AFCPE Annual Conference

Orange County
California

November
19–21

Pre-Conference
activities begin
November 17

2008

WELCOME FROM THE PRESIDENT

Ahhh...here we are! On behalf of your Executive Board and the Conference Program Committee, welcome to the Annual Conference for the Association for Financial Counseling and Planning Education. We are pleased you are in attendance this year, as we are excited about this year's program and its potential for your professional development and especially the future of our profession.

The leadership of Conference Chair Virginia Zuiker and Proceedings Editor Irene Leech has again produced a top-notch program. Be sure to attend each of the four plenary sessions along with the many other enriching learning forums.

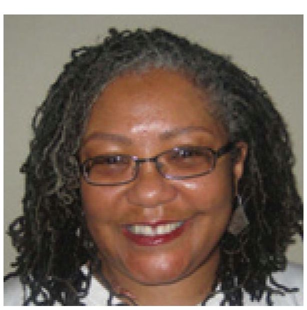
Judith Gruber will kick-off the Conference with an opening workshop on Wednesday afternoon. She will lead us in an experiential presentation on "The Dynamics of Money" to help clients create financial health. And after dinner on Wednesday, John Hope Bryant will motivate and inspire us to find deep, rich opportunity in our current tumultuous financial environment. Then, on Friday morning, Mary Willett will challenge us to see retirement education and counseling through new lenses. Also, please plan to stay through Friday afternoon for Mike Schenk in a discussion on issues and implications in the housing crisis.

As customary, the conference showcases the outstanding work of our many members. The reviewers and conference chairs earned our sincere appreciation for their time and effort to review and select from numerous submissions of papers, practioners' forums, posters and student papers.

We are indebted to the many AFCPE committee chairs, officers, and board members who represented you through their valuable contributions to the association during the past year. Several of them are serving a second term and have contributed extensive amounts of time into representing the members and AFCPE. Their names are listed elsewhere in this program. Please thank them for their hard work during your interactions over the next three days.

Take time to enjoy the amenities of the Hyatt Regency Orange County and the beauty of fabled Southern California. If you need anything at all, please contact AFCPE or hotel staff.

We hope you find the conference to energize you for the work ahead of you next year and beyond. Thanks for your continued support of AFCPE. Save the dates for the 2009 conference in Scottsdale.



PJ Gunter
2008 AFCPE President

AFCPE℠

VISION

To be internationally recognized as the leading provider of professional development opportunities for financial educators, practitioners and researchers.

MISSION

AFCPE provides professional development experiences for financial educators, practitioners and researchers to improve the economic well being of individuals and families worldwide.

Conference Program Table of Contents

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2009 Hotel Information

November 18-20, 2009
The Scottsdale Plaza Resort
7200 North Scottsdale Road
Scottsdale, AZ 85253
480-948-5000

2008 AFCPE COMMITTEES

Awards	Mary Spear
Certification Programs	Mary Ann Barry
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Nominations	Ray Forgue
Personnel	PJ Gunter
Professional Review Board	PJ Gunter
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KEYNOTE PRESENTATIONS

Judith Gruber

Money and Self Empowerment Co.

Wednesday, November 19, 2008   2:00 pm – 5:00 pm
Topic: The Dynamics of Money: Helping Your Clients Create Financial Health

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.

Ms. Gruber is adjunct faculty at NYU, New York Open Center and AsOne Coaching Institute. She is an Education and Training Provider with the New York State Office of Alcoholism and Substance Abuse Services, National Association of Social Workers and NAADAC, the Association for Addiction Professionals. Ms. Gruber has also appeared on cable TV and created and wrote the Money and Empowerment Abundance and Prosperity Cards.

Ms. Gruber integrates her rich background of training and experience in clinical social work, Pathwork Studies, coaching, spirituality, banking and leadership into her work. She believes that the journey of the soul is a healing process that restores energy and consciousness to the individual, which promotes creativity, self-expression and personal integrity. Ms. Gruber maintains a private practice in Manhattan and Brooklyn Heights.

