We must make being smart sexy again, and we must begin to better show the aspirational relevancy of education to our young people, if we ever expect to meaningfully kick the high school dropout craze.

Where I grew up, young people regularly dropped out of high school prior to graduation. The reasons varied, from a lack of parental involvement and encouragement (from parents who may not have completed high school themselves, let alone college), to a powerful combination of low self esteem and a sad lack of role models, all sending one very powerful message—why bother.

I remember the Bank of America banker who came into my school classroom when I was nine years old back in Compton, California. I remember him as much for the starched white shirt, red tie, and crisp black suit that he wore in my class as for anything he said about banking and money, although obviously the money and banking piece had a long-term impact on me too. Oddly enough, I don’t remember what race he was. My point is—I had never seen a man with a suit on before; at least not one talking to me! How many kids today, particularly in low-wealth communities, see a woman in a dress or business suit, or a man in a suit? Answer: very few.

Reality: according to The Silent Epidemic report written by Civic Enterprises that shared the perspectives of high school dropouts, approximately one-third of all children and 50 percent of minorities in public high school drop out of high school nationwide. In many of the nation’s “dropout factories,” the percentage of dropouts far outpaces the percentage of graduates.

This is not good for 21st century America, and it is an economic death sentence if not changed for black, brown and low-wealth communities nationwide, or almost 100 million Americans. Can we afford to write-off almost 100 million Americans, or

Continued on page 5
President’s Message

By PJ Gunter, 2008 AFCPE President

Twenty-five years ago, a group of visionaries got together and laid out what we know as the Association for Financial Counseling and Planning Education (AFCPE). They knew the day would come when the demand for what we do—our profession—and who we are as professionals—would play a key role in shaping financial futures and economic personal financial well-being, one person at a time. They had to start a long time ago to get us ready for today. Now here we are. We now are the “visionaries.” What will we do today to have AFCPE ready for those who are coming behind us? Over the past few weeks I have held inspiring discussions with some who are carrying the AFCPE torch.

Visionaries of Our Time

Duane Whitmire of Bowling Green State University “retired” in 2004 only to do a “Brett Favre” and emerge on a new team. Thanks to successful campus financial education and counseling programs that have been established long before Bowling Green’s, i.e., Texas Tech, Utah State, numerous others, along with extension programs, Whitmire and his team could propose a solution to the dilemma posed by students, their parents, and financial aid administrators. Were it not for the visionaries, Whitmire would have no track record to help persuade college administrators that opening a center was a worthwhile move.

Visionaries at Texas Tech, corporate sponsors and Dr. Jan Jasper, now of Elizabeth City State University in North Carolina, are making progress toward building greater capacity for the expansion of existing personal finance programs in historically black colleges and universities across the country. While the progress is steady and certain, as long as demand continues to dwarf gains, these visionaries have to hold on to the vision to stay motivated.

I was up on a sleepless night recently, flipping channels. I ran across an infomercial by a notorious marketer who was promising “Debt Cures They Don’t Want You to Know About.” The promises were outlandish for information that sounded too good to be true. Four women who appeared to be well paid were sitting around the table with this marketer. Their message will probably appeal to people who will scrape together money they might need to pay their light bill just to buy that book. The author said “It’s not their fault they’re in debt. Nobody taught them personal finance.” He’s got another “think” coming. Thanks to our visionaries, AFCPE members will teach “them” about him and other opportunists who prey on their misfortune.

Among the visionaries are those who are passionately intent on “defining the profession.” Jane Schuchardt et al. are diligently working to refine the description of what we do to clarify assumptions and eliminate confusion the public may have about financial counseling and education. We need to define ourselves before we are defined; by then it’s too late.

And how shall we reach our target audience(s)? Let me count the ways...I had a stimulating conversation with Dr. Benjamin Chavis of the Hip-Hop Summit Action Network (HSAN). HSAN has held standing-room-only presentations on or near his...
To help our clients with money issues, we need to address our own beliefs and behavior with money. The options for financial health are expanded when money is understood not simply as negotiable currency, but as a dynamic force in our lives that directly correlates to our positive and negative intentions. Money can be seen as energy, and energy is a force that we create from the core of our souls, our beliefs and our conditioning. We manifest money and abundance as a reflection of our beliefs, attitudes, self-imposed images and perceptions toward life.

Where the Attention Goes... the Energy Flows

On a subtle and very powerful level, our thoughts create our reality whether they are conscious or not. This is also a form of energy. When we think a thought, be it negative or positive, we magnetically attract this into our lives. What we believe we attract. When we look at F-E-A-R (fantasy of expectations appearing real)…if we focus on everything that can go wrong, what do you think your experience will be? If we focus on everything that can go right, what do you think your experience will be? Through our awareness and intention, we can begin to create a positive cycle in our relationship with money for financial and emotional growth.

We need to become aware of our choices and the impact they have on our daily lives. Becoming mindful and exploring our feelings about money can help us transform the experience from being a victim to becoming self-responsible. We are victims when we are unwilling to take ownership and accountability for our actions, which many of us find comforting and familiar. We are self-responsible when we are willing to be accountable for our actions. We can’t change what we don’t acknowledge. Taking one microscopic step at a time is a beginning and this will change the energetic patterns we create.

Our relationship with money affects every aspect of our being: the physical, emotional, mental and spiritual levels. How does our body react? What emotions come up? How do we think about and rationalize our money habits? What happens to our sense of being and the connection to the spirit of love and life? Using the model of the body, mind and spirit consciousness, when we integrate new information and feel more balance, this helps us to make healthier choices in all aspects of our lives.

Another key aspect to explore is how we form our images and beliefs about money and the impact they have in our daily lives. It’s important to know our clients’ history, which contributes to their negative behavior and thinking patterns with money (i.e., spending, worrying and hoarding). We are influenced by “voices of the past” from childhood, either through parents or parent figures, religion, friends, teachers, the mass media, and other circumstances. We can get stuck in images and money myths that impact our behavior patterns. For example, if we believe that money equals happiness, we might become workaholics. If we believe that money equals power, we might overspend or overextend ourselves in order to gain approval from others. It makes life unmanageable and we become powerless and feel like we are victims. To change these patterns, we want to connect the image with the early memory that helped create it. This will bring a new consciousness and the ability to transform the experience.

