



Association for Financial Counseling  
& Planning Education®



# 2019 AFCPE® ANNUAL RESEARCH AND TRAINING SYMPOSIUM SCHEDULE

PORTLAND, OREGON  
NOVEMBER 19 - 21

Program contains information as of 10/25/2019.  
Any changes will be reflected in the mobile App.

# AFCPE19

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# Welcome from the President



Leslie Green, PhD, AFC®

2019 AFCPE® President

Welcome to the Pacific Northwest! AFCPE® has the pleasure of being hosted by the Marriott Downtown Waterfront hotel in the energetic city of Portland, Oregon. Nestled right on the Columbia and Willamette rivers, there are many scenic spots and bicycle trails as well as parks and gardens. Some of the many popular attractions include the Japanese Garden, Oregon Zoo, and the world's largest new and used bookstore, Powell's City of Books. For those who will be staying the weekend, Saturday's Market, the nation's largest outdoor arts and crafts market, is a must see!

The theme for this year's symposium is *Connect\*Empower\*Impact*. We will have an opportunity to connect and network with both familiar and new colleagues, hear the latest research, and learn skills, techniques, and tools of the trade to empower those we serve. This will surely impact our practices, clients/students, communities, colleagues, and perhaps most importantly, ourselves.

Organizing a symposium of this scale is not an easy task and takes year-round planning. Please join me in thanking the AFCPE staff and Symposium Task Force for making this year's symposium a success! Task Force members include Sasha Grabenstetter (Chair), Axton Betz-Hamilton, Beth Darius, Erin Deville-Brown, Jesse Ketterman, Mia Russell, Danielle Winchester, Sara Martin-Fuller (Staff Liaison), Rachael DeLeon (Staff Liaison) and Ryan Law (Board Liaison). As always, the AFCPE staff will be working continuously to ensure each part of the symposium runs smoothly. They would love to hear from you, so when you get a chance, stop by the registration table, or catch them in the hall and let them know how much you appreciate them! Our ever hard working staff include: Rebecca Wiggins (Executive Director), Michelle Starkey (Certification Program Director), Jarod Taylor (Certification Program Manager), Heather Baker (Military Spouse Fellowship), Sheena Parrish (Special Programs Manager), Summer Red (Post-Certification Program Coordinator), Rachael DeLeon (Director of Communications and Member Services), Sara Martin-Fuller (Special Events Manager), Luisa Singletary (Communications and Member Services Coordinator) and Mikayla Roman (Events Intern).

I would also like to recognize our generous sponsors who have made the symposium possible, as well as our many exhibitors, keynote speakers, presenters, moderators, and reviewers. It is because of your willingness to share your experience, research, creative innovations, expertise, resources, and best practices that the symposium will be a terrific learning experience for all involved.

CONTINUED ON NEXT PAGE

# Welcome from the President

This year's pre-symposium includes a variety of options for members seeking to become certified and those who want to learn more about their niche in Cooperative Extension, counseling, coaching, or education, and how to navigate ethical issues that periodically arise. Attendees will also have the opportunity to learn more about the varied career options available in our field.

The symposium itself will kick off with an outstanding panel which will address closing the racial wealth gap through promising practices. Come ready to learn and be changed by the experiences and knowledge of: Dedrick Asante-Muhammad (Chief of Equity and Inclusion at the National community Reinvestment Coalition), Brian 'Dyalekt' Kushner (Brunch & Budget Podcast Cohost & Workshop Facilitator), Saundra Davis (Founder and Executive Director of Sage Financial Solutions), Pamela Capalad (Founder of Brunch and Budget), Yolanda Jackson (Pastor at Force of Life Fayetteville), Darren Liddell (Financial Inclusion Marketplace project lead at The Financial Clinic).

On Wednesday and Thursday, we will have two general sessions each. Wednesday morning, we will be pleased to hear *The Financial Capability Gap – What is it and what does it mean?* presented by Gary Mottola (Research Director, FINRA Investor Education Foundation) and Shay Cook (Financial Readiness Manager at FINRA investor Education Foundation). That afternoon Harriet Dominique (President of The USAA Educational Foundation) will present *7 Leadership Lessons*. On Thursday morning Ida Rademacher (Vice President at the Aspen Institute and Executive Director of its Financial Security Program) will present *Inclusive Growth: The Backbone of American Prosperity*. The last general session will be *The Science of Laughter* by Ellie Kay (Founder of Heroes at Home, and best-selling author). Each of our general session speakers and topics will be engaging and provide inspiration and ideas for how to improve our own work and the lives of our clients and students.

In partnership with the Wells Fargo's Hands on Banking program, we will host our 4th annual community outreach event. It will be held at the conclusion of the symposium with volunteers from AFCPE® expected to serve 100 low-income members of the local community. If you didn't get a chance to register for this event, there may still be time! Please see Rachael DeLeon at the registration area for more information.

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# Welcome from the President



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The business meeting will be held on Wednesday. It is open to all symposium attendees and lunch is provided. Plan on joining us to learn more about the internal activities of AFCPE®, the Board of Directors, and the various Task Forces. This is a great way to learn more about how the organization functions and to select a Task Force to volunteer with! At the business meeting, our new board members will also be welcomed to their new role within the organization. Thank you to all who raised your voice and voted for these outstanding professionals and for the Nominations Task Force, lead by Past President, Jerry Buchko, for their countless hours spent inviting nominees and vetting and interviewing applicants. Your new board members are: Amanda Wilson, Krista Loew, Warren (Bud) Schneeweis, Don Fulton, Holly Zugay, Don Blandin, and Jen Hemphill. I would like to express my thanks to Jerry Buchko who will be completing his term of service on the board at the end of this year. His insight, industry perspective, ability to see all sides of an issue, and efficient approach have been extremely valuable over the years as AFCPE® has continued to grow and expand.

It has truly been a pleasure serving as the President of AFCPE® for 2019. I have grown professionally and personally as I have worked with Rebecca Wiggins (Executive Director), the AFCPE staff, and the Board of Directors. There are a lot of behind the scenes efforts that occur in order to make all the various aspects of AFCPE® run so smoothly, from the symposium to certification and member services, and special programs, as well as the Newsletter and Journal of Financial Counseling and Planning. Getting involved as a volunteer with the organization has helped make it my professional home. I hope that you will each find your place at AFCPE® and make it your professional home as well. I'd like to welcome Ryan Law, who will be assuming the duties of President for 2020. He is passionate about financial education and counseling, a motivated advocate for both clients/students and colleagues, and a strong leader. I look forward to learning from Ryan as I assume the role of Past President.

Welcome again to the 2019 AFCPE® Symposium. Get ready to Connect, Empower, and Impact!

Leslie Green, PhD, AFC®  
2019 AFCPE® President

# 2019 Task Force Members

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Carmina Lass, Member  
Brian Lomax, Member  
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Danielle Winchester, Proceedings Editor  
Beth Darius, Member  
Erin DeVille-Brown, Member  
Jesse Kettermann, Member  
Mia Russell, Member

# 2019 Task Force Members

## SYMPOSIUM REVIEWERS

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Shirley Anderson-Porisch	Federica LeMauk
Duane Atchison	Yiting Li
Theresa Popp Braun	Brian Lomax
Danielle Champagne	Kent Lutz
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Laurel Kubin	Carl Windom

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The purpose of The USAA Educational Foundation is to lead and inspire actions that improve financial readiness for the military and local community. **#AFCPE19**



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FOR MORE INFORMATION  
PLEASE VISIT:

**USAAEF.ORG**

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	Kathy Smith
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# 2019 Symposium Scholarship Recipients

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Ashley Kampfe  
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Marty Tydings  
Carl Windom  
David Winfrey  
Regina Wood

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 Yi Liu, Texas Tech University  
 Julie Miller, MIT  
 Michelle Prah, Oklahoma State University  
 Miranda Reiter, Kansas State University  
 Cherie Stueve, Kansas State University



# 2019 Symposium Scholarship Recipients

## KNOWLEDGE BOWL

### **Kansas State University**

Tyler Moison  
Emma Schumann  
Elise Wolfe  
HanNa Lim (faculty)

### **Texas Tech University**

Eleazar Lopez  
Ashlyn Smith  
Russell Williams  
Jennifer Wilson (faculty)

### **University of Alabama at Birmingham**

Sharman Malhi  
Reece Moore  
Lia Puzzo  
Stephanie Yates (faculty)

### **University of Georgia**

Maliah Bush  
Brooke Cantrell  
Kevin VanCise  
Joe Goetz (faculty)

### **University of Missouri**

Yaqi (Anky) Fang  
Clayton Foster  
Clayton Powell  
James Green (faculty)

### **Utah State University**

Thomas Guinn  
Emily Shaffer  
Tia Torrie  
Alena Johnson (faculty)

### **Utah Valley University**

Benjamin Andrew  
Kevin Cowan  
Marco Figueroa  
Ryan Law (faculty)



# Pre-Symposium Schedule



At AFCPE®, we set a standard, the standard, not just because it's the best thing to do, but because it's the right thing to do.

## CERTIFICATION:

The AFC®, which is NCCA® accredited, is the standard on which all of our certifications are based. The FFC®, delivered in partnership with Sage Financial Solutions, provides professionals with the skills and techniques to build upon their financial foundation and support clients as they make lasting financial behavior change. Each certification is structured, rigorous, and highly focused on professional development and continuing education.

## MEMBERSHIP:

Our diverse and inclusive community of professionals are working together to advance the field of personal finance. AFCPE® Membership provides access to a professional network, professional development, and tools and resources that support your work and your career.

## PROFESSIONAL DEVELOPMENT:

## Sunday, November 17

### REGISTRATION

Marriott  
Main Lobby

7:00 AM – 12:00 PM

Registration open.

### TRAINING

The Porter Hotel  
Bridgetown /  
Puddletown  
2nd FL

8:00 AM – 4:00 PM

#### AFC® Onsite Review

Pre-registration required. Must be registered as an AFC® candidate to participate.

Summer Red, AFC®, AFCPE

### TRAINING

The Porter Hotel  
Founders Ballroom  
2nd FL

9:30 AM – 4:30 PM

#### Coaching Essentials – Day 1

Sandra Davis, Sage Financial  
Solutions, Executive Director

Coaching is not a replacement for financial counseling or planning but a way of working with clients to support them in taking charge of their financial choices and implementing action plans.