John Hope Bryant

HOPE Global Headquarters

Wednesday, November 19, 2008   6:00 pm – 8:00 pm
Topic: Motivational Presentation

John Hope Bryant is a philanthropic entrepreneur and businessman. On January 22nd, 2008, Mr. Bryant was appointed vice-chairman of the U.S. President's Council on Financial Literacy by President George W. Bush.

Mr. Bryant is the founder, chairman and chief executive officer of Operation HOPE, America's first non-profit social investment banking organization, now operating in 51 U.S. communities and South Africa, having raised more than $400 million from the private sector to empower the poor.

As a co-founder of Global Dignity, John Hope Bryant has conducted Dignity Day teaching sessions with youth and leaders in Canada, Turkey, India, Switzerland, Finland, South Africa and Amman, Jordan with Her Majesty Queen Rania and HRH Crown Prince Haakon of Norway, amongst other countries.

John Hope Bryant is also a businessman, he has served on several corporate boards, is author of BANKING ON OUR FUTURE, a book on youth and family financial literacy, is a former goodwill ambassador to the U.S. for the United Nations in Geneva, Switzerland, a partner with former U.S. President Clinton and his foundation in teaching financial literacy and promoting the Earned Income Tax Credit (EITC), a member of the Forum of Young Global Leader for the World Economic Forum, and working with HOPE global spokesman Ambassador Andrew Young, is also a leader for a new movement bridging civil rights to silver rights.

John Hope Bryant has received more than 400 awards and citations for his work to empower low-wealth communities including the Use Your Life Award from Oprah Winfrey, and was named a "Community Hero" by People Magazine on the 10th anniversary of the worst urban civil unrest in U.S. history. In December, 1994, Mr. Bryant was selected by TIME Magazine for their "America's 50 Most Promising Leaders of the Future" cover story.

Mr. Bryant received an Honorary Doctorate Degree of Human Letters from Paul Quinn College of Dallas, Texas.

KEYNOTE PRESENTATIONS

Mary Willett
Willett Consulting

Friday, November 21, 2008   8:30 am – 10:00 am
Topic: A New Model for Retirement Education and Counseling…It's about more than just money

Mary Willett is an independent benefit plan consultant in Oregon, Wisconsin with more than twenty years experience in the field of public employee retirement benefits. Ms. Willett is an expert in public sector retirement plans, specializing in Section 457 deferred compensation plans, 403(b) tax sheltered annuity programs and 401(a) qualified pension plans. She currently works with government employers, industry members and other consultants on projects pertaining to public sector retirement programs. Ms. Willett specializes in helping state and local government employers understand their fiduciary responsibilities to their benefit programs and in evaluating their retirement plan's compliance with federal laws and regulations.

Before starting her consulting business in 2002, Ms. Willett was Director of the Office of Supplemental Retirement Plans and Federal Compliance for the State of Wisconsin Retirement System. Her responsibilities in this position included the management of the Wisconsin Deferred Compensation Plan, an unbundled Section 457 plan with over $2 billion in assets and more than 45,000 participants, and federal compliance oversight for the qualified pension system and supplemental benefit programs. She began her career with the Wisconsin Retirement System in 1985.

Over the past 20 plus years Ms. Willett has been involved with several national organizations in various capacities. She has been a member of the National Association of Government Defined Contribution Administrators (NAGDCA) since 1991 and served on the governing board for seven years, ending her Board term as the 2001/2002 president. Ms. Willett has also been involved with the International Foundation for Retirement Education (InFRE) since its inception in 1997 and holds both the Certified Retirement Administrator (CRA) and Certified Retirement Counselor (CRC) designations. She currently is a member of the InFRE Board of Standards and has written and edited several textbooks for the CRA and CRC curriculum.

