservations to stay at the site hotel. There is a \$100 savings on the registration fee by staying at the site hotel; local attendees may call the office for waiver of this requirement.
- All presenters (both oral and poster) will be asked to submit to the 2020 Conference Proceedings, the *Consumer Interests Annual*. These are typically due about five weeks after the conference.
- Student Members: A limited number of conference scholarships will be available. Watch for the Call for Scholarship Applications later in the fall of 2019.

### **ACCI Privacy Policy**

Please view ACCI's Privacy Policy [HERE](#). Note that by submitting your proposal, your name, job description, organization, email, and telephone number will be utilized within the submission system, ProposalSpace, a contractor with ACCI.

### **Position**

#### **ACCI Mission**

*The mission of ACCI is to enhance consumer and family economic well-being.*

#### **ACCI Vision**

*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.*

### **Topics for Submissions**

*Please design your submission to clearly connect the conceptual or empirical work to ACCI's mission and vision. Proposals are peer reviewed. Topical guidance is provided below but is not meant to be limiting. If you have a question about a topic, please contact the Conference office, contact information at the end of this document.*

- Empirical studies and conceptual work that focus on topics related to consumer and family economic well-being such as financial services, food, health, and housing are relevant.
- Diverse research perspectives on these topics, including consumer research, advocacy, policy, protection, and education are 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.

### **Proceedings**

- Presenters, both oral and featured research (poster) presenters, are required to submit, at a minimum, an abstract to the Consumer Interests Annual (CIA). Presenters whose research is pending publication may request not to have their proposal posted.
- In the absence of a more extensive or revised submission, what was submitted in the proposal will be used as their CIA submission.
- The Consumers Interest Annual postings are frequently cited.
- Instructions and a sample submission are posted on the ACCI Website.

### **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. This person **MUST** 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:
  - One author will be given 60 seconds to summarize the poster orally in a general session, immediately prior to the poster session.
  - Following the oral 60-second overview, authors must be present at their poster to discuss their work with conference attendees in an informal setting.
- A poster template is provided to accepted feature presenters, and its use is required.
- Poster presentations must meet the following criteria:
  - 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.

- Poster proposals do not qualify for awards.
- If your submission does not have, at minimum, preliminary results at the time of submission, it will not be accepted.
- Helpful information on developing a poster is available at
  - <http://www.udel.edu/research/presenting/posters.html>
  - <http://www.ncsu.edu/project/posters>

The following information must be included in the abstract totaling about 400-550 words:

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 include a clear statement of the goals of the investigation or the hypotheses that the study was designed to test.
  - c. 40-60 words.
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.
  - b. 50-75 words.
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). 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.
  - c. 50-75 words.
4. **Results:** key findings or preliminary results.
  - a. Empirical studies: Identify the major findings or preliminary results. Provide sufficient information to allow reviewers to evaluate the validity and reliability of the results.
  - 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.
  - c. 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. A brief and focused statement of the main inferences drawn from results, potential application of findings, and relevance to the consumer interest.
  - b. 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 2,000 words and may include up to two (2) pages of supporting detail (e.g., tables, figures) and one (1) page of references.
- If your submission does not have, at minimum, preliminary results at the time of submission, it will not be accepted.
- Proposals accepted for oral presentation are eligible for award consideration.
  - If you believe your proposal may qualify for an award, review the criteria [here](#) and be sure to address the award requirements.
- Oral sessions will be allotted between 20 to 25 minutes at the session for presentation, depending on how many presentations are assigned to that time slot.
- Presentations will be followed by a question and answer period to encourage active discussion of the research work presented during the session.
- 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 address the items noted below<sup>1</sup>.

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.

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<sup>1</sup> The number of words per section is not prescribed as it is in the abstracts for featured research proposals (posters).

- 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.
  - 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. These are usually on a topic to be explored by a panel of presenters each presenting an aspect of the topic. Symposia should be designed to 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 that include multiple, established, topical experts, and ideally, from different disciplines or perspectives. These sessions will be about 90 minutes long.

A Proposal for a symposium should identify the key topic or pressing consumer issue in 500 or fewer words. It must describe how the symposium topic fits with the ACCI mission and the specific ways in which the symposium is innovative, timely, promotes interactive practices and/or has the potential to improve policy. Include a short abstract for each work. It will be extremely helpful if the proposer(s) can identify closely related research. For example, two or three references can be provided along with a brief synopsis of each study (all within 500 words).

