



Michael S. Gutter, PhD
2015 AFCPE President

“ It is great
to catch up,
collaborate,
and share in
the learning
experience
with each
other. ”

Welcome to the 2015 AFCPE Annual Research and Training Symposium. We are glad you are joining us in my homestate of Florida. AFCPE is excited to host this year's Annual Research and Training Symposium on the St. John's River in Jacksonville, Florida, a beautiful area – especially in mid November. We are staying at the Hyatt Regency Jacksonville Riverfront – a venue with many comforts you will enjoy and convenient access to unique shops, restaurants, and nightlife.

First and foremost, we want to thank all who have worked diligently this year in the planning of AFCPE's 32nd Annual Research and Training Symposium. I simply cannot say enough about the work of our amazing staff – they have been a pleasure to work with. Our Executive Director, Rebecca Wiggins, has passionately pursued making this event one we all will find valuable and easy on our attendees. When you see the staff at the Symposium, (Rebecca, Katie, Kathryn, Michelle, Rachael, and Thomas), please be sure to thank them for all they do for AFCPE! I would also like to acknowledge the tireless work of our Symposium Task Force in creating a rich agenda of sessions. You can take what you learn back to your own communities and help us 'Bridge the Gap from Research to Practice.' Your Symposium Task Force is: Co-Chairs: Mark Stanford and Mike Dunn, Proceedings Editors: Vivian Mason and Elizabeth Kiss, Research & Student Papers: Rachel Grimes, Practitioner Forums: Amy Bayliff & Victoria Chadderton, and Posters: Kristy Tubbs & Sasha Grabenstetter. These volunteers have devoted a great deal of time in their own busy schedules to put this together, so please let them know how much you appreciate their efforts.

I hope you will take the time to attend one of our Pre-Symposium Events including the Financial Therapy Association Pre-Symposium on Tuesday, or the Extension Pre-Symposium or Student Money Management Center Pre-Symposium Events on Wednesday morning. I want to thank our partners for adding even more value to your Symposium attendance by offering these events!

This year we will be starting off with the first General Session, 'Building The Bridge From Research to Practice.' I have the honor of moderating a panel of our researchers who will discuss this issue. The panel includes: Dr. Sherman Hanna, The Ohio State University; Dr. Sandra Huston, Texas Tech University; and Dr. Dottie Durband, Kansas State University. They will share their perspectives and insights on the science related to our field.

Following this session we will have a chance to view posters and other showcases for our students. We hope you will enjoy seeing some of the work and research being done by our colleagues and students. The topics include information from best practices in financial education to understanding the roles of games in financial education.

Our second general session features Lisa Servon, who will share her insights from years of working in payday loans and check casher facilities. Afterwards, we have fun networking opportunities and an opening reception. I hope you will join us and feel free to bring a hat for a group photo... you may have noticed I enjoy the hats!

Thursday is a full day with many opportunities for learning, sharing, and networking. The day begins with our annual business meeting (breakfast included) starting at 7:30 AM. This is a great chance to hear about the financial side of our organization, some of our ongoing efforts, and previews of things to come. We will then touch on an important skill of Motivational Interviewing for Motivating Clients with Dr. David Christian.

CONTINUED ON NEXT PAGE



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Thank you!

WELCOME FROM THE PRESIDENT CONTINUED

Thursday afternoon looks to be a solid set of sessions. We have subjects relating to Families and Money, Divorce, and Practice Management; we follow those with more diverse subjects, when I look at them I am already torn by which sessions to attend since they all look fascinating to me!

Thursday evening we have tried to arrange some dine around groups for those who are new to AFCPE. This is a way to find some fun and interesting colleagues for you to meet up with and enjoy a night out on the town. This is a chance to make some new friends. I always love coming to AFCPE and seeing some of my colleagues and friends that I don't get to see very often. It is great to catch up, collaborate, and share in the learning experience with each other.

Friday's sessions promise to have something for everyone. We have various subjects related to our field focusing on education, counseling, school-based programs, and even some technical subjects on mutual funds!

I have to tip my hat to the many researchers and practitioners who spend time preparing their posters, presentations, and workshops. Their commitment to moving our organization and our field forward through discovery, evaluation, and research, along with the desire to share it with all of us is admirable, and I hope you will thank each and every one of them for the time and energy they gave to us! I also want to thank all of you for committing to your own professional development by coming to take an exam, to learn more about the science of financial education and counseling, or to hear about some amazing programs and practices we can all use in our work.

During this past year, AFCPE has continued to evolve as an organization with an ambitious mission and goal. In my time as President, I have learned and grown myself. I hope that I have helped us along the way. I have been blessed to work with an amazing staff, Board of Directors, Task Force Chairs and members. All of them and you are remarkable people whose passion for helping families is one I share! I am honored to have served as your President, and will continue to support our organization and our field through research, outreach, and service for many years to come.

As we look forward to 2016, Dr. Jinhee Kim, University of Maryland, will assume the duties as President. Jinhee has been a key member of our Board and brings her experience as a researcher and educator to this new role. I know she will be an outstanding President as she leads AFCPE into the future.

Welcome to Jacksonville, Florida for this year's Annual AFCPE Research and Training Symposium!

Setting the Standard (with all of your help),

Michael S. Gutter, PhD
President, AFCPE

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.

Mission, Purpose, Board

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2015 AFCPE Task Forces

SYMPOSIUM TASK FORCE

Program Chair: Mark Stanford

Co-Chair: Michael Dunn

Practitioners' Forum: Amy Bayliff &
Victoria Chadderton

Research & Student Paper: Rachel Grimes

Posters: Sasha Grabenstetter & Kristy Tubbs

AWARDS TASK FORCE

Task Force Chair: Laura Wittig

Task Force Members: Todd Christensen &
Rachael DeLeon

CAREER TASK FORCE

Task Force Chair: Ryan Law

Task Force Members: Susan Bross, Mary Bell
Carlson, Jon Cook, Kim Davis, Ben Mercado,
Susan Schroeder & Thomas Duffany

FINANCE TASK FORCE

Task Force Chair: Dawn Abbott

Task Force Members: Deb Wood, Lisa Gamble,
Leslie Green-Pimentel, James Murphy & Katie Tornow

INVESTMENT TASK FORCE

Task Force Chair: Leslie Green-Pimentel

Task Force Members: Steve Shagrin, James
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MEMBER SERVICES TASK FORCE

Task Force Chair: Rob Westrick

NEWSLETTER TASK FORCE

Task Force Chair: Andi Wrenn

Task Force Members: Jerry Buchko, Jill Ladouceur,
Jennifer Lear & Lisa McLain-Sharp

NOMINATION TASK FORCE

Task Force Chair: Barry Wilkinson

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POST-CERTIFICATION TASK FORCE

Task Force Chair: William Moores

Task Force Members: Rachel Grimes, Mark
Stanford, Carol Allison, Sylvia Watford, Todd
Christensen, Kim Davis & Kathryn Strine

RESEARCH AD HOC TASK FORCE

Task Force Chair: Jean Lown

Task Force Members: Dottie Durband, John Grable,
Michael Gutter, Fran Lawrence, Irene Leech,
Barbara O'Neill, Katie Tornow, Barry Wilkinson &
Rebecca Wiggins

SYMPOSIUM PROGRAM

Task Force Chair: Mark Stanford

SYMPOSIUM PROCEEDINGS

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

A huge thank you to our valued partners and sponsors for their support of the 2015 AFCPE Research and Training Symposium

PLATINUM SPONSOR



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FOUNDATION®

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

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2015 Symposium Sponsors

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2015 AFCPE Symposium Military Spouse Scholarship Recipients sponsored by FINRA Foundation

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

Knowledge Bowl Participants

Ben Brundrett, Texas Tech University
Chris Ford, Texas Tech University
Kelly McCune, Texas Tech University
Benjamin Jacobs, University of Georgia
Sara Pohar, University of Georgia
Jonathan Lentz, University of Georgia
Danielle Burt, Utah State University
Elizabeth Johnson, Utah State University
Alana Stowe, Utah State University
David MaWhinney, Utah Valley University
Eddy Montalvo, Utah Valley University
Ruben Vilorio, Utah Valley University
Hannah Early, Virginia Tech
Jasmine Hector, Virginia Tech
Natasha Laramie, Virginia Tech



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2015 Student Scholarship Recipients sponsored by Texas Tech University

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Hannah Szarsweski, Texas Tech University
Jennifer Wilson, Texas Tech University
Nadia Berleth, Texas Tech University

Student Scholarship Recipients

Nicole Hicks, Northeastern University
Jesse Jurgenson, University of Missouri
Vance Larsen, Purdue University
Kate Mielitz, Kansas State University
Jessica Parks, University of Georgia
Sara Pohar, University of Georgia
Jennifer Rea, University of Minnesota
Jorge Ruiz-Menjivar, University of Georgia
Kelsie Smathers, University of Idaho
Emily Sorenson, Iowa State University
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Kenneth White, Ohio State University

Military Spouse Scholarship Recipients sponsored by the Defense Credit Union Council

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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.

