

2017 AFCPE® Annual Research and Training Symposium Schedule



BRIDGING THE GAP:

Building a Community of Financial Well-Being

November 15-17, 2017
San Diego, California



Welcome from the President



Brenda Vaughn
President, AFCPE

Welcome to San Diego, “the birthplace of California.” Where the zoo is exotic, the beaches are beautiful, and AFCPE is “Bridging the Gap.” I should apologize for this year’s agenda, it will be difficult to decide which sessions to attend, the amount of notes you will be taking could result in a thesis or at least hand cramps, and your to-do list just might outdo Santa’s list. The wealth of knowledge and expertise which will be showcased is unparalleled to any other event. It might be a struggle to catch up with all your friends, dialog with your colleagues, and find the time to network with new acquaintances. However, you will have become more aware of the variety of gaps and gained an enormous amount of resources, tools, and contacts as support when trying to close them. Take advantage of this time and the outcome, once returning home, will be incredible.

I would like to recognize all those who have worked diligently on the Symposium, especially the Symposium Task Force: Sasha Grabenstetter who served as Chair, Erin Deville Brown, Angela Mazzolini, Michelle Gershfeld, Axton Betz-Hamilton, Jerry Buchko who served as Board Liaison, and all the staff members especially Sara Martin-Fuller and Katie Tornow who work day in and day out on making the Symposium successful. The reviewers who took the time to read all the submissions which resulted in the finest agenda. Those who worked on research, submitted proposals, and created posters. The speakers and panelists who are willing to share their wealth of knowledge. To our sponsors and exhibitors, the Symposium just wouldn’t be possible. Thank you for your continuous support in helping consumers better understand money and the role it plays in their lives. Thank you to the staff, who will be working nonstop to make sure everyone’s needs are met. Everyone who volunteers as a moderator, mentor, and in the community event. And most of all, to every attendee who obviously values the Symposium and feel it is worth their time and money to attend and participate which enhances the experience for everyone. Thank you!

The Symposium alone will be fantastic, but the extra trainings and activities make it incredible. Those who will be attending the Pre-Symposium sessions will enrich their experience. This year, AFCPE is excited to host the Financial Therapy Association’s (FTA) conference, which complements the Symposium and strengthens our work to build a stronger and more integrated continuum of care across the field. We continue to offer review sessions for the AFC® exam, a financial coaching training, and a pre-conference session specifically for Cooperative Extension professionals.

CONTINUED ON NEXT PAGE

Welcome from the President



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WELCOME FROM THE PRESIDENT CONTINUED

To take full advantage of the Symposium and all it has to offer, you should make a point to visit the Exhibitors. The variety of resources available onsite will make your search convenient and fruitful. Again this year will be the Financial Counseling Knowledge Bowl. This program has been an exciting addition to the Symposium. Good luck to the students participating! Special thanks to the Knowledge Bowl Review Committee for their extra work in pulling this together-Phil Schuman will be the emcee! Special thanks to all the AFCPE members who have donated for the scholarship to the winning team.

Did you volunteer for the Community event? For the third year, AFCPE has offered a community event where AFC® professionals provide one-on-one pro-bono financial counseling sessions to people in the local community. This year, employees of the Paradise Point Resort will take part in this impactful event! Sessions will be held on Wednesday, November 15 between 8 AM – 12 PM.

If you need a break from the influx of information, time to wind down and have some fun! Attendees who signed up for the Meet & Eat on Thursday evening will have an excellent opportunity to network with others on a more social outing.

During your time at the Symposium, please take the time to share your experiences and what you have learned by sending tweets or Facebook messages using #AFCPE17. Take time to engage with other attendees online who are using the hashtag as well. Share what you are learning in your sessions --tweet a thought, a surprising stat, or just a funny moment. I will be looking for you on Twitter!

One change on the agenda will be the town hall/business meeting. Typically it is held on Thursday morning, but we have moved it to Friday at 1 pm after the Awards Luncheon. After which will be a great discussion on Diversity. This session is open to all AFCPE attendees. I hope many will be able to stay until Friday afternoon. The business meeting gives us the chance to share critical information about the organization, our accomplishments, and our continued work based on the strategic plan. You will also have the opportunity to meet new board members and show our appreciation to those who have served and will be leaving the board.

Another exciting addition to the program is brought to you by the hard work of our new Diversity Task Force. They have worked diligently to incorporate diversity throughout the Symposium, and the discussion at the end will be sure to leave an impression. Your presence and participation will enhance the value. A big thank you to the Diversity Task Force members: Lucia Trujillo and Schane D. Coker who serve as Co-Chairs, Meghan Gardner, Meggan Orenstein, Becky Smith, Summer Red, Sylvia Watford, Edna Forero, Dr. Dora Mays who served as Board Liaison and staff member Judy Obiofuma. Thank you for your part in bridging the gap.

It has been an honor serving as AFCPE Board President. My time has been short, but the impact AFCPE has made on my life has been meaningful. We have worked diligently staying focused on the strategic plan. Every member has the potential to affect the direction of the organization and the volunteers in any capacity including those on the Task Forces and serving on the Board. Volunteers are critical to the organization. If you are interested, explore your skills and think about how you might be able to serve, reach out and volunteer. It will be rewarding for you, and your service will benefit the organization. Next year, I will be serving as Past President and will be focused on recruiting members for board positions. Jerry Buchko, who has served in many capacities, will be serving as President. I am positive his leadership will continue the momentum of the organization to continue to set the standard.

Again, welcome to San Diego and the 2017 AFCPE Symposium where the days are few but the choices are many and the experience... priceless. #AFCPE17 Just read the President's Message. See you in the sessions and on Twitter.



Brenda Vaughn
2017 AFCPE Board President
Twitter: @brendav319

Mission, Purpose, Board, Staff

Our Mission

To ensure the highest level of knowledge, skill and integrity of the personal finance profession by certifying, connecting and supporting diverse and capable professionals who serve communities worldwide.

Our Vision

A future where all people – regardless of income or background – are empowered to achieve lasting financial well-being through the highest standards of financial counseling, coaching and education.

For over 30 years, AFCPE has set the highest standards for the field of financial counseling and education. We have worked with the government, the military and a wide range of agencies to set policy. We collaborate with partners that share our values and our vision for the future. Our constituents are instrumental in everything we do. Today, our nonprofit organization continues to set the standard for financial counseling, coaching and education.

We set the standard for:

- Best Practices
- Career Advancement
- Ethical Behavior
- Information Sharing
- Networking
- Personal Finance Education
- Professionalism
- Rigorous Certification



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SYMPOSIUM PROGRAM

Task Force Chair: Sasha Grabenstetter

SYMPOSIUM PROCEEDINGS

Task Force Chair (Editors): Vivian Mason &
Elizabeth Kiss

2017 Symposium Proposal Reviewers

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Mission, Purpose, Board, Staff

2017 AFCPE Staff and Interns

NATIONAL OFFICE

79 South State Street
Suite D3
Westerville, OH 43081
614-368-1055

EXECUTIVE DIRECTOR

Rebecca Wiggins
rwiggins@afcpe.org
614-368-1042

DIRECTOR OF FINANCE & OPERATIONS

Katie Tornow
ktornow@afcpe.org
614-386-1054

COMMUNICATIONS DIRECTOR

Rachael DeLeon
rdeleon@afcpe.org
614-368-1046

CERTIFICATION PROGRAM DIRECTOR

Michelle Starkey
mstarkey@afcpe.org
614-368-1044

CERTIFICATION SPECIAL PROGRAMS DIRECTOR

Thomas Duffany, AFC®, CFP®
tduffany@afcpe.org
614-368-1039

POST-CERTIFICATION PROGRAM COORDINATOR

Judy Obiofuma
jobiofuma@afcpe.org
614-368-1053

CERTIFICATION PROGRAM COORDINATOR

Ashlee Abraham
aabraham@afcpe.org
614-368-1037

CERTIFICATION PROGRAM ADMINISTRATOR

Kathryn Carlsward, AFC®
kcarlsward@afcpe.org
614-568-4643

MILITARY SPOUSE FELLOWSHIP

Heather Baker, AFC®
militaryspouse@afcpe.org
614-368-1038

EVENT COORDINATOR

Sara Martin-Fuller
smartinfuller@afcpe.org
614-368-1141

EVENT COORDINATOR INTERN

Tina Tsui
events@afcpe.org

CONTINUING EDUCATION APPROVALS

ceu@afcpe.org

JOURNAL EDITOR

Jing Jian Xiao, PhD
University of Rhode Island
Department of Human Development
and Family Studies
jfcpe.editor@gmail.com

NEWSLETTER EDITOR

Jill Spence
303-263-7716
jladouceur@afcpe.org

PLATINUM SPONSOR

Thanks to the generosity of The USAA Educational Foundation, the following financial counselors were awarded scholarships to the symposium:

Anthea Acosta, Army
Michael Berkshire, Army
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Jeff Dade, Joint
Deborah Davis, Navy
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**2017 AFCPE Symposium Military Spouse Scholarship Recipients
sponsored by FINRA Foundation**

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Adrianna Gonzalez, Navy
Sara Griffin, Navy

Olga Guy, Army
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Danae Hoekstra, Navy
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Katie Leiva, Coast Guard
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Cheryl Myrick, USMC
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Megan Stolle, Navy
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Carla Tyson, Air Force
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Cari Lingle, Navy

Nichole Monzon, Air Force

April Postell, Reserve

INDIVIDUAL SCHOLARSHIP SPONSORS

Thanks to the generosity of our AFCPE member donors, the following students were awarded scholarships to the symposium:

Knowledge Bowl Participants

Abby Pope, Kansas State University
Mari Erb, Kansas State University
Nolan Keim, Kansas State University
Tierra Dimond, Advisor, Kansas State University
Dana Carney, University of Georgia
Kenneth White, Advisor, University of Georgia
Lisa Jemmings, University of Georgia
Meghan Hogan, University of Georgia
Alena Johnson, Advisor, Utah State University
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Student Scholarship Recipients

Xu Cui Renmin, University of China/
The University of Rhode Island
Sam Jones, Utah Valley University
Emily Koochel, Kansas State University
Jennifer Lehman, Texas Tech University
Yiting Li, University of Minnesota
Irene McIvor Mason, University of Rhode Island
Rebecca Ray, Iowa State University
Joshua Scott, Utah Valley University
Alana Stowe, Utah State University
Zheyang Yao, University of Missouri - Columbia

As of October 1, 2017 the following registered attendees contributed donations towards AFCPE:

<i>Jerry Buchko</i>	<i>Lonnie Long</i>
<i>Mary Carlson</i>	<i>Elaine Luttrull</i>
<i>Soo Hyun Cho</i>	<i>Ryan Ritter</i>
<i>Michele Godfrey</i>	<i>Collin Schriver</i>
<i>Alena Johnson</i>	<i>Rebecca Travnichak</i>
<i>Lindsay Kennedy</i>	<i>Timothy Utting</i>
<i>Jose Lamas</i>	<i>Be-Thy Vallejo</i>
<i>Norma Lockney</i>	<i>Sadie Williams</i>
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TEXAS TECH UNIVERSITY®

From here, it's possible.

2017 Student Scholarship Recipients sponsored by Texas Tech University

Alex Fish, Texas Tech University
Kaylee Kellam, Texas Tech University
James Palmer, Texas Tech University
David Slice, Texas Tech University
Lauren Winkelman, Texas Tech University

Pre-Symposium Schedule



AFCPE is the **Nationally Recognized Leader** in Financial Counseling and Education and a **One-Stop-Shop** for financial professionals delivering:

CERTIFICATION:

AFCPE **Certification Programs** are comprehensive and rigorous. They represent the highest standard in the field of financial counseling and education.

MEMBERSHIP:

AFCPE **Membership** allows professionals to learn and share best practices and innovations in financial education and practice.

EDUCATION:

AFCPE **Symposium** brings together educators, researchers and practitioners to network, share ideas and make life-long connections in the field of financial counseling.

PARTNERSHIPS:

AFCPE is creating **unique and lasting partnerships** to enhance the careers of our professionals and deliver our mission.