Working with our clients to transcend self-defeating behavior patterns can be enlightening and create a positive momentum. This new energy helps our clients experience self-acceptance and greater self-esteem. We begin to experience life as the glass “half full” rather than “half empty.” The goal is to cultivate a new sense of financial health and self-empowerment and, ultimately, to live a more enriched and satisfying life.

Judith Gruber will speak on the Dynamics of Money on November 19, 2:00 pm at the AFCPE Annual Conference in Garden Grove, California

Judith Gruber, LCSW, CCET, is a holistic psychotherapist, life, business and money coach, author and Certified Core Energetics Therapist. She developed and founded Money and Self-Empowerment, and facilitates groups, workshops and classes. Judith is adjunct faculty member at NYU. She can be reached at judith@moneyandempowerment.com. Visit her Web site at www.moneyandempowerment.com. Copyright © Judith Gruber 2008 All Rights Reserved Worldwide
The Mortgage Mess Means More Distress

By Mike Schenk, Vice President of Economics & Statistics, CUNA

Many measures of business activity are slowing. But business for those who counsel financially distressed consumers is booming. And the sad fact is that it’s likely to get busier in the coming months. Evidence of consumer distress is widespread.

For example, job markets are weak and getting weaker. Employment has declined by nearly one-half million during six consecutive months of labor market contraction in the first half of 2008. The 5.5 percent unemployment rate is likely headed over 6 percent by early 2009.

Unfortunately many consumers don’t have the liquid funds to weather the coming storm. The consumer savings rate—the percentage of take-home pay that consumers don’t spend—averaged about 10 percent in the 1970s and 1980s, fell to 7 percent in the early 1990s, and declined steadily since that time. Not so long ago the rate dipped below zero (reflecting spending that exceeded income) and it remains close to zero today.

At the same time, consumers have huge piles of debt. The dollar amount of debt (consumer and mortgage) is now equal to about 130 percent of take-home pay. That’s a record level of debt and double the level seen just 20 years ago. Debt payment burdens likewise are near record highs.

And wealth is falling quickly. House price declines—varying in severity by geographic location—have been obvious for the first time in modern history. Equity market declines also are obvious. June was the worst month for the broad S&P 500 index since The Great Depression.

Of course, this is all happening with a backdrop of high and increasing energy prices. Initially, many consumers appear to have dealt with this challenge by running up even more credit card debt. Now that it’s obvious that this is not short-term, one-time oil shock, they’re contemplating big lifestyle changes.

Mike Schenk will speak on the Mortgage Mess on November 21, 3:45 pm at the AFCPE Annual Conference in Garden Grove, California

And then there’s the issue of teetering Fannie Mae/Freddy Mac and big bank failures. The average consumer probably doesn’t understand the gory details of these stories. But they know that it isn’t good news.

This has all put a big dent in consumer confidence—a big deal because consumer spending accounts for roughly 70 percent of U.S. economic activity.

Of course the housing downturn and related credit market dislocations played a

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large role in bringing us to the current dismal situation. The good news is that there are only two remaining issues in the housing sector and once those get sorted out we should be back on track. The bad news is that the issues are (1) supply and (2) demand. Too much of the former, too little of the latter.

On the supply side, we’ve seen huge increases in foreclosures. There were roughly 1.5 million foreclosures in 2007 and forecasts approaching 3 million in 2008 aren’t difficult to find. Of course expectations are adding to the supply problem. Sellers expect home prices to continue to fall. So rational behavior leads them to list their houses now rather than when prices are lower.

On the demand side of the equation, we see low pent-up demand. As the housing market inflated in 2003–2005, a lot of the demand that would have occurred in later years, in 2007–2009 for example, was pulled forward into those earlier years. Second, real estate investors (speculators) are a dying breed. Home flipping nearly achieved recreational activity status during the boom, and accounted for a large percentage of home sales. Most have found that it’s not as much fun to play that game when prices are declining.

Of course, financing also influences demand. Tighter underwriting standards, reflected in Federal Reserve Bank Senior Loan Officer Surveys, constrain demand by making access to mortgage credit more difficult. And in a related development, interest rate spreads have widened. For example, historically, 30-year fixed-rate mortgages were priced at 1.5 percentage points over the 10-year Treasury yield. Today those 30-year loans are priced at over 2.0 percentage points higher than the benchmark Treasury.

“Consumer advocates and financial counselors can clearly help alleviate some of this distress. More importantly they can help ensure that messes like this don’t occur again.”

Finally, and most importantly, those who might be interested in buying have expectations that are identical to seller expectations: they think prices will continue to decline. Rational behavior leads these folks to shop for housing later (after the declines) rather than today.

Taken together the dislocations are obvious. There is now an approximate eleven month supply of homes on the market at current sales rates. Historically 5.5 to 6.5 months is the norm. A lot of painful adjusting remains.

This isn’t likely to resolve any time soon. It will take many more months, if not years. The recovery, when it arrives, won’t be a return to the go-go years. In the meantime many more consumers will feel the pinch of this adjustment process. Consumer advocates and financial counselors can clearly help alleviate some of this distress. More importantly they can help ensure that messes like this don’t occur again.

Mike Schenk is Vice President of Economics & Statistics for CUNA. He conducts economic and financial research, and speaks and writes about a variety of credit union financial issues. He is staff liaison to CUNA’s Small Credit Union Committee and to the newly-formed Membership Growth Task Force.

America’s Dropout Generation
Continued from page 1

approximately one-third of our nation’s population? Who is going to fund Social Security in our retirement if we don’t?

I believe that one way to show kids the relevancy of education is to teach them the language of money at an early age. To link education with aspirations, and to show kids how they can get rich, legally. That’s the power of financial literacy, or what I see as the first step in our growing “silver rights” movement, and the power of education too.

America, let’s kick the dropout craze. Let’s build a new, inspiring culture for our kids in the next 20 years. Let’s make smart sexy again.

Without question, education is the ultimate poverty eradication tool, for when you know better, you tend to do better.

Financial literacy is the means by which one moves from simply avoiding the poverty trap to embracing a true prosperity agenda; for themselves, their families and their communities.

America, let’s kick the dropout craze. Let’s build a new, inspiring culture for our kids in the next 20 years. Let’s make being smart sexy again.

