

Welcome From The President



Barry Wilkinson
2014 President

“We hope to
gain some
insight into the
specific needs
and desires of
our members
as it applies to
those particular
constituencies.”

Welcome to the 2014 AFCPE® Annual Research and Training Symposium. We are glad you are joining us in Bellevue, Washington. AFCPE is delighted to hold this year's Annual Research and Training Symposium in the downtown area of Bellevue, a suburb of Seattle. Our hotel host, the Hyatt Regency Bellevue, provides us not only an inviting inside environment with many amenities but also access to unique shops and restaurants in the quaint downtown area just steps away.

First and foremost, we want to thank all who have worked diligently this year in the planning of AFCPE's 31st Annual Research and Training Symposium. As AFCPE President, it is a great relief to have a fantastic staff, led by Executive Director, Rebecca Wiggins, working tirelessly on making every detail seamless for attendees. Please take a moment to thank them all when you see them this week—Rebecca, Katie, Kathryn, Michelle, Rachael, and Thomas. Also, be sure to extend your thanks to the Symposium Task Force for creating a truly substantive agenda of sessions so that you can take what you learn back to your own communities. Your Symposium Task Force is: Chair: Mike Dunn, Co-Chair: Mark Stanford, Proceedings Editor: Vivian Mason, Student & Research Papers: Paul Goebel, Practitioner Forums: Amy Bayliff and Joe Wietecha, Poster Presentations: Glen Jennings and Madeleine Greene, and Regional Breakout Sessions: Janie Bright and Sasha Grabenstetter. All have taken a great deal of time out of their busy schedules to put this together so please let them know how much you appreciate them.

This year we will be starting off with the first General Session, *Building Your Career in Personal Finance*. Dr. Mary Bell Carlson has brought together a diverse group of members to define various career paths and opportunities in the personal financial field that could help each and every one of us be more successful.

Again, we have changed things up this year by extending our opening session to allow for small group work in constituencies. We hope to gain some insight into the specific needs and desires of our members as it applies to those particular constituencies. Afterwards, we have fun networking opportunities planned for you while you discover and enjoy the local venues and relax from the day.

Thursday is packed with great learning opportunities! We'll take action first thing with the Annual Business Meeting. We are excited to share some of the things that we have been working on this past year and also changes to come. A plated-breakfast will be served from 7:30-8:00am so don't be late. Following the meeting will be *How Literacy and Interventions Affect Financial Behavior* presented by Billy J. Hensley, Ph.D, NEFE, and many, many more breakouts throughout the day.

Friday's breakout sessions will provide you with more tools and resources to use in your business, office, or classroom. It is also our time to honor our colleagues for the great things that they have done with our Annual Awards Luncheon. We will close out the symposium with a presentation from Mark Huelsman on *College Affordability and Student Debt*, a subject that all are interested in.

CONTINUED ON NEXT PAGE

WELCOME FROM THE PRESIDENT CONTINUED

I love this time of year when I get the opportunity to renew old friendships and make new ones, get away from the rigors of the job and learn the latest and greatest in the outside world, or just refresh and reenergize myself so that I return better armed to help my customers.

I have to tip my hat to the unsung heroes of the symposium as well. Let's not forget to thank all the presenters in the breakout sessions, students sharing their research, presiders for making sure everything is running on time, everyone who made posters, new mentors and mentees, first time attendees, and award winners and those who took the time to recognize them. So many of you make this annual event happen.

During this past year AFCPE has continued to change and grow. I have learned so many things as President and it truly has been a privilege to serve this magnificent organization. The staff, Board of Directors, Task Force chairs and members are exceptional people who have worked tirelessly this year reinforcing the fact that AFCPE does "Set the Standard." A leader is only as effective as the team that supports them, and I have been honored to have been chosen as President and lead this team.

As we start to face 2015 Michael Gutter, Ph.D, University of Florida, will assume the duties as President. Michael brought a wealth of knowledge to the Board and will be an outstanding President as he continues to lead AFCPE into the future.

Welcome to Bellevue, Washington for this year's Annual AFCPE Research and Training Symposium!

Barry Wilkinson
2014 President



About AFCPE

Founded in 1983, the Association for Financial Counseling and Planning Education® is a non-profit, international, professional membership organization dedicated to improving personal financial management education, training, and certification of financial counselors, educators, and other related practitioners. AFCPE provides professional development experiences for financial educators, practitioners and researchers to improve the economic wellbeing of individuals and families worldwide.

Vision

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

Mission

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

Purpose

- Develop the profession of personal finance by promoting linkages among financial educators, practitioners, researchers, and other relevant groups.
- Enhance the profession of personal finance by providing professional development that provides opportunities for

educators: to promote best practices, innovative approaches, and effective delivery to students, individuals and families,

practitioners: to promote best practices, innovative approaches, and effective intervention and prevention for individuals seeking assistance or advice, and

researchers: to design, conduct, and disseminate research that identifies effective intervention strategies, addresses critical issues, and expands the knowledge base upon which the profession is built.

- Inform consumers, professionals and policymakers about personal finance issues.
- Develop leaders in the profession of financial counseling and planning education.

2014 AFCPE Board of Directors

Barry Wilkinson
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2014 AFCPE Task Forces

SYMPOSIUM TASK FORCE

Program Chair: Michael Dunn

Co-Chair: Mark Stanford

Practitioners' Forum: Amy Bayliff & Joe Wietecha

Research & Student Paper: Paul Goebel

Posters: Madeleine Greene & Glen Jennings

Constituency Co-Chairs: Sasha Grabenstetter & Janie Bright

ACCREDITATION TASK FORCE

Task Force Chair: Irene Leech

Task Force Members: Sharon Cabeen, Rebecca Travnichuk, Joyce Cavanagh, Dottie Durband, Barry Wilkinson

AWARDS TASK FORCE

Task Force Chair: Ann House

Task Force Member: Brenda Vaughn

CAREER TASK FORCE

Task Force Chair: Mary Bell Carlson

Task Force Members: Ryan Law, Jim Bibbee, Thomas Duffany

CERTIFICATION TASK FORCE

Task Force Chair: Alena Johnson

Task Force Members: Barbara Lang, Ryan Law, Deborah Haynes

DEVELOPMENT TASK FORCE

Task Force Chair: Rebecca Travnichuk

Task Force Members: Marsha Goetting, Cynthia Crawford, Barbara O'Neill

FINANCE TASK FORCE

Task Force Chair: Megan O'Neil

Task Force Members: Jerry Buchko, Martie Gillen, Rachel Farris, Dena Wise

INVESTMENT TASK FORCE

Task Force Chair: Jinhee Kim

Task Force Members: Steve Shagrin, James Murphy

MEMBER SERVICES TASK FORCE

Task Force Chair: Kelly Willett

Task Force Members: Gale Johnson, Kent Thompson, Juanita McKeown

NEWSLETTER TASK FORCE

Task Force Chair: Andi Wrenn

Task Force Members: Jill Ladouceur (Newsletter Editor), Sara Croymans, Angela Steidley, Laura Leach-Steffens, Staci Mintz

NOMINATION TASK FORCE

Task Force Chair: Rebecca Travnichuk

POST-CERTIFICATION TASK FORCE

Task Force Members: Dora Mays, Mark Stanford, Sylvia Watford, William Moores, Carl Allison, Todd Christensen, Rachel Grimes, Linda Stortz, Cindy Stokes, Salina McBride, Dee Gardner