Sunday, November 12

12:00PM-5:00PM Registration

ROOM

Paradise Foyer

Registration Open

Monday, November 13

8:00AM-4:00PM Training

ROOM

Double Executive
Suite 705 & 707

**Accredited Financial
Counselor® (AFC®) Onsite
Review**

Pre-registration required

9:30AM-4:30PM

Pre-Symposium

ROOM

Palm I-V

Coaching Essentials

*Saundra Davis, National Financial
Coaching Expert*

Pre-registration required

8:00AM-4:00PM

Registration

ROOM

Paradise Foyer

Registration Open

Tuesday, November 14

8:00AM-5:00PM Registration

ROOM Registration Open
Paradise Foyer

8:00AM-12:00PM Training

ROOM Accredited Financial Counselor® (AFC®) Review
Double Executive Suite 705 & 707
Pre-registration required

9:00AM-4:00PM Pre-Symposium

ROOM Coaching Essentials
Palm I-V
Sandra Davis, National Financial Coaching Expert
Pre-registration required

1:00PM-5:00PM Exam

ROOM Accredited Financial Counselor® (AFC®) Exam
Double Executive Suite 709 & 711
Pre-registration required



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Wednesday, November 15

7:00AM-5:00PM

Registration

ROOM

Paradise Foyer

Registration Open

7:30AM-1:00PM

Pre-Symposium

ROOM

Bay View

Debt Pilots Society: Piloting your clients safely away from the Insolvent Sea

A four-hour workshop addressing debt elimination and repayment options from self-pay strategies to third-party approaches, culminating in the steps involved in bankruptcy. Participants will understand the advantages and disadvantages of the various options that their clients can access for eliminating debts

Todd Christensen, Debt Reduction Services, 2017 AFCPE Board Secretary

Pre-registration required



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your online financial wellness tool

<https://afcp achieve.org/>

Wednesday, November 15 CONTINUED

7:30AM-1:15PM

Pre-Symposium

ROOM

Dockside

Impactful Financial Education: How Cooperative Extension is Making a Difference

Michael Gutter, University of Florida, Associate Dean for Extension and State Program Leader for 4-H Youth Development, Families, and Communities, Institute of Food and Agricultural Sciences

Dena Wise, PhD, The University of Tennessee Extension, Extension Specialist and Professor

Ann Berry PhD, MBA, RFG, University of Tennessee Institute of Agriculture, Professor and Family Economics Specialist

Suzanne Bartholomae, Iowa State University, Assistant Professor and Extension State Specialist, Extension and Outreach

Maria Pippidis, University of Delaware, County Director and Family Consumer Sciences, College of Agriculture and Natural Resources

D. Elizabeth Kiss, PhD, Kansas State University, Associate Professor, School of Family Studies and Human Services

Barbara O'Neill, PhD, CFP, CRPC, AFC, CHC, CFEd, CFCS, Rutgers University, Extension Specialist in Financial Resource Management and Distinguished Professor, Rutgers Cooperative Extension

Pre-registration required

8:00AM-12:00PM

Financial Counseling Community Outreach Event

ROOM

Sunset V

In partnership with Paradise Point Resort & Spa, AFC® professionals are providing one-on-one, unbiased financial counseling to resort employees. Thank you to the AFC® professionals who volunteered their time and expertise to serve the local community and raise awareness for the value of AFC® professionals!

Pre-registration required for providing pro-bono counseling

Pre-Symposium Schedule

Wednesday, November 15 CONTINUED

8:30AM-11:30AM Pre-Symposium

ROOM Student Money Management Center (SMMC)
Sunset I *Phil Schuman, Indiana University*
Pre-registration required

10:00AM-11:30AM Career Path Exploration

ROOM *Pre-registration required*
Sunset IV

8:30AM-9:30AM Navigating Ethical Dilemmas in Financial Counseling

ROOM Interactive group activity Navigating Ethical Dilemmas and discussion of resources available
Royal Pacific Island to AFCPE Financial Professionals in the field.
Moderator: Jerry Buchko, Private Practice, 2017 AFCPE President Elect
Open to ALL AFCPE Symposium Attendees

11:30AM-1:00PM USAA Educational Foundation (USAAEF) Reception/Luncheon

ROOM Invitation only
Sunset III

12:30PM-1:30PM Student Scholarship Luncheon

ROOM Invitation only
Sunset IV

2:00PM-7:00PM Exhibits

ROOM Connect with our exhibitors to gain new resources, and information, and win prizes!
Palm I-V

A new tool for your toolbox.

The Financial Fitness Coach (FFC®) certification program is composed of standardized, comprehensive financial coach training brought to you by Sage Financial Solutions in partnership with AFCPE®. Our program provides you with the skills and techniques to draw upon your financial knowledge and support clients as they make lasting financial behavior change.

Interactive.
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Why Financial Coaching?

Have you educated, counseled and developed a plan for your client, but they are still stuck in those familiar, unhealthy financial patterns? Financial Coaches collaborate with clients to assess their goals and identify the underlying values that motivate them toward achieving their goals. Financial coaching focuses on the client's "why" and supports them in taking charge of their financial choices. Financial Coaches view the client as the expert in their own life, and collaborate with them to create solutions and implement an action plan that works for them.



Whether your goal is FFC® certification or simply furthering your professional development, the FFC® program offers flexibility and depth of skill. Each module builds upon the last, enhancing your effectiveness as a Financial Coach. While 'Coaching Essentials' is the beginning of the certification journey, it can be taken as a stand-alone professional development course.

Learn more at www.afcpe.org/ffc



2:00PM-3:30PM

Welcome General Session

ROOM

Royal Pacific Island

Closing the Racial and Gender Wealth Gap

Thomas Shapiro, PhD, Director, Institute on Assets and Social Policy and the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management, Brandeis University

Melany De La Cruz-Viesca, Assistant Director of the UCLA Asian American Studies Center (AASC) and the Managing Editor of AAPI Nexus

Sabrina Terry, Project Manager, Wealth Building Initiative, ORAL at the National Council of La Raza (NCLR)

Dedrick Asanta-Muhammed, Senior Fellow of the Racial Wealth Divide Initiative at Prosperity Now (formerly CFED)

3:30PM-4:30PM

Poster Session

ROOM

Sunset I, II, III, IV

A Model for Understanding Student Need and Motivation in Offering Financial Education Programs on Campus

College and university leaders largely agree that supporting the financial well-being of their students is important. Many begin by providing some financial education to their student population but industry wide there is no clear standard. Often student turn out is low for these events. To be effective, administrators must identify whom they serve and understand that population before it can be determined what and how to deliver solutions. The purpose of this poster is to provide administrators with an easy to digest model for understanding how students' needs and motivation may impact financial education offerings on campus.

Jacqueline, A.F.I, Carroll, PhD, AccessLex Institute, Senior Manager, Education Services

Arabic Translation of Financial Literacy Curriculum

Michigan State University Extension (MSUE), Who is Hussain? Michigan (WIH), University of Minnesota Extension (UM), and Syrian American Rescue Network (SARN) partnered to translate the financial literacy curriculum into Arabic. The poster will discuss the challenges, difficulties, and final results of the project.

*Syed Khurram Imam, Michigan State University Extension, Program Instructor;
Erica Tobe, PhD, Michigan State University Extension, Extension Specialist;
Mary Jo Katras, PhD, University of Minnesota Extension, Program Leader, Family Resiliency;
Sharon Powell, PhD, University of Minnesota Extension, Extension Educator, Family Resiliency*

Poster Session *Continued*

Asian College Students: Examining their Differences on Financial Matters

Asian American college students and their parents tend to work together to figure out how to finance college. International Asian students enter the country with financial support already-established, but nevertheless struggle to navigate complex economic policies relevant to them. This study explored financial issues between these two groups; it is the first to examine a large sample of Asians living in the United States by different citizenship statuses (n=671). Results show that Asian Americans perform better in financial knowledge and have higher financial stress than International Asians. Implications for both professionals and parents are described in conclusion.

*Yiting Li, University of Minnesota, Master of Arts, Family Social Science;
Virginia Solis Zuiker, PhD, University of Minnesota, Associate Professor, Family Social Science;
Tai J. Mendenhall, PhD, University of Minnesota, PhD, Department of Family Social Science;
Catherine Phillips Montalto, The Ohio State University, PhD, Department of Human Sciences;
Mary Jo Katras, University of Minnesota*

Behaviorally-Informed Strategies to Build Trust within Financial Counseling Relationships

Many view financial advice and counseling as strategies to bolster financial decision-making, especially for those with low financial literacy. Even still, individuals who participate in financial counseling programs still experience a gap between information acquisition and their behavior. Our research focuses on better understanding the role trust plays in translating financial counseling into behavior. Specifically, this presentation will summarize findings from past research examining trust and financial advice, as well as present findings from new experiments the Common Cents Lab is currently running in the field with Navicore Solutions, a large, national financial counseling agency.

Emory Nelms, The Common Cents Lab, Duke University, Applied Researcher, The Center for Advanced Hindsight

Can A Solution Focused Financial Therapy Approach Work in a Student Peer Financial Counselor Center? A Report of Preliminary Analyses

The current study set out to preliminarily investigate whether or not there are different outcomes for students who work with a peer financial counselor (PFC) using a Solution Focused Financial Therapy (SFFT) approach and those who work with a PFC that do not use the approach. Preliminary results suggest that for the clients in the SFFT group, financial anxiety, objective financial knowledge and financial stress improved, but worsened for the control group, suggesting SFFT was an appropriate approach to use.

*Kristy L. Archuleta, Kansas State University, Associate Professor; Derek Lawson, Kansas State University, Doctoral Student; Jodi Kaus, Kansas State University, Director, Powercat Financial;
Allison L. Becker, Kansas State University, Student; Emily Koochel, Kansas State University, Student; Mary Bell Carlson, Silverbell Solutions*

Poster Session *Continued*

Collecting Household Financial Data Online: A Comparison of the Financial Well-Being and Literacy Survey with Federal Data Benchmarks

This paper provides a comparison on the Financial Well-being and Literacy survey, collected using a probability-based, nationally representative panel, with data from several large, federal data sources, including the Survey of Consumer Finances and the Survey of Income and Program Participation. Results indicate data collected from a nationally representative panel are generally consistent with federal data benchmarks. These findings suggest potential solutions to the challenges related to time-in-field and cost when using in-person, mail, or telephone surveys, and the sample issues related to the use of opt-in panels.

Angela Fontes, PhD, NORC at the University of Chicago, Manager, Analytics Consulting; Mark Lush, NORC, Research Methodologist; Rene Bautista, PhD, NORC at the University of Chicago, Senior Research Methodologist; Michael Gutter, University of Florida

College Student's Financial Wellness: The Impact on Individuals, Family and Communities

College student loan debt has exceeded the \$1.3 trillion mark (Nasiripur, 2017) and student loan delinquency has reached 11.2% (Pianin, 2017). It is imperative to help families understand the complexities of student loans and help students understand that life-style choices can prevent or exacerbate debt load. Their spending choices ultimately impacts a whole community and begins each day, not at some distant point after a degree is earned.

Linda Simpson, PhD, Eastern Illinois University, Professor, N/A

Empowering Personal Finance Educators: Two Professional Development Models

This poster will describe the content and format of two professional development models that were developed to build the financial education capacity of teachers. Each model could easily be replicated. The program models are Financial Education Boot Camp and Financial Education Teacher Exchange. Both are funded annually as the result of a [state] law that stipulated that a portion of credit union profits for serving as public repositories must be used for financial education professional development. Post-class and follow-up evaluations have consistently found that participants in both programs increased subject matter and pedagogical knowledge and self-confidence in teaching personal finance.

Barbara O'Neill, PhD, Rutgers University, Distinguished Professor

Factors and Implications of Financial Socialization of Black Immigrant Women

The purpose of this study is to investigate the factors and implications of black-Caribbean and African women's financial socialization. Sixteen black-Caribbean and African immigrant women were interviewed to understand their financial socialization. Analysis of the data show four major themes in participants' financial socialization: (a) observation of household financial hardships, (b) guided financial management instruction, (c) the importance of saving, and (d) equal parental financial socialization involvement. Financial counselors, planners, and educators can use the results to better understand cultural influence on financial management behaviors of black immigrant women.

Kimberly Watkins, University of Georgia, PhD Student

Poster Session *Continued*

Factors Associated with Fragile Families' Emergency Fund

Having an adequate emergency fund determines a household's ability to overcome financial trouble and thus overall financial wellness. Fragile families, which refer to unmarried parents and their children, are ill-prepared in emergency savings compared to an average family. This paper determines the factors associated with having emergency funds for fragile families and concludes that having debt significantly reduces a family's likelihood of maintaining an emergency fund and undermines the influence of income on emergency savings. The odds of having emergency fund are significantly higher in a higher income group than in a lower income group.

