

# 2016 AFCPE® Annual Research & Training Symposium Schedule



*RACING FOR THE TRIPLE CROWN:*

*Achieving Accreditation | Educating Clients | Changing Behaviors*

November 16-18, 2016  
Louisville, Kentucky





Jinhee Kim, PhD  
President, AFCPE

Welcome to the 2016 AFCPE® Annual Research and Training Symposium! Our theme for this year's Symposium is *Racing for the Triple Crown: Achieving Accreditation, Educating Clients, and Changing Behaviors*. We are glad you are joining us here in Louisville, Kentucky, home of Churchill Downs and the famous Kentucky Derby. AFCPE is excited to hold this year's Annual Research and Training Symposium in Downtown Louisville, Kentucky's largest city situated along the Ohio River, and a wonderful city to visit in November. This year, we are staying at the Marriott Louisville Downtown, a most convenient location in the heart of the city with excellent facilities and comforts, as well as direct access to the Kentucky International Convention Center and all within walking distance of Louisville's main attractions and the 4th Street Live Entertainment District.

First and foremost, I want to thank all who have worked diligently this year in the planning of the 2016 AFCPE Annual Research and Training Symposium. I simply cannot say enough about the excellent job of our remarkable staff—it has been a great pleasure to work with them. When you see the AFCPE Staff - Rebecca, Katie, Michelle, Rachael, Thomas, Judith, Ashlee, Heather, and Katrina - at the Symposium, please congratulate and thank them for a job well done and for all they do for AFCPE.

I would also like to acknowledge the tireless work of our Symposium Task Force for creating a comprehensive agenda of sessions. Your Symposium Task Force is Chair, Sasha Grabenstetter, Poster Board Co-Chairs: Angela Mazzolini & Salina McBride, Research & Student Papers Co-Chairs: Beth Darius, Practitioners' Forum Co-Chairs: Erin DeVille-Brown, Jim Murphy & Michelle Gersheld, Proceedings Editors: Vivian Mason & Elizabeth Kiss. These volunteers have devoted a significant amount of time away from their busy schedules to make this event a success so please take a moment to acknowledge them for all of their hard work.

We also want to thank the generous support of our partners and volunteers. Thanks to the generosity of our Symposium Sponsors - organizations who share our mission and strategic vision – this year we were able to grant a record number of Military Scholarships and provide important career development and networking opportunities to our Student Scholarship recipients and Financial Counseling Knowledge Bowl participants. Our Community Outreach event, which provide pro-bono financial counseling to individuals in the local Louisville community, will more than double its impact this year. AFC® professionals are generously giving of their time and talent to counsel 80 individuals during their time in Louisville.

Our AFCPE Registration formally opens at 8:00 AM on Monday. I hope that many of you had the opportunity to attend some of our Pre-Symposium Events, which include the Financial Therapy Association Pre-Symposium and the *All My Money (AMM) Program* on Tuesday; or the Pre-Symposium on *Confidence, Capacity, and Connections for Health Insurance Literacy* and the Student Money Management Pre-Symposium on Wednesday. I want to thank all our partners for these valuable Pre-Symposium additions to our main Symposium event.

CONTINUED ON NEXT PAGE



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## WELCOME FROM THE PRESIDENT CONTINUED

This year, we will start with our first General Session on *Diagnosing & Addressing Student Loan Indebtedness*. I have the honor of introducing Justin Draeger of the National Association of Student Financial Aid Administrators (NASFAA) to discuss this important issue. With more than \$1 trillion in outstanding student loan debt, Mr. Draeger will help us put student loan debt in perspective and discuss what we can do to address it. Following this session, we will have an opportunity to view posters and other showcases. We hope you will enjoy seeing some of the work and research being done by our colleagues and students. The topics include challenges and rewards in piloting a financial management curriculum inside a jail facility to webinar training as professional development for financial educators.

Our second General Session, TED Talks will be led by Jason Vitug (Phroogal) and Sandra Davis (Sage Financial Solutions). This session features Ignite-Style Presentations by a panel of five experts, including: *15 Week America Saves Challenge* by Michael Gutter, PhD, University of Florida; *Personal Health and Finance Relationships: Insights for Financial Practitioners* by Barbara O'Neill, PhD, CFP®, AFC®, Rutgers University; *Ficheck: Document, Assess, and Improve Financial Health* by Alena Johnson, AFC®, Utah State University; *What To Do When Your Life Turns Into a Country Song* by Lacey Langford, AFC®, Sage Services, LLC; and *Money and Stress: Addressing Wellness as Part of Student Financial Education* by Phil Schuman, Indiana University. Afterward, we have our Welcome Reception and fun networking opportunities with colleagues, friends, and exhibitors. Please come dressed in your best Kentucky Derby style for a group photo!

Thursday is a full day with plenty of opportunities for learning, sharing, and networking. The day begins with our Annual Business & Townhall Meeting starting at 7:30 AM. This meeting is open to all attendees and breakfast will be served. This is an excellent opportunity to hear about the financial side of our organization, some of our ongoing efforts, and previews of our future plans. We will then address a major topic on *Enhancing the Client Experience: What Financial Psychology Has To Teach Us* with Dr. Ted Klontz, Co-Founder of the Financial Psychology Institute.

The rest of Thursday promises to be a solid group of important, interesting, and timely sessions for all of you. We have diverse subjects ranging from Financial Counseling as a Public Service, Financial Literacy, Marketing Strategy, Financial Abuse, Military Practitioner Round Table, Divorce, and Succession Planning, to name a few. When I read the session previews, I am torn which ones to attend since they all look timely, relevant, practical, and exciting, all at the same time. I hope you all think of the subjects the same way as I do!

On Thursday evening, we have arranged some dine-around groups for those of you new to AFCPE as a way to find some fun and interesting colleagues for you to connect with and enjoy a night out on the town. We hope that you will take full advantage of this opportunity to network and make new friends. On a personal note, I always love coming to AFCPE and reconnecting with my colleagues and friends that I rarely have the chance to see. It is always great to catch up, collaborate, and share in this kind of learning environment with colleagues, both new and old.

The Friday sessions promise to have something for everyone. We have lined up various topics related to our field focusing on financial practice, military, retirement, adolescent and college concerns, as well as behavioral economics and relationships and finances.

I want to recognize the many researchers and practitioners who spent valuable time in preparing their posters, presentations, and workshops. They have my utmost respect and gratitude. Their unwavering commitment to moving our organization and our field forward through discovery, evaluation, and research along with their desire to share the knowledge with all of us is admirable. Please join me in thanking them for the valuable time and energy they dedicated to us. Likewise, I want to thank all of you for commitment to your professional development by coming to this Annual Research and Training Symposium, being willing to learn more about the science of financial education and counseling, and learning about new programs and best practices we can all use in our profession.

During this past year, AFCPE has continued to evolve as an organization with an exceptional mission and goal. In my time as President, I have learned and grown myself. As I end my tenure as President, I hope that my contribution has made an impact, no matter how small, toward the stronger and brighter future of our organization. I have been honored to collaborate and work with a distinguished Staff, Board of Directors, Task Forces, and Members. I am very proud to be a part of AFCPE, as well as to have had this opportunity to serve all of you. I pledge to continue to support our organization and our field through research, outreach, and service in the years to come. Each and every one of you represents my passion for helping families and serve as the primary reason for why I do what I do. May that energy and zeal for our profession be a part of your experience here in Louisville and in the year to come!

As we approach 2017, Brenda Vaughn, K-12 Outreach Representative at the Georgia Student Finance Commission (GSFC) will assume the duties as President. Brenda has been a key member of our Board and brings her experience as a practitioner and educator to this new role. I know she will be a great president who can lead the AFCPE.

Again, welcome to Louisville, Kentucky for the 2016 AFCPE Annual Research and Training Symposium!

Racing for the Triple Crown with all your help,



Jinhee Kim, PhD  
President, AFCPE

## 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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**Co-Chair:** Michael Dunn

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**Research & Student Paper:** Beth Darius

**Posters:** Salina McBride & Angela Mazzolini

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**Task Force Members:** Dawn Abbott,  
Sarah Asebedo, Rachel Bi, Cherie Stueve,  
Neal VanZutphen & Jing Xiao

### SYMPOSIUM PROGRAM

**Task Force Chair:** Sasha Grabenstetter

### SYMPOSIUM PROCEEDINGS

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

## 2016 Symposium Proposal Reviewers

Shirley Anderson-Porisch, Sandy Arons, Arlene Baptiste, Axton Betz-Hamilton, Janie Bright, Javier Carrasco, Danielle Champagne, Virginia Coco, Rensie Coleman, Larry Connatser, Susan Cosgrove, Sara Croymans, Natalie Daniels, Kira Dentes, Diann Douglas, Lorraine Edey, Edna Forero, Paul Goebel, Rebecca Hagen Jokela, Rebecca Haynes-Bordas, Ann House, Jesse Jurgenson, Louise Kefelian, Laura Kowalski, Laurel Kubin, Stacy Livingstone-Hoyte, Gayle Rose Martinez, Joan McCool, Vanessa McNelley, Sean McPhilamy, Sara Miller, Angela Moore, Sherri Overby, Lynne Patterson, Kathryn Seymour, Linda Thede, Linda Thede, Deran Tolbert, Rebecca Travnichak, Courtney Waggoner, Brandan Wheeler, Qun Zhang

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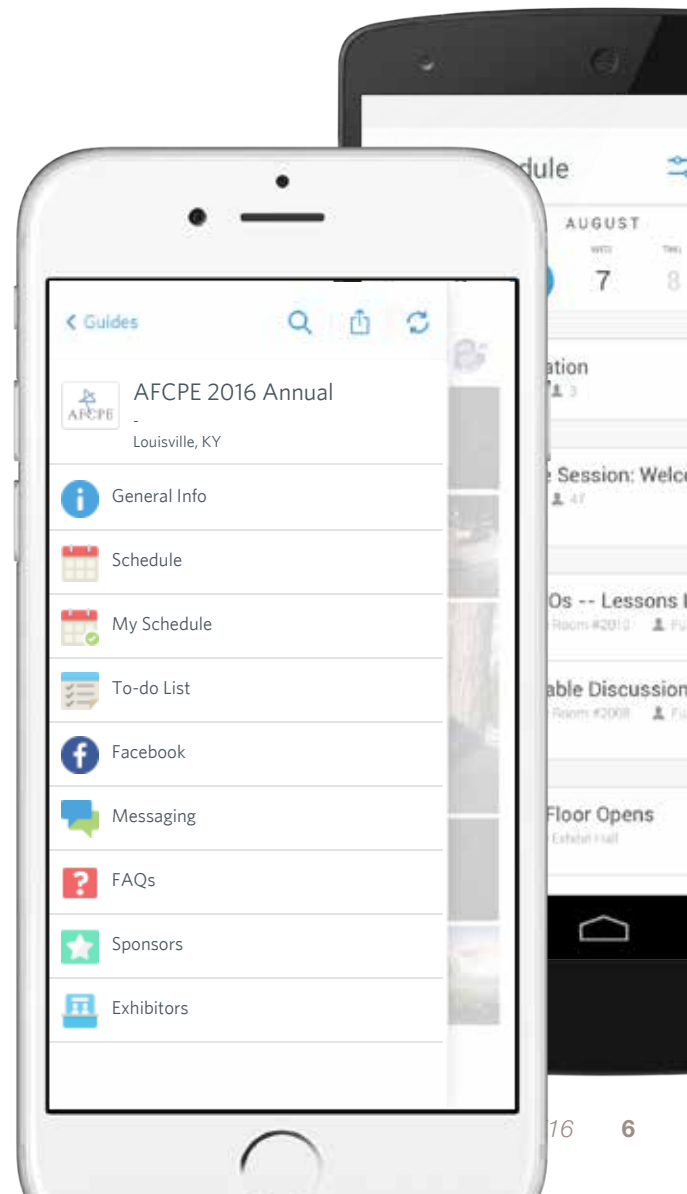
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AFCPE 2016 Annual Research & Training Symposium