John Hope Bryant is founder, chairman and CEO of Operation HOPE, Inc. and Vice Chairman of the U.S. President’s Advisory Council on Financial Literacy.
You just conducted what you thought was one of the best retirement workshops—ever! The audience appeared interested and attentive. They were nodding their heads, like they agreed with everything that you were telling them about saving and investing for retirement. Then, at the end, when you asked how many would be taking action to enroll in the plan, increase deferrals, or change or rebalance their portfolio, only a few—or maybe none—raised their hand.

Has the above scenario, or something very similar, ever happened to you? If you say yes, you are definitely not alone. Today’s employer sponsored retirement programs, and the education that goes along with them, are often not effective in motivating employees to take the necessary steps to financially prepare for retirement.

Studies, such as the retirement confidence surveys conducted each year by the Employee Benefit Research Institute (EBRI) and Mathew Greenwald & Associates, continue to show that workers have misconceptions about retirement and fail to appropriately plan for this phase of their lifetime. The surveys find that workers are fairly optimistic about having enough money for retirement even if they are doing little—or nothing—to plan for these years. Many are unrealistic about their future need saying they can live comfortably on 50 to 70 percent (or even less) of pre-retirement income.

So what can retirement counselors and educators do? Many of the educational programs are top-notch. They are designed to address adult learners, be interactive and engaging, all with the goal of motivating workers to take action. Maybe the problem is with the educational message. Today’s education focuses on the “how to” of saving and investing. A more effective message may be about helping workers understand and plan for their entire retirement lifetime. What actions should they be taking to attain happiness, health and financial security for their years after work?

The International Foundation for Retirement Education (InFRE) recently conducted research that demonstrates workers who are thinking about and planning for a happy and healthy retirement are more likely to be financially prepared as well. When you stop and think about it, doesn’t this make sense?

Changing the educational message is just one of the steps in the new model for retirement education and counseling that has resulted from the InFRE research. More information about this research and the recommendations for improving retirement plan structures and education will be presented in a workshop at the AFCPE annual conference this fall.

Mary Willett will speak on the Retirement Education and Counseling on November 21, 8:30 am at the AFCPE Annual Conference in Garden Grove, California

If you know what you want your retirement lifetime to be like, and have some idea about how healthy and long this lifetime will be, it is easier to estimate how much this will cost. This should provide a natural motivator to set financial goals and take actions to reach them.

When you break happiness, health and financial security into three educational modules, you have the following curriculum:

- Planning for happiness in retirement: Where you will live? What your activities will be? How will you find purpose and fulfillment? What is the role of family and friends?
- Planning for health in retirement: steps you are taking to maintain health; understanding family health history; setting reasonable longevity expectations.
- Planning for financial security: How much income will you need? What should you save each year? How to invest? And so on.

Changing the educational message is just one of the steps in the new model for retirement education and counseling that has resulted from the InFRE research. More information about this research and the recommendations for improving retirement plan structures and education will be presented in a workshop at the AFCPE annual conference this fall.

Mary Willett of Willett Consulting, was the manager of the International Foundation for Retirement Education (InFRE) Retirement Readiness Project that was conducted with the Federal Office of Personnel Management. Mary has more than 20 years experience in the field of public employee retirement benefits. She is the past director of the State of Wisconsin Supplemental Retirement Plans, past president of the National Association of Government Defined Contribution Administrators (NAGDCA) (2001/2002) and is a member of the InFRE Board of Standards. She started her own consulting business in 2002.
Hurricanes on the Gulf Coast, floods and tornados in the Midwest, forest fires in the West! And, if that’s not enough, widespread bankruptcy, mortgage foreclosures, and rising food and energy costs. Where can Americans learn strategies to maneuver rapidly changing economic times?

An AFCPE pre-conference, designed by and for Cooperative Extension educators, will be an opportunity to share best practices for providing information and learning to people and organizations for when times get tough. Focusing on bankruptcy, mortgage foreclosure, and natural disasters, Extension educators will get an overview of the current and projected situations; become acquainted with the people, partnerships, and programs critical to this work, and learn how to provide rapid response with outcomes-based programming.

This Extension Pre-conference, with the theme Extension Opportunities in Troubled Times, begins at 7 a.m., Wednesday, November 19, 2008 and continues to 1:00 p.m., just prior to the opening general session of the AFCPE conference. Trish Olson, University of Minnesota, will facilitate the first focus area on education in times of disaster. Patti Wooten-Swanson, University of California, leads the next segment on mortgage foreclosure followed by a session on bankruptcy led by Bobbie Shaffett, Mississippi State University. Each focus area will highlight successful programs and provide highly interactive networking opportunities. Other members of the pre-conference planning team are Jinhee Kim, University of Maryland; Claudette Smith, North Carolina State A&T University; and Jane Schuchardt and Jim Terry, Cooperative State Research, Education, and Extension Service (CSREES), USDA.

Angela Lyons, University of Illinois, will wrap up the dialogue by focusing on evaluation strategies leading to quantifying outcomes of programs, especially those rolled out rapidly to help those affected by natural disasters. Additional segments of the program will include a Financial Security for All eXtension update by Debb Pankow, Community of Practice Chair, North Dakota State University, and a national-level update by Jane Schuchardt, National Program Leader.

Your visit to beautiful Orange County, California, doesn’t have to be all work and no play. Here’s a short list of things to do and places to visit while you are there…

Aquarium of the Pacific, 100 Aquarium Way, Long Beach, California, (562) 590-3100, www.aquariumofpacific.org—Take a journey of discovery through the world’s largest ocean at the Aquarium of the Pacific in Long Beach, California. Come face-to-face with, and even touch, the ocean’s ultimate predators in Shark Lagoon. Hand feed lorikeet birds.

Captain Dave’s Dolphin Safari, Dana Point Harbor, www.dolphinsafari.com—Captain Dave’s specially designed sailing catamaran will get you up close. You can stay dry in a protected and comfortable in cockpit area or venture out on the special ‘Tram Net’ for a really close encounter!

Dana Wharf Sportfishing & Whalewatching, Dana Point Harbor, www.danawharfsportfishing.com—Offering sportfishing and whale watching. Dana Wharf Sportfishing invites you to discover all they have to offer. Multiple yachts, schooners and sailboats to choose from.

