



# 2013 AFCPE® Annual Research & Training Symposium

*Celebrating 30 Years*

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**November 20–22**

*Hyatt Regency Greenville  
220 North Main Street  
Greenville, SC 29601*



## Presidents' Welcome

Welcome from Barry Wilkinson and Rebecca Travnichak, your 2013 AFCPE Co-Presidents! We are glad you are joining us in Greenville, SC. AFCPE is delighted to hold this year's Annual Research and Training Symposium in the downtown area of Greenville, near their lovely river walk area. Our hotel host this year, the Hyatt Regency Greenville, 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 personally thank all who have worked diligently this year in the planning of AFCPE's Annual Research and Training Symposium, Celebrating 30 Years. As AFCPE Presidents, it is a great relief to us to have wonderful 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, and Michelle. 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, Proceedings Editors: Vivian Mason and Mary Bell, Research Papers: Paul Goebel and Erin Wirth, Practitioner Forums: Shirley Anderson-Porisch, Student Research Papers: Mark Stanford and Amy Bayliff, Poster Presentations: Stephanie Green, and Regional Breakout Sessions: Dean Obenauer and Brenda Vaughn. All of us owe them an enthusiastic round of applause for their efforts!

This year we will be starting out a little differently. The first General Session will consist of a panel discussion about AFCPE over the 30 year time frame. Current and former leaders will discuss our association—past, present, and future. The discussion will continue with assignments to work on during the Regional Breakout session with members of the panel. Everyone's nametag will be color-coded based upon where you live or where your "home" base is located (nametag will also list which region). You can continue the regional discussions during our Celebration Dinner and festivities (music and dancing with the NashVegas All Stars). Let's see who can "cut-a-rug," "boogie down" or "twist the night away!"

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

Thursday is packed with great learning opportunities! We'll take action first thing with the Annual Business Meeting (plated-breakfast will be served from 7:30-8:00am so don't be late). One topic that will affect all of us is the Affordable Care Act. Thomas McAuliffe, with the Missouri Foundation for Health, will be sharing with us the limitations and possibilities of the ACA. His session will be interactive and informative, dispelling myths and ensuring that we all understand the system so that we can better help our clients. The main part of the day is filled with presentations YOU submitted then we will end the day with Jean Chatzky, an American financial journalist, author and motivational speaker. She has given personal financial advice on various TV shows and is the financial editor for NBC's Today Show. She will be talking to us about behavioral economics so let's see if your definition of behavioral economics is the same as hers!

## Presidents' Welcome *Continued* & Table of Contents

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. Are you an AFC<sup>®</sup> or one or more of our other AFCPE certifications? Ever wonder what you can do with your certifications? If so, you will not want to miss what Staci Mintz plans to share with us about "Building a Career as an AFC<sup>®</sup>."

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

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

Welcome to Greenville and this year's Annual AFCPE Research and Training Symposium! Be ready, willing, and able to help your AFCPE Board of Directors move this organization to the "Greener" pastures of financial counseling, planning, and education for the next 30 years!



Rebecca J. Travnichek & Barry Wilkinson  
*2013 Co-Presidents*

### Vision

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

### Mission

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

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## 2013 AFCPE Board of Directors & Task Force List

### 2013 AFCPE Board of Directors

**Rebecca Travnichек**, Co-President  
**Barry Wilkinson**, Co-President  
**Sharon Cabeen**, Past President  
**Michael Gutter**, Treasurer  
**Virginia Zuiker**, Secretary  
**Kelli Jo Anthon**  
**Maryann Barry**  
**Jan Garkey**  
**Jinhee Kim**  
**Irene Leech**  
**Dora Mays**  
**Syble Solomon**  
**Michael Wood**

### Symposium Task Force

**Program Chair** Michael Dunn  
**Practitioners' Forum** Shirley Anderson-Porisch & Amy Bayliff  
**Research Paper** Paul Goebel & Erin Wirth  
**Student Papers** Mark Stanford  
**Posters** Stephanie Green  
**Regional Co-Chairs** Brenda Vaughn & Dean Obenauer

### Awards Task Force

**Task Force Chair** Leslie Green Pimentel

### Certification Task Force

**Task Force Chair** Alena Johnson  
**Task Force Members** Barbara Lang, Ryan Law, Deborah Haynes

### Development Task Force

**Task Force Chair** Rebecca Travnichек  
**Task Force Members** Marsha Goetting, Cynthia Crawford, Barbara O'Neill

### Electronic Communications

**Task Force Chair** Joanie Hammons

### 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** Michael Gutter  
**Task Force Members** Steve Shagrin, James Murphy

### Journal Task Force

**Task Force Chair** Fran Lawrence

### Member Services Task Force

**Task Force Chair** Kelly Willett  
**Task Force Members** Gale Johnson, Kent Thompson, Juanita McKeown

### Monthly Minute

**Editor** Christine Julius

### Newsletter Task Force

**Task Force Chair** Andi Wrenn  
**Task Force Members** Jill Ladouceur (Newsletter Editor), Paul Richard, Laura Leach, Karen Heisler, Staci Mintz, Jerry Buchko

### Nomination Task Force

**Task Force Chair** Sharon Cabeen

### Symposium Program

**Task Force Chair** Mike Dunn

### Symposium Proceedings

**Task Force Chair** Mary Bell & Vivian Mason

### 30th Anniversary Conference Task Force

**Task Force Chair** Joyce Cavanagh  
**Task Force Members** Janie Bright, Irene Leech, Becky Travnichек

## Speaker Biographies



### Dr. Jerry Mason

Jerry Mason is married to Joyce Hurst. They are the parents of six children. He earned a BS in Economics from Brigham Young University, an MBA from Stanford University,

and a Ph.D. from the University of Missouri. He has earned a CFP(r), ChFC, and a CLU. For five years he served as the Director of Education for the International Association for Financial Planning (now FPA). He was one of the founders of the Association for Financial Counseling and Planning Education, and created its AFC certification program. He taught financial planning at Brigham Young University, Texas Tech University and is now at Utah Valley University. His first love is helping students find internships and employment.



