AFCPE®
Annual Conference

SCOTTSDALE, AZ

NOVEMBER 18–20

PRE-CONFERENCE
ACTIVITIES BEGIN
NOVEMBER 16

2009

WELCOME FROM THE PRESIDENT

Welcome to Scottsdale, Arizona and the Annual Conference for the Association for Financial Counseling and Planning Education. You and nearly 500 of your colleagues are here to share, learn, and network (plus relax and have some fun).

This year's program is designed to provide you with tools that you can use. Yesterday, or even today, you left your office having just struggled to help clients deal with tremendous financial difficulties. And you know that similar clients will be waiting when we return. So our task was to meet your request for immediate help. In looking at the conference schedule, I think we have met that task.

On Wednesday evening, join Deborah Price as she helps us understand and then begin to change one's relationship with money. Then Thursday we "go live" with Pam Kruger and Jack Gallagher of Money Track as they join Don Blandin from Investor Protection Trust. They will provide strategies and resources to help us "get the word out." That same day April Lane Benson will take a look at compulsive buying behaviors. And we are privileged to have a return engagement from Mike Schenk, Credit Union National Association. Mike is back by popular request. Last year he talked about where the economy was headed. This year he will give us his take on the economic picture one year later.

None of these events would have happened without a great deal of time and effort from a number of volunteers. Conference chair, Henrietta Ross, led a team of volunteers including Margaret Fitzgerald, Kristy Archuleta, Barry Wilkinson, and Patricia Pope, worked with a host of volunteers to get conference submissions in and reviews done. Then it was up to Susan Eitel and Glenn Jennings to bring this altogether in our Proceedings. To all of these people we owe a deep, warm thank-you.

This conference represents a showcase of our work. The conference allows us to learn, to share and to jointly develop ways to better work with our clients. We have the chance to meet and talk with others regarding the tools we use and the issues we face. During the networking time, small groups can discuss what is missing yet from our toolkit or from our understanding.

The conference represents the culmination of another great year for AFCPE. So many have provided time and effort to move our organization forward. Thanks to all of you who have given in so many ways. You, the members, make AFCPE the leading organization in supporting and training those involved in financial counseling and education.

I hope this year's conference provides you with energy, enthusiasm, and new ideas. Thanks for your continued support. And make your reservation now for next year's conference in Denver.

Glenn Muske
2009 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 Packet Table of Contents

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2010 Hotel Information

November 17-19, 2010

Grand Hyatt Denver
1750 Welton Street
Denver, CO 80202

(888) 421-1442 (toll-free)
or (402) 592-6464

2009 AFCPE COMMITTEES

Awards/Distinguished Fellow................Mary Spear
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Ethics..Anne Barton
Investment ....Rebecca Travnichek
Journal .... Fran Lawrence
Member Development..... Michele Schull Reinowski
Newsletter .... Laura Connerly
Nominations..PJ Gunter

KEYNOTE PRESENTATIONS

Deborah Price

Founder, CEO and Money Coach, Money Coaching Institute

Wednesday, November 18, 2009   6:00 pm – 8:30 pm
Topic: The Mind and Money: Cultivating Financial Happiness

Deborah Price is the founder of The Money Coaching Institute, which provides money coaching, consulting and training to both individuals and businesses. A former financial advisor for over twenty years with firms such as Merrill Lynch, Mass Mutual, AIG and London Pacific Advisors, Deborah left the financial industry to pioneer the field of Money Coaching.

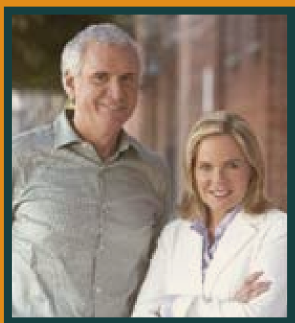
Money Coaching is a step-by-step process for understanding and changing one's relationship with money in order to live a more purposeful and prosperous life. Through education and awareness, The Money Coaching Institute is committed to empowering others around money, both personally and practically.