Discovery Science Center, 2500 Main St., Santa Ana, CA 92705, (714) 542-CUBE, www.discoverycube.org—Discovery Science Center is a nonprofit organization dedicated to educating young minds, assisting teachers and increasing public understanding of science, math and technology through interactive exhibits and programs.


FLIGHTDECK Air Combat Center, 1601 S. Sunkist Street, Unit A, Anaheim, California, (714) 937-1511, www.flightlineusa.com—Authentic military flight simulation center providing civilians the opportunity to pilot a fighter jet in actual flight simulators. Flight gear, training and in-flight instruction are provided.

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# AFCPE Annual Conference Schedule of Events

## Sunday, November 16
- **Registration**: 2 pm–6 pm

## Monday, November 17
- **Registration**: 7 am–5 pm
- **Military Pre-Conference**: 8 am–12 pm
- **General Session**: 1 pm–5 pm
- **Breakout Sessions**:
  - Choose one:
  - **Technology 1**: Making Every Dollar Count—Designing Effective Online Financial Education
    - Karen Varcoe, University of California Riverside; Shirley Peterson, Margaret Johns, and Patti Wooten Swanson, University of California Davis; and Connie Costello, University of California Riverside
    - Electronic Newsletters and Podcasts
    - Luke Erickson and Lyle Hansen, University of Idaho Extension

## Tuesday, November 18
- **Registration**: 7 am–5 pm
- **Military Pre-Conference**: 8 am–5 pm
- **Breakout Sessions**: Choose one:
  - **Investment Education 1**: SAILing towards a Financially Secure Future: Saving and Investing
    - Jeanette Tucker, Ginger Boutwell, Adrianne Vidrine, Sheri Fair, Valerie Vincent, Diane Uzzle, Gloria Nye, and Margaret Burleow, Louisiana State University AgCenter
  - **Students and Money 1**: An Exploration of the Relationship between College Student Personal Financial Knowledge and Credit Card Use Behaviors
    - Cliff Robb, University of Alabama
  - **Counseling Techniques 1**: Money Coaching—A New Paradigm in Working with Clients Around Money Behaviors
    - Steven Shagrin, Planning for Life; and Tracie Malesa, Acredex, Inc.

## Wednesday, November 19
- **Registration**: 7 am–6 pm
- **Extension Pre-Conference**: 7 am–1 pm
- **Military Pre-Conference**: 8 am–1 pm
- **General Session**: The Dynamics of Money: Helping Your Clients Create Financial Health
  - Judith Gruber
- **Welcome Reception**: 5 pm–6 pm
- **Dinner and Opening**: 6 pm–8 pm
- **General Session**: Motivational Presentation
  - John Bryant
- **Program Assessment**: Financial Knowledge Improvement Among Credit Union Employees
  - Joe Saari, Precision Information
  - The Impacts of Mandatory Financial Education: Evidence from a Field Experiment
    - J. Michael Collins, University of Wisconsin Madison
  - Break/Exhibits/Posters: 2 pm–2:30 pm
  - Concurrent Session 2: 2:30 pm–4 pm
  - Choose One:
  - **Money and Aging**: Retire Well: Preparing Boomers for Retirement
    - Marilyn Bischoff, Luke Erickson, Lyle Hansen, Beverly Healy, and Marsha Lockard, University of Idaho Extension
    - Factors that Influence the Amount of Net Worth for Older Households: A Comparison of Retired and Working Households
    - Sungwoo Song and Purdue University; Sharon De Vaney, Purdue University

## Thursday, November 20
- **Registration**: 8 am–5 pm
- **Breakfast/Business Meeting**: 9 am–11 am
- **Break, Exhibits, Posters**: 11:30 am–12:30 pm
  - (see list of Poster Sessions on page 9)

- **Youth and Money 1**: Finding Teens “Tudes”
  - Syble Solomon, LifeWise; and Nancy Reigelsperger, Cornell Cooperative Extension
  - Right on the Money Talking Dollars and Sense with Parents and Kids
    - Cathy Bowen, Penn State University; Holly Chase and Hilary Hunt, PA Office of Financial Education

- **Youth and Money 2**: Future 4-H Millionaires Club
  - Celia Hayhoe, Virginia Tech; Robert Flashman, University of Kentucky; Erica Tobe and Sheila Urban Smith, Michigan State University; F. Neal Smith, and Dena Wise, University of Tennessee Extension

*Continued on page 9*
Schedule of Events

Real Money: A “Tabletop” Financial Simulation for Young Adults
Barbara O’Neill, Rutgers Cooperative Extension

Financial Education 1
Creating and Facilitating Culturally Sensitive Family Finance Education Programs for Members of the Latino Community
Teresa Hunsaker, Linda Skogrand, Adrie Roberts, Jay Bladen, Kemper Ure, and Amanda Horrocks, Utah State University Extension
Engaging, Ready-to-Deliver Workshops for a Variety of Audiences
Nichole Chinadle, University of Arizona

Relationships and Money
Financial Smart Start for Newlyweds
Laura Connerly and James Marshall, University of Arkansas Division of Agriculture Cooperative Extension Service
Relationship Education: Money Connections
Bryce Jorgensen and Celia Ray Hayhoe, Virginia Tech

General Session 4 pm–5 pm

Friday, November 21

Registration 8 am–12 pm
Coffee/Exhibits 7:30 am–8:30 am
General Session: 8:30 am–10 am
A New Model for Retirement Education and Counseling...It’s about more than just money
Mary Willett

Awards Brunch 10:15 am–11:45 am

Concurrent Session 3 12 pm–1:30 pm
Choose One Programming
The Earn it. Keep it. Save it. Campaign (EIKISI)
Ann House and Joanne Roueche, Utah State University Extension

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Poster Sessions

Providing Estate Planning Education via the Web
Marilyn Bishoff and Beverly Healy, University of Idaho Extension; Elizabeth Gorham, South Dakota State University Extension; and Joanne Bankston, Kentucky State University Cooperative Extension

Louisiana House—Home and Landscape Resource Center: Open for Business
Frances Lawrence, Claudette Hanks Reichel, and Margaret Pierce, Louisiana State University AgCenter