### Tahira K. Hira, Ph.D.

Dr. Hira, Senior Policy Adviser to the President at Iowa State University and a professor of Personal Finance and Consumer Economics, has served as the Executive Assistant

to the President, Associate Vice Provost for ISU Extension and has taught and conducted research in family financial management, investing, consumer credit, gambling and consumer bankruptcy. Dr. Hira received B.A. and M.A. degrees in Economics from Punjab University, Pakistan, and an M.S. in Agricultural Economics, and a Ph.D. in Family and Consumer Economics from the University of Missouri-Columbia.

Her professional experience includes being a member of the U.S. President's Advisory Council on Financial Literacy, Chair of the NYSE committee on financial literacy, being appointed to the Iowa Student Loan Board, serving as External Assessor at the Universiti Putra Malaysia, serving on the editorial boards of journals and as a reviewer for several others in her field. She has also served on several national committees and boards, including the Institute of the Certified Financial Planners (ICFP), Board of Standards and Practices for the Certified Financial Planners (CFP board), and the National Foundation for Consumer Credit (NFCC). She was the founding president and a fellow of the Association for Financial Counseling and Planning Education (AFCPE) and both the president and vice president of Finance & Properties for the American Association of Family and Consumer Sciences (AAFCS). Currently she is serving on Experian's Consumer Education Council and is chairing New York Exchange's Financial Literacy Advisory Committee.

## Speaker Biographies



### Susan Bross

Susan Bross teaches simple tools for effortless and sustainable cash flow and money management, and guides her clients to balanced attitudes and

beliefs about money and success.

Susan's extensive background includes a BA in psychology, 15 years experience in marketing and finance and 4 years as an addiction counselor. She is nationally accredited through the National Association for Financial Counseling and Planning Education and has been in practice as an AFC since 1992.

Susan believes that anything is possible with the right information, sufficient support in your process, a stubborn persistence against all odds, and an attitude of gratefulness. Her desire to help others take control of their finances began in her early 20's when she experienced a long financial struggle. After the realization that one really could take control of one's finances and that she was living proof of this concept changed her life forever. She felt different about waking up in the morning, about her job, about her possibilities, and her self-esteem.

This compelled her to help others with their own finances, which led to her career as a money counselor and coach. After successfully financially retooling herself following a divorce, Susan has an even deeper understanding of the impact of financial despair and the feeling of what it's like on the other side. Susan's desire is to help clients reach money mastery without having to take ten years or go through a life changing event to do it.



### Isaac Templeton, Jr.

Mr. Templeton is currently serving as the Veteran Service Advisor at Prince George's Community College. Retired from Headquarters Department of the Army as the Chief of Transition

Support Services and served as the Department of the Defense Executive Agent for American Red Cross. He also served as a U.S. Army Congressional Fellow. Mr. Templeton retired as a U.S. Army Medical Service Corp Officer. He is a former AFCPE Board Member.



### Staci Mintz

Staci Mintz is President of 1st Choice Counseling and Education. She earned her B.S. Degree in business at University of Phoenix and a Masters Degree in Spiritual Psychology

from the University of Santa Monica. She holds the esteemed Accredited Financial Counselor designation with AFCPE and a number of other certifications including Certified Credit Report Reviewer and Domestic Violence Counselor. She is also a Personal Financial Counselor working with the military and is on Cal State University Northridge's Consumer Resource Center advisory board. Staci works closely with her local community providing financial coaching and education to various populations, including: Haven Hills, a domestic violence center and the Veterans Administration. She is a chaplain at a local hospital and works on call providing counseling to patients and families in crisis and facilitating grief and related support groups in her community.

## Speaker Biographies



### Barry Wilkinson

Barry L. Wilkinson is employed by the United States Air Force at the Airman & Family Readiness Center as a Team Leader/Community Readiness Consultant, Offutt

Air Force Base, Nebraska. He leads a team of professionals that provides military members and their families transition assistance, family life education and services, financial counseling and education, and crisis intervention.

He has been associated with AFCPE since 1998 and has served as a reviewer on Awards Committees and chaired the 2009 Practitioner's Forum Committee. In addition to his AFC certification, he holds a Bachelors of Science in Human Resources along with other multiple certifications/credentials in family life education and intervention.



### Rebecca Wiggins

Rebecca Wiggins holds a Masters in Family Financial Planning from Kansas State University GPIDEA Program. She currently serves as Executive Director of AFCPE. Over the

past eight years, she has worked in various capacities, including Director of Certification and Grant Programs Coordinator. Previously, Rebecca worked in nonprofit art management for several chamber music and symphony groups. She is deeply committed to AFCPE's mission to build, support and ensure the integrity of the Personal Finance profession and improve the economic well being of individuals and families worldwide.



### PJ Gunter

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

has been passionately sharing what she has learned.

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

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



### Thomas McAuliffe

Thomas McAuliffe joined Missouri Foundation for Health in 2005, after serving as the government relations associate for United Way of Greater St. Louis. As policy

analyst, he is responsible for coordinating and communicating about MFH's work related to health policy research, evaluation and analysis. He has a master's degree in political science from Purdue University, and is currently pursuing his doctorate in public administration and political science. He has also served as a lecturer at Webster University in St. Louis.

## Speaker Biographies



### Jean Chatzky

Jean Chatzky, the financial editor for NBC's TODAY show, is an award-winning personal finance journalist, AARP's personal finance ambassador, and the

host of "Money Matters with Jean Chatzky" on RLTV. Jean is a best-selling author, a longtime magazine columnist, and her eighth and most recent book is *Money Rules: The Simple Path to Lifelong Security*. She believes knowing how to manage our money is one of the most important life skills for people at every age and has made it her mission to help simplify money matters, increasing financial literacy both now and for the future. To that end, she recently launched Jean Chatzky's Money School -- online classes on crucial financial topics like saving, budgeting, getting out of debt and planning for retirement -- that she teaches herself at [JeanChatzky.com](http://JeanChatzky.com).