She is the author of *Money Therapy: Using the Eight Money Types to Create Wealth and Prosperity; Money Magic: Unleashing Your Potential for Wealth and Prosperity*; and *Start Investing Online Today*. She has appeared on numerous radio and television shows throughout the United States and is considered a leading expert in her field. Deborah works with individual and couples and is a consultant to both corporations and non-profit businesses. She resides in Petaluma, California with her family.

2010 Invitation to Present

Information about submitting papers to be considered for presentation at the 2010 AFCPE Conference will be posted to the AFCPE website and emailed to the AFCPE membership in early 2010. Stay tuned for more information!

KEYNOTE PRESENTATIONS



Pam Krueger and Jack Gallagher
Money Track

Don Blandin
Investor Protection Trust

Thursday, November 19, 2009 9:30 am – 10:45 am
Topic: Getting the Word Out: Resources and Strategies for Educating and Protecting Investors

Pam Krueger, Executive Producer, co-host and creator of the award-winning MoneyTrack series on public television and winner of a 2009 Gracie Award of Individual Achievement brings her knowledge and can-do attitude to viewers nationwide. For nine years, Pam worked as a stockbroker. Recognizing the increasing need for investor education, she made the leap to broadcast television by producing and reporting for numerous financial programs. Her first book, "The MoneyTrack Method" [Wiley & Sons] was released in October 2008. Krueger also serves on the board of directors of the California Jump$tart Coalition.

Jack Gallagher, Co-Host of MoneyTrack, is a well-established and recognized on-air talent/comedian. His work includes movies, a recurring role on the HBO Original Series, Curb Your Enthusiasm, and numerous appearances on The Tonight Show with Johnny Carson and Jay Leno, as well as NBC's Late Night with Conan O'Brien. Jack is a three-time Emmy® Award winner for numerous PBS shows. He was also honored with the NATPE IRIS award in the category "On-Camera Talent" in 2002.

Don Blandin, President and CEO of the Investor Protection Trust and the Investor Protection Institute, has worked in and with a wide variety of sectors including: business and industry; non-profit; academia and philanthropic foundations; and federal, state, and local government, both in the U.S. and globally. Don, an AFCPE member, has been building coalitions and partnerships for over three decades. As president of IPT, a charitable trust, Don is engaged in programs to help Americans become wise and safe investors.

KEYNOTE PRESENTATIONS

April Lane Benson, PhD

Stopping Overshopping, LLC

Thursday, November 19, 2009   3:45 pm – 5:15 pm
Topic: Stopping Overshopping

April Lane Benson, Ph.D., is a nationally known psychologist who specializes in the treatment of compulsive buying disorder. She is the co-founder of the Center for the Study of Anorexia and Bulimia, and a member of the Board of Directors of the Institute for Contemporary Psychotherapy, both in New York. She's been in private practice in New York City for over 30 years.

I Shop, Therefore I Am: Compulsive Buying and the Search for Self (Aronson, 2000), Dr. Benson's edited book, is a multidisciplinary approach to the problem of compulsive buying. It includes contributions from the fields of sociology, consumer behavior, marketing, community education, psychology, and psychiatry. Her new book, *To Buy or Not to Buy?: Why We Overshop and How to Stop*, published in December, 2008 by Trumpeter Books, offers a comprehensive program for stopping overshopping. April's also written chapters for professional books about the treatment of compulsive buying and about the social factors, social costs, and public policies that relate to overconsumption, and has an article coming out in the March, 2009 issue of the Psychotherapy Networker.

Dr. Benson and her associates offer individual treatment and group coaching, both in person and on the telephone, and train therapists who want to learn to work with overshoppers. *Stopping Overshopping*, LLC maintains an active and informative website. Each month, people from almost 70 different countries visit the site.www.stoppingovershopping.com.