Our training provides a clear process, with a focus on mastery of coaching skills allowing each individual to bring their own unique personality and expertise to the coaching relationship.

*Pre-registration required. Pre-approved for 12 CEUs.*

THE ESSENTIALS COURSES: Recognizing the unique needs of our field, AFCPE®'s Essentials courses complement our certification programs. Some, like the Money Management Essentials course, provide a stepping stone to certification or are ideal for those who are in need of a firm foundation of personal finance knowledge. Others provide specialization in areas like disability and inclusion. All essentials courses align with the core competencies of our gold standard – the AFC®.

## Monday, November 18

### REGISTRATION

Marriott  
Main Lobby

12:00 PM – 5:00 PM

Registration open.

### AFCPE BOARD MEETING

Marriott  
Eugene  
Lower Level

8:00 AM – 4:00 PM

Invitation Only

### TRAINING

The Porter Hotel  
Bridgetown /  
Puddletown  
2nd FL

8:00 AM – 12:00 PM

AFC® Review - Day 2

Pre-registration required. Must be an AFC® candidate to participate.

*Summer Red, AFC®, AFCPE*

### TRAINING

The Porter Hotel  
Founders Ballroom  
2nd FL

9:30 AM – 4:30 PM

Coaching Essentials – Day 2

*Sandra Davis, Sage Financial  
Solutions, Executive Director*

*Pre-registration required. Pre-approved for 12 CEUs.*

### AFC® EXAM

Marriott  
Columbia/Willamette  
Lobby Level

1:00 PM – 4:00 PM

AFC® Exam

*Pre-registration required.*

### CERTIFICATION COUNCIL MEETING

Marriott  
Portland  
Lower Level

1:00 PM – 4:00 PM

Invitation Only

# Pre-Symposium Schedule

## Tuesday, November 19

### REGISTRATION

Marriott  
Registration Area  
Lower Level

7:00 AM – 5:00 PM

Registration open

### PRE-SYMPOSIUM

The Porter Hotel  
Founders Ballroom  
2nd FL

7:30 AM – 1:00 PM

#### Cooperative Extension - Financial Education: Our Time Has Come

Carrie Johnson, AFC® , North Dakota State University  
Shay Cook, AFC®, FINRA Foundation  
Laura Levine, Jump\$tart Coalition  
Kenneth McDonnell, Consumer Financial Protection Bureau  
Susan Sharkey, AFC®, National Endowment for Financial Education  
Scott Wolla, Federal Reserve Bank of St. Louis

This annual professional development opportunity is designed for Extension professionals who are also AFCPE members. The Cooperative Extension Service provides non-formal education and learning activities throughout the country. It is essential for states to work together to determine national needs and focus. This pre-symposium will focus on how we can build our network of financial education professionals to address current and emerging issues in the field. (7:30 AM Breakfast. 8 AM Welcome)

*Pre-registration required. Pre-approved for 4 CEUs*

### THE AFCPE CAREER CENTER

# Did You *Know*?

With our new Premium package, employers can have their listing intelligently distributed to other job boards like Monster, Jobs2Careers, ZipRecruiter, etc. for one flat fee! This saves you time and money – with all applicants easily accessible through our easy-to-use applicant tracking system.

VISIT [afcpe.org/career-center](http://afcpe.org/career-center) for more information

# Pre-Symposium Schedule

## Tuesday, November 19

### PRE-SYMPOSIUM

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

8:00 AM – 10:00 AM

Career Path Exploration  
AFCPE Career Task Force

Join us for a complimentary session and explore how to build a career or explore different areas in the various fields of financial counseling and education (Private Practice, Nonprofit, Military/Government, Academia). Learn how to get started, identify centers of influence, extend your network, etc.

This session will combine presentation with round table discussions providing attendees an opportunity to explore areas of specific interest in more depth.

*Space is limited. Pre-registration required.*

### PRE-SYMPOSIUM

Marriott  
Salons H-I  
Lower Level

8:00 AM – 12:00 PM

AFCPE Ethics  
Summer Red, AFC®, AFCPE

Refresh your knowledge of AFCPE's Code of Ethics and Standards of Practice, while evaluating tricky ethical scenarios. If you have a real-world scenario to share, bring it along to discuss! This training satisfies AFCPE's Ethics CEU requirement.

Learning Objectives:

- Refresh knowledge of AFCPE's Code of Ethics.
- Refresh knowledge of AFCPE's Standards of Practice.
- Learn about AFCPE's Ethics Panel.
- Practice applying Code of Ethics and Standards of Practice in difficult situations.

*Pre-registration required. Pre-approved for 3 CEUs.*

### CEUS FOR AFCPE CERTIFIED PROFESSIONALS:

AFCPE professionals who attend all 3 days of the 2019 AFCPE Symposium will receive 15 CEUs. CEUs will be added to your record and will count toward the 2019/2020 reporting period continuing education requirement **upon completion** of the official **AFCPE Final Survey**.

# Pre-Symposium Schedule

## Tuesday, November 19

### PRE-SYMPOSIUM

Marriott  
Mt. Hood  
2nd FL

8:00 AM – 12:00 PM

#### The Higher Education Financial Wellness Pre-Symposium

Janessa Siegel, Indiana University

This session is for those in higher education and/or wanting to learn more about student financial issues.

Part I: Student Financial Wellness:

With rising costs of college, students make decisions in order to persist. Decisions range from forgoing a social activity to whether they can eat or afford housing. This session uses research to emphasize issues facing students.

Part II: Student Loans:

1. Student Loan Misconceptions - i.e. what's the reality of loan terms and debt amount.
2. Student Loan Repayment - many different options can cloud a person's ability to determine repayment. This section provides clarity, including Public Service Loan Forgiveness
3. Parent PLUS loan effects on families - while noble, in many cases can negatively impact finances. How prevalent is this and how should financial advisors direct their clients?

*Pre-registration required. Pre-approved for 3 CEUs.*

### PRE-SYMPOSIUM

Marriott  
Salon G  
Lower Level

9:00 AM – 11:00 AM

#### 5 Financial Faux Pas that Keep Consumers in Debt For-Ev-Er

Todd Christensen, AFC®, Money Fit, by DRS, Inc.

This 2-hour workshop for coaches and counselors introduces a simple and practical 5-step checklist to implement with clients and consumers to put their finances on a sure and steady foundation for success. Without addressing these 5-steps, consumers are sure to end up in debt long-term.

Objectives: Participants will be able to:

1. Identify the 5-steps to breaking the long-term consumer debt cycle
2. Understand how each step contributes to long-term household financial stability
3. Begin adapting the checklist for their professional counseling and coaching settings

*Pre-registration required. Pre-approved for 2 CEUs.*

### STUDENT LUNCHEON

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

11:30 AM – 12:45 PM

Invitation Only

2019 AFCPE Symposium Schedule

EXHIBIT HALL

Marriott  
Salons A-D  
Lower Level

1:00 PM – 5:00 PM

The AFCPE19 Exhibit Hall is the place to be all week long. Come here to see what’s new, to expand your network, and to gather information, tools, and resources that support your work and your career. Connect with sponsors and exhibitors, network with other attendees, and enter to win prizes!

OPENING GENERAL SESSION

Marriott  
Salons E-F  
Lower Level

2:00 PM – 3:30 PM

Closing the Racial Wealth Gap:  
Promising Practices for Practitioners Panel Discussion

*Dedrick Asante-Muhammad, National Community Reinvestment Coalition; Pamela Capalad, CFP®, AFC®, Brunch & Budget; Dyalekt, Brunch & Budget; Darren Liddell, AFC®, The Financial Clinic; Yolanda Jackson, Force of Life Fayetteville; Saundra Davis, APFC®, Sage Financial Solutions*

Building off of our panel discussion in 2017, introducing the racial wealth gap data, an AFCPE working group will discuss promising practices for financial counselors, coaches, and educators to help close the racial wealth gap with the people we serve.

*\*CFP Pre-Approved Session - 1 CEU*

## AFCPE POSTER SESSION

Marriott  
Salons A-D / Salons G-I /  
Ballroom Foyer  
Lower Level

3:30 PM – 5:00 PM

Through visual presentation, the poster session introduces you to new research, educational tools, and educational programs. This annual session is a great opportunity to explore new research and ideas. Presenters will be available to answer questions and provide additional information about their presentations.

### What's the Connection: Financial Attitudes and Financial Well-Being of Black Americans

*Cortnie Baity and Joe Grzywacz, Florida State University*

The goal of this study was to give voice to black adults, approximately 12% of U.S. population, who are currently overlooked in the financial counseling literature. This study will achieve this goal through three primary aims: document average scores on the KMSI in a sample of black women and men, delineate variation in these attitudes by gender among blacks, and determine the role of financial attitudes in shaping black men's and women's financial well-being.

### Successful Family Member POA Agent Implementation: Estate Planning Experiences in South Dakota

*Axton Betz-Hamilton, AFC® and Jamie Rich, South Dakota State University*

In this session, results will be shared from a study that explored the non-exploitative (i.e., successful) implementation experiences of a family member power of attorney (POA) agent in South Dakota. The study discusses how practitioners can use the findings to help financial counseling and planning clients minimize their risk of elder financial exploitation via a family member POA agent.

### An Examination of Debt Patterns among First Generation College Students

*Jamie Lynn Byram, AFC®, University of Georgia*

This study examines debt accumulation of two groups: first-generation college students and continuing-generation college students. FGCS are students who are the first in their family to attend college. CGCS are students who have had a parent attend college before them. Analyzing data from the 2016 wave of the Survey of Consumer Finances, this study examines student loan debt for both FGCS and CGCS and revolving debt balances among both groups.

After college, FGCS may have higher amounts of debt and less financial resources to service debt. Instead of using their salary to fund current consumption (house, car, savings, emergency fund, investing), FGCS are more likely to have to pay off larger amounts of debt from the accumulation of credit card and student loan debt during college.

This study is important for families and universities as they deal with the financial well being of a potentially vulnerable group of young adults.

