



2012 AFCPE® Annual Conference

November 14–16

*Hyatt Regency St. Louis Riverfront
315 Chestnut Street
St. Louis, MO 63102*



Welcome from the President



**Rebecca J.
Travnicek,**
2012 AFCPE® President

Welcome to St. Louis, Missouri. AFCPE® is delighted to present this year's Annual Conference along the Mississippi River and next to

the St. Louis Arch. Missouri is the only state with its' very own handle—when you see it you will know of what I speak. I wish I could guarantee it would be as warm as last year's locale (Jacksonville, FL), but in Missouri the weather can change very quickly. Our hotel host this year, the Hyatt Regency St. Louis Riverfront, provides us not only an inviting inside environment with many amenities, but also gives us ready access to the Mississippi River and all of the wonderful activities that are within a short cab ride or Metro ride from the hotel.

First and foremost, I want to personally thank all who have worked diligently this year in the planning of the AFCPE® Annual Conference. As AFCPE® President, it is a great relief to have a wonderful staff, led by Interim Executive Director, Rebecca Wiggins, working tirelessly on making every detail seamless for attendees. Please take a moment to thank them all when you see them this week—Rebecca, Katie, Kathryn, and Michelle. In addition, our President-Elect, Barry Wilkinson, worked with the Conference Committee in creating a truly substantive agenda of sessions so that YOU can take what YOU learn back to YOUR own communities. Your Conference Committee is: Conference Chair—Brenda Vaughn, Proceedings Editors—Anne Barton and Sara Croymans, Research Papers—Mark Stanford, Practitioner Forums—Ethel Tilley, Student Research Papers—Mary Bell, Poster Presentations—Mike Dunn, and a NEW aspect of conference this year, Regional Breakout Sessions—Dean Obenauer. All of us owe them an enthusiastic round of applause for their efforts!

This year we will be starting out a little differently. The first General Session will consist of an introduction to Communities of Practice by PJ Gunter, Susan Shockey, and Carolyn Bird. They will be giving us an assignment to work on during the Regional Breakout session. Everyone's nametag will be color-coded based upon where you live or where your "home" base is located (nametag will also list which region). You can continue the regional discussions over dinner. Yes, we have brought the "Dine-Arounds" back.

Thursday is packed with the presentations YOU submitted; as well as, action and laughter. We'll take action first thing with

the Annual Business Meeting (plated-breakfast will be served from 7:30-8:00am so don't be late). We are bringing Al Bingham back for more action with his Drive to 850; he will be steering us through strategies we can use to increase our credit score and those of our clients, servicemembers, and learners.

Next we are going to break some eggs, well not really. Rick Kahler is going to provide us with a tool to use to discover the financial history of those individuals we are educating, counseling, or assisting thru planning. And we end the day with more action—the action of laughter. James Cunningham is a stand-up comedian, hosts 'Eat St.' on both Canada and US food networks, but most importantly to us, he has an award-winning show that teach teenagers about the basics of financial literacy with humor and audience participation; reaching over 100,000 high school, college and university students each year.

"YOU can take what YOU learn back to YOUR own communities."

Friday's breakout sessions will provide you with more tools and resources to use in your business, office, or classroom. It is also our time to honor our colleagues for the great things that they have done. We also have an announcement to make during the awards ceremony. Do you get nervous when talking to a professional about YOUR financial situation? Does YOUR heart rate increase when you are financially stressed? You will NOT want to miss Sonya Britt sharing how you can make your counseling/educational environment more inviting to clients and learners.

I've shared tidbits of information on the General Sessions and Breakouts. But I think I'm missing something. What could it be? Now I remember, I haven't even mentioned seeing friends and colleagues we haven't seen since last year's conference! Not to mention new friends we'll make if we are open and seeking new adventures....and the counseling, planning, and educational ideas we will share with each other and take back home to share in our own communities.

During this current year, AFCPE® has faced some change. As the President of the Board of Directors of the organization, it has been challenging and VERY rewarding. What an honor it's been to serve in this capacity and to gain new perspectives into this amazing organization. AFCPE® is on the cusp of growth and recognition that we may not have experienced at any other time in our history. We must all be ready to grow, think differently, challenge old assumptions/ways of doing things/ideas. Growth does not always come easily. If we are to pass through this growth spurt successfully, we must all work together.

Welcome to St. Louis and this year's Annual AFCPE® Conference! Be ready, willing, and able to help your AFCPE® Board of Directors steer this organization up the mighty "river" of financial counseling, planning, and education!



Vision

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

Mission

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

Table of Contents

Speaker Biographies	4-7
Conference Schedule	8-20

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Speaker Biographies



Carolyn L. Bird,

PhD, AFC®, RFG
Associate Professor,
Specialist in Family
Resource Management

Dr. Carolyn Bird is an Associate Professor at North Carolina State University and Family Resource Management Specialist for North

Carolina Cooperative Extension. Her foci include military families, families living in rural contexts, and financial competence. She is the principal investigator for the Professional Development for Personal Financial Management Program Managers project; a Department of Defense, National Institutes of Food and Agriculture, and Extension collaborative project. She is the state principal investigator on Rural Families Speak, a national longitudinal research project and conducts applied research with a focus on the community and family interconnections. She is a member of the graduate faculty and teaches in her department's masters degree program.