Saturday, November 14

10:00AM-4:00PM Financial Fitness Coach

ROOM

City Terrace 5

Financial Fitness Coach (FFC™) Training

Saundra Davis, Sage Financial Solutions

Sunday, November 15

10:00AM-4:00PM Financial Fitness Coach

ROOM

City Terrace 5

Financial Fitness Coach (FFC™) Training

Saundra Davis, Sage Financial Solutions

Monday, November 16

8:00AM-4:00PM Registration

ROOM

3rd Floor
Elevator Landing

AFCPE Registration Open

8:00AM-4:00PM Training

ROOM

City Terrace 4

Accredited Financial Counselor (AFC®) Onsite Review

8:00AM-5:00PM Training

ROOM

City Terrace 5

Accredited Personal Financial Coach (APFC™) Training

Pre-Symposium Schedule

Tuesday, November 17

8:00AM-6:00PM Registration

ROOM AFCPE Registration Open
3rd Floor
Elevator L&ing

8:00AM-4:00PM Training

ROOM Accredited Financial Counselor (AFC®) Review & Exam
River Terrace 2

8:00AM-5:00PM Training

ROOM Accredited Personal Financial Coach (APFC™) Training
City Terrace 5

8:45AM-4:30PM Pre-Symposium

ROOM Financial Therapy Association Pre-Symposium
River Terrace 3

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 Therapies can be applied in mental health settings and in financial counseling and planning sessions to move clients toward their goals.



Pre-Symposium Schedule

Wednesday, November 18

7:00AM-5:00PM

Registration

ROOM

AFCPE Registration Open

3rd Floor
Elevator L&ing

7:00AM-1:00PM

Pre-Symposium

ROOM

Cooperative Extension

River Terrace 2

E3 (Extension, Education, Evaluation): Documenting the Impact of Extension Family Economics Programs

Breakfast and Lunch served.

ROOM

Student Money Management Center Pre-Symposium Event

City Terrace 9

The Student Money Management Center provides a forum for those working in, or looking to start, a student money management center on their college or university campus.

8:00AM-5:00PM

Training

ROOM

Accredited Personal Financial Coach (APFC™) Training

City Terrace 5

11:30AM-1:00PM

Receptions

ROOM

Student Scholarship Luncheon

River Terrace 3

Invitation Only

ROOM

The USAA Educational Foundation Reception

City Terrace 7

Invitation Only



Membership & Certification

what each provides to you

AFCPE PROFESSIONAL MEMBERSHIP

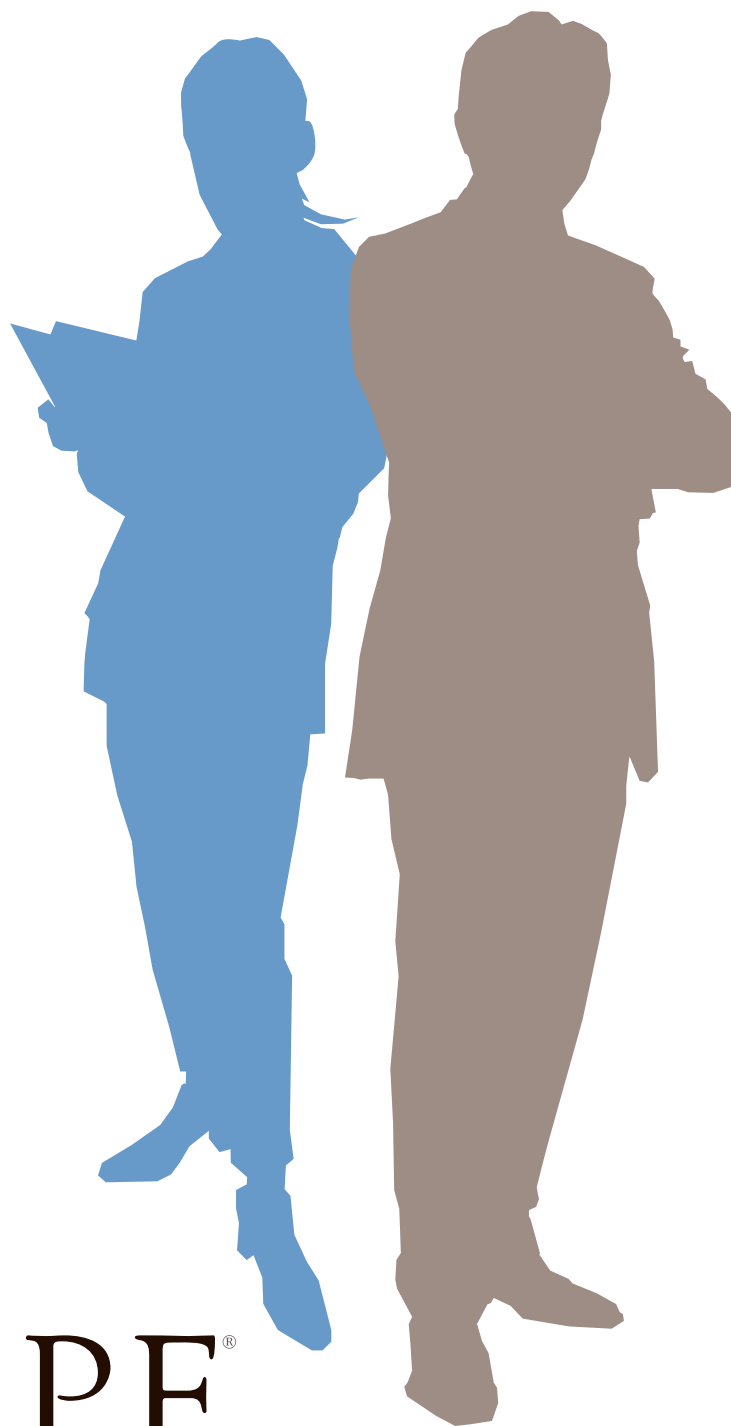
Provides access to:

- 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 2015 AFCPE Symposium are now AFCPE members for 2016.

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
on Sky Bridge - 3rd Level**

2:00PM-3:30PM

Welcome General Session

ROOM

Conference Center A

**PRESIDER/
MODERATOR**

Michael Gutter
University of Florida,
AFCPE President

Research Panel Discussion: Building the Bridge from Research to Practice

An interactive session featuring ideas and insights from esteemed financial researchers and educators in our field. The panel will discuss current trends in financial research, the steps needed to take the profession to the next level, and ways that researchers and practitioners can collaborate to enhance each other's work.

Sherman Hanna, PhD, The Ohio State University; Sandra Huston, PhD, Texas Tech University; Dottie Durband, PhD, AFC®, Kansas State University; Barbara O'Neill, PhD, AFC®, CHC®, Rutgers Cooperative Extension and Military Families Learning Network Personal Finance

3:30PM-4:45PM

Poster Session & Student Showcase

ROOM

Conference Center B

Addressing the Longevity Challenge: Ensuring financial security in later life

Jean M. Lown, Utah State University; Sandra Huston, PhD, Texas Tech University

Barriers to Employment for Mature Un- or Underemployed Workers in Rural America: A Phenomenological Study in a Midwestern Community

Angela M. Zell, MPH, Michigan State University Human Development and Family Studies; Erica Tobe, PhD, Michigan State University Human Development and Family Studies; Barbara Ames, PhD, Michigan State University Human Development and Family Studies

Consumer Financial Education and Subjective Financial Well-Being: Financial Literacy, Behavior, and Capability Variables as Mediators

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

Emerging Adult Financial Literacy

Amanda Guinot Talbot, Michigan State University; Dr. Barbara D. Ames, Michigan State University

The Expectation of Income Tax Refunds and its Effects on Household Saving Decisions

Judith Aboagye, University Of Georgia; Michelle Kruger, University Of Georgia

Exploring Mexican American Cultural Meanings about Financial Management

Antonio Alba Meraz, University of Minnesota Extension; Sharon M. Danes, University of Minnesota Extension

Financial Considerations in Making the Decision to Divorce or Reconcile

Hannah P. Plauche, PhD, Louisiana State University; Frances C. Lawrence, PhD, Louisiana State University; Loren D. Marks, PhD, Brigham Young University

Financial Stress and its Impact on College Retention

Kelsie Smathers, University of Idaho; Nancy Deringer, PhD, University of Idaho

Poster Session & Student Showcase *Continued*

The “Gamification” of an Online Personal Finance Course

Jeanna Nation, Iowa State University; Jonathan Fox, Iowa State University; Larysa Nadolny, Iowa State University; Zina Alaswad, Iowa State University

Health Insurance Literacy: Exploring Demographic Factors

Mia B. Russell, University of Maryland Extension; Suzanne Bartholomae, Iowa State University; Bonnie Braun, University of Maryland Extension; Teresa McCoy, University of Maryland Extension

Housing Decisions of Millennials: Challenges and Consequences

Yilan Xu, University of Illinois, Rutgers University; Barbara O'Neill, Rutgers University; Carrie Johnson, South Dakota State University; Suzanne Bartholomae, Iowa State University; Michael Gutter, University of Florida

Individual, Parent, or Teacher? Determinants of Effective Money Management in College Students

Suzanne Bartholomae, Iowa State University; Jonathan J. Fox, Iowa State University; Jodi Letkiewicz, York University; Catherine Montalto, Ohio State University

Influence of Financial Stressors on College Student Retention

Sonya L. Britt, Kansas State University; D. Allen Ammerman, MS, Kansas State University; Sarah Webb, MS, Kansas State University; Scott Jones, MS, Kansas State University

Living On My Own-A Financial Education Simulation for Young Adults

Elaine A. Courtney, University of FL Extension; Ricki McWilliams, University of Florida/IFAS Extension; Michael S. Gutter, University of Florida/IFAS Extension; Brittany Stahl, University of Florida; Katherine Marin, University of Florida/IFAS Extension-Duval County; Cathy Rogers, University of Florida/IFAS Extension-Suwanee County; Taylor Spangler, University of Florida/IFAS Extension

