

Welcome to the
2011 AFCPE® Annual Conference
November 16 - 18, 2011



WELCOME FROM THE PRESIDENT

Welcome to Jacksonville, Florida – reportedly the largest city in Florida both in land mass as well as population. AFCPE is delighted to present this year's Annual Conference in such a beautiful and warm city! Our hotel host this year, the Hyatt Regency Jacksonville – Riverfront, provides us not only an inviting inside environment with many amenities, but also gives us ready access to the St. John's River and all of the wonderful activities that the area offers.

First and foremost, I want to personally thank all who have worked so diligently this year in the planning of AFCPE's Annual Conference. As always, our wonderful staff, led by Executive Director, Gordon Genovese, have worked tirelessly on making every detail seamless for attendees. Please take a moment to thank them all – Gordon, Cara, Katie, Rebecca and Carol – when you see them. In addition, our President Elect, Rebecca Travnichuk worked with the Conference Committee in creating a truly substantive agenda of sessions that touch a wide variety of topics and interests. The Conference Committee this year is made up of the following: Conference Chair - Robyn LeGrand, Proceedings Editors -Luke Erickson & Lyle Hansen, Research Papers -Lyle Hansen, Practitioner Forums -Kelli Anthon, Student Research Papers -Kimberlee Davis, Poster Presentations - Mike Dunn. All of us owe them a hearty dose of appreciation for their efforts!

This year we'll start out with a bit more serious topic for our Welcome/General Session on Wednesday afternoon. Ted Klontz, Ph.D. will talk to us about financial decision making, something that today's consumer needs to consider seriously. That evening, in addition to our Welcome Reception and our first opportunity to preview the Exhibit Hall's vendors, we'll all be privileged to hear Holly Petraeus as she provides our Keynote Address with information about the Consumer Financial Protection Bureau where she serves as Assistant Director in the Office of Servicemember Affairs. On Thursday, we'll all want to hear Barbara Smith from the Social Security Administration and Jeanne Hogarth from the Federal Reserve Board as they share the latest information regarding federal priorities for financial education, research and evaluation. A new focus within our organization deals with our ethical standards as we provide education and other services. Our Ethics Committee of the Board of Directors will also provide a general session regarding newly established ethical standards for AFCPE. The Awards Luncheon always provides exciting news and time to celebrate those selected as the "best" this year. We'll finish off with a very timely topic regarding the current state of higher education financing, featuring a seasoned expert, Dr. Tom Melecki, Director of Student Financial Services, UT - Austin.

All of this and we haven't even talked about the absolute joy of seeing friends we haven't seen since last year in many cases! Not to mention new friends we'll make if we are open and seeking new adventures....and I'll ask you at some point what new friend you have made, so be prepared to respond!

During this past year, I've seen AFCPE through a different portal, that of the President of the Board of Directors of the organization. What an honor it's been to serve in this capacity and to gain new perspectives into this amazing organization. AFCPE is on the cusp of growth and recognition that we may not have experienced at any other time in our history. We must all be ready to grow,

think differently, challenge old assumptions, ways of doing things and ideas if we are to pass through this growth spurt successfully. We must hold hands like we never have before. I hold out my hand for each of you to help me in warmly welcoming all attendees to this year's Annual AFCPE Conference!



Sharon Cabeen
2011 AFCPE® President



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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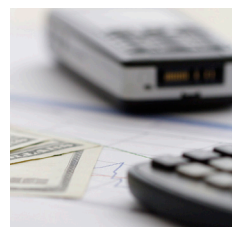
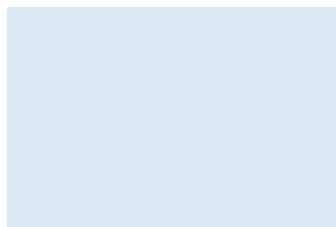
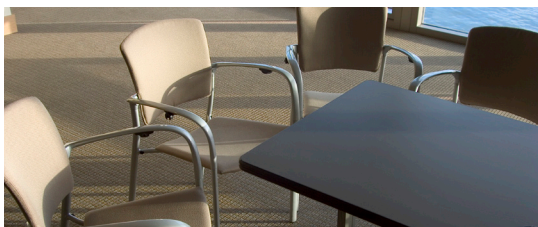
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2011 AFCPE® BOARD OF DIRECTORS

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 Nominations.....Joyce Cavanagh



SPEAKER BIOGRAPHIES



Ted Klontz, Ph.D.
Klontz Consulting Group

When Logic Leaves the Room: How Financial Decisions are Really Made, And What We Can Do About It

The basics of a healthy financial life are relatively simple to learn and understand, yet self-destructive financial behaviors, flying in the face of such basics, are too often the norm. This presentation will identify the source of destructive financial behaviors and what we, as professionals, can do to help clients make better decisions.

Wednesday, November 16, 2:00 PM - 3:30 PM

Ted Klontz Ph.D (Psychology) based in Nashville TN., is a researcher, speaker, trainer, workshop designer and facilitator, consultant to and troubleshooter for major athletic and entertainment management groups, as well as the U.S. Defense Department. His private practice includes financial professionals, collegiate and professional athletes, entertainers, and high wealth/profile families as well as “civilians”. Ted is a pioneer in the development and application of unique tools and techniques for helping people change troublesome behaviors. He has served as an advisor to Congressional Committees, and extensively as an expert voice in local, national and international radio, TV, on-line and print media. Ted’s most recent projects include the completion of his sixth book, Mind Over Money for Random House/Doubleday, a published research paper on money beliefs, and “The Judd’s” Oprah Winfrey Network TV show project.