Dr. Bird is actively involved in many national and state initiatives. She serves on the Executive Board of eXtension's Financial Security for All (FSA) Community of Practice as Chair of Professional Development. Dr. Bird's credentials include Accredited Financial Counselor (AFC) and Certified Reverse Mortgage Counselor through the North Carolina Housing Finance Agency.



PJ Gunter,

AFC®

PJ Gunter remains a committed advocate for personal financial education and counseling. Since discovering her own need to become financially literate, she has been passionately sharing what she has learned.

PJ facilitates personal finance workshops for diverse audiences in educational and corporate environments. She holds a Master's in Human Resources Development and earned a MS in Personal Financial Planning as a David M. King Merit Scholar at the College for Financial Planning. She is a former president of AFCPE.

As PJ transitions to her "next chapter", she intends to provide objective financial education and tools for emotional support to those who are moving forward after the end of significant relationships. She lives in an "empty nest" in Houston.

Speaker Biographies



Susan S. Shockey,
Ph.D., CFCS, CPFFE

Susan Shockey, Ph.D., CFCS, CPFFE is the USDA – National Institute of Food and Agriculture (NIFA) National Program Leader, Family and Consumer Economics. Her research focuses on financial capability - attitude, behavior,

and knowledge change through education. She received the 2004 AFCPE Outstanding Journal Article Award published in the Journal of Financial Counseling and Planning, June 2004. She uses an interactive teaching style, applying critical thinking skills to encourage participants to become empowered to change their behaviors. As an Associate Professor with The Ohio State University and Extension professional, Shockey held numerous leadership positions. She received The Ohio State University 2012 College of Education and Human Ecology Award of Distinction by her colleagues.

Her focus as an Extension Educator and High School Home Economics teacher has been teaching personal financial independence. She was appointed to the Ohio Personal Finance Commission by the Ohio Attorney General and State Treasurer. She is certified as a Family and Consumer Sciences and Personal Family Financial Educator. In addition to AFCPE, Shockey is affiliated with the American Association of Family and Consumer Sciences, Phi Upsilon Omicron Honors Society, and Kappa Omicron Nu Honor Society.



Rick Kahler,
MS, CFP®

Rick Kahler, MS, CFP is a fee-only financial planner, speaker, educator, and columnist. Rick is a pioneer in integrating financial planning and psychology. BusinessWeek named him one of the top 15 most experienced

financial planners in the nation and InvestmentNews listed him as one of the top 15 financial planners to follow on Twitter. In 2008, the Financial Planning Association named him as a Financial Frontiers Awards winner. His firm is listed by Wealth Manager magazine as the largest financial planning firm in a seven-state region. He is a past chairman of the South Dakota Investment Council, managing \$6 billion and currently is a faculty member at Golden Gate University.

His work and research has been featured or cited in scores of periodicals and books, including ABC News, NBC, CNBC, The Wall Street Journal, The New York Times, The Washington Post, USA Today, Reuters, Money, Forbes, BusinessWeek, SmartMoney, MarketWatch, and MSN Money. He is a co-author of four revolutionary books on money, financial planning, and therapy: Facilitating Financial Health (NUCO 2008), Conscious Finance (FoxCraft 2007), The Financial Wisdom of Ebenezer Scrooge (HCI 2006) and Wired For Wealth (HCI 2009).

Speaker Biographies



Al Bingham,
Credit Score Plus

The production of *The Drive to 850* was created following an intense five year study on the FICO® credit scores by a handful of experienced professionals within the credit industry. Al Bingham led this research, and its findings have

been recognized nationwide for its valuable insight into the FICO® credit score. He has provided commentary on credit and credit scores in over 50 news stories on many local CBS and ABC stations from Boston to Los Angeles.

Al has worked over 21 years in the mortgage industry. He is currently employed at Republic Mortgage as a senior mortgage loan officer. He is an advisor to the American Legislation Exchange Council (ALEC) – a national association of state legislators. He has recently been recognized for his work with Mr. John Arterberry, Deputy Chief of the Fraud Section at the U.S. Justice Department, for identifying the early warning signs of the housing crisis as early as 2002.

He was the primary author of model legislation in 2003 which provided greater regulation for mortgage companies and their loan officers. Over two-dozen states enacted this model legislation. In 2008, Congress used a portion of this model legislation in creating the SAFE Mortgage Act. He also serves on the national SAFE Mortgage exam writing committee which writes and reviews the national mortgage licensing exam.

Al has worked on several projects to help consumers improve their credit scores. In 2011, he released his second publication of *The Road to 850* which is a complete outline of the FICO® scoring system. To help educators, he recently produced a curriculum titled *Understanding Your Credit Report* that is utilized in many high schools and colleges. Al's most recent program is a project with Fair Credit Foundation called *MyCreditPlan.org*. This advanced program is specifically designed to help credit counselors and consumers alike create specific interactive, personal plans of action to help all improve their FICO® credit scores.



Dr. Sonya Britt,
CFP®, AFC®

Dr. Sonya Britt, CFP®, AFC® is an Assistant Professor and Program Director of Personal Financial Planning at Kansas State University. She teaches courses in the undergraduate and doctoral degree programs, including

advanced personal financial planning, family and consumer economics, advanced research methods, and advanced statistics. As founding president of the Financial Therapy Association—an international association of practitioners and academicians—Britt enjoys the opportunity to combine her skills in marriage and family therapy (M.S.) with her talents in financial planning (Ph.D.)