Jean is the author of eight books, including *Money Rules* and the recent New York Times best-seller *Money 911: Your Most Pressing Money Questions Answered*, *Your Money Emergencies Solved*. Her book *The Difference: How Anyone Can Prosper in Even the Toughest Times* (Crown Business), received the 2009 Books for a Better Life award in the Personal Finance category. She is also the author of *Pay It Down: From Debt to Wealth on \$10 A Day* (New York Times and Business Week best seller) which was featured on The Oprah Winfrey Show's successful Debt Diet series.

Jean is a sought-after motivational speaker, as well as a respected consultant to businesses and company executives. She also regularly shares her advice and opinions as a guest on popular television shows, including *The View*, *The Talk*, and *Morning Joe*, and made regular appearances on *The Oprah Winfrey Show*.

In 2009, the Consumer Federation of America awarded Jean the Betty Furness Consumer Media Service Award for her nearly two decades of pioneering personal finance education. She has also received the Clarion Award for magazine columns from the Association of Woman in Communications and a Gracie Award from American Women in Radio and Television, Inc. The Chicago Tribune named Jean one of the country's best magazine columnists.

In addition to her professional work, Jean serves on the board of the Children's Heart Foundation, and the National Foundation for Credit Counseling. A proud graduate of the University of Pennsylvania, she is also a member of the Trustees' Council of Penn Women and on the board of the Kelly Writers House, also at Penn.

Jean lives with her family in Westchester County, New York.

For more information please visit:  
[www.jeanchatzky.com](http://www.jeanchatzky.com)





## Symposium Schedule **Monday, November 18**

8:00AM-4:00PM

Training

Regency C

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**Personal Finance Course Training & Examination**

*Ray Forgue*

## Tuesday, November 19

8:00AM-4:00PM

Training

Regency C

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**Financial Counseling/Debt Management Course  
Training & Examination**

*Alena Johnson*

12:00PM-6:00PM

AFCPE Registration

Atrium

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**AFCPE Registration Open**

## Wednesday, November 20

7:00AM-5:00PM

AFCPE Registration

Atrium

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**AFCPE Registration Open**

7:00AM-1:00PM

Pre-Symposium

Regency C

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**Cooperative Extension Pre-Symposium**

## Symposium Schedule **Wednesday, November 20**

8:00AM-12:00PM	<b>Military Training</b>	<b>Regency D-H</b>
	<b>Military Home Specialist</b> <i>Beverly Frase, National Director, Certified Military Home Specialists at Boots Across America</i>	
2:00PM-3:30PM	<b>Panel Session</b>	<b>Regency C-H</b>
	<b>AFCPE: Past, Present &amp; Future</b> <i>Dr. Tahira Hira</i> <i>Dr. Jerry Mason</i> <i>Susan Bross</i> <i>Ike Templeton Jr.</i> <i>Barry Wilkinson</i> <i>Rebecca Wiggins</i>	
3:30PM-3:45PM	<b>Break</b>	<b>Regency A &amp; B</b>
	<b>Exhibit Hall Open</b>	
3:45PM-5:00PM	<b>Breakout</b>	
	<b>Northwest Regional Breakout</b>	<b>Crepe Myrtle</b>
	<b>Northeast Regional Breakout</b>	<b>Redbud</b>
	<b>Central Regional Breakout</b>	<b>Studio 200 NOMA A</b>
	<b>Southwest Regional Breakout</b>	<b>Teal Ballroom</b>
	<b>Southeast Regional Breakout</b>	<b>Studio 220 NOMA B-C</b>
5:15PM-6:00PM	<b>Reception</b>	<b>Pre-Function/Regency A &amp; B</b>
	<b>Welcome Reception</b>	
6:00PM-11:00PM	<b>Dinner/Celebration</b>	<b>Regency C-H</b>
	<b>30th Anniversary Dinner &amp; Celebration</b> <i>30th Anniversary Task Force &amp; NashVegas All Stars</i>	

## Symposium Schedule **Thursday, November 21**

7:00AM-5:00PM	AFCPE Registration	Atrium
AFCPE Registration Open		
7:30AM-9:15AM	Business Meeting	Regency C-E2
Breakfast & Business Meeting <i>AFCPE Board of Directors</i>		
9:30AM-10:45AM	General Session	Regency C-E2
Implementing the Affordable Care Act: Understanding the Limitations and Possibilities <i>Thomas McAuliffe, Missouri Foundation for Health</i>		
10:45AM-11:00AM	Break	Regency A & B
11:00AM-11:50AM	Breakout	
AFCPE Mary O'Neill Financial Education 2013 Mini-Grant Project Report Michael Gutter, University of Florida	<b>Money Matter\$: Train-the-Trainer Video for Young Adults with Autism Spectrum Disorder</b> <i>Paul F Goebel, University of North Texas</i> <i>Rachel Grimes, University of North Texas</i> Money Matter\$ provides practitioners and educators with a new array of resources to better serve the money management skills of young people with ASD ages 16-21 for more successful integration into post-secondary education, community living, and employment. Learn how to access the free 3-part video series, spending plans, and assessment tools.	Regency F-H

## Symposium Schedule **Thursday, November 21**

11:00AM-11:50AM *Breakout Continued*

### You and Health Insurance

Presider:  
Nellie Lamers,  
University of Missouri  
Extension

### **You and Health Insurance: The Why, What and How for Making a Smart Choice**

*Lynn Little, University of Maryland Extension  
Bonnie Braun, University of Maryland Extension  
Virginia Brown, University of Maryland Extension  
Teresa McCoy, University of Maryland Extension  
Mia Baytop Russell, University of Maryland Extension  
Megan O'Neil, University of Maryland Extension  
Jinhee Kim, University of Maryland Extension  
Crystal Terhune, University of Maryland Extension  
Maria Pippidis, University of Delaware Cooperative Extension*

In the session, You and Health Insurance: The Why, What and How for Making a Smart Choice, we will share our research findings, demonstrate the Smart Choice Health Insurance curriculum and preliminary evaluation results. The Smart Choice program is designed to effectively engage adult learners with goals of providing knowledge gain, skill development and enhancement, and behavior change reinforcement.