## AFCPE POSTER SESSION CONTINUED

### The Determinants of Bankruptcy for US Households: Evidence from the 2010, 2013, and 2016 Survey of Consumer Finances

*Guopeng (Kevin) Cheng, Virginia Tech and Chen Xu, University of Missouri*

When affected with financial hardships, some people decide to declare bankruptcy to establish a payment plan, eliminate debts, and obtain legal protection from the courts. However, bankruptcy can remain on peoples' credit reports for 7 to 10 years, depending on the type of bankruptcy they choose to file for. Depending on state laws, a bankruptcy trustee can be forced to liquidate certain assets, which could delay or disrupt the financial goals of the persons filing for bankruptcy and negatively affect their future financial well-being. Even though the number of total filings have declined since 2010 and remained relatively steady between 2015 and 2018, the factors leading to personal bankruptcy still remain unclear. The purpose of this study is to investigate the determinants of consumer bankruptcy decisions.

### Impact of Financial Education on Inmate Intent to Change Financial Behavior

*Priscilla Graves, University of Maryland Extension*

An assessment of inmates in a financial literacy study revealed 90% of inmates in four (4) counties had very limited understanding of personal financial management education. Although more than 50% have earned more than \$50,000 per year. This study assumes that there is an impact of financial education on inmate intent to change financial behavior. Data collected from financial education classes from inmates in four city/counties (N=255) was analyzed. Results indicate a positive impact of financial education on inmate intent to change behavior.

### Financial Preparation for Disaster: Determining the Need for Educational Resources

*Lori Hendrickson, AFC®, and Sara Croymans, AFC®, University of Minnesota Extension*

This poster will highlight the findings of a focus group study regarding financial preparedness for disaster. During fall 2018, two Extension Educators led four focus groups to determine the need for additional disaster financial preparedness resources. The twenty-seven participants provided insights on disaster financial issues survivors encounter; financial knowledge, attitudes, skills and behaviors that support financial resilience; sources of financial information and assistance; identification of current and needed financial preparation resource; as well as recommendations on what good resources look like and how to make them accessible and utilized.

The study can serve as a springboard for researchers to further study disaster financial preparedness needs and provide best practices for how practitioners can guide individuals and families through this process.



## AFCPE POSTER SESSION CONTINUED

### Impact of Financial Capability on Low-to-Moderate-Income Young Adults' Saving Behavior in South Korea

*Dong Ho Jang and Jangmin Kim, Texas State University*

Many young adults suffer from financial deficit despite their hard work in South Korea. The purpose of this study is to explore the impact of financial capability on low-to-moderate-income (LMI) young adults' individual saving behavior. This study analyzed survey data collected in 2018 from 2,160 LMI young adults who attended an IDA project in South Korea. A logistic regression analysis was performed to achieve the study purpose after controlling for the participants' demographic, socio-economic, and financial characteristics. LMI young adults were more likely to save when they had higher levels of financial inclusion (e.g., an installment savings account) and financial literacy (e.g., an ability to develop a financial plan). The results suggest that financial capability is critical for improving LMI young adults' saving behavior. The presentation concludes with specific interventions to promote financial capability and asset building.

### Longitudinal Effects of Economic Pressures on Depression in Unmarried African American Caregivers

*Jesse Jurgenson, AFC®, Iowa State University*

This study examines the effects of long-term financial strain on depression in a sample of unmarried African-American caregivers. Financial strain is a health issue, and a significant indicator of disability, cardiovascular disease, and depression. The deleterious outcomes of financial strain are significant as the prevalence of depression among persons with low incomes is higher than the normal population. Minorities groups are at a higher risk for living with financial strain and psychological distress. African-American women specifically are at a higher risk, with nearly 40% of unmarried African-American mothers lacking the necessary resources to care for their family. Utilizing longitudinal data, results suggest that unmarried African-American women caregivers who initially had significant unmet material needs, who were unable to make ends meet, and who had significant financial cutbacks had high initial levels of depression. Organizations and professionals should consider mental health perspectives within efforts to serve this at-risk and under-studied population.

### Financial Transparency and Communication Privacy in Marriage. Can You Have Both?

*Seonglim Lee and Ye Sul Park, Sungkyunkwan University (SKKU)*

Financing children's college education may be a major financial goal for most middle-income families. Scant research has been conducted to explain middle income families' growing inability to meet their children's financial needs for college education. To fill this gap, this study examines the effect of parent's debt burden on children's borrowing of a student education loan using the data from the forth and twelfth waves Korean Education and Employment Panel Survey (KEEPS) and applying Cragg's double hurdle model. The result indicated that the likelihood of borrowing a student loan was significantly associated with parent's debt burden rather than parent's income, suggesting debt management is crucial to meet the financial goal of supporting children's college education.

## AFCPE POSTER SESSION CONTINUED

### Student Loan Borrowers: Who Figured Out Student Loan Monthly Payments Prior to Taking Out Student Loans?

*Yoon Lee and Emily Hales, Utah State University*

This study highlights whether or not individuals calculated their student loan payments before taking out a student loan. It compares different age groups and their financial capability and knowledge in taking out student loans. This study also observes socioeconomic factors in student loan payment calculations. This study uses data from the 2015 National Financial Capability Study (NFCS). The results show that as they had a higher level of financial capability, student loan borrowers did figure out how much their monthly payments would be. By understanding to what extent the borrowers calculate their monthly payment before they took out loans, and examining the association between financial capability and student loan decisions, this study can provide insight for financial educators, counselors, and planners.

### America Saves for College Students

*Irene Leech, Virginia Tech*

America Saves is a social marketing and behavioral economics program designed to help consumers set financial goals and save for them instead of using credit. Some participants set goals to pay off existing debt. The Consumer Federation of America leads America Saves working with community partners across the nation, including the military. This program is offered at a state university. America Saves is the program students support as they learn about consumer education strategies, with an emphasis on social marketing. Students develop social marketing posts, conduct enrollment campaigns, manage competitions, and evaluate their efforts. This poster provides ideas for educators who seek to offer an America Saves Program to college students.

### The Relationship between Personality Traits and Portfolio Decisions as Mediated by Financial Risk Preference

*Yi Liu, Texas Tech University*

This paper investigates the influence of individuals' personality traits on stock investment decisions mediated by risk preference using the 2014 Health and Retirement Study (HRS). Structural equation model results suggest that those with greater openness and extroversion have higher stock market participation and higher stock share mediated by financial risk preference; whereas those with greater conscientiousness and agreeableness have lower stock market participation and higher stock share mediated by financial risk preference. Understanding the role of personality traits on decisions about stock investment can be beneficial to academic researchers and financial planners.

## AFCPE POSTER SESSION CONTINUED

### Does Risk Aversion Influence Annuity Market Participation?

*Yi Liu, Texas Tech University*

Theoretically risk-averse individuals should demand annuities as they provide a guaranteed income stream for life and hedge against longevity risk. Risk preferences should affect annuitization decisions, but few studies have empirically tested this relation. We attempt to bridge the gap empirically by investigating the effect individual risk aversion has on annuitization decisions by utilizing two different risk questions. Using data from the 2012 wave of the Health and Retirement Study, we find that individuals who are in higher risk aversion groups are more likely to have annuity income compared to those in lower risk aversion groups. Financial planning implications are provided.

### Wemblr Project

*Tiffany Marr, Wemblr LLC, Wemblr Project*

Nearly 75% of Americans earn \$50,000 or less annually while nearly 50% of American households earn \$50,000 or less annually. Therefore, most American's can't afford institutional financial advisement. Additionally, 1 in 3 Employees report personal finance issues are a distraction at work. When Employees use work hours to research solutions to financial problems, Employers lose \$5,000-\$7,000 in productivity per Employee, on an annual basis. Wemblr provides an advisement alternative and model for financial guidance to be more accessible to lower income brackets. Wemblr is a social FinTech solution where users safely exchange personal finance strategies that work, exercise DIY tools and blogs for independent growth and engage with certified financial experts when ready.

### International Students and Financial Well-Being: Implications for Education and Outreach

*Andrea Pellegrini, University of Illinois System*

According to a report published in April 2018 by The Student and Exchange Visitor Program (SEVP), between March 2017 - March 2018, there were 1,201,829 international students seeking degrees in the United States. These students pay higher tuition, navigate a complicated U.S. monetary system, and face unique financial challenges that could impede their academic success. Despite this large number of international students and their unique financial needs, few studies on financial well-being focus exclusively on international students or their limitations when it comes to finances. This study aimed to better understand the financial well-being of international students in order to produce valuable insights on how to enhance financial education and inform institutional and/or legislative policies impacting international student finances.

## AFCPE POSTER SESSION CONTINUED

### Prelude to an Estate Plan: Simplifying Your Life before You Meet with Professionals

*Karen Richel, AFC®, Gretchen Manker, Becky Hutchings, Surine Greenway, and Luke Erickson, AFC®, University of Idaho Extension*

The majority of American citizens will die without a will (Jones, 2016). Baby Boomers retire earlier and live longer than any previous generation (Culp, 2009). With this longevity comes a resistance to begin planning for important conversations about end-of-life wishes. Many programs are available to help individuals with the actual estate planning portion of their financial goals but few focus on preparing for these important conversations and meetings. By not knowing where to start, individuals ignore these critical final decisions until it is too late. The "Simplify Your Life" workshop series offers a prelude to an estate plan.

### Echoes of the Past: The Impact of Early Childhood Trauma on Adult Financial Beliefs and Behaviors

*D. Ross, University of Kentucky*

Money remains a taboo topic in culture and relationships. Pain saturated narratives center on money for many individuals, couples, and families. Childhood traumas often interrupt individual's ability to develop and can become dysregulating, such as with financial management behaviors and beliefs. The purpose of the current study is to better understand how increased adverse experiences and traumas during childhood impact a subjective assessment of personal, relational, and financial well-being. Data from a convenience sample of 500 participants recruited through a crowdsourcing website, Amazon Mechanical Turk (MTurk), was used and analyzed with structural equational modeling (SEM). Systemic practice and ethical implications for financial counselors are discussed in regards to the increasing need for integrative financial counseling practices, as well as understanding how psychological and emotional trauma and financial management behaviors may be associated with one another.