Abed G. Rabbani, University of Missouri, Assistant Professor, Personal Financial Planning; Zheyang Yao, University of Missouri, Graduate Research Assistant

Financial Transparency Scale Development

Interpersonal aspects of a relationship (i.e., equality, trust, disclosure, etc.) as they relate to finances have important implications for marital satisfaction; however, emphasis on financial transparency, "the open and honest disclosure of one's finances," has yet to be researched. To increase our capacity to study the role of finances in the marital relationship, the purpose of this study was to develop the Financial Transparency Scale (FTS) to assess financial transparency between married partners. The FTS consists of three subscales: financial partnership, financial secrecy, and financial trust and disclosure of the individual partner. Implications for practitioners and researchers will be discussed.

Emily Koochel, Kansas State University, Student, 2017 AFCPE Symposium Poster Award Winner

Financial Wellness: Is There a Culture of Finance Related Stress on College Campuses?

The study will explore the level and sources of financial stress on campuses of colleges and universities. This includes factors related to financial stress among college students, faculty and staff; and interventions that lessen the effects of financial stress. It will also consider racial and gender differences in the factors and interventions. The goal of the study is to find factors and interventions related to financial stress that over time will decrease financial stress among college students, increase overall well-being, and academic achievement and retention rates.

Martha Fulk, University of Georgia Athens, Student; Kenneth J. White, University of Georgia Athens, Assistant Professor; Gary O. Clement, University of Georgia Athens, CFP

Foundational Knowledge For Evidence-Based Financial Coaching

This paper provides a brief overview of theoretical model and its application in financial coaching. The theories and methods described in this poster include: (a) the Humanistic Approach, (b) Goal Setting Theory, (c) the Transtheoretical Model of Behavior Change, (d) Motivational Interviewing, and (e) Solution-Focused Coaching.

Lucy M. Delgadillo, Utah State University, Professor; Alena Johnson, Utah State University, Lecturer; Cindy Stokes, Utah State University, Lecturer



Poster Session *Continued*

Gender Differences in the Financial Socialization of Adolescents: An Exploratory Qualitative Study of Parental Instruction

The purpose of this study is to explore gender differences in the financial socialization of adolescent boys and girls. Children enrolled in two financial education summer camps will be interviewed to discuss their knowledge, and the methods their parents use to teach them about money. In addition to the children, parents will be recruited to participate in an interview about the socialization methods used in their homes to instruct their children, and the methods their parents used. Data will be analyzed to review for gender differences in parental instruction to their children.

Kimberly Watkins, University of Georgia, PhD Student; Michael Thomas Jr., University of Georgia, PhD Student

Impact of Coaching on Student Loan Exit Counseling

The UNT Student Money Management Center began providing exit loan counseling to graduating students and alumni in 2014, applying their existing coaching model used for traditional financial coaching sessions. This yielded a hybrid session that still fell within compliance with the Department of Education's requirements for exit counseling, but allowed for greater incorporation of applied learning related to personal finance after college and how to incorporate successful student loan repayment. Through quantitative and qualitative assessment data from students, this poster will highlight outcomes from 2016. Discussion will show how to incorporate model into higher education, community, and military settings.

Danielle Champagne, University of North Texas, Assistant Director, Student Money Management Center

Learnings from the FDIC Youth Savings Pilot

Economic inclusion strategies enhance trust and confidence in the financial system because consumers gain value from the products and services they use. What better way to engage consumers and begin building trust than to start early through youth savings programs. While many banks report being engaged with schools to offer financial education in the classroom, combining this with opening and managing savings accounts is less common. The FDIC launched a two-year pilot with 21 financial institutions, along with their school partners, to identify strategies, lessons, and promising practices for banks and other organizations interested in participating in this program.

Tracie Morris, Federal Deposit Insurance Corporation, Senior Community Affairs Specialist; Bobbie Gray, Federal Deposit Insurance Corporation, Supervisory Community Affairs Specialist

Love & Money: Be Better, Together

This session will orient audience members to a curriculum developed to guide couples in a conversation about the role money plays within their relationships. A unique addition of the curriculum is the underlying focus on physiological stress. With heightened stress comes additional negative communication, which is problematic for maximizing relationship satisfaction. Patterns of heightened stress will be analyzed to identify where the curriculum can be revised to address the stress. Couples' financial and relationship satisfaction, attitudes, and behaviors will be evaluated to assess for changes from pre-to immediately post curriculum and 3, 6, and 12 months following.

Camila Haselwood, Kansas State University, Graduate Student; Emily Koochel, Kansas State University, Graduate Student

Poster Session *Continued*

Measuring Financial Knowledge, Confidence and Action via Site Intercepts

This poster session reports on the results of outcomes measures, via web based interactions, through the utilization of one web-based, financial education platform. Results report on end user financial knowledge, confidence and intended action following financial content consumption. The aforementioned financial education platform is built upon an approach grounded in adult learning theory that utilizes best practices associated with social networking and sustainable behavioral change and includes content on general financial topics, delivered using adult learning principles.

*Jonathan Sparling, American Student Assistance, Engagement and Education Consultant;
Lorinda Diehl, American Student Assistance, Engagement and Education Consultant*

Measuring the Impact of Skegee Money \$mart on Bridging the Financial Knowledge Gap of Collegiate Youths

Students at Historically Black Colleges and Universities (HBCUs) have lower financial literacy than their peer groups. Skegee Money \$mart (SM\$) was designed and implemented to strengthen the financial capability of collegiate youths. The findings of SM\$ financial literacy program reported positive changes in students' saving and spending behavior, overall money management habits, better money management tips, dealing with credit card, and debt management skills. The finding reveals that 60% of students were willing to work with their family members, friends, and colleagues to help them achieve their financial goals.

*Lila B. Karki, PhD, Tuskegee University, Cooperative Extension, State Financial Educator, Agri/Extension Economist; Ntam Baharanyi, PhD, Tuskegee University, Professor;
Uma Karki, PhD, Tuskegee University, Research Associate Professor*

Profile of Renters during 2002-2012

About 20 million low-income families are living in poverty, and most of these families are renters. An increase in foreclosures were displacing homeowners into renters after the 2008 financial crisis (Mayer, Pence, & Sherlund, 2009). The main objective of this study was to identify a profile of renters in terms of their financial and socio-economic characteristics during the 2002-2012 period. The findings of this study would provide professionals with information regarding renters' characteristics. Understanding factors associated with being a renter before and after the Great Recession can provide insights for financial educators, researchers, and policy makers.

Yoon Lee, PhD, Utah State University, Associate Professor, Family, Consumer, and Human Development; Danielle Schirmer, Utah State University, Student; Rebekah Thomson, Utah State University, Student

Responsible Spending Behaviors of College Students: Do Social Influences Vary Across Diverse Geographic Locations?

The current study examined the role of parents, peers, school, employment and media in regards to spending behaviors among college students, and differences among multiple locations Using Consumer Socialization Theory. Using data from the Emerging Adult Financial Capability Study (EAFCS), the sample consisted of emerging adult college students (N = 2,847) from three unique regions in the United States. Results suggested that parental influence and employment influence were each positively associated with more responsible spending behaviors. Conversely, greater influence from peers and media on money management were significantly linked with poorer spending behaviors.

Bryce L. Jorgensen, PhD, New Mexico State University, Family Resource Management Specialist, Family and Consumer Sciences; Jakob F. Jensen, PhD, East Carolina University, Assistant Professor, Human Development and Family Science

Poster Session *Continued*

Serving Married Clients with Relationship Issues: Are We Helping or Harming?

Financial professionals have been admonished to help married clients with relationship difficulties through referral to or through working in tandem with relationship professionals. No previous study has ascertained the level at which financial professionals are complying with this call from the literature. Nor can one find research about the implications not using relationship professionals might have on the consumer. This study will provide survey data of financial professionals to answer these questions and additional discussion of best practices that financial counselors should consider when serving married clients with relationship issues.

Travis G. Parry, Texas State University, Assistant Professor

SkillUP & Transitions: An Educational Tool for Making a Plan, Obtaining a Career & Getting a Life

The Transitions Curriculum: School to Career to Life is a three volume educational tool designed for high school students who struggled educationally due to high school curricula and for adults who are also struggling with necessities, career, and life. Volume 1-Personal Management poses the question: Who am I and how can I achieve the personal power I need to be in control of my life? Volume 2-Career Management asks: What action can I take to have the future I want? Volume 3-Life Management asks: How can I make choices that will lead to a happy and successful adult life?

Rebecca Jane Travnichek, PhD, AFC, University of Missouri Extension, Family Financial Education Specialist; David Black, University of Missouri Extension, Family Financial Education Specialist; Ashley Bales, University of Missouri Extension, Family Financial Education Specialist

Socioeconomic Disparities in Mental Health and Financial Conditions

Using the Centers for Disease and Control's National Health Interview Surveys between 2005 and 2015, the study examines disparities in the relationship between mental health and financial strain indicators. Cumulative disadvantage theory and the health human capital model guide this undergraduate research.

Rajashri Manjunath, University of Georgia, Undergraduate Researcher, Biochemistry and Molecular Biology; Sophia Anong, PhD, University of Georgia, Assistant Professor

The Complexity of Retirement Decision-Making: Insights from a Literature Review

This poster will summarize highlights of an extensive literature review that was conducted by a multi-state organization of land-grant university researchers. The purpose of the poster is to inform research and practices on the retirement decision-making process.

Yila Xu, University of Illinois, Assistant Professor; Barbara O'Neill, Rutgers Cooperative Extension, Extension Specialist in Financial Resource Management, Distinguished Professor; Michael Gutter, University of Florida, Associate Dean for Extension & State Program Leader for 4-H Youth Development; Lorna Wounded-Head, South Dakota State University, Family Resource Management Field Specialist; Elizabeth Kiss, Kansas State University, Associate Professor; David Evans, Purdue University, Family Resource Management Specialist

The Deference of Awareness, Planning, and Preparedness for Future Money Goals of Japanese Consumer

In the arena of financial planning, it is believed that the best savings method is to divide into several accounts according to the financial goals. Moreover, retirement planning should be started as early as possible so that the time value of money can be taken advantage of. When do consumers in Japan start saving for retirement? This study examined their awareness, planning, and preparedness for future money goals using the Financial Literacy Survey 2016 conducted by the central council for financial services information in Japan.

Makiko Hashinaga, PhD, Sapporo Gakuin University, Associate Professor

Poster Session *Continued*

The Impact of Emergency Financial Assistance: An Effort to Help Students

This poster reports the results of an exploratory analysis of an emergency financial assistance program. The poster will show the impact of receiving the emergency grant and persistence, retention, and completion.

Diana Kyu Yacob, Kansas State University, Student, Personal Financial Planning; Rachelle Thompson, Northern Virginia Community College, Program Coordinator, Working Students Success Network

Using a Financial Services Access Inventory to Improve Programmatic Delivery to Underserved Communities

The purpose of this project is to illustrate how GIS can be used to focus programmatic resources to identified financial services access deserts. This study specifically looks at San Diego, CA. This information can be used to identify predictors of financial services deserts, areas of alternative financial services high density, and targeting programs and innovations to these identified areas.

Derrick Robinson, University of California, Agriculture & Natural Resources, Academic Coordinator, Money Talks YFC SWP; Patti Wooten Swanson, University of California, Agriculture & Natural Resources, Nutrition, Consumer, & Family Sciences Advisor

Using Gamification (Digital Badges) to Structure Financial Education Across a University System

The Financial Literacy Badges Program structures University financial education initiatives to align with the National Financial Capability Standards produced by the Department of the Treasury: borrowing, earning, protect, spending & saving. The program incorporates the use of Mozilla's OpenBadges platform, where students can display their digital badge of accomplishments through this program online. The badges earned can be electronically credentialed via public backpacks on sites such as LinkedIn.

Andrea Pellegrini, University of Illinois System, Assistant Director, USFSCO, Student Money Management Center

Visualization and Financial Knowledge

Researchers used tested visualizations in order to see if financial knowledge scores could be improved. By dividing the cognitive load between the visual and auditory, the researchers found including visual representations of financial information improved correct responses across all demographics when respondents were asked financial questions.

Michael Kothakota, Kansas State University, Student; Elizabeth Kiss, Kansas State University, Associate Professor; Allen Ammerman, Assistant Professor/West Texas A&M University

When Do Young Adults in Romantic Relationships Talk About Money?

When do young adults talk with their partner about finances? Are there differences by sociodemographic factors (gender, race/ethnicity, family social class)? Is money talk associated with relationship satisfaction? In this poster, we provide preliminary answers to these questions using online survey data from young adults in committed relationships.