**Redbud**

### Military Financial Readiness Project

Presider:  
Madeleine Greene,  
The Money Team LLC -  
Military Family Life Consultant

### **2012 National Financial Capability Study: Military Survey**

*Bud Schneeweis, Military Financial Readiness Project, FINRA  
Investor Education Foundation*

The results of the 2012 National Financial Capability Study were released in May 2013, and are helping inform financial policies and programs reaching all Americans. The results of the Military Survey portion of that study were released on November 6th, 2013. Hear what is contained in that Survey, including how the data can be used to help answer your questions about serving our military men and women and their families.

**Teal Ballroom**

### S.E.C. Updates

Presider:  
Alena Johnson,  
Utah State University

### **Investor Update from the U.S. Securities and Exchange Commission**

*Lori Schock, United States Securities and Exchange Commission*

**Studio 220  
NOMA B-C**

### Banking

Presider:  
Rebecca Wiggins,  
AFCPE

### **Hands on Banking**

*Gladys Everts, Vice President and Regional Manager, Strategic Philanthropy and Partnerships, Wells Fargo Government and Community Relations*

Conference participants will explore the Hands on Banking online program that's aligned with national and state standards for mathematics, economics and personal finance. Additionally, participants will be able to explore the two newest additions to Hands on Banking financial education program: Hands on Banking for the Military and Hands on Banking for Seniors. Taken together, Hands on Banking is one of the most comprehensive financial education programs in the country. It is free, non-commercial, interactive and bilingual.

**Studio 220  
NOMA A**

## Symposium Schedule **Thursday, November 21**

11:50AM-12:50PM Lunch

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**On Your Own**

1:00PM-1:50PM Breakout

**Technology**

Presider:

Charlestien Harris,  
Southern Bancorp Community  
Partners

**“Game-ifying” and “App-ifying” Financial Capability and Financial Access**

*Nick Maynard, Doorways to Dreams (D2D) Fund*  
*Carolyn Hall McMahon, Doorways to Dreams (D2D) Fund*

This session will explore how video games—a media engaging almost all Americans—have become a platform to help consumers build real world financial capability. In addition, we will examine current research projects focused on the application of “gamification” to key challenges like student debt and emergency savings. At the same time that “gamification” has grown in popularity, smartphone adoption has skyrocketed, and from all accounts, is on the rise. Attendees will learn about the outcomes generated from two high-profile, national competitions aimed at catalyzing development of money management apps for consumers. We will share our learnings and progress as well as many of the resulting apps from one of the challenges.

**Regency F-H**

**Therapeutic Communications for Clients**

Presider:

Ethel Tilley,  
Kirtland AFB, NM

**Using Therapeutic Communication to Help Clients in Transition**

*Susan K Zimmerman, Mindful Asset Programs*  
*Steven D. Zimmerman, Mindful Asset Planning*

When clients are experiencing significant change and stress, it heightens the need for sensitive and therapeutic approaches in financial counseling. Learn to engage and acknowledge their “Human Assets” – emotions, thinking styles, values, and hopes – to create positive solutions for good. Susan Zimmerman is a licensed therapist and chartered financial consultant who’s been blending psychology and money with clients for more than 25 years.

**Redbud**

**Women & Unique Money Issues**

Presider:

Nancy Granovsky,  
Texas A&M AgriLife Extension  
Service

**Unique Money Issues Faced by Women**

*Martie Gillen, University of Florida, IFAS Extension*  
*Lynda Spence, University of Florida, IFAS Extension*  
*Diann Douglas, University of Florida, IFAS Extension*

This session will provide attendees with evidence based information regarding the economic status of women including the impact of life cycle changes. This session will focus on the changes women may experience throughout their life cycle and the impact of these changes on their economic status including recent trends in the labor force and significant issues such as the gender wage gap.

**Teal Ballroom**

## Symposium Schedule Thursday, November 21

1:00PM-1:50PM

Breakout *Continued*

**New Tools for Educators**

Presider:

Alena Johnson,  
Utah State University

**Love Your Money: New Tools for Educators**

*Barbara A. Metzger, The University of Tennessee Extension*  
*Dena Wise, The University of Tennessee Extension*  
*Ann A. Berry, The University of Tennessee Extension*

Love Your Money (<http://loveyourmoney.org>) is a proven and successful online financial education program designed to provide college students with the tools they need to manage money, set goals, and save and invest wisely. First implemented in 2009, the online course was redeployed in 2012 with new features that greatly expand its usefulness to financial educators targeting young adults and college students. In this session we will review the website / learning modules / tools & resources and share project learning.

**Studio 220**

**NOMA B-C**

**Comprehensive Assessment Plan**

Presider:

Janie Bright,  
LGFCU

**Creating a Comprehensive Assessment Plan for Financial Counseling and Education**

*Danielle Champagne, University of North Texas*

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 will address quality control, programming and student learning outcomes, qualitative/quantitative assessment questions, and crafting components to create a successful plan. This session will provide an opportunity for financial literacy educators in all positions and assessment knowledge levels to improve your assessment efforts.