Making the Case for Financial Education in Criminal Justice Interventions

Graham McCaulley, PhD, Assistant Extension Professor & Family Financial Education State Specialist, University of Missouri Extension; Doug Scotten, MS, Regional Family Financial Education Specialist, University of Missouri Extension; Dedra Thomas, MS, Regional Family Financial Education Specialist, University of Missouri Extension; Debby Whiston, MS, Regional Family Financial Education Specialist, University of Missouri Extension

Marital Status, Gender, and Wealth Holdings among Near-Retirees

Yoon G. Lee, PhD, Utah State University; Loryn Law, Utah State University; Melanie Anderson, Utah State University

Money Mentors: Changing Financial Behaviors One on One

Pam R. Atkinson MS, University of Illinois Extension; Sasha Grabenstetter, MS, University of Illinois Extension; Amanda J. DeRew, BS, University of Illinois Extension; Calya M. Waters, MA, University of Illinois Extension; Kathryn L. Sweedler, MS, University of Illinois Extension

Poster Session & Student Showcase *Continued*

The Needs of Families Post-Foreclosure: Evaluation of a Post-Foreclosure Toolkit

Camaya Wallace Bechard, MS, Michigan State University, Department of Human Development and Family Studies; Erica Tobe, PhD, MSW, Michigan State University, Department of Human Development and Family Studies; Barbara Ames, PhD, CFLE, Michigan State University, Department of Human Development and Family Studies

New Resources to Strengthen Youth Financial Education - Ideas That Work

Bobbie Gray, FDIC; Luke W. Reynolds

Practitioners and Researchers Work Together: Addressing Financial Capability Among Low-Income Families in the Rural South

Leslie Green-Pimentel, PhD, AFC, Delta State University; Paulette Meikle, PhD, Delta State University; Hui Liew, PhD, Delta State University

Promoting Financial Health: Helping Couples Reconcile Financial Disagreement for Emotional Fitness

Qun Zhang, University of Kentucky

Psychosocial Well-Being and Financial Capability

Jim Kunz, PhD, McDaniel College; Christine Callahan, University of Maryland School of Social Work

Self-Efficacy and Financial Literacy Among Undergraduate College Students

Dr. Carolyn Bird, PhD AFC, RFG, North Carolina State University; Virginia Zuiker, PhD, University of Minnesota; Donna Hucul, MBA, Doctoral Candidate

Starting Over After Foreclosure: A Post-Foreclosure Toolkit

Erica Tobe, PhD, MSW, Michigan State University Extension; Brenda Long, Michigan State University Extension; Teresa Clark-Jones, Michigan State University Extension; Jean Lakin, Michigan State University Extension; Camaya Wallace-Bechard, Michigan State University; Barbara D. Ames, PhD, CFLE, Michigan State University; Amanda Guinot-Talbot, Michigan State University

Training Needs for Limited Resource Families on Personal Finance Management

Dr. Lila B. Karki, Tuskegee University, CAENS, Cooperative Extension; Ntam Baharanyi, PhD, Tuskegee University, CAENS, Cooperative Extension; Uma Karki, PhD, Tuskegee University, CAENS, Cooperative Extension; Youssouf Diabate, PhD, Tuskegee University, CAENS, Cooperative Extension

Understanding Employee Perceptions of Financial Wellness

Mia B. Russell, University of Maryland Extension

Menu

Jacksonville Local refreshments:

Wainwright Cheddar Cheese with Local Southern Relish and Jam/Local Honey
Chef's Choice of Crackers and Lavosh
Sweet Pete's Mixed Chocolates and Candies
Citrus Infused Water
Freshly Brewed Regular and Decaffeinated Coffee, Tazo Tea

4:45PM-6:00PM

General Session

ROOM

Conference Center A

PRESIDER

Barry Wilkinson
*Air Force,
AFCPE Past President*

Rethinking Financial Inclusion: Lessons from the Teller Window

Conversations about financial inclusion tend to assume that banks are the best way for all Americans to manage their finances and imply that people are making poor decisions when they use alternative financial services providers such as check cashers and payday lenders. The time I spent working as a teller at a check casher and payday lender tell a different story. I will share my findings about why people make the choices they do, and share some ideas for how we can serve people, particularly low- and moderate-income people, better.

Lisa Servon, The New School, Milano Graduates School of International Affairs, Management and Urban Policy

6:00PM-7:00PM

Reception

ROOM

Sky Bridge/Orlando

Welcome Reception/Exhibits Open

Cash Bar

Brew Pub Reception

Baby Yukon Baked Potatoes, Sour Cream, Cheddar Cheese, Bacon Bits & Chives
Buffalo Style Chicken Wings, Carrots, Celery & Bleu Cheese Dip
Sausage and Tomato Tarlets

6:30PM-8:00PM

Documentary Viewing

ROOM

Conference Center A

When I'm 65 Documentary

Freshly popped popcorn, soda and water available.

This 60-minute national documentary explores longstanding myths about retirement and living longer, as well as changing attitudes toward work, debt, housing and the financial realities of the 21st century. The Breakout Session on Thursday in River Terrace 2 will dive deeper into the discussion about how aspirations and financial planning for retirement have changed. We highly recommend attending the documentary viewing, especially if you plan to attend the breakout session tomorrow.

Don Blandin, Investor Protection Institute



Financial Coach Certification

a new tool for your toolbox

Standardized, comprehensive financial coaching certification programs that fully integrate both counseling and coaching skills.



All AFCPE® Certification Programs are rooted in:
Education • Exam • Experience • Ethics

Financial Fitness Coach (FFC™) Program

This program presents the continuum of financial coaching and counseling skills and techniques, providing you with the depth of knowledge, techniques and skills to transform the work you do with clients. You will acquire the skills to meet clients wherever they are in their financial life, identify their financial goals, and collaborate with them to develop an action plan and appropriate steps to achieve those goals.

"I highly recommend the FFC Program. Saundra is a great instructor and I have learned so much! She pushes me to be a better counselor and coach."

Accredited Personal Financial Coach (APFC™) Program

This program builds on your comprehensive financial content and experience as an Accredited Financial Counselor (AFC®) and takes your coaching skills to that next level. The program includes a dynamic 3-day in person training session that allows you to practice with others to build skills, receive feedback and enhance your ability to effectively work with individual clients, couples or groups. FFC certification required.

"There is nothing like the training you'll receive from Saundra! 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

Sage Financial Solutions founder, Saundra 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.

7:00AM-6:00PM

Registration

ROOM

3rd Floor
Elevator Landing

AFCPE Registration Open

7:30AM-9:15AM

Annual Business & Town Hall Meeting

ROOM

Conference Center A

Membership Meeting

Open to all attendees. Breakfast will be served.

Menu

American Breakfast Buffett

Freshly Scrambled Cage Free Eggs

Crispy Naturally Cured Bacon & Sausage

Oven Roasted Potatoes

Organic Greek Yogurt

Local & Seasonally inspired Fruit & Bakery Selections

Chilled Juices

Coffee & Tazo Tea Selections

9:30AM-10:45AM

General Session

ROOM

Conference Center A

PRESIDER

Jean Lown, PhD
Utah State University

Moving Clients to Action with Motivational Interviewing

Financial counselors and educators find themselves in a quandary. They offer their clients a wealth of information about how to overcome financial obstacles and achieve financial goals. However, clients often lack the motivation to act on this information. Good information is necessary but often insufficient to motivate action. Motivational Interviewing, or MI, provides a powerful set of tools any helping professional can use to motivate change. MI has been refined by 30 years of research resulting in over 200 published studies that used a variety of populations. MI has been found effective wherever helping professionals need to motivate behavior change.

David Christian, PhD, P.C.

10:45AM-11:00AM

Break

ROOM

Sky Bridge

Exhibits Open/Break

Freshly Brewed Regular and Decaffeinated Coffee, Tazo Tea.

11:00AM-11:50AM Breakout

MARY O'NEILL MINI-GRANT RECIPIENT

ROOM

City Terrace 7

PRESIDER

Barbara O'Neill
Rutgers University

Iowa State University Building College Student Financial Literacy: Implementation and Dissemination of a Savings App

We will tell Iowa State University's story about the genesis of *SaveIt!* an Android app that may soon be headed for the classroom. We will highlight the app's expected capabilities and review its potential as a teaching tool to set goals, track progress, and motivate good savings behavior. The work of our team has been influenced by intervention principles of "gamification" and behavioral economics.

Clinton Gudmunson, Iowa State University

Emily Sorenson, Iowa State University

DIVORCE FINANCIAL TRAINING

ROOM

City Terrace 9

PRESIDER

Michelle Starkey
*AFCPE Certification
Program Director*

Think Financially, Not Emotionally®: Introduction To Divorce Financial Professional Training

Jeff Landers, a top expert on the financial aspects of divorce, will introduce financial counselors and educators to the role of the Divorce Financial Advisor, providing information about what they do and how it differs from the work of financial counselors. He will introduce how financial counselors can work with clients to better organize and prepare the Financial Affidavit - income, expenses, assets and liabilities, needed in a divorce. Jeff will share tools and resources for counselors working with divorcing clients, answer questions on best practices and discuss opportunities for additional training on this very important topic

Jeff Landers, CDFA™, Bedrock Divorce Advisors, LLC

FAMILIES AND MONEY

ROOM

River Terrace 1

PRESIDER

Michael Gutter
*University of Florida,
AFCPE President*

Families and Money: CFPB Research and Resources for Practitioners

Dr. Kerbel will present recent research conducted for CFPB on two related topics: the intergenerational transfer of money attitudes and behaviors, and shared household and extended family financial decision-making. Together, these two topics will examine the past and current influence of parents, family, and social/subcultural groups on financial attitudes and behaviors. We will also explore how these topics might impact the work of financial educators, and discuss implications for financial education practice. For both topics, we'll cover recent literature reviews and associated practitioner-facing materials, and engage the audience in participatory discussion. We will also introduce the audience to the broader portfolio of CFPB's practitioner-oriented financial education materials, including the Financial Educators Exchange (FinEx), the CFPB Parents page, and more.