He is a principal in the Klontz Consulting Group, working extensively with his son, Dr. Brad Klontz of Kauai, HI, as well as Peak Performance Brain Training Institute. He also serves as Vice-President of the International Financial Therapy Association.



Holly Petraeus
Assistant Director, Consumer
Financial Protection Bureau
Office of Servicemember Affairs

Keynote Address

Wednesday, November 16, 6:00 PM - 8:00 PM

Holly Petraeus is an Assistant Director of the Consumer Financial Protection Bureau (CFPB), heading up the Office of Servicemember Affairs. Her office’s mission is to partner with the Pentagon to see that military families receive strong financial education; to monitor complaints from military families and responses to those complaints by the CFPB and other agencies; and to see that federal and state agencies coordinate their activities to improve consumer protection measures for military families.

Prior to joining the CFPB, Mrs. Petraeus spent six years as the Director of BBB Military Line, a program of the Council of Better Business Bureaus providing consumer education and advocacy for servicemembers and their families. In that role, she oversaw a national program that worked with the Department of Defense as a partner in the DoD Financial Readiness Campaign and fostered outreach from the 120 local Better Business Bureaus to military communities across the United States. While with the BBB, Mrs. Petraeus made on-site visits to a number of military installations, working to establish relationships between local BBB personnel and military authorities. She guided development of teen and adult curricula taught to over 20,000 individuals in military communities around the United States. In addition, she published a monthly military consumer newsletter, and oversaw content posted on six BBB Military Line websites.

A military spouse of 37 years and a former Department of the Army civilian employee, Mrs. Petraeus also has extensive experience as a volunteer leader in military family programs. In that role she has worked with local, state and national legislators on issues affecting Army families, to include testifying at two U.S. Senate hearings on deployment-related issues.

Mrs. Petraeus is a summa cum laude graduate of Dickinson College in Carlisle, PA and a member of Phi Beta Kappa. She was granted an honorary Doctor of Public Service degree from Methodist University in Fayetteville, NC in May 2011. She is a recipient of the Secretary of the Army Public Service Award, the Boy Scouts of America “Service to Families” Award, the Department of the Army Outstanding Civilian Service Medal and the Oklahoma Medal of Freedom.

SPEAKER BIOGRAPHIES



Barbara A. Smith
Social Security Administration

What's Important and What Works: Federal Priorities for Financial Education Research and Evaluation

This session highlights the activities of the Federal government's Financial Literacy and Education Commission to improve financial education research and evaluation, including discussion of

- *The new National Strategy for Financial Literacy, calling for research and evaluation to identify effective programs and practices*
- *An assessment of the accomplishments related to the 2008 national research priorities and an update on new priorities*
- *An initiative to develop a clearinghouse of Federal government-supported financial education research and a self-assessment web application*
- *A joint research initiative established by the Department of Treasury and the Social Security Administration to support research in financial education*

Thursday, November 17, 9:30 AM - 10:45 AM

Ms. Smith is a Senior Economist in the Office of Retirement Policy at the Social Security Administration. Previously, she was a Senior Supervisory Policy Analyst in the Consumer and Community Affairs Division of the Board of Governors of the Federal Reserve System. Before working at the Federal Reserve Board, she established and directed the Financial Education Project at the Organisation for Economic Cooperation and Development in Paris, France. Under her supervision, the Project produced the first major international study of financial education programs. She has also worked as a Senior Economist at the US Government Accountability Office in Washington, DC, where she was responsible for leading projects on Social Security and pension issues. Ms Smith has taught economics at Old Dominion University in Norfolk, Virginia, and worked as a research associate at Mathematica Policy Research and as a junior economist at the Council of Economic Advisers. She received her Ph.D. from the University of Michigan.



Jeanne Hogarth, Ph.D.
*Consumer & Community Affairs
Federal Reserve Board*

Jeanne Hogarth is the manager for the Consumer Education and Research Section of the Division of Consumer and Community Affairs at the Federal Reserve Board. Prior to joining the Board in 1995, her previous experience includes 7 years of high school teaching in Ohio, a year on the Extension faculty at the University of Illinois, and 13 years on the consumer economics Extension faculty at Cornell University. At the Federal Reserve Board, she is responsible for research and outreach initiatives related to consumer financial services. Her recent projects include initiatives on consumers' use of banking services, consumer protection strategies, the effectiveness of financial education efforts, and consumer testing for comprehension and usability of disclosure notices. She is the author of numerous scholarly research articles as well as consumer education resources on financial management. Both her research and her consumer education programs have received awards for their excellence. Jeanne received a BS in education from Bowling Green State University and an MS and PhD in family and consumer economics from The Ohio State University.

SPEAKER BIOGRAPHIES



Tom Melecki, Ph.D.
The University of Texas, Austin

Sending Johnny to (and Keeping Him In) College: The Role of Financial Counseling, Planning, and Education

It is more important now than ever before for the United States to maintain and grow a well-educated citizenry and workforce. But we are falling short on at least two important counts – the number of low and middle-income students who can afford the college that are the right fits for them, and the percentage of students who succeed (graduate from) college in a timely manner. Financial aid alone cannot resolve these problems, and it is likely to be stretched even thinner in the future. What can financial counselors, educators, and planners do to help, and how should their role be structured? Some thoughts from a front line financial aid administrator.

Friday, November 18, 1:45 PM - 3:00 PM

Tom Melecki is Director of Student Financial Services at The University of Texas at Austin. He has served in this position since April 2008, when he returned to UT Austin after a 26-year absence.