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A huge thank you to our valued partners and sponsors for their support of the 2016 AFCPE Research and Training Symposium

### PLATINUM SPONSOR



THE USAA  
EDUCATIONAL  
FOUNDATION®

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

Vanessa Alanis, Marine  
Theresa Bailey, National Guard  
Nancy Chapman, Navy  
Jo Close, Army  
Deborah Davis, Navy  
Erin Deville-Brown, Air Force  
Kevin Dowell, Air Force  
Maria Duplantier, Army  
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David Winfrey, Army



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### 2016 AFCPE Symposium Military Spouse Scholarship Recipients sponsored by FINRA Foundation

*Vivian Anaya, Army*  
*Gailo Bodenhamer, Army*  
*Annette Carter, Army*  
*Ruth Cummings, Navy*  
*Katherine Dibbern, Navy*  
*Kimberly Eng, Army*  
*Michele Godfrey, Marine*  
*Gretchen Gorline, Reserve*  
*Kristy Gower, Army*  
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*Jennifer Hemphill, Air Force*

*Danae Hoekstra, Navy*  
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*Kristy Tubbs, Reserve*  
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### Military Spouse Scholarship Recipients sponsored by the Association of Military Banks of America

*Sandra Boenig, Reserve*  
*Izumi Carnes, Marine*  
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*Shay Cook, Coast Guard*

*James Ketchum, Air Force*  
*Corrinne McKenna, Marine*  
*Vanessa Muse, Air Force*  
*Jennifer Richards, Navy*  
*Nadia Thom, Navy*

### Military Spouse Scholarship Recipients sponsored by the Defense Credit Union Council

*Tonya Cooper, Air Force*  
*Shannon Davis, Navy*  
*Ashley Kampfe, Navy*  
*Katie Levia, Coast Guard*  
*April Postell, Reserve*

### Community Outreach Event sponsored by Wells Fargo

## INDIVIDUAL SCHOLARSHIP SPONSORS

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

### Student Scholarship Recipients

*Judith Aboagye, University of Georgia*  
*James Blair, University of Rhode Island*  
*Gretchen Holthaus, Indiana University*  
*Jesse Jurgenson, Iowa State University*  
*Gui Jeong Kim, Ohio State University*  
*Ashley LeBaron, Brigham Young University*  
*Jessica Mendoza, Texas Tech University*  
*Katherine Mielitz, Kansas State University*  
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*Jessica Parks, University of Georgia*  
*Kevin Roberts, University of Missouri*  
*Christina Rosa, Brigham Young University*  
*Cherie Stueve, Kansas State University*  
*Brian VandenAkker, Merrimack College*



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### 2016 Student Scholarship Recipients sponsored by Texas Tech University

*Ben Brundrett*  
*Lizeth Jacquez*  
*Danielle Schneider*  
*Stephen O'Dell*



### Knowledge Bowl Participants

*Kaylyn Adams, Texas Tech University*  
*Sterling Adams, Utah Valley University*  
*Melanie Anderson, Utah State University*  
*Cautchy Bailly, University of Hawaii at Manoa*  
*Allison Becker, Kansas State University*  
*Arlene Collis, University of Hawaii at Manoa*  
*McKenzie Cooley, Utah State University*  
*Dominic Crook, Kansas State University*  
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*"There is nothing like the training you'll receive from Sandra! It is powerful. It is raw. It is real. There is no way you will not walk away with knowledge you didn't have before."*

Learn More: [www.afcpe.org/certification-center](http://www.afcpe.org/certification-center)

**Sage Financial Solutions founder, Sandra Davis**, is a nationally recognized provider of financial capability programming designed to facilitate the financial well-being of underserved communities.

**Association for Financial Counseling and Planning Education® (AFCPE®)** is a non-profit organization dedicated to educating, training and certifying financial counselors and educators.



**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.

## Pre-Symposium Schedule

### Sunday, November 13

12:00PM-6:00PM Registration Open

ROOM	AFCPE Registration Open
Salon Foyer	

### Monday, November 14

7:30AM-4:00PM Registration Open

ROOM	AFCPE Registration Open
Salon Foyer	

8:00AM-4:00PM Training

ROOM	Accredited Financial Counselor® (AFC®) Onsite Review
Salon G	Pre-registration required

8:00AM-5:00PM Training

ROOM	CFPB Training
Salon F	Pre-registration required

8:00AM-5:00PM Training

ROOM	Department of Defense
Salon 1-4	Restricted to OSD/DoD attendees only. Pre-Registration required



## Tuesday, November 15

8:00AM-5:00PM Registration

### ROOM AFCPE Registration Open

Salon Foyer

8:00AM-5:00PM Training

### ROOM Accredited Financial Counselor® (AFC®) Review & Exam

Salon G

*Pre-registration required*

### ROOM CFPB Training

Salon F

*Pre-registration required*

### ROOM Department of Defense

Salon 1-4

Restricted to OSD/DoD attendees only.

Bluegrass I-II

*Pre-registration required*

8:45AM-4:30PM Financial Therapy Association (FTA)

### ROOM

Salon 7-8

#### CFP Pre-Approved Session

How do you work with clients who are experiencing emotional distress around money? Drs. Joseph Goetz, Kristy Archuleta and Lance Palmer will present Innovations in Practice: Using Solution-Focused & Cognitive Behavioral Techniques & Interventions to Transform Clients Money Behaviors & Overall Well-being. This interactive seminar will demonstrate how Solution-Focused & Cognitive-Behavioral therapy approaches can be applied in mental health settings and in financial counseling and planning sessions to move clients toward their goals.

Light beverage refreshments served

*Dr. Joseph Goetz, Dr. Kristy Archuleta and Dr. Lance Palmer*

12:30PM-5:00PM All My Money Program

### ROOM

Salon 1-2

All My Money (AMM) is a train-the-trainer financial management curriculum developed specifically for persons working with limited-resource audiences, which makes it a perfect fit for AFCPE members.

This session will show you how to use AMMs hands-on, experiential approach to encourage learning through discussion, games, case examples, demonstrations, and application.

Light beverage refreshments served

*University of Illinois Extension*

## Wednesday, November 16

7:00AM-6:00PM Registration

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**ROOM**

Salon Foyer

**AFCPE Registration Open**

7:30AM-1:00PM Pre-Symposium

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**ROOM**

Salon 1-2

**Confidence, Capacity, and Connections for Health Insurance Literacy**

It is well documented that choosing and using health insurance is a challenge for many consumers. Those who teach and conduct outreach with consumers about these topics also feel challenged. Attendees at this pre-symposium will increase their knowledge and confidence to teach about health insurance in a variety of settings. The pre-symposium format includes a panel discussion, workshop, fast-paced Ignite presentations, and poster session. This pre-symposium will be of interest to AFCPE member who work directly with clients in counseling and/or community settings.

*Breakfast and Lunch served*

8:00AM-12:00PM Pre-symposium

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**ROOM**

Salon 3-4

**Student Money Management Center**

The Student Money Management Center Pre-Symposium is designed to meet the unique needs of those AFCPE attendees who work on a college or university campus. This year the SMMC Pre-Symposium content will be focused around assessment. Participants will learn what to assess, different forms of assessment, and how to report and use the results.

*Breakfast served*

11:30AM-1:00PM Financial Counseling Community Outreach Event

---

**ROOM**

Bluegrass I-II

In partnership with the City of Louisville and Goodwill Industries of Kentucky, AFC® professionals are providing one-on-one, unbiased financial counseling to members of the local community.



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 to participate.*

## 11:30AM-1:00PM Receptions

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### ROOM

Salon 9-10

### Student Mentor Lunch

*Invitation Only, pre-registration required*

### ROOM

Salon 7-8

### The USAA Educational Foundation Scholarship Reception

*Invitation Only, pre-registration required*

## 1:00PM-2:00PM Professional Headshots

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### ROOM

Thoroughbred

### Free Professional Headshots Available

Have a free professional headshot taken at the symposium. Complimentary service available to all AFCPE attendees! Recommendations: Keep clothing simple, avoid all white or busy patterns. Mid-tone or dark solid colors tend to work best.

## 1:30PM-2:00PM Break

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### ROOM

Salon Foyer

Water Station with sliced berries and citrus fruits. Bring your AFCPE water bottle and make your own special spa water! We will offer this beverage service throughout the symposium to help keep you hydrated!



AFCPE  
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*your online financial wellness tool*

## 2:00PM-3:30PM Welcome General Session

### ROOM

Salon 5-6

### PRESIDER

Jinhee Kim,  
University of Maryland,  
AFCPE President

CFP Pre-Approved Session:

### Getting Inside the Student Loan Bubble

With more than \$1 trillion in outstanding student loan debt, how vulnerable are students, colleges, and taxpayers to this ballooning debt? This session will focus on putting student loan debt in perspective and what we can do to address it.

*Justin Draeger, National Association of Student Financial Aid Administrators (NASFAA)*

## 3:00PM-5:00PM Professional Headshots

### ROOM

Thoroughbred

### Free Professional Headshots Available

Have a free professional headshot taken at the symposium. Complimentary service available to all AFCPE attendees! Recommendations: Keep clothing simple, avoid all white or busy patterns. Mid-tone or dark solid colors tend to work best.

## 3:30PM-4:30PM Financial Counseling Community Outreach Event

### ROOM

Bluegrass I-II

In partnership with the City of Louisville and Goodwill Industries of Kentucky, AFC® professionals are providing one-on-one, unbiased financial counseling to members of the local community.



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 to participate.*

### Good Intentions Snack & Beverage Break:

*Fresh Fruit Kabobs, Honeyed Yogurt, Peanut Butter & Celery, Granola Parfaits, Bottled Smoothies, assorted soft drinks, coffee/tea & spa water.*

## 3:45PM-4:45PM Poster Session

### ROOM

Atrium 2nd Floor/  
Salon 7 Foyer

### Challenges and Rewards: Piloting a Financial Management Curriculum Inside a Jail Facility

*Sasha L Grabenstetter, MS, AFC®, University of Illinois Extension*

### Does Financial Knowledge Affect Undergraduates College Retention?

*Dr. Frances C. Lawrence, PhD, Louisiana State University; Eric N. Monday, PhD, University of Kentucky*

### Education Debt Management Service: A holistic approach for helping consumers better understand and successfully repay student loan debt.