SYMPOSIUM PROGRAM

Task Force Chair: Mike Dunn

SYMPOSIUM PROCEEDINGS

Task Force Chair: Vivian Mason

A huge thank you to our valued partners and sponsors for their support of the 2014 AFCPE Research and Training Symposium

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FINANCIAL**

Essential Intelligence



**WELLS
FARGO**

FINRA MILITARY SPOUSE FELLOWSHIP SPONSOR



2014 AFCPE Symposium Military Spouse Scholarship Recipients sponsored by FINRA Foundation

<i>Vivian Anaya</i>	<i>Attiyya Ingram</i>	<i>Stacie Powell</i>
<i>Kayla Andrews</i>	<i>Michelle Ireton</i>	<i>Andrea Ramsey</i>
<i>Jessica Barattini</i>	<i>Ashley Kampfe</i>	<i>Jeni Richards</i>
<i>Christina Cornejo</i>	<i>Caitlyn Kano</i>	<i>Martina Simpson</i>
<i>Karrin Cotton</i>	<i>Su-Yen Kuhn</i>	<i>Cherie Stueve</i>
<i>Ruth Cummings</i>	<i>Meredith Lozar</i>	<i>Kristy Tubbs</i>
<i>Kira Dentes</i>	<i>Sue McLaughlin</i>	<i>Trysh Upton</i>
<i>Evelyn Englis</i>	<i>Allison Mecadon</i>	<i>Bethy Vallejo</i>
<i>Gretchen Gorline</i>	<i>Jessica Padden</i>	<i>John Willcockson</i>
<i>Olga Guy</i>	<i>Michelle Pimentel</i>	



2014 AFCPE Symposium Military Spouse Scholarship Recipient sponsored by Belvoir Federal Credit Union

Elizabeth Plot

2014 AFCPE Symposium Sponsors

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

Erica Abbott, Utah State University

Sailesh Acharya, University of Florida

Lauren Bauer University of Missouri

Abby Belvin, Iowa State University

Austin Claeys, South Dakota State University

Schane Coker, Purdue University

Marife Collo, University of Hawaii

Karen Crow, Mississippi State University

Lindsey Eliason, South Dakota State University

Lu Fan, University of Georgia

Loryn Law, Utah State University

Areerat "Poy" Lertchaipitak, Texas Tech University

Kate Mielitz, Kansas State University

Jorie Neech, University of Missouri

Marco Pantoja, University of Missouri

Travis Parry, Utah State University

Mia Russell, University of Maryland-Eastern Shore



Kelsie Smathers, University of Idaho

Brittany Stahl, University of Florida

Daniel Stokes, University of Missouri

Tehra Zotos, University of Missouri

Thanks to the generosity from Texas Tech University the following students received a scholarship to attend the 2014 Symposium:

Ashley Bentley, Texas Tech University

Kelly McCune, Texas Tech University

Ben Mercado, Texas Tech University

Sam Shreve, Texas Tech University



TEXAS TECH UNIVERSITY®

From here, it's possible.



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

Monday, November 17

8:00AM-4:00PM Registration

ROOM	
Birch	AFCPE Registration Open

8:00AM-4:00PM Training

ROOM	
Cedar Ballroom	AFC® Review & Exam

Tuesday, November 18

8:00AM-4:00PM Training

ROOM	
Cedar Ballroom	AFC Review & Exam

8:00AM-5:00PM Training

ROOM	
Auditorium	Financial Fitness Coach Training

8:00AM-6:00PM Registration

ROOM	
Birch	AFCPE Registration Open

1:00PM-5:00PM Pre-Symposium

ROOM	
Evergreen I	Student Money Management Center

Pre-Symposium Schedule

Wednesday, November 19

7:00AM-5:00PM

Registration

ROOM

AFCPE Registration Open

Birch

7:00AM-1:00PM

Pre-Symposium

ROOM

Cooperative Extension

Evergreen AB

8:00AM-12:00PM

Training

ROOM

Financial Coaching

Auditorium

11:30AM-1:00PM

Student & Mentor Reception

ROOM

Evergreen C

NOTES



Membership & Certification

what each provides to you

AFCPE PROFESSIONAL MEMBERSHIP

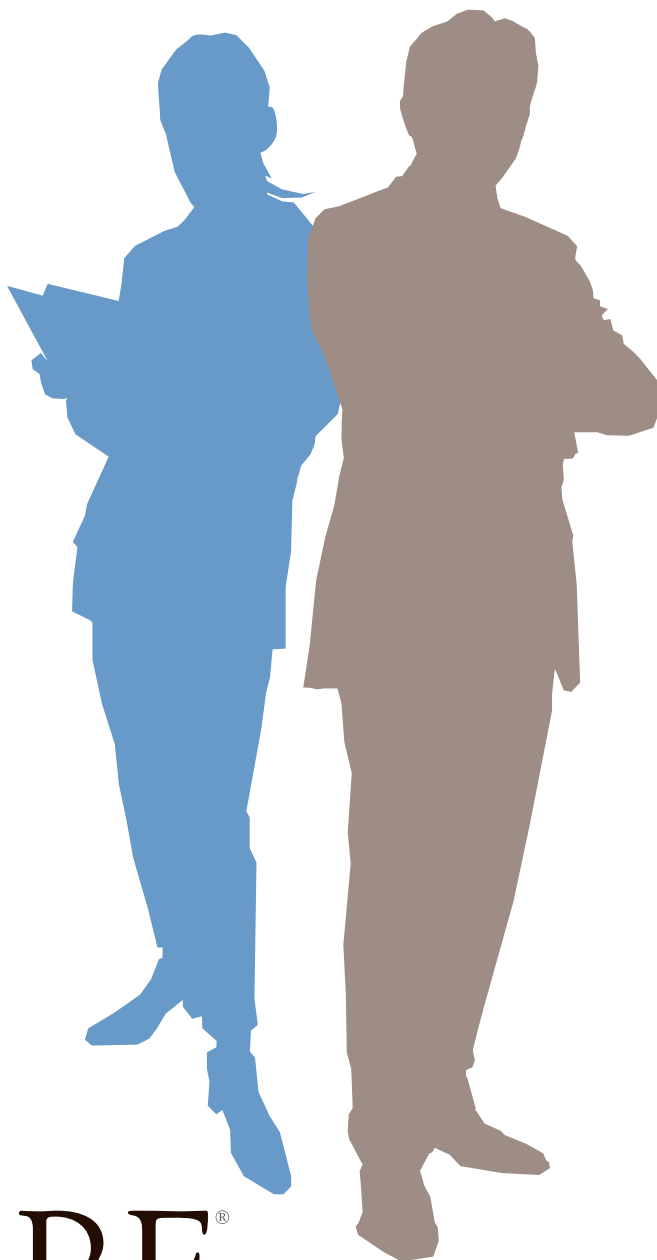
Provides access to:

- 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 2014 AFCPE Symposium are now AFCPE members for 2015.

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 Grand Foyer

Wednesday, November 19

2:00PM-4:30PM

Welcome General Session and Constituent Small Groups

ROOM

Grand A-G

PRESIDER

Rebecca Wiggins
*AFCPE Executive
Director*

Katie Tornow
*AFCPE Operations
Officer*

Advancing Financial Counseling as a Profession: Building and Developing Your Career

How did you get your start in financial counseling? This session is for both lifers who have stories to share and newbies who are wanting to learn about the profession. We will be exploring how we can work together to help you advance your career and help others flourish in their career in financial counseling and education. The newly formed Career Task Force will introduce initiatives and opportunities that they have outlined to advance the profession as a whole. AFCPE is implementing this series of new initiatives and programs to support career development including: a new scholarship program, the enhanced Career Center platform, a mentoring program, and information on how to build a career in financial counseling regardless of the path pursued. Find out how you can get involved and benefit from this new advancement for the profession.