### Advancing Financial Wellness among University Students through Peer-to-Peer Mentoring

*Yolanda Ruiz-Vargas, University of Puerto Rico- Mayagüez and Kurt Schindler, University of Puerto Rico-Río Piedras*

The Puerto Rican academic curricula do not include a mandatory course in personal finance. Student demographics have changed as more students have greater financial responsibilities. Puerto Rico has been in a severe recession since before the financial crisis of 2007. The year 2016 saw the implementation of the Federal law PROMESA that created The Financial Oversight and Management Board for Puerto Rico, whose decision making process affects the budget of University of Puerto Rico (UPR). Given this, we recognize the need to provide critical support to students in financial literacy. In 2016, the first peer-to-peer mentoring centers (Student Money Solutions) were established on two campuses of UPR. The centers have two main objectives: (1) to provide financial mentoring in the areas of budgeting, credit management and life after college; and (2) to allow mentor students to gain entrepreneurial experience by running the centers under guidance of the faculty advisor.

## AFCPE POSTER SESSION CONTINUED

### Group Coaching for Millennials

*Cindy Stokes, AFC®, Lucy Delgadillo, and Yoon Lee, Utah State University*

Using data from the 2015 FINRA Investor Education Foundation's National Financial Capability Study (NFCS), a study evaluated the association between financial knowledge and financial behavior among millennials age 18-34. The study also looked at how the associations varied across their socio-demographic characteristics. There are several potential benefits with the option of group coaching with millennials; it could increase accountability and commitment leading to lasting behavior change. Group coaching can allow professionals to serve a greater number of participants while keeping costs down. Group parameters including size, timing, number of sessions, and frequency are important considerations that require additional research and possibly experience. And responsible care should be taken at all times to protect confidentiality and security.

### Exploring the Effectiveness of Curriculum Training in Improving the Knowledge and Attitude towards Personal Financial Management of Non-Profit Agencies' Staff

*Kathryn Sweedler, Camaya Wallace Bechard, and Sasha Grabenstetter, AFC®, University of Illinois Extension and Karen Chan, Karen Chan Financial Education and Consulting, LLC*

Many social service jobs require staff provide financial education services even if they have no or very limited personal finance training. This study uses survey data gathered from participants of All My Money: Change for the Better curriculum trainings: two-day, intense, interactive training designed to help non-financial professionals teach money management to clients by (a) increasing financial knowledge of participants and (b) facilitating a positive attitude change towards personal financial management and education.

Preliminary results indicate many participants had a low financial knowledge score as well as a poor attitude about teaching financial management before the training. The training resulted in overall knowledge gain by participants. While this is an important change, more notably, the training facilitated a change in attitude. The analysis showed that trainees with a lower than average knowledge scored higher for change in attitude toward teaching financial management, as well as towards managing their own money.

### "Give Me More!" Relationships between Tangible and Intangible Family Resources during Adolescence and Financial Behaviors of Young Adults: An Overview

*Julie Szendrey, Walsh University*

This research examines how tangible and intangible resources provided to young adults during adolescent years relate to the domain-specific behaviors of financial management during young adulthood, specifically cash management, credit management, savings and investment, and insurance.

## AFCPE POSTER SESSION CONTINUED

### Does Parenting Styles Mediate the Relationship between Financial Socialization and Financial Management Behaviors?

Kimberly Watkins, University of Alabama; and Kenneth White, Jamie Lynn Byram, AFC®, and Michael Thomas, AFC®, University of Georgia

The purpose of this study was to examine the association of financial socialization and individuals' financial management behaviors mediated by parenting styles. Research has consistently shown that parents are the primary socializing agent for their children. Various outcomes have been studied to understand the impact of parenting styles on many behavioral outcomes for individuals. However, the personal finance literature is lacking knowledge on the role of parenting styles' association with financial behaviors, attitudes, beliefs, and the values of individuals acquired through a person's financial socialization.



2019 Outstanding  
Symposium Poster

### Protecting Financial Well-Being: Managing and Resolving Health Insurance Disputes

Dorothy Nuckols, AFC®, University of Maryland; Jesse Ketterman, AFC®, Virginia Brown, Lisa McCoy, and Lynn Little, University of Maryland Extension; Maria Pippidis, University of Delaware Extension; Bonnie Braun, University of Maryland School of Public Health

A third of patients received unexpected medical bills over a two year period, and over half have tried to negotiate a medical bill. However, most Americans are confused by the health care billing process and lack confidence in their ability to navigate a dispute process. Health insurance is a vital component of a personal financial plan, but utility is diminished when it is not fulfilling its purpose of protecting income and savings. Consumers are left financially vulnerable if they do not understand the billing process and do not have the ability to advocate for themselves. Results of this study demonstrate that financial educators and counselors can successfully prepare consumers to understand their health care bills, appeal health insurance claim decisions, and resolve health insurance billing disputes.

### "They Have To Be Able To Use It": Teaching Financial Literacy To Recently Arrived Congolese Refugees

Michelle Prael, Oklahoma State University

A research study comparing the use of authentic financial materials in a financial literacy class for recently arrived refugees with a traditional employment skills class featuring a financial literacy discussion. This is a pilot study comparing the effectiveness of the method of instruction rather than only the presence or absence of a financial literacy class.

AFCPE POSTER SESSION CONTINUED

Racial Demographic Factors Associated with Financial Planner Use

Miranda Reiter, Kansas State University

The purpose of this exploratory study is to understand, descriptively, the similarities and differences in the predictors associated with financial planner use among Blacks, Latinxs/Hispanics, and Whites. This study explores descriptive differences among the racial and ethnic groups that use financial planners across a variety of data sets including the Survey of Consumer Finances, National Financial Capability Study, and the National Longitudinal Survey of Youth 1979.

Ossie’s Awesome “Debt-free” Adventures to Student Success

Gabrielle Kessel, University of Idaho

In attempt to increase financial literacy in college students, we created a fun game to engage students at the University of Idaho. Ossie is your above-average fictional Vandal. Her goal was to graduate from school with little debt so she could focus her time on pillaging and conquering new worlds. She found that she has overwhelming debt because she didn’t know the tricks to making her loot last. She wished someone would have told her about these principles. Ossie has hidden 25 principles around campus in order to help students become more financially literate. For each principle they find, they can send a picture of it to ossie’s email address in order to win a \$100 gift card to our vandal bookstore.

WELCOME RECEPTION

4:00 PM – 5:00 PM

**Sponsored by The USAA Educational Foundation.** Let’s celebrate the start of AFCPE19! Grab a drink, some good food, and visit with friends both old and new. The Welcome Reception is in conjunction with the Poster Session, bringing together research, practice, and a little fun!

DINNER

5:00 PM

On your own

FINRA FOUNDATION RECEPTION

Marriott  
Mt. Hood  
2nd FL

6:30 PM – 9:30 PM

Invitation Only



PRESIDENT’S RECEPTION

Marriott  
Truss  
2nd FL

7:30 PM – 8:30 PM

Invitation Only

# Wednesday, November 20, 2019

## YOGA

Marriott  
Exhibit Hall Foyer

6:00 AM – 7:00 AM

### Yoga with Katie Sauer, the Yogiconomist

Grab a towel and join Katie Sauer, the Yogiconomist, in the Exhibit Hall Foyer (down the steps from registration).  
No experience necessary. Beginners welcome!

## NETWORKING BREAKFAST

Marriott  
Salons E-F / Ballroom Foyer  
Lower Level

7:00 AM – 7:50 AM

Start your day with some good food and good conversation. Tables will include topic signs to help you find other attendees in your area of work, or who are interested in topics or issues that matter to you. There will also be unmarked tables, if you simply want to savor your breakfast and wake up to the day!

## JFCP EDITORIAL BOARD BREAKFAST

Marriott  
Eugene  
Lower Level

7:00 AM – 8:00 AM

Invitation Only

## REGISTRATION

Marriott  
Registration Area  
Lower Level

8:00 AM – 5:00 PM

Registration Open

## EXHIBIT HALL

Marriott  
Salons A-D  
Lower Level

8:00 AM – 5:00 PM

The AFCPE19 Exhibit Hall is the place to be all week long. Come here to see what's new, to expand your network, and to gather information, tools, and resources that support your work and your career. Connect with sponsors and exhibitors, network with other attendees, and enter to win prizes!



## BREAKOUT (SHARED SESSION)

Marriott  
Salon H  
Lower Level

8:20 AM – 8:45 AM

### Research to Practice: Translational Efforts of a Multi-State Research Team

Carrie Johnson, AFC®, North Dakota State University; Cathy Bowen, The Pennsylvania State University; Barbara O'Neill, AFC®, Rutgers University; Elizabeth Kiss, Kansas State University; Michael Gutter, AFC®, University of Florida; Yilan Xu, University of Illinois

## STATE EDUCATION

This symposium session will showcase outreach efforts of a multi-state research group. Outreach efforts include a user-friendly website which includes infographics, blog posts, and podcasts that describe research conducted over the last several years geared toward practitioner and consumer use.

## (SHARED SESSION)

Marriott  
Salon H  
Lower Level

8:45 AM – 9:10 AM

### She Leads: A Model for Women's Investment and Financial Empowerment

Don Blandin, Investor Protection Trust/Investor Protection Institute

This session will introduce the She Leads program series, including an overview of the pilot program held in Atlanta, GA on May 3, 2019. The She Leads workshop features expert speakers, interactive exercises, and facilitated group discussions designed to increase women's knowledge about money, their personal relationship to money, and financial issues and strategies for increasing and leveraging their wealth assets. Topics include understanding relationship to money and financial trajectory, different life stages, money confidence for women (tools and strategies), saving and investment strategies, financial influences and individual action planning. We will present a model of the national workshop design, key takeaways from the pilot program, results from the pilot program's post-event survey and recommendations for future She Leads workshops across the country.

## BREAKOUT

Marriott  
Meadowlark / Douglas Fir  
3rd FL

8:20 AM – 9:10 AM

### The Relationship Between Cognitive Abilities and Financial Help-Seeking Behavior

Lu Fan, University of Missouri and Han Na Lim, Kansas State University

## FINANCIAL CAPABILITY



This study uses 2017 National Financial Well-Being Survey to investigate the relationship between cognitive abilities and financial help-seeking behavior. Results show that memory loss is positively (marginally) associated with general financial help-seeking behavior; however, those who experienced memory loss may avoid seeking financial advice from families. Objective and subjective numeracy are positively associated with financial help-seeking behavior from professionals and families. Other factors including mental and physical health, self-control, and socio-demographic characteristics are significantly related to financial help-seeking behavior. Findings of this study contribute to the literature of cognitive ability and financial help-seeking behavior and provide practical implications for financial advice providers, such as financial professionals, institutions, employers, and policymakers.