She's appeared widely in the media, most recently on the "PBS Nightly Business News", "Good Morning America", the "Today Show", the CBS Evening News, and the "Morning Show with Mike and Juliet. Quoted in *The New York Times, Wall Street Journal, Los Angeles Times, Washington Post, Chicago Tribune, The Christian Science Monitor, and The Toronto Star, she has also been referenced in Time, Money, Kiplinger Personal Finance, Ladies' Home Journal, Vogue, Cosmopolitan, Harper's Bazaar, Redbook, Marie Claire*, and a variety of internet publications. She speaks to both professional and non-professional audiences.

KEYNOTE PRESENTATIONS

Mike Schenk

Credit Union National Association

Friday, November 20, 2009 1:45 pm – 3:00 pm
Topic: The Economy and Consumer Financial Health

Mike has over 25 years of experience in the financial services industry.

He joined the Credit Union National Association (CUNA) in 1992 and is currently Vice President of Economics & Statistics for CUNA. He conducts economic research and supports CUNA's public relations and lobbying efforts. His analyses regularly appear in trade publications such as Credit Union Magazine. He also is a frequent contributor in the financial media – including CNBC, Bloomberg, and CNN Money.

Mike serves on the board of a $1.5 billion credit union. In his six-year role as a credit union director, Mike served as Treasurer and as Chair of his credit union's Asset-Liability Management Committee.

Before joining CUNA in 1992, Mike served in Director-level positions in the mutual fund and in the savings institution industries.

Schenk has a Bachelors degree in Economics and an M.B.A. in Finance with a concentration in Banking and Financial Intermediation.

With its network of affiliated state credit union leagues, CUNA serves 90% of America's 8,000 credit unions, which are owned by nearly 90 million consumers. Credit unions are not-for profit cooperatives providing affordable financial services to people from all walks of life.

PRE-CONFERENCE SCHEDULE

Sunday, November 15

Registration	**2:00 pm — 6:00 pm**	

Monday, November 16

Registration	**7:00 am — 5:00 pm**
Breakfast	**7:00 am — 8:00 am**
Conference Foyer	Military Pre-Conference Breakfast
Military Pre-Conference	**8:00 am — 12:00 pm**
Ballroom DEF	DoD General Session
Military Pre-Conference	**1:00 pm — 5:00 pm**
	DoD Breakout Sessions

Tuesday, November 17

Registration	**7:00 am — 5:00 pm**
Breakfast	**7:00 am — 8:00 am**
Conference Foyer	Military Pre-Conference Breakfast
Military Pre-Conference	**8:00 am — 5:00 pm**
	Service Breakout Sessions
Ballroom D	Air Force
La Valencia	Army
El Teatro	Marine Corps

Wednesday, November 18

Registration	**7:00 am — 6:00 pm**
Cooperative Extension Pre-Conference	**7:00 am — 1:00 pm**
El Teatro	Extension Pre-Conference
Breakfast	**7:00 am — 8:00 am**
Conference Foyer	Military Pre-Conference Breakfast

Wednesday, November 18 cont.

Military Pre-Conference	**8:00 am — 12:30 pm**	
Ballroom DEF	**DoD General Session**	
Opening Session 1	**2:00 pm — 3:30 pm** Choose One	
Ballroom ABCD	**Presider: Janie Bright, Local Government Federal Credit Union** **Money Coaching: Managing Your Clients Money Issues From the Inside Out** *Deborah Price, Founder, CEO and Money Coach, Money Coaching Institute*	
La Valencia	**Presider: Rebecca Travnichek, University of Missouri Extension** **Student Loan Update** *Todd Woodlee, Vice President of Business Development, National Student Loan Program*	
Break	**3:30 pm — 4:00 pm**	
Ballroom EF		
Opening Session 2	**4:00 pm — 5:15 pm** Choose One	
Ballroom ABCD	**Presider: Gordon Genovese, AFCPE Executive Director** **What's New With the AFCPE Website**	
La Valencia	**Presider: Irene Leech, Virginia Tech** **Using a Return-on-Investment Model to Promote Financial Education in the Workplace** *E. Thomas Garman, Personal Finance Employee Education; Aimee D. Prawitz, Northern Illinois University; Barbara O'Neill, Rutgers University; Jinhee Kim, University of Maryland; and Jamie Richter, Northern Illinois University*	
Welcome Reception	**5:30 pm — 6:30 pm**	
Ballroom EF Foyer		
Dinner	**6:30 pm — 8:30 pm**	
Ballroom ABCD	**Presider: Glenn Muske, AFCPE President** **The Mind and Money: Cultivating Financial Happiness** *Deborah Price, Founder, CEO and Money Coach Money Coaching Institute*	