AFCPE Career Task Force:

Mary Bell Carlson, National Association of Counties Financial Services Center; Jim Bibbee, Air Force; Saundra Davis, Sage Financial Solutions; Ryan Law, University of Missouri; Thomas Duffany, Texas Tech University, AFCPE Staff

4:30PM-4:45PM

Break

ROOM

Grand Foyer

Water station, brewed coffee and assorted soft drinks.

4:45PM-6:00PM

General Session

ROOM

Grand A-G

PRESIDER

Barry Wilkinson
AFCPE President

From Layaway to Bitcoin: Generational Issues in Financial Thinking, Planning and Literacy

There are major differences, besides age, between the four current generational cohort groups; Traditionals, Boomers, Xers and the young Generation NeXters who predominate higher education's student body, military enlistment and the ranks of entry level employees. We can expect these differences to be seen in financial behavior and literacy and planning. Understanding typical generational values, traits, preferences and the interactional styles of both providers and service recipients can improve financial counseling, education and literacy outreach efforts. This workshop will address the generational issues and dynamics with suggestions for improving financial counseling and educational programs.

Dr. Mark Taylor

Wednesday, November 19 CONTINUED

6:00PM-7:00PM Networking Reception

ROOM	Menu
Grand Foyer	Cash Bar Beer Braised Bison Short Rib, Onion Straws Shaved Serrano Ham, Fig Jam & Peasant Bread Bacon Wrapped Brats with Wine Kraut and Horseradish Mustard House Made Chips and Aioli **Paired with Local Micro Brews and Chateau St. Michelle Cabernet Sauvignon

7:00PM-9:30PM Activity

ROOM / LOCATION	All activities require RSVP as previously communicated.
Grand A-G	Movie and Popcorn Looking to stay in? Grab some popcorn and a seat to see <i>Spent: Looking for Change</i> . It's a film about everyday Americans without the financial options most of us take for granted and the movement giving them renewed hope. Stay after for an invigorating discussion! (open to 250+ attendees)
Lucky Strike 700 Bellevue Way, NE, Suite 250	Bowling Walk across the street for two hours of unlimited bowling games in Lucky Strike's private Luxe Lounge. The lounge is separated from the rest of the venue offering 4 lanes of private bowling, a full service bar, two lounge areas and a large HD video projection screen. This activity includes free shoe rental and two hours of unlimited bowling with light snacks and refreshments. (open to 50 attendees)
Seattle Space Needle	Sight Seeing There's no better way to see the bright lights of Seattle than from 520 feet above the Emerald City! A shuttle will pick you up at the Hyatt Regency and take you downtown to the iconic Seattle Space Needle, offering breathtaking 360 degree panoramic views of the city. The Observation Deck Reservation is 8 PM. (open to 20 attendees)
Bakes Place	Live Music A live music venue conveniently situated in the bustling core of downtown Bellevue. They offer a full service facility and live music ranging from pop to Jazz. Show your AFCPE name badge and receive 15% off of your bill! A shuttle will be running between Bake's Place and the Hyatt Regency Bellevue between 7pm and 10pm for your convenience. (open to 75 attendees)

Thursday, November 20

7:00AM-6:00PM Registration

ROOM AFCPE Registration Open
Birch

7:30AM-9:15AM Business Meeting

ROOM AFCPE Board of Directors
Grand A-G
Plated Breakfast Menu
Scrambled Eggs Bacon or Sausage
Breakfast Potatoes Plates of breakfast breads
Seasonal Fruit Coffee, Hot Tea & Juice

9:30AM-10:45AM General Session

ROOM Examining Financial Education:
Grand A-G
How Literacy and Interventions Affect Financial Behaviors
Billy J. Hensley, Ph.D, Director of Education, NEFE
ROOM
Michael Dunn
Air Force & Symposium
Task Force Chair

10:45AM-11:00AM Break

ROOM Water station, coffee and tea.
Grand Foyer

10:45AM-11:00AM Mini-Session

ROOM Money Insomnia: Ten Personal Finance Trends That Will Keep You Up All Night
Grand K
IMAGINE.... fusing personal finance with trends in public policy, philanthropy, innovation, and society to gain foresight into what might be heading our way. We'll explore the drivers of these trends ... from economic mobility to retirement ... in a fast-paced and engaging format.
ROOM
Dora Mays
Air Force,
AFCPE Board Member *Brent Neiser, NEFE*

Thursday, November 20 CONTINUED

11:00AM-11:50AM Breakout

WORKPLACE SUCCESS

ROOM

Auditorium

PRESIDER

Kelli Jo Sauvé
AFCPE Board Member

Managing for Success in the Multigenerational Workplace

As a follow-up to the generational introduction in the keynote address, this session will revisit the cohorts with suggestions for improving workplace communication, employee satisfaction and retention with specific, immediately applicable suggestions for developing the most productive, positive and effective work setting for all workers.

Dr. Mark Taylor

BANKING

ROOM

Cedar Ballroom

PRESIDER

Rachael DeLeon
*AFCPE Strategic
Administration Director*

Hands on Banking

Want to take charge of your own finances and reach your goals? Whether you want to build your credit or your own business; invest in the market or a home; shop for a loan or open your first bank account, the Hands on Banking program provides all the basic money tools, skills, and information you need. This free, non-commercial program teaches people in various stages of life about the basics of responsible money management. So take charge of your future with money skills you need for life!

Gladys Everts, Wells Fargo

CREDIT REPORT

ROOM

Grand J

PRESIDER

Rebecca Wiggins
*AFCPE Executive
Director*

Give Me a Little Credit

This presentation provides a basic overview of credit reports and credit reporting. It covers the values of credit reports. How credit reporting works and describes credit reporting fundamentals.

Rod Griffin, Experian

COMMUNITY

ROOM

Grand K

PRESIDER

Dora Mays
*Air Force,
AFCPE Board Member*

Take Action in Your Community

As a follow up to the Thursday morning General Session about how literacy and interventions impact financial behaviors, attend an interactive workshop to discuss the implications of key points addressed by Billy Hensley, Ph.D. Examine community-centric action planning guidelines as well as strategies to measure impact. Leave this workshop with a roadmap to carry out specific actions you can use to enhance local programming.

Brent Nesier, NEFE; Billy Hensley, NEFE & Susan Sharkey, NEFE

Symposium Schedule

FINANCIAL WELLNESS

ROOM

Grand I

PRESIDER

Ruth Brock
Alabama Cooperative
Extension System/
Auburn University

How Are You Doing? 25 Financial Wellness Metrics

This workshop will present information about 25 tools and techniques that can be used to assess various aspects of personal financial wellness. While some of these metrics, individually, may not be new to financial practitioners, the way they are packaged together and integrated holistically will be. This workshop will include a PowerPoint presentation and two hands-on activities: case studies to apply “The Wealth Test” from the book The Millionaire Next Door, and calculating financial ratios.

Barbara M. O’Neill, Rutgers University

11:50AM-12:50PM Lunch - On Your Own

1:00PM-1:50PM Breakout

STUDENT PRESENTATION

ROOM

Auditorium

PRESIDER

Irene Leech
Virginia Tech University,
AFCPE Board Member

Racial Financial Disadvantage

The basis of this session will include defining Financial Disadvantage among Black and White Americans, as well as the past and present role it plays in intimate or exclusive relationships within American Society.