**Studio 220**

**NOMA A**

2:00PM-3:15PM

Poster Session

Pre-Function/Regency A & B

**Increasing Financial Capacity in the Digital Age Using Coupons and Rebates**

*Darlene Christensen, Utah State University Extension*  
*Joanne Roueche, Utah State University Extension*

**Asset Building in Rural Communities: Walls and Windows of Opportunity**

*Rosemary K Heins, University of Minnesota Extension,*  
*Cynthia Needles Fletcher, Iowa State University Extension*  
*Patricia D. Olson, University of Minnesota Extension*  
*Jeanne Warning, Iowa State University Extension*  
*Lynette Flage, North Dakota State University Extension*

**Overview of How a College Financial Education Program Built a Financial Education Brand**

*Erin Wirth, University of Nebraska*

**Bonu\$ Income Plan: A Directive Savings Tool**

*Lucas Martin, Utah State University*

## Symposium Schedule Thursday, November 21

2:00PM-3:15PM

Poster Session

Pre-Function/Regency A & B

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### **Financial Counseling with Taxpayers During VITA Tax Appointments**

*Rebecca J. Travnichek, University of Missouri Extension  
Andrew Zumwalt, University of Missouri Extension*

### **Behavior Change: Using What Works**

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

### **Student Moans & Student Loans - Providing Guidance with Repayment Plan Options**

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

### **Promoting "America Saves Week" Through Community Engagement**

*Sharon Powell, University of Minnesota Extension  
Mary Jo Katras, University of Minnesota Extension  
Lori Hendrickson, University of Minnesota Extension*

### **How Financial Planners and Educators Can Apply the Freedom of Information Act**

*Andrew Zumwalt, University of Missouri Extension  
Adam M. Maksl, Indiana University Southeast*

### **Exploring Life Cycle Hypothesis' Market Imperfections and Homeownership**

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

### **Examining Factors that Increase Cashiers' ID-Checking Behavior: An Investigative Field Study**

*Christopher Downing, Jr., Virginia Tech University  
Megan Tucker, Virginia Tech University  
Nicole Capriola, Virginia Tech University  
E. Scott Geller, Virginia Tech University*

### **Learning Through Serving: Preparing Today's Students Become Tomorrow's Pro Bono Financial Planners**

*Dorothy B. Durband, Texas Tech University  
Sasha Whitley, Texas Tech University*

### **Purposive Budgeting Socialization: Effects of Maternal Characteristics on College Students' Financial Outcomes**

*Taylor Lynn Spangler, The University of Florida  
David C. Diehl, The University of Florida  
Michael Gutter, The University of Florida*

## Symposium Schedule Thursday, November 21

2:00PM-3:15PM

Poster Session

Pre-Function/Regency A & B

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**Updating the National Norms for the Personal Financial Wellness Scale (PFW)**

*Aimee D. Prawitz, Professor Emeritus, Northern Illinois University  
Judith Cohart, Personal Finance Employee Education Foundation*

**Effectiveness of Peer Educators in Delivering Financial Literacy Information**

*Pamela Chow, University of Hawai'i  
Stacy-ann Miyashiro, University of Hawai'i  
Rosita Chang, University of Hawai'i  
Barbara Watanabe, University of Hawai'i  
Dean Nushida, University of Hawai'i*

**Your Money Relationship: A Marriage Survival™ Lesson**

*Carolyn Washburn, Utah State University Extension  
Darlene Christensen, Utah State University Extension*

**Financial Education, Literacy, and Capability: Evolving Concepts and Definitions**

*Elizabeth Kiss, Kansas State University*

**The Value of Engaging Youth in Decision Making Life Skill Development**

*Sara Croymans, University of Minnesota Extension  
Carrie Ann Olson, University of Minnesota Extension*

**Community Based Participatory Action Research Process in Financial Education**

*Lori A. Hendrickson, University of Minnesota Extension  
Cindy M. Petersen, University of Minnesota Extension*

**Money Matters Personal Finance for Entrepreneurs**

*Jessica Eileen Hill, University of Georgia Cooperative Extension DeKalb County*

**Consumers' Health Insurance Literacy vs. Overall Financial Literacy**

*Cathy Faulcon Bowen, The Pennsylvania State University  
Sarah Osman, The Pennsylvania State University*

**In Their Own (Financial) Words: The 2Q Initiative**

*Danielle Champagne, University of North Texas  
Danielle-Kameron Lewellen, University of Tulsa*

**The Impact of the Earned Income Tax Credit on the Economic Well-being of Rural, Low-income Families**

*Karen Varcoe, University of California  
Francis Lawrence, Louisiana State University  
Sheila Mammen, University of Massachusetts*

**Adventures in Education (AIE™) website - AIE.org**

*Richard Sapp, TG*

**Spending Tracking Habits of Personal Financial Planning Students**

*Angela K. Mazzolini, Red to Black at Texas Tech University*



## Symposium Schedule Thursday, November 21

2:00PM-3:15PM

Poster Session

Pre-Function/Regency A & B

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### **Determinants of Long-Term Care Insurance Decision-Making**

*Amanda Blanco, University of Florida*  
*Jorge Ruiz Menjivar, University of Florida*  
*Brittany Stahl, University of Florida*  
*Michael S. Gutter, University of Florida*

### **Parenting Style, Self-Control, and the Use of Allowance: The Impact on Money Management and Financial Efficacy**

*Suzanne Bartholomae, Iowa State University*  
*Shinyoung Jeon, Iowa State University*  
*Jonathan Fox, Iowa State University*

### **Financial Literacy and Behavior of College Students in the United States and Japan**

*Makiko Hashinaga, Tokyo Gakugei University*  
*Takao Nishimura, Yokohama National University*  
*Hiroko Kamata, Hokkaido University of Education*

### **Rasch Analysis of a Financial Literacy Measurement Tool**

*Anthony Setari, University of Kentucky*  
*R. Renee Setari, University of Kentucky*

### **Who Gets These Loans? An Analysis of Predatory Lending Saturation in Missouri**

*Graham McCaulley, University of Missouri Extension*

### **Loss of Job or Plant Closings? Don't Panic, Take Control of Your Finances**

*Rebecca J. Travnichek, University of Missouri Extension*  
*Vivian Mason, University of Missouri Extension*  
*Michael Ravenscraft, University of Missouri Extension*  
*Graham McCaulley, University of Missouri-Columbia*