CONFERENCE SCHEDULE

A SPECIAL THANKS TO THE CONFERENCE COMMITTEE

The 2009 AFCPE conference committee has done a great job preparing for the 2009 Conference Program. **Joyce Cavanagh** served as the board liason and **Henrietta Ross** chaired the Program Committee. **Susan Eitel** and **Glen Jennings** served as Proceedings editors. **Barry Wilkinson** was chair of the Practitioners' Forums, **Kristy Archuleta** lead the Posters Committee, **Patricia Pope** provided leadership to the Student Papers Section and **Margaret Fitzgerald** was the Research Section chairperson. **Thanks to all for a job well done!**

Thursday, November 19

	7:00 am — 8:00 am
Ballroom EF	**Exhibit Hall open**
Registration	**8:00 am — 5:00 pm**
Breakfast	**8:00 am — 9:15 am**
Terraza	**Breakfast and Business Meeting**
General Session	**9:30 am — 10:45 am**
Ballroom ABCD	**Presider: Don Blandin, Investor Protection Trust** **Getting the Word Out: Resources and Strategies for Educating and Protecting Investors** *Pam Krueger and Jack Gallagher, Money Track*
Break	**10:45 am — 11:00 am**
Ballroom EF	
Concurrent Session 1	**11:00 am — 11:45 am** **Choose One**
Credit 1 *La Valencia*	**Presider: Barbara Haynes, University of Wisconson Extension** **When Creditors Are Predators** *Brenda Procter and Andrew Zumwalt, University of Missouri Extension*
Housing *Las Palmas*	**Presider: Sonya Britt, Kansas State University** **Analysis of Housing Affordability Indices Used by Practitioners** *Melanie Jewkes, Utah State University Extension; and Lucy Delgadillo, Utah State University*
Housing *Ballroom AB*	**Presider: Lonnie Long, Pacific Marine Credit Union** **Charting Your Course to Home Ownership** *Jeanette Tucker, Deborah Hurlbert, Krisanna Machtmes, Cynthia Richard, Sheri Fair, Deborah Cross, Cynthia Stephens, Margaret Burlew, and Valerie Vincent, Louisanna State University AgCenter*
Insurance *Ballroom C*	**Presider: Rosemary Heins, University of Minnesota Extension** **Long—Term Care – Talking, Deciding, Taking Action** *Kathryn Sweedler, Amy Griswold, Molly Hofer, Paul McNamara, Katherine Reuter, and Cammy Seguin, University of Illinois Extension*
Insurance *Ballroom D*	**Presider: Janet Garkey, Credit Union National Association** **Consumers' Perceptions and Attitudes towards Buying Annuities: A Pilot Project** *Elizabeth Gorham, South Dakota State University; and Sharon DeVaney, Purdue University*
Lunch	**11:45 am — 1:15 pm**
	Lunch on your own **Exhibit Hall will be open**

Thursday, November 19 cont.