Joyce Serido, PhD, University of Minnesota, Associate Professor



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Michelle Starkey
Certification Program Director
mstarkey@afcpe.org
(703) 684-4484, Ext. 2

Office: (703) 684-4484
Fax: (703) 684-4485

1940 Duke Street
Suite 200
Alexandria, VA 22314



4:30PM-5:00PM

Welcome Reception

ROOM

Paradise Terrace

5:00PM-6:45PM

General Session and Dinner

ROOM

Royal Pacific Island

The Communication Gap Between Counselor & Client

The Art of Connection combines hilarious true stories, cutting-edge neuroscience and practical takeaways to help you connect with humor, project confidence, listen influentially, harness authenticity, and affect that create behavior change.

Colin Ryan, Comedic Financial Speaker and Author

Dinner will be provided.

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About JFCP

JFCP is the official research journal of AFCPE. Its purpose is to disseminate scholarly research related to the financial decision making of individuals and families; financial education and financial counseling techniques; and the education of professional financial educators, counselors, and planners. Research concerning all audiences, both U.S. and international, is encouraged. Manuscripts are blind peer reviewed rigidly before publications. Submission guidelines can be found at: <http://www.afcpe.org/news-and-publications>. For more information, contact the editor, Jing Jian Xiao, at: xiao@uri.edu.

Papers in the November 2017 Issue

Guest Editors' Introduction to the Special Issue on Ethics of Debt
William H. Carter, Jonathan Fox and Kate Padgett Walsh

Financial Literacy and the Use of Interest-Only Mortgages
Martin C. Seay, Gloria L. Preece, Gregory H. G. Schink and Vincent C. Le

Ethical Behaviors and Wealth: Generation Y's Experience
Jay L. Zagorsky

Poverty Levels and Debt Indicators among Low-Income Households Before and After the Great Recession
Kyoung Tae Kim, Melissa J. Wilmarth and Robin Henager

The Relationship between Credit Card Use Behavior and Household Well-Being during the Great Recession: Implications for the Ethics of Credit Use
Jennifer L. Hunter and Claudia J. Heath

Nudging Debt: On the Ethics of Behavioral Paternalism in Personal Finance
Mark D. White

Relieving Consumer Over-indebtedness in South Africa: Policy Reviews and Recommendations
Ralph Abbey Ssebagala

Using Field Experiments to Evaluate the Impact of Financial Planning and Counseling Interventions
J. Michael Collins

Family Financial Decisions and Implications for Financial Education
Jinhee Kim, Michael S. Gutter and Taylor Spangler

Do Worker Expectations of Never Retiring Indicate a Preference or an Inability to Plan?
Sherman D. Hanna, Lishu Zhang and Kyoung Tae Kim

Exploring the Role of Financial Disclosure Forms on Mortgage Type Selection
Travis P. Mountain, Michael S. Gutter, Jorge Ruiz-Menjivar and Zeynep Çopur

Predictors of Consumers' Health Insurance Knowledge
Sarah Osmane and Cathy Faulcon Bowen

Student Teachers' Capacity and Willingness to Teach Financial Literacy in Flanders
Lieven De Moor and Lindsey Verschetze

Financial Hardship, Social Support, and Perceived Stress
Narang Park, Wookjae Heo, Jorge Ruiz-Menjivar and John E. Grable

7:00AM-5:00PM Registration

ROOM Registration Open
Paradise Foyer

7:00AM-8:00AM Continental Breakfast

ROOM
Paradise &
Breakout Foyer

8:00AM-5:00PM Exhibits

ROOM Connect with our exhibitors to gain new resources, and information, and win prizes!
Palm I-V



The **FINRA Foundation** supports and undertakes research and educational projects to protect investors and improve financial capability in the United States. Learn more at [**FINRAFoundation.org**](http://FINRAFoundation.org).

FINRA Foundation also operates an initiative to help Americans avoid financial fraud, as well as a global effort to empower military members to manage their money with confidence. Access tools and resources at [**SaveAndInvest.org**](http://SaveAndInvest.org).



SaveAndInvest.org

8:00AM-8:50AM

Breakout

FEAUTURED BREAKOUT

ROOM

Royal Pacific Island

Considering the Impact of the Racial Wealth Divide in Serving Your Clients

Wealth is the foundation of economic security in the United States. As Dr. Mariko Chang explains “wealth provides an overview of financial health; it represents our ability to deal with the economic consequences of illness, unemployment, and financial emergencies. Wealth also reflects our ability to invest in our future and the future of our children.” Historically wealth building tools, such as buying a home and retirement savings, were denied to communities of color. Today the racial wealth divide is still a major obstacle and must be addressed to achieve racial equity.

This session will further explore the current realities of how people of color are impacted by racial wealth inequality and offer practical solutions on how practitioners can better serve clients to improve their financial stability.

Lillian Singh, Prosperity Now; Dedrick Asante-Muhammad, Prosperity Now

FINANCIAL KNOWLEDGE

ROOM

Sunset I & II

CFP Pre-Approved
Session - 1 CEU

Confidence with Financial Knowledge and Long-Term and Short-Term Goal-Setting

Individuals can be over-confident or under-confident in many of their abilities, this is especially true in regards to confidence in their own financial knowledge. It would be beneficial to identify which types of individuals need guidance with short- and long-term goal-setting, so that financial counselors and planners would be able to better assist them with their future financial plans. We find naïve individuals are the worst at setting long-term goals and competent individuals are the best at setting long-term goals. Over-confident individuals are the worst at short-term goal-setting, while under-confident and naïve individuals are the best at setting short-term goals.

James Robert Blair III, University of Rhode Island, Marketing PhD Student, Marketing; Jing Jian Xiao, PhD, University of Rhode Island, Professor, Human Development and Family Studies; Xu Cui, Renmin University of China, Doctoral Student of International Economics, School of Business; Elton Parente de Oliveira, University of São Paulo, Graduate Student, Business; Nilton Porto, University of Rhode Island

DIVERSITY

ROOM

Sunset III

CFP Pre-Approved
Session - 1 CEU

Diversity: The Cost and Effect

Interactive session that will challenge personal finance practitioners to consider their own personal biases and prejudices that may inhibit their effectiveness with their clients. Participants will be asked to be transparent, vulnerable, and willing to take an honest look at themselves and others for the sake of becoming the best possible practitioner they can be.

Dora B. Mays, PhD, Department of the Air Force, Flight Chief, Military & Family Readiness Center, MacDill Air Force Base

MENTAL HEALTH IMPACTS**ROOM**

Sunset IV

Peer Financial Evaluation and Depression among College Students

One-third of college students experience depressive symptoms (ACHA, 2013). The purpose of this study was to explore how students' perception of how they compare to their peers financially contributes the likelihood of depressive symptoms. Results indicate the having a high sense of mastery, high financial satisfaction, and having a spending plan are associated with a decreased likelihood of depressive tendencies. Having difficulty paying bills, being in financial crisis, and grade level are associated with an increased likelihood of reporting depressive tendencies. Some of the more direct measures of peer comparison were not associated with depressive tendencies as expected.

Sonya Britt-Lutter, Kansas State University, Associate Professor; Danielle Winchester, North Carolina A&T State University, Associate Professor; Sandra Huston, Texas Tech University

STUDENT PAPER**ROOM**

Sunset V

**Subjective Well-being and Financial Independence of Young Adults**

Using survey data from the 2013 Transition to Adulthood supplement of the Panel Study on Income Dynamics, this study examined young adults' subjective well-being measured by two sets of variables (emotional well-being and financial worry) on young adults financial independence. Hypothesized was having a high sense of emotional well-being or a low sense of financial worry is positively associated with a high level of financial independence. Results indicated young adults who are older, female, and more worried about financial life issues had a lower level of financial independence. With the influx of diversity on college campuses, it is important that research begins to focus on these populations (ie. Asian college students) and examine their money management practices and whether they experience financial stress in affording college. Results offer a glimpse into the Asian college student experience in how they are managing their money and that this group is not homogenous rather there are differences within this group when it comes to their finances.

Irene McIvor Mason, University of Rhode Island, Graduate Student; Nilton Porto, University of Rhode Island

PRACTITIONER FORUM**ROOM**

Dockside

Bridging the Gap Between Family Financial Planning and Paying for Post-Secondary Education

An educated citizenry is the bedrock of American democracy. Taxpayers financially support financial aid assistance to enable students to obtain post-secondary educations. Federal financial aid funding does not and was never intended to provide 100% of the cost for post-secondary education. All AFCPE members need to know what resources constitute federally-funded Title IV financial aid and how a student's eligibility for assistance is calculated. This session will help attendees learn how to estimate the Title IV federal funding to help clients and their children align expectations about possible funding assistance to cover the cost of a college education with reality.

Patsy Collins, Director - Student Money Management Center, Sam Houston State University; Paul Goebel, Director, University of North Texas

9:00AM-10:30AM General Session

ROOM

Royal Pacific Island

Behavior Gap: Psychology of Money

This session will highlight the key behavioral biases that plague your clients, provide solutions for what to do about them and address the most common mistake that financial counselors make.

Kristen Berman, Co-Founder and Head of Product at Common Cents Lap, a Duke University initiative

10:30AM-12:30PM Knowledge Bowl

ROOM

Garden

Student teams, representing five universities, compete in a game show-style competition. Test your own knowledge and cheer on our students as they test their financial counseling savvy in an event designed to promote and advance the personal finance profession.

10:40PM-11:30AM Breakout

FEATURED BREAKOUT USAA EDUCATIONAL FOUNDATION

ROOM

Royal Pacific Island

Bridging the Gap from Military Financial Education to Military Financial Readiness

Scott Halliwell, CFP®, ChFC®, CLU® will guide a panel of your peers through a fun and highly informative discussion on best practices to increase military financial readiness.

Scott Halliwell, CFP, ChFC, CLU, Financial Readiness Product Management Director, The USAA Educational Foundation

FINANCIAL EDUCATION IN SOCIAL WORK

ROOM

Sunset I & II

Are Students Prepared for Practice? An Assessment of Financial and Economic Content in Social Work Education

Social workers, along with other human service professions, work with financially vulnerable clients. Many social workers, however, lack preparation to help clients improve their financial circumstances and manage financial lives (Loke, et al., 2015). Although social work educators have begun to respond with curricula and other initiatives (CSWE, 2017; Frey, et al., 2017; Horwitz & Briar-Lawson, 2017; Sherraden, et al., 2017), we know little about the impact of these initiatives. This paper reports on results of a survey that examines financial and economic content in social work education, and social work faculty assessment of its usefulness.

Margaret S. Sherraden, PhD, Washington University in St. Louis, Research Professor; Lissa Johnson, MSW, LCSW, Washington University in St. Louis, Director of Administration, Center for Social Development

A close-up, high-resolution portrait of a man with a serious expression, looking slightly off-camera. He is wearing a military uniform with a camouflage pattern. The image is the right half of the poster, with the text on the left.

BRIDGING THE GAP FROM MILITARY FINANCIAL EDUCATION **TO MILITARY FINANCIAL READINESS**

10:40 a.m. to 11:30 a.m.

Thursday, Nov. 16

Location: Royal Pacific Island

Scott Halliwell, CFP®, ChFC®, CLU® will guide a panel of your peers through a fun and highly informative discussion on best practices to increase military financial readiness.

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FINANCIAL COUNSELING FOR DIFFERENTLY ABLED

ROOM

Sunset III

Bridging the Gap: Motivation and Strategies to Effectively Teach Financial Counseling and Planning to Differently Abled Post-Secondary Learners

This session will provide attendees with a greater understanding of how to effectively teach differently abled students in post-secondary financial counseling and planning classrooms. In addition, attendees will learn about provisions of the Americans with Disabilities Act that apply to students and how those provisions impact the responsibilities of faculty and educational institutions.

Axton E. Betz-Hamilton, South Dakota State University, Assistant Professor of Consumer Affairs; Jacquelyn B. Frank, Eastern Illinois University, Associate Professor of Family and Consumer Sciences

STUDENT PAPER

ROOM

Sunset IV

CFP Pre-Approved
Session - 1 CEU

Charitable Bequest Attitudes among Minorities, and Implications for Financial Planners

The current study provides results from the first nationally representative study of attitudes regarding end of life charitable planning with detailed respondent information using data from the Panel Study of Income Dynamics. It provides the first comparison of charitable estate transfer attitudes among current donors to different types of charities. It contrasts attitudes regarding estate gifts towards religious charities and with attitudes regarding estate gifts towards other charities. It provides details regarding the health, economic, and demographic characteristics of those with varying attitudes towards end of life charitable planning.