Britt is known for her groundbreaking research in physiological assessment of stress in the financial planning and counseling setting. Britt's other research interests include the theoretical development of money issues within marriage, predictors of money arguments and their influence on relationship satisfaction and divorce, efficacy of financial literacy efforts, and assessment of money beliefs and behaviors in the financial planning and counseling setting.

Britt recently published an edited book with Dr. Dottie Durband, *Student Financial Literacy: Campus-Based Program Development*, which leads readers through the process of developing or enhancing financial literacy programs for college students.

Speaker Biographies



James Cunningham, Corporate Comedian & MC

The name James Cunningham is synonymous with excellence and professionalism in the entertainment industry. He has made quite a name for himself as one of Canada's funniest and most versatile performers.

His remarkable and diverse career knows no boundaries.

From the smash success of his award-winning Funny Money lectures to his nightly stints on comedy stages across North America, Cunningham is simply one of the best. If it's a master of ceremonies or just a fabulous evening of entertainment you're looking for – look no further! He has proven time and time again that he is one of the most skilled professionals on and offstage and has a long list of repeat clientele to prove it. He has been asked to host shareholder and annual business conferences across the country and around the world, repeatedly. Pepsi, Genworth Financial, the Television Bureau of Canada, Sobeys, BC Hydro, Canadian Tire, Foodland Ontario, Walmart, Rogers Media, CAAMP and the CNIB are just a few of his recent corporate clients.

On television, Cunningham has been featured multiple times, including two of his own hour-long Comedy Now standup comedy specials for CTV and The Comedy Network, two

Just For Laughs "Galas" for CBC-TV, five seasons as a writer and actor on the award-winning television series Comedy Inc. and on NBC's Last Comic Standing. Currently, Cunningham is the host of Eat St., the Food Network Canada's latest show that gives audiences a curbside view of North America's tastiest, messiest, and most irresistible street food. The show is also airing on The Cooking Channel in the US.

Cunningham has performed at and hosted events for the nation's top corporations and distinguished crowds of all ages. His clean and audience-appropriate performances have earned him countless recommendations. Combining his knowledge of the stage and his experience as a standup comedian, he has entertained at over 1,000 shows in the corporate arena. His personalized presentations guarantee laughter at every type of event and function imaginable. Whatever the theme or purpose of your next corporate gathering, Cunningham will provide the humour and fun necessary to make it an especially successful and memorable one.

James recently hosted a series of sold-out events across Canada for THE POWER WITHIN where he had the pleasure of sharing the stage with former U.S. President Bill Clinton, Sir Richard Branson, Martha Stewart, Barbara Walters, Andre Agassi, Suze Orman and Hilary Swank, to name a few.

For more information visit

http://www.speakers.ca/cunningham_james.aspx



Conference Schedule **Tuesday, November 13**

12:00PM-5:00PM	AFCPE Registration	Grand Coatroom
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Conference Schedule **Wednesday, November 14**

7:00AM-5:00PM	AFCPE Registration	Grand Coatroom
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AFCPE Registration Open

7:00AM-1:00PM	Pre-Conference	Grand F
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Cooperative Extension Pre-Conference

2:00PM-3:30PM	General Session
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Presider:
Rebecca Wiggins,
AFCPE® Executive Director

Communities of Practice

PJ Gunter, Susan Shockey, Carolyn Bird

Learn innovative methods to collaborate with professionals from all constituencies for greater impact on the financial counseling field.

Grand DE

3:30PM-3:45PM	Break
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Grand Foyer

Exhibit Hall Open

3:45PM-5:00PM	Regional Breakout Sessions
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Northwest Regional Breakout

Mills 3

Northeast Regional Breakout

Mills 1

Central Regional Breakout

Mills 6

Southwest Regional Breakout

Mills 4

Southeast Regional Breakout

Mills 5

6:30PM	Dine-Around
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Dinner on your own with regional members



Conference Schedule **Thursday, November 15**

7:00AM-6:00PM	AFCPE Registration	Grand Coatroom
	Exhibit Hall open during breaks and Poster Session	Grand Foyer
7:30AM-9:15AM	Business Meeting	Grand DE
	Breakfast & Business Meeting <i>AFCPE Board of Directors</i>	
9:30AM-10:45AM	General Session	Grand DE
President: Janie Bright, Local Government Federal Credit Union	The Drive to 850: Advanced Strategies for Increasing Your Credit Score (Part 2) <i>Al Bingham, Credit Score Plus</i> To identify and discuss specific credit score strategies that can help educators, counselors and military personnel assist millions of consumers improve their scores. Following such programs will help consumers save a lot of money over the months and years to come.	
10:45AM-11:00AM	Break	Grand Foyer
	Coffee/Beverage Break	
11:00AM-11:50AM	Concurrent Session 1	
Mary O'Neill Financial Education Mini-Grant Recipient President: Virginia Zuiker, University of Minnesota	Using Pocket Trackers in the Colorado Small Steps to Health and Wealth™ (SSHW) <i>Nancy Porter, Colorado State University; Laurel Kubin, Colorado State University Extension</i> The first recipients of the \$2,500 Mary O'Neill Financial Education Mini-Grant developed a "Pocket Tracker" teaching tool for use in the Colorado Small Steps to Health and Wealth™ program (www.ext.colorado.edu/smallsteps). The Pocket Trackers are given to program participants to reinforce the "Track Your Current Behavior" strategy. The tool helps participants become more aware of how much they eat, move, and spend throughout a typical day or week, providing a baseline necessary for setting goals to improve their health and/or wealth by taking specific small steps. Each attendee in this session will receive a Pocket Tracker for personal use.	Grand A
Teen Personal Finance President: Marilyn Landrum, Missouri Department of Higher Education	Instructor Resources For Teen Personal Finance Program <i>Susan Sharkey, NEFE</i> This workshop will provide AFCPE members with instructional resources to equip teens in their communities with fundamental personal finance skills. Participants will outline strategies to partner with local educators and examine non-commercial, no-cost resources available to deliver and support relevant financial literacy programs for teens. This workshop is targeted to any individual or community group interested in delivering personal finance instruction to teens directly or by supporting local educators and parents.	Grand B