Susan Kerbel, Office of Financial Education, Consumer Financial Protection Bureau;

Irene Skricki, Office of Financial Education, Consumer Financial Protection Bureau

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

Q1 | November 15

Q2 | February 15

Q3 | May 15

Q4 | August 15

IMPROVING FINANCIAL READINESS IN THE MILITARY

November 19, 2015 at 11:00 am

A session to share findings on financial behavior change and how to make a greater impact when serving those who serve our country.

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THE USAA
EDUCATIONAL
FOUNDATION®

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70007-1015

FOR MORE INFORMATION PLEASE VISIT:

USAAEF.ORG

USAA EDUCATIONAL FOUNDATION

ROOM

River Terrace 2

PRESIDER

Rebecca Wiggins
AFCPE Executive
Director

Improving Financial Readiness in the Military

As a Financial Counselor working with members of the military, you know firsthand the challenges faced by our men and women in uniform. Despite years of effort by many well-intended organizations, Financial Readiness continues to elude much of the military population. So how do we fix the problem? We think it's a matter of focusing on changing behavior, not just on educating those in need. In this session, we will share findings from research on financial behavior change and invite you to share what you've learned through your practice. As a group, we will discuss how we can make an even bigger difference when serving those who serve our country.

Steven Finley, The USAA Educational Foundation

Scott Halliwell, CFP, ChFC, CLU The USAA Educational Foundation

BUILDING A REFERRAL NETWORK

ROOM

River Terrace 3

PRESIDER

Bud Schneeweis,
FINRA

Building a Referral Network: Creating a Continuum of Care

A talk about building a referral network by connecting with financial advisors. Discover what gaps many advisors are looking to fill and develop a successful model for these partnerships.

Sheryl Garrett, CFP, AIF, The Garrett Planning Network, Inc.

11:00AM-2:00PM

Financial Counseling Community Event in partnership with United Way RealSense

In partnership with the United Way of Northeast Florida's RealSense and Family Foundations of Northeast Florida, AFCPE is coordinating a local service project to provide free, unbiased financial counseling between Accredited Financial Counselors (AFC®) and employees at Family Support Services of North Florida. AFC professionals will meet face-to-face with local employees to address personal financial issues, assess financial health and begin the process of developing successful strategies to achieve their financial goals. This opportunity connects local businesses and individuals with the professionals and resources needed to improve financial well-being and create lasting financial behavior change.

Pre-registration required to participate.

11:00AM-1:00PM

Student Competition

ROOM

Conference Center B

1st Annual AFCPE Financial Counseling Knowledge Bowl



1:50AM-12:50PM

Lunch Break On Your Own

Local Food trucks, Twisted Okie Food Truck and Soup to Nuts will be available outside of the Hyatt Jacksonville.

FINANCIAL CAPABILITY

ROOM

City Terrace 7

PRESIDER

Angela Mazzolini
Red to Black Peer
Financial Coaching at
Texas Tech University

A New Lens for Financial Capability

Taking a public health approach to financial capability moves our field beyond individual education. Using the Spectrum of Prevention as a framework to plan and conduct our work will help us target which levels to address, and in what manner, in order to have the greatest impact for individuals, families and communities.

Mary Jo Katras, PhD, University of Minnesota Extension; Patricia Olson, PhD, University of Minnesota Extension; Sharon Powell, PhD, University of Minnesota Extension

FINANCIAL ADVISOR CHARACTERISTICS

ROOM

City Terrace 9

DISCUSSANT

Lance Palmer
University of Georgia

Financial Advisor Characteristics

In order to provide clients with the highest level of service, it is essential that the financial planners and counselors follow a very high level of professional and ethical standards in practice. This session examines predictors of following a higher standard of practice by financial planners when providing advice to their clients. Results indicate that planners who followed the fiduciary standard of care were more likely to be fair, competent, and diligent in providing advice to clients. Educational attainment is positively associated with integrity, competence, and diligence among planners when providing financial advice to their clients. Compared to the newer financial planners, those with experience of 11 to 19 years of practice experience are also more likely to practice with integrity, fairness, and diligence, indicating that the quality of advice that planners provide to their clients improves with experience. Conclusions provide important implications for national regulatory policy changes as well as guidance for individual financial planners and counselors in maintaining higher professional standards. Guidance on the implementation of high standards of practice is presented.

Joseph W. Goetz, PhD, University of Georgia; Lance Palmer, PhD, MBA, CPA, University of Georgia; Swarn Chatterjee, PhD, University of Georgia; Brenda Cude, PhD, University of Georgia

FINANCIAL SOCIALIZATION AND BEHAVIOR

ROOM

River Terrace 1

DISCUSSANT

Sandra Huston, PhD
Texas Tech University

Financial Socialization and Related Financial Behavior Among College Students*

This study analyzes the influences financial socialization has on money management, perceived financial control, professional advice-seeking, and participation in financial education among college students.

Kenneth John White, Jr., Ohio State University

WHEN I'M 65

ROOM

River Terrace 2

PRESIDER

Rebecca Wiggins
AFCPE Executive
Director

When I'm 65: Educating and Engaging Communities

This session introduces the Investor Protection Institute and Detroit Public Television's "When I'm 65" program, featuring a documentary and engagement program which explores the changing realities of retirement. The session will focus on the engagement program's toolkit and how local grassroots organizations and professionals can partner in educating their communities about living and working longer, retirement planning, and financial fraud. The toolkit includes videos, checklists, social media tools, PowerPoint presentations, retirement calculator, and questions and answers.

Don Blandin, Investor Protection Institute

BUILDING BRIDGES

ROOM

River Terrace 3

PRESIDER

Todd Christensen
Debt Reduction
Services, Inc., AFCPE
Board Member

Building Bridges Envisioning and Creating Your Next Big Thing

This workshop traces a single idea through implementation, learning how you can do the same. Starting with an idea that met a need, Boots to Backyards™ mentor program focuses on financial stability, home ownership, family unity, gainful employment, and home life balance. We will briefly trace how this seed grew into an established program. More importantly, you will learn how to grow your idea using questions and a template that will be distributed to workshop participants.

*Joyce Cohen, MEd, Purple Heart Homes USA;
Jennifer W. Hogan, Purple Heart Homes USA*

2:00PM-2:50PM

Breakout

EVALUATING PSYCHOMETRIC ISSUES

ROOM

City Terrace 7

DISCUSSANT

Leslie Green Pimentel, PhD
Delta State University,
AFCPE Treasurer

Evaluating Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory*

The main purpose of this study is to psychometrically evaluate the Grable and Lytton (1999) scale using the Rasch partial credit model.

*Jorge Ruiz-Menjivar, MS, University of Georgia; George Engelhard, Jr., University of Georgia;
John E. Grable, University of Georgia*

STUDENT LOAN REPAYMENT

ROOM

City Terrace 9

DISCUSSANT

Sofia Crisp
*Executive Director,
Housing Consultants
Group*

Findings from a Student Loan Debt Repayment Counseling Pilot Program

With skyrocketing student loan debt burdens affecting all age groups (Federal Reserve Bank of New York, April 2014), financial counselors and planners must consider a client's student loan debt repayment a major component of any financial plan. Low- to moderate-income borrowers in repayment may not only need assistance with modifying their repayment plan, but with rehabilitating a defaulted student loan, among other options available. Middle- to higher- income clients may realistically have very similar issues with student loan debt repayment. The best solution to a student loan repayment problem may no longer be as simple as directing a client to contact his loan servicer. A knowledgeable unbiased financial counselor or advocate can be an essential helping professional for financially distressed student loan borrowers. In order to be effective, today's financial counselors and planners must become knowledgeable and remain current about student loan debt repayment.

Vicki Jacobson, Center for Excellence in Financial Counseling, University of Missouri-St. Louis; Jeanne Ortega, MA, University of Missouri-St. Louis; Mark Tranel, PhD, University of Missouri-St. Louis

SOCIAL CHANGE MODEL

ROOM

River Terrace 1

PRESIDER

Brenda Vaughn
*TG, AFCPE Board
Member*

Social Change Model of Financial Literacy Leadership Development

Social Change Model of Financial Literacy Leadership Development research has shown that one of the most challenging and important goals of higher education is to prepare students for leadership in their personal financial lives. The University of Texas at Tyler and the University of North Texas have bridged research into practice by applying seven critical values into innovative financial literacy counseling and education outreach efforts that can be easily replicated by all AFCPE members.

Christina Gibson, University of Texas at Tyler; Paul F Goebel, University of North Texas

EFFECTIVE ADULT EDUCATION

ROOM

River Terrace 2

PRESIDER

Dora Mays
*Air Force,
AFCPE Board Member*

Effective Adult Education in a Financial World

After a brief presentation on current thinking in financial literacy and adult education practice and applied theory, this workshop will help attendees apply these ideas to their own programs.

Deborah C. Haynes, PhD, Montana State University; Ginger Phillips, Ed.D., CMM, Arden Solutions

INVESTMENT DECISIONS

ROOM

River Terrace 3

DISCUSSANT

Irene Leech
Virginia Tech University**The Effect of Certification on Investment Decisions**

Given the breadth of products and services provided within the financial services industry, it is important for consumers and policy makers to understand the advantages and disadvantages of professional certification. In this study, we explore whether CFP Professionals influence consumer choice behavior within the area of investment decision making. A signal of competency, such as the CFP designation, should increase trust in the planner-client relationship. When there is a greater level of trust in a relationship, agency costs are reduced (Hill, 1990, 1995; Jones, 1995). Since the financial services industry is driven by economic concerns, Colombo (2010) surmises that cognitive trust (based upon calculative, cost-benefit analysis), rather than affective trust (based upon emotion and shared backgrounds, experiences, and values) generally prevails. If a signal of competency increases trust in a relationship, it may lead to differences in investor choice behavior.