Jennifer Lehman, Texas Tech University, PhD Student and Associate Instructor, Personal Financial Planning; Russell James, PhD, Texas Tech University, Professor and CH Foundation Chair, Personal Financial Planning

TEACHING TECHNIQUES

ROOM

Sunset V

Effective Teaching Through Storytelling

Whether you are presenting to a hundred high school students in an auditorium or working one-on-one with a counseling client, engagement is critical to long-term learning. Storytelling is one of the easiest and most effective ways to engage and educate your listeners and it is a skill that anyone can learn. This class will break down storytelling into easy to understand steps, and will give you the opportunity to create and share a story of your own.

Summer Red, Rural Dynamics, Inc., Financial Literacy Program Manager

WELLS FARGO REPORT

ROOM

Bay View

AFCPE Research Project

With funding from Wells Fargo, AFCPE is conducting a 2-year longitudinal research study to evaluate the effectiveness of different financial education methodologies and understand the optimal integration of approaches. This session explores the approach and methods of representative professionals' activities, which will help inform phase 2 of the project.

Jorge Ruiz-Menjivar, PhD, AFCPE, Assistant Professor of Family and Consumer Economics, Family Financial Management State Specialist, Dept. of Family, Youth, and Community Sciences at The University of Florida

INTERACTIVE PERSONAL FINANCE

ROOM

Dockside

**51 Interactive Ways to Teach Personal Finance**

The key to successful financial education is engaging learning activities that capture learners' attention and motivate them to change attitudes and/or adopt improved practices. Learning activities matter because program outcomes matter. To be effective financial educators that change client/student lives and keep stakeholders (e.g., funders, administrators) happy, practitioners need a "tool kit" of creative and interactive learning activities to make financial education more engaging to learners with different language skills, learning styles, interests, and prior personal finance knowledge. That toolkit includes both low-tech activities and high-tech tools. This presentation will provide an overview of 51 interactive personal finance learning activities.

Barbara O'Neill, PhD, Rutgers Cooperative Extension, Professor, Rutgers Cooperative Extension, 2017 AFCPE Symposium Research Paper Award Winner

11:30AM-12:40PM Lunch on Own

ROOM

Paradise Point -
Restaurant Outlets

Visit one of Paradise Point's numerous onsite dining options or explore a nearby restaurant. This is a great opportunity to meet up with friends, both new and old, to exchange ideas and expand your network.



One of our biggest initiatives is to help you on your career path.

We are not only committed to your professional development, but also to helping you find that perfect job where you can use your designation and **build a fulfilling career.**

Looking for a career in personal finance?

Create a profile and upload a resume today! The AFCPE Career Center:

- **Allows employers access to your unique qualifications.** So even if you are not actively looking for a job, or checking the job board for new postings, employers in the field can easily network with you.
- **Sends you job alerts.** If an employer posts a job that is relevant to your qualifications, then you will receive an email about the position. This allows you to apply for that perfect job without having to continually check for new postings.



www.afcpe.org/career-center

12:40PM-1:30PM Breakout

FEATURED BREAKOUT **COACH'S CORNER WITH SAUNDRA DAVIS**

ROOM

Royal Pacific Island

What is this coaching thing all about and how is it different from counseling? Come on to the Coach's Corner and see first-hand how you can integrate coaching skills into your planning practice. Coaching is not a replacement for financial counseling but a way of working with clients to support them in implementing the plans you create AND taking charge of their financial choices.

Come check out real coaching session and practice using one of the tools I use in financial coaching sessions. During our time together you will:

- Watch a demo of a coaching conversation
- Share your reflections on what the demo
- Practice using a brief coaching tool

Saundra Davis, Sage Financial Solutions, National Financial Coaching Expert

FINANCIAL BEHAVIOR

ROOM

Dockside

Someday Syndrome

By nature, human beings procrastinate. Whether it relates to physical health, career or financial wellbeing, it's easier to do nothing than take action towards achieving goals.

Behavioral finance is a relatively new field which blends traditional behavioral psychological theory with finance and economics. I've learned that regardless of background, education or financial resources, everyone is susceptible to making irrational financial decisions. Many of us succumb to these behavioral biases at some point in our lives and to better explain the result and financial application of the immediacy bias coupled with overconfidence, I've coined the term "someday syndrome".

Stephen E. Rischall, 1080 Financial Group, Founding Partnersion (SEC)

FINANCIAL SOCIALIZATION**ROOM**

Sunset IV

Childhood Financial Socialization and Financial Fragility in Adulthood

Parents exert a significant influence on their children and how they learn about money management. Does this impact financial outcomes in adulthood? This study explored the influence of childhood financial socialization on adults' current financial fragility as indicated by the debt ratio and current ratio. Utilizing a sample of respondents age 16 to 84, the present results suggest that childhood financial socialization is an important determinant of financial outcomes later in life. Subjective financial knowledge had no influence on reporting healthy financial ratios. Implications for parental involvement in financial literacy programs are discussed.

David Allen Ammerman, PhD, West Texas A&M University, Visiting Assistant Professor of Finance; Cherie Stueve, Kansas State University, MBA, CPA(Inactive), AFC

THE FINANCIAL CAPABILITY SCALE**ROOM**

Sunset V

CFP Pre-Approved
Session - 1 CEU

Mindfulness Methods for Taming Mischievous Money Habits

Are you a frustrated witness to any of the stubborn and "mischievous" habits wreaking havoc in your clients' money lives? Common problematic behaviors can be tricky to communicate to clients without it causing defensive reactions. By framing them as light-hearted, "mischievous traits" to tame while integrating them with mindfulness methods, clients find it easier to embrace their part of the problem. This assists them greatly in changing longstanding habits that tend to be repeated unless effective intervention is achieved. Creative acronyms and other methods that make steps more memorable for both counselor and client will be shared in the process.

Susan K. Zimmerman, LMFT, ChFC, Mindful Asset Planning

TSP**ROOM**

Sunset I & II

CFP Pre-Approved
Session - 1 CEU

Thrift Savings Plan's Role in Blended Retirement System

This training will benefit personal financial counselors and financial educators in military environments. The training will provide an overview of the Thrift Savings Plan's role in the Blended Retirement System. Topics covered include: TSP contribution rules under the Blended Retirement System (BRS), BRS opt-in eligibility, tax treatments of traditional and Roth contributions, service automatic and matching contributions, auto-enrollment and auto-reenrollment, TSP core investment funds, TSP lifecycle funds, and managing account transactions. We will discuss how participating in the TSP can benefit career military members as well as those who do not expect to earn a military retirement benefit.

Mei Shan Josephine Kammer, Federal Retirement Thrift Investment Board, Training & Liaison Specialist, Office of Communications & Education; Stewart Kaplan, Federal Retirement Thrift Investment Board, Training & Liaison Specialist, Office of Communications & Education

TECHNOLOGY

ROOM

Sunset III

Technology Solutions for Today's Financial Counselors, Coaches and Customers

Technology Solutions for Today's Counselors, Coaches and Customers" will be an interactive session showcasing best practices in applying technology to improve the practice of financial counseling and coaching, as well as technology-based strategies for customers to increase financial knowledge, facilitate positive behavior change and achieve strengthened financial security.

The session will begin with Ignite-style presentations from both presenters and move to facilitated group discussion, allowing participants to share ideas about using technology in their customer sessions, document best practices and identify helpful tools.

Megan Kursik, The Financial Clinic, Assistant Director of Partnership Management; Carmina Lass, Credit Builders Alliance, Director of Training and Consulting

FINANCIAL CAPABILITY

ROOM

Bay View

CFP Pre-Approved
Session - 1 CEU



Budgeting and Financial Capability: A Perspective of Behavioral Hierarchy

Budgeting behavior is considered a desirable financial behavior to indicate consumer financial capability. However, systematic research on budgeting behavior with a large scale national sample is limited. The purpose of this study was to address this research gap and examine characteristics of budgeting behavior from the perspective of the behavioral hierarchy. The assumption holds that consumer financial behaviors may be performed in a hierarchical manner along with an increase of economic resources. Using data from the 2015 National Financial Capability Study, evidence suggests that budgeting behavior is at the lower end of the behavioral hierarchy.

Jing Jian Xiao, PhD, University of Rhode Island, Professor, Human Development and Family Studies, 2017 AFCPE Symposium Research Paper Award Winner; Barbara O'Neill, PhD, Rutgers Cooperative Extension, Professor, Rutgers Cooperative Extension, 2017 AFCPE Symposium Research Paper Award Winner



Wifi available courtesy of



SSID: AFCPE

Password: USAAEF17

1:40PM-2:30PM

Breakout

FEATURED BREAKOUT AARP

ROOM

Royal Pacific Island

Closing the Savings Gap: Innovations to Make Saving Simpler

Nearly half of American households do not have enough savings to cope with a typical unexpected expense, from a broken arm to a broken water heater. Even a small savings cushion could keep families from getting trapped in a harmful cycle of debt or from depleting their retirement savings to pay for common emergencies.

This session will explore innovative solutions to help people of all backgrounds save for their goals.

Catherine Harvey, AARP; Blanca Castro, Advocacy Director, AARP California; Brian Gilmore, Senior Innovation Manager, Commonwealth

WHEN I'M 65

ROOM

Bay View

CFP Pre-Approved
Session - 1 CEU

When I'm 65: Educating and Engaging Communities about Retirement Realities

Following our 2016 Practitioner's Forum session which presented campaign plans for the Ohio *When I'm 65* program and other resources accessible to AFCPE® members, we would like to co-present developments, lessons learned and next steps for the Ohio *When I'm 65* program with AFCPE®. We would also like to present the updated *When I'm 65* documentary and provide *When I'm 65* updates from other States including those that have participated in the program for over a year and States that have recently joined the program or plan to join.

Don Blandin, Investor Protection Institute, President and CEO

STUDENT PAPER

ROOM

Sunset III

Family Economic Status during Adolescence and Financial Independence at Emerging Adulthood: Evidence from the 2013 Transition to Adulthood and the 2001 to 2013 PSID

This study investigates the relationship of financial independence of young adults from age 18 to 27 in 2013 and their family economic status during adolescence. Using a large nationally representative US sample included in the 2001 to 2013 Panel Study of Income Dynamics and its 2013 Transition to Adulthood Supplement, we find if young adults belong to the upper 50% of family income group during adolescence, their financial independence is negatively impacted by their family economic status during adolescence; if young adults belong to the lower 50%, their financial independence is positively impacted by their family economic status during adolescence.

*Xu Cui, Renmin University of China/ The University of Rhode Island, PhD candidate;
Jing Jian Xiao, PhD, The University of Rhode Island, Professor*

FINANCIAL EDUCATION

ROOM

Sunset IV

CFP Pre-Approved
Session - 1 CEU

From Financial Education to Financial Inclusion: Bridging the Gap for Persons with Disabilities to Access the Economic Mainstream

People with disabilities and their families face unique challenges in making ends meet and planning for the future. Given the diversity of the disability community, some persons with disabilities may rely on public benefits as their main source of income. Without financial education to increase their knowledge and skills, individuals with disabilities may be prevented from achieving financial well-being. To address this challenge, a public-private collaboration was created to integrate financial education into select American Job Centers and community-based organizations to increase the awareness of financial education resources and tools for persons with disabilities and their families.

Mia Baytop Russell, PhD, Wells Fargo, Vice President; Michael R. Roush, National Disability Institute, Manager, Financial Empowerment and Innovation

STUDENT LOANS

ROOM

Sunset V

Student Loan Delinquency, Default and Rehabilitation

Americans carry more than \$1.4 trillion in student loan debt. The average amount of debt for undergraduate borrowers has skyrocketed to \$37,172, and the average monthly student loan debt payment is \$351. With rising student loan balances and payments some borrowers are struggling to pay back their debts and are falling into delinquency or default. Financial counselors are likely to encounter a number of clients who have student loan debt, and therefore need to be informed about how to best help those individuals. In this session we will explore all the ways borrowers can avoid and get out of default.

Ryan H. Law, Utah Valley University, Money Management Resource Center Director

TSP

ROOM

Sunset I & II

Thrift Savings Plan Investment Options

This training will discuss the principles of long-term investing and how that's built in to the design of the TSP's core investment funds. We will discuss each fund's composition, risks, and historical returns. Attendees will gain an understanding of how these options compare with investment choices available outside the TSP. We will also look at how the TSP incorporates methods to decrease plan expenses and increase the share prices of the core funds. Attendees will learn why it's an outstanding plan for both accumulating retirement savings as well as for remaining invested in after separating from military or government service.