Conference Schedule **Thursday, November 15**

11:00AM-11:50AM Concurrent Session 1 *Continued*

Prepaid Cards

Presider:

Lorna Saboe-Wounded Head,
South Dakota State University

Prepaid Cards and the Go Direct Campaign

Bobbie Shaffet, Mississippi State University; Charlesten Harris, Mississippi State University; Jeannette Bennett, Federal Reserve Bank Memphis; Shretta Varnado, Mississippi State University; Susan Cosgrove, Mississippi State University; Mary Linda Moore, Mississippi State University; Teresa Lyle, MSU Extension Service; Rita W. Green, Mississippi State University

Reloadable prepaid cards are the fastest growing segment of non-cash payments. Join the Go Direct Campaign to help Social Security recipients switch to electronic payments by March 1, 2013, the date set by the U.S. Treasury Department to phase out paper checks and issue the Direct Express prepaid card by default to those who have made no choice. Learn to help consumers compare cards, accounts, and direct deposit services.

Grand C

Loan Debt

Presider:

Irene Leech,
Virginia Tech University

Do You Know What You Owe?

Jeanne Hogarth, Federal Reserve Board; Cynthia Fletcher, Iowa State; Gregory Forbes, Iowa State; Darin Wohlgemuth, Iowa State

We use student survey data augmented with administrative data to answer two questions: Do students know whether they have student loans? Do students know how much they owe on any outstanding student loans? We discuss the roles that counselors, educators, and policy makers can play in improving students' understanding of their student loan debt.

Grand FG

Risk Tolerance

Presider:

Rosemary Heins,
University of Minnesota
Extension

Financial Risk Tolerance of House-Poor Consumers

Sara Stolberg Berkowicz, Kansas State University

Spending more than 30% of income on housing may be perceived as a risky behavior by a mortgage lender, landlord, or a financial planner. But does that mean that house-poor consumers have higher financial risk tolerance than other consumers? And does that perception have ramifications for the client's portfolio? Find out who knows the answer, the financial planner with 20+ years of experience, or the grad student with one year of statistics and research methods.

Grand H

11:50AM-12:50PM Lunch

On Your Own

1:00PM-1:50PM Concurrent Session 2

Financial Ratios and Household Satisfaction

Presider:

Taft Dorman,
Texas Tech University

Financial Ratios and Perceived Household Financial Satisfaction **Grand A**

Scott Garrett, Texas Tech University

This study tests the relative strength of three objective measures of financial health (using the solvency, liquidity, and investment asset ratio) in predicting a household's subjective feeling of current financial satisfaction. Using a sample of 6,923 respondents in the 2008 Health and Retirement Study this study presents evidence of two main findings: 1) the solvency ratio is most strongly associated with financial satisfaction levels based on a cross-sectional design and 2) changes in the investment asset ratio are most strongly associated with changes in financial satisfaction over time. Past research, based only on a cross-sectional analysis, may be flawed in that it may overstate the impact of debt changes. While debt can still have a negative association with changes in financial satisfaction in the longitudinal analysis, it does not have the same strength of association as does the investment asset ratio.



Conference Schedule **Thursday, November 15**

1:00PM-1:50PM

Concurrent Session 2 *Continued*

Purchasing Financial Advice

Presenter:

Tony Pierce,
Houston Firefighters' Relief
and Retirement Fund

The Importance of Trust When Purchasing Financial Advice

Danielle D. Winchester, North Carolina A&T State University;

Sandra Huston, Texas Tech University

This study examines the role of trust in the financial service provider-client relationship within an agency-theory framework. This study is one of the first to explicitly investigate the impact of trust on agency cost within a principal-agent relationship. Findings suggest that trust aligns the planner's incentives with the goals of the client and reduces opportunistic behaviors by the planner. Although relationship benefits increase the overall value of the relationship, the impact is less than that of measures that result in a reduction in the agency costs of the relationship.

Grand B

Credit Card Debt

Presenter:

Joanne Bankston,
Kentucky State University

Financial Sophistication and the Credit Card Debt Puzzle

Laura Ricaldi, Texas Tech University

According to the behavioral lifecycle hypothesis, households exhibit puzzling behavior when they have sufficient liquid assets to pay off their credit card balance, but do not. Based on logistic regression analyses of the 2007 SCF, solvent revolving households are more likely to have lower financial sophistication compared to other credit card users. They are less likely to have a college degree, be self-employed, and be over age 55, while they are more likely to have a late payment history, work at least part-time, view credit as good and have a bankruptcy history. There is a negative relationship with household income.