Mike Schenk
Credit Union National Association

Friday, November 21, 2008   3:45 pm – 5:00 pm
Topic: The Housing Crisis: Issues and Implications

Mike Schenk is Vice President of Economics & Statistics for the Credit Union National Association & Affiliates. He conducts economic and financial research and provides support for CUNA Governmental Affairs and Public Relations efforts. His analyses regularly appear in publications such as CUNA's Credit Union Magazine and Credit Union Executive. He is staff liaison to CUNA's Small Credit Union Committee and to the newly-formed Membership Growth Task Force. Mr. Schenk currently serves on the board of a $400 million credit union. He serves as the credit union's Treasurer and on its asset-liability management committee.

Mr. Schenk has over 25 years experience in the financial services industry. Before joining CUNA in 1992, he was Director of Research for Financial Research Corporation, where he conducted economic analyses, competitor evaluations and product-line planning for mutual fund companies

His background also includes six years as Director of Interest Rate Risk Management at the Chicago-based U.S. League of Savings Institutions. His responsibilities there ranged from helping savings institution executives understand asset/liability and capital management issues, to providing support for the associations lobbying efforts in those areas.

Mr. Schenk has a Bachelors degree in Economics from St. Mary's College of Minnesota, and an M.B.A. in Finance from DePaul University, with a concentration in Banking and Financial Intermediation.

PRE-CONFERENCE SCHEDULE

Sunday, November 16

Registration *Atrium, South*	**2:00 pm – 6:00 pm**

Monday, November 17

Registration *Royal Registration Desk*	**7:00 am – 5:00 pm**
Military Pre-Conference *Royal A, B, C, & D*	**8:00 am – 5:00 pm** **DoD General Session**

Tuesday, November 18

Registration *Royal Registration Desk*	**7:00 am – 5:00 pm**
Military Pre-Conference	**8:00 am – 5:00 pm** **Service Breakout Sessions**
Royal A & B	Air Force
Royal C & D	Army
Imperial, S. Tower	Marine Corps
Royal E & F	Navy

Wednesday, November 19

Registration *Royal Registration Desk*	**7:00 am – 6:00 pm**
Extension *Royal E & F*	**7:00 am – 1:00 pm** **Extension Pre-Conference**
Military Pre-Conference *Royal A, B, C, & D*	**8:00 am – 1:00 pm** **DoD General Session**

THANKS A MILLION...TO THE CONFERENCE COMMITTEE

The AFCPE conference committee has done an excellent job preparing for the 2008 Conference Program. **PJ Gunter** served as the board liason. **Virginia Zuiker** chaired the Program Committee and **Irene Leech** served as *Proceedings* editor. **Henrietta Ross** was chair of the Practitioners' Forums, **Glen Jennings** lead the Posters Committee, **Lance Palmer** provided leadership to the Student Papers Section and **John Grable** was the Research Section chairperson.
Thanks to all!

CONFERENCE PROGRAM

Wednesday, November 19

Conference Workshop
Royal Hall, C, D, E, & F

2:00 pm – 5:00 pm with break
Presider: Ray Forgue, Past AFCPE President
General Session: The Dynamics of Money: Helping Your Clients Create Financial Health
Judith Gruber

Welcome Reception
Royal Foyer, S. Tower

5:00 pm – 6:00 pm
Exhibits, Cocktails

Dinner
Royal Hall, C, D, E, & F

6:00 pm – 8:00 pm
Presider: PJ Gunter, AFCPE President
Opening General Session: Motivational Presentation
John Hope Bryant

Thursday, November 20

Registration
Royal Registration Desk

8:00 am – 5:00 pm

Breakfast
Royal Hall, C, D, E, & F

9:00 am – 11:00 am
Presider: PJ Gunter, AFCPE President
Breakfast Business Meeting

Break
Royal Foyer, S. Tower

11:30 am – 12:30 pm
Exhibits, Posters, Break

Thursday, November 20 continued

Poster Sessions

Providing Estate Planning Education via the Web
Marilyn Bishcoff and Beverly Healy, University of Idaho; Joanne Bankston, Kentucky State University; Elizabeth Gorham, South Dakota State University; and Debra Pankow, North Dakota State University