Almost 60% of UT Austin's students depend on the Office of Student Financial Services to help fund their college educations. It employs 60 professional and administrative staff members and disburses more than \$430 million in federal, state, and institutional financial aid. In 2009-2010, it received more than 700,000 hits on its website; 106,000 phone calls; 27,000 office visits; and 5,500 e-mails. It also helped over 3,200 students find on and off-campus jobs.

Before returning to campus Melecki worked for two nonprofits in the federal student loan programs. There Melecki led initiatives to educate financial aid officers in improving their skills for counseling students on money and credit management. He also co-authored A Primer on the Federal Budget Process as a member of the National Association of Student Financial Aid and chaired committees for the National Council of Higher Education Loan Programs and Nebraska and Texas Associations of Student Financial Aid Administrators. He was president of the Nebraska Safety Council and served in various community leadership roles.

Melecki earned his PhD in Education Administration from UT Austin in 1991. He has a master's degree in college student personnel and a bachelor's degree in political science from Bowling Green State University in Ohio. He and his wife, Sherry, have two grown daughters.

CONFERENCE SCHEDULE

TUESDAY, NOVEMBER 15

10:00 AM - 6:00 PM **Registration**

Sky Bridge - 3rd Floor

WEDNESDAY, NOVEMBER 16

7:00 AM - 6:00 PM **Registration**

Sky Bridge - 3rd Floor

7:00 AM - 1:00 PM **Cooperative Extension Pre-Conference**

River Terrace 2

2:00 PM - 3:30 PM **Welcome/General Session**

Conference Center A

When Logic Leaves the Room: How Financial Decisions are Really Made, And What We Can Do About It

Ted Klontz, Ph.D.

Klontz Consulting Group

Presider:

Gordon Genovese, AFCPE Executive Director

3:30 PM - 4:00 PM **Break**

Conference Center A

4:00 PM - 4:50 PM **Concurrent Sessions 1**

INNOVATIVE LEARNING

Presider:
Cindy M. Petersen, University of
Minnesota Extension

**Gaming the Way to Financial Security;
Financial Entertainment: An Innovative Learning Tool**

Think video games are just for kids? Think again. During this session, engage in an interactive financial education experience that will explore how an award-winning innovation that includes farms, vampires, dancing, and celebrities can positively impact the lives of financially vulnerable adults. Learn how D2D, a national nonprofit organization, has successfully partnered with the military, community colleges, financial services firms, employers, government agencies, and community groups to reach a low-income audience while also seeing its innovation go viral among youth.

Nicholas Maynard, D2D (Doorways to Dreams) Fund

City Terrace 7

REVERSE MORTGAGES

Presider:
Todd Christensen,
Debt Reduction Services Inc

Boost your Income with Reverse Mortgage Counseling

Reverse Mortgage counseling provides a valuable service to the senior community through assisting clients to make informed decisions, and it can be a reliable source of income for a private practitioner or counseling center. HUD permits approved agencies to charge fees, and because only certified RM counselors can conduct sessions, there is a need for qualified, well trained, and unbiased RM counselors; this need has and will continue to increase rapidly. This presentation includes data from a research study that examined clientele from the Utah State University Family Life Center – Housing and Financial Counseling Services.

Cindy R. Stokes, Jean Lown, Lucy M. Delgadillo and Roxane Pfister, Utah State University

City Terrace 9

NATIONAL SERVICE PROJECT

Presider:
Virginia Zuiker,
University of Minnesota

**SOS: Sharing OurSelves for America's Future Financial Literacy
National Service Project**

The session will provide an overview of the national financial literacy service-learning project led by the University of Georgia Cooperative Extension/State of Georgia Collegiate 4-H Clubs. The "SOS" project focused on allowing college students to facilitate an hour long lesson with the goal of enhancing financial literacy skills and encouraging students to complete high school and higher education. The session will include a brief overview of the curriculum used, the pilot and revision phases of the project, peer-led instruction at the National Collegiate 4-H Conference, tips for success, and project results to date.

Laura Waters and Michael Rupured, University of Georgia

River Terrace 3

CONFERENCE SCHEDULE

WEDNESDAY, NOVEMBER 16 (CONTINUED)

DISASTER STRIKES

Presider:
Susan Cosgrove,
Mississippi State University
Extension Service

Tough Times: Strategies to Address the Impact of Disasters and Other Economic, and Social-Emotional Challenges

The combined effects of the recession, natural disasters, and oil spills have impacted livelihoods, destroyed homes, and weakened human resiliency. This session will introduce multi-faceted strategies and resources to build the capacity of individuals and families, including those with limited English proficiency, to address tough economic and social-emotional challenges.

Jeanette Tucker, Diane Sasser, Rebecca White, Deborah Hurlbert and Elizabeth Reames, Louisiana State University Agricultural Center

City Terrace 4

FINANCIAL EDUCATION FOR THE WORKPLACE

Presider:
Shirley Anderson-Porisch,
University of Minnesota Extension

Building Partnerships & Utilizing Technology to Reach Employed Adults

This session will provide participants with lessons learned from the development and implementation of the Solid Finances employee financial education series. The key components of the successful partnership that was built between Human Resources, Extension and other campus groups will be shared. The session will also highlight the roll of audience response devices as an extremely valuable teaching tool for financial education.