*Jonathan Sparling, MBA, AFC®, American Student Assistance; Gina Lucente-Cole, MS, AFC®, American Student Assistance*

### Enhancing PFP Professional Development Through Service Learning

*Jennifer Wilson, Personal Finance Program, Texas Tech University; Dr. Sandra Huston, Texas Tech University, Personal Finance Program Director*

Poster Session Continued

**Evaluating Video as a Method for Disseminating Financial Information**

Lori Hendrickson, MEd, AFC®, CFCS, University of Minnesota Extension; Sara Croymans, MEd, AFC®, University of Minnesota Extension; Sarah Cronin, MA, University of Minnesota Extension

**Expanding International Financial Education, Planning, and Research Contributions to the Journal of Financial Counseling and Planning through a Practical Student Project**

James Robert Blair, III, MBA, University of Rhode Island; Irene McIvor Mason, University of Rhode Island; Jing Jian Xiao, PhD, University of Rhode Island

**Fatherhood's Impact on Trust, Risk Tolerance, and Consumer Choice on Their Children**

Michael Thomas, University of Georgia; Kimberly Watkins, University of Georgia; John E. Grable, University of Georgia

**Financial Capability Among Economically Vulnerable Consumers**

Diana Kyu Yacob, AFC®, Kansas State University; Elizabeth Kiss, PhD, Kansas State University

**Financial Literacy Needs for Collegiate Youths**

Dr Lila B Karki, Tuskegee University, CAENS, Cooperative Extension; Dr. Ntam Baharanyi, Tuskegee University, CAENS, Cooperative Extension; Dr. Uma Karki, Tuskegee University, CAENS, Cooperative Extension; Ashley Perry, Tuskegee University, CAENS

**Financial Management Practices and Marital Quality: A Qualitative Inquiry**

Emily D. Sorenson, MS, Iowa State University; Suzanne Bartholomae, PhD, Iowa State University; Jonathan J. Fox, PhD, Iowa State University; Tera R. Jordan, PhD, Iowa State University

Outstanding  
Symposium  
Poster Finalist

**Financial Realities of Low-Income Families: Learning from Front-line Professionals**

Veronica Deenanath, M.A., University of Minnesota-Twin Cities; Catherine Solheim, PhD, University of Minnesota-Twin Cities; Lori Hendrickson, M. Ed., AFC®, CFCS, University of Minnesota Extension; Mary Jo Katras, PhD, University of Minnesota Extension; Dung Mao, M.A., University of Minnesota-Twin Cities

**Financing Higher Education: Helping Families Make Informed Choices**

Antonio Alba Meraz, University of Minnesota Extension; Rebecca Hagen Jokela, University of Minnesota Extension; Lori Hendrickson, University of Minnesota Extension; Joyce Serido, University of Minnesota-Twin Cities

**"Harvest What You Plant": A Framework for Financial Education with Clergy**

Andrew Zumwalt, MS, CFP, University of Missouri Extension; Graham McCaulley, PhD, University of Missouri Extension; Shatomi Luster, MBA, University of Missouri Extension; Ashley Bales, MBA, University of Missouri Extension

**Just-in-Time Financial Education as a Means to Positively Affect College Students' Knowledge, Confidence, and Behavior Change**

Jonathan Sparling, MBA, AFC®, American Student Assistance; Lorinda Diehl, MA, AFC®, American Student Assistance

**Loss Aversion in Consumption/Saving Behavior Based on Reference-Dependent Model**

Gui Jeong Kim, The Ohio State University

**Overindulgence Online Course: A Financial Focus**

Becky Hagen Jokela, MS, AFC®, CFCS, University of Minnesota Extension; Kelly Kunkel, University of Minnesota Extension; Ellie McCann, University of Minnesota Extension; Jean Illsley Clarke; Lisa Krause



## Poster Session Continued

### Personal Finance Seminar: Online Professional Development for Professionals

Jinhee Kim, PhD, University of Maryland; Melissa Welsh, PhD, University of Maryland; Mia B. Russell, MBA, University of Maryland; Diana Kyu Yacob, AFC®, Kansas State University; Patricia Maynard, University of Maryland

### The Personal Health and Finance Quiz: A Tool for Self-Assessment, Research, and Program Evaluation

Dr. Barbara M. O'Neill, Rutgers University

Outstanding  
Symposium  
Poster Finalist

### Remittance and Participation in the Financial Mainstream among US Immigrants: Implications for Extension Educators

Camaya Wallace Bechard, Michigan State University

### Risk Aversion in Financial Investments among Baby Boomer Men and Women

Yoon Lee, PhD, Utah State University; Sung sook Kim; Keimyung University in Korea

### Supporting the Integration of Financial Empowerment Tools: Evidence from the 2015 CFPB-NIFA Partnership

Suzanne Bartholomae, PhD, Iowa State University; Marilyn K. Albertson, MS, CFCS, Utah State University Extension; Mary Jo Katras, PhD, University of Minnesota Extension; Patti Wooten Swanson, PhD, University of California Cooperative Extension

### Transnationalism and Family Resource Allocation for East African Immigrant Women

Kimberly Watkins, MS, University of Georgia; Bertranna A. Muruthi, PhD, Virginia Tech; Megan McCoy, PhD, University of Georgia; James R. Muruthi, MGS, University of Georgia

Outstanding  
Symposium  
Poster Finalist

### Victim Risk Factors Associated with Elder Financial Exploitation

Axton E Betz-Hamilton, PhD, AFC®, Eastern Illinois University; Virginia B Vincenti, PhD, University of Wyoming

### Webinar Training: Professional Development for Financial Educators

Dr. Carrie L. Johnson, PhD, AFC®, North Dakota State University Extension; Carrie L. Johnson, PhD, AFC®; Joel Schumacher, MS, AFC®, Montana State University Extension

## Student Showcase

### The American Dream - Is it Dead or Alive?

Kevin Roberts, University of Missouri – Columbia

### Financial Capability Center

Brian VandenAkker, Merrimack College

### Is It 'my' RA or 'I' RA: Creating Discussion for Practitioners, Families and Researchers

Jessica Parks, University of Georgia

### Let's Talk About Money: Credit Video Series

Jessica Mendoza, Texas Tech University

### Prepped for Success: A Study of Teacher Training, Financial Literacy & Classroom Outcomes

Jesse Jurgenson, Iowa State University

### Process and Outcomes of Seeking Financial Advice

Cherie Stueve, Kansas State University

### Good Intentions Snack & Beverage Break:

Fresh Fruit Kabobs,  
Honeyed Yogurt,  
Peanut Butter & Celery,  
Granola Parfaits,  
Bottled Smoothies,  
assorted soft drinks,  
coffee/tea & spa water.

4:45PM-6:00PM

General Session

## ROOM

Salon 5 &amp; 6

## TED Talks

**The Road to Financial Wellness**

An epic road trip breaking the last social taboo: talking about money.

*Jason Vitug, Phroogal*

**Coaching You**

As practitioners, we focus on being experts in financial content and on our ability to meet the needs of our clients. In this session, we will focus on the health and well-being of the counselor, along with ways to use coaching skills to set good boundaries. What are the telltale signs of burnout, and how can coaching skills help you take care of yourself and your clients?

*Saundra Davis, Sage Financial Solutions*

## Ignite-Style Presentations, including:

**15 Week America Saves Challenge**

The goal of this “short-term goal savings challenge” is to promote tangible savings and enrollment in America Saves, in particular, during America Saves Week 2016 (ASW). Participants who enroll in the 15-Week America Saves Challenge will: 1.) be encouraged to enroll in America Saves, 2.) receive daily motivational messages along with America Saves materials via email, 3.) self-report weekly savings via spreadsheet.

*Michael Gutter, PhD, University of Florida*

**Personal Health and Finance Relationships: Insights for Financial Practitioners**

This session will help participants gain a deeper understanding of research linking health and personal finances with an emphasis on findings that can inform financial education, counseling, and research efforts. It will present the results of over two dozen research studies that have investigated connections between health and personal finances at the micro (individual) level by providing a brief summary of each study’s purpose and methodology and key implications of findings for practitioners.

*Barbara O’Neill, PhD, CFP®, CHC®, AFC®, Rutgers University*

**Ficheck: Document, Assess, and Improve Financial Health**

The Financial Checkup is a way for individuals to assess their current financial situation, write goals, and determine how to accomplish those goals. The Financial Checkup has now been updated to an online application titled “Ficheck”, which includes dynamic elements and interactivity of worksheets. This effective new online version can be used by university professors, extension agents, counselors, planners, and coaches to help students and clients by providing instant gratification for positive financial behavior changes.

*Alena Johnson, AFC®, Utah State University*

## *Ignite-Style Presentations, continued:*

### **What To Do When Your Life Turns Into A Country Song**

Country songs are known for describing the realities of life. From “Goin’ Through The Big D” to “Friends in Low Places,” country songs cover it all. In life, it’s not a question of ‘if’ something will happen but ‘when’ and how much is it going to cost? And there’s more to handling those financial situations than an emergency fund. Pulling from first-hand experiences coaching clients to overcome their financial setbacks, this presentation outlines best practices and actionable steps to train others in the art of being resilient.

*Lacey Langford, AFC®, Sage Services, LLC*

### **Money and Stress: Addressing Wellness as Part of Student Financial Education**

In this session the speakers will explore ways to define financial literacy as a building block, moving from education to student wellness for college students. The presenters will outline research in the field, discuss how our institution views financial wellness in higher education, and provide considerations for what other aspects financial wellness includes in addition to knowledge provision.

*Phil Schuman, Indiana University*

### **Using fun to drive savings and build financial capability**

This session will provide attendees with exciting ideas about ways to use fun to motivate and reward positive financial behaviors. Mariele will review Commonwealth’s efforts to use prizes, games, and gamification to tackle challenges that consumers often find stressful, boring, or both. She will draw on examples from tax-time initiatives, financial education video games, and gamified web and mobile tools that engage people and drive action-taking that builds financial capability.

*Mariele McGlazer, Commonwealth*

6:00PM-7:00PM

Reception

#### **ROOM**

Salon Foyer

#### **Welcome Reception/Exhibits Open**

Come dressed in your best Kentucky Derby style! Enjoy live music from the Mason Dixon Band, local to Louisville, Kentucky!

#### **Menu:**

*Mini Hot Browns, Kobe Beef Burgers, Roasted Portobello & Zucchini and Pork Belly Sliders and Cash Bar*



7:00AM-5:00PM Registration

ROOM

Salon Foyer

**AFCPE Registration Open**

7:30AM-9:15AM Annual Business & Town Hall Meeting

ROOM

Salon 5 & 6

**Membership Meeting**

*Open to all attendees. Breakfast will be served buffet style from 7:15am-8:15am*

**Menu:**

*Louisville Breakfast Buffet: Assorted Juices, Fresh Pineapple, Honeydew, Cantaloupe and Strawberries, Assorted Regular & Greek Yogurts, Hot Oatmeal, Assorted Bagels, Croissants & Danishes, House Baked Muffins, Farm Fresh Scrambled Eggs, Breakfast Potatoes, Bacon-Cheddar Quiche, Warm Sticky Buns & Bacon.*

9:15AM-10:30AM General Session

ROOM

Salon 5 & 6

**CFP Pre-Approved Session**

**Enhancing the Client Experience: What Financial Psychology Has to Teach Us**

It is not news that the most important predictor of success in the successful therapeutic/counseling relationship is that of the skills of the helper, not the condition or presenting issues of the client. Behavioral science is a gold mine of information regarding strategies that the professional has total and exclusive control over, that serve to enhance, as well as inhibit, the quality of the therapeutic relationship. A therapeutic or counseling relationship focused on financial issues is no exception.

This presentation will focus on providing (1) the underlying rationale for and (2) simple and immediately implementable "tools" that directly impact the robustness and resiliency of any human relationship, personal or professional. These tools shared will range external environmental factors to intrinsic, personal strategies.

*Ted Klontz, PhD, Financial Psychology Institute™*

10:30AM-10:45AM Break

ROOM

Salon Foyer

**Exhibits Open/Break**

*Coffee & Tea Beverages served*

# HELPING MILITARY MILLENNIALS ACHIEVE FINANCIAL READINESS

**10:45 a.m. to 11:35 a.m.**  
**Thursday, Nov. 17**  
**Location: Salon 5-6**

To increase the financial readiness of millennials in the military, it helps to understand how they think about money.

**COMMAND  
YOUR★CASH™**

THE USAA  
EDUCATIONAL  
FOUNDATION®

The USAA Educational Foundation, a nonprofit organization, does not endorse or promote any commercial supplier, product or service. The Department of Defense, its military branches (Army, Marine Corps, Navy, Air Force and Coast Guard) and other governmental agencies do not endorse or favor any of the information, products or services contained in this presentation.

