Table 6:	Most Popular Theories	
Theory	**Frequency (n)**	**Percentage (%)**
Mean-variance portfolio theory	5	1.9
Life cycle hypothesis	4	1.6
Stages of change model	4	1.6
Human capital theory	3	1.2
Prospect theory	2	0.8
Utility theory	2	0.8
Single-instance theories	18	7.0
Total with frameworks	38	14.8
Total without frameworks	219	85.2

Note: n = 257.