### **The Financial Health of Mental Health Professionals**

*Racquel Heath Tibbetts, Kansas State University*  
*Linda Leitz, Kansas State University*  
*Sonya L. Britt, Kansas State University*  
*Bradley T. Klontz, Kansas State University*

### **Does Race Matter for the Bank Account Ownership of Young People?**

*Jinhee Kim, University of Maryland*  
*Jung-Eun Kim, University of Maryland*  
*Ui Jeong Moon, University of Maryland*

## Symposium Schedule **Thursday, November 21**

3:30PM-4:20PM

Breakout

### Military Financial Behaviors

President:  
Lanette Kelly,  
Virginia Cooperative Extension

### The Financial Behaviors of Soldiers Before and After Deployment

*Mary Bell, National Association of Counties*  
*Sonya L. Britt, Kansas State University*  
*Briana S. Nelson, Kansas State University*

This research capitalizes on the latest findings from primary data collected at a Midwestern U.S. Army installation. The presentation will give insight into the results of two financial surveys administered to Soldiers before and after they left for a yearlong deployment to a war zone. It will then discuss the implications from the studies and how this research will continue to strengthen military personal finance programs.

Regency F-H

### Financial Therapy

President:  
Martie Gillen,  
University of Florida

### Financial Therapy: Helping Clients with Money as Well as Mental Health Problems

*Michael Gutter, University of Florida*  
*Jean M. Theurer, University of Florida*

Without a steady paycheck, adequate home equity, a stable retirement portfolio or sufficient savings to meet household expenses, millions of Americans may be at risk for mental health outcomes such as depression, anxiety, and suicide. This session will review the research documenting the relationship between financial stress and mental health problems. We will share our experiences as well as facilitate a conversation about new approaches to collaborate and consult with professionals in the financial planning, counseling and therapy fields.

Redbud

### Young Adult Financial Challenges

President:  
Virginia Zuiker,  
University of Minnesota

### Examining the Financial Challenges of Today's Young Adults

*Jacquie Carroll, American Student Assistance*  
*Lyssa L. Thaden, American Student Assistance*  
*Jonathan Sparling, American Student Assistance*

As professionals and advocates, we often try to put ourselves in our clients shoes. And, while we have honed our listening and counseling techniques, with a new generation comes new challenges and approaches to life. Using 2013 data, this session provides real-life examples with qualitative stories backed by quantitative research on both the financial and psychological challenges that today's young adults face. Attendees will walk away with a better understanding of how to successfully engage this group to help them set a foundation for future financial success.

Teal Ballroom

## Symposium Schedule Thursday, November 21

3:30PM-4:20PM

Breakout *Continued*

**Teacher Training Model**

Presider:

Rebecca Travnichek,  
University of Missouri  
Extension

**Jump\$tart Coalition Teacher Training Model: Helping Teachers Build Knowledge and Confidence in Personal Finance**

*Susan Sharkey, National Endowment for Financial Education  
Dan Hebert, Jump\$tart Coalition for Personal Financial Literacy*

Learn how to utilize the J\$TTA Model to provide K-12 teachers with consistent and effective professional development that improves their own level of financial literacy. Delivered as a toolkit, this standardized model will help to boost competence for teachers of personal finance across disciplines, regardless of which organization or institution delivers the training. Specifically, learn why training teachers is critical to the success of financial literacy, examine the format and best practices to customize and implement the J\$TTA Model, become familiar with strategies to compile assessment data for own events, learn how to apply for free access to the J\$TTA Model, and outline strategies to collaborate with local partners to establish and sustain quality teacher training for K-12 teachers.

**Studio 220  
NOMA B-C**

**Coaching & Credit Counseling**

Presider:

Barry Wilkinson,  
United States Air Force

**Money Management Coaching & Credit Counseling Using the 8-Step Counseling Cycle**

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

A young married Servicemember (and parent)—without enough money to make it to payday, and still having bills and credit obligations to pay this month—arrives for a hurriedly scheduled appointment. This session describes an approach to crisis management financial coaching and counseling using the Department of the Navy's 8-Step Counseling Cycle (based on Chapter 9 of the Pulvino, Lee, Pulvino book *Financial Counseling: A Strategic Approach*, e2). The presenter describes the challenges of (1) acquiring all relevant financial data, (2) constructing feasible courses of action which include belt-tightened, day-by-day spending plans, (3) teaching the clients the necessary skills to implement and track the austere budget, and (4) motivating the clients to stay with it. The presenter provides a CD with an abbreviated case study, examples of day-to-day budget plans, income and expenses tracking sheets, and debt payment plans.

**Studio 220  
NOMA A**

4:30PM-5:45PM

General Session

**Regency C-E2**

**Behavioral Economics**

*Jean Chatzky, Financial Editor for NBC's TODAY show, award winning journalist and author*

5:45PM-7:00PM

Book Signing & Resource Center

**Regency A & B**

**Book signing with Jean Chatzky & Resource Center Open**

## Symposium Schedule **Friday, November 22**

8:00AM-9:50AM

Breakout

### Marriage and Money

Presider:

Rosemary Heins,  
University of Minnesota  
Extension

### **Bartering a Truce: Utilization of a Business Negotiation Model to Reduce Conflict in Marriages**

*Michael Kothakota, WolfBridge Financial Corporation*

Financial conflict can occur without warning in a marriage, especially when communication is not present. By using a combination of non-violent communication, an interest-based negotiation model and sound financial principles, professionals can often solve financial conflict in marriages. A values and needs-based approach can set clients on the right financial path

**Regency F-H**

### **Your Money Relationship: A Marriage Survival™ Lesson**

*Carolyn Washburn, Utah State University Extension*  
*Darlene Christensen, Utah State University Extension*

Money is generally the #1 issue couples argue about. Helping couples understand each other's money styles and habits will encourage them to work for financial harmony. "Your Money Relationship" will be shared during this session. A part of the Marriage Survival™ curriculum, it is an educational presentation that includes multi-media presentation, lesson guide, handouts and activities.