70007-0916

FOR MORE INFORMATION PLEASE VISIT:

**USAAEF.ORG**



10:45AM-11:35AM Breakout

**FEATURED BREAKOUT THE USAA EDUCATIONAL FOUNDATION****ROOM**

Salon 5-6

**PRESIDER**Mary Bell,  
Silverbell Solutions, LLC**Helping Military Millennials Achieve Financial Readiness**

Millennials represent over 70% of Active Duty military and will soon characterize the largest part of the American workforce. Understanding the millennial mindset provides a foundation for engaging this cohort with financial counseling and advice. This session will focus on the perspective and specific preferences of millennials, along with best practices for meeting their specific needs.

*Dr. Nathan Harness, PhD, CFP***MARY O'NEILL MINI-GRANT RECIPIENT****ROOM**

Salon 4

**PRESIDER**Barbara O'Neill,  
Rutgers University -  
Cooperative Extension2015 Mary O'Neill Mini-  
Grant Recipient**Starting Over After Foreclosure: Using Online Venues for Education**

To support families with financial instability, a university/extension partnership has incorporated qualitative research findings in the development of a suite of free, online educational resources (toolkit and online course modules) that support financial and housing recovery after foreclosure. The "Starting Over After Foreclosure" resources encompass such topics as developing a spending plan, rebuilding credit, assessing housing after foreclosure, and provides a special emphasis on the emotional challenges surrounding foreclosure. Best practices and preliminary results will be shared.

*Erica Tobe, PhD, MSW, Michigan State University Extension;**Brenda Long, Michigan State University Extension***FINANCIAL COUNSELING AS A PUBLIC SERVICE****ROOM**

Salon 7

**DISCUSSANT**Erik Cole,  
United Way of Metro  
Nashville**High-Quality Free Financial Counseling as a Public Service: Why, How, for Whom and So What?**

The evaluation of a one-to-one, client-centered municipally-delivered counseling model in five cities details the core competencies and critical training needs of professional counselors. It reveals the financial and demographic characteristics of counseling clients and explores correlations between these characteristics and the likelihood of opening bank accounts, improving credit scores, reducing debt or increasing savings.

*Nicky Grist, Cities for Financial Empowerment Fund***FINANCIAL FITNESS****ROOM**

Salon 8

**PRESIDER**Sarah Ellis,  
University of Florida/IFAS  
Extension Citrus County**Financial Fitness: A Strengths-Based Approach**

In order for individuals to operate in their prime, they need to have their financial lives under control and be financially fit. Fitness (in all realms of life) comes from building strength, or said another way, building on your Strengths. During this enthusiastic presentation, participants will learn how to become more effective by instituting a Strengths-Based Coaching approach and how to help their clients utilize their own Strengths to become more financially fit.

*Katie Christy, AFC®, Activate Your Talent*

## WHEN I'M 65

### ROOM

Salon 1

### PRESIDER

Charlotte Lingard-Young,  
Wounded Warrior  
Project

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

This session presents program developments and resources accessible to AFCPE members for the When I'm 65 program, which features a public television documentary and multi-year engagement program exploring the changing realities of retirement. The session will present how AFCPE members can use the documentary and program in their communities with the use of toolkit materials and will include screenings of engagement videos. AFCPE members will have the opportunity to ask questions during the session.

*Don Blandin, Investor Protection Institute*

## FINANCIAL STRESS

### ROOM

Salon 2

### DISCUSSANT

Mary Jo Katras,  
University of Minnesota  
Extension

### The Influence of Financial Stress between Asian American College Students and International Asian College Students

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.

*Virginia Zuiker, PhD, AFC®, University of Minnesota; Yiting Li, University of Minnesota*

## INTEGRATING PERSONAL FINANCE IN EDUCATION

### ROOM

Skybox

### PRESIDER

Annette Carter,  
Wounded Warrior  
Project

### Supporting Instructional Utility and Quality: Providing Faculty Resources to Integrate Personal Finance into General Education Courses

With money impacting almost every corner of students' lives as well as their success on campus, integrating authentic money conversations and learning opportunities into the curriculum is more important than ever. This experience is most effective when instructors employ student-centered teaching and learning methods that make personal finance transformational and applicable outside of the classroom. This session discusses best practices for integrating personal finance into any undergraduate general education course to engage all audiences.

*Jonathan Sparling, MBA, AFC®, American Student Assistance*

## 11:00PM-1:00PM Student Competition

## ROOM

Salon 9-10

## 2nd Annual AFCPE Financial Counseling Knowledge Bowl

## 11:00PM-1:00PM Financial Counseling Community Outreach Event

## ROOM

Bluegrass I-II



In partnership with the City of Louisville and Goodwill Industries of Kentucky, AFC® professionals are providing one-on-one, unbiased financial counseling to members of the local community.

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 to participate.*

## 11:35AM-1:00PM Lunch Break On Your Own

## 12:00PM-1:00PM Professional Headshots

## ROOM

Thoroughbred

## Free Professional Headshots Available

Have a free professional headshot taken at the symposium. Complimentary service available to all AFCPE attendees! Recommendations: Keep clothing simple, avoid all white or busy patterns. Mid-tone or dark solid colors tend to work best.

## 1:00PM-2:15PM General Session

## ROOM

Salon 5-6

## CFP Pre-Approved Session

## Americans' Financial Capability: New Evidence and Implications

On July 12, 2016, the Global Financial Literacy Excellence Center hosted the release of the 2015 National Financial Capability Study (NFCS), in collaboration with FINRA Investor Education Foundation. This survey provides new insights into the personal finances of American families, from day-to-day money management to long-term financial planning to managing financial products. The survey also provides a set of questions to measure financial literacy, and a new question has been added to this wave to better understand debt behavior. The presentation will focus on some of the most important findings from the survey, including summary measures of financial fragility and financial distress, indicators of indebtedness, and the level of financial knowledge in the population. It will also focus on some of the most vulnerable groups and discuss programs and initiatives that can be done to improve the financial capability of American families.

*Annamaria Lusardi, PhD, George Washington University*

## 2:15PM-2:30PM Break

## ROOM

Salon Foyer

*Water station with fress berries, citrus & gourmet nut shooter*

2:30PM-3:20PM

Breakout

## FEAUTURED BREAKOUT FINRA FOUNDATION

### ROOM

Salon 5-6

### ROOM

Jennifer Lear,  
Zeiders Enterprises, Inc

### The 2015 National Financial Capability Study, with Preliminary Military Survey Findings

Americans are exhibiting increased financial capability as the U.S. economy improves. However, not all groups are recovering as strongly as others. Our military shows signs of increased financial stress since last surveyed in 2012. And all groups show a decline in financial literacy. Hear the results of the Study to learn how you might make a difference.

*FINRA Investor Education Foundation*

## FINANCIAL LITERACY

### ROOM

Salon 4

### DISCUSSANT

Sasha Grabenstetter,  
University of Illinois  
Extension

### Ready for Release? Financial Knowledge of Inmates Preparing to Return to Society

Inmates approaching their re-entry into society are also preparing to encounter financial decision-making. While incarcerated many prisoners are exposed to interview and job skills, which will prepare them to obtain jobs once they are released, minimal research has investigated the financial literacy of prisoners. Do they have the needed skills to handle the money once they earn it? This study investigates the financial literacy level of male and female prisoners within 90 days of release.

*Katherine Mielitz, AFC®, Kansas State University; Maurice MacDonald, PhD, Kansas State University*

## MARKETING STRATEGY

### ROOM

Salon 7

### PRESIDER

Madeleine Greene,  
The Money Team

### A Comprehensive Marketing Strategy for Financial Professionals

You have developed an exceptional program for financial wellness - hired an exceptional team and developed wonderful delivery methods. But, the client base is not growing. Learn how to deliberately and intentionally develop cyclical marketing and programming to increase your client base.

*Patsy Collins, MA, AFC®, Sam Houston State University*

## SOCIAL SECURITY

### ROOM

Salon 8

### PRESIDER

Vivian Anderson,  
University of Missouri  
Cooperative Extension

CFP Pre-Approved Session

### The "Perfect Storm" for Social Security Retirement Education

2016 provided the "perfect storm" to proactively initiate education about Social Security, and particularly retirement benefits. There are tremendous opportunities for sharing correct, unbiased information about how Social Security works, the various components of Social Security, options for claiming strategies to match the goal of not outliving one's resources in retirement and a public policy discussion of how and when to make Social Security sustainable long-term. We'll share teaching outlines, critical questions, and program evaluation.

*Cynthia Crawford, PhD, University of Missouri Extension; Dedra Thomas, MBA, CEPF, University of Missouri Extension*

# Membership & Certification

what each provides to you

## AFCPE PROFESSIONAL MEMBERSHIP

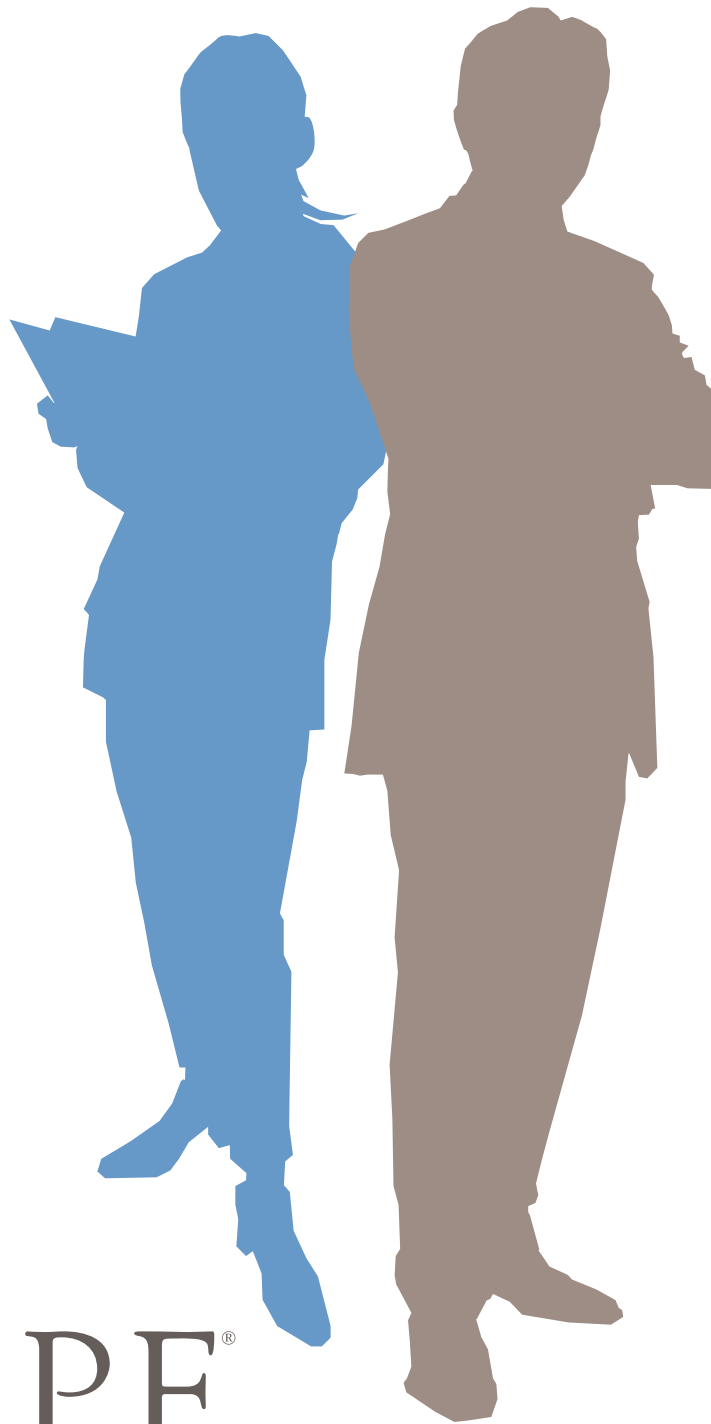
Provides access to:

- 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 2016 AFCPE Symposium are now AFCPE members for 2017.*

## 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 Salon Foyer**

## BUILDING BRIDGES

### ROOM

Salon 1

### PRESIDER

Kristy Tubbs,  
Piece of Heart Financial  
Counseling and Life  
Coaching

### Building the Practitioner-Research Bridge...with “Broccoli”

Your AFCPE Research Task Force is presenting this session to show concrete examples of how both practitioners and researchers are working to build a bridge between research and practice to help better nourish our clients by choosing “broccoli” to inform our practices. Come and learn how you can help fortify this important bridge by powering your work with the practice-research connection!