Grand C

Web-Based Financial Literacy Education

Presenter:

Bernice Wilson,
Retired Extension Resource
Management Specialist
Alabama Cooperative
Extension System

Is Web-Based Financial Education for Adults Effective? An Analysis of the Solid Finance Series

Joel Schumacher, Montana State University Extension

Web-based distance education is becoming common place in today's technologically savvy world but how effective is it? This program will examine the successes, challenges and lessons learned from the Solid Finances adult education webinar series with a focus on helping others improve their web-based distance education programming.

Grand FG

Divorce and Military Families

Presenter:

Martie Gillen,
University of Florida

Military Family Learning Network Online Professional Development for Personal Finance Managers: Divorce and Military Families

*Michael Gutter, University of Florida; Barbara O'Neill, Rutgers Cooperative
Extension; Carolyn Bird, North Carolina State University*

Our presentation will share our experience using online web conferences to reach Military Personal Finance Managers and educators working with military families. This includes results of the evaluation and follow-up activities. Finally we will discuss the complex issue of divorce and important issues that were meaningful to the PFMs.

Grand H



Conference Schedule **Thursday, November 15**

2:00PM-3:00PM

Poster Session

Grand Foyer

Health and Wealth: A Look at Rural Low-Income Mothers

Karen P. Varcoe, University of California, Riverside; Frances Lawrence, Louisiana State University; Dorothy Smith, University of CA Cooperative Extension

Integrating Solution-Focused Therapy and Financial Counseling/Planning: A Pilot Study

Kristy L. Archuleta, Kansas State University; Mary M. Bell, Kansas State University; Jurdene Ingram, Kansas State University; Laura Irwin, Kansas State University; John E. Grable, University of Georgia; Camerin White, Kansas State University

Reverse Mortgages: The Saver Option

Eileen St. Pierre, Oklahoma State University

Planning for Financial Success, Smart about Spending, and College Portfolio

Sarah Schedler, Missouri Dept. of Higher Education

Buying Motivations that Lead to Healthy versus Harmful Buying Behaviors

Ivan Beutler, Brigham Young University; Jacob Sybrowsky, Utah Valley University; Clinton Gudmunson, Iowa State University

TG College Access and Affordability Telethons

Richard Sapp, TG

Findings from a Student Loan Borrower Repayment Counseling Protocol Integrated into Credit Counseling Sessions

Victoria A. Jacobson, University of Missouri

Adventures in Education (AIE) website - AIE.org

Bonita Peebles, TG; Bob Ugiansky, TG

Financial Personalities and Relationship Quality

Amanda H. Christensen, Utah State University Extension; Alena C. Johnson, Utah State University; Jeff Dew, Utah State University; Lucy Delgadillo, Utah State University

Going Beyond Sports Competition: College Campuses Compete to Increase Positive Saving Behaviors

Kathryn L. Sweedler, University of Illinois Extension; Andrea Pellegrini, Student Money Management Center; OBFS, USFSCO, University of Illinois; Tracy Frizzell, Economic Awareness Council

SaveUp Pilot Program for Credit Unions

Kelli Jo Anthon, Belvoir Federal Credit Union

Comparing the Retirement Savings of Three Retirement Income Satisfaction Groups

Chungwen Hsu, Virginia Tech; Irene Leech, Virginia Tech



Conference Schedule **Thursday, November 15**

2:00PM-3:00PM

Poster Session *Continued*

Grand Foyer

**The Impact of Mortgage Interest-and-Property
Tax-Deductibility on Homeownership Decision**

*Jorge Ruiz-Menjivar, University of Florida; Michael Gutter, University of Florida;
Martie Gillen, University of Florida*

**Additions to the Financial Behaviors Score (FBS)
in Assessing Couples' Net Worth**

Rachel Dorman, University of Florida; Michael Gutter, University of Florida

Net Worth Pre and Post Recession by Family Type

Amanda Blanco, University of Florida; Michael Gutter, University of Florida

**A Comparison Between 2009 and 2012 College Students'
Financial Attitudes and Behaviors**

Nancy C. Deringer, University of Idaho; Colleen Robbins, University of Idaho

**Why Do Some Consistently Choose a Conventional Mortgage
even when an Adjustable Rate Mortgage (ARM) is Appropriate?**

So-Ye You, Chonbuk National University; Michael Gutter, University of Florida

Florida Master Money Mentor Program

Selena Garrison, University of Florida; Michael Gutter, University of Florida

**Role of Knowledge and Risk Tolerance in Young Adults'
Financial Planning Behavior**

*JeongHee Yeo, South Dakota State University; Lorna Saboe-Wounded Head,
South Dakota State University; Soohyun Cho, South Dakota State University*

**Playing With Debt: Using Video Games to Teach Teens
about Student Loans**

*Michael S. Gutter, University of Florida; Ben DeVane, University of Florida;
Jonathan Yuhua, University of Florida*

Undergraduate Student Financial Satisfaction

Oscar Solis, Texas Tech University

**Show Me the Money: The Effectiveness of Emergency Loan
Programs on Minority Students**

Danielle Champagne, University of North Texas

**Teaching Index Mutual Funds to Persons Who Wish to Begin
Investing, Revisited**

*Jim Murphy, Marine & Family Services, Headquarters Battalion,
Marine Corps National Capital Region Command*

**Practical Application of the Department of the Navy 8-Step
Counseling Cycle, the Financial Planning Worksheet, and
Supplementary Personal Finance Formats**

*Jim Murphy, Marine & Family Services, Headquarters Battalion,
Marine Corps National Capital Region Command*



Conference Schedule **Thursday, November 15**

3:00PM-3:50PM

Concurrent Session 3

Evaluation Toolkit

Presenter:

Janet Garkey,
Credit Union National
Association

NEFE's Financial Education Evaluation Toolkit

Billy Hensely, NEFE

Participants in this informative workshop will receive an overview of the importance of program evaluation, and instruction on how they can utilize NEFE's Evaluation Toolkit to improve or build upon success in their financial literacy programs. Participants will leave the workshop with resources and strategies to evaluate their educational programs as well as an understanding of the new updates made to the Toolkit.