Joel Schumacher and Marsha Goetting, Montana State University Extension

River Terrace 2

5:00 PM - 6:00 PM

Welcome Reception

Ballroom Foyer 1, 2 & 3

Exhibit Hall Open

Conference Center B

6:00 PM - 8:00 PM

Opening Dinner

Grand 1-4

Keynote Address

Holly Petraeus

*Assistant Director, Consumer Financial Protection Bureau
Office of Servicemember Affairs*

Presider:

Sharon Cabeen, AFCPE President

THURSDAY, NOVEMBER 17

7:00 AM - 5:00 PM

Registration

Sky Bridge - 3rd Floor

Exhibit Hall open during breaks and Poster Session

Conference Center B

8:00 AM - 9:15 AM

Breakfast & Business Meeting

Conference Center A

9:30 AM - 10:45 AM

General Session

Conference Center A

What's Important and What Works: Federal Priorities for Financial Education Research and Evaluation

Barbara A. Smith

Social Security Administration

Jeanne Hogarth, Ph.D.

Consumer & Community Affairs Federal Reserve Board

Presider:

Joyce Cavanagh, AFCPE Past President

10:45 AM - 11:00 AM

Break

Conference Center A

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 17 (CONTINUED)

11:00 AM - 11:50 AM **Concurrent Sessions 2**

THRIFT SAVINGS PLAN

President:
Janet Garkey,
Credit Union National Association

What's New with the Thrift Savings Plan (TSP)?

The Thrift Savings Plan (TSP) has several new initiatives and updates including; Beneficiary Participant Accounts for spouses, status of Roth TSP implementation, the differences between Roth TSP and Roth IRAs, and possible tax implications members may consider if choosing to make either tax-deferred or after-tax contributions. Any new TSP updates for uniformed service members will be covered

Paula Gradwell, Thrift Savings Board

River Terrace 2

SOCIAL MEDIA - COLLEGE STUDENTS

President:
Charleston Harris,
Mississippi State University
Extension Service

Speaking Their Language with Their Media: Peer Educators Develop Targeted Financial Education Outreach for College Students

There's no doubt that financial education is timely for college students, but how do we communicate financial education effectively to students? University of Illinois Extension has an outreach program for college students designed to provide education through social media as well as traditional delivery methods. The educational content is both presented by and designed by peer educators. Kathy Sweedler, University of Illinois Extension Educator, will share what this content looks like, and the pros and cons of this approach.

Kathryn Sweedler, University of Illinois Extension

River Terrace 1

GAMBLING

President:
Jennifer Garbow,
University of Minnesota Extension
Family Development

Financial Counseling for the Addicted Gambler

Compulsive gambling ravages individuals and families in all aspects of their lives. This forum will discuss the role of financial counseling with addicted gamblers; raise awareness of gambling activity and impact on family finance; identify low risk gambling strategies that safeguard the family spending plan; raise awareness of addicted gambler treatment; and identify prevention/intervention strategies related to gambling and family finance.

Sara Croymans and Shirley Anderson-Porisch, University of Minnesota Extension

River Terrace 3

GENDER GAP

President:
Cindy Stokes,
Utah State University

Bridging the Gender Gap: Financial Advice and Worry

Prior research contends that worry is associated with seemingly irrational behaviors, poor decision making, and problem avoidance. However, studies focusing on gender-related financial behaviors and financial worry are limited. The findings from this study suggests that the inclusion of financially linked emotions, such as financial worry, may be beneficial in understanding the differences in financial behaviors and decision making between women and men.

Danielle D. Winchester, North Carolina A&T State University and Sandra J. Huston, Texas Tech University

City Terrace 1

UNEMPLOYED

President:
Celia Hayhoe,
Virginia Cooperative Extension
and Virginia Tech

When Your Income Drops: Financial Education for Recently Unemployed Households

This program provides tools to help participants MAP OUT a plan when they experience a loss of income. MAP OUT stands for Magnitude (calculating the size of the loss), Assets (things you can draw upon), Priorities (essential needs first), Options (ways to make ends meet), Unexpected (planning for emergencies), and Timeline (managing cash-flow). Evaluation results show that participants increase both financial knowledge and experience positive encouragement during difficult economic times.

Christa Campbell, University of Georgia Cooperative Extension, Elbert County; Andrea Scarrow, University of Georgia Cooperative Extension, Colquitt County; Michael Rupured, Joan Koonce and Pamela Turner, University of Georgia

City Terrace 9

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 17 (CONTINUED)

11:50 AM - 1:00 PM **Lunch on your own**

1:00 PM - 2:00 PM **General Session**

Conference Center A

Ethics

AFCPE Ethics Committee

Presider:

Rebecca Travnichek, AFCPE President Elect

2:00 PM - 3:00 PM **Poster Session**

Conference Center B

Exhibits Open

Ask A Financial Counselor

Shirley Anderson-Porisch, Sara Croymans, Rebecca Hagen Jokela, Rosemary Heins, Lori Hendrickson, Susan Hooper, Phyllis Onstad and Cindy Petersen, University of Minnesota Extension

A Report on the Special Needs Planning Community Training Modules

Mitzi Lauderdale, Janine Scott and Nicole Springer, Texas Tech University

Are Financially Dependent Spouses Comfortable With the Task of Managing Family Finances?

Rachel Dorman and Michael Gutter, University of Florida

College Students, Social Learning and Risky Credit Card Behavior

Kristin Jackson, Michael Gutter, University of Florida and Zeynep Copur, Hacettepe University

Consumer Debt among Older Adults in Rural Oklahoma

Eileen St Pierre, Oklahoma State University

Cooperative Extension Assists Low Income Families Through Free Tax Preparation and 'Teachable Moment' Financial Education

Rebecca Travnichek, University of Missouri Extension

Dollar Works 2 Impact Evaluation Report

Shirley Anderson-Porisch, Jean Bauer, Rosemary Heins, Susan Hooper and Cindy Petersen, University of Minnesota Extension

Financial Education and Minorities: Are There Differences In Parent Education?