*Sonya Britt, PhD, CFP, Kansas State University; Sandra J. Huston, PhD, Texas Tech University; Rachel Bi, PhD, Utah Valley University; Sarah Asebedo, PhD, CFP, Texas Tech University; Jing Jian Xiao, PhD, University of Rhode Island; Neal VanZutphen, MS, CFP, Intrinsic Wealth Counsel; Cherie Steuve, AFC®, MBA, Kansas State University; Dawn Abbott, AFC®, Texas Tech*

## YOUTH FINANCIAL EDUCATION

### ROOM

Salon 2

### PRESIDER

Elizabeth Webber,  
Wounded Warrior  
Project

### Money Is Elementary

Money is Elementary so come and play! This workshop is a hands-on experience with a new elementary financial literacy curriculum. Participants experience financial education from a student's point of view participating in new, active, and engaging economic and personal finance lessons. Discussion groups after each lesson will allow participants to adapt the information and apply methodologies and strategies to their own audiences. Teaching special populations will also be addressed.

*Marci Hethmon, MEd, University of Tennessee Extension-Department of Family and Consumer Sciences; Ann Berry, PhD, University of Tennessee Extension-Department of Family and Consumer Sciences*

## TRANSITION TO ADULthood

### ROOM

Skybox

### DISCUSSANT

Virginia Zuiker, PhD,  
AFC, University of  
Minnesota

### Expectations of a Long-Term Relationship/Marriage, Race/Ethnicity, and Perceived Financial Independence of Millennials

Using data from the Transition to Adulthood dataset, this study examined the influence of expectations of a long-term relationship/marriage on the perceived financial independence of Millennials. The findings showed that the perceived likelihood of a long-term relationship/marriage is positively associated with financial independence for non-Hispanic Blacks. Financial independence levels varied among four racial/ethnic groups; non-Hispanic Blacks reported the greatest financial independence and non-Hispanic Asians reported the least. Implications for financial planners/educators will be explored.

*Xiaohui Li, PhD, Northern Illinois University; Jing Jian Xiao, PhD, University of Rhode Island; E. Jeffrey Hill, PhD, Brigham Young University; Ashley LeBaron, Brigham Young University; Anastasia Thielsen, Northern Illinois University*



3:30PM-4:20PM

Breakout

## FEAUTURED BREAKOUT MILLENNIAL GENERATION

### ROOM

Salon 5-6

### PRESIDER

Sharon Cabeen

### How to Engage Millennials on a Conversation About Money Through Social Finance

Get in front of millennials and financial educate them where they socialize. Millennials are both high-tech and high-touch. They enjoy the convenience of technology but require social interaction. In this session, you will learn how to engage a millennial audience by using non-traditional methods of delivering financial education in social settings. You'll gain a better understanding of how to connect with millennials through personal financial story-telling. And you will leave this session with actionable steps to implement an outreach program that centers around a social activity.

*Jason Vitug, Phroogal*

## FINANCIAL ABUSE

### ROOM

Salon 3

### PRESIDER

Joanne Bankston,  
Kentucky State  
University Cooperative  
Extension

### Prevention of Elder Financial Abuse

This workshop will cover the Securities and Exchange Commission's initiatives to protect older Americans from investment fraud. With some basic understanding of how scam artists work, older Americans can avoid fraud and protect their hard-earned money. Topics covered include the red flags of investment fraud, common scams used by fraudsters, questions to ask before investing, and steps to help plan for diminished capacity. SEC resources available to older Americans will also be discussed.

*Alan Sorcher, JD, Securities and Exchange Commission (SEC)*

## ONLINE LEARNING & PERSONAL FINANCE

### ROOM

Salon 4

### DISCUSSANT

Jennifer Wilson,  
Texas Tech University  
  
Outstanding Symposium  
Research Paper Award  
Winner

### Examining the Community of Inquiry (COI) Model for Guiding Online Learning Related to Personal Finance

This is the first known study to use the COI model to analyze online courses specifically related to personal finance learners. While student satisfaction and learning are closely related, results from this study show that the global and individual determinants for each are quite different. Personal finance educators can use the findings from this study to improve both the design and delivery of online financial education courses to maximize both student learning and satisfaction outcomes.

*Sandra J. Huston, PhD, Texas Tech University; Dawn Abbott, AFC®, Texas Tech University*

## MILITARY PRACTITIONER ROUND TABLE

### ROOM

Salon 7

### PRESIDER

Lisa McLain-Sharp

### Military Practitioner Round Table Discussion

This session will serve as a roundtable discussion for military practitioners to discuss current trends in the military community, best practices for reaching our clientele and getting their buy-in to the process, and help fill the void left by the dissolution of the military pre-conference in 2011. This will be a moderator led session with break-out groups to work on topics of interest such as: car buying, BRS, investing, retirement planning, budgeting, etc.

*Morgan K. C. McCorkle, MA, AFC®, United States Marine Corps*

## THE FINANCIAL CAPABILITY SCALE

### ROOM

Salon 8

### PRESIDER

Michael Gutter,  
University of Florida

### Tracking Client Progress in Coaching and Counseling: The Financial Capability Scale

This session covers the development and implementation of the Financial Capability Scale (FCS), an eight-item scale proposed as a uniform standard for tracking financial coaching and counseling outcomes. The session introduces the FCS, reviews the questions that make up the scale, and discusses how it functions for tracking outcomes both for an individual client and across clients. The FCS is designed to bring more rigor to outcome measurement without overburdening organizations with data collection.

*Colin O'Rourke, Center for Financial Security, University of Wisconsin-Madison; Carlos A. Colón, AFC®, mpoweredmpowered; Hallie Lienhardt, Center for Financial Security, University of Wisconsin-Madison; J. Michael Collins, PhD, Center for Financial Security, University of Wisconsin-Madison*

## HEALTH INSURANCE

### ROOM

Salon 1

### PRESIDER

Leslie Green-Pimentel,  
Delta State University

CFP Pre-Approved Session

### Making Smart Use of Your Health Insurance - Smart Actions for Consumers and Educators

Consumers don't know how to use their health insurance plans according to recent research. They are overly confident in their understanding of their plans and are not likely to investigate the details. Medical debt is a leading cause of personal bankruptcy. This session will present an educational program that offers seven strategies for using health insurance effectively to reduce cost and improve health. Financial counselors and coaches will learn strategies they can share with clientele.

*Maria Pippidis, CEPF, University of Delaware Cooperative Extension; Mia Russell, AFC®, University of Maryland Extension*

## TEACHING CHILDREN ABOUT MONEY

### ROOM

Salon 2

### DISCUSSANT

Sonya Britt,  
Kansas State University

### Teaching Children About Money: Prospective Parenting Ideas from Millennials\*

Millennials offer ideas for what and how parents can teach children about finances. Results include opportunities for responsibility, communicating family finances, hard work, and saving.

*Ashley B. LeBaron, Brigham Young University; Christina M. Rosa, Brigham Young University; L. Ashley Mork, Brigham Young University*

## DIVORCE

### ROOM

Skybox

### PRESIDER

Vanessa McNeiley,  
Serco

CFP Pre-Approved Session

### Help Clients Get a Financially Smart Divorce

Basic financial issues that divorce attorneys should know, but typically don't, and therefore don't review with clients are topics AFC® s discuss with clients daily. This session will explain how AFCs can use their current knowledge base and tools in their tool box to help clients get a financially smart divorce.

*Sandy Arons, AFC®, Arons & Associates Divorce Planning*

4:30PM-5:20PM

Breakout

## FEATURED BREAKOUT FINANCIAL BEHAVIOR CHANGE

### ROOM

Salon 5-6

### PRESIDER

Lisa O'Sullivan,  
Zeiders Enterprises

### CFP Pre-Approved Session:

### It's Never About the Money: Practical Tips for Achieving Financial Behavioral Change

This engaging and inspiring session will provide attendees with solid information regarding a multi-tiered approach to financial decision-making (AIM Model: Application, Intentionality, Motivation), emotional ties to money management, and how to guide clients to understand the 'why' behind their decisions. The session will include information and instruction on how they can provide a more innovative approach to serving their clientele. An interactive activity, literature review, and a case study will be included.

*Danielle Champagne, MBA, University of North Texas*

## CFPB

### ROOM

Salon 3

### DISCUSSANT

Collin O'Rourke,  
Center for Financial  
Security, University of  
Wisconsin-Madison

### Rules to Live By: Quantitative and Qualitative Research Perspectives

This session will share the findings of CFPB's qualitative and quantitative research on consumer understanding of and use of financial rules of thumb around credit cards, savings, credit reports, debt, and spending. The session will also share new tools and resources that practitioners can use to help clients develop customized financial rules of thumb -- and stick to them.

*Irene Skricki, Consumer Financial Protection Bureau; Susan Kerbel, PhD, Consumer Financial Protection Bureau*

## FINANCIAL SATISFACTION

### ROOM

Salon 4

### DISCUSSANT

Elizabeth Kiss, PhD,  
Kansas State University

### CFP Pre-Approved Session: 1CE

### Self-Control and Financial Asset Liquidity

This study explored the determinants of household financial resilience by analyzing the influence of various factors on financial asset liquidity. Theoretically, individuals balance intertemporal motivations (in addition to liquidity and risk considerations) when allocating resources to different asset classes. The present study adds to the literature by addressing several gaps. Fractional logistic regression was used within a behavioral framework to model the proportion of financial assets households held in cash.

*David Allen Ammerman, Kansas State University; Maurice MacDonald, PhD, Kansas State University*

## STUDENT FINANCIAL WELLNESS

### ROOM

Salon 8

### PRESIDER

JRobert Westrick,  
TG, AFCPE Board  
Member

### Student Financial Wellness: Developing a Financial Education Presence on a College Campus

College students are graduating with historically high levels of debt, while facing a competitive job market. To address the rising concern of student financial capability, the University of Kentucky has developed a campus-based Cooperative Extension presence to offer financial education in the non-traditional classroom setting. This session will share specific examples of programming and curriculum, as well as the evolution of the program from inception to the development of a university-based student financial wellness center.

*Jennifer Hunter, University of Kentucky*

**BUDGET PLANNING****ROOM**

Salon 1

**PRESIDER**Dylan Ross,  
Garrett Planning  
Network**A Budget Planning and Budget Execution Cycle/System**

The majority of “counseling” clients at the presenter’s installation are in their 20’s. Their interest in a money management system, to generalize, is basic. Their focus is on paying their monthly bills for services and their credit obligations. The number of older clients is surprisingly large, over 3,000. Many are now more mature and are looking for a better set of personal financial management “tools.” The presenter describes an improved budget planning and budget execution system.