Stewart Kaplan, Federal Retirement Thrift Investment Board, TSP Training and Liaison Specialist, Office of Communications and Education; Mei Shan Josephine, Kammer, Federal Retirement Thrift Investment Board, TSP Training and Liaison Specialist, Office of Communications and Education

IGNITE STYLE SESSION

ROOM

Dockside

Keeping Your Clients Motivated

Lindsay Ferguson, America Saves, Campaign Outreach Manager

Teaching, Coaching, and Giving Advice - OH MY!

Paul Goebel, University of North Texas, Director

Laying the Foundation: Providing Training for Practitioners in the Field

Rachel Grimes, University of North Texas Student Money Management Center, Assistant Director-Financial Readiness

Why the Thrift Savings Plan Performs So Well in the U.S. Economy and Why It Is Well-suited to Blended Retirement System (BRS) Retirement Goals

Jim Murphy, Marine & Family Programs, Marine Corps Community Services, Headquarters and Service Battalion

How to Make an Effective Financial Education Video

Barbara O'Neill, Rutgers University, Distinguished Professor

Thriving With Your AFC®

Diana Jacob, Kansas State University, Student

FINANCIAL EDUCATION

ROOM

Garden

Which Financial Education Approach Works to Increase Financial Capability of College Students: Is Something Better Than Nothing?

This session will report on the results of five financial education programs/strategies that were used to increase financial capability of college students. The effectiveness of meeting the program objectives and change in knowledge and skills will be assessed.

Lorna Saboe-Wounded Head, SDSU Extension

2:40PM-4:00PM

General Session

ROOM

Royal Pacific Island

Bridging the Gap Between Research & Practice with the “Broccoli Banter”

This session will focus on the benefits of researchers and practitioners working together. By fostering conversations, through efforts like the “Broccoli Banter” webinar series, we can better inform practice through evidence-based findings and conduct relevant research to ultimately provide optimal client services.

This session will briefly remind the audience of the broccoli-research analogy and provide highlights from the “Broccoli Banter” sessions to date as well as encourage feedback on other ways the AFCPE Research Task Force can better serve its members in the goal of developing research-based best practices.

Sandra J. Huston, PhD, associate professor and director of the Personal Finance program in the department of Personal Financial Planning at Texas Tech University; Sonya Britt-Lutter, Kansas State University, Associate Professor

4:10PM-5:00PM

Breakout

FEATURED BREAKOUT FINRA

ROOM

Royal Pacific Island

The Financial Welfare of Veteran Households

Using data from the FINRA Investor Education Foundation's National Financial Capability Study, this analysis finds that after controlling for important demographic variables veterans are experiencing slightly better financial outcomes than non-veterans, but there are some areas where veterans could improve. Veterans have better overall financial standing and better savings outcomes, but they also have more problems with spending relative to comparable non-veterans. Veterans experience better employment outcomes, but worse housing outcomes. In addition, veterans who separated from military service longer ago are less satisfied with their financial condition than those who separated more recently, despite reporting more stable income.

W. G. "Bud" Schneeweis, FINRA Investor Education Foundation

HOUSEHOLD SPENDING

ROOM

Sunset III

CFP Pre-Approved
Session - 1 CEU

The Comprehensive Household Spending Plan

Some household expenses are easily referenced or researched, yet other expenses present a greater challenge because they will recur without present knowledge of frequency or amount. Missing and underestimated expenses in a balanced or zero-sum budget will eventually divert income away from other planned expenses or specific savings goals. Utilizing a one-page spending plan worksheet and an income allocation approach, a spending plan workflow process will be introduced that aids in identifying portions of a household's monthly income that need to be reserved for all recurring future expenses, including newly expected, existing but irregular, or other than typical monthly expenses.

Dylan L. Ross, Garrett Planning Network, Director of Communications and Financial Planning

2016 MARY O'NEILL MINI GRANT RECIPIENT**ROOM**

Garden

Expanding Middle School Financial Education in Diverse Neighborhoods through the Use of the Money Dawgs Program

Some household expenses are easily referenced or researched, yet other expenses present a greater challenge because they will recur without present knowledge of frequency or amount. Missing and underestimated expenses in a balanced or zero-sum budget will eventually divert income away from other planned expenses or specific savings goals. Utilizing a one-page spending plan worksheet and an income allocation approach, a spending plan workflow process will be introduced that aids in identifying portions of a household's monthly income that need to be reserved for all recurring future expenses, including newly expected, existing but irregular, or other than typical monthly expenses.

John Grable, Mary O'Neill Mini Grant Recipient; Michelle Kruger; Michael Thomas; Kimberly Watkins

FINANCIAL WELL-BEING**ROOM**

Sunset IV

Understanding & Working with the Consumer Financial Protection Bureau Financial Well-Being Scale

The theme of the 2017 AFCPE Research and Training Symposium is Bridging the Gap: Building a Community of Financial Wellbeing. In order to truly embrace the theme, participants would ideally have an understanding and agreement of what financial well-being is. In order to help facilitate that discussion in this session we will introduce the Consumer Financial Protection Bureau Financial Well-Being scale, discuss the history and practical use of the scale, explore limitations, and walk participants through how the scale can be used in their practice.

Ryan H. Law, Utah Valley University, Money Management Resource Center Director; Graham McCaulley, University of Missouri, Assistant Extension Professor & State Specialist; Andrew Zumwalt, University of Missouri, Assistant Extension Professor

CREDIT**ROOM**

Dockside

Updates in the Credit Industry: NCAP and more

Credit reporting and scoring is constantly evolving to adapt to changes in consumer protection laws, consumer and economic patterns, and the business needs of lending institutions. Recent developments in the credit industry, in particular the implementation of new consumer protections through the National Consumer Assistance Plan (NCAP), may impact the credit reports and scores of consumers engaged in financial coaching and counseling. This session will provide participants with an overview of key developments in credit reporting and scoring and how consumers may be impacted.

Carmina Lass, Credit Builders Alliance, Director of Training and Consulting, 2017 AFCPE Symposium-Practitioners' Forum Award Winner



DIGITAL STRATEGIES

ROOM

Sunset V

Using Digital Tools to Engage a College Audience

This session will explore digital marketing strategies and tactics for college financial literacy programs, as well as online learning tools that can supplement workshops or classroom exercises. Examples include: social media marketing, creative video/audio media, fintech applications, and online analytics.

Amy Marty Conrad, AFC®, National Endowment for Financial Education, Program Director

FINANCIAL CAPABILITY

ROOM

Garden

Which Financial Education Approach Works to Increase Financial Capability of College Students: Is Something Better Than Nothing?

This session will report on the results of five financial education programs/strategies that were used to increase the financial capability of college students. The effectiveness of meeting the program objectives and change in knowledge and skills will be assessed.

Lorna Saboe-Wounded Head, SDSU Extension, Field Specialist; Soo Hyun, Cho, South Dakota State University, Associate Professor

INHERITANCE DIFFERENCES

ROOM

Bay View

Racial Differences in Housing Inheritance

In response to reports of the widening wealth gap (Asante-Muhammad et al., 2016), the purpose of this research is to determine whether the racial divide in wealth is impacted by intergenerational wealth transfer via residential real estate, home-buying down payment assistance, and heir property. To achieve this goal, secondary data is used to investigate the intertwining nature of race and inheritance as predictors of wealth accumulation. The central theme is that policy measures to encourage homeownership and/or provide down payment assistance may be necessary as an intervention into the racial wealth gap.

Kenneth White, University of Georgia, Assistant Professor, Financial Planning, Housing and Consumer Economics; Andrew Carswell, University of Georgia, Associate Professor, Financial Planning, Housing and Consumer Economics

STUDENT LOANS

ROOM

Sunset I & II

CFP Pre-Approved
Session - 1 CEU

Student Loan Decision-Making: What We Know and What Do We Do With It

The collective results of a multi-state research team on the topic of student loan decision-making will be presented. The results of five published papers in peer-reviewed journals and ten factsheets published on eXtension.org will be summarized. Practical implications for educators, financial advisors and researchers will be emphasized.

Soo Hyun Cho, PhD, California State University Long Beach, Assistant Professor; Carrie Johnson, North Dakota State University, Extension Specialist and Assistant Professor; Elizabeth Kiss, PhD, Kansas State University, Extension Specialist and Associate Professor; Barbara O'Neill, PhD, CFP, Rutgers Cooperative Extension, Extension Specialist and Distinguished Professor; Michael S. Gutter, PhD, University of Florida, Associate Dean for Extension & State Program Leader

5:00PM-6:00PM Reception

ROOM

Paradise Terrace

5:45PM-8:00PM Meet & Eat

ROOM

TBD

Attending the symposium alone? Never been to San Diego? Don't know where to go to dinner? Join your AFCPE colleagues for Dutchtreat dinners Thursday evening.

Stop by the AFCPE Registration Desk to view restaurant descriptions, prices and locations.

Please sign up by noon on Thursday, November 16th to ensure seating availability. Any reservation made after noon on Thursday will be taken on a space-available basis.

Sign up required

6:00PM-9:30PM Special Event

ROOM

TBD

Bus Loop to Old Town/Downtown

Time to explore San Diego! We'll have bus transportation looping throughout the evening to get you from the hotel to Old Town/Downtown and back again. Buses run from 6 - 9:30 PM.

6:30PM-7:30PM President's Reception

ROOM

Island Point Lawn

Invitation Only

6:30PM-9:30PM Dinner on Own

ROOM

Paradise Point -
Restaurant Outlets
Old Town/Downtown

Visit one of Paradise Point's numerous onsite dining options or explore a nearby restaurant.

This is a great opportunity to meet up with friends, both new and old, to exchange ideas and expand your network.

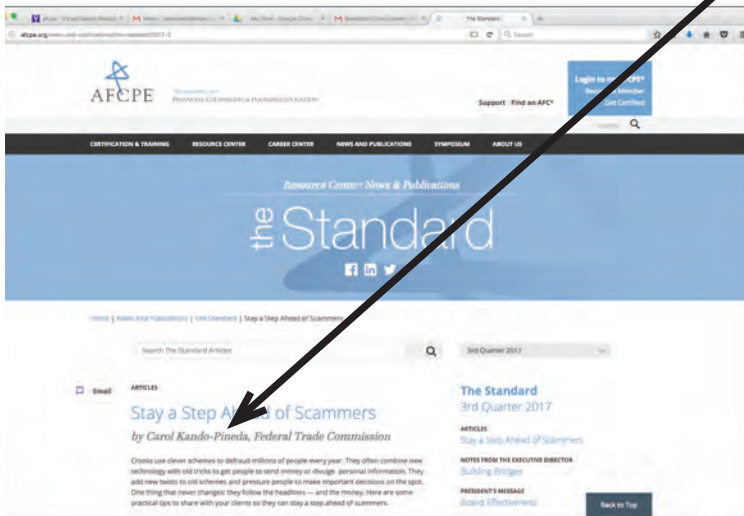
Standard

Your Name Here

AFCPE's quarterly newsletter, *The Standard*, seeks authors for articles on all aspects of financial counseling, including research and practical application. We rely solely on articles contributed by staff, AFCPE members, and experts in the field.

Share Your Expertise

Whether you are a seasoned writer or want to be published for the first time, we can work with you to formulate an interesting topic and guide you through the publishing process. We believe you are the expert at what you do. Topics of interest include (but are not limited to): working with clients; crisis counseling; budgeting; debt management; repairing a credit report; credit management; getting back on your feet; taxes; saving and investing; starting over; and, motivating clients. Potential authors should contact Jill Spence, editor, at jladouceur@afcpe.org.



About The Standard

The Standard is published online in January, April, July and October.

Editorial Mission

We endeavor to provide information which is timely, thought provoking and that assists the financial counselor to perform their job better. The newsletter is also a forum for informing members of AFCPE happenings.

Regular Features

Each issue contains the following:

- Regular columns on Military, Extension and Practitioner issues
- Feature articles
- President's Message
- AFCPE News and FAQs
- Book/Software/Website Reviews
- Conference Updates

Deadlines

Q1 | December 1

Q2 | March 1

Q3 | June 1

Q4 | September 1

7:00AM-8:00AM Breakfast Break

ROOM

Paradise Foyer

7:00AM-8:00AM JFCP Editorial Board Breakfast Meeting

ROOM

Invitation Only

The Boardroom

8:00AM-12:00PM Exhibits

ROOM

Connect with our exhibitors to gain new resources, and information, and win prizes!