Schane D. Coker, Purdue University

BUILDING TEACHERS’ CAPABILITIES

ROOM

Cedar Ballroom

PRESIDER

Brenda Vaughn
TG,
AFCPE Board Member

Results of Financial Education Boot Camp: Building Teachers’ Capacity to Teach Personal Finance, Pilot Program for Alabama Teachers

Dr. Ruth Brock, Alabama Cooperative Extension System, AFCPE® Mary O’Neill Financial Education Mini-Grant 2013 winner, collaborates with local schools, school boards, and financial institutions to improve the capacity of teachers to deliver personal finance education. Using a train-the-trainer model, these teachers now have the knowledge, skills, and resources to share and replicate materials with others. Evaluations indicate an increased knowledge in financial topics. Results of the program will be presented in the session.

Ruth Brock, Alabama Cooperative Extension System/Auburn University

Thursday, November 20 CONTINUED

STUDENT LOANS

ROOM

Grand J

PRESIDER

Madeliene Greene
The Money Team LLC

Student Loan Exit Counseling: A Refresher For AFCPE Members

Student Loan exit counseling is a federal requirement and is mandated in many states. With student loan debt exceeding \$1TN dollars nationwide, it is imperative for AFCPE members to understand the federally-funded student loan exit counseling process and repayment options. During this workshop attendees will be provided with a primer to the student loan exit counseling process, and a counseling model that is empowering graduates through this education at the University of North Texas.

Paul F. Goebel, University of North Texas

FINANCIAL RECOVERY

ROOM

Grand K

PRESIDER

Elaine Courtney
University of Florida

Financial Recovery After Disaster: On Demand Videos

Disaster recovery is complex. Survivors face tremendous challenges while making financial recovery decisions. On-demand videos were developed to enhance the Recovery After Disaster: The Family Financial Toolkit, and to assist those impacted by disaster to make informed financial decisions. Extension educators, with the assistance of an advisory board, developed a series of short on-demand videos to assist survivors in making the best financial decisions for their unique situation.

Lori Hendrickson, M.Ed, University of Minnesota Extension; Sara Croymans, University of Minnesota Extension; Lori Scharmer, North Dakota State University Extension Service; Patricia Olson, University of Minnesota Extension

ASSESSMENT PLANNING

ROOM

Grand I

PRESIDER

Kristin Tubbs
Military

Creating a Comprehensive Assessment Plan for Financial Counseling and Education

Do your programs drive your data or do your data drive your programs? Get in the driver's seat to understand and create the components of a comprehensive assessment plan. Assessment plans address quality control, programming and learning outcomes, qualitative/quantitative assessment questions, and crafting the components to create a successful plan. This session will provide an opportunity for financial literacy educators and counselors in all positions and assessment knowledge levels to improve their assessment efforts.

Danielle Champagne, University of North Texas

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.

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

January | November 15
April | February 15
July | May 15
October | August 15

Thursday, November 20 CONTINUED

2:00PM-3:15PM Poster Session

PM Snack and Beverage Break

Water station, coffee and tea. Assorted apple chips, baked pita chips and hummus, toffee crunch and rice krispie treats with a white and dark chocolate drizzle.

ROOM

Grand Foyer

Effectiveness of Online Financial Education in Rural States

Carrie Lei Johnson, SDSU Extension; Joel Schumacher, Montana State University Extension

Financial Education: Debt and Savings Behavioral Changes

Lauren Robinson, Texas A&M University; Rebekka Dudensing, Texas A&M University; Nancy Granovsky, Texas A&M AgriLife Extension; Joyce Cavanagh, Texas A&M AgriLife Extension

Identity Theft Risk Reduction Factors: Results From an Online Survey

Barbara O'Neill, Rutgers University; Jing Jian Xiao, University of Rhode Island

Cooperative Extension Outreach and Education of the Affordable Care Act

Taylor Lynn Spangler, University of Florida; Martie Gillen, University of Florida; Brittany Stahl, University of Florida

The Impact of Traditional Education and Financial Sophistication on Searching for Financial Information

Areerat Lertchaipitak, Department of Personal Financial Planning, Texas Tech University

Financial Counseling: A Synthesis of Research Papers Published in the Journal of Financial Counseling and Planning

Jing Jian Xiao, University of Rhode Island; Frances C. Lawrence, Louisiana State University; Alyssa Francis, University of Rhode Island

Money Scripts of Students in a Personal Financial Planning Class

Ryan H. Law, University of Missouri

From Financial Literacy to Financial Health For Life

Lucy M Delgadillo, Utah State University

PowerPay Debt Elimination Tool Goes Mobile

Margie Memmott, Utah State University; Dean Miner, Utah State University; Stacey MacArthur, Utah State University

Helping Families Recover Financially After a Disaster: A Webinar Series for Helping Professionals

Sara Croymans, University of Minnesota Extension; Lori Hendrickson, University of Minnesota Extension; Becky Hagen Jokela, University of Minnesota Extension

Financial Educator Certificate Program

Mary Jo Katras, University of Minnesota Extension; Catherine Solheim, University of Minnesota; Veronica Deenanath, University of Minnesota; Dung Mao, University of Minnesota

The Structure of Debt and Assets among Low Income Near-Retirees: Implications for Financial Education

Yoon G. Lee, Utah State University; Loryn E. Law, Utah State University; Sammy Bosshardt, Utah State University; Sara Wilkinson-Lamb, Adult Education Instructor, Daggett County Jail

Financial Education Designed to Assist Students for Post-Secondary Success

Jessica Kailer, Personal Money Management Center; Ann House, Personal Money Management Center

Web Based Financial Challenge and the use of Email Marketing Service

Sailesh Acharya, University of Florida; Barbara O'Neill, Rutgers University; Elaine A. Courtney, University of Florida; Michael Gutter, University of Florida

Intergenerational Land Transfer Collaborative Education

Becky Hagen Jokela, University of Minnesota Extension; Cindy Petersen, University of Minnesota Extension

Exploring Cultural Meanings of Financial Management: The American Indian Case

Jennifer Garbow, University of Minnesota Extension; Rebecca Hagen Jokela, University of Minnesota Extension; Sharon Danes, University of Minnesota Extension

Using a Poverty Simulation to Increase Awareness and Community Support for Financial Empowerment

Brittany Stahl, University of Florida; Michael Gutter, University of Florida; Martie Gillen, University of Florida

Assessing Impacts of a Financial Literacy Program on Peer Educators

Pamela Chow, University of Hawaii; Stacy-Ann Miyashiro, University of Hawaii; Rosita Chang, University of Hawaii; Barbara Watanabe, University of Hawaii; Dean Nushida, University of Hawaii

**Secure, Comfortable, Shaky, and Disastrous:
Examining the Current Financial Situations of College-Aged Youth**

Maja Gillespie, University of Idaho; Nancy Deringer, University of Idaho; Erin Chapman, University of Idaho

Simulating Money Management and Life Skills with Prison Populations

Karen Richel, University of Idaho Extension; KD Hatheway-Dial, University of Idaho; Joey Peutz, University of Idaho Extension; C. Brian Cleveley, University of Idaho Virtual Tech & Design; Lori Wahl, University of Idaho

What's In A Name? Exploring and Defining Financial Delivery Methods

Mary Jo Katras, University of Minnesota Extension

Demystifying Student Loans: Helping Minority Students Better Understand and Utilize Student Loans