Michael A Guillemette, PhD, University of Missouri; Jesse B. Jurgenson, AFC®, University of Missouri

2:50PM-3:15PM

Break

ROOM

Sky Bridge/Orlando

Exhibits/Break

Kind Fruit & Nut Bars, Greek Yogurt Bars

Assorted Sodas

Freshly Brewed Regular and Decaffeinated Coffee, Tazo Tea

3:15PM-4:05PM

Breakout

INTERGENERATIONAL FINANCIAL TRANSFERS

ROOM

City Terrace 7

DISCUSSANT

Jerry Buchko
AFCPE Board Member**Inter Vivos Intergenerational Financial Transfers**

This study will indicate that informal caregiving as a form of long term care does not just happen, but rather is an expected event within a family which is planned for and impacts intergenerational transfers of funds. Financial planning counselors, practitioners, educators, and researchers can benefit from recognizing another method of managing risk and understanding of financial transfers as a possible investment in long term care.

Greater understanding of how informal care is planned for increases the need for more efficacious use of transferred funds. Baby Boomer are expected to transfer around 30 trillion dollars in wealth (monetary and tangible resources) to younger cohorts (Accenture, 2012) and around twenty percent of household wealth is estimated to be a result of intergenerational transfers (Modigliani, 1988). Therefore, results can help to support financial professionals in assisting families in managing risk and effectively transferring funds. Educators can benefit from greater understanding and investigation into this issue.

Informal caregiving can be costly for the care provider, yet millions of Americans provide care to loved ones. Caregivers often experience burden in terms of declines in health, decreased work productivity and financial strain (The National Alliance for Caregiving and AARP, 2009). However, through education and planning allowing enhanced management of transferred funds, caregivers can be better financially prepared for their role.

Brittany Stahl, University of Florida; Martie Gillen, PhD, MBA, University of Florida; Michael Gutter, PhD, University of Florida; Monkia Ardelt, PhD, University of Florida

FINANCIAL SATISFACTION

ROOM

City Terrace 9

DISCUSSANT

Barry Wilkinson,
Air Force,
AFCPE Past President

Parenthood and Financial Satisfaction of Military Families

This study fills a research gap in the literature of military families and financial satisfaction by examining possible effects of parenthood on financial satisfaction among married military families; it suggests more can be done to support military families. Based on these findings, current policies should be explored, including policies aimed at military spouses, children, and money management. In their study of military members, Bell and colleagues (2014) found that being prepared for a financial emergency, having a higher level of self-assessed net worth, and having higher perceived financial knowledge had a positive impact on subjective well being. Thus, policies aimed at alleviating the financial stress on service members could benefit overall well being, thereby influencing unit morale and readiness, and overall military careers (DOD, 2006). With this said, future research should explore the current policies in place for families in the US military in an attempt to provide efficient support for families with multiple children. The findings also have implications for financial counselors working with military families. According to the results, financial counselors should pay careful attention to the needs of families in the military and should work with these families to create financial plans that alleviate the negative impact of children on financial satisfaction.

Alyssa Francis, University of Rhode Island; Jing Jian Xiao, University of Rhode Island

CLIENT CHANGE

ROOM

River Terrace 1

PRESIDER

Michelle Starkey
AFCPE Certification
Program Director

Client Motivation and Behavioral Change

The presentation will include a history and introduction to Appreciative Inquiry, Solutions-Focused Brief Coaching, and the larger field of Positive Psychology. The presentation will focus on the specific processes and communication strategies employed by these evidence-based models to facilitate behavior change. Participants will leave the presentation with specific communication and intervention tools that they can use when working with individuals and groups seeking financial behavior change.

Lance Palmer, PhD, MBA, CPA, University of Georgia; Joseph Goetz, PhD, University of Georgia

FINANCIAL EDUCATION

ROOM

River Terrace 2

DISCUSSANT

Maurice MacDonal
Kansas State University

Financial Education for Prisoners*

Implementation and impact of financial education for inmates in a work release program.

Katherine S. Mielitz, MA, AFC®, Kansas State University

FINANCIAL DECISION MAKING

ROOM

River Terrace 3

PRESIDER

Erica Tobe
Michigan State
University

Coulda Woulda Shoulda: A Financial Decision Making Activity for Emerging Adults

Coulda, Woulda, Shoulda (CWS) is a simulation designed to allow emerging adults to consider how their values influence their motivation in relation to financial decision making. By applying the concepts to a case study, participants create a budget that will address the values and goals of their case study character. The activity concludes with large group discussion and reflection focused on concepts related to their own decision making. Development, piloting, and delivery of the activity will be discussed.

Sharon Powell, University of Minnesota Extension; Joyce Serido, University of Minnesota Extension; Veronica Deenanath, MA, Doctoral Student in Family Social Science, University of Minnesota-Twin Cities; JaLeesa Wright, BS, Research Scientist

4:15PM-5:30PM

General Session

ROOM

Conference Center A

PRESIDER

Jinhee Kim
University of Maryland,
AFCPE President Elect

Financial Innovations Labs

Discuss findings from U.S. Financial Diaries and then Financial Capability Innovations Funds projects with nonprofits testing strategies and products to help consumers develop positive financial behaviors.

Josh Sledge, Center for Financial Services Innovation (CFSI)

5:30PM-6:30PM

Cocktails & Networking

ROOM

Sky Bridge/Orlando

Menu

Artisanal Cheese Reception

A variety of Cheeses, Local, Domestic and Imported Selected specifically to match Red & White Wines

Accompaniments Include Lavosh, Water Crackers & Sliced Baguettes

Local Honey, Fruit Chutney & Roasted Nuts

Cash Bar

6:30PM-8:30PM

Meet & Eat

Attending the symposium alone? Never been to Jacksonville, Florida? 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 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 Jacksonville. Please sign up by noon on Thursday, November 19th to ensure seating availability. Any reservation made after noon on Thursday will be taken on a space-available basis.

Friday, November 20

7:00AM-8:00AM

Continental Breakfast

ROOM

Sky Bridge-3rd Floor

Menu

Scrambled Cage Free Eggs, Summer Potato Hash & Wainwright Cheese with Heriloom Tomato Salsa wrapped in a tortilla

Local and Seasonally Inspired Fruit & Bakery Selection
Chilled Juices, Coffee & Tazo Tea

8:00AM-9:50AM

Breakout

FINANCIAL CAPABILITY

ROOM

City Terrace 7

PRESIDER

Rob Westrick,
TG, AFCPE Board
Member

Financial Capability@Work: Using the Workplace as a Platform for Financial Education

The FINRA Foundation and United Way Worldwide will provide a session based on the Financial Capability@Work Design and Implementation Guide to help a wide range of organizations consider, design, and implement financial education, counseling, coaching, and related resources and opportunities into the workplace. This session will help participants understand how both employees and employers can benefit from workplace financial capability initiatives and translate the successful experiences of similar programs into their own context.

*Inger Giuffrida, BS, MBA, FINRA Foundation/United Way Worldwide Consultant;
Susan Sarver, BA, JD, The FINRA Investor Education Foundation; Laura Scherler, United Way Worldwide*

Partnering to Promote Financial Capability: Your Money, Your Goals

Your Money, Your Goals toolkit was developed by the Consumer Financial Protection Bureau, for case managers, legal aid workers, volunteers, and employers. The toolkit is an answer to a demand for resources to train other professionals in an effort to establish partnerships to improve the financial capability of low to moderate wealth consumers. Toolkit activities can stand alone or be used in combination with others to empower consumers to take charge of their finances.

Rita W. Green, EdD, Mississippi State University-Extension Service; Susan Cosgrove, Mississippi State University-Extension Service; Teresa Lyle, Mississippi State University-Extension Service

FINANCIAL COACHING

ROOM

City Terrace 9

PRESIDER

Thomas Duffany III
AFCPE Certification
Special Programs
Director

Incorporation of Coaching Elements

The goal of this forum is to help financial counselors and educators increase their effectiveness in discerning when to use counseling or coaching skills. To this purpose this forum seeks to present discriminant elements in counseling and in coaching. This forum will provide some theoretical guidance and hands-on practical exercises to apply the concepts presented.

*Lucy M Delgadillo, PhD, Utah State University; Cindy Stokes, Utah State University;
Alena Johnson, Utah State University*

The Grasshopper and the Ants:

A Value Driven, Goal Oriented Approach to Financial Coaching

In this session, we explore Aesop's fable for insights into our nation's approach to personal finance. Strategies for financial coaching that help individuals and families resolve discrepancies, overcome barriers for engagement and support the pursuit of self-defined financial well-being will be reviewed. The session will combine an initial exposition, followed by participant-group discussions, and finalize with closing remarks incorporating the ideas generated by the group. A summary essay incorporating the ideas generated will be emailed to participants.

Carlos A. Colón, AFC®[®], mpowered, a nonprofit organization

PERSONAL FINANCE EDUCATION & BEST PRACTICES**ROOM**

River Terrace 1

PRESIDERJesse Jurgenson
*University of Missouri***Leveraging Open Source Resources to Extend Personal Education Using Personalized Lesson Plans**

This workshop focuses on how counselors and educators can leverage “open-source” resources to develop personalized learning plans (PLPs): roadmaps to crucial supplemental knowledge and skills for clients or students which facilitate new opportunities for assessment and follow-up by counselors and educators. The program will describe how to identify resources to construct a PLP, implementation and follow-up strategies, and specific examples of potential resources for varied categories including investing, budgeting, credit cards and scores, and savings.