Mortgage Acceleration Schemes
Jean Lown and Jan Andersen, Utah State University
Evaluation of a Web-Supported Personal Finance Course for College Students
Jeanna Henrick, Mohamed Fazli Sabri, and Douglas Borkowski, Iowa State University
Parents, Educators and the Financial Literacy of Young Adults
Bryce Jorgensen, Virginia Tech

Personal and Family Finance in the Marriage and Family Therapy Domain
Dorothy Durband and Sonya Britt, Texas Tech; and John Grable, Kansas State University

Losing Out on the Earned Income Tax Credit: Differences Between EITC Recipients and Eligible, Non-Recipients
Sheila Mammen, University of Massachusetts; and Frances Lawrence, Louisiana State University AgCenter

Problem Gambling in Rural America: Considerations for Financial Counselors
Barbara Chromy and Margaret Fitzgerald, North Dakota State University
College Students’ Financial Literacy: Implications for Financial Planning Professionals and Educators
Susan Eitel and Jennifer Martin, Texas Woman’s University
Practicum Experiences: Bridging Theory and Practice in Financial Counseling and Planning Curricula
Patricia Swanson, Iowa State University; and Sheran Cramer, University of Nebraska

Providing Collaborative Financial and Couples Counseling: Experiences of the Financial Counselors and Couples Therapists
Leslie Green Pimentel, Joseph Goetz, Jerry Gale, and Maria Bermudez, University of Georgia

Dollar Decision$ Revisited—What We and Our Clients Learned
Linda Gossett, Marsha Lockard, and Marilyn Bischoff, University of Idaho

Use of the EITC among Low-income Rural Families in an Economic Downturn
Clinton Gudmunson and Patricia Olson, University of Minnesota

Financial Literacy: Introducing a Framework and Developing an Instrument for Assessment
Sandra Huston, Vickie Hampton, Dottie Durband, Michael Finke, Hyrum Smith, and Sonia Britt, Texas Tech University

The Impact of Changes in Financial Stressor Events on Financial Well-Being of Debt Management
Aimee Prawitz, Northern Illinois University; Barbara O’Neill, Rutgers University; Benoit Sorhaindo, InCharge Education Foundation; Jinhee Kim, University of Maryland; E. Thomas Garman, Personal Finance Employee Education Foundation

Benefits Quicklink: A Valuable Resource
Madeleine Greene, University of Maryland

Differences in Financial Knowledge between Incarcerated and Low-income Populations
Lindsay Larson Call and Randal Day, Brigham Young University; W. Justin Dyer and Angela Wiley, University of Illinois, Urbana Champaign

More for Your Money Web Site
Evelyn Prasse and Susan Taylor, University of Illinois Extension

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Continued on page 10
The American Council on Consumer Interests (ACCI) is seeking an academically well-established, enthusiastic and organized editor or co-editors for The Journal of Consumer Affairs (JCA). The call can be found at www.consumerinterests.org/i4a/pages/Index.cfm?pageID=4325. The application deadline is October 1, 2008.

askAFS, LLC is seeking financial counselors. AFC certification desired. Other related accreditation, licensing and certification very helpful. Five years counseling experience. Good listener and comfortable using the phone for live counseling. Also need for Spanish speaking counselor. Contact Bud Schaitberger, president of askAFS, LLC at (612) 386-6946 or email to bschaitberger@askafs.com

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Tools of the Trade

Real Money: A Financial Simulation for Young Adults—Real Money™ is a “tabletop” financial simulation. Instead of walking around to various stations, students work at tables to analyze five fictional scenarios. Nine PDF files for Real Money™ are on CD-ROMs, and include a teacher’s guide, game board, student and teacher evaluations, a resource list, and descriptions of the scenarios at three ages: 25, 30, and 35 years. Real Money™ includes life events experienced by young adults like military service, marriage, the birth of children, and divorce. Materials may be duplicated by nonprofit organizations and educators with acknowledgement of the source. To order, visit www.njcfe.org or contact Dr. Barbara O’Neill at oneill@aesop.rutgers.edu.

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Schedule of Events

Continued from page 9

How to Make Special Emphasis “Weeks” Work
  Bobbie Shaffett, Susan Cosgrove, Mary Linda Moore, Tawnya Crockett, Charlesten Harris, Shretta Varnado, Grenell Rogers, and Teresa Lyle, Mississippi State University

Financial Potpourri 1
  Mortgage Foreclosure Effects on Military Families
  You Know Who You Are, Who Else Does Too? Identity Theft, Fraud, and Internet Safety Education for Families
  Rebecca Travnichek, University of Missouri Extension

Income
  Inheritance Receipt and Saving for Retirement: An Investigation of the Permanent Income Hypothesis
  Abu Zafar Shahriar and Tansel Yilmazer, Purdue University
  What Factors Affect Income from Wages and Salaries?
  Pei-Chen Liu and Sharon DeVaney, Purdue University

Counseling Techniques 2
  Advising and Counseling the Unbanked
  Kimberlee Davis, Texas State University
  Adrie Roberts, Melanie Jewkes, Amanda Horrocks, Kemper Ure, and Candl Merritt, Utah State University Extension

Health and Wealth
  Medical Care Financing: A Solution or a Problem
  Swarn Chatterjee and Brenda Cude, The University of Georgia
  Money Aspirations about Living Well
  Ivan Beutler and Beutler, Brigham Young University; and J. Kelly McCoy, Brigham Young University Idaho

Break/Exhibits 1:30 pm–2 pm

Closing General 3:45 pm–4:45 pm
  Session:
    The Housing Crisis: Issues and Implications
    Mike Schenck

Concurrent Session 4 2 pm–3:30 pm
  Choose One
  Financial Education 2
    Slashing Household Costs and Boosting Savings:
      A Series of Fact Sheets for Financial Counseling and Education
    Melanie Jewkes, Adrie Roberts, and Teresa Hunsaker, Utah State University Extension
    Financial Education Program Developed by the National Learning Center for Air Force Counselors

Technology 2
  Computer Assisted Financial Counseling Techniques—Are you on the Game Boy Generation’s Screen?
  Dean Brassingon and Mary Spear, US Navy—Fleet and Family Support Center
  An Online Chat: A New Way to Communicate Educational Information
  Elizabeth Gorham, South Dakota State University Extension; Marilyn Bischoff, University of Idaho Extension; Barbara O’Neill, Rutgers Cooperative Extension; Michael Gutter, University of Florida