Palm I-V

8:00AM-8:50AM Breakout

FEATURED BREAKOUT

ROOM

Royal Pacific Island

Principles for Effective Financial Education

Based on research on financial well-being, the CFPB has distilled a set of five principles that can be put into practice through financial education to help consumers take financial action and move toward financial well-being. The principles build on research-based insights about how people make financial decisions, on feedback from financial education practitioners, and on what we have learned about consumers' own experiences in the financial marketplace. This session will discuss the principles along with tested and promising strategies that financial counselors can use to put the principles into practice. The session will also briefly describe results from CFPB's national survey on financial well-being.

Genevieve Melford, Consumer Financial Protection Bureau, Senior Financial Education Research Analyst, Office of Financial Education; Irene Skricki, Consumer Financial Protection Bureau, Senior Financial Education Program Analyst, Office of Financial Education

RESEARCH PAPER

ROOM

Double Executive Suite
709 & 711

A Research-Based Approach to Building a Personal Finance Program for Law Students

While most of the emphasis about student loan indebtedness and financial literacy programs are on undergraduate students, the significant debt levels of graduate students suggest that research in this area should be explored. This field study wanted to confirm whether law students perceived a need, and/or a desire, for a personal finance program, and if so, what - in an ideal world - would that education look like. From a needs assessment perspective, it is apparent that law students overwhelming saw the need and the benefit from a personal financial capability program built to meet their unique needs.

Lyssa Thaden, PhD, AFC, AccessLex Institute, Managing Director, Center for Education and Financial Capability; Jacqueline Carroll, Ed D, AFC, AccessLex Institute, Senior Manager, Education Services

EXPERIENTIAL LEARNING

ROOM

Sunset I & II

Experiential Learning: How to Engage Participants with Activity-Based Lessons

Are you tired of using the same presentation style time after time? Do you find yourself struggling to engage clients in difficult, uncomfortable topics like alternative lending and debt repayment? Are you looking for a positive way to facilitate discussions with limited-resource audiences? If yes, then join in a discussion about how to add experiential learning techniques to your teaching repertoire.

Creative financial education takes time, energy, and practice, but why reinvent the wheel? In this session, we will explore hands-on activities that you can use. Activity modes such as demonstrations, games, role-plays, and more will be discussed.

Kathryn L. Sweedler, University of Illinois Extension, Educator; Sasha Grabenstetter, University of Illinois Extension, Consumer Economics Educator; Karen M. Chan, University of Illinois Extension, Special Projects

FINANCIAL FITNESS

ROOM

Sunset III

FIT: Financial Intelligence Training

This session will provide participants an in-depth view into a multi-week financial education program that is helping attendees change financial behaviors, actively budget, understand the impact of credit and debt, and how their financial choices will impact their short- and long-term financial goals. FIT is a great opportunity for programs to provide holistic financial tools rather than providing a series of one-shot workshops. FIT can easily be adapted and replicated for audiences of varying ages (from high school to adult, education levels, and socio-economic backgrounds. Participants will walk away with tips and curriculum to create the program for their audiences.

Rachel Grimes, University of North Texas Student Money Management Center, Assistant Director Outreach

FINANCIAL BEHAVIORS

ROOM

Dockside

Sound Financial Management Behaviors and Relationship Quality

Very few studies have examined the association between sound financial management behaviors and relationship quality. We use a longitudinal data set of nearly 350 married and cohabiting couples to examine this association. We also examined the potential mechanisms that link sound financial management behaviors and relationship quality. Our preliminary findings noted a positive association between participants' Wave 1 reports of sound financial management behavior and their Wave 2 reports of their relationship satisfaction one year later. Furthermore, participants' Wave 1 sound financial management behaviors were negatively associated with their W2 reports of relationship instability and relationship conflict.

Jeffrey Dew, Brigham Young University; Connor Barham, Brigham Young University

BEHAVIOR ECONOMICS**ROOM**

Bay View

Teaching Consumers How to Effectively Use Online Coupon Codes and Mobile Coupons to Save Money

After identifying a timely need to provide current research based information about how to effectively use digital mobile coupons and online coupon codes - Cooperative Extension developed the "Coupon Craze" program. The program is research based and peer-reviewed. During the AFCPE conference professionals will receive the multi-media presentation, participant handout, leaders guide, evaluation tools and sample promotion materials. In addition, tips will be given on how to customize the presentation for a local community so the program is even more effective and relevant to the local area. This will provide professionals with a program "ready to use" in their communities.

Darlene Christensen, Utah State University Cooperative Extension, Associate Extension Professor, Tooele County; Teresa Hunsaker, Utah State University Cooperative Extension, Extension agent, Weber County

RELATIONSHIPS**ROOM**

Garden

Getting Clients to Come Back: Using Visual Cues to Improve Client Retention

Financial coaching has proven benefits when clients engage with a coach for multiple sessions. Why then can it be difficult for coaches to build long-term relationships with their clients? This session will explore one path towards building client retention using the lens of behavioral economics and will look at how long-term goals can be presented in a tangible, visual way to help clients connect current activities with future reward.

LISC and Commons Cents Lab will share the process behind this study and discuss the implementation and early results during the session.

Laura D'Alessandro, Local Initiatives Support Corporation, Senior Program Officer; Emory Nelms, Common Cents Lab, Applied Researcher

9:00AM-10:30AM

General Session

ROOM

Royal Pacific Island

Serving the Other 95%: Bridging the Gap Between Financial Counseling, Coaching and Planning

Financial counseling and financial planning have long been considered on different ends of the service spectrum. While planning focused on helping the rich get richer, counseling was believed to only serve in a not-for-profit role. The truth is, counseling and planning together provide a continuum of care that serves clients throughout their lifetime. Join me as we discuss how planners and counselors can work together to provide services to a much broader range of clients. We can't be considered a profession until we help more than just the top 5% of American's, and the AFC+CFP combo might just do the trick.

Alan Moore, MS, CFP, XY Planning Network

10:40AM-11:30AM Breakout

FINANCIAL COGNITION SCALE

ROOM

Garden

I Know I Should, But Do I Do It? Introducing the Financial Cognition Scale

The purpose of this study was to establish a new scale to measure financial cognitions and to conduct preliminary analyses about how financial cognitions and financial behavior are related. Preliminary analyses collected from employees who work for employers with 10 or more employees suggest that the financial cognition scale developed in this study shows high reliability and strong validity. In addition, higher financial cognitions and higher financial knowledge are positively and significantly associated with more positive financial behaviors. Implications for practitioners and researchers are presented.

Kristy L. Archuleta, Kansas State University, Associate Professor; Christina Glenn, Kansas State University, Doctoral Candidate; Derek Lawson, Kansas State University, Doctoral Student; Joy Clady, Kansas State University, Doctoral Candidate; Syble Solomon, LifeWise Strategies, LLP, President

CREDIT

ROOM

Bay View

CFP Pre-Approved
Session - 1 CEU

The Role of Dual-Self Constructs in Determining Payment Card Choice: Insights for Working with Credit Card Borrowers

Evidence shows consumers are better off using credit rather than debit cards. This assumes that credit card payers do not carry a balance, yet we know of credit card users with habitual revolving balances. Using SCF data, findings indicate that while there are no differences in myopia between debit and revolving credit card users, there are differences in attitudes. All dual-self constructs discriminate between revolving and convenience credit card users, with attitudes having the greatest effect. Financial professionals may find value in first encouraging revolvers to debit cards, as they work on eliciting attitudes that support being a convenience user.

Sandra J. Huston, PhD, Texas Tech University, Professor; Laura Ricaldi, PhD, Utah Valley University, Assistant Professor

PERSONAL FINANCE

ROOM

Sunset I & II

Vital Trends Impacting Personal Finance

Recognize and adapt to the breakthroughs being made all around us in education, finance, demographics, technology, and public policy. Understand the threads that shape and bind these patterns so you will be prepared for new personal finance realities. Learn ways to distinguish and discern influential trends for your clients as well as your own professional practice and work.

Brent Neiser, CFP, AFC, National Endowment for Financial Education, Senior Director

YOUR MONEY YOUR GOALS**ROOM**

Double Executive
Suite 709 & 711

Your Money Your Goals: Meeting the Needs of Human Service Providers

The objective of the forum would be to share the development of partnerships and marketing as well as the description of Your Money Your Goal (YMYG) program and the resources and tools available in the toolkit. Both quantitative and qualitative evaluation findings from the train the trainer sessions with human service providers will be presented. Evaluation methods include the Consumer Financial Protection Bureau (CFPB) training survey assessments and the focus group study with training participants.

*Jesse Ketterman Jr., PhD, University of Maryland Extension, Extension Educator;
Mia Russell, PhD, Wells Fargo Bank, Hands on Banking, Vice President, Content Strategy and Integration; Jinhee Kim, PhD, University of Maryland, Professor and Extension Specialist, Family Science; Diana Kyu Yacob, Kansas State University, Doctoral Student, Personal Financial Planning; Michael Elonge, University of Maryland, Extension Educator; Audrey Orr, University of Maryland Extension, Faculty Extension Assistant*

FINANCIAL EDUCATION**ROOM**

Sunset III
CFP Pre-Approved
Session - 1 CEU

Should You Rollover 401(k) Plan Proceeds to an IRA?

The question posited by this presentation is one of the most common questions in retirement distribution planning. The major retirement plan sponsored by employers today is the Section 401(k) plan featuring elective deferrals by the employee and, often times, matching employer contributions. Similarly, the most popular type of personal savings plan is the traditional deductible individual retirement account or annuity (IRA). This presentation discusses when you should “roll” (make a tax-free exchange of) a 401(k) plan distribution at separation of service to an IRA. The decision is not as straightforward as many 401(k) plan participants pretend it to be.

Keith Fevurly, MSU Denver, Senior Lecturer in Finance

TEACHING YOUTH**ROOM**

Dockside

An Interactive Group Approach to Teach Youth about Budgeting

This session reviews CFPB’s developmental model for Youth Financial Education, then explores an experiential market-based approach to teaching youth about budgeting that addresses the teaching/earning strategies recommended by CFPB. Participants engage in one round of the teaching/learning technique and discuss its usefulness for various settings, as well as potential modifications to increase its relevance for their clientele. The forum also includes an introduction to the newest module in the award-winning Money Talks program, Living on My Own, which is available online at no cost to users.

Patti Wooten Swanson, University of California, Agriculture and Natural Resources

11:45AM-12:45PM Awards Luncheon

ROOM

Royal Pacific Island

Join us as we honor the great work and innovations of AFCPE Members across financial education, research and practice.

1:00PM-2:00PM Business Meeting

ROOM

Royal Pacific Island

Join us for AFCPE's annual membership town hall meeting. This is a great opportunity for members to learn more about organization - past, present and future. Board and Staff share updates on our financial health, our initiatives and our impact. All members are welcome and encouraged to attend.

2:00PM-3:00PM Diversity and Inclusion Task Force Discussion

ROOM

Garden

Bridging the Gap Through Diversity: Building an Inclusive Financial Community

Staying late? The AFCPE Diversity Task Force invites you to participate in a unique opportunity to help shape the future of how AFCPE Professionals may better serve and impact an inclusive community in personal finance. Join us as we gather to share our thoughts, ideas, perspectives on diversity and inclusion. Our goal is to integrate the tools we possess as Financial Professionals to help build stronger financially healthy communities.

Limited seating but open to all AFCPE attendees

CEUs for AFCPE Certified Professionals:

AFCPE professionals who attend all 3 days of the 2017 AFCPE Symposium will receive 15 CEUs. CEUs will be added to your record by December 1, 2017 and will count toward the 2017/2018 reporting period continuing education requirement **upon completion** of the official **AFCPE Final Survey**.

Membership & Certification

what each provides to you

AFCPE PROFESSIONAL MEMBERSHIP

Provides access to:

- Strong network of colleagues in research, education, and practice
- Quarterly newsletter: **The Standard**
- Semi-annual research journal: **Journal of Financial Counseling and Planning**
- Discounted price to the Annual Research and Training Symposium
- Discounts for various continuing education trainings
- Financial Planning Association (FPA) Online Financial Counseling Community access
- Member-only monthly e-announcements

All registered attendees of the 2017 AFCPE Symposium are now AFCPE members for 2018.

AFCPE Certification

- Represents the highest standard of excellence in the field of financial counseling and education.
- Trains professionals to guide clients through a holistic counseling framework of life cycle financial education, allowing the professional to provide a high-level, tailored approach based on the needs of each client.
- Includes an unparalleled commitment to ethics and continuing education.
- Requires post certification to enhance the skills of the professional and ensure integrity and proper commitment to the field.