Eric Dominguez and Nancy Deringer, University of Idaho

Fostering Financial Well-Being, Competency and Hopefulness Through Financial Education

Aimee D. Prawitz, Northern Illinois University; Julie Kalkowski, Creighton University; and Judith Cohart, Personal Finance Employee Education Foundation

Fun Financial Education Through Military Youth Saves

Joanne Roueche, Utah State University Extension and Selena Campbell, Hill AFB Airman & Family Readiness Center

Higher Education Burden

Chungwen Hsu and Irene Leech, Virginia Tech

Invest NOW: Money In Retirement On-line Course

Cindy M. Peterson, Rebecca Hagen Jokela, Rosemary Heins, and Sharon S. Danes, University of Minnesota Extension

Lack of Relational Charity Results in Diminished Economy and Use of Financial Resources

Ivan Beutler, Brigham Young University

Modeling the Mediating Effect of Subjective Financial Well-Being of College Students on Overall Quality of Life

Ji Hyun Kim, University of Lincoln-Nebraska; and Catherine Huddleston-Casas, University of Lincoln-Nebraska

Money Smart for Young Adults

Luke Reynolds, Nicole M. Peters and Elna Johns, Federal Deposit Insurance Corporation

Money Stories of Successful Long-Term Married Couples

Glen Jennings, Texas Woman's University

New Graduate Certificate Program: Financial and Housing Counseling

Patricia Swanson, Iowa State University; Sheran L. Cramer, University of Nebraska; Esther M. Maddux, John Grable, Kansas State University; Margaret Fitzgerald, North Dakota State University; Deborah Haynes, Montana State University; Sissy Osteen, Oklahoma State University; and Kathryn Morrison, South Dakota State University

Older Women's Social Security Retirement Benefit and Employment Options and Choices

Martie Gillen, University of Florida and Claudia J. Heath, University of Kentucky

Partnering with Local Libraries to Promote Youth Financial Literacy

Rebecca Hagen Jokela, Lori Hendrickson, Sara Croymans and Jan Gilman, University of Minnesota Extension

Payment Instrument Utilization for Specific Transaction Types

Fahzy Abdul-Rahman, New Mexico State University

Private Rental Property Ownership: 2004 - 2008

Martin Seay, Andrew Carswell and Robert Nielsen, University of Georgia

Providing Resources and Training to Meet Personal Finance Education Requirements

Debra Pankow, Mari Borr and Jesse B. Jurgenson, North Dakota State University

Rethinking Teacher Professional Development: Using Financial Concept Knowledge Gain as a Means for Increased Confidence and Improved Behaviors

Billy J. Hensley, National Endowment for Financial Education and Kristin Richards, Florida State University

Socio-economic Influences on Financial Literacy Skills for Native American High School Students: Implications for Financial Education

Lorna Saboe-Wounded Head, South Dakota State University

Teacher Preparedness About Teaching Financial Literacy and College Students Financial Knowledge

Michael S. Gutter, University of Florida; Zeynep Copur, Hacettepe University; Wendy L. Way, University of Wisconsin-Madison; and Martie Gillen University of Florida

Teaching Financial Education Across the Generations

Lori Hendrickson, Rebecca Hagen Jokela, University of Minnesota Extension; and Barbara J. Haynes, University of Wisconsin Extension

Using Financial Knowledge to Predict Student Debt Load

Kristy Archuleta, Anita K. Dale, Kurt A. Schindler and Scott M. Spann, Kansas State University

Using Virtual World Technology to Educate Students to be Financially Capable

Karin Richel, K.D. Hatheway-Dial, Lori Wahl, C. Brian Cleveley and Joey Peutz, University of Idaho Extension

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 17 (CONTINUED)

3:00 PM - 4:40 PM **Concurrent Sessions 3**

MILITARY

Presider:
Maryann Barry,
United States Air Force

Better Business Bureau's (BBB) Military Line

River Terrace 2

The Better Business Bureau's (BBB) Military Line established in 2003, is a non-profit program devoted to improving Financial Readiness and Consumer Education for Service members (Active and Reserve component), DoD Civilians, Retirees, and their Families. The program accomplishes its goals through Information, Education, and Outreach efforts using local BBB support and assets, online websites, and Social Media. BBB Military Line also tracks consumer complaint data in an effort to pinpoint trends and patterns of businesses seeking to target and take advantage of the military consumer. Come hear how BBB Military Line and your local BBB can support you and your installation.

Brenda Linnington, BBB Military Line

Security Clearances and the Appeal Process - Financial Issues

The Navy's Personal Security Appeals Board (PSAB) is the final authority on the granting of appealed Navy and Marine Corps clearances. Data collected over the last 5 years shows that just under 53% of the cases seen involved financial issues. Based on this, PSAB started a program to better educate the fleet on what was looked for in a financial decision case and what actions need to be taken and what needs to be provided. The brief being given by the PSAB will go over that background data and then cover in detail what the PSAB is looking for and how best to help your sailor or employee prepare.

*JJ Parker, United States Navy NCIS/PSAB;
and Benita Jackson, NCIS/PSAB*

INVESTING AND RETIREMENT

Presider:
Sheran Cramer,
University of Nebraska-Lincoln

Retirement Minus 5 to 10 Years: 10 Key Questions

River Terrace 1

This workshop will describe highlights from a financial education program that focuses on ten critical questions that older workers need to answer during the 5 to 10 years before retirement. It will also describe the current "retirement new normal," common retirement planning errors, and how clients can "retire" while they are still working.