*Jim Murphy, AFC®, Marine Corps Community Services, H&S Bn, HQMC*

**FINANCIAL COACHING****ROOM**

Salon 2

**PRESIDER**Meggan Orenstein,  
University of Virginia  
Cooperative Extension**The Financial Capability Center. Lawrence, MA**

The Financial Capability Center is a partnership between Merrimack College (North Andover, MA) and ACT Lawrence (Lawrence, MA) that provides bilingual financial coaching and workshops to low income, mostly Latino, households. Given the interdisciplinary nature of coaching and the characteristics of our target audience, the program draws from the diverse knowledge and skill set of faculty and students from disciplines such as business, economics, psychology, world language and cultures, social justice, and education, among others.

*Ana Silva, Ph.D, MBA, Merrimack College and ACT Lawrence*

**SUCCESSION PLANNING****ROOM**

Skybox

**PRESIDER**Becky Travnichak,  
University of Missouri  
Cooperative Extension**Succession Planning: What Our Clients Really Need to Know to Start the Planning Process**

As small business owners begin to transition the family business - their legacy - they often seek financial guidance around succession planning. There are important steps families need to take to ensure assets are transferred in a way that keeps their business viable. This session will discuss the ‘Design Your Succession Plan’ workshop, that was created for farm and ranch families, and how financial counselors can use these same tools and resources to empower small business owners to begin their succession planning.

*Crystal Schaunaman, MS, AFC®, North Dakota State University Extension*

**BEST PRACTICES****ROOM**

Salon 7

**PRESIDER**Michele Godfrey,  
Balanced Solutions**Best Practices for Conducting Web Conferences and Facilitated Practitioner Discussion**

Building upon their 2015 Symposium workshop, the Military Families Learning Network Personal Finance (MFLNPF) team will share lessons learned and more in-depth best practices focused on the topic of web conferences, specifically in the areas of content preparation and rehearsals, planning ahead for and recovering from technical problems during web conference sessions, and conducting live panel discussions and other live broadcasts.

*Jerry Buchko, AFC, Military Families Learning Network (MFLN); Martie Gillen, PhD, MBA, Military Families Learning Network (MFLN); Michael Gutter, PhD, University of Florida; Molly Herndon, MS, University of Florida; Barbara O'Neill, PhD, Rutgers University*

5:30PM-6:30PM Attendee Reception/Resource Center/Exhibits

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**ROOM**

Salon Foyer

Networking & Cocktails

6:30PM-8:30PM Meet & Eat

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**ROOM**

Lobby

Attending the symposium alone? Never been to Louisville? Don't know where to go to dinner? Want to get out of the hotel? Join your AFCPE colleagues for Dutchtreat dinners Thursday evening. Stop by the AFCPE Registration Desk to view restaurant descriptions, prices and locations. The restaurants chosen for the Meet & Eat program will represent some of the finest food and most pleasurable dining in Louisville. Please sign up by noon on Thursday, November 17th to ensure seating availability. Any reservation made after noon on Thursday will be taken on a space-available basis.



**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**

# Journal of Financial Counseling and Planning

## Editorial Policy

The purpose of *Journal of Financial Counseling and Planning* 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 by members of the editorial board and ad hoc reviewers selected by the editor.

## Papers in the November 2016 Issue

Financial Management Competency, Financial Resources, Locus of Control, and Financial Wellness  
*Aimee D. Prawitz and Judith Cohart*

Assessing College Student Needs for Comprehensive Financial Counseling  
*Shinae Choi, Clinton G. Gudmunson, Timothy S. Griesdorn, and Gong-Soog Hong*

Financial Stress, Coping Strategy, and Academic Achievement of College Students  
*Sonya L. Britt, Melanie R. Mendiola, Gregory H. Schink, Racquel H. Tibbetts, and Scott H. Jones*

College Selection and Student Loan Decision-Making: Insights from Online Focus Groups  
*Carrie Lei Johnson, Barbara O'Neill, Sheri Lokken Worthy, Jean Lown, and Cathy Bowen*

Differences in Credit Card Use between White and Hispanic Households  
*Patti J. Fisher*

Differences in Bank Account Ownership Among White, Black, and Latino Children and Young Adults  
*Jinhee Kim, Jung Eun Kim, and Ui Jeong Moon*

Barriers and Facilitators to Saving Behavior in Low- to Moderate-Income Households  
*Teresa A. Mauldin, Robin Henager, Cathy Faulcon Bowen, and Michael Cheang*

Information Sources and Retirement Savings of Working Women  
*Chungwen Hsu*

Perceived and Realized Risk Tolerance: Changes During the 2008 Financial Crisis  
*Debra Drecnik Worden and Diane K Schooley*

Care-Related Out-of-Pocket Expenditures in Canada  
*Karen A. Duncan, Shahin Shooshtari, Kerstin Roger, Janet Fast, and Jing Han*

## Submission

JFCPE is calling for papers for a special issue on Consumer Financial Wellbeing (submission deadline: February 1, 2017). JFCPE also accepts submissions of papers relevant to personal finance on a continuous basis. Submission guidelines can be found at: <http://www.afcpe.org/publications/>



# The 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, press releases 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 Ladouceur, editor, at [ladjill@me.com](mailto:ladjill@me.com).

### About The Standard

*The Standard* is published quarterly in the months of 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 | November 15**

**Q2 | February 15**

**Q3 | May 15**

**Q4 | August 15**

8:00AM-9:50AM

Breakout

**FEATURED BREAKOUT MILITARY****ROOM**

Salon 5-6

**PRESIDER**

Danae Hoekstra

**Boots on the Ground: Camps - Effective Delivery Methods for Teaching Family Finance Skills**

Using a finance camp approach for both families and youth has brought success for two educators in helping families and youth to increase their confidence, knowledge, and financial management skills. The various methods of recruitment of participants, development of partnerships, collaborations, and acquisition of funding revenue will be discussed. Sample techniques used in teaching camp curriculum will be demonstrated through PowerPoint instruction, hands on activities and homework assignments; discussion and resources will be provided.

*Marilyn K. Albertson, MS, CFCS, Extension Associate Professor, Utah State University Extension; Teresa Hunsaker, Extension Educator, Utah State University Extension*

**Your Financial Battle Buddy**

"Your Financial Battle Buddy" is the way David Winfrey markets the financial counseling program at Fort Sam Houston, Texas. Fort Sam Houston has one of the largest Warrior Transition Units in the United States. This session will concentrate on "best practices" of working with Wounded Warriors, and is equally useful for any counseling where a "sudden transition" has taken place. The program is exercise driven and engages the student.

*David Winfrey, AFC®, Soldier and Family Assistance Center, Fort Sam Houston, TX*

**RISK/REWARD & BUILDING A BUSINESS****ROOM**

Salon 1

**PRESIDER**[Deanna Henderson](#)

CFP Pre-Approved Session:

**Practitioners' Forum Happiness Risk/Reward Pyramid**

The Happiness Risk/Reward Pyramid was developed as a way to tangibly talk about goals with clients. The pyramid incorporates aspects of the 1) Kubler-Ross's stages of grief, Prochaska's stages of change, and Maslow's hierarchy of needs 2) the elements of a comprehensive financial plan and the concept of risk and reward as it relates to investments and personal and professional growth.

*Neal Van Zutphen, MS, CFP, Intrinsic Wealth Counsel, Inc.; Sonya Britt, PhD, CFP, Kansas State University*

**Building and Branding-Creating the Financial Coaching Business You Want**

Building a business and branding yourself requires more than creating an LLC and taking an ad out in the paper. Drawing on the first-hand experience of creating a financial coaching practice, this presentation will illustrate best practices and actionable steps in creating your dream job. From launching your own business to overcoming potential problems, this presentation will go over the nuts and bolts of getting it done.

*Lacey Langford, AFC®, Sage Services, LLC*

## RETIREMENT

### ROOM

Salon 3

### PRESIDER

Stephanie Talcott

### CFP Pre-Approved Session:

#### **The Effect of Received and Expected Inheritance on Retirement Savings Adequacy**

This study investigated how receiving or expecting an inheritance affects a household's retirement savings adequacy and readiness for retirement. Results supported the hypothesis that people who received an inheritance will be more likely to be adequately prepared for retirement; however, the results did not support the hypothesis that people who expect an inheritance will currently be less likely to be prepared for retirement than people who do not expect an inheritance.

*Michelle Kruger, University of Georgia; Patryk Babiarz, PhD, University of Georgia; John E. Grable, PhD, University of Georgia*

### CFP Pre-Approved Session:

#### **Planning for Tomorrow: Estate Planning Considerations**

Regardless of net worth, estate planning helps to protect and ensure an individual's personal and financial goals are realized after death. Many individuals perceive estate planning as complicated, costly, and unpleasant; thereby, possibly leaving their family, farming operation, or small business at risk. This session will focus on the University of Kentucky CES Estate Planning Workshop Series, including the programmatic format, content, evaluation, and grant support. The series has reached over 1000 participants.

*Jennifer Hunter, University of Kentucky*

## ADOLESCENTS

### ROOM

Salon 4

### DISCUSSANT

Mary Jo Katras,  
University of Minnesota  
Extension

#### **Financial Foundations for Educators Teacher Training Model**

In July 2013, the Jump\$tart Coalition publicly launched the Jump\$tart Financial Foundations for Educators Training Model to enable organizations across the country to conduct their own teacher training events, following a comprehensive, well-researched, and standardized program Model.

*Daniel Hebert, Jumpstart Coalition*

#### **Promoting Financial Capability Among Adolescents and Emerging Adults**

This study investigates what characteristics of first year college students differentiate between financially capable and financially unprepared college graduates using longitudinal data from young adults (N=968). The results of our analyses revealed that positive financial attitudes, higher parental expectations, higher financial control, and more financial education predicted financial preparedness whereas lower subjective knowledge, lower financial control, less financial education, and lower parental modeling predicted underpreparedness. Implications for education and application will be discussed.

*Joyce Serido, PhD, The University of Minnesota; Sun Young Ahn, University of Arizona; Sharon Powell, University of Minnesota Extension, Carver County*

## COLLEGE

## ROOM

Salon 7

## PRESIDER

Todd Christensen

**Reality Check: Preparing Students for the Future**

Preparing college students for success in their financial lives is helping them understand the correlation between their career and financial decisions today and their financial lives in the future. This hands-on Reality Check workshop engages participants in actively learning how to provide students with the information needed to make educated career and financial decisions. During the session participants will learn how to conduct their own Reality Check for a variety of student audiences.

*Rachel Grimes, AFC®, University of North Texas Student Money Management Center*

**Demystifying Financial Aid**

Unfortunately, for many families and students the financial aid process is confusing and sometimes daunting. This fall will witness the first roll-out of significant changes to the Free Application for Federal Student Aid process that will impact millions of students starting with the 2017–18 application cycle. This session provides a general overview of financial aid products, FAFSA process changes, and research on the growing student loan debt crisis.

*Patsy Collins, MA, AFC®; Sam Houston State University; Paul F Goebel, MBA, CPFM, University of North Texas*

## BEHAVIOR ECONOMICS

## ROOM

Salon 8

## PRESIDER

Dora Mays

2016 Outstanding  
Symposium Student Paper  
Award Winner

CFP Pre-Approved Session

**An Analysis of the Indicators of Financial Satisfaction: Does Behavioral and Debt Factors Matter?\***

This study examines the indicators of financial satisfaction and shows that behavioral factors offer the strongest explanation of the total variance in financial satisfaction level.

*Judith Aboagye, University of Georgia*

**Why Oh Why Did I Buy That? Behavioral Economics as a Tool for Social Justice**

WHY DID I BUY THAT? Financial literacy is more than a credit score- it encompasses a wide set of behaviors - some of them predictable. Behavioral economics helps us to understand why we personally live financially as we do and also to help us understand and assist others in a respectful and just manner.