**For more information please visit our AFCPE Exhibit Booth
in the Paradise Foyer**

Keynote Speakers

Keynote Speaker Bios



DEDRICK ASANTE-MUHAMMAD is Senior Fellow of the Racial Wealth Divide Initiative at Prosperity Now (formerly CFED). As Director, Dedrick's responsibilities include strengthening Prosperity Now's outreach and partnership with communities of color, as well as strengthening Prosperity Now's racial wealth divide analysis in its work. Prosperity Now's Racial Wealth Divide Initiative will also lead wealth-building projects that will establish best practices and policy recommendations to address racial economic inequality. Before Prosperity Now, Dedrick worked for the NAACP, where he was the Sr. Director of the Economic Department and Executive Director of the Financial Freedom Center.



KRISTEN BERMAN studies how people actually act in the marketplace, as opposed to how they should or would perform if they were completely rational. Currently she is a co-founder and head of product at Common Cents Lab, a Duke University initiative dedicated to improving the financial well-being for low to middle Americans. Kristen also co-founded Irrational Labs, a non-profit behavioral consulting company, with Dan Ariely in 2013. Irrational Labs helps companies and nonprofits understand and leverage behavioral economics to increase the health, wealth and happiness of their users. She was on the founding team for the behavioral economics group at Google, a group that touches over 26 teams across Google, and hosts ones of the top behavioral change conferences globally, StartupOnomics. She co-authored a series of workbooks called Hacking Human Nature for Good: A practical guide to changing behavior, with Dan Ariely.

These workbooks are being used at companies like Google, Intuit, Netflix, Fidelity, Lending Club for business strategy and design work. She has given talks at the World Bank, Google, Facebook, Expedia, Aetna, Equifax and many other organizations and companies.



SONYA BRITT, PhD, CFP® is an Associate Professor of Personal Financial Planning at Kansas State University and a Certified Financial Planner™. Her research in financial counseling, planning, and therapy utilizes her educational background in marriage and family therapy and financial planning.

Britt's research on the predictors of money arguments and their influence on relationship satisfaction and divorce and has been referenced in the New York Times, the Wall Street Journal, Kiplinger's, and Yahoo! Finance to name a few. Her developmental work in the emerging field of financial therapy is summarized in Financial Therapy: Theory, Research, and Practice with co-editors Drs. Brad Klontz and Kristy Archuleta. Relationship dynamics are influenced by physiological stress, in which Britt's research has been featured in the New York

Times and Investment News, among others.

Britt is co-editor of another book with Dr. Dorothy Durband, Student Financial Literacy: Campus-Based Program Development, which leads readers through the process of developing or enhancing financial literacy programs for college students. Britt's work at the financial counseling centers at Texas Tech University and Kansas State University have guided her effectiveness of financial counseling research agenda.



MELANY DE LA CRUZ-VIESCA, is the Assistant Director of the UCLA Asian American Studies Center (AASC) and the Managing Editor of AAPI Nexus, a nationwide journal focusing on Asian American & Pacific Islanders policy, practice, and community issues. She also serves as the Director of the AAPI Community Development Census Information Center, a joint partnership between UCLA AASC, the National Coalition of Asian Pacific American Community Development (CAPACD) and the U.S. Census Bureau. She is the lead author of “The Color of Wealth in Los Angeles,” which is the first report examining wealth inequity by race and ethnicity in the Los Angeles area (Download report at: <http://www.aasc.ucla.edu/besol/>). Her research focuses on Asian American, Native Hawaiian, and Pacific Islander demographics and policy, in relation to asset-building, housing, community and economic development, and education. She has sixteen years

of experience in providing training and technical support on using census data, developing articles, fact sheets and reports on Asian American, Native Hawaiian, Pacific Islander subpopulation groups, and advocacy to meet the specific needs of community-based organizations. She is a member of the Insight Center for Community Economic Development’s Experts of Color Network. She was appointed by Los Angeles Mayor Antonio Villaraigosa in 2008 and recently re-appointed by Mayor Eric Garcetti to the City’s Human Relations Commission. She holds a master’s degree in urban planning from UCLA and a bachelor’s degree in ethnic studies and urban studies and planning from UC San Diego.



SANDRA J. HUSTON, PhD is an associate professor and director of the Personal Finance program in the department of Personal Financial Planning at Texas Tech University. Dr. Huston is an online education consultant for WebEd Consulting and also consults for The Financial Literacy Group in Washington, DC. She received a PhD in consumer economics from the University of Missouri-Columbia. Dr. Huston’s research interests focus on human capital specifically related to personal finance (financial literacy) and the financial planning process, household use of financial advice, and the impact of financial sophistication on resource allocation within household portfolios. Dr. Huston was the 2013 recipient of the Chancellor’s Council Distinguished Research Award and the 2014, 2015 & 2016 winner of the AFCPE® Outstanding Symposium Paper Award. She is currently developing her financial health model to illustrate how both functional

finance (financial literacy) and perceptual finance impact our financial health. Dr. Huston also leads the AFCPE Research Task Force.



ALAN MOORE, MS, CFP® is the co-founder of the XY Planning Network.

He is passionate about helping financial planners start and grow their own fee-only firms to serve Gen X & Gen Y clients largely ignored by traditional firms. Alan has been recognized by Investment News as a top “40 Under 40” in financial planning, and by Wealth Management as one of a “The 10 to Watch in 2015.” He frequently speaks on topics related to technology, marketing, and business coaching, and has been quoted in publications including The Wall Street Journal, Forbes and The New York Times. He currently lives in Bozeman, MT so that he can hit the slopes on powder days.

Keynote Speakers



Featured everywhere from NPR to Moth Radio Hour and Reader's Digest, **COLIN RYAN** is a nationally in-demand, award-winning comedic financial speaker (seriously). Colin has been recognized as one of the top 10 money presenters in America, and has collaborated with the Girl Scouts of America, National Geographic Television, and companies and colleges across the country. He also currently serves as the only male commissioner on the Vermont Commission on Women.



DR. THOMAS SHAPIRO, Director, Institute on Assets and Social Policy and the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management, Brandeis University. Professor Shapiro's primary interest is in racial inequality and public policy. He is a leader in the asset field with a particular focus on closing the racial wealth gap. He co-authored a groundbreaking study, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, 2004 was widely reviewed. With Dr. Melvin Oliver, he wrote the award-winning *Black Wealth/White Wealth*, which received the 1997 Distinguished Scholarly Publication Award from the American Sociological Association. In 2011 he was awarded a Fulbright Scholarship to study the wealth gap in South Africa. Dr. Shapiro's widely anticipated new book *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, & Threatens Our Future* was recently released March 2017.



SABRINA TERRY, MS is the Project Manager, Wealth Building Initiative, ORAL at the National Council of La Raza (NCLR). In her current role, Sabrina focuses on advancing financial and economic inclusion of Latino immigrants through integrated financial capability and legal services programs. She has experience in community and economic development: financial capability, economic inclusion, racial wealth, environmental justice and sustainable development.

- KEY**
- Ice
 - Laundrette
 - ATM
 - Bonfire Pit
 - Road
 - Foot Path
- FACILITIES**
- 1 Lobby & Business Center
 - 2 Spa & Salon
 - 3 Fitness Center
 - 4 Bike Rentals
 - 5 Island Market
 - 6 Observation Tower
 - 7 Golf Putting Course
 - 8 Tennis & Basketball Courts
 - 9 Croquet, Bocce & Ping Pong
 - 10 Island Adventure Club
 - 11 Marina & Boat Rentals
- POOLS**
- 12 Lagoon Pool
 - 13 Adult Pool
 - 14 Meadow Pool
 - 15 Waterfall Pool
 - 16 Main Pool
- RESTAURANTS & BARS**
- 17 Coffee Bar
 - 18 Tidal & Bayside Lounge
 - 19 Barefoot Bar & Grill
 - 20 Tropics Cantina
 - 21 Caveman Pizza Company
- MEETING FACILITIES**
- 22 Mission Bay Room & Foyer
 - 23 Paradise Ballroom & Foyer
 - 24 Sunset Ballroom
 - 25 Bay View Room
 - 26 Dockside Room
 - 27 Garden Room
 - 28 Palm Room
 - 29 Island Room
 - 30 Pacific Room
 - 31 Royal Room
 - 32 Sunset Pavilion



Paradise Point
 San Diego's Island Resort
 A DESTINATION® HOTEL

Meeting Space Map



AccessLex Institute

10 N High Street, Suite 400
West Chester, PA 19380

[Lyssa Thaden](#)

lthaden@accesslex.org

AFCPE

79 S. State Street, Suite D3
Weserville, OH 43081

[Michelle Starkey](#)

mstarkey@afcpe.org

Armed Forces Services Corporation

1004 Nuway Dr
Pleasant View, TN 37146

[Stephen Page](#)

spage@afsc.com

Consumer Financial Protection Bureau

1700 G Street, NW
Washington, DC 20552

[Irene Skricki](#)

irene.skricki@cfpb.gov

Credit Builders Alliance

1701K Street NW, Suite 1000
Washington, DC 20006

[CarminaLass](#)

carmina@creditbuildersalliance.org

Debt Reduction Services Inc

6213 N Cloverdale Rd, Suite 100
Boise, ID 83713

[Todd Christensen](#)

tchristensen@debtredutionservices.org

Federal Deposit Insurance Corporation

550 17th St., NW
Washington, DC 20429

[Joan Gustafson](#)

jgustafson@fdic.gov

The Financial Clinic

115 W 30th Street, Suite 700
New York, NY 10001

[Megan Kursik](#)

mkursik@thefinancialclinic.org

FINRA Foundation

1735 K Street NW
Washington, DC 20006

[Warren \(Bud\) G. Schneeweis](#)

bud.schneeweis@finra.org

Garrett Planning Network

112 Tattersall Dr
Burlington, NJ 08016

[Dylan Ross](#)

dylan@garrettplanningnetwork.com

**Institute of Consumer Financial Education -
ICFE**

PO Box 34070
San Diego, CA 92163-4070

[Paul Richard](#)

icfe@twc.com

Kansas State University

1324 Lovers Lane, 307 Justin Hall
Manhattan, KS 66506

[Tierra Dimond](#)

tierra2@ksu.edu

Lifewise Strategies / Money Habitudes

1180A Pine Street,
Hamilton, MT 28409

[Syble Solomon](#)

syble@lifewise.us

[Lee Gimpel](#)

lee@lifewise.us

Mindful Asset Planning

14530 Pennock Ave
Apple Valley, MN 55124

[Susan Zimmerman](#)

stevemap@frontier.com

National Disability Institute

1667 K Street NW, Suite 480
Washington, DC 20006

[Michael Roush](#)

mroush@ndi-inc.org

Exhibitors

National Endowment for Financial Education

1331 17th Street #1200
Denver, CO 80202

Kimberly Roy

kroy@nefe.org

Susan Sharkey

ssharkey@nefe.org

The National Underwriter Company

4157 Olympic Blvd., Suite 225
Erlanger, KY 41018

Jay Caslow

jaslow@alm.com

UGRU Coaching

717 Guadelopue Ct
Holly Springs, NC 27540

Kenneth Gulliver

kgulliver@ugru.com

University of Florida - MFLN Personal Finance Team

PO Box 110310
Gainesville, FL 32611

Martie Gillen

mgillen@ufl.edu

The USAA Education Foundation

700 N St Marys St
San Antonio, TX 78205

Dan Cable

dan.cable@usaa.com

Amanda Uriegas

amanda.uregas@usaa.com

Wells Fargo

7 St Paul St, 5th Floor
Baltimore, MD 21202

Mia Russell

mia.b.russell@wellsfargo.com

XY Planning Network

500 Westover Drive
Sanford, NC 27337

Stacey Unruh

stacey@xyplanningnetwork.com

Zeiders Enterprises, Inc

2750 Killarney Dr.
Woodbridge, VA 22192

Wanda Carter

wcarter@zeiders.com

Melissa Stiller

mstiller@zeiders.com

Don Vogus

dvogus@zeiders.com

Andi Wrenn

awrenn@zeiders.com

You're Invited

2018 AFCPE® Research & Training Symposium
November 14-16, 2018 | Norfolk, Virginia



Norfolk Waterside Marriott

235 E. Main Street
Norfolk, VA 23510

Guest Room
\$135.00+/night

Invitation to present opens early 2018.

Registration will open Summer 2018



For more information and details on the symposium, visit:
www.afcpe.org/symposium

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You're Invited

2018 AFCPE® Research & Training Symposium November 14-16, 2018 | Norfolk, Virginia

See page 51 for more information.

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