Grand A

More Money

Presenter:

Nellie Lamers,
University of Missouri
Extension

Making Money Count

Janet LaFon, University of Missouri Extension

Making Money Count is a new, comprehensive, richly illustrated basic money management curriculum developed by University of Missouri Extension. It contains over 600 pages and an accompanying CD. This session will provide an introduction to the eight units of the curriculum and its activities, handouts, PowerPoint presentations, teaching guides, detailed speaker notes and evaluation instruments.

Grand B

Program Evaluation

Presenter:

Cindy M Petersen,
University of Minnesota
Extension

Program Evaluation of a Retirement Seminar

Jean Lown, Utah State University; Diana Burk, Utah State University

Although educators believe that our educational programs are effective, it is essential to evaluate outcomes in order to demonstrate the value of financial education. Logic models are an effective tool to assist in accomplishing this goal. This study evaluated a Retirement Seminar using a logic model and rigorous program evaluation methods. These techniques can easily be adapted to demonstrate the benefits of financial education.

Grand C

Getting Your Affairs in Order

Presenter:

Jeffrey Halstead,
United States Air Force

Unfinished Business: Putting Your Affairs in Order with Meaning and Purpose

Fred Fernatt, Kansas State University; Ronald Dunn, Carpets Plus

Unfinished Business provides organized, clear, step-by-step, A-Z tools for anyone to put their affairs in order with thought, meaning and purpose before the clock runs out. The presentation focuses on how to effectively leave *stuff* while communicating and extending your story, influence and love to those closest to you.

Grand FG

Reverse Mortgages

Presenter:

Ronald Hatfield,
West Virginia University
Extension Service

Reverse Mortgages: A Blessing or Pitfall for Seniors in Financial Distress

Cindy Stokes, Utah State University; Alena Johnson, Utah State University

A reverse mortgage can help clients, 62 and older, solve financial issues such as foreclosure, home repairs, increased medical costs, etc. But it is not perfect, nor is it always the best option. Counselors and educators need to be aware of and have a knowledgeable understanding of reverse mortgages in order to help senior clients make wise decisions. This forum will explore the requirements, trends, advantages, and disadvantages of reverse mortgages, and discuss how and when a reverse mortgage can be a useful tool.

Grand H



Conference Schedule **Thursday, November 15**

4:00PM-5:15PM

General Session

Grand DE

Presider:
Sharon Cabeen,
AFCPE Past President

Money Egg: A tool for exploring the client's money history

Rick Kahler, Kahler Financial Group

The Money Egg can enhance and deepen the traditional interview method of discovering a client's money history by engaging the right and left sides of the brain. Developed by psychologists, Kahler adapted this technique to use in his financial planning practice. You will walk away from this session with having experienced the use of this tool and practical information on how you can add it to your toolbox.

5:15PM-6:00PM

Reception

Grand Foyer

Exhibit Hall Open

6:00PM-8:00PM

Dinner/General Session

Grand EFGH

Keynote Address

Presider:
Rebecca Travnicek,
AFCPE President

Funny Money

James Cunningham, Corporate Comedian; Emcee and Host of Food Network Canada's Eat St.

Conference Schedule **Friday, November 16**

8:00AM-9:40AM

Concurrent Session 4

Volunteer and Creating a Financial Literacy Program

Presider:
Nancy Granovsky,
Texas A&M AgriLife
Extension Service

Master Financial Education Volunteers: Leveraging the Impact of Financial Education Program

Jennifer Abel, Virginia Cooperative Extension

As financial counselors and educators we are all very busy and may sometimes feel that we're not able to reach as wide an audience as we'd like with our programs. At this session participants will learn how to recruit and train volunteers to help conduct financial counseling and give financial presentations. Participants will learn about the curriculum used in one statewide volunteer training program and will explore ways to adapt it to their particular situations.

The Village Philosophy: Creating a Financial Literacy Program Town & Gown Collaboration

Jacki Brossman-Ashorn, Sam Houston State University; Andrea Rabon, Sam Houston State University; Paul Goebel, The University of North Texas

This workshop presents two university financial literacy programs that are broadening the definition of community engagement by tapping into the benefits of successful town and gown collaborations and partnerships. The Student Money Management Centers at Sam Houston State University and the University of North Texas have built award winning programs by connecting community partners to their programs and campus communities. Engaging a village philosophy to serve students can also provide an additional benefit to a campus. A recent survey has shown that community members who have attended a campus event in the past six months had a significantly more favorable impression of the university than those who had not attended an event.

Grand A



Conference Schedule **Friday, November 16**

8:00AM-9:40AM

Concurrent Session 4 *Continued*

Behavioral Finance and Budgeting

Presenter:

Erin Wirth,
University of Nebraska
Student Money Management
Center

Connecting Behavioral Finance and Common Financial Blunders for Young Adults

Kimberlee Davis, Texas State University; Ryan Halley, George Fox University

This presentation focus is on typical financial blunders that young adults might experience that result in the mismanagement of personal finances. Keys to the development of more effective financial behaviors that the young adult might implement to remedy these negative habits will be discussed.