Louisiana House - Home and Landscape Resource Center: Open for Business
Frances C. Lawrence, Claudette H. Reichel, and Margaret Pierce, Louisiana State University Agricultural Center

Mortgage Acceleration Schemes
Jean M. Lown and Jan D. Andersen, Utah State University

Evaluation of a Web-Supported Personal Finance Course for College Students
Jeanna Hennick, 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 Bagwell Durband and Sonya L. Britt, Texas Tech; and John E. 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 C. Lawrence, Louisiana State University

Problem Gambling in Rural America: Considerations for Financial Counselors
Barbara Chromy and Margaret A. Fitzgerald, North Dakota State University

College Students' Financial Literacy: Implications for Financial Planning Professionals and Educators
Susan J. 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 S. Gossett, Marsha Lockard, and Marilyn C. Bischoff, University of Idaho

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

Financial Literacy Assessment Project: Introducing a Framework and Developing an Instrument
Sandra J. Huston, Dottie B. Durband, Michael S. Finke, Vickie L. Hampton, Hyrum L. Smith, and Sonia L. Britt, Texas Tech University

The Impact of Changes in Financial Stressor Events on Financial Well-Being of Debt Management Program Clients
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, Grandfamilies of America and AARP Foundation

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

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

Thursday, November 20 continued

Concurrent Session 1	**12:30 pm – 2:00 pm** **Choose One**
Technology 1 *Royal A & B*	**Presider: Angela Moore, Boeing Employee's Credit Union** **Making Every Dollar Count - Designing Effective Online Financial Education** *Karen P. Varcoe and Connie Costello, University of California Riverside; and Margaret Johns, University of California Cooperative Extension, Kern County* **Electronic Newsletters and Podcasts** *Luke Erickson and Lyle Hansen, University of Idaho Extension*
Investment Education 1 *Terrace A-C, S. Tower*	**Presider: Dean Brassington, United States Navy, Fleet and Family Support Center at NAS Oceana** **SAILing towards a Financially Secure Future: Saving and Investing for Life** *Jeanette A. Tucker, Ginger Boutwell, Margaret Burlew, Sheri Fair, Gloria Nye, Diane Uzzle, Adrianne Vidrine, and Valerie Vincent , Louisiana State University Agricultural Center* **Teaching Basic Investing in Mutual Funds** *Celia Ray Hayhoe, Virginia Polytechnic Institute and State University; and Michael S. Gutter, University of Florida*
Students and Money *Royal C & D*	**Presider: Sharon Cabeen, National Student Loan Program** **An Exploration of the Relationship between College Student Personal Financial Knowledge and Credit Card Use Behaviors** *Cliff A. Robb, University of Alabama* **First-Generation Female College Students' Financial Literacy: Real and Perceived Barriers to Degree Completion** *Susan J. Eitel and Jennifer Martin, Texas Woman's University*
Youth and Money 1 *Terrace D-F, S. Tower*	**Presider: Roy Ells, United States Marine Corps** **Finding Teens "Tudes"** *Syble Solomon, LifeWise/Money Habitudes; and Nancy Reigelsperger, Cornell Cooperative Extension* **Right on the Money Talking Dollars and Sense with Parents and Kids** *Cathy F. Bowen, The Pennsylvania State University; Holly Chase and Hilary Hunt, Pennsylvania Office of Financial Education*
Program Assessment *Royal E & F*	**Presider: John Grable, Kansas State University** **Financial Knowledge Improvement Among Credit Union Employees** *Joseph M. Saari, Precision Information* **The Impacts of Mandatory Financial Education: Evidence from a Field Study** *J. Michael Collins, University of Wisconsin Madison*
Break *Royal Foyer, S. Tower*	**2:00 pm – 2:30 pm** **Exhibits, Posters, Break**