*Kathleen Cooter, PhD, Bellarmine University; Thomas Lucey EdD, Illinois State University*

## RELATIONSHIPS

### ROOM

Salon 9-10

### DISCUSSANT

Alena Johnson, Utah  
State University

### **Income Differences Between Partners: Exploring Factors Related to Relationship Satisfaction**

This study explores variables associated with marital satisfaction, including demographics, household financial decisions, attitudes towards gender norms, and relationship issues. As the number of women becoming the primary breadwinners in their homes increases, understanding this group's similarities and differences to the general population is important for financial practitioners.

*Melanie Mendiola, MBA, Kansas State University; Kristy Archuleta, PhD, Kansas State University; Julia Mull, MBA, Kansas State University, Brad Klontz, PsyD, CFP, Klontz Consulting Group*

### CFP Pre-Approved Session

### **Money Talk Together: Couple Financial Communication Strategies**

The purpose of this workshop is 1) to share a critical review of literature on financial communication and financial management of couples and 2) to discuss the effective financial communication strategies to enhance the financial communication of couples. The program will include a Power Point presentation, interactive couple communication activities, group discussion, and worksheets. This work will also provide implications for researchers, financial counselors and educators, relationship therapists, and interventionists.

*Jinhee Kim, PhD, AFC®, University of Maryland; Mariana Falconier, PhD, Virginia Tech; Mia Russell, AFC®*

9:50AM-10:00AM

Break

### ROOM

Salon Foyer

### **Exhibits/Break**

*Coffee & tea beverages served with yogurt parfait*

10:00AM-11:50AM Breakout

**FEATURED BREAKOUT BUILDING THE BRIDGE****ROOM**

Salon 5-6

**PRESIDER**

Carl Windom

2016 Outstanding  
Symposium Practitioners  
Forum Award Winner

**Measuring and Reporting the Impact of Financial Education**

Financial counselors and educators today work in an “accountability era.” This workshop will discuss the importance of developing strong evaluation protocols for face-to-face classes and social media outreach while a program is being developed. Successful Cooperative Extension personal finance programs will be used as examples but the evaluation methods that are presented can be adapted to any work setting. This workshop will include a PowerPoint presentation interspersed with hands-on learning activities and large group debriefing discussions.

*Barbara O'Neill, PhD, CFP, AFC®, Rutgers University*

**Introducing “The Broccoli Banter” - The Launching of a New Webinar Series Developed by the AFCPE Research Task Force**

Your AFCPE Research Task Force is hosting this session to launch a new webinar series, “The Broccoli Banter”, designed for all AFCPE members to encourage the continuation of the practitioner-research connection throughout the year between symposiums. Come and learn ways to grow more relevant broccoli and/or methods to incorporate broccoli into your practice to help better nourish your clients. Confused by the broccoli? Come to this session for solutions!!

*Sandra J. Huston, PhD, Texas Tech University; Sonya L. Britt, PhD, CFP, Kansas State University; Rachel Bi, PhD, Utah Valley University; Sarah Asebedo, PhD, CFP, Texas Tech University; Jing Jian Xiao, PhD, University of Rhode Island; Neal VanZutphen, MS, CFP, Intrinsic Wealth Counsel; Cherie Steuve, AFC®, MBA, Kansas State University; Dawn Abbott, AFC®, Texas Tech*

**STUDENT LOANS****ROOM**

Salon 1

**PRESIDER**

Rob Westrick

**What Works: Long-term Impact of Coaching in Student Loan Repayment**

With millions of Americans not actively repaying on their student loans, a growing number of AFCPE members are being called upon to proactively provide student loan repayment education to current and former student borrowers. During this session participants will explore the impact of exit loan counseling on borrowers' confidence in repaying and in choosing repayment plans. Participants will learn how to design their own exit loan coaching program and assess its impact.

*Danielle Champagne, MBA, University of North Texas; Rachel Grimes, AFC®, University of North Texas*

**How to Coach Borrowers on Federal Student Loan Management Options**

This session presents a step by step process for helping clients to assess and understand their Federal student loans and the options available for managing their repayment.

*Carlos A. Colón, AFC®, mpowered*



## COACHING

### ROOM

Salon 9-10

### PRESIDER

Lauren Welch

### **Earn Your Worth! How To Help Clients Break the “Underearning” Cycle and Increase Their Income**

“Underearning” is a silent epidemic for many financial counseling clients. Simply put- “underearning” is the pattern of not making enough money or earning below your potential. Insufficient income causes huge financial stress, as well as contributing to mounting debt and insufficient savings. This seminar will look at what “underearning” is, how to help clients identify this pattern, common causes of underearning, and what can be done to help underearning clients increase their income.

*Mikelann Valterra, Seattle Money Coach*

CFP Pre-Approved Session:

### **Coaching Strategies and Skills to Move Clients Forward According to Their Stage of Change**

This session will provide an overview of the five stages of change and different coaching skills used in each. Attendants to this session will have the opportunity in practice those skills by working with a partner.

*Lucy Delgadillo, PhD, Utah State University; Alena Johnson, AFC®, Utah State University; Cindy Stokes, AFC®, CHC, Utah State University; Alana Stowe, Utah State University*

## FINANCIAL TOOLS

### ROOM

Salon 4

### PRESIDER

Naomi Bechtold

### **Financial Apps as Tools for Client Success**

In this session, learn about financial apps that are being used to help clients to achieve their financial goals and how you can integrate them into your financial education and financial counseling/coaching programs. Attendees will leave with a financial apps worksheet with valuable take away information and learn best practices.

*Darren Liddell, Catalyst Miami; Jennifer Wilson, Personal Finance Program Texas Tech University*

CFP Pre-Approved Session:

### **Applying Motivational Interviewing to Cooperative Extension Work**

There is increased pressure on organizations to demonstrate that educational programming leads to “impact.” However, education does not always lead to behavior change. Motivational interviewing (MI) is a promising method of increasing behavior change. MI is a client centered approach designed to help people make a change in their life while building their confidence and strengthening their commitment. This approach has been shown to increase client engagement while decreasing volunteer and staff burn out.

*Sarah M. Ellis, University of Florida/IFAS Extension Citrus County; Taylor Spangler, University of Florida IFAS Extension; Heidi Liss Radounovich, University of Florida IFAS Extension*

## FINANCIAL PRACTICE

## ROOM

Salon 7

## PRESIDER

Mike Dunn

**Success In Your Reach**

Join Keynote Speaker and Author, Kristy Tubbs, AFC®, FFC™ in this workshop where we will take attendees from business “Idea” to “Grand Opening” concepts of their Private Practice business while providing options to put their AFC® and/or FFC™ designations to work! Come and learn the pros and cons and lessons learned in creating a world where your AFC® designation begins to produce income for you and your family.

*Kristy Tubbs, AFC®, FFC™, Your Financial Coach for Money & Heart; Adrienne Ross, AFC®*

## CFP Pre-Approved Session

**Using Design Thinking as a Problem-Solving Method in Financial Planning**

Often financial planning problems arise that prevent visualizing the future. Design thinking is a creative, solutions-based process that follows an iterative brainstorming process, with a build-up idea process that is not limited by reality. This type of thinking can result in a solution to financial planning problems that were previously thought untenable.

*Michael Kothakota, CFP, CDFA, MSPA, WolfBridge Financial Corporation*

## COLLEGE

## ROOM

Salon 8

## DISCUSSANTS

Bruce H. Brunson, PhD,  
Tidewater Community  
College and  
Axton Betz-Hamilton,  
AFC, Eastern Illinois  
University

**College Students Learning Personal Budgeting or “Doesn’t Everyone Know That College Students Have No Income?”**

Today’s college students approach personal budgeting in a variety of ways. Instructors who learned to budget using pencil and paper may find that students eschew using these tools. Instead of checks, they use debit cards. On-line banking is the norm. Most are blissfully unaware of how much money they would need to earn each month to continue their lifestyle. This paper provides future college instructors insight to more effectively teach budgeting to current students.

*Irene Leech, PhD, Virginia Tech; Oscar J. Solis, PhD, Virginia Tech*

**Stigma in Seeking Financial Counseling in College\***

This study explores the stigma associated with financial help-seeking, and the ways counselors assist clients in overcoming feelings of shame or embarrassment in doing so.

*Gretchen Holthaus, MEd, Indiana University*

## FINANCIAL EDUCATION

### ROOM

Salon 2

### DISCUSSANT

Collin O'Rourke,  
Center for Financial  
Security, University of  
Wisconsin-Madison

### Financial Education and Demand for Debt Counseling

The purpose of this study is to examine potential effects of financial education on demand for debt counseling advice using a large and representative national dataset. Controlling for a number of demographic and financial variables, financial education is positively associated with demand for debt counseling. The results are evidence of the complementary nature of financial education where more knowledgeable consumers are the ones more likely to demand this type of financial advice.

*Nilton Porto, PhD, University of Rhode Island; Jing Jian Xiao, PhD, University of Rhode Island*

### The Counselor's Corner: New Trends and Need to Know

Today's Financial Counseling Professionals must stay abreast of the shifting and evolving areas of consumer education and counseling services. This session focuses on new trends in credit, financial management, areas of lending and foreclosure counseling that may impact our service delivery models. The growth in the number of families with one or more types of consumer debt concerns counseling industry professionals, lender, legislators, families and individuals. This session reviews those trends and offers resources and tools needed to deliver personalized educational and financial information to consumers.

*Cora Fulmore, The Counselor's Corner*

## 12:00PM-2:45PM Awards Lunch & General Session

### ROOM

Salon 5-6

### PRESIDER

Brenda Vaughn,  
Georgia Student Finance  
Commission, AFCPE  
President Elect

### What It's Worth: Expanding Our Impact & Our Reach

If we can reach people at key decision-making moments - when they are making choices about where to live or work, or how to educate their kids or themselves - we can have a great influence on their financial decisions. The book *What It's Worth* identifies the community partnerships we can build to reach people in these key moments. It also catalogues the latest research on the real financial lives of Americans, and how concepts of financial health and well-being shape our thinking about the goals of our work. In this discussion, we will explore these themes and how you can deploy your services to lead to behavior changing impact and have a meaningful career.

*Kate Griffin, CFED*

### Menu

*Harvest Salad with Mesclun Greens, Candied Walnuts, Blue Cheese, Apples and Dried Cranberries with Maple Cider Vinaigrette; Bourbon Braised Short Rib, Weisenberger Cheddar Grits and Roasted Root Vegetables, Bourbon Pecan pie/chocolate Bourbon Ball/Cinnamon Chantilly Cream*

## CEUs for AFCPE Certified Professionals:

AFCPE professionals who attend all 3 days of the 2016 AFCPE Symposium will receive 15 CEUs. CEUs will be automatically added to your record by December 1, 2016 and will count toward the 2016/2017 reporting period continuing education requirement.