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 mid-January. **If your submission is accepted, the lead author must attend the conference, pay the registration fee, and present the work.** If a secondary author is designated to be the presenter, and that author is already a lead author presenting another oral or poster session, a fee will be charged or the session will be withdrawn from the agenda.

### **Registration, Travel and Hotel**

By submitting a proposal, you commit to supporting your own travel and hotel costs, and to request 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 Westin Arlington Gateway using the link or phone number provided on the ACCI website you by **April 20, 2020**. There is a \$100 savings offered to each registrant if they stay in the site hotel, and local attendees may call the office for waiver of this requirement.

### **Estimated Costs:**

- The site hotel is The Westin Arlington Gateway, Arlington, VA, where room costs will be \$185 single/double plus a current 13.25% tax per night.
- Registration fee estimates are 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<sup>†</sup> = \$500
  - Early-bird, student and retiree member fee is estimated at \$400 before a \$100 discount for staying at the site hotel<sup>†</sup> = \$300
  - Registration fees are subject to change until registration is opened.

<sup>†</sup>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 and cost will be available by **November 2020** at [www.consumerinterests.org](http://www.consumerinterests.org). Additional conference information may be found at this website as well.

### **Awards**

ACCI hosts a robust conference 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.  
Only those proposals that strictly follow submission guidelines will be considered.

Not all awards are given every year. Award recipients should plan to attend the conference and present; 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).**

#### **CFP® Board's ACCI Financial Planning 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 proposals based on the research may be considered. Current CFP Board and staff are not eligible. This award customarily carries a \$1,000 monetary award.

#### **Consumer Movement Archives Applied Consumer Economics Award - Student**

This award is given for a proposal that addresses practical and everyday problems that consumers face. Competitive proposals for the CMA 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. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as "Mr. Truth in Savings," Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries. CMA is the premiere research collection documenting consumer advocacy in the United States. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation.

#### **National Foundation for Financial Education Award (NEFE)**

This award is sponsored by the NEFE and requires that financial education is the content focus. The criteria include that the proposal 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.

#### **Richard L. D. Morse Applied Consumer Economics Award – Professional**

This award is given for an accepted proposal that addresses practical and everyday problems that consumers face. Competitive proposals for the Morse 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. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as “Mr. Truth in Savings,” Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries. CMA is the premiere research collection documenting consumer advocacy in the United States. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation.

**For More Information or Questions**

ACCI Office | [admin@consumerinterests.org](mailto:admin@consumerinterests.org) | (727) 940-2658 x 2002

## How to Prepare Your Proposal for ProposalSpace

ProposalSpace Link: <https://proposalspace.com/calls/d/969>

### Author Roles

- Manager/Creator and First & Corresponding Author must be one in the same person. **No one should start a proposal for a lead author that is not his/herself. If these do not match, your proposal will be returned for correction.**
- **This is the one and only person with whom the ACCI office will communicate about this proposal.** Please set your email filter to accept email from these two email systems: [proposalspace.com](https://proposalspace.com) and [consumerinterests.org](https://consumerinterests.org).
- Additional authors' correct information must be gathered and entered by hand; DO NOT USE INCORRECT INFORMATION OR PLACE HOLDERS. What you enter will be used in the final conference program and CIA Proceedings.
- Do not spell any names in all capital letters.
- **Complete every field.**

*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 Proposal Space 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 and do not "hard return" between them. 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. **Short Description:** 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 may 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. **A registration fee is required for each presentation presented.**
10. Please **attach your proposal in Word**. 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 2,000)
11. **Authors:**
  - a. **Fields about you as the First & Corresponding Author**, or if you are entering this for a symposium, enter the one person with whom the Conference Office will communicate. You will also be asked to provide a quick list of authors first and last names in the order that they should appear. Example: Mickey Mouse, Minnie Mouse, SpongeBob SquarePants.
  - b. **Additional Authors:** Additional authors' data is required and must be accurate.
  - c. **Here are the field you need for yourself and for EACH and EVERY AUTHOR.** We strongly suggest that you collect this ahead of time.
    - i. Name
    - ii. Organization
    - iii. Email
    - iv. Job Title
    - v. Department
    - vi. Telephone Number
12. You may save a draft and continue to work on it until the due date.
13. **When you are done editing, don't forget to Click Submit!**
14. **You will receive an email confirming your submission. After this, you may not open your proposal to further edit. If you find you have made an error, please contact the office and we will move your proposal so that you may continue to make changes to it.**
15. For assistance, contact the ACCI Office at [admin@consumerinterests.org](mailto:admin@consumerinterests.org) or call (727) 940-2658 x 2002.