Thursday, November 20 continued

Concurrent Session 2 — **2:30 pm – 4:00 pm**
Choose One

Money and Aging
Royal A & B

Presider: Beth Middleton, United States Marine Corps

Retire Well: Preparing Boomers for Retirement

Marilyn Bischoff, Luke Erickson, Lyle Hansen, Beverly Healy, Marsha Lockard,and Jim Schaffer University of Idaho; and Patty Highley, Idaho Department of Finance

Factors that Influence the Amount of Net Worth for Older Households: A Comparison of Retired and Working Households

Sungwoo Song and Sharon A. DeVaney, Purdue University

Counseling Techniques 1
Terrace A-C, S. Tower

Presider: Steven Mayfield, Headquarters Air Force Personnel Center

Money Coaching - A New Paradigm in Working with Clients Around Money Behaviors

Steven Shagrin, Planning for Life; and Tracie Malesa, Acredex, Inc.

Is Credit Counseling via the Telephone as Effective as In-Person Delivery?

John Barron, Krannert School of Management, Purdue University; and Michael Staten, University of Arizona

Youth and Money 2
Royal C & D

Presider: Michele Schull Reinowski, United States Air Force

Future 4-H Millionaires Club

Celia Ray Hayhoe, Virginia Polytechnic and State University; Robert H. Flashman, University of Kentucky; Erica Tobe and Sheila Urban Smith, Michigan State University; F. Neal Smith, and Dena K. Wise, University of Tennessee Extension

Real Money: A "Tabletop" Financial Simulation for Young Adults

Barbara O'Neill, Rutgers University

Financial Education 1
Terrace D-F, S. Tower

Presider: Michael Wood, Department of the Army/Family Programs Directorate

Creating and Facilitating Culturally Sensitive Family Finance Education Programs for Members of the Latino Community

Teresa Hunsaker, Linda Skogrand, Adrie J. Roberts, Amanda Horrocks, Jay Bladen, and Candi Merritt, Utah State University Extension

Engaging, Ready-to-Deliver Workshops for a Variety of Audiences

Nichole Chinadle, University of Arizona

Relationships and Money
Royal E & F

Presider: Irene Leech, Virginia Tech

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
Royal Hall, C, D, E, & F

4:15 pm – 5:15 pm

Presider: Gordon Genovese, AFCPE Executive Director

General Session: Putting Investors First: What Every Investor Needs to Know

FINRA Investor Education Foundation

CONFERENCE PROGRAM

Friday, November 21

Registration — **8:00 am – 12:00 pm**
Royal Registration Desk

Coffee — **7:30 am – 8:30 am**
Royal Foyer, S. Tower
Exhibits

General Session — **8:30 am – 10:00 am**
Grand Hall-G
Presider: Glenna Muske, AFCPE President Elect
General Session: A New Model for Retirement Education and Counseling… It's about more than just money
Mary Willett

Brunch — **10:15 am – 11:45 am**
Royal Ballroom, S. Tower
Presider: Mary Spear, AFCPE Awards Committee Chair
Awards Brunch

Concurrent Session 3 — **12:00 pm – 1:30 pm**
Choose One

Programming
Salon 7 & 8, N. Tower
Presider: Glen Jennings, Texas Woman's University
The "Earn it. Keep it. Save it." Campaign (EIKISI)
Ann House and Joanne Roueche, Utah State University Extension

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

Financial Potpourri 1
Terrace D-F, S. Tower
Presider: Alena Johnson, Utah State University
Mortgage Foreclosure Effects on Military Families
Karen Terry, US Air Force - Airman and Family Readiness Division

You Know Who You Are, Who Else Does Too? Identity Theft, Fraud, and Internet Safety Education for Families
Rebecca J. Travnichek, University of Missouri Extension

Income
Grand F-G
Presider: Lance Palmer, University of Georgia
Inheritance Receipt Retirement Savings: An Investigation of the Permanent Income Hypothesis
Abu Zafar Shahriar and Tansel Yilmazer, University of Missouri-Columbia