# Wednesday, November 20, 2019

## BREAKOUT

Marriott  
Pearl  
2nd FL

8:20 AM – 9:10 AM

### How to Include Emotions without Being Touchy-Feely

Syble Solomon, LifeWise Strategies/Money Habitudes; Michael Thomas, AFC®, University of Georgia; and Betty Ann Falkner, Center for Smart Financial Choices

## BEHAVIORAL FINANCE

Financial behavior tends to be more emotional than rational for most people. That is the conclusion from the relatively new research that has been added to the field of financial education. But how do we help people become aware of their underlying emotional messages when our work is focused on topics like budgets and debt management? Is addressing what motivates and reinforces their financial behaviors our job? This emotional side seems beyond our expertise and out of our comfort zone! Financial educators in different fields will share why and how they include Money Habitudes®, a money personality profile, in their work to provide that emotional awareness in a rather straight-forward way. Their experience includes providing financial programs in high schools, colleges and community, faith-based and military programs for adults. They also work with at-risk populations and employees in employer-sponsored programs as well as university and community events.

## BREAKOUT

Marriott  
East Side  
(Laurelhurst / Belmont/Hawthorne)  
2nd FL

8:20 AM – 9:10 AM

### The Intricacies of Income-Driven Repayment Plans

Jacque Carroll, AFC®, and Jennifer Knight, AFC®, AccessLex Institute

## COLLEGE FINANCE

A recent report from the US Department of Education's Office of Inspector General reveals that enrollment in income-driven repayment (IDR) plans—which allows borrowers to repay their student loans based on their income, household size and state of residence—has increased substantially in the last five years. But with four income-driven repayment plans to choose from, it can be overwhelming for borrowers to choose the best one for their situation, especially when so many of the basic terms and conditions look the same. In this session, we'll dissect each of the IDR plans and dive into the details related to eligible loans and borrowers, monthly payment calculation, payment caps, interest capitalization and subsidies, repayment period, loan forgiveness, the application process and what happens if you leave the plan.

## BREAKOUT

Marriott  
Salon G  
Lower Level

8:20 AM – 9:10 AM

### Building a Diverse and Inclusive Profession: Results from the AFCPE Diversity Task Force

Diversity & Inclusion (D&I) Task Force

## DIVERSITY

Have you utilized the Diversity and Inclusion Toolkit? This insightful session will highlight the collaborative efforts of the AFCPE Diversity and Inclusion Task Force to include the Toolkit. Attendees will also participate in a case study analysis and share strategies/techniques to effectively serve a diverse population.

# Wednesday, November 20, 2019

## BREAKOUT

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

8:20 AM – 9:10 AM

## FINANCIAL EDUCATION

### Money in Motion: Taking Positive Financial Steps Through Life Transitions

Amanda Christensen, AFC®, Utah State University Extension; Alena Johnson AFC®, and Elizabeth Vance, Utah State University; and Luke Erickson, AFC®, University of Idaho Extension

The Utah Money Course, an online money management course for the public, focuses on real-life money smarts to help with life's financial transitions. The course includes seven modules covering financial essentials for those in transition, such as first-time money managers, recent college graduates, newlyweds, divorcees, etc. Modules are designed to be quick but impactful financial action plans for those "in motion." Topics include money habits and attitudes, tracking expenses, budgeting, managing debt, understanding credit, saving, insurance, investing, and homeownership. While there are online financial resources available, few are specifically designed for those in pivotal life transitions. Course modules are specifically designed to direct participants towards meaningful actions that can make lasting positive impacts on their household's finances. We'll also collect feedback on a worksheet from the course designed to help individuals analyze their credit report to improve their credit score.

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

8:20 AM – 9:10 AM

## HOUSING

### Rental Crisis: Financial Implications and Educational Solutions

Lori Hendrickson AFC®, and Becky Hagen Jokela, AFC®, University of Minnesota Extension

Housing education is critical in the context of today's economy. Rental costs consume a large portion of household spending each month, often much more than they can afford. This presentation will detail current needs for rental education for both consumers and practitioners and discuss a program specifically designed to help people at risk for having difficulty obtaining rental housing. Potential renters may be seen as high-risk because of past problems due to lack of experience, poor rental or credit history or other issues. As rental costs are rising, incomes are declining. This may mean renters are making repeated late rent payments, resulting in eviction. A renter may also make late payments to other creditors, affecting their credit score. These factors combined can create difficulty for individuals or families to obtain rental housing. Explore a curriculum that assists renters in becoming successful, addressing renter needs and the current rental crisis.

# Wednesday, November 20, 2019

## FEATURED BREAKOUT

Marriott  
Salon I  
Lower Level

8:20 AM – 9:10 AM

### Research Snapshots: Telling the Research Story in 3 Minutes with 1 Slide

Kate Mielitz, AFC®, Oklahoma State University; Cherie Stueve, AFC®, Kansas State University; Axton Betz-Hamilton, AFC®, South Dakota State University; Yoon Lee, Utah State University; NaRita Anderson, University of Central Oklahoma; Yi (Bessie) Liu, Texas Tech University; Julie Miller, MIT AgeLab; and Lance Palmer, University of Georgia

## RESEARCH TO PRACTICE

Question: How many research studies can you consume in a fast and fun 30 minutes? Answer: Eight!

The AFCPE® Bridging the Gap Task Force challenged Journal of Financial Counseling and Planning authors and 2019 Symposium research presenters to creatively tell their research story using engaging and everyday language in only three minutes! Using only 1 PowerPoint slide! This format is similar to the Three Minute Thesis (3MT®) contest founded by the University of Queensland. This snappy preview will whet your appetite for full-length Symposium research presentations. You'll be able to ask questions of Snapshot presenters at the end of the session. Join us as we binge on previews of upcoming research presentations and Journal articles! BYOC - Bring your own coffee to this research feast!

## KNOWLEDGE BOWL

Marriott  
Mt. Hood  
2nd FL

9:00 AM – 11:00 AM

Challenge your own knowledge and cheer on our students as they test their financial counseling savvy. Student teams, representing seven universities, compete in a game show-style competition.

## GENERAL SESSION

Marriott  
Salons E-F  
Lower Level

9:30 AM – 10:40 AM

### The Financial Capability Gap - What Is It and What Does It Mean?

Shay Cook, AFC® and Gary Motolla, PhD, FINRA Investor Education Foundation

**Financial Capability Gaps Are Widening:** Despite economic growth and declining unemployment, there are signs of persistent or widening divides between those who are prospering and those who are struggling financially, younger Americans, those without a college degree, African-Americans and those with lower incomes.

**Personal Finances Are a Cause of Anxiety and Stress:** More than half (53%) of Americans feel that their personal finances are a source of anxiety and stress. Young adults under age 35 and single women are more likely than single men, or married women or men, to feel the most stressed.

**Financial Education Matters:** Both the amount and quality of financial education appear to matter. Americans who have participated in 10 hours or more of financial education exhibit better financial behaviors than those who have not.

Representatives from the FINRA Foundation will cover demographic differences, including the widening gap for younger people and minorities. They will then pivot to financial education and discuss how quality and quantity of financial education (if available) is associated with positive financial behaviors.

\*CFP Pre-Approved Session - 1 CEU

# Wednesday, November 20, 2019

## **BREAKOUT (SHARED SESSION)**

Marriott  
Salon H  
Lower Level

**11:00 AM - 11:25 AM**

**Research. Prepare. Plan. Assisting Students and Parents in Preparing for College Costs**

*Rachel Graviett, University of North Texas*

## **COLLEGE FINANCE**

This session will provide attendees with a toolkit to assist families in planning for higher education costs from the first semester through graduation. Attendees will gain greater understanding into a variety of higher education funding sources and how to easily find the cost of attendance. Understanding how to research, prepare, and plan will allow clients and families to align the academic and financial goals when making higher education decisions.

## **(SHARED SESSION)**

Marriott  
Salon H  
Lower Level

**11:25 AM - 11:50 AM**

**Student Loans and Families: How Borrowers Make, Negotiate, and Experience Student Loan Decisions within Family Systems**

*Julie Miller, MIT AgeLab*

As unprecedented numbers of individuals accrue loans for higher education, more families are grappling with questions and lasting repercussions tied to student loans. This mixed methods exploratory study employed a concurrent triangulation design study, utilizing an online survey and in-person focus groups to investigate attitudes and experiences of student loan borrowers between the ages of 25 and 75. Results suggest that the majority of borrowers perceived themselves as making loan-related decisions with little guidance or support, particularly if they were not sharing loan repayment responsibilities with other family members such as parents. Utilizing family communication patterns theory, four styles of family communication regarding loan decisions emerged from these data. During the repayment period, loan-related family conflict most often stemmed from resentment, guilt, and/or pressure. To bolster individual and familial wellbeing, results point to key practice implications for financial professionals working with growing numbers of student loan borrowers and their families.

## BREAKOUT

Marriott  
Salon G  
Lower Level



11:00 AM - 11:50 AM

## FINANCIAL EDUCATION

### Can Money Habitudes Make a Difference? An Experiment to Bridge Research and Practice

*Kristy Archuleta, University of Georgia; Derek Lawson and Joy Clady, Kansas State University; Christina Glenn, Fort Hays State University, and Danah Jeong, University of Georgia*

Bridging research and practice is a key component of building a credible and sustainable profession where practice methods, modalities, tools, and techniques are validated for their use with clients. The purpose of this research was to examine if a tool used in practice - Money Habitudes® - could make a difference in a number of personal domains of one's life. Money Habitudes® is an online card game designed to create awareness of one's own money habits and attitudes. Financial behaviors, financial anxiety, relationship satisfaction, similar money goals and values, couple communication about money, and financial cognitions were investigated utilizing an experimental design with a working adult sample that lived in a Midwestern region of the US. Results indicated that playing online Money Habitudes® improved a number of personal domains, especially frequency of couple discussions about money.