Concurrent Session 2	1:15 pm – 2:45 pm Choose One
Financial Literacy 1 *La Valencia*	**Presider: Elizabeth Dolan, University of New Hampshire** **Teaching Personal Finance by Color Using Association to Improve Student Self-Evaluation** *Todd Christensen, Debt Reduction Services Inc.* **Impacting Workers Financial Well-being: Saving and Investing for Life (SAIL)** *Jeanette Tucker, Deborah Hurlbert, Krisanna Machtmes, Gloria Nye, Valerie Vincent, Adrianne Vidrine, Margaret Burlew, Diane Uzzle, Sheri Fair, Deniese Zeringue, Ginger Boutwell, Deborah Cross, and Terry Foster, Louisanna State University AgCenter*
Retirement 1 *Las Palmas*	**Presider: Alena Johnson, Utah State University** **Turning Land Into Liquidity: Retirement Plans and Concerns of Farm Households** *Barbara O'Neill, Stephen Komar, Robin Brumfield, and Robert Mickel, Rutgers Cooperative Extension* **Becoming Retirement Ready: Challenges for Pre-retirees** *Luke Erickson, Lyle Hansen, Beverly Healy, Marsha Lockard, and Marilyn Bischoff, University of Idaho Extension*
Education 1 *Ballroom AB*	**Presider: Nancy Granovsky, The Texas A & M System** **Teaching for the Test, and Life is the Final Exam** *Catherine Bell, Daniel Gorin, and Jeanne Hogarth, Federal Reserve Board* **Don't Re-Invent the Financial Wheel! Adapt Curricula to Meet Issues in a Timely Manner** *Shirley Anderson-Porisch and Rosemary Heins, University of Minnesota Extension*
Investing 1 *Ballroom C*	**Presider: Sharon Burns, Purdue University** **Gender Differences in Risk Tolerance: Are Women Really Different Than Men?** *John Grable, Kristy Archuleta, and Farrell Webb, Kansas State University; and Sonya Britt, Texas Tech University* **Teaching Mutual Funds to Persons Who Wish to Begin Investing** *Jim Murphy, United States Marine Corps*
Money Management 1 *Ballroom D*	**Presider: Patricia Pope, US Air Force** **Bankruptcy and Gender** *Jean Lown, Utah State University* **Financial Security: Managing Money in Tough Times** *Michael Gutter, University of Florida; Nancy Porter, Clemson University; Elizabeth Kiss, Purdue University; and Jane Schuchardt, CSREES-USDA*

Thursday, November 19 cont.

Poster Sessions **3:00 pm — 3:45 pm**
Ballroom EF

What Financial Counselors Should Know About Clients Who "Give Back to God": A National Qualitative Study of Why Americans Make Religious Contributions

Loren Marks and Frances Lawrence, Louisiana State University; and David Dollahite, Brigham Young University

Possession of a Set of Estate Planning Documents In Virginia Among Adults 50 and Older With at Least One Adult Child

Cynthia Horkey, Celia Hayhoe, Julia Beamish, Sophia Anong, and Alex White, Virginia Tech

Creating a Student-Friendly Personal Finance Literacy Service "No space, No money…. No problem!"

Linda Chalmers, University of Texas at San Antonio

Retirement Ready? A New Seven-Lesson Curriculum to Teach Retirement Planning

Marilyn Bischoff, Luke Erickson, Lyle Hansen, Beverly Healy, Marsha Lockard, and Jim Schaffer, University of Idaho Extension

Improving Financial Management Skills in Head Start Parents

Rebecca Travnichek, University of Missouri Extension

Peer to Peer: College Students Offer Financial Literacy Lessons

Pamela Kutara, Michael Cheang, Judith Mills Wong, Rosita Chang, and Christine Kirk-Kuwaye, University of Hawaii

Cash Matches are Made in Maryland – Not Heaven!

Megan O'Neil-Haight, University of Maryland Extension

When Will You Have It All?