Andrew Furth, Next Gen Personal Finance

Best Practices for Conducting Web Conferences, Writing Blog Posts, and Using Social Media to Increase the Capacity of Financial Counseling and Education Professionals

The Military Families Learning Network Personal Finance (MFLNPF) team presents timely research-based information through multiple methods including monthly web conferences (webinars), a blog, social media posts, animated videos, and questions asked via the eXtension Ask an expert platform and answered via e-mail replies by team. This practitioner forum will provide attendees with best practices for conducting web conferences, writing blogs, and using social media to increase the effectiveness of financial counseling and education professionals.

Martie Gillen, PhD, MBA, University of Florida and Military Families Learning Network Personal Finance; Jerry Buchko, MA, AFC®, Military Families Learning Network Personal Finance; Molly Herndon, MS, Military Families Learning Network Personal Finance; Barbara O'Neill, PhD, CFP, CRPC, AFC®, CHC®, CFEd, CFCS, Rutgers Cooperative Extension and Military Families Learning Network Personal Finance; Michael Gutter, PhD, University of Florida and Military Families Learning Network Personal Finance

FINANCIAL LITERACY**ROOM**

River Terrace 2

DISCUSSANTPaul Goebel
*University of North Texas***Financial Literacy and Changes in Perceived Financial Stress: An Example from a Freshman-Level College Course**

This session will focus on reported changes in financial stress of college students within a freshman-level college course, Life, Love & Money, which was designed to help students realize their need to become financially literate. The results in pre- and post-financial stress indicators will be contextualized within the financial health model. This example will help audience members to clearly see the difference between providing services targeted at financial awareness vs. financial education.

Sandra J. Huston, PhD, Texas Tech University

Financial Literacy in America's Schools: A Proposal to Examine Curriculum at the High School Level*

A research proposal to examine outcomes from two different types of financial education curriculum at the high school level.

Vance Larsen, Purdue University

LONG TERM CARE & HEALTH INSURANCE

ROOM

River Terrace 3

DISCUSSANT

Madeleine Greene
AFC®, Military Family
Life Counselor

The Demand for Long Term Care Insurance

This session examines the determining factors associated with the likelihood of having private long-term care coverage. The results are consistent with the hypotheses of this study; we find that the demand for long-term care coverage is bi-modal. It is positively associated with two contrasting groups of households. The first group of households is those who perceive being relatively less healthy and who have problems with performing their ADLs. The second group, on the contrary, is the group who had higher education, income, and net worth. The second group also has private life insurance and health insurance coverage. Our findings reveal that households in the highest quartile of income are more likely to have private LTC coverage. It is likely that the cost of premiums for long-term care insurance, and the availability of public options, are deterrents for households when making their long-term care coverage decisions. The findings provide new opportunity for financial counselors to make their clients aware of the potential risk of longevity, and explain to them the benefits of having long term care coverage. Another possible solution is to encourage the long-term care coverage providers to launch a public awareness campaign informing people of the benefits of a long term care insurance product. Additionally, a market based solution such as an additional tax incentive that can encourage middle income Americans to buy private long-term care coverage might help in alleviating this dependence on the public insurance programs for meeting an individual's long-term care needs in the future.

*Lu Fan, The University of Georgia; Swarn Chatterjee, The University of Georgia;
Ben Jacobs, The University of Georgia; Ann Woodyard, The University of Georgia*

The Changing Health Insurance Landscape: A Research and Policy Update

In 2010, the signing of the Affordable Care Act set in motion the largest-scale attempt at health care cost reform that the U.S. has seen in many years. In this session, presenters will take a factual approach to an analysis of the impact of the ACA based on research studies. How current industry and policy direction may affect health insurance access and cost over the next five years will also be discussed.

Dena Wise, PhD, University of Tennessee Extension; Mary Jo Kantras, University of Minnesota Extension; Virginia Brown, University of Maryland Extension; Elizabeth Kiss, Kansas State University; Joan Koonce, University of Georgia Cooperative Extension; Ken Martin, Ohio State University Extension

9:50AM-10:00AM

Break

ROOM

Sky Bridge/Orlando

Exhibits/Break

Freshly Brewed Regular and Decaffeinated Coffee, Tazo Tea

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.

Papers in the November 2015 Issue

The Social Security Statement: Its Contribution to Retirement Planning
Barbara A. Smith

Savings Goals and Saving Behavior From a Perspective of Maslow's Hierarchy of Needs
Jae Min Lee and Sherman D. Hanna

A Study of Recognizing Conflicts of Interest in Pending Financial Planning Engagements
Frank C. Bearden

Active Versus Passive Investment Management Of State Pension Plans: Implications For Personal Finance
Michael L. Walden

Financial Stress and Financial Counseling: Helping College Students
Sonya L. Britt, Racquel Tibbetts, Kristen Stutz, Anthony Canale, and Fred Fernatt

Individual and Institutional Factors Related to Low-Income Household Saving Behavior
Stuart J. Heckman and Sherman D. Hanna

Mortgage Holding and Financial Satisfaction in Retirement
Martin Seay, Sarah Asebedo, Cametra Thompson, Cherie Stueve, and Ricardo Russi

Submission

JFCP is calling for papers for two special issues on "The Ethics of Debt" (submission deadline: December 1, 2015) and "Health and Personal Finance" (submission deadline: April 30, 2016). JFCP also accepts submissions of papers relevant to personal finance on a continuous basis. Submission guidelines can be found at: <http://www.springerpub.com/journals/journal-of-financial-counseling-and-planning.html>

Friday, November 20

10:00AM-11:50AM Breakout

CREDIT CARD PUZZLE & FINANCIAL FRAUD

ROOM

City Terrace 7

DISCUSSANT

Ann House
University of Utah,
CPFC, CEPF

Bridging Research and Practice:

Financial Fraud- Shattering the Illusion of Invulnerability

This discussion serves as a bridge between recent financial fraud-related research findings and program initiatives two collegiate personal financial education centers have implemented to educate and protect young people. Patsy Collins, Director, SHSU Student Money Management Center, notes, "Financial fraud does not discriminate against age or socio-economic status." These centers' proactive initiatives and programs can easily be replicated by any AFCPE member serving clients of all ages and socio-economic backgrounds.

Paul F. Goebel, University of North Texas; Patsy Collins, Sam Houston State University

Financial Sophistication and the Credit Card Puzzle

This research investigates the differences in behavioral characteristics of solvent revolving users of credit cards and the effect of financial sophistication on credit card behavior. Financial planners, counselors, and educators can help households understand how a positive attitude toward credit can negatively impact financial decisions. A change in resulting behavior may be warranted, especially when revolving credit card users believe it is okay to spend now and pay later at a substantial and avoidable cost. Since time constraint and self-control factors have such an impact on solvent revolving tendencies, financial planners, counselors and educators should help clients identify debt management issues as well as increase their awareness of the importance of making payments on time. The client would benefit from a change in behavior to maximize utility and avoid making inefficient decisions.

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



INFORMATION AND TECHNOLOGY**ROOM**

City Terrace 9

DISCUSSANTElizabeth Kiss
*Kansas State University***Are We Expecting Too Much from Technology in Financial Education?**

We will take an evidence-based look at how and why technology tools work in the field of financial education, using gamification as a case study. In a combination of presentation and audience discussion, we will explore some of the ubiquitous financial education technology beliefs, learn the positive and negative effects of games, share our experiences using games in real life, and understand what needs to be in place for games to work.

Patricia Seaman, MBA, AFC®, NEFE -- National Endowment for Financial Education

Empowering Information Intermediaries

Financial educators frequently provide outreach to “information intermediaries,” i.e., professionals who are employed to assist the public in some educational capacity. Examples include non-profit agency social workers, teachers, youth and adult community educators, and front-line library staffers who provide search assistance and access to print and online resources. During the past decade, hundreds of libraries across the United States have collectively received millions of dollars in funding to provide financial education programs for their patrons and/or staff. A critical requirement for receipt of these funds is the need for library grantees to develop and implement a strong evaluation plan to assess program outcomes. This extended abstract describes the effectiveness of financial education training in building the confidence and capacity of professional staff in two different library systems to respond to personal finance questions and information search requests. It also describes the methodology and results from a qualitative research method, the Critical Incident Technique (CIT), that can be used by practitioners to evaluate the effectiveness of their programs. The CIT is a form of structured story-telling where respondents are asked to share their experiences about some type of event, such as how they handled interactions with customers/clients. It is commonly used in studies of the effectiveness of employee training programs in the health care and library services fields. The workshop will explain the CIT in simple terms, with examples of the positive impact in library financial education. Practitioners will learn about the CIT and learn to feel confident in their ability to use it.

Barbara M. O'Neill, PhD, AFC®, CHC®



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HIGHER EDUCATION DECISIONS

ROOM

River Terrace 1

DISCUSSANT

Alena Johnson
Utah State University

Danielle Champagne
University of North Texas

Does It Matter Who Makes More? Exploring How Income Disparity Impacts Types of Relationship Arguments

Understanding marital arguments surrounding money has implications for financial counselors, educators, coaches, and others involved in the helping professions. Regardless of whether a woman makes more, less, or the same as their significant other, money arguments are prevalent. Financial counselors, educators, and coaches need to be prepared to help couples manage money arguments. Financial counselors, educators, and coaches should also recognize that for couples where the woman makes more, the arguments may differ from more traditional couples. Work and family life demands on time may create conflicts that have implications on money related arguments and create a power and control dynamic within the relationship. Financial counselors, educators, and coaches may consider broadening their skill set to include working with couple conflict or develop a working collaborative relationship with a respected relationship therapist.