### Interactive Financial Tools

Presider:

Irene Leech,  
Virginia Tech University

### **Creating a Web Based Financial Challenge**

*Elaine A. Courtney, University of FL Extension-Okaloosa*  
*Barbara O'Neill, Rutgers University*  
*Ricki McWilliams, University of Florida-Walton Extension*  
*Michael Gutter, University of Florida*

This workshop will include information on the first online America Saves Financial Challenge, offered in 2013. USDA/NIFA, Cooperative Extension and America Saves worked together to develop the challenge for individuals to track their financial behavior over a period of five weeks. Learn how the America Saves Financial Challenge works and how you can be involved in 2014.

**Redbud**

### **The Best Credit Class: Demystifying Credit Reports, Credit Scores and Credit Cards**

*Syble Solomon, LifeWise Strategies, LLC*

Fun, experiential activities demystify credit reports, credit scores and the do's and don'ts of credit cards! This toolbox of easy, interactive lessons teaches and reinforces best practices to build good credit

## Symposium Schedule **Friday, November 22**

8:00AM-9:50AM

Breakout *Continued*

### Homeownership & Mortgages

Presider:  
Dora Mays,  
United States Air Force

### Guiding Participants through Homeownership Education

*Nancy Stehulak, Ohio State University Extension*  
*Melinda Hill, Ohio State University Extension*

Do you find yourself looking for a concise, current publication to guide homeowners through homeownership? The Homebuyer's Guide, published in 2011, is a 65 page guide to help you work with consumers interested in learning all they can to ready themselves for homeownership. See the guide and learn about the National Standards for Homeownership Education in this program.

### What Do the Recent Changes and Trends in Reverse Mortgages Mean for Professionals Working with Seniors

*Cindy Stokes, Utah State University*

This presentation seeks to address the concerns surrounding the increase in reverse mortgage (RM) defaults and the loss of the HECM Standard fixed interest rate loan option, as well as to increase practitioner understanding of RMs as an option for senior homeowners seeking financial help. Professionals working with seniors should have adequate knowledge about RMs, and be able to refer senior clients to a RM counselor for additional detailed and required education so that seniors can effectively make the best decisions possible and be successful when they choose a RM.

**Teal Ballroom**

### Budgeting & Saving

Presider:  
Rebecca Travnichek,  
University of Missouri  
Extension

### Budgeting from the Heart: Addressing Emotional Decisions in Money Management

*Danielle Champagne, University of North Texas*

Financial counselors and educators can teach their clients hard and fast rules to manage their money – from setting goals to creating a budget to repairing their credit. But these rules and procedures will not always work to their clients' success if we as counselors and educators do not address the root causes of our clients' mismanagement of money. We must identify the emotional side of money management and decision-making to help our clients better for the short and long term.

**Studio 220  
NOMA A**

### Saving for the Unexpected: Innovations to Help Consumers Manage Emergencies

*Shaheen Hasan, D2D Fund*  
*Melanie Kwon Duch, D2D Fund*

In this panel, The Doorways to Dreams Fund (D2D) will highlight product innovations that have helped consumers successfully save for emergencies when they were not regularly saving before. Given that there is no universal solution to help consumers meet their needs for short-term, emergency savings, D2D has been working on various innovations to help households cope with emergencies, including a) savings on prepaid cards as well as b) prize-linked savings (PLS), an innovation that rewards consumers for saving with chances to win prizes based on their deposit activity. The panel will provide financial educators and counselors with background on the pressing need for short-term savings and showcase innovations that can help their consumers plan for managing short-term needs, including financial emergencies

## Symposium Schedule **Friday, November 22**

8:00AM-9:50AM

*Breakout Continued*

**Financial Education**

President:

Bobbie Shaffett,  
Mississippi State University  
Extension Service

**Money Smart**

*Bobbie Gray, FDIC*  
*Luke W. Reynolds, FDIC*

The session will overview best practices to delivering financial education, and using the FDIC's free Money Smart curriculum as an example. This session will equip AFCPE members to help youth and adults, including those from families who do not have a bank account, learn the basics of money management and how to effectively work with financial institutions and other community stakeholders to help the individuals gain access to appropriate savings and banking vehicles.

**Studio 220  
NOMA B-C**

**LYFE: Living Your Financial Experience**

*Jeanette A. Tucker, LSU AgCenter*  
*Kim Jones, LSU AgCenter*  
*Kim Bourgeois, Louisiana Federal Credit Union*  
*Mia Perez, Louisiana Federal Credit Union*  
*Sandy Lambert, Louisiana Federal Credit Union*  
*Anthony Landreneau, Louisiana Federal Credit Union*

Participants in this session will experience and learn how to access LYFE, Living Your Financial Experience, a turnkey financial education program targeting students in grades 6-12. Differing from traditional financial simulations, LYFE emphasizes the impact of education on careers and earning potential by utilizing both standards-based interactive classroom instruction and the fun of participating in a dynamic, technology-based financial simulation utilizing realistic scenarios, computers, debit cards and on-line banking.

9:50AM-10:00AM

*Break*

**Coffee/Beverage Break**

**Regency A & B**

## Symposium Schedule **Friday, November 22**

10:00AM-11:50AM Breakout

Technology &  
Professional  
Development

Presider:

Elizabeth Speck

### **Using Technology to Change Financial Behaviors**

*Jinhee Kim, University of Maryland*  
*Lynn Little, University of Maryland*  
*Mia Russell, University of Maryland*  
*Allison Schroeder, University of Maryland*  
*Nancy Lewis, University of Maryland*

In the session we will explain and demonstrate components of an online financial education program that has been developed by members of the University of Maryland Extension team. The purpose of the program is to increase adult learners' financial knowledge and especially to empower learners to change their behaviors around retirement investing. The program engages a variety of online tools and applications to facilitate learning and sustain behavior change.