## FEATURED BREAKOUT

Marriott  
Salon I  
Lower Level

11:00 AM - 11:50 AM

## FINANCIAL FRAUD

### Taking Action: Assisting Victims of Financial Fraud

*Susan Arthur, FINRA Investor Education Foundation and Laura Cook, National Center for Victims of Crime*

Financial fraud accounts for billions of dollars in lost personal savings every year. This class will explore what we know about financial fraud prevalence and susceptibility, the victim experience and ways victim advocates may assist consumers before and after a fraud occurs.

## BREAKOUT

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

11:00 AM - 11:50 AM

## HEALTH INSURANCE

### Paying for Healthcare or Daycare? FSA, HSA, and HRAs Can Help!

*Jesse Ketterman, AFC®, University of Maryland Extension and Maria Pippidis, AFC®, University of Delaware Cooperative Extension*

As more health care costs are shifted to consumers, it becomes imperative to understand ways to save for these costs and use tax advantage health care savings accounts like Flexible Savings Accounts (FSA), Health Savings Accounts (HSA) and Health Reimbursement Accounts (HRA). Consumers are confused by these options. Flexible spending accounts (FSA) are a tool often not utilized by employees but when used properly they can be used for healthcare and dependent care expenses. This session will review these types of accounts, who can use them, and provide tools that can be used to estimate health costs and determine how much to contribute toward a medical or dependent FSAs. Participants will work through a case study and complete a worksheet that can be used by the individual or used to demonstrate the tax advantaged strategy of FSAs with their clientele to increase their skills and reduce confusion.

## BREAKOUT

Marriott  
Pearl  
2nd FL

11:00 AM - 11:50 AM

### Basics of Investing: Understanding How to Invest Wisely

Alan Sorcher, U.S. Securities and Exchange Commission (SEC)

## INVESTMENT

Knowing how to secure your financial well-being is one of the most important things in life. This presentation, with PowerPoint slides and videos, will cover the basics of investing, including an overview of stocks, bonds, mutual funds and ETFs, and the potential risks and returns of investing. Focus will also be on how fees can impact an investment portfolio, the questions to ask before investing and choosing an investment professional, and scams used by fraudsters. Discussion will provide an overview of the free resources available on Investor.gov, including tools to check a financial professional, sources for researching companies and information on current and emerging frauds.

## BREAKOUT

Marriott  
East Side  
(Laurelhurst/Belmont/Hawthorne)  
2nd FL

11:00 AM - 11:50 AM

### Media Basics: Getting Your Research in Front of Journalists

Paul Golden, National Endowment for Financial Education (NEFE) and  
Sarah Skidmore, Associated Press

## RESEARCH TO PRACTICE

You've just released new and innovative research and want to share the findings with the world. You hope the media will spotlight your data, but perhaps are intimidated by the process or don't know where to start. This session will help you understand what journalists want, how they use data, and how they like to receive it. Session participants will better consider how to package research in a media-friendly method that above all is action-oriented for consumers. Learn how to identify the appropriate contacts at the right outlets, how to present your findings, and hear directly from journalists on best ways to reach them, how they prefer to receive studies, what deliverables they find easy to digest, and how they can use your research to tell a story, which will bring your data to life.

## BREAKOUT

Marriott  
Meadowlark / Douglas Fir  
3rd FL

11:00 AM - 11:50 AM

### Financial Well-being and Sources of Retirement Income: Focusing On Comparison between Current Retirees and Future Retirees

Han Na Lim, Kansas State University  
Jae Min Lee, Minnesota State University

## RETIREMENT

This study focuses on whether having different types of retirement income sources is associated with the level of perceived financial well-being of current retirees and the level of perceived retirement preparedness of non-retirees. Using the data from 2017 Survey of Household Economics and Decision-making, this study found that current retirees perceive their financial well-being higher than non-retirees with all else being equal. Furthermore, the results showed that income from DB/DC, retirement savings (IRA etc.), and assets were positively related but income from employment and family were negatively related with perceived financial well-being among current retirees. Lastly, the results showed that retirement preparation in the forms of DB/DC, retirement savings, and assets were positively related but retirement preparation with business was negatively related with perceived retirement preparedness among future retirees. Considering the increasing importance of individual's responsibility in retirement preparation, this study provides insights to financial educators and policy makers.

\*CFP Pre-Approved Session - 1 CEU

# Wednesday, November 20, 2019

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

11:00 AM - 11:50 AM

### Staying on the Right Side of the State

Andrea Clark, AFC®, CHC®, The Table Financial Planning  
Adrienne Ross, AFC®, FFC®, Clear Insight Financial Planning, LLC

## STATE EDUCATION

We as AFCs have the opportunity to connect consumers to financial advice in their best interest, regardless of assets. We can elevate the profession in accordance with state and regulatory bodies so individuals of all income and asset levels have access to professional financial advice. This session will discuss and explore the ways that various state regulatory bodies interpret and apply the Investment Advisors Act of 1940 to financial planning and counseling and how to build a professional network that mitigates regulatory exposure while supporting the emerging trend to provide a continuum of care across all certified and registered financial professions.

## ANNUAL AFCPE BUSINESS MEETING AND LUNCH

Marriott  
Salons E-F  
Lower Level

12:00 PM - 1:20 PM

Join us for AFCPE's annual membership town hall meeting. Board and Staff share updates on our financial health, our initiatives, and our impact. All members are welcome and encouraged to attend.

## THE USAA EDUCATIONAL FOUNDATION SCHOLARSHIP LUNCHEON

Marriott  
Truss  
2nd FL

12:00 PM - 1:00 PM

Invitation Only

THE USAA  
EDUCATIONAL  
FOUNDATION®

## GENERAL SESSION

Marriott  
Salons E-F  
Lower Level

1:30 PM - 2:40 PM

### 7 Leadership Lessons

Harriet Dominique, The USAA Educational Foundation



## FEATURED BREAKOUT (SHARED SESSION)

Marriott  
Salon I  
Lower Level

3:00 PM – 3:25 PM

### Golden Nuggets and Nuisances of Credit Report Policies: Stories from the Field

Axton Betz-Hamilton, AFC®, South Dakota State University  
Barbara O'Neill, AFC®, Rutgers University

## FINANCIAL CAPABILITY

In this session, participants will learn about the potential pitfalls of credit freezes and the role of credit reports in discovering identity theft victimization via storytelling. Attendees will be asked to share their own stories and experiences.

## (SHARED SESSION)

Marriott  
Salon I  
Lower Level

3:25 PM – 3:50 PM

### The Young, the Underconfident, the Poor and the Fraud Victim: Financial Capability and Financial Well-being of Vulnerable Consumers

Jing Jian Xiao and Nilton Porto, University of Rhode Island

This study examines relative contributions of financial capability factors to financial wellbeing among vulnerable consumers. Financial capability is defined as possessing basic financial knowledge, engaging in desirable financial behaviors, and utilizing appropriate financial skills for achieving financial wellbeing. Based on this definition, financial capability has three components: knowledge, behavior, and skill. Relative contributions of these components to financial wellbeing are examined. The data set used is from the 2016 National Financial Wellbeing Survey commissioned by Consumer Financial Protection Bureau (CFPB). Results show that among the financial capability components, financial behavior contributes the most to financial wellbeing of the whole sample, followed by financial skill and financial knowledge. In addition, group differences are shown when sub-samples in terms of age, poverty status, confidence, and fraud victim status are examined. Findings have implications for financial educators when they teach consumers especially those who are vulnerable in socioeconomic statuses.

## BREAKOUT

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

3:00 PM – 3:50 PM

### Financial Coaching with Survivors of Gender-Based Violence

Tannia Ventura and Em Jackson, FreeFrom

## FINANCIAL COACHING

The #1 reason survivors stay in or return to abuse is financial insecurity, and the stark reality is that experiencing gender-based violence is extremely expensive. Yet, traditional resources focus on providing immediate services (like emergency shelter) while effectively leaving them to figure out how to afford to stay safe on their own. Survivors need money to stay safe and heal, and so in order to break the cycle of violence, we must prioritize survivor wealth. FreeFrom is on a mission to make safety affordable and wealth attainable for survivors. Financial coaching and financial capacity building has been key in integrating this work into the movement. Please join us for this interactive workshop to learn about the specific financial challenges survivors of gender-based violence face, financial coaching practices from a trauma-informed lens, strategies to help build financial security for survivors, and how to get connected to doing financial coaching work with survivors.

# Wednesday, November 20, 2019

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

3:00 PM – 3:50 PM

### Financial Education: Make it Stick for Longer-Lasting Impact

Susan Sharkey, AFC®, National Endowment for Financial Education (NEFE)

## FINANCIAL EDUCATION

Financial educators, researchers, and practitioners have learned that any type of financial education based on knowledge and literacy will fade over time — but programs that create behavior change have longer-lasting effects. Timing matters when teaching personal finance concepts. Research shows that the impact of education on behavior varies with how much education people receive and when they get it in relation to relevant decisions or behaviors.

Via presentation, discussion and reflection, this workshop reviewing the correlation between financial education framework and results as well as examining key factors that can improve the “stickiness” of financial education. Participants will leave the workshop with guidelines for planning effective experiences and questions to address when evaluating the impact of learning interventions.

## BREAKOUT

Marriott  
Salon G  
Lower Level

3:00 PM – 3:50 PM

### The Path to Certification for HUD Housing Counselors

Charlestien Harris, AFC®, Southern Bancorp Community Partners and  
Rita Green, AFC®, The University of Memphis

## HOUSING

The housing counseling statute was amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act to improve the effectiveness of the program. Counseling programs are geared primarily toward first-time homebuyers, minority families and other populations whose homeownership rates fall below the national average. To earn the designation, “HUD Certified Housing Counselor”, all individuals working with a HUD approved counseling agency must demonstrate competency by passing an examination. The purpose of this presentation is to raise awareness about the final rule regarding testing requirements and review exam topics as well as examine potential implications of this requirement for the housing counseling profession. Unintended consequences will have to be addressed as counseling agencies face the task of ensuring their counselors are HUD certified and determine how to strike a balance between meeting the needs of clientele while maintaining compliance with the new rules.