La Tasha Shevlin, University of Minnesota Extension

**Coordinating a Volunteer Financial Mentoring Program:
Training, Implementation, and Impact**

Taylor Lynn Spangler, University of Florida; Michael Gutter, University of Florida

The Impact of Financial Planning on Portfolio Performance

Shan Lei, University of Missouri-Columbia; Rui Yao, University of Missouri-Columbia

Thursday, November 20 CONTINUED

3:30PM-4:20PM

Breakout

BORROWING BEHAVIOR

ROOM

Auditorium

PRESIDER

Michael Gutter
AFCPE Board Member,
University of Florida

Alternative Borrowing Behavior Among Emerging Adults

This study identified determinants of alternative borrowing behavior among adults ages 25-34. Access to auto title loans, payday loans, advance tax refunds, pawn loans and rent-to-own products was examined. Data from the 2012 National Financial Capability Study was analyzed finding that emerging adults are more likely to utilize AFS when experiencing a negative external shock, drop in income, foreclosure or bankruptcy, and are influenced by internal factors, risk tolerance, perceived debt and financial satisfaction.

Soo Hyun Cho, South Dakota State University; Jeonghee Yeo, South Dakota State University; Carrie Johnson, South Dakota State University; Lorna Saboe-Wounded Head, South Dakota State University

STUDENT LOANS

ROOM

Cedar Ballroom

PRESIDER

Alena Johnson
Utah State University

The Changing Landscape of Student Loans

In this session we will undertake a comprehensive overview of federal student loans, with particular attention given to recent changes and pending legislation. Participants will leave the session with a better understanding of student loan debt, including different types of student loans, interest rates, repayment plans and the consequences of default.

Ryan H. Law, University of Missouri; Jorie Neech, University of Missouri; Marco Pantoja, University of Missouri; Tehra A. Zotos, University of Missouri

MEDICAL DEBT

ROOM

Grand J

PRESIDER

Jon Cook
Cook Consulting

The Role of Medical Debt in Consumer Bankruptcy

This study uses an original dataset of consumer bankruptcy cases filed in Utah from 2003 to 2007 to reveal the role of medical debt in bankruptcy. The second largest category after mortgages, medical debt arises in 90% of the cases. Medical debt's share of unsecured debt rose following Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA, 2005). Educators and counselors need to help clients understand the importance of adequate health insurance to their personal financial health.

Levi N. Pace, University of Utah; Jean M. Lown, Utah State University

MENTORING HOME OWNERSHIP

ROOM

Grand K

PRESIDER

Warren “Bud”
Schneeweis
*FINRA Investor
Education Foundation*

Boots to Backyards: A Mentor Program Toward Financial Stability and Successful Home Ownership

This fast paced, hands-on, practical workshop launches with a brief introduction to Boots to Backyards™. While volunteering on disabled Veteran housing renovation projects and meeting Veteran families, important insights were learned that became the framework of this inclusive mentor program. Participants will experience all five components, activities which can augment your own programs, tips that work and traps to avoid. Deepen your toolkits, expand your network, broaden your understanding, and have fun in the process.

Joyce Cohen, Purple Heart Homes USA

AFFORDABLE CARE ACT

ROOM

Grand I

PRESIDER

Jerry Buchko
*Counselor, AFCPE
Board Member,
Coach & Tutor of
Personal Finance*

Educating Consumers and Businesses on the ACA: Lessons Learned from Implementing a Statewide ACA Education Initiative

The Affordable Care Act (ACA) contained the most sweeping health-policy changes in 50 years, yet many are not adequately informed of its implications. This session describes the success and challenges of an extension initiative designed to provide politically neutral, fact-based education to help consumers and businesses. Information is presented on strategies for building partnerships, positioning organizations for ACA education, political sensitivity, creating ACA/health insurance content for use with the public, and evaluating consumer feedback.

Graham McCaulley, University of Missouri Extension; Janet LaFon, University of Missouri Extension; Nellie Lamers, University of Missouri Extension; Brenda Procter, University of Missouri Extension; Trish Savage, University of Missouri Extension

4:30PM-5:45PM

General Session

ROOM

Grand A-G

PRESIDER

Rebecca Travnichek
*AFCPE Board Member,
University of Missouri
Extension*

Translating Financial Well-being Research into Practice: A Conversation

Examine the process by which financial knowledge may get translated into financial behavior; the role that “future orientation” can play in financial decision making; the hypothesis that one’s ability to do financial research has a greater influence on financial well-being than one’s knowledge of financial facts; and the critical role that one’s upbringing plays in developing financial capability.

Anita Drever, Director of Research, Corporation for Enterprise Development and Genevieve Melford, Senior Research Analyst, Consumer Financial Protection Bureau

Thursday, November 20 CONTINUED

6:00PM-7:00PM

Resource Center and Exhibitor Reception

Visit each exhibitor to obtain stickers for the prize drawing during the final general session. Winner must be present at the time of the drawing.

Visit the local University Bookstore booth for books and resources.

ROOM

Grand Foyer

Menu

Handcrafted Cheese Selection with Locally Made Bagel Chips,
Sourdough Banquette and Multigrain Crackers, Seasonal Fruits,
Local Sage Honey, Cornichons, Nuts and Seasonal Chutney
Cash Bar

7:00PM-8:30PM

Meet & Eat

Meet & Eat Option Available

Attending the symposium alone? Never been to Bellevue, Washington? Don't know where to go to dinner? Want to get out of the hotel? Join your AFCPE colleagues for Dutch-treat dinners Thursday evening. Stop by the AFCPE Registration Desk in Birch Foyer to view restaurant descriptions, prices and locations. The restaurants chose for the Meet & Eat program will represent some of the finest food and most pleasurable dining in Bellevue, Washington. Please sign up by noon on Thursday, November 20th to ensure seating availability. Any reservation made after noon on Thursday will be taken on a space-available basis.



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your online financial wellness
tool during our Resource &
Exhibitor Reception Thursday
evening in Grand A-G.

*Demos will be available during normal exhibit hours.

Friday, November 21

7:15AM-8:00AM

Continental Breakfast

Selection of Chilled Juices, Local and Seasonally Inspired Fruit, Bakery Selection and Specialties, Pumpkin Spiced Oatmeal with Roasted Almonds, Brown Sugar, Dried Cranberries and Maple Syrup, Individual Assorted Yogurts. And Coffee and Tazo Tea Selection

8:00AM-9:50AM

Breakout

TAX PREP & STUDENT EDUCATION

ROOM

Auditorium

PRESIDER

Michelle Starkey
AFCPE Certification
Program Coordinator

Free Tax Preparation, Financial Education & Counseling: Recipe for a Taxpayer Layer Cake

Volunteer Income Tax Assistance (VITA) program volunteers provide free tax assistance for low- to moderate-income, disabled, homebound, and “English-as-a-second-language” taxpayers. Many states across the United States provide tax preparation (Layer 1). Financial education is often provided to assist individuals and families with resources to help them make better financial decisions (Layer 2). Financial counseling is the icing on the taxpayer layer cake. Learn about the resources and processes used in Missouri.

Rebecca J. Travnichak, University of Missouri Extension; Vivian J. Mason, University of Missouri Extension; Shatomi N. Luster, University of Missouri Extension; Nellie J. Lamers, University of Missouri Extension; Meridith J. Berry, University of Missouri Extension; Andrew Mark Zumwalt, University of Missouri Extension

Removing the Silos: The Creation of Student Financial Education

This session poses that consumers are largely provided financial information in silos rather than on a holistic approach that could be more beneficial to consumers.