**Regency F-H**

### **Military Family Learning Network Online Professional Development for Personal Finance Managers: Financial Position Analysis Webinars and Case Study**

*Michael Gutter, University of Florida*  
*Barbara O'Neill, Rutgers Cooperative Extension*  
*Molly Herndon, University of Florida IFAS Extension*

This session is aimed at military Personal Financial Management Program professionals, the reservist community, and Extension Agents who work with military clientele. Our session will focus first on discussing the use, creation, and analysis of key financial statements including balance sheet, income statement, budget, statement of cash flows, and statement of changes in net worth for use when working with military and non-military families. Secondly, it will share our experience teaching financial ratios online to PFMs and other educators.

Breaking Out with  
Limited Income

Presider:

Mary Spear,  
Navy

### **Money \$mart in Head Start: Increasing Financial Capability of Limited Income Households**

*Peggy M. Olive, University of Wisconsin-Extension*  
*Kristi Cutts, University of Wisconsin-Extension*

This practitioner's forum will examine how access to various methods of financial education may improve financial capability - the ability to manage one's resources based on knowledge, skills and access - for limited income families. Baseline and follow-up survey responses from this research project provide insight into the extent to which financial newsletters, workshops, and coaching impact families' financial attitudes and behaviors. In addition, financial educators will benefit from a better understanding of applications for the emerging approach of financial coaching, the successful integration of financial education into existing human service programs, and identification of additional opportunities to increase the financial capability of limited income households.

**Redbud**

### **Pathway out of Poverty for Single Mothers**

*Joanne Roueche, Utah State University Extension*

Single mothers represent the largest demographic of the population in poverty. Education, program support and mentoring can offer a potential pathway out of poverty and a brighter prospect for their future. Part of their finance education class is budgeting and organization of financial documents. Class participants will have access to the complete Family & Financial Readiness binder taught in the class that can be easily adapted to other audiences.

## Symposium Schedule **Friday, November 22**

10:00AM-11:50AM *Breakout Continued*

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### Growing Wealth & Risk Tolerance

Presider:  
Brenda Vaughn,  
TG

#### **What Makes Wealth Grow?**

*Ivan Beutler, Brigham Young University*

Wealth growth opportunities are difficult to observe using traditional financial statements. In this paper a wealth sensitive balance sheet and income-expense statement is presented to help identify corrective adjustments that promote wealth growth. Adjustments involve the application of straight forward financial practices — e.g. pay-off debt, live within your means, save and invest 10% of earned income, re-invest all investment income, and convert excessive depreciating assets into wealth producing assets. Also demonstrated is how to anticipate the dollar amount of wealth growth likely to occur from undertaking a set of corrective actions.

**Teal Ballroom**

#### **Describing Risk Tolerance: Does a Risk Characterization Portrait Exist?**

*John Grable, University of Georgia*  
*Abed Rabbani, University of Georgia*

Does a person's risk tolerance change from situation to situation or do people have a stable risk portrait? This presentation will help answer this question by showing that risk tolerance is not entirely domain specific but rather a generalized attitude held by individuals. The presentation will provide practitioners with helpful techniques that can be used when working with clients.

### Financial Practitioners & Investor Education

Presider:  
Cindy Petersen,  
University of Minnesota  
Extension Educator

#### **The Culture of Personal Finance: What Financial Practitioners Need to Know**

*Barbara M. O'Neill, Rutgers University*

This workshop will present information about the impact of culture upon personal finance attitudes and practices. Culture, defined as collection of socially transmitted behaviors and beliefs, is a "lens" through which people view events and make decisions. This workshop will discuss teaching personal finance from a multicultural perspective and financial characteristics of specific ethnic groups. This workshop includes a 24-slide PowerPoint presentation and three hands-on activities: "Financial Culture Coat of Arms," "Bucket List," and a values clarification activity.

**Studio 220  
NOMA A**

#### **Evaluation of an Investor Education Program**

*KristiLyn Wilkinson, Utah Division of Securities*  
*Jean M. Lown, Utah State University*  
*Lisa K. Boyce, Utah State University*

Using a logic model, this study evaluated an Investor Education Seminar to assess the effectiveness of the classes in helping participants improve their financial capability. Participants and a comparison group completed pretest, posttest, and three-month follow-up surveys measuring satisfaction, knowledge, confidence, attitudes, and practices. Although knowledge and attitudes did not increase significantly, hierarchical multiple regression revealed a significant improvement in financial confidence scores. Many participants progressed in the Transtheoretical Model of Change to a higher stage on the posttest.



## Symposium Schedule **Friday, November 22**

10:00AM-11:50AM *Breakout Continued*

Financial Aid &  
Student Loans

Presider:

Angela Mazzolini,  
Red to Black at Texas  
Tech University

**College Financial Literacy and Financial Aid: The Perfect Partnership**

*Mark Mielke, Texas A&M University*

Colleges are seeking to establish active, cost-efficient financial literacy programs. Come see the advantages of having the campus financial literacy program located within the financial aid office and obtain tips on starting or enhancing your own program. Presentation includes a case study to enable attendees to better understand the value of knowledge in assisting students.

**Studio 220  
NOMA B-C**

**Ins and Outs of Student Loan Repayment**

*Joe Braxton, TG*

While students receive information during loan counseling, they often have questions about how loan repayment works. This session describes the repayment options available to students as they prepare to enter the workforce. Topics include: taking inventory of your student loans; understanding the available repayment plans (including Income-Based Repayment) and the advantages of each; reviewing the details of consolidation; and learning about deferment, forbearance, forgiveness, and cancellation options

12:00PM-1:30PM

*Awards Lunch*

**Regency C-E2**

**Awards Lunch**

*Leslie Green-Pimentel, Awards Task Force Chair*

1:30PM-2:45PM

*General Session*

**Regency C-E2**

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*Staci Mintz, President of 1st Choice Counseling and Education*

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