# Wednesday, November 20, 2019

## BREAKOUT

Marriott  
Meadowlark / Douglas Fir  
3rd FL

3:00 PM – 3:50 PM

### Cash 'n' Careers: Human Capital Investment

Matt Ross, A. Michelle Wright, and Jim DeMello, Western Michigan University

## SENIOR WELL-BEING

We present a personal financial planning model detailing the costs and benefits of human capital investment. An individual, customizable approach to address challenges such as: clarity of costs, coordination of relevant information, college completion rates, appropriate career comparisons, low financial knowledge, just-in-time coaching, the underdeveloped adolescent brain, variability in individual discount rates, ability levels, and differences in demographics. Our model incorporates eight of these ten factors by comparing a college track with a high-school track career. The model outlines disparate financial gains to human capital investment with typically substantial rewards only upon completion of a baccalaureate. We offer guidance for personal financial planners, financial aid officials, and others vested in human capital decisions of young Americans.

## BREAKOUT

Marriott  
Salon H  
Lower Level

3:00 PM – 3:50 PM

### Conflict Resolution for Elders and their Adult Children

Marcy Einhorn, Conflict Resolution Services for Elders

## SENIOR WELL-BEING

Current or anticipated changes in the life of an elder can trigger conflicts in the family. Financial issues such as tax and estate planning, the sale of a house or other valuable assets and inheritance disputes may be impossible for families to discuss without the conversation unraveling. Often, the conflicts that arise from these triggers are not suitable for traditional dispute resolution methods like litigation. Mediation, on the other hand, may just be the best forum for bringing everyone to the table. Mediation is a confidential, economical, voluntary dispute resolution process. Mediation of disputes involving elders requires a different approach than other types of disputes. Marcy is trained to handle disputes involving elders and provides the special focus these disputes require. This program will discuss how mediation can be used to move an overall financial plan forward when it seems that an impasse in planning has been reached.

## BREAKOUT

Marriott  
Pearl  
2nd FL

3:00 PM – 3:50 PM

### Financial Stress and Academic Stress: Role of Race, Working Status, and Debt Attitudes among College Students

Soo Hyun Cho and Matthew Davis, California State University Long Beach

## YOUNG ADULTS

College years mark a significant transition in life with unique opportunities and challenges. Understanding factors contributing academic stress can better assist students to succeed in today's college environment. This study examined factors affecting college students' academic stress, including demographic, psychological, and financial socialization aspects. The findings from a survey indicate that being African American, working during academic year, and having positive attitudes toward debt, and higher level of financial stress were associated with academic stress. The implications for student affairs at higher education institutions and financial educators are discussed.

## **BREAKOUT** **(SHARED SESSION)**

Marriott  
Meadowlark / Douglas Fir  
3rd FL

**4:10 PM - 4:35 PM**

### **PowerPay.org: Updated and Expanded Online Debt Elimination Program**

*Darlene Christensen, Amanda Christensen and  
Dean Miner, Utah State University Extension*

## **TECHNOLOGY**

Since being introduced as a QuattroPro template during the AFCPE poster session of 1992, PowerPay has been a familiar debt elimination tool for many in the finance education community. This presentation will detail new features and changes to what is now a popular online resource available to anyone without cost. The website has been updated and expanded to include short video tutorials to engage visitors and help them understand how to enter data and understand results. In addition, two new features have been developed. The option to include student loans with 'deferred until' payment start-dates well into the future will be a useful option for students planning long-term debt management. Another useful feature is a payoff chart that enables users to view payoff options and select the one that works the best for them. Researchers, educators and financial counselors, private and non-profit, will find this tool beneficial to their work.

## **(SHARED SESSION)**

Marriott  
Meadowlark / Douglas Fir  
3rd FL

**4:35 PM - 5:00 PM**

### **Alternative Methods of Evaluation: Digital Tools for a Mobile World**

*Lisa Hamilton, UF/IFAS Extension Volusia County  
Natasha Parks, UF/IFAS Extension Duvall County*

Evaluation is a critical component of effective financial education and counseling, but many practitioners find it challenging to collect, compile, and analyze data. Implementing digital evaluation in the classroom can improve data collection and evaluation of client satisfaction and learning outcomes. Administering surveys using software for mobile devices, practitioners can reduce the time required for collecting and aggregating data while increasing response rates. This forum will provide a real-time demonstration of software and surveys that can be used to collect client data and/or conduct program evaluation. Participants will receive a toolkit with sample surveys and step-by-step instructions for implementing evaluation utilizing digital devices.

## **BREAKOUT**

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

**4:10 PM - 5:00 PM**

### **Exploring the Connection Between Self-Regulation, Financial Self-Efficacy, and Financial Behaviors**

*Lance Palmer, Evin Richardson, Joseph Goetz, Jerry Gale, Tammy Williams,  
Ted Futris, and Karen DeMeester, University of Georgia*

## **BEHAVIORAL FINANCE**

This study explores the relationship between self-control, or self-regulation, and financial self-efficacy and how these two constructs interact and potentially influence financial management behaviors. Self-regulation has been construed as a multiuse executive function that can manifest in many different forms and contexts, including conflict management, mindfulness practices, and self-care. Data from this study are from a sample of participants who had self-selected to register for a couple relationship education (CRE) program. The final sample consists of 693 individuals (n = 391 female) who completed data on the variables of interest. We find strong and significant relationships between self-regulation, financial self-efficacy, and financial management behaviors. Findings suggest that in order to improve financial management behaviors, the practice of broader-based self-care techniques may be beneficial.

# Wednesday, November 20, 2019

## BREAKOUT

Marriott  
Pearl  
2nd FL

4:10 PM – 5:00 PM

## COLLEGE FINANCE

### Undergraduate College Spending: Mindful or Mindless?

*Brenda Eichelberger and Amanda Bierbrauer, Portland State University*

Where does all the money go? How accurately can students project their income and expenses? Where are the greatest differentials? Financial concerns are the number one reason for non-completion, making these financial projections critical. This study explores these questions and seeks to clarify accuracy of projections by both students and universities.

## BREAKOUT

Marriott  
East Side  
(Laurelhurst / Belmont / Hawthorne)  
2nd FL

4:10 PM – 5:00 PM

## FINANCIAL COACHING

### Student Loan Counseling Realities

*Becky Thelen and Samantha Colyn, Personal Finance Program, Boulder County Dept. of Housing and Human Services*

To the consumer, student loan repayment is typically an overwhelming, complex puzzle of loan types, interest rates, payment schedules, default resolution options, forgiveness programs, and advertisements by private loan companies and scammers. Student loan debt impacts the financial wellness of individuals, households, and the larger economy. Some borrowers face payments that compete with mortgages, rent and other basic needs. Reducing student loan payments can even out budget demands and reduce stress. We provide no-cost, tailored student loan debt counseling to clarify payer options and help borrowers effectively implement their choices. One appointment can be very impactful as we can immediately get loans out of default, reduce monthly payments, or align loans for forgiveness programs. Clients repeatedly express finding relief from high payment or collection agency pressure and new hope for future financial goals. By sharing our experience, we hope to encourage others to incorporate student loan topics into their services.

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

4:10 PM – 5:00 PM

## DIVERSITY

### Efforts in Recruiting and Diversity in Financial Planning Undergraduate Programs: An Exploratory Study

*Miranda Reiter, Kansas State University and Elizabeth Kiss, Kansas State University, Research and Extension*

This exploratory research seeks to learn about financial planning undergraduate programs' recruitment efforts and strategies, particularly as it relates to racial and gender diversity in those programs. As undergraduate academic programs are arguably a crucial aspect of the advisor talent pipeline, it is important to understand if programs are recruiting, how programs are recruiting, who they are recruiting, as well as which recruitment efforts are successful. The results will shed light on the strengths and challenges present in filling the financial advisor pipeline of all students, including females and students from diverse backgrounds. They will offer suggestions that can be applied to increase the number of undergraduate financial planning students and, as a result, the number of perspective future financial advisors.

# Wednesday, November 20, 2019

## BREAKOUT

Marriott  
Salon H  
Lower Level

4:10 PM - 5:00 PM

## ESTATE PLANNING

2018 Mary O'Neill Mini Grant Recipient - Financial and Legal Tools for Caregivers Facing "Double" Estate Planning

Marsha Goetting, Montana State University Extension

This presentation will describe a packet of legal and financial resources that were made available for Montana caregivers who do not have access to computers or dependable internet services. Marketing methods with physicians, physicians' assistants, nurse practitioners and the general public will be shared. The involvement of partners will be explored: Montana Alzheimer's/Dementia Workgroup, Montana State University Extension, Alzheimer's Association--Montana, AARP-Montana Chapter, Department of Public Health and Human Services-Senior and Long Term Care Division, and State Bar of Montana. A website providing the materials for use in other states will be introduced.

\*CFP Pre-Approved Session - 1 CEU

## FEATURED BREAKOUT

Marriott  
Salon I  
Lower Level

4:10 PM - 5:00 PM

## MILITARY

FINRA Investor Education Foundation Military Spouse Fellows Breakout Session

Shay Cook, AFC®, FINRA Investor Education Foundation  
Heather Baker, AFC®, AFCPE®

Join FINRA fellows from several industries to hear their stories and learn from other fellows about their post certification employment opportunities.

## BREAKOUT

Marriott  
Salon G  
Lower Level

4:10 PM - 5:00 PM

## YOUNG ADULTS

Financial Knowledge and Financial Behavior among Millennials

Yoon Lee, AFC®, Alena Johnson, Alana Stowe, Ellie Hansen, and  
Cindy Stokes, Utah State University

The purpose of this study was to examine the relationship between financial knowledge and financial behavior among millennials. In this study, financial behavior was measured by holding emergency savings, having a revolving saving fund, having investments for long term financial goals, and having retirement accounts. The study used data from the 2015 FINRA Investor Education Foundation's National Financial Capability Study (NFCS). The study also examined how the association between financial knowledge and financial behavior differs across socio-demographic characteristics. The findings showed that factors such as gender, living arrangements, financial education, and employment were significantly associated with financial behavior among millennials. Professionals should be more aware of these individuals and their greater need for financial education and assistance.