From a research perspective, future studies should collect data from both husbands and wives using in-depth qualitative methods. An understanding of the perceived roles of husbands and wives in the relationship in the presence of differing incomes is necessary. Exploration into the power and control dynamic of couples across income disparity groups is prudent. Further clarification with regard to how money impacts couple relationships is necessary for financial professionals to work effectively with their clients.

Kristy Archuleta, PhD, Kansas State University; Melanie Mendiola, MBA, Kansas State University; Julia Mull, Kansas State University; Bradley T. Klontz, Kansas State University

Risky Higher Education Decisions and Family Dynamics

The results from a path analysis showed that although parenting style was not directly linked with college enrollment, parenting style was related to young adults' subjective probability of completing college, time preferences, academic achievement, cognitive ability, and parental expectations, which, in turn, were associated with college enrollment. These findings suggest that although parents may be less directly involved with higher education choices of young adults, they still have an important indirect influence on these choices. Parenting style influences the child-primary caregiver relationship, which impacts the child's implicit beliefs, expectations, and attitudes that ultimately play a role in many types of financial decision-making.

Financial planners and counselors have an important role to play in helping clients understand and evaluate how their financial decisions reflect their attitudes, values, and goals. Helping clients garner understanding regarding their own implicitly held attitudes, values, and goals along with their origins puts them in a position to consciously evaluate them. Some may not be cognizant of attitudes that may be driving financial decisions. Or perhaps upon further consideration, a client may find that a previously held goal does not reflect core values. By engaging in conversations that allow these factors that are often presupposed and unexamined to become more explicit, financial planners can empower their clients to be intentional about financial decisions. This process can help clients choose whether they would like to retain their attitudes, values, and goals or to, instead, develop new ones through a conscious, deliberative process.

Jonathan Kimmes, Kansas State University; Stuart J. Heckman, Kansas State University

STUDENT LOANS AND FORGIVENESS**ROOM**

River Terrace 2

PRESIDER

Todd Christensen
*Debt Reduction
 Services, Inc., AFCPE
 Board Member*

Student Loan Repayment Plans and Public Service Loan Forgiveness

In this session two aspects of student loan debt will be discussed: repayment plans and Public Service Loan Forgiveness, with particular attention given to recent changes and pending legislation. We will look at how borrowers can maximize forgiveness by using planning techniques, and we will discuss the important terms surrounding these two aspects of student loans including what is meant by a partial financial hardship, what is considered an on-time payment, and more.

Ryan H. Law, Utah Valley University

**How to Promote Effective In-School Student Loan Counseling:
An Evidence Based Approach**

Students need effective counseling to help them successfully navigate student loan borrowing and repayment, but what makes counseling effective? In consultation with NASFAA, researchers at TG conducted extensive research on the history and current practice of student loan counseling. Attendees will gain a better understanding of how legal requirements, student attitudes, counseling materials, and institutional practices structure the counseling process and how they might alter their own practices to better serve student needs.

Carla Fletcher, TG

TEACHING MUTUAL FUNDS & MOTIVATING PARTICIPATION**ROOM**

River Terrace 3

PRESIDER

Bud Schneeweis
FINRA

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

This presentation describes a prudent, circumspect concept for investing in index mutual funds that a beginning investor can quickly understand. It focuses on five key concepts: indexes; historical rates of return; time value of money and compound interest as contrasted with rates of return; business cycles; and the behavior of stock and bond mutual funds under changing economic conditions. It includes investor time horizons, investor risk tolerance, and taxes on both regular and retirement accounts.

Jim Murphy, AFC®, Marine & Family Services, Marine Corps Community Services; H&S; Battalion; Headquarters, U.S. Marine Corps

Motivating Participation: Do Incentives Engage and Retain Participants in Financial Education Workshops, Counseling, or Coaching?

The FINRA Foundation and United Way Worldwide will provide an interactive training based on an upcoming paper exploring extrinsic motivators to increase participation in and completion of financial capability services including training, counseling, and coaching. Participants will examine and differentiate among six distinct strategies to motivate participation; determine when, with which target audiences, and how to use these strategies, and describe the scale of use of these strategies in the field and emerging best practice.

*Inger Giuffrida, BS, MBA, FINRA Foundation/United Way Worldwide Consultant;
 Susan Sarver, BA, JD, The FINRA Investor Education Foundation; Laura Scherler, United Way Worldwide*

Friday, November 20

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

ROOM

Conference Center A

PRESIDER

Jinhee Kim

University of Maryland,
AFCPE President Elect

Menu

Spinach & Radicchio, Spiced Pecans, Egg & Dried Cherries

Grilled Flat Iron Steak, Chimichurri Rojo

Florida Key Lime Pie

Creating and Sustaining a Successful Private Practice

Entrepreneurial skills and guidelines for starting and running a successful, profitable private practice, as well as research implications for entrepreneurial aspects of private practice. Attendees will learn more about pricing options and obstacles, E&O Insurance, identifying clientele and target audience, and building a referral network.

Susan Bross, AFC®, Brossmoney



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.

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.



2015 AWARD WINNERS

2015 MARY O'NEILL MINI GRANT

Erica Tobe & Brenda Long
for *Starting Over After Foreclosure*

FINANCIAL COUNSELOR OF THE YEAR

Patsy Collins

**OUTSTANDING CONSUMER
FINANCIAL INFORMATION**

Luke Erickson

**MARY ELLEN EDMONDSON
EDUCATOR OF THE YEAR**

Ryan Law

OUTSTANDING EDUCATIONAL PROGRAM

IU MoneySmart\$
(Phil Schuman & Morgan McMillan)

**OUTSTANDING FINANCIAL COUNSELING
AND/OR PLANNING CENTER**

University of Utah Personal Money
Management Center (Ann House)

**OUTSTANDING RESEARCH JOURNAL
ARTICLE OF THE YEAR**

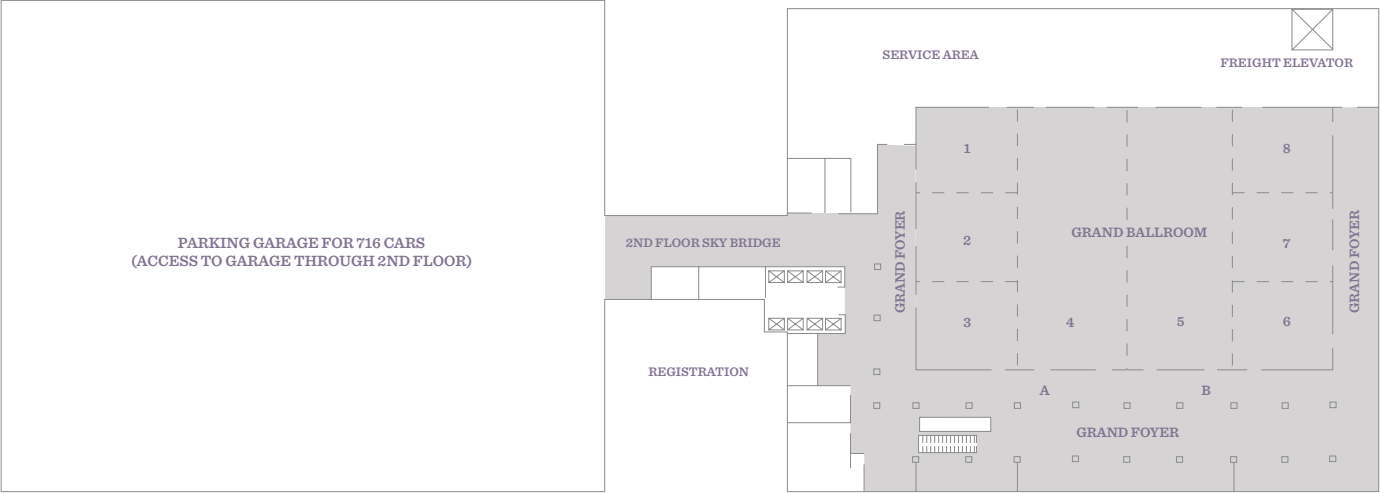
"Factors Associated with Getting and Dropping
Financial Advisors Among Older Adults:
Evidence from Longitudinal Data"
Benjamin F. Cummings, PhD, CFP,
Saint Joseph's University &
Russell N. James, III, JD, PhD, CFP,
Texas Tech University