Sharon Cabeen, Student & Institutional Success-TG

Friday, November 21 CONTINUED

FINANCIAL COACHING

ROOM

Cedar Ballroom

PRESIDER

Ann House
University of Utah

The Business Model Of Scalable and Transformational Financial Coaching

Participants will learn and discuss what the “financial farm” is, identify the various “silos” on the farm, explore why silos exist, and discuss the impacts of educating from a silo perspective. TG’s program will demonstrate how the silos can be removed in regard to higher education financing.

Andrew Victor Posner, The Capital Good Fund

Financial Coaching and Behavior Change: What Can Counselors and Educators Learn?

This presentation will share the results of a survey taken by over 800 college students asking what has and would help them change behavior in general and why they would want to be financially secure and responsible. Many of the answers could be tied into Financial Coaching components. Financial counselors and educators may be more effective in helping individuals change behavior by incorporating some of these coaching components.

Alena C. Johnson, Utah State University; Lucy Delgadillo, Utah State University; Luke Erickson, University of Idaho Extension; Cindy Stokes, Utah State University

FINANCE FACTS & PRESENTATION HELP

ROOM

Grand J

PRESIDER

Brenda Vaughn
*AFCPE Board Member,
TG*

Finance Facts Fun

Learn to communicate in an enjoyable, non-threatening manner. Come prepared to be engaged. There will be ideas you can use to personalize material, empower peers, reward attendees for self-identified behaviors they want to change, and generally power up your delivery. This workshop is about connecting successfully with clients the first time and every time.

Madeleine Greene, The Money Tree LLC

Get More People to Come. Get More People to Come Back!

Where is everybody? You thought you did everything right but attendance at your money class is disappointing and potential clients aren’t using your services. Let’s change that! You’ll leave this workshop with seven strategies used by the big names in financial education who attract lots of attendees and clients when they offer money courses. Learn how their marketing techniques help them build familiarity, get their message out, engage attendees and keep them wanting more.

Syble Solomon, LifeWise Strategies, LLC

COLLEGE FINANCIAL STRESS & LITERACY

ROOM

Grand K

PRESIDER

Cherie Stueve
*Kansas State University,
FINRA Foundation
Military Spouse Fellow*

Coping with Financial Stress in College

The impact of financial stress on college students ranges from psychological distress to unhealthy interpersonal relationships to adverse academic outcomes. This session will evaluate how resources and perceptions alter the amount of financial stress felt by college students and how this relates to academic achievement. Nearly 17,000 students were sampled via an online survey with academic data obtained from the registrar's office. Findings indicate that financial resources have an impact on stress and academic outcomes.

Sonya Britt, Kansas State University; Melanie Mendiola, Kansas State University; Gregory Schink, Kansas State University; Racquel Tibbetts, Kansas State University; Scott Jones, Kansas State University

Motivating College Students to get Financially Literate

Come and learn about an innovative approach to reaching a wider audience of college students, often attracting those who would not otherwise have a proclivity to enroll in a financial literacy course to motivate the desire to become financially literate. Offering a life investments course that includes a money unit helps students to understand how their emotional relationship with money can impact their financial behavior, and highlights the benefits of being financially literate.

Sandra J. Huston, Texas Tech University



Friday, November 21 CONTINUED

9:50AM-10:00AM Break

ROOM water station, coffee and tea
Grand Foyer

10:00AM-11:50AM Breakout

TECHNOLOGY & TWITTER

ROOM

Grand I

PRESIDER

Nancy Granovsky
Texas A&M AgriLife
Extension Service

Utilizing Technology to Maximize Financial Education Impact

The use of technology is crucial in providing financial education to students. Limitless options exist for those willing to use technology, but which options achieve results? Leaders from Indiana University will talk about how they have utilized technology to maximize the impact of their financial education program, from methods including the implementation of required programming, development of a comprehensive financial education website, providing one-on-one appointments, and deploying new system-wide business practices.

Phil Schuman, Indiana University; Morgan McMillan, Indiana University

How to Organize, Market, Deliver, Evaluate, and Archive Financial Education Twitter Chats

This workshop will begin by describing how Twitter chats operate. Next, it will introduce participants to regularly scheduled personal finance Twitter chats. Finally, the workshop will describe the “nuts and bolts” of organizing a Twitter chat from start to finish including the following steps: setting Twitter chat goals, designating a date and time, picking a hash tag, deciding upon chat topics or questions, marketing and attracting participants, and archiving a Twitter chat for future viewing.

Barbara M. O'Neill, Rutgers University; Elizabeth Kiss, Kansas State University; Susan Shockey, NIFA-USDA; Erik Anderson, University of Idaho

COUPLES' FINANCIAL SKILLS

ROOM

Auditorium

PRESIDER

Irene Leech
AFCPE Board Member,
Virginia Tech University

Together: A Couples' Program to Improve Communication, Coping and Financial Management Skills

This session will present the adaptation of the program TOGETHER for military couples. TOGETHER is an 18-hour program that was designed to improve couples' communication, coping, and financial management skills in a group setting. The session will describe (a) the content and format of this program (b) the results of its initial pilot-test with community couples, and (c) plans to implement and evaluate the program among the military population.

Mariana Falconier, University of Maryland; Jinhee Kim, University of Maryland

Financial Skills Among Married and Single Adults: Implications for Educators

Teach financial education? Experience difficulty teaching married couples financial concepts? Do you know if your financial curriculum or educational approach is positively or negatively impacting the relationships of your participants? This presentation will report findings on a recent research study comparing the financial skills of single and married adults and give insights into how to better assist married couples. Come and learn some innovative and practical solutions to help those married couples you teach.

Travis Parry, Utah State University; Lucy Delgadillo, Utah State University

YOUTH CREDIT SCORE & KINESTHETIC LEARNING

ROOM

Cedar Ballroom

PRESIDER

Sara Croymans
University of Minnesota
Extension

Youth Credit Score Education

Credit scores are no longer used exclusively by lenders, but are also used by insurance companies, landlords, utility companies, elective medical service providers and even employers. The "Credit Score Millionaire" program has already proven, in a short time, to be of significant interest to audiences and partners from a variety of disciplines. Using a dynamic game-show approach, this educational program has effectively reached teen and adult audiences.

Luke Erickson, University of Idaho Extension; Lyle Hansen, University of Idaho Extension

Kinesthetic Learning Activities That Work

This forum seeks to share experience with kinesthetic learning gained over the past decade of successful workshops. Accredited and experienced counselors/educators will provide a variety of kinesthetic learning experiences. The activities demonstrated can be used in counseling, small group, and workshop settings, and can be altered to fit individual preferences and topics. Counselors, coaches, planners, and educators will increase their ability to incorporate kinesthetic learning into their professional interactions and improve their results.

Cindy R. Stokes, Utah State University; Lucas Martin, Utah State University; Alena C. Johnson, Utah State University; Ellie Hansen, Utah State University

Journal of Financial Counseling and Planning

Editorial Policy

The purpose of the 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 by additional reviewers selected by the editor.

For submission guidelines, visit www.afcpe.org/publications

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A research journal of the
Association for Financial Counseling and Planning Education®

Friday, November 21 CONTINUED

FINANCIAL CAPABILITY

ROOM

Grand J

PRESIDER

Jean Lown
Utah State University

Financial Education and Financial Capability

The purpose of this study was to examine the association between financial education and financial capability of American consumers. Data from the 2012 National Financial Capability Study showed that respondents who received financial education had higher scores in objective financial literacy, subjective financial literacy, desirable financial behavior, perceived financial capability, and financial capability index. In addition, high school, college, and workplace financial education variables also showed positive associations with the five financial capability variables.