Barbara O'Neill, Rutgers Cooperative Extension, Rutgers University

Investment and Retirement Education at Workplace

The session shows the financial education programs focusing on investing for faculty and staff at a state university. Curriculums and evaluation will be shared. This program was made possible by the micro grant program of Investment Company Institute Education Foundation.

Jinhee Kim, Lynn Little, Crystal Terhune, Wes Musser, Michael Elonge and Shante Stokes, University of Maryland Extension

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 17 (CONTINUED)

FINANCIAL CRISIS AND RECOVERY

Presider:
Bobbie Shaffett,
Mississippi State University
Extension Service

Putting the Pieces of the Puzzle Together: Financial Recovery After Disaster

Disasters wreak havoc on the financial well-being of those in their path. Financial recovery after a disaster is often a frustrating, complex, and long journey. It is vital for financial professionals to understand the family financial issues related to a natural disaster and to have knowledge of tools and resources needed to assist them throughout the recovery process. Extension professionals will showcase two NEW resources: the eXtension Money Management in Times of Disaster web resources and Recovery After Disaster: The Family Financial Toolkit.

Phyllis Onstad, Sara Croymans, University of Minnesota Extension; and Lori Scharmer, North Dakota State University Extension

River Terrace 3

Personal Financial Recovery Following Bankruptcy: Education Topics of Interest

Debtor education following bankruptcy has been mandated by congress as a way to assist debtors with the formation of specific human capital relating to financial management. But is that all that is needed? This presentation focuses on research looking at the relative impacts of general human capital, social capital, and specific financial management human capital on an individual's ability to recover financially following bankruptcy.

Lance Palmer and Vibha Bhargava, University of Georgia

FACTS AND FIGURES

Presider:
Michael Dunn,
United States Air Force

Determinants of Payday Loan Users

Payday loans deserve special attention due to their tremendous growth and the high annual percentage rate (APR) charged on loans. This study uses data from the 2007 Survey of Consumer Finances to examine factors that affect the likelihood of being a payday loan user. Results indicate that economic, credit, and human capital factors all influence the odds of being a payday loan recipient.

Scott Garrett and Sandra Huston, Texas Tech University

City Terrace 1

Using Web Conferences to Learn About Required Minimum Distributions

This workshop focuses on the topic of retirement planning and required minimum distributions (RMDs) and/or the process of conducting a financial education web conference to interact with professional colleagues and/ or clients. The presentation will share highlights and experiences from an online web conferences to reach educators and consumers. The presentation will also address the complex issue of required minimum distributions and the messages consumers should hear. Finally, this session will create a forum for other practitioners to share how they have used web conferences to build capacity and to reach clients.

Michael S. Gutter, University of Florida; Karen Chan, University of Illinois Extension; and Barbara O'Neill, Rutgers Cooperative Extension, Rutgers University

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 17 (CONTINUED)

EDUCATING OUR YOUTH

Presider:
Raymond Forgue,
Retired, University of Kentucky

Partnering to Evaluate the Effectiveness of a Financial Education Program for 4th and 5th Graders

The Money Savvy Youth Program is a project of the East Bay Asian Local Development Corporation (EBALDC) working with the University of California Cooperative Extension to provide 4th and 5th grade students with the money-management knowledge, skills, and tools needed to build secure futures while giving them the confidence to make sound financial choices today. This session will discuss this partnership between a land-grant university and a non-profit organization that was created to evaluate the effectiveness of the Money Savvy Youth curriculum being implemented by EBALDC. Preliminary evaluation results will be discussed.

Karen Varcoe, University of California; Charles Go, UCCE Alameda County; and Connie Costello, University of California

The Impact of a Financial Literacy Curriculum on Middle-School Youth in Georgia

This session describes a study of an innovative middle school-based financial education program, called "Your Money Your Future" implemented in 20 Georgia counties and developed by the University of Georgia Cooperative Extension Service. A discussion will focus on the results of the study and the further exploration of the possible links between personal financial management knowledge and behavior of middle school youth and financial education, and strategies for enhancing career aspirations.

Irina Kunovskaya and Michael Rupured, University of Georgia Extension

City Terrace 9

FRIDAY, NOVEMBER 18

7:30 AM - 8:00 AM **Continental Breakfast**

City Terrace 8 Foyer

8:00 AM - 9:40 AM **Concurrent Sessions 4**

FINANCIAL POTPOURRI

Presider:
Robyn LeGrand,
National Student Loan Program

Use Debit Cards Wisely

Learn how to access online publications used by Extension educators to teach adults and older youth about debit card rules, account management, and card safety. Participants will receive copies of publications, tools to keep track of account balances, and instructions about how to obtain the program presentation.

Bobbie Shaffett, Charlestien Harris and Susan Cosgrove, Mississippi State University

River Terrace 1

Integrating Service-Learning into Financial Counseling and Planning Courses

This presentation will provide perspectives on the value of service-learning in higher education. An overview of service-learning and its use in two financial planning courses will be illustrated. Attendees will understand the benefits of service-learning and will receive ideas for integrating it into their curricula.