Investment Education 2
  A Marketing and Audience Analysis for an Online Investment Education for Farm Households Project
  Nancy Porter, Clemson University
  Making the Most of Your 403(b) Plan: A Workshop for Educators and Non-Profit Employees
  Barbara O’Neill, Rutgers Cooperative Extension

Household Finances
  Determinations of the Percentage of Income Spent on Food Eaten at Home and Away from Home
  Chiu-Han Wang and Sharon DeVaney, Purdue University
  Characteristics of Households Who Contribute Both Money and Time to Charitable Organizations
  Nwamaka Anaza and Sharon DeVaney, Purdue University

Financial Potpourri 2
  Fiscal Fitness from the Inside Out
  Susan Zimmerman, Mindful Asset Planning
  Why Don’t the Rich Just Buy More Happiness?
  Jan Andersen, Utah State University

Continued on page 12
AFCPE Annual Conference Registration  
November 19–21, 2008, Hyatt Regency Orange County, Garden Grove, California  

This contact information will be used to contact you during the 2009 membership year and will be included in the 2008 conference attendee listing.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Suffix</th>
</tr>
</thead>
</table>

| Address ____________________________________________ |
| State __________________ Zip ___________________________ |

| Phone __________________ Fax __________________________ |

| Affiliation (e.g., U.S. Navy, Incharge Institute, University of Minnesota) __________________________ |

| First AFCPE Conference? ☐ Yes ☐ No |

| If military, please list installation __________________________ |

**Conference Registration** Wednesday, November 19, 2:00 pm through Friday, November 21, 5:00 pm

Please note that AFCPE membership is a separate division from the certification programs.

<table>
<thead>
<tr>
<th>Register on or before...</th>
<th>Oct. 17</th>
<th>Nov. 7</th>
<th>On-Site</th>
<th>Registration Total</th>
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<tbody>
<tr>
<td>2008 Member</td>
<td>☐ $350</td>
<td>☐ $390</td>
<td>☐ $450</td>
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<tr>
<td>Nonmember</td>
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<td>☐ $465</td>
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<tr>
<td>Full-Time Student (12+ credit hours)</td>
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<tr>
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<th>Nov. 2</th>
<th>Onsite</th>
<th>Pre-Conference Total</th>
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</thead>
<tbody>
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<td>Military, (Nov. 17, 8 am–Nov. 19, 12:30 pm)</td>
<td>☐ $185</td>
<td>☐ $200</td>
<td>☐ $215</td>
<td>$_________</td>
</tr>
<tr>
<td>Extension Pre-Conference (Nov. 19, 7am–1:30 pm)</td>
<td>☐ $70</td>
<td>☐ $95</td>
<td>☐ $120</td>
<td>$_________</td>
</tr>
</tbody>
</table>

| 2009 Certification Fees | ACCSM/$30 ☐ | AFC®/$45 ☐ | CHC®/$60 ☐ | Certification Total $_________ |

| Grand Total | $_________ |

| Continuing Education Certificates— (automatically given to ACCSM, AFC® and CHC® certificants) |

Please check which certificates you need for continuing education credits.

嵎 AFCS Professional Development Units ☐ CFP® Continuing Education Credits

<table>
<thead>
<tr>
<th>Special Dietary Needs— If you have special food needs, please check one of the following. Your meal ticket will reflect the special need.</th>
</tr>
</thead>
</table>

嵎 Vegetarian ☐ Low Sodium ☐ Kosher

| Cancellation Policy— All cancellations will be charged a $25 processing fee. Written cancellations prior to October 17, 2008, will be given a full refund less the processing charge. Due to financial obligations incurred by AFCPE, there will be a $200 charge for cancellation requests received after October 18, 2008. Substitutions are permitted. |

| Military Members— To accommodate the September 30, 2008 fiscal year end, any member or employee of the Armed Services may register by October 17, 2008, at the regular rate with credit card payment information. Credit cards will be charged on November 19, 2008. Please note that providing credit card information obligates you to pay for a registration. Cancellations after October 17, 2008, will be charged a $200 cancellation fee. If you are a military member, you may also pay using a Form 1556. |

| Confirmation Cards— Upon receipt of your conference registration form, you will receive an e-mail confirmation. Please bring your confirmation with you to the conference. |

<table>
<thead>
<tr>
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<th>☐ Mastercard ☐ VISA ☐ American Express</th>
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<td>Expiration Date ______________________</td>
</tr>
<tr>
<td>Signature ______________________________</td>
<td>______________________________________</td>
</tr>
</tbody>
</table>

Return to AFCPE, 1500 W. Third Avenue, Suite 223, Columbus, Ohio 43212. Fax: (614) 485-9621 or register online at www.afcpe.org.
Visit Orange County (continued from page 7)


Knott’s Berry Farm, 8039 Beach Boulevard, Buena Park, California, (714) 220-5200, www.knotts.com—What was once an actual berry farm is now 160 acres of world class attractions, unique family shows and one of a kind attractions.

Mission San Juan Capistrano (Ortega Hwy and El Camino Real, San Juan Capistrano, CA), (949) 248-2049, www.missionsjc.com—Mission San Juan Capistrano, the Birthplace of Orange County, was founded more than two hundred years ago. Today it is a monument to California’s multi-cultural history, embracing its Native American, Spanish, Mexican and European heritage.

Ocean Institute, Dana Point Harbor Drive, Dana Point, CA, (949) 496-2274, www.ocean-institute.org—The public can join their scientists aboard the R/V Sea Explorer for an in-depth study of whales, dolphins and sea lions using customized state-of-the-art equipment including plankton nets, grab samplers, video microscopes and the dolphin-cam!

OC WildLife & Beach Tour, (949) 500-6981, www.ocwildlifebeachtour.com—Come see the hidden treasures in Orange County... A 4-hour land tour through paradise! Tour in a luxury mini coach or passenger van.