Grand B

Budgeting from the Heart: Addressing Emotional Decisions in Money Management

Danielle Champagne, University of North Texas

Financial educators and counselors can better serve their clients by addressing the root causes of their financial decisions when rooted to their emotional ties and decisions. Attendees will be provided with solid information regarding decision-making, emotional ties to money management, and how to guide clients to understand the 'why' behind their decisions (both past and future). The session will include information and instruction on how attendees can provide a more innovative approach to serving their clientele, including interaction and a case study.

Looking Towards the Future

Presenter:

Christy Schrock,
Department of Army, Fort Sill

Building a Healthy Wealthy Future: Design, Implementation, and Evaluation

Jennifer Hunter, University of Kentucky; Nichole Huff, University of Kentucky

The Building a Healthy, Wealthy Future: Youth (BHWYF) curriculum, designed as the youth component of the Small Steps to Health and Wealth program, is a new and innovative approach to assist youth in understanding the relationship between personal behaviors and health and financial success. The purpose of this practitioners' forum is to introduce the curriculum and supporting extension publication series to the audience as an "idea that works." An example case study of the program that is being implemented in a Kentucky middle school will be highlighted, and outcome evaluations will be discussed.

Grand C

Broken Promises: 10 Financial Coping Strategies for Future Financial Security

Barbara O'Neill, Rutgers Cooperative Extension Rutgers University

Millions of Americans have experienced "broken promises" that negatively impact their future financial security including pay freezes, pay cuts, reduced pension benefits, reduced 401(k) employer matching, and increased health insurance cost sharing. This workshop will discuss proactive financial planning strategies to cope with income losses and benefit reductions. Since many AFCPE members have experienced "broken promises" personally in recent years, the content should prove useful for personal, as well as professional, application.



Conference Schedule **Friday, November 16**

8:00AM-9:40AM

Concurrent Session 4 *Continued*

Better Financial Education

Presider:

Madeleine Greene,
The Money Team LLC

Responding to the Teacher Training Challenge: Constructing a Research Based Prof Dev Model

*Billy Hensley, NEFE; Kristin Richards, Florida State University;
William Hansell, University of Cincinnati*

Responding to the research of Way & Holden (2009), while utilizing the framework of teacher as learner, an alliance of national financial education experts constructed a professional development model that sought to train teachers on the concepts of personal finance. Using topic-specific experts, presenters taught financial subjects from a framework that encouraged teachers to personalize topics for their own use, which allows for transformative learning (Mezirow, 1997; Taylor, 2008) and goes deeper than a pedagogical focus of "how to teach the lesson" trainings. As a result, teachers at all grade levels reported increased confidence about teaching the subject, reported improved fiscal behaviors, and conveyed that they were much more likely to integrate the subject into the classroom.

Grand FG

Ideas that Ignite Financial Learning

*Cynthia Crawford, University of Missouri Extension; Vivian Mason,
University of Missouri Extension*

Extension Step away from the PowerPoint! How do you energize the learning environment with memorable object lessons and move adult learners from passive to active roles? We've got ideas you can use!

Emotional Connection

Presider:

Angela Steidley,
Army Community Service,
Fort Leonard Wood, MO

Cluttered Lives, Empty Souls: The Relation Between Hoarding and Money & Things

*Terrence Shulman, The Shulman Center for Compulsive Theft,
Spending & Hoarding*

Hoarding Disorder affects an estimated 5% (or 15 million) of Americans. This long-hidden disorder is quickly coming to light, in part due to the numerous TV shows documenting it. What is less explored is hoarding's financial consequences to the hoarder, his/her family, and society as a whole. These costs include: credit and debt problems; divorce; lost productivity; eviction; storage fees; legal, therapeutic, hauling and organizing fees; unpaid taxes and other fees; and many more. Therapists and financial advisers these days must be informed about the prevalence of hoarding, why people hoard, its consequences, and what can be done to help hoarders.

Grand H

The Relationship Between Self-Esteem, Financial Stress, Knowledge and Satisfaction

*Racquel Tibbets, Kansas State University; Kelley Williams,
Kansas State University*

This study used a multiple regression analysis method to reveal an exploratory framework of the determinants of financial satisfaction. Marriage and family therapists and financial counselors and practitioners can use the findings from this study as a guide for increasing their client's financial satisfaction. The findings show the importance of integrating financial aspects with psychosocial aspects when focusing on improving financial satisfaction of individuals.



Conference Schedule **Friday, November 16**

9:45AM-10:00AM

Break

Grand Foyer

Coffee/Beverage Break

10:00AM-11:40AM

Concurrent Session 5

**Information for
Counselors**

Presider:

Alena Johnson,
Utah State University

Communication and Counseling Skills for Financial Counselors

Grand A

Staci Mintz, AFC

This workshop will teach person-centered communication and counseling skills and strategies to help financial and housing counselors be more effective with their clients. These skills are basic and easy to apply not only with our clients but in all aspects of our lives. A few of these include Prizing, Facilitating Clear Positive Intention and Receiving Effective Feedback.