Dorothy B. Durband, Texas Tech University; and Joseph Goetz, University of Georgia

CONFERENCE SCHEDULE

FRIDAY, NOVEMBER 18 (CONTINUED)

INNOVATIVE TOOLS

Presider:
Barry Wilkinson,
United States Air Force

Use of Financial Planning Software to Assist Mid-Career Employees in Developing Integrated Financial Plans for their Future

River Terrace 2

Many counselors, particularly military counselors, work in communities with a larger number of mid-career service members who are at a point where they should be developing a goal-focused, integrated financial plan to carry them to retirement. This session describes the presenter's experience with an informal "proof of principle" test, using commercially available financial planning software, to assist couples in developing a basic integrated financial plan. The presenter uses graphics adapted from actual plans to show intermediate and long-term financial objectives, cash flow projections; retirement capital analyses; taxable, tax-deferred, and tax-free savings and investment accounts; Monte Carlo simulation graphs; education funding; life, health, disability & long-term care insurance analyses; and estate planning considerations.

Jim Murphy, United States Marine Corps

Crossing Educational Boundaries through Virtual World Teaching: Making the Impossible Possible

Interactive games, simulations and virtual world technology have taken over our cyber waves, created a new educational delivery tool, and captured the "teachable moment". Imagine the movie "Avatar" meets "Schoolhouse Rock". In this session, participants will be introduced to the "Prosperity Quest", an immersive financial capability simulation using Second Life®. Come see how we have taken the virtual and expanded our creativity beyond imagination to make the impossible possible.

Karen Richel, University of Idaho Extension; K.D. Hatheway-Dial, University of Idaho, Dept of Accounting; Lori Wahl, University of Idaho, FCS; C. Brian Cleveley, University of Idaho, Virtual Tech. & Design; and Joey Peutz, University of Idaho Extension

EFFECTIVE COUNSELING

Presider:
Irene Leech,
Virginia Tech

Train-the-Trainer Program Scales Financial Literacy Program Reach

River Terrace 3

How many people is your program reaching? The TG Financial Literacy Train-the-Trainer Program enables TG to increase the scalability of TG Financial Literacy Program content. In addition, TG's Train-the-Trainer graduates often broaden their own scope of learning and expertise through ongoing program support, refreshed/enhanced material training, and pursuit of further study. This session will give you an overview of the TG Financial Literacy content, the Train-the-Trainer program, as well as outcomes over the past year.

Brenda Vaughn and Nancy VanBoskirk, TG

Development and Validation of a Financial Self-Efficacy Scale

As the role of psychological factors in influencing financial decisions is widely acknowledged, consumer educators recognize that simply providing more financial education may be necessary but not sufficient to improve financial capability. The development of a financial self-efficacy (SE) scale will help consumer researchers and educators identify pathways and barriers to productive personal financial management practices. This presentation will describe the development and validation of a 10-item two-factor financial SE scale. The scale can help students or clients assess their levels of both financial and general self-efficacy.

Jean M. Lown, Utah State University

CONFERENCE SCHEDULE

FRIDAY, NOVEMBER 18 (CONTINUED)

EDUCATION

Presider:
Joyce Cavanagh,
Texas AgriLIFE Extension Service

Offender Financial Literacy Education: Challenges and Opportunities

City Terrace 7

In prison systems, two serious problems converge - crime and illiteracy. Yet to be successful in re-entering society offenders need financial knowledge. This session will explore two program models used by University of Minnesota Extension faculty to work with and teach an incarcerated or recently released offender audiences. Come to learn about the challenges and opportunities.

*Rosemary K. Heins, Phyllis Onstad, Sara Croymans and Susan Hooper,
University of Minnesota Extension*

The Relation Between Education and Financial Literacy

The Relation Between Education and Financial Literacy - This paper presents how formal education attainment (high school, college, etc.) impacts an individual's level of financial literacy. Formal education is examined with respect to financial confidence, financial knowledge, financial content, and the financial literacy zones: target, caution, and danger.

Sandra Huston, Texas Tech University

AMERICA SAVES WEEK

Presider:
Mary Spear,
United States Navy

America - Military Saves Week - "Start Small, Think Big"

City Terrace 9

America Saves programs are a social educational marketing effort designed to create personal awareness of financial issues and promote individual's savings throughout the United States. Participants will learn about America Saves and Military Saves Week partnerships, program activities, and marketing techniques. Purpose of America Saves is to educate and assist individuals and families build wealth by saving and reducing debt.

Susan Shockey, USDA/NIFA; Andia Dinesen, Military Saves Consumer Federation of America; and Rebecca Travnichek, University of Missouri Extension

Developing Social Media Strategies: Results from a large scale promotion involving America Saves Week

A national social media outreach project was conducted by the eXtension Financial Security for All (FSA) Community of Practice (CoP) to promote savings and debt reduction during America Saves Week 2011. A grant funded two FSA CoP members' time to develop and track usage of "cut and paste" Twitter and Facebook messages that were e-mailed to almost 100 project cooperators. Outreach was tracked through the use of specific hashtags and shortlinks. In this session, we share our techniques and lessons learned from this large scale social media use.

Andrew Zumwalt, University of Missouri Extension; Michael S. Gutter, University of Florida Extension; Rebecca Travnichek, University of Missouri Extension; and Barbara O'Neill, Rutgers Cooperative Extension

9:50 AM - 10:00 AM **Break**

Conference Center A

Exhibit Hall open during breaks

CONFERENCE SCHEDULE

FRIDAY, NOVEMBER 18 (CONTINUED)

10:00 AM - 11:40 AM **Concurrent Sessions 5**

PARTNERSHIPS

Presider:
Kelli Anthon,
Belvoir Federal Credit Union

Establishing Strong Community Partnerships Contribute to Successful Military Saves Programs

Strong community partnerships contribute to successful Military Saves/ Military Youth Saves programs. Through that partnership, military youth and adults receive financial education and support presented by professionals from community organizations. Participants will receive program details and resources to implement a similar program with their University or on their installation.