Orange County Zoo, 1 Irvine Park Road, Orange, CA 92862, (714) 633-2022, www.ocparks.com/oczoo—The Orange County Zoo is located inside beautiful Irvine Park. The zoo is nestled among the majestic 477 acre wilderness park. The zoo specializes in the animals and plants from the southwestern United States. Located within Irvine Regional Park.

Queen Mary, 1126 Queens Highway, Long Beach, California, (562) 435-3511, www.queenmary.com—This 81,237 ton passenger liner (overall length 1,019.5 ft.) entered service in 1936, was retired in 1967 and arrived in Long Beach, California where it is permanently moored. Self-guided and guided tours available.

Santa Ana Zoo at Prentice Park, 1801 E. Chestnut Ave., Santa Ana, CA 92701, (714) 835-7484, http://santaanazoo.org/—Today the Santa Ana Zoo at Prentice Park is a public zoological garden occupying a unique urban site in the heart of Orange County. Situated on approximately 20 acres, it hosts more than 270,000 people annually.


Zoomars Petting Zoo & Bird Park, 31791 Los Rios Street, San Juan Capistrano, CA, (949) 831-6550, www.zoomars.com—ZOOMARS is home to hundreds of friendly animals to feed, pet, love and learn from. At the front of the property is the century-old Olivares House, listed on the National Registry. Behind it sits an 1890’s bathhouse and picnic area.

Of course, there are plentiful beaches and golf courses to lure you too. Check out more up-to-date information at www.ocnow.com.
Today’s military service members and their families face extraordinary challenges, both at home and in combat zones. A critical, and often overlooked, component to mission readiness is personal finance. Service members have always needed to be prudent and resourceful with their finances, for both personal and professional reasons. However, financial difficulties at home are often cited as a distraction—a distraction that can have dangerous consequences for the soldier and ultimately the unit. Many programs exist for service members to maximize their financial quality of life, including emergency aid, on-base workshops, financial counseling services, and free tax preparation. Now, an excellent personal finance resource, The Armed Forces Guide to Personal Financial Planning, 6th Edition, should be added to this list of resources.

What distinguishes this book from other financial advice books? This guide is authored by several faculty members of the Department of Social Sciences at the United States Military Academy at West Point. The authors are both soldiers and teachers. They have led troops in war and peace, and they have firsthand knowledge of the relationship between personal finance and the American service member. The authors share their expertise in a manner that is relevant for anyone affiliated with the military, from the newest recruit to the most seasoned officer approaching retirement.

What further distinguishes this guide from its others is the wealth of financial information that is relevant only to the active duty, Guard, and Reserve military community. Few other personal finance guides offer such current and comprehensive advice specifically for the unique circumstances of service members. Issues such as the Thrift Savings Plan (TSP), the Savings Deposit Plan (SDP), and the Survivor Benefit Plan (SBP) are at the forefront of the text. The authors go beyond the acronyms and fully explain nearly every facet of military personal finance.

The Armed Forces Guide includes all of the necessary personal finance information common to its counterparts, but always with its specific audience in mind. In the section “Financial Basic Training,” the authors include information on goal setting, budgeting, credit, and general financial responsibility. Additional detailed sections include valuable advice on financial decision making and investing. The final section of the book, “Transitioning From the Military,” is notably important for service members.

This section, which includes information on transition assistance, VA and military retirement benefits, and Social Security, is one that should be consulted repeatedly as service members progress through their careers and approach the first of their retirement horizons.

Particularly pertinent to service members is the updated deployment information. Lengthy deployments are now the status quo for most service members. In addition to tax-exempt pay, soldiers also earn other entitlements, such as hostile fire pay, while serving in specific “areas of operations.” Soldiers and spouses embarking on their third or fourth deployment may be experts at navigating the intricacies of the military pay system (DFAS), but financial counselors need to be aware of the financial and emotional significance of these deployments.

While it may seem logical that soldiers can use combat pay to eliminate debt and shore up savings, the stress of deployment can actually trigger impulse spending and additional debt for both service members and their spouses. The Armed Forces Guide includes an excellent deployment checklist that encourages service members to update their financial plan, update or create a will and Power of Attorney, review benefits, and continue to be proactive in checking all pay and entitlements. The authors also note that these tasks are critical during all phases of deployment.

Again, financial readiness leads to mission readiness, and the emotional and financial significance of deployment cannot be overemphasized.

While this guide is an important resource for service members and spouses, it should also be an essential reference for anyone who serves the military community in a financial counseling capacity.
Greetings from Columbus.
I began as your new Executive Director on May 1, 2008, and the first ninety days have been a whirlwind. I am truly honored to serve you in this capacity, especially coming on board as AFCPE marks its 25th Anniversary. There are many ongoing activities, and I would like to highlight just a few of them.

First, this year’s annual conference is November 19–21 at the Hyatt Regency Orange County California. We have an exciting conference planned for members. Information outlining conference events is contained within this issue of The Standard and we hope it is helpful to you in making your decision to join us at the conference. All seven AFCPE conferences I have attended over my seven years of membership in the association have proven to be great venues for learning, networking, and motivation. I look forward to seeing everyone in Garden Grove, just down the road from the Disneyland Resort.

AFCPE will be launching its new Web site shortly. The new look will compliment and highlight the efforts that Jane Schuchardt and her team put into the naming of our profession—Personal Finance. The site will also help answer the question aptly posed by Ray Forgue, “Who is AFCPE?” Answering this question is paramount. Over the past three months, the staff and I continually answer questions from the general public about who we are. You will find the “members’ area” resurrected and an enhanced Continuing Education Units library to aid those holding the as ACCSM, AFC®, AFCCSM, and CHC® designations in their quest to maintain certification. The Web site will also have a search function for the public that will facilitate locating AFCPE certified counselors within geographic regions. We have had many requests from the membership, practitioners, and general public to add this capability to the Web site.

AFCPE continues to grow! Membership stands at 860, and we have enrolled over 400 people into certification programs between January 1 and July 31, 2008. With this growth comes the responsibility to maintain the rigor in our certification processes for the ACCSM, AFC®, AFCCSM, and CHC® designations. To that end, AFCPE will be introducing a model that easily and completely explains the value of certification—the 4Es:

Education: the coursework required for initial certification and the requirement for continuing education on an annual basis to maintain certification.

Examination: passing the specific test(s) required for each designation.