Jing Jian Xiao, University of Rhode Island; Barbara O'Neill, Rutgers Cooperative Extension

Breaking Barriers to Improve Financial Capability with Incarcerated Audiences

This practitioner's forum will focus on the intentional process necessary when working with incarcerated audiences and drug court systems. Examples of how to break down barriers related to perceived biases of participants as well as conflicting internal beliefs when working within this system will be presented. Discussion will include what creates a good partnership, how to develop the relationship, as well as the tools to cultivate and maintain relationships within these systems.

Carol Bralich, University of Wisconsin Extension; Missy Bablick, University of Wisconsin Extension

FINANCIAL APPS & SOFTWARE

ROOM

Grand K

PRESIDER

Mia Russell
University of Maryland Extension

9 for 9: A Nine-point Review of Nine Free Financial Apps for Android Phones

Based upon a 9-point review of nine free personal finance Android apps, this presentation will highlight the strengths and limitations of each. The discussion will also identify the target users of these apps. The reviews are based upon nine key points that include connectivity, stability, mobility, multi-account ability, the budgeting tool, security features, user interface and unique features. NOTE: this seminar will not include a discussion of iPhone apps.

Todd R. Christensen, Debt Reduction Services Inc.

Retirement Saving and the Use of Financial Software

Use of financial software by consumers has increased rapidly over the past two decades. Financial software offers an appealing substitute for an investment in complex financial knowledge in order to help individuals make better financial decisions. In this session, we are going to compare financial software use in relation to the other information sources in the National Longitudinal Survey of Youth data.

Qianwen (Rachel) Bi, Texas Tech University; Sandra J. Huston, Texas Tech University; Michael S. Finke, Texas Tech University

Friday, November 21 CONTINUED

FINANCIAL LITERACY & TEACHING

ROOM

Grand I

PRESIDER

Thomas Duffany
Grant Program Director

Can Financial Literacy Programs Make a Difference?

The conversation around financial literacy has risen to new levels in the past few years. And, while we all agree that financial education is important, we are often left wondering whether financial literacy programs can actually have any sort of impact. In this session we share some of our recent financial literacy program data related to outcomes such as user satisfaction, knowledge and confidence, and share implications for program development and outcome measurement.

Lyssa L. Thaden, American Student Assistance; Jacquie Carroll, American Student Assistance

Personal Finance Teaching Efficacy: A Measurement

Be among the first to learn about the new Personal Financial Education Efficacy Model. Rooted in Social Cognitive Theory, this model was developed to understand the factors that may drive personal finance teaching efficacy. The model incorporates individual financial factors, personal teaching factors, teacher training, demographic and socioeconomic factors.

Kurt A. Schindler, Banco Popular de Puerto Rico; Kristy L. Archuleta, Kansas State University

12:00PM-2:45PM

Awards Lunch & General Session

ROOM

Grand A-G

PRESIDER

Barry Wilkinson
AFCPE President

Awards Lunch Menu

Aritsan Greens, Roasted Fig, Wine Poached Yellow Tomato,
Cranberry Citrus Braised Beef Short Ribs, Ginger Chocolate Mousse Dome Cake

College Affordability and Student Debt

There will be a discussion on the current student loan crisis, various solutions and options for borrowers, with a focus on ways financial counselors and educators can better inform and equip consumers with the protections and plans available to them.

Mark Huelsman, Senior Policy Analyst at Demos

2014 Award Winners

OUTSTANDING CONSUMER INFORMATION AWARD

Rita Green

MARY ELLEN EDMONDSON EDUCATOR OF THE YEAR

Alena Johnson

OUTSTANDING EDUCATIONAL PROGRAM

MFLN Personal Finance Webinars

FINANCIAL COUNSELOR OF THE YEAR

Madeleine Greene

OUTSTANDING RESEARCH JOURNAL ARTICLE OF THE YEAR

Justin Henegark, Kansas State University

Kristy Archuleta, Kansas State University

John Grable, University of Georgia

Sonya Britt, Kansas State University

NaRita Anderson, Kansas State University

Anita Dale, Kansas State University

*"Credit Card Behavior as a Function of Impulsivity
and Mother's Socialization Factors"*

OUTSTANDING CONFERENCE PAPER AWARD

Qianwen (Rachel) Bi and Sandra Huston

Texas Tech University for

"Retirement Saving and the Use of Financial Software"