Joanne Roueche, Utah State University Extension and Selena Campbell, HAFB Family Readiness (Volunteer)

River Terrace 1

Tools and Strategies for Community Financial Literacy Programs

This workshop provides AFCPE members with practical resources and strategies that can be used immediately to help nonprofits and other groups either start or revamp, maintain, and evaluate a financial education program that meets the specific needs of participants. Financial educators, community volunteers, and social services case workers who are interested in helping community members become better financial decision makers can use the National Endowment for Financial Education's resources to create or strengthen unique, effective, and sustainable financial education programs.

Brent Neiser, Susan Sharkey and Mary Jeannette Schultz, National Endowment for Financial Education

CREDIT AND SCORES

Presider:
Janie Bright,
Local Government Federal
Credit Union

Credit Card Behavior as a Function of Risk Attitude, Impulsivity, and a Mother's Socialization Factors

Why do some people manage their debt and credit prudently while others seem to face debt problems on a continual basis? This presentation discusses the role of impulsiveness, socialization, time preference, socioeconomic status, and risk attitude in shaping credit card behavior. Attendees will learn how important family role models are in shaping financial behaviors.

John Grable, Sonya Britt, NaRita Anderson and Anita Dale, Kansas State University

River Terrace 2

The Drive to 850 – Advanced Strategies for Increasing Your Credit Scores

This is a visual presentation that outlines the expanding role and hidden costs of credit scores. This workshop will identify the three critical sections of a credit report along with the many sub-factors that drive credit scores. Several advance strategies will be identified to help military personnel, students and consumers alike on the road to 850.

Al Bingham, Credit Score Plus

CONFERENCE SCHEDULE

FRIDAY, NOVEMBER 18 (CONTINUED)

PERCEPTIONS AND CHANGE

Presider:
Sharon Cabeen,
TG

Looking For Change in All the Right Places: Partnerships that really work!

There is a growing movement of financial educators partnering with non-financial people and programs in new and exciting ways. A brief overview of ten examples ranges from joining asset building coalitions and involvement in leadership programs to working with clergy and marriage and family therapists.

*Syble Solomon, LifeWise/Money Habitudes; Dena Wise
and Ann A. Berry, The University of Tennessee Extension*

River Terrace 3

Inmate Perceptions of Financial Education Needs: Suggestions for Financial Educators

Recently, national attention has turned to the need for increased financial education, particularly for low-income populations. Incarcerated individuals represent a distinct low-income group that could likely benefit from financial education. In this session, I discuss the results of qualitative interviews with twelve men incarcerated in a Midwestern county jail in which they identified their financial education needs as well as the barriers they perceive to receiving financial education while incarcerated. I also discuss some implications for financial educators based on their responses.

Lindsay Larson Call, Brigham Young University

FINANCIAL LITERACY EDUCATION

Presider:
Phyllis Onstad,
University of Minnesota Extension

Financial Education Boot Camp: Building Educators' Capacity to Teach Personal Finance

Building the financial education capacity of teachers is critical to student success. This workshop will describe the methodology (content and format) and impact of a rigorous personal finance training course for educators.

Barbara O'Neill, Rutgers Cooperative Extension, Rutgers University

City Terrace 7

One for All? An Examination of Whether Students Interact with One Financial Planning Curriculum Differently Based on their Personal Characteristics

The National Endowment for Financial Education's High School Financial Planning Program is one example of a financial planning curriculum. This study focuses on whether high school students' interaction with this curriculum differed based on their ethnicity, whether they lived in states mandating financial education, whether they lived on farms, their working status, and their gender. Key findings were that while male, farming, and working students had higher existing financial knowledge, female, non-farming, and non-working students gained more from the program. Moreover, students living in mandate states and not on farms gained more than their counterparts on nearly every financial behavior.

Katherine E. Brewton and Sharon M. Danes, University of Minnesota

CONFERENCE SCHEDULE

FRIDAY, NOVEMBER 18 (CONTINUED)

EFFECTIVE PEER MENTORING PROGRAMS

Presider:
Rebecca Travnichek,
University of Missouri Extension

Florida Master Money Mentor Program

This forum highlights a one-on-one mentoring program designed to provide support and education to low and moderate income Florida families to promote positive financial practices. The forum will include an overview of the training, funding, implementation, and evaluation of the program, which is currently finishing its second full year.

Michael S. Gutter, Selena Garrison, Martie Gillen, University of Florida; Lisa Leslie, UF/IFAS Hillsborough County Extension; and Scott Taylor, UF/IFAS Hernando County Cooperative Extension

City Terrace 9

Peer Mentoring for Personal Finance Budgeting Assignment

Learn about an effective strategy to engage peer mentors to teach budgeting to students in a personal finance class. Both the mentors and mentees benefit.

Irene Leech, Chungwen Hsu, Ronald W. Gibbs, Michelle Hudgins, Abigail Smith and Patrick Herndon, Virginia Tech

12:00 PM - 1:30 PM

Awards Luncheon

Presider:
Leslie Green-Pimentel, AFCPE Awards Committee Chair

Conference Center A

1:45 PM - 3:00 PM

General Session

Sending Johnny to (and Keeping Him In) College: The Role of Financial Counseling, Planning, and Education
Tom Melecki, Ph.D.

The University of Texas, Austin

Presider:
Sharon Cabeen, AFCPE President

Conference Center A