Ivan Beutler and Lucy Beutler, Brigham Young University

Risk and Credit Payment Behavior

John Grable, Kristy Archuleta, and Farrell Webb, Kansas State University

Single Mothers, Social Support, and Financial Distress

Jamie Richter and Aimee Prawitz, Northern Illinois University

What Do Teens Want to Know About Money—A Comparison of 1999 and 2008

Karen Varcoe, Patti Wooten-Swanson, and Margaret Johns, University of California

Credit Cards: Why It Pays to Shop Around

Elvis Ortiz, University of California-Davis; and Jeanne Hogarth, Federal Reserve Board

Thursday, November 19 cont.

Health and Wealth – A No Risk Investment: Online Behavior Change Strategies to Improve Health and Wealth

Linda Block and Rachel Kranch, The University of Arizona; Barbara O'Neill and Karen Ensle, Rutgers University

Educating Financial Counselors and Planners: Assessing with Rubrics

Patricia Swanson, Iowa State University; John Grable, Kansas State University; Margaret Fitzgerald, North Dakota State University; Sheran Cramer, University of Nebraska -Lincoln; Glenn Muske, Oklahoma State University; Bernadine Enevoldsen, South Dakota State University; and Deanna Sharpe, University of Missouri

Demonstrating Value: Program Evaluation Using Google Docs Forms

Jean Lown, Jennifer Jenkins, and Samantha Nelson, Utah State University

You Can Write A Book Too!

Madeleine Greene, Jo Ann Linck, Steve Hannan, and Karen Brelsford, The Money Team

The Circumplex Model of the Family Financial System: Rules, Emotions, and Communication

William Bailey, University of Arkansas

A New Financial Aid Counselor's Resource: A Promising Pre-Financial Aid Workshop for Students

Nancy Deringer and Colleen Robbins, University of Idaho

Consumer Shopping Access to Credit Card Information: A Challenge in 2009

Sheree Jones and Irene Leech, Virginia Tech

A Baby Boomers' Guide to Financial Caregiving for Your Aging Parents

Patti Wooten Swanson, University of California Cooperative Extension

Getting Down to Basics: Initiating Financial Education for Military at the Recruiting Level

Jennifer Hobbs Plantier, Hardin-Simmons University

Retirement, Financial Well-being and Health Behaviors of Aging Koreans

Jinhee Kim and Seungeun Cha, University of Maryland

The Impact of Adult Education On Workplace Financial Education: Flexible Spending Accounts and Health Savings Accounts

M.J. Kabaci and Paul Annis, University of Georgia

Integrating Personal Finance into Addiction Studies

Amanda Baker and Sonya Britt, Texas Tech University

General Session	**3:45 pm — 5:15 pm**
Ballroom ABCD	**Presider: Joyce Cavanagh, AFCPE President Elect** **Stopping Overshopping** *April Lane Benson, PhD, Stopping Overshopping, LLC*

CONFERENCE PROGRAM

Friday, November 20

Breakfast	**7:00 am – 8:00 am**
Ballroom EF	**Continental Breakfast / Exhibit Hall will be open**