To receive CEU credit for any **pre or post** Symposium programs, AFCPE professionals are required to submit an Individual CEU request form located at [my.afcpe.org](http://my.afcpe.org)

## Saturday, November 19

9:00AM-2:30PM Post-Symposium

### ROOM

Clubhouse

### Financial Fitness Coach (FFC) Training

*Saundra Davis, Sage Financial Solutions*

*Pre-registration required*

## Sunday, November 20

9:00AM-2:30PM Post-Symposium

### ROOM

Clubhouse

CFP Pre-Approved Session

### Financial Fitness Coach (FFC) Training

*Saundra Davis, Sage Financial Solutions*

*Pre-registration required*



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.**

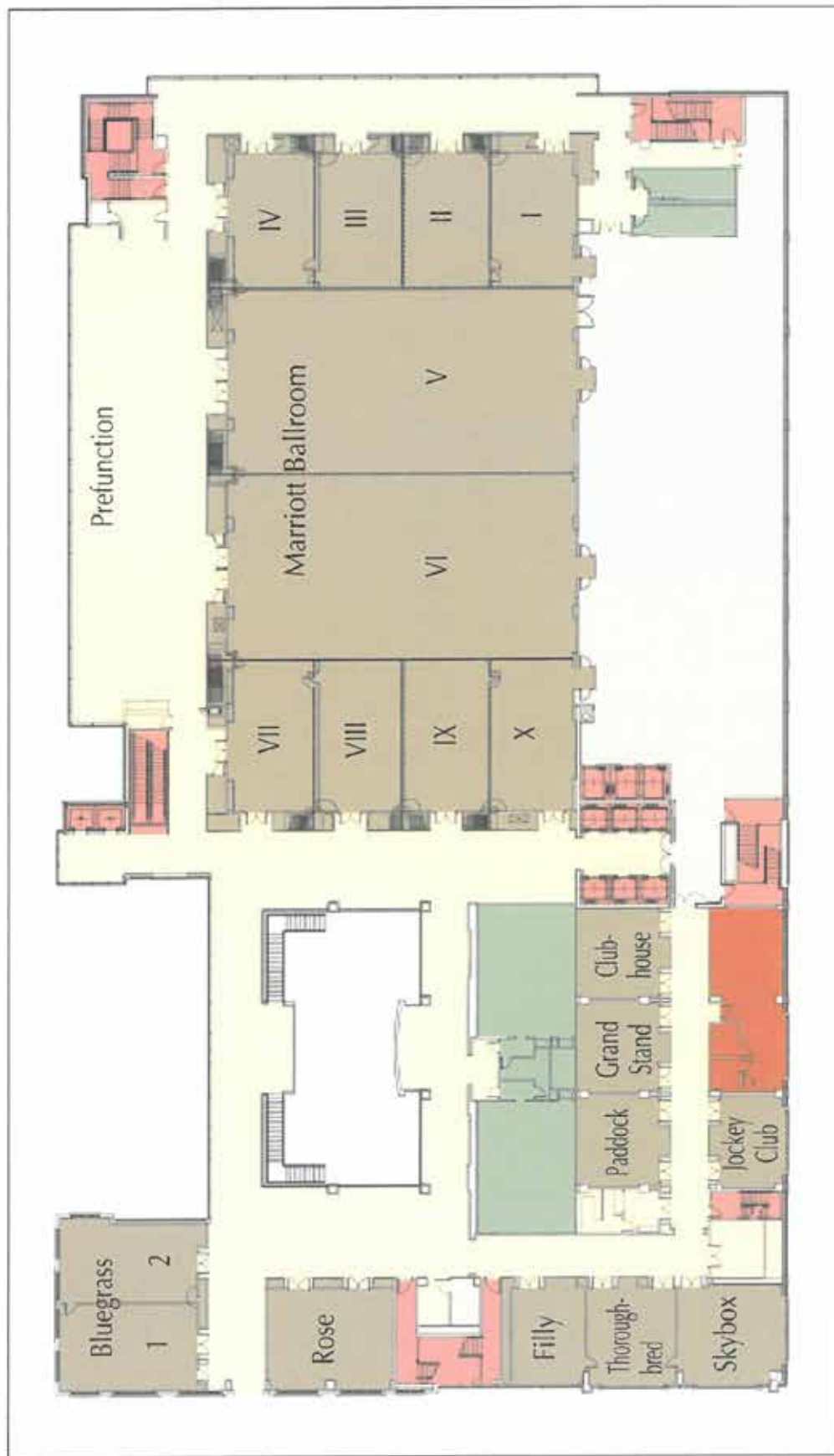
### *Looking for a career in personal finance?*

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](http://www.afcpe.org/career-center)



## Second Level

**MARRIOTT**  
LOUISVILLE  
DOWNTOWN

Keynote Speaker Bios

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**Justin Draeger** is President and CEO of the National Association of Student Financial Aid Administrators. He serves as the primary voice of NASFAA and as the liaison between the association members, the U.S. Congress, federal agencies and the media. Most of Justin's career has been devoted to assisting

disadvantaged populations achieve their educational goals and better their communities. Since 2002, Justin has been engaged in either administering, interpreting, communicating, or developing student financial aid policy. His prior experiences include working as a

financial aid director, regulatory and policy analyst, and spokesperson. He has held senior positions overseeing government relations, communications, and policy work. Justin is frequently quoted in the press and has appeared on The Today Show on NBC, National Public Radio, APM's Marketplace, Fox Business News, CNBC, and C-SPAN, and is often quoted in national news outlets. Justin currently serves on the boards of directors of the American Council on Education (ACE), Baker College, the Association Mutual Health Insurance Company, and other organizations that promote health and education. He earned his undergraduate from Brigham Young University and his MBA from Baker College. Justin lives in Fairfax, VA with his wife and three children, where he spends his free time shuttling children to various events, playing racquetball, running or swimming.



**Jason Vitug** is the founder and CEO of Phroogal. He holds an MBA and B.S. in Finance from Norwich University and Rutgers Business School.

Having worked in the financial services industry for 10 years,

Jason championed workplace financial literacy nationwide. In 2012, he left his senior executive job in Silicon Valley to backpack through 20 countries in 12 months.

Jason lives a balanced life enjoying extreme outdoor activities, exploring natural and historical wonders, staring up at the night sky, practices yoga and meditation.





**Sandra Davis** is a nationally recognized leader in financial coaching, providing direct services, professional training and technical assistance to more than 35 agencies and 900 individuals since 2008. Davis leads a cohort of experienced coaches and consultants who provide program design, technical assistance, training and

facilitation to local and national organizations. Davis works

with key stakeholders to assess the organizational needs and resources to create a community-focused, integrated financial coaching program. Davis' approach promotes collaboration and comprehensive solutions to the financial issues that poverty creates.

Davis is a co-founder of Earned Asset Resource Network's (EARN) work in financial coaching has 15 years experience as a management and development consultant for local and national non-profit organizations and government agencies. Sandra's innovative approach to financial capability was selected as an Echoing Green semi-finalist in 2008.



**Dr. Ted Klontz, Ph.D.**, is co-founder of Your Mental Wealth™ and the Financial Psychology Institute™. With over 45 years of counseling and coaching experience, he is recognized as a pioneer in the emerging field of financial psychology specializing in behavioral change. Dr. Klontz has an extensive international practice;

working with individuals, couples, families, businesses and organizations.

He is an author of 6 books, a published researcher, professional speaker, trainer, workshop designer and facilitator and trouble-shooter. His corporate work is focused on the psychological factors and research implications/applications to the areas of strategic planning, productivity, intrinsic motivation, succession planning, and employee retention.

Dr. Klontz's clients have included the U.S. Defense Department, financial professionals, collegiate and professional athletes, entertainers, high wealth, and high profile individuals and families. Dr. Klontz is well-known for the development and customized application of unique tools and techniques for helping change troublesome behaviors. He appears frequently in expert roles in local, national, and international media, including the Oprah Winfrey Network as well as many of the national TV networks.

Dr. Klontz's latest endeavors include the development of a 3-day workshop series called "Exquisite Listening and Elegant Communication" that he leads at various venues in North and Central America as well as leading a number of professional training groups.



**Annamaria Lusardi** is the Denit Trust Chair of Economics and Accountancy at the George Washington University School of Business (GWSB). Previously, she was the Joel Z. and Susan Hyatt Professor of Economics at Dartmouth College, where she taught for twenty years. She has also taught at Princeton University, the

University of Chicago Harris School of Public Policy, the University of Chicago Booth School of Business, and Columbia Business School. From January to June 2008, she was a visiting scholar at Harvard Business School. Moreover, she is the founder and academic director of GWSB's Global Financial Literacy Excellence Center (GFLEC). She holds a Ph.D. in Economics from Princeton University and a BA in Economics from Bocconi University.

Dr. Lusardi has won numerous research awards. Among them is a research fellowship from the University of Chicago Harris School of Public Policy, a faculty fellowship from the John M. Olin Foundation, and a junior and senior faculty fellowship from Dartmouth College. She was also awarded the 2015 Financial Literacy Award from the International Federation of Finance Museums, the 2014 William A. Forbes Public Awareness Award from the Council for Economic Education, the 2013 William E. Odom Visionary Leadership Award from the Jump\$tart Coalition for Personal Financial Literacy, and the National Numeracy Network's inaugural 2012 Steen Award. Moreover, she is the recipient of the 2007 Fidelity Pyramid Prize, an award to authors of published applied research that best helps address the goal of improving lifelong financial well-being for Americans. In 2009, she served as a faculty advisor for the Office of Financial Education of the U.S. Treasury.



**Kate Griffin** is CFED's Vice President for Programs, providing strategic oversight for the organization's asset building and financial capability programs, including savings, homeownership and entrepreneurship. In her tenure at CFED, she has designed and led programs to scale asset-building strategies within other large

systems, such as TANF, Head Start, child welfare, child support, public health and other social services. She

has consulted with community-based organizations and government agencies on developing financial capability and matched savings projects and developed tools, case studies, and resources for the field. In 2015, Ms. Griffin edited "What It's Worth: Strengthening the Financial Future of Families, Communities, and the Nation", published by the Federal Reserve Bank of San Francisco. She has spent her entire career focused on financial inclusion and helping low-income families build and manage wealth. Prior to CFED, she worked internationally in the microfinance field, helping to expand savings practices among financial institutions focused on serving low-income households in Asia, Africa and Eastern Europe.

## AFCPE EXHIBIT BOOTH OFFERS 'OFFICE HOURS'

Visit the AFCPE exhibit booth on the 2nd floor to ask questions and expand your knowledge about all that AFCPE has to offer!

### Have questions on specific topics?

Drop by during office hours to meet with a specific Staff Member or Task Force Chair.

## WEDNESDAY, NOVEMBER 16

### 2:00PM-3:00PM: Mentorship.

Learn more about AFCPE's mentor connect program with Thomas Duffany, Certification Special Programs Director.

### 3:30PM-4:30PM: Post Certification.

Questions about maintaining your certification? Join Judith Obiofuma, Post Certification Coordinator.

### 6:00PM-7:00PM: Social Media.

Rachael DeLeon, Communications Director and Michelle Starkey, Certification Program Director, will be available to answer questions about social media, teach you how to use your Accredible certificate or discuss outreach ideas/suggestions.

## THURSDAY, NOVEMBER 17

### 10:30AM-11:00AM: Financial Coaching Demo.

Join Sandra Davis, Sage Financial Solutions, for a coaching demonstration.

### 12:00PM-1:00PM: Certification.

AFCPE's Certification Program Coordinator, Ashlee Abraham, will be available to answer all your questions about the certification program process.

### 2:00PM-3:00PM: AFCPE's Approved University Program.

Interested in what it takes to get your University approved as a pathway for the AFC®? Connect with Thomas Duffany, Certification Special Programs Director.

### 5:30PM-6:00PM: AFCPE Awards.

Interested in nominating yourself or your program for an AFCPE Award? Join 2016 Awards Task Force Chair, Laura Wittig, to learn more about the awards process.

## FRIDAY, NOVEMBER 18

### 7:00AM-8:00AM: AFCPE Membership.

Your membership with AFCPE extends well beyond the Symposium. Join Thomas Duffany to learn more about membership benefits available in your myAFCPE dashboard or find out how you can join a Task Force.

### 9:50AM-10:15AM: Meet with our Executive Director.

Rebecca Wiggins will be at our booth to discuss how you can help advocate for AFCPE and get involved!

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**A chance to win!**

Visit participating exhibitor booths and register to enter in a drawing of various prizes! Winners will be announced on Friday before the final general session and must be present in order to receive a prize.



# You're Invited

2017 AFCPE® Research & Training Symposium  
November 15-17, 2017 | San Diego, California



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For more information  
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NOTES

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