**Getting Smarter About Managing Money:
Money & Time Surveys' Findings**

Paul Goebel, The University of North Texas

Have Americans learned anything or changed their money management habits since the dark days of this decade's Great Recession? The findings of two surveys conducted in the summer of 2011 by MONEY and Time magazines may surprise you. The findings reveal that the financial slump may have had a silver lining – Americans are getting smarter about managing their money.

**Money and
Young Adults**

Presider:

Cindy M Peterson,
University of Minnesota
Extension

Overindulgence: Financial Implications for Young Adults

Grand B

*Stephanie Heuring, University of Minnesota; Catherine Solhiem,
University of Minnesota; Virginia Zuiker, University of Minnesota*

This presentation will provide an overview of the relationship between parental influence and financial literacy of undergraduate students. Specifically, this presentation will delve into topics pertinent to the financial socialization of undergraduate students including buying impulsiveness, credit card misuse, and overindulgence. This presentation includes data from a research study that examined the link between overindulgence and buying impulsiveness and the link between buying impulsiveness and credit card misuse among undergraduate students.

Debt Burden of Young Adults in the United States

*Jinhee Kim, University of Maryland; Swarn Chatterjee, University
of Georgia; Jung-eun Kim, University of Maryland*

The purpose of this study is to identify factors associated with credit card and student loan borrowing behavior of young adults aged 18-25 who are transitioning from financial dependence to financial independence. Data used were from the 2009 Transition to Adulthood and its parental companion data set, Panel Studies of Income Dynamics. Results will reveal the characteristics of young adults with high credit card borrowing and student loan debt of young adults.



Conference Schedule **Friday, November 16**

10:00AM-11:40AM *Concurrent Session 5 Continued*

College Costs

Presider:
Cindy Stokes,
Utah State University

From Diapers to Dorms: Helping Parents Create a Realistic Financial Plan for College Cost

Rachel Grimes, University of North Texas

With college costs continuing their current trend of three to four percent increase per year, parents and families are facing greater challenges and sacrifices to plan for their child's higher education costs. Understanding the importance of balancing a child's expectations with the financial realities of an institution's cost of attendance can better prepare parents to guide their child from diapers to dorms. Today, achieving college savings goals takes a combination of knowledge and commitment. From 529 savings plans to understanding the ins and outs of Financial Aid this workshop will assist financial practitioners in advising parents on how to best plan for their child's educational future.

Grand C

Resources to Inform Students about Higher Education Accessibility and Financial Aid Options

Bonita Peebles, TG; Bob Ugiansky, TG

TG is a public nonprofit organization whose vision is to be the premier provider of information, products, and services to help students and families realize their education and career dreams. In this session, we will discuss the variety of free printed publications and materials designed to inform students and their families about going to and paying for college.

Utilizing Social Media

Presider:
Andrew Zumwalt,
University of Missouri
Extension

Implementing and Evaluating a Financial Education Social Media Project: Two Case Studies

Barbara O'Neill, Rutgers Cooperative Extension Rutgers University

This workshop will begin with an overview of social media evaluation metrics and focus on the methodology and impact of two case study examples of how to conduct and evaluate a financial education social media project. The first was a month-long social media campaign to promote America Saves Week 2012. The second involved student-created social media messages as a financial education learning activity. Workshop participants will receive a free CD-ROM that contains "ready to cut and paste" Twitter and Facebook messages.

Grand FG

Online Talk about Money: An Investigation of Interactions around Personal Finance in Social Media

Wendy Way, University of Wisconsin-Madison; Nancy Wong, University of Wisconsin-Madison

Use of social media has grown rapidly in recent years among all groups and ages, and is an important trend for those interested in building financial capacity. This session will describe the findings of a study that examined the nature of interactions people are having about personal finance matters online via two types of social media, blogs and Internet forums. Recommendations will be offered for using results to strengthen financial education practice and inform further research.



Conference Schedule **Friday, November 16**

10:00AM-11:40AM Concurrent Session 5 *Continued*

Student Loans

Presider:

Sarah Faszholz,
TG

Student Loan Debt and Personal Bankruptcy

*Thomas O'Malley, Texas Tech University; Sandra Huston,
Texas Tech University*

Student loans have helped millions obtain a college degree, but debt poses risks. Students that fail to graduate or find a higher paying job must still pay back their loans. These households may be prone to financial distress. This study investigates potential links between student debt and personal bankruptcy.

Grand H

Student Loan Repayment

Marilyn Landrum, MO Dept of Higher Education

In this session you will learn how to help your clients who have student loans. There are several repayment options and the borrower may choose the repayment plan that suits their budget. There are tools to help borrowers bring their loans current, and even if they default on their student loan, there is still hope. This session will provide information on student loans, repayment plans, deferment/forbearance, and rehabilitation.

12:00PM-1:45PM

Awards Lunch

Grand DE

Presider:

Leslie Green-Pimentel,
Awards Committee Chair

Awards Lunch

2:00PM-3:15PM

General Session

Grand DE

Presider:

Rebecca Travnichek,
AFCPE President

Stress: Identifying and Addressing it in the Counseling Setting

Sonya Britt, Kansas State University

Show how to objectively assess stress of counselors and clients to improve forward thinking and problem solving abilities. It is important to also examine counselor stress because only one in three people are able to accurately assess how stressed they really are. Counselors who are stressed may not be able to effectively help their clients improve their financial situation given the way that stress affects the brain and logic processing. Building trust and appropriate communication strategies can reduce stress, as can simple office environment factors. Methods for measuring and reducing stress will be provided.