OUTSTANDING CONFERENCE PAPER

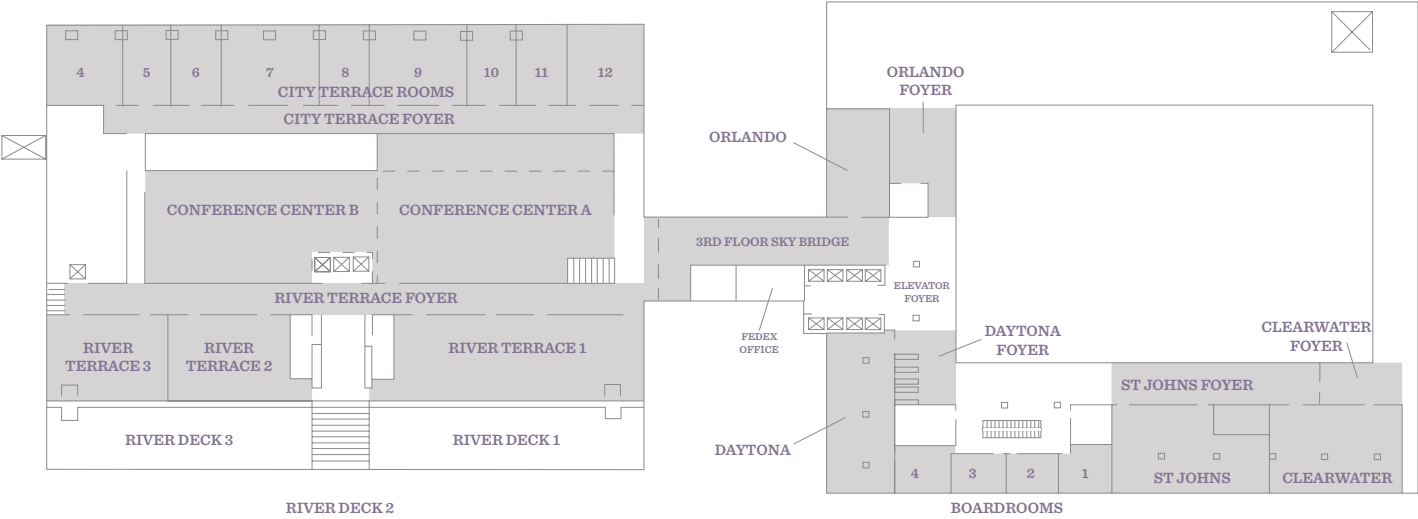
"Financial Sophistication and the Credit Card Puzzle"
Sandra Huston, PhD, Texas Tech University &
Laura Ricaldi, PhD, Utah Valley University

Hotel Map

Second Floor



Third Floor



Panelists

Panelist Bios



Dr. Dorothy (Dottie) Durband is the Director of the School of Family Studies and Human Services at Kansas State University. Prior to serving in her current administrative role, she was a professor of Personal Financial Planning, Founding Chair of the Department of Community, Family, and Addiction Services, and

Founding Director of the nationally recognized Red to Black® program at Texas Tech University for 14 years. Her work experience also includes providing financial counseling and financial education, employee training, special events planning, and fund raising for non-profit

organizations. Her focus as an educator has been on teaching courses on money relationships, counseling and communication skills, research fund development and pro bono financial planning. Durband was recognized as one of the Top 25 Women Professors in Texas and received the Texas Tech University Chancellor's Council Distinguished Teaching Award-the university's highest teaching honor. Her research has focused on understanding and describing the attributes and behaviors of individuals with regard to their personal finances. Durband is the co-editor of the book *Student Financial Literacy: Campus-Based Program Development*. She received a doctorate in resource management from Virginia Tech, a master's degree from Texas Woman's University and a bachelor's degree from Louisiana State University. Dottie has been a member of AFCPE since 1995, serving as a member of several committees, and is an Accredited Financial Counselor.



Sherman D. Hanna, Professor, Human Sciences Department, Ohio State University, has taught undergraduate and graduate financial planning and consumer economics courses and advised graduate students at Ohio State University, Kansas State University, Auburn University, and Southern

Illinois University-Carbondale. Currently he is the Program Director for the undergraduate financial planning program registered with the CFP® Board. He is also Chair of the Consumer Sciences Graduate Studies Committee. His research has covered many topics in personal finance, including household saving, credit use, retirement adequacy, investment choices, risk tolerance, and racial/ethnic differences in financial decisions. He has over 350 academic publications. He has published in numerous research journals, including *Applied Economics Letters*, *Financial Services Review*, *Journal of Consumer Research*, *Journal of Consumer Affairs*, *Family and Consumer*

Sciences Research Journal, *International Journal of Consumer Studies*, *Housing and Society*, *AAll Journal*, *Asia Pacific Advances in Consumer Research*, *International Journal of Human Ecology*, *Journal of Personal Finance*, and *Journal of Family and Economic Issues*. He has been quoted in the *Wall Street Journal*, the *New York Times*, and numerous other news outlets. He has presented papers at conferences in Asia and Europe. He has advised 34 PhD students, including some who are tenured faculty at universities in the United States, Korea, and Taiwan, as well as others who have prominent positions in the financial industry. He was the founding editor of the *Journal of Financial Counseling and Planning*, the founding co-editor of the journal *Housing and Society*, and has served on the editorial boards of the *Journal of Consumer Affairs*, the *Journal of Financial Counseling*, the *International Journal of Human Ecology*, the *Journal of Family and Economic Issues*. He was named a Distinguished Fellow of the American Council on Consumer Interests and the Association for Financial Counseling and Planning Education, and received the Financial Educator of the Year award from the Association for Financial Counseling and Planning Education. He has received 16 awards for research papers by national organizations.



Sandra J. Huston is an associate professor and director of the Personal Finance program in the department of Personal Financial Planning at Texas Tech University. She received a Ph.D. in consumer economics from the University of Missouri-Columbia. Dr. Huston's research interests

focus on human capital specifically related to personal finance and the financial planning process including financial literacy, household use of financial advice, and the impact of financial sophistication on resource allocation within household portfolios. Dr. Huston was the 2013 recipient of the Chancellor's Council Distinguished Research Award and a 2014 AFCPE® Outstanding Symposium Paper Award winner. She is currently developing her financial health model with a particular emphasis on how student financial health is addressed on college campuses.



Dr. Barbara O'Neill holds the rank of Distinguished Professor in the School of Environmental and Biological Sciences at Rutgers University, and is Rutgers Cooperative Extension's Specialist in Financial Resource Management. She also provides national leadership for the Cooperative Extension program Small

Steps to Health and Wealth™. Dr. O'Neill has written over 1,700 consumer newspaper articles and over 150 articles for academic journals and conference proceedings. She is a certified financial planner, chartered retirement planning counselor, accredited financial counselor, certified housing counselor, and certified financial educator, and served as president of the Association for Financial Counseling and Planning Education in 2003. Dr. O'Neill received her PhD in family financial management from Virginia Tech. She has received over three dozen awards for program excellence and over \$985,000 in funding to her financial education programs and research.



Keynote Speaker Bios



Lisa J. Servon is Professor and former dean at Milano School of International Affairs, Management, and Urban Policy. Professor Servon holds a B.A in Political Science from Bryn Mawr College, an MA in History of Art from the University of Pennsylvania, and a PhD in Urban Planning from the University of California,

Berkeley. She teaches in the Urban Policy Program at Milano and conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race. Specific areas of expertise include the financial lives of low-income communities,

microenterprise development, and capacity-building for community-based organizations. Current research focuses on the alternative financial services industry. Her work has been funded by the Open Society Institute, the Aspen Institute, the Ford Foundation, the Fannie Mae Foundation and others. She spent 2004-2005 as Senior Research Fellow at the New America Foundation in Washington, DC. Servon is the author or editor of numerous journal articles and four books: *Bridging the Digital Divide: Technology, Community, and Public Policy* (Blackwell 2002), and *Bootstrap Capital: Microenterprises and the American Poor* (Brookings 1999), *Gender and Planning: A Reader* (With Susan Fainstein, Rutgers University Press 2005), and *Otra Vida es Posible: Practicas Economicas Alternativas Durante la Crisis* (With Manuel Castells, Joana Conill, Amalia Cardenas and Sviatlana Hlebig. UOC Press 2012). She lives in Brooklyn.



David Christian, PhD, is on a mission to bridge the “know-do gap.” This is the gap between what professionals share with their clients and what their clients do. David offers state of the art, research-based tools to bridge the know-do gap. These tools include Motivational Interviewing and other psychological

principles. Using these tools, professionals can motivate their clients to act on what they learn. David has a broad background in behavioral research and clinical psychology. He earned his PhD in Professional and Scientific Psychology at Utah State University. He served as a professor, clinician and researcher at University of Idaho for six years. He practices know-do principles with the 25 clients he sees each week. He provides training in these principles at national and international professional conferences. His audiences include financial counselors, educators, physicians, nurses, social workers, activists, psychologists, attorneys and computer specialists.



Josh Sledge, MA is a Manager at the Center for Financial Services Innovation (CFSI) where he manages and advises on initiatives designed to support innovators working on solutions to improve financial health, most notably the Financial Capability Innovation Fund. Josh is excited by working with diverse stakeholders to

explore different approaches, strategies and products that

can move the financial services industry further toward helping Americans make the most of what they have. His work mantra is, “Searching for new and better ways to build financial health.” Josh was previously an Analyst on the Insights & Analytics team at CFSI. In this role, he conducted research to monitor and analyze emerging trends and innovations in the financial services industry. Prior to joining CFSI, Josh was a Senior Investment Analyst at Prudential Capital Group, an investment division of Prudential Financial, where he analyzed the business strategy and financial performance of middle market companies to assess their suitability for long-term, fixed rate debt investments.



Susan Bross, AFC® is a nationally recognized financial counselor who has been in private practice since 1992. She has had hundreds of clients located in 16 states, and built a client base that has been her sole income (in the \$90,000-\$110,000 range

for many of those years). Seeing clients in person and by telephone for the initial 18 years, she now meets with clients solely on a remote basis since 2011. Ms. Bross is an AFC, having gotten (and maintained) her accreditation in 1994, and first joined AFCPE in 1992. Before she retires, Ms. Bross wants to pass on specific information about building and maintaining a profitable private practice, learned via trial-and-error over her 23-year career as a financial counselor.

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careers.afcpe.org/jobseekers

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Student papers may be based on research, a comprehensive literature review, or description or evaluation of an educational or counseling methodology or program.

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For more information and details on paper submission visit: www.afcpe.org/symposium and click on the 2016 Invitation to Present.

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