\*CFP Pre-Approved Session - 1 CEU

# Wednesday, November 20, 2019

## **AWARDS RECEPTION**

Marriott  
Salons A-D / Ballroom Foyer  
Lower Level

**5:00 PM – 5:45 PM**

Cash bar and light appetizers will be served as we prepare to celebrate this year's award nominees and winners! Join fellow attendees to relax and share all the incredible ideas and information you've gathered at AFCPE19!

## **ANNUAL AWARDS DINNER**

Marriott  
Salons A-F  
Lower Level

**5:45 PM – 8:00 PM**

Let's celebrate! Join us for the Annual AFCPE Awards Dinner, recognizing the great work and innovations happening across financial education, research, and practice.

# Thursday, November 21, 2019

## AFCPE GROUP RUN

Marriott  
Main Lobby

6:00 AM – 7:00 AM

The best way to explore Portland? On foot!

Meet in the Marriott Main Lobby at 6 AM for an easy 5K loop on the waterfront. All abilities welcome.

## CONTINENTAL BREAKFAST & FINANCIAL COACHING LISTENING SESSION WITH THE CFPB

Marriott  
Salons E-F / Ballroom Foyer  
Lower Level

7:00 AM – 7:50 AM

Come join staff from the Consumer Financial Protection Bureau (CFPB) for an informal discussion about financial coaching. This is an opportunity for practitioners who are currently engaged in financial coaching to join their peers and the CFPB to discuss their experiences, successes, and challenges. We'll explore what practitioners have learned about best practices, and where the field of coaching is headed in the future.

All are welcome to attend and enjoy breakfast!

## UNIVERSITY PROGRAM MEET-UP

Marriott  
Exhibit Hall Foyer  
(Down the stairs from Registration)

7:00 AM – 8:00 AM

Are you interested in registering to become an AFCPE Approved Education Program so that your students can pursue the AFC® at a student discount? Is your program already registered, but you're interested in networking and sharing ideas with other universities? If so, grab your breakfast and join Sheena Parrish, AFCPE, for this meet-up. Feel free to wear your university colors to show your school spirit!

## EXHIBIT HALL

Marriott  
Salons A-D  
Lower Level

8:00 AM – 12:00 PM

The AFCPE19 Exhibit Hall is the place to be all week long. Come here to see what's new, to expand your network, and to gather information, tools, and resources that support your work and your career. Connect with sponsors and exhibitors, network with other attendees, and enter to win prizes!



# Thursday, November 21, 2019

## BREAKOUT (SHARED SESSION)

Marriott  
Salon I  
Lower Level

8:20 AM – 8:45 AM

**Factors that Influence Perceptions about Four Types of Financial Professionals: Financial Planner, Financial Counselor, Financial Coach, and Financial Therapist**

Cherie Stueve, AFC®, Kansas State University

## DESIGNATIONS

If we build it, will they come? As the new fields of financial counseling, financial coaching, and financial therapy continue to grow and evolve with more practitioners, professional organization support, accreditations, and best practices development, the public's awareness and accurate knowledge is still very low or nonexistent. These gaps create a barrier to identifying and receiving the best help for financial questions, problems, and goals. Join me as I share the initial reactions... including laughter, curiosity, confusion, cautiousness, and more...to questions about four specific types of financial professionals. You will also hear how a short two-minute description made strides in bridging the gap between ignorance and excitement about the new financial fields we are building!

## (SHARED SESSION)

Marriott  
Salon I  
Lower Level

8:45 AM – 9:10 AM

**Navigating Financial Professional Designations**

Sandra Huston, Texas Tech University and Ryan Law, AFC®, Utah Valley University

The purpose of this session is to provide attendees an overview of the myriad of financial professional designations, with a focus on a subset of designations most closely related to the work of the AFCPE membership. The objective of this session is to help our AFCPE membership and subsequently their clients and/or students/learners understand which designations are most credible, how accreditation works and why its so important. A second objective is to create a more complete database of specific designations that are relevant within the AFCPE membership.

## BREAKOUT

Marriott  
East Side  
(Laurelhurst / Belmont / Hawthorne)  
2nd FL

8:20 AM – 9:10 AM

**A Decade Review of Publications in Family Financial Socialization, Young Couples, and Financial Behaviors: 2007 – 2017**

Yiting Li, University of Minnesota

## FAMILY FINANCE



Financial socialization is a patent process in Asian cultures (Bandura, 1977; Gudmunson and Danes, 2011). This is most often present through questions about how to finance young adults' education. It is less understood, however, in terms of the role that families play in the formation of emerging adults' financial behaviors (e.g., credit card use, spending behaviors). The current review presented here begins to address a gap in current research (2007- 2017) by examining the financial socialization influences of both parents and romantic partners on young adults' financial behaviors and, in turn, how these factors affect young adults' perceptions of the couples' overall- and financial- relationship(s). This effort will benefit financial professionals who work with Asian populations, as it will inform and better-equip them to advance the services, education, and counseling that they provide.

## FEATURED BREAKOUT

Marriott  
Salon G  
Lower Level



8:20 AM – 9:10 AM

## BEHAVIORAL FINANCE

### Helping Adult Learners Understand What Drives Their Financial Decisions

Katherine Sauer, National Endowment for Financial Education (NEFE)

The financial decisions we make every day are only partially based on facts and logic. Our financial decisions are also influenced by inner drivers that we are often not even aware of - unconscious needs, wants and “shoulds”. These inner drivers become the values that affect all of our financial decisions. The free LifeValues Quiz is a research-based tool that can be used with adult learners to help them understand the unconscious drivers that influence their everyday money habits. Session participants will take the LifeValues Quiz, learn about the 4 inner values that drive financial behaviors, and learn how to utilize the resource with adult learners. The LifeValues Quiz is a fun activity to include in programming that covers topics like spending, saving, and household financial decision making.

## BREAKOUT

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

8:20 AM – 9:10 AM

## FINANCIAL COACHING

### Effective Coaching Models to Structure Coaching Sessions

Lucy Delgadillo and Cindy Stokes, AFC®, Utah State University

This session will provide an overview of three financial coaching models: AI4 Model, CoACH model and GROW model. Attendants will have the opportunity to practice each model by working with a partner or partners on different scenarios the presenters will bring. This section will train them in how to use these models and what kind of questions to ask in each stage. The session will conclude by motivating the participants to create their own “coaching model”.

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

8:20 AM – 9:10 AM

## FINANCIAL COUNSELING

### Facilitate Financial Self-Efficacy by Linking Cash Flow Management and Life Planning Processes

Amy Mullen, Money Quotient

Cash flow management and life planning processes provide immeasurable value when integrated into financial education programs, financial counseling services, and financial planning relationships. By integrating these two processes, research shows that you will be more effective in engaging your constituents and empowering them to affect positive change in their lives. Help clients and students to focus on what is truly most important to them, and provide tools that will empower them to survive and thrive at all stages of life and in all market conditions. Learn a researched-based, multi-disciplinary approach to motivating and equipping individuals to take charge of their financial lives. Nurture self-efficacy and financial capabilities in the lives of those you serve by utilizing time-tested tools and processes.

\*CFP Pre-Approved Session - 1 CEU

## BREAKOUT

Marriott  
Pearl  
2nd FL

8:20 AM – 9:10 AM

## FINANCIAL COUNSELING

**Ethical Issues in the Provision of Online Financial Counseling and Education Services: A Systematic Literature Review and Best Practice Recommendations**

Jorge Ruiz-Menjivar, University of Florida; Yong Liu, B.S., University of Florida; Mia Russell, Ph.D., AFC®, Wells Fargo; Sarah M. Ellis, M.S., AFC®, University of Florida/Institution of Food and Agricultural Sciences (IFAS); Lisa A. Hamilton, B.A., AFC®, University of Florida/Institution of Food and Agricultural Sciences (IFAS)

\*CFP Pre-Approved Session - 1 CEU

## BREAKOUT

Marriott  
Salon H  
Lower Level

8:20 AM – 9:10 AM

## FINANCIAL EDUCATION

**Families and Money: The Money Circle Toolkit from CFPB**

Susan Kerbel, Consumer Financial Protection Bureau

Dr. Sue Kerbel from the Consumer Financial Protection Bureau's Office of Financial Education will introduce to the public for the first time the Money Circle Toolkit, a set of tools developed for financial educators to help start conversations with clients about how family can influence financial decisions. The Toolkit is based on three papers commissioned by the CFPB, reviewing the empirical literature on the influence of family on financial decisions, from Drs. Sonya Britt-Lutter and Jinhee Kim. The Toolkit includes three brief, engaging, interactive exercises for one-on-one use with clients. It was developed in three stages, including a one-month field test wherein educators pilot tested the Toolkit with clients. Testing showed that the Toolkit can help clients overcome obstacles to staying on track for financial goals. Clients can gain insights about their money behavior, and educators can gain a more complete view of client's financial relationships, by using the Toolkit.

\*CFP Pre-Approved Session - 1 CEU

## BREAKOUT

Marriott  
Meadowlark / Douglas Fir  
3rd FL

8:20 AM – 9:10 AM

## YOUNG ADULTS

**The Relationship between Financial Knowledge, Financial Management, and Financial Self-Efficacy among African American Students**

Kenneth White, Megan McCoy, Narang Park, and Michael Thomas, AFC®, University of Georgia and Kimberly Watkins, University of Alabama

The personal finance literature has documented the positive effects of financial knowledge, financial management, and financial self-efficacy on the lives of college students. However, a more nuanced examination of the roles these factors play in shaping financial decision making among African American college students is missing from the literature. Using data obtained from the 2014 National Student Financial Wellness Study, this study examines the relationships among financial knowledge, financial management, and financial self-efficacy, and African American college students. The results show that financial knowledge is not directly nor indirectly associated with financial self-efficacy for African American students. Only financial management is significantly associated with increased financial self-efficacy. The findings indicate that financial education based on experiential learning may be effective for the wellbeing of African American students and for African American students who pursue financial counseling and education professions in the future.

# Thursday, November 21, 2019

## GENERAL SESSION

Marriott  
Salons E-F  
Lower Level

9:30 AM – 10:40 AM

### Inclusive Growth: The Backbone of American Prosperity

Ida Rademacher, *The Aspen Institute*

From the outside, the United States is enjoying an unprecedented level of prosperity: the stock market is up, GDP is stable and rising, and job