Registration	**8:00 am — 12:00 pm**

Concurrent Session 2	**8:00 am – 9:30 am** **Choose One**
Financial Literacy 2 *La Valencia*	**Presider: Kristy Archuleta, Kansas State University** **Personal Finance Knowledge and Self-Efficacy among College Students** *Stuart Heckman, Kansas State University* **Comparison of Behavioral Outcomes: School-Based Financial Education versus Community-Based Financial Education** *Michael Gutter, Zeynep Copur, Selena Garrison, and Dale Pracht, University of Florida*
Credit 2 *Las Palmas*	**Presider: Jeanette Tucker, Lousiana State University Ag Center** **The New Credit Card Rules: What You Need to Know** *Jeanne Hogarth, Federal Reserve Board* **Credit: American Dream or Nightmare – A Brief Video and Lesson Plan** *Charlestien Harris, Bobbie Shaffett, Susan Cosgrove, and Rita Green, Mississippi State University*
Education 2 *Ballroom AB*	**Presider: Brenda Vaughn, National Student Loan Program** **Financial Literacy of College Students: Understanding Student Interests in Technology Use and Content** *Lori Hendrickson, Sara Croymans, Becky Hagen-Jokela, and Janene Gilman, University of Minnesota Extension; and Virginia Zuiker, University of Minnesota* **Teaching Financial Literacy: Engagement of Multigenerational Learners** *Rebecca Hagen Jokela and Lori Hendrickson, University of Minnesota Extension; and Barbara Haynes, University of Wisconsin Extension*
Education 3 *Ballroom C*	**Presider: Linda Chalmers, University of Texas at San Antonio** **Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study** *Wendy Way and Karen Holden, University of Wisconsin – Madison* **Smart Choice$: Money and Food Resource Management Curriculum** *Jinhee Kim and Meredith Pearson, University of Maryland*
Money Management 2 *Ballroom D*	**Presider: Dottie Durband, Texas Tech University** **A Simple, Time-efficient "Income & Expense Management Kit"** *Jim Murphy, United States Marine Corps* **Financial Success for College Students: Two Successful Money Management Programming Models** *Paul Goebel, University of North Texas; Kristy Vienne and Jacki Brossman-Ashorn, Sam Houston State University*

Break	**9:30 am – 10:00 am**
Ballroom EF	**Break**

Friday, November 20 cont.

Concurrent Session 4	**10:00 am — 11:30 am** **Choose One**
Education 4 *La Valencia*	**Presider: Joanie Hammons, MHN Government Services** **Evaluation of a Credit and Debt Education Program: Experience from the Classroom** *Leslie Green-Pimentel and Irina Kunovskaya, University of Georgia* **Preparing High School Teachers to Teach Personal Finance: Teacher Training Workshops and More** *Elizabeth Kiss, Purdue University; John Parfrey, National Endowment for Financial Education; and Wanda Fox, Purdue University*
Money Behaviors *Las Palmas*	**Presider: Bobbie Shaffett, Mississippi State University Extension Service** **What Practitioners Need to Know about Behavioral Finance** *Kimberlee Davis, Texas State University* **When it comes to money, what's your type?** *Linda Walker, Salt Lake Community Action Program; and Kyle Walker, Utah State Office of Rehabilitation*
Money Management 3 *Ballroom AB*	**Presider: Linda Thorell, Personal Finance Trainers, Inc.** **Choosing a Financial Professional** *Karen Chan and Kathryn Sweedler, University of Illinois Extension* **Economic Crisis: Do our youth have the skills to survive?** *Sara Croymans and Janene Gilman, University of Minnesota Extension*
Retirement 2 *Ballroom C*	**Presider: Kenneth Long, Fiscal Progress** **Raising Awareness of the Retirement Savers Tax Credit through Student Educators** *Lance Palmer, University of Georgia; Nathaniel Harness, Texas A&M University; and Joseph Goetz, University of Georgia* **How to Create a "Retirement Paycheck"** *Barbara O'Neill, Rutgers Cooperative Extension*
Education 5 *Ballroom D*	**Presider: Laurel Kubin, Colorado State University Extension** **Make Your Presentation Powerful: Ideas That Work** *Madeleine Greene and Jo Ann Linck, The Money Team; and Jocelyn Olympio, MHN Government Services* **New Tools for Teaching Basic Money Management Skills to Limited Resource Audiences** *Joanne Bankston, Kentucky State University; and Robert Flashman, University of Kentucky*
Lunch	**11:45 am — 1:30 pm**
Terraza	**Presider: Mary Spear, AFCPE Awards Committee Chair** **Awards Luncheon**
Closing Session	**1:45 pm — 3:00 pm**
Ballroom ABCD	**Presider: Glenn Muske, AFCPE President** **The Economy and Consumer Financial Health** *Mike Schenk, Credit Union National Association*
	3:00 pm — 4:30 pm
Ballroom EF	**Exhibit Hall open**