What Factors Affect Income from Wages and Salaries?
Pei-Chen Liu and Sharon A. DeVaney, Purdue University

Counseling Techniques 2
Grand E
Presider: Maryann Barry, United States Air Force, Airman & Family Readiness Center
Advising and Counseling the Unbanked
Kimberlee Davis, Texas State University at San Marcos

Helping Households Organize Important Financial Paperwork: A Workshop Incorporating Financial Management, Emergency Preparedness, and Consumer Education
Melanie D. Jewkes, Adrie J. Roberts, , Amanda Horrocks, Kemper Ure, Candi Merritt, and Jay Bladen, Utah State University Extension

Health and Wealth
Pacific Room, N. Tower
Presider: Virginia Solis Zuiker, Universary of Minnesota
Medical Care Financing: A Solution or A Problem?
Swarn Chatterjee and Brenda Cude, The University of Georgia

Money Aspirations about Living Well: Development of Adolescent Aspirations from Middle School to High School
Ivan Beutler and Lucy Beutler, Brigham Young University; and Kelly McCoy, Brigham Young University Idaho

Friday, November 21 continued

Break
Royal Foyer, S. Tower

1:30 pm – 2:00 pm
Exhibits, Break

Concurrent Session 4

2:00 pm – 3:30 pm
Choose One

Financial Education 2
Salon 7 & 8, N. Tower

Presider: Henrietta Ross, Ontario Association of Credit Counselling Services

Slashing Household Costs and Boosting Savings: A Series of Fact Sheets for Financial Counseling and Education
Teresa Hunsaker, Melanie D. Jewkes, and Adrie J. Roberts, Utah State University Extension

Financial Education Program Developed by the National Learning Center for Air Force Counselors
Steven Mayfield, Headquarters Air Force Personnel Center; and Bret Anderson, National Learning Center

Technology 2
Terrace D-F, S. Tower

Presider: Rebecca J. Travnichek, University of Missouri Extension

Computer-Assisted Financial Counseling Techniques Forum
Dean Brassington, US Navy – Fleet and Family Support Cente; Phil Lawson, Spherit; and Mary Spear, US Navy – Commander Navy Installations Command

An Online Chat: A New Way to Communicate Financial Information
Elizabeth E. Gorham, South Dakota State University Extension; Marilyn Bischoff, University of Idaho Extension; Michael S. Gutter, University of Florida; and Barbara O'Neill, Rutgers University

Investment Education 2
Grand F-G

Presider: Bill Heaberg, United States Air Force

A Marketing and Audience Analysis for an Online Investment Education for Farm Households Project
Nancy Porter, Clemson University; Jane Schuchardt, CSREES/USDA; Debb Pankow, North Dakota State University; and Barbara O'Neill, Rutgers University

Making the Most of Your 403(b) Plan: A Workshop for Educators and Non-Profit Employees
Barbara O'Neill, Rutgers University

Household Finances
Grand E

Presider: Brenda Vaughn, National Student Loan Program

Determinations of the Percentage of Income Spent on Food Eaten at Home and Away from Home
Chiu-Han Wang and Sharon A. DeVaney, Purdue University

Characteristics of Households Who Contribute Both Money and Time to Charitable Organizations
Nwamaka A. Anaza and Sharon A. DeVaney, Purdue University

Financial Potpourri 2
Pacific Room, N. Tower

Presider: Jan Garkey, Credit Union National Association

Fiscal Fitness from the Inside Out
Susan Zimmerman, Mindful Action Planning

Why Don't the Rich Just Buy More Happiness?
Jan D. Andersen, Utah State University

Closing Session
Royal Ballroom, S. Tower

3:45 pm – 5:00 pm
Presider: Ray Forgue, Past AFCPE President

General Session: The Housing Crisis: Issues and Implications
Mike Schenk