Experience: amassing the level of practical experience required for the designation sought, as well as, the growth from experience gained in practice post certification.

Ethics: signing and adhering to the AFCPE Code of Ethics.

As a final note, I want to express my appreciation to the search committee and the Board of Directors for the confidence they placed in me by allowing me to serve you as Executive Director. The strength of AFCPE lies with the researchers, educators, and practitioners (military, private practice, and extension) who make it easy to tell the AFCPE story. I look forward to working with everyone and hearing your ideas. Happy 25th AFCPE, 1983–2008.

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**Tools of the Trade**
(continued from page 12)

**Hispanic America Saves**—As part of its work to educate consumers on car purchasing and auto finance, Hispanic America Saves now offers a free set of educational materials that is available on its Web site. These free materials contain information for consumers on whether to buy, how to buy, and how to finance cars; they are in English and Spanish and include a brochure, flyer, and poster. [http://americasaves.org/strategies/auto/Bilingual_Car_Materials.asp](http://americasaves.org/strategies/auto/Bilingual_Car_Materials.asp)


**Calendar of Events**

**October 3–4, 2008**
Academy of Financial Services
Boston, MA
[www.academyfinancial.org/](http://www.academyfinancial.org/)

**October 4–47, 2008**
Financial Planning Association (FPA),

**November 19–21, 2008**
2008 Association for Financial Counseling and Planning Education Conference, Orange County, CA
[www.afcpe.org/](http://www.afcpe.org/)

**December 4–5, 2008**
Consumer Federation of America,
Financial Services Conference,
Washington, DC.
[http://www.consumerfed.org/events.cfm](http://www.consumerfed.org/events.cfm)

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**Notes from the Executive Director**

By Gordon Genovese
AFCPE Executive Director
AFCPE Journal Gets a Facelift

When you received your most recent issue, you probably noticed a change in the look of the AFCPE journal, Financial Counseling and Planning. This change came as part of our effort to establish the AFCPE brand and be consistent with the “look” of the AFCPE brand framework.

Soon the AFCPE Web site will get a facelift, too. At AFCPE we are “Setting the Standard” in the field of financial counseling and planning education and our goal is that the AFCPE Web site will be a resource for our members, certificants, and the general public. The new site will be easy to navigate and provide new resources for our members. You can look for these exciting changes within the coming weeks.

Visionaries of Our Time
Continued from page 2

torically black colleges and universities for the past couple of years on “Get Your Money Right.” They attract the audience with major hip-hop artists and DJs. The entertainers share their stories, and those who come out ask questions. The takeaways are a workbook and the inspiration to learn more.

Dr. Tom Garman’s Personal Financial Employee Education Foundation is making some noise. Their newsletter is distributed to thousands of professionals, and I even ran across a quote from Dr. Garman on Schwab.com. Evidently, Tom talked to Chuck, and “Chuck” is the one who’s listening!

Within the AFCPE body are solutions to today’s economic crises. Our researchers will find the answers. Our instructors and extension agents will deliver those answers, and our counselors and military professionals will encourage behavior modifications to bring about financial well being in the micro that shapes the macro. Collectively we are the visionaries, and our vision is clear.

AFCPE Accredited Financial Counselor® Graduates
(4/16/08 through 8/12/08)

- Alama Moszczyk, Robyn
- Beck, Jacqueline
- Belen, La Tawnya
- Bender, Tammy
- Bundrige, Rufus
- Chapowski, James
- Christensen, Kendra
- Clarkin, Bryan
- Clayton, Dotty
- Cobb, Jennifer
- Coco, Virginia
- Davis, Fred
- Devine, Catherine
- Dickson, Patricia
- Elliott, Mary
- Ferviere, Peter
- Fink, Tammy
- Foleen, Colleen
- Garrett, Elena
- Geronomo, Antonietta
- Girdner, Linda
- Hansen, Kevin
- Hatten, Grant
- Herrera, Diego
- Holder, Deanna
- Holtz, Veronica
- Hooper, Susan
- Hughes, Elizabeth
- Huntley, Ruth
- Jones, Donna
- Jones, Taijuna
- Kangas, Tere
- Karwowski, Sharon
- Koeller, Amy
- Logan, Reginald
- Madison, Ayanna
- Madison, Pauline
- Madsen, Ruthanne
- McAnany, Georgianna
- McQuain, Iris
- McWaters, Donis
- Melvin, Karen
- Morales-Aviles, Edwin
- Murray, Christina
- Olavarria, Lynn
- Opp, Kristie
- Parker, Robin
- Perks, J. Carey
- Poepping, Natalie
- Renne, Laura
- Robinson, Allen
- Schaal, Mary
- Schumacher, Keri
- Shaltes, Eva
- Shoy-Clarke, Melinda
- Snook, William
- Stanford, Mark
- Swanner, Patricia
- Thaden, Lyssa
- Tull-Cook, Mitchia
- Velez-Aber, Charisse
- Wall, Daniel
- Williams, LaShanda
- Wilson, Shannon
- Wilt, Denise
- Wrenn, Andrea
- Yarnell, Ryan

AFCPE Accredited Credit Counselor® Graduates
(4/16/08 through 8/12/08)

- Armstrong, Larry
- Beck, Brieanna
- Carlsten, Jacob
- Davis, Willie
- DuBose, Quinton
- Duncan, Melissa
- Giffin, Doris
- Henry, Jodi
- Hickman, Cherelle
- Kelly, Sam
- McCormick, Sean
- Montoya, Tracey
- Neubert, Richard
- Shackelford, Sandy
- Sims, Marsha

AFCPE Certified Housing Counselor® Graduate
(4/16/08 through 8/12/08)

- Anoufriev, Roman

AFCPE Accredited Financial Counsellor Canada℠ Graduate
(4/16/08 through 8/12/08)

- Daly, Tony
- Loeppky, Monica
- Szasz, Barbara
- Vert, Diane

the standard 3rd Quarter 2008
We believe...

Everyone has financial desires that affect their lives every day.

Better financial decisions lead to a better quality of life.

People can make better decisions when they are supported by a trained professional.

Academics, research and practical experience inform professional financial counselors and educators.

Setting the standard for performance and a forum for learning will provide a consistently higher level of service.

Purpose...

To support and advance the profession of financial counseling and planning education.