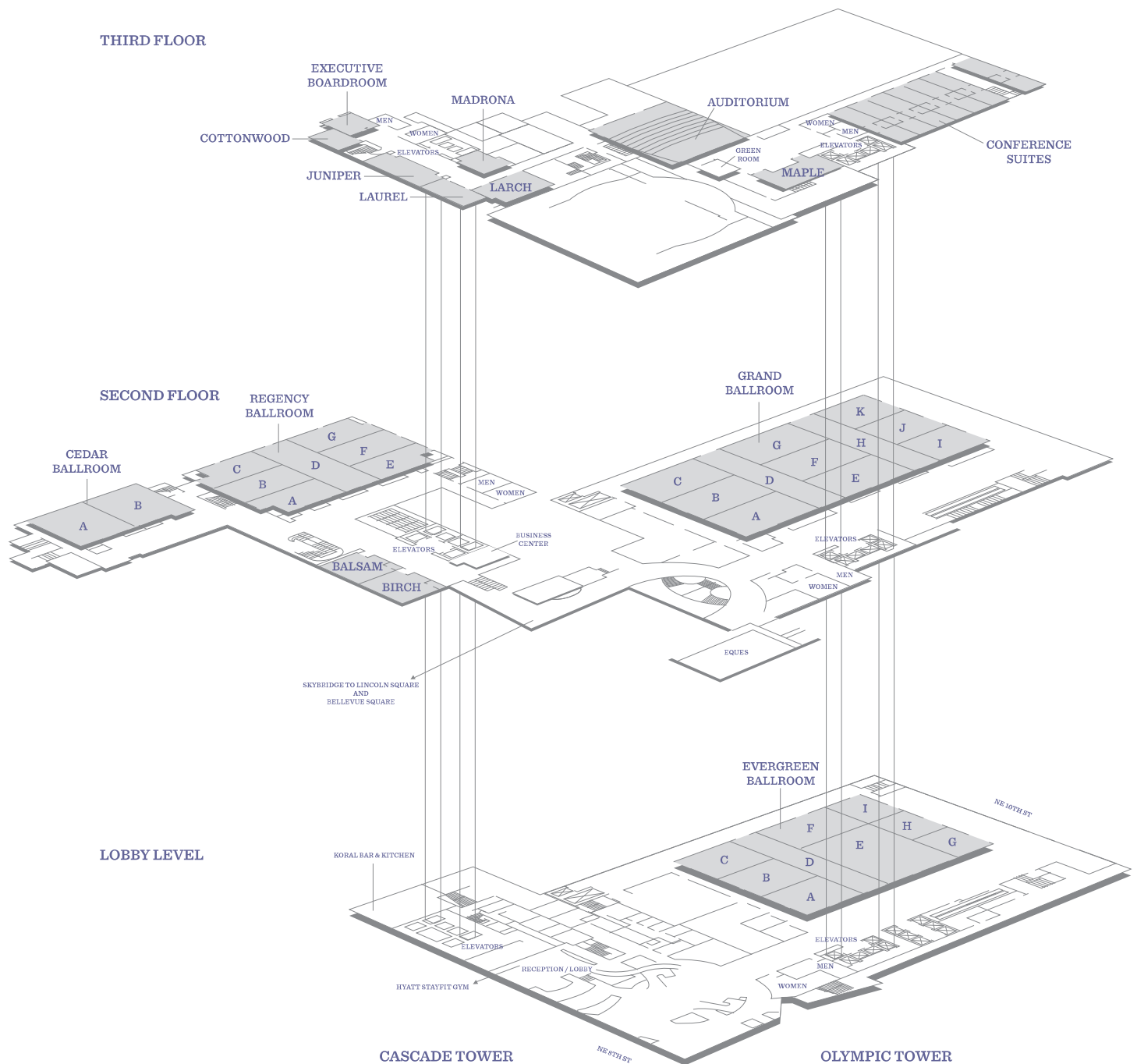


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Keynote Speaker Bios



Mark Taylor, MSW, EdD is a well-known educator, expert, speaker and consultant dedicated to helping colleges and universities better understand and serve their students. The learning, development, persistence and successful integration into the “after college” world

have helped businesses and organizations better manage the multigenerational workplace and successfully bring younger workers into productive roles.

With over 25 years of experience in higher education, management and the helping professions, Dr. Taylor has worked with over 350 schools in 46 states and

provinces, made presentations at state, regional, and national events, and consulted with business clients like 20th Century Fox, Wal-Mart, the University of Tennessee Hospital and the U.S. Army.

Dr. Taylor holds a Bachelors degree in Psychology and Biology, a Masters degree in Social Work and a Doctorate in Counseling, all from the University of Arkansas. Dr. Taylor has been licensed as a psychotherapist in Arkansas since 1981. Dr. Taylor has worked as a college professor and academic administrator, medical administrator and clinical psychotherapist. His eye-opening perspectives – grounded in data and literature, practical suggestions and humorous presentation style have made him a popular training consultant with numerous schools, colleges and professional organizations.



Billy J. Hensley, Ph.D. is the Director of Education for the National Endowment for Financial Education® (NEFE®) where he directs the grant-making, innovative thinking, research, college, and adult education programs for the foundation. Hensley joined NEFE in 2010 and has since managed a national teacher professional development

enterprise, the foundation's research funding, and several financial literacy initiatives that seek to increase the financial well-being of all Americans through the advancement of new perspectives, research, education,

and trends in personal finance. Prior to joining NEFE, Hensley was a Research Fellow at the University of Cincinnati, and has held positions at KnowledgeWorks Foundation, the Ohio College Access Network, Hiram College and Union College. His primary research interests are interpersonal growth and development, teacher professional development and assessment, the socio-cultural influences on behavioral choices, curriculum design, and the facilitation of social change through philanthropy. Hensley is the recipient of the Rising Star Alumni Award from Union College, where he earned a BS in Psychology and an MA in Education, received the Outstanding Doctoral Student of the Year Award in Educational Studies from the University of Cincinnati where he earned a PhD, and has published in several educational research journals.



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Dr. Mary Bell Carlson is an experienced financial consultant who is passionate about helping individuals achieve their financial goals. She accomplishes this through one-on-one financial counseling, leading innovative research on consumer behavior, and helping shape policy and business solutions for

federal, state and local governments and agencies.

Dr. Bell's experience includes leading program development for the National Association of Counties Financial Services Center where she focused on public retirement and healthcare for counties across the United States. Before that, she was a technical advisor in the office of personal finance for the Department of Defense where she helped shape policy for personal finance for the military. At Fort Riley, KS, she worked on projects for helping military spouses receive educational opportunities and assisted families of the fallen with their financial matters. Her passion for helping service members kindled a desire to further understand the relationship between military and money, which lead to her dissertation entitled, "The Financial Behaviors of Soldiers Before and After

Deployment". She's traveled around the country and the world, helping service members with their finances and connecting service providers to personal financial planning resources.

Prior to joining the Defense Department, Dr. Bell served as the assistant director of government relations at the Financial Planning Association and as a financial planning assistant at several financial planning firms. She is a Certified Financial Planner® and holds the designation of Accredited Financial Counselor. Dr. Bell completed her Ph.D. at Kansas State University where she studied personal financial planning with an emphasis in financial therapy. She completed her master's degree in personal financial planning from Texas Tech University with an undergraduate in political science from Brigham Young University.

Dr. Bell has become a sought-after speaker given her wealth of experience and expertise in distilling it down into easily-accessible information for people to apply to their own financial practices. She cares deeply about people and is committed to helping others understand more about money so they can achieve their dreams. She volunteers her time to financial literacy initiatives, politics, and her church. In her spare time, she enjoys running, teaching aerobics, debating politics, and spending time with family and friends.

Keynote Speaker Bios



Anita Drever is CFED's Director of Applied Research. In this capacity she leads CFED's research team and provides research and evaluation guidance to CFED's program initiatives and external partners. Dr. Drever also directs research and evaluation projects including the Consumer Financial Protection Bureau-

funded Financial Well-being Project. A former immigration scholar, Dr. Drever came to the assets field because she believes financial capability and the opportunity to build assets is key to the upward mobility of immigrants and

other vulnerable populations. Dr. Drever's expertise includes research design, statistical analysis, database management, qualitative research, program evaluation, survey design and the communication of complex research results to lay audiences. While an assistant and associate professor of geography at the University of Tennessee, Dr. Drever authored over a dozen peer-reviewed articles and book chapters and received funding from the National Science Foundation and the German Institute for Economic Research. After leaving academia to become an applied researcher, Dr. Drever directed local, state and national program evaluations at the University of Wyoming and at Catholic Legal Immigration Network, Inc. Dr. Drever has a Ph.D. in Urban and Population Geography from the University of California, Los Angeles.



Genevieve Melford is the Senior Research Analyst in the Consumer Financial Protection Bureau (CFPB)'s Office of Financial Education. In this position, which she has held since January 2012, Ms. Melford leads the Office's research portfolio,

including work to define and measure consumer financial well-being and effectiveness research on financial education and capability strategies. Prior to joining the CFPB, she served as Director of Research at CFED, a national nonprofit dedicated to expanding economic opportunity for low-income families and communities. Ms. Melford holds an M.P.A. from Princeton University's Woodrow Wilson School of Public and International Affairs and a B.A. in Economics from Wesleyan University.



Mark Huelsman joined Demos in 2014 and serves as a Senior Policy Analyst. His research at Demos focuses primarily on college affordability, student debt, financial aid, and state investment in higher education. Prior to joining Demos, Mark worked as a Research Analyst at the Institute for Higher Education

Policy, where he worked on several research projects and authored several publications on federal financial

aid, student loan debt and repayment, institutional accountability, and the need for better higher education data. He has also served as a Policy Analyst at the New America Foundation, where he focused on issues related to asset building and college savings for low-income households, and as a Legislative Assistant with the Retirement Security Project at the Brookings Institution. He and his work have been cited in *Al Jazeera America*, *NPR*, *Vox*, *the Los Angeles Times*, *the Chronicle of Higher Education*, *Inside Higher Ed*, and elsewhere. A native of Cincinnati, Ohio, Mark holds a B.A. in Government and Politics from the University of Maryland, College Park and an Ed.M. in International Education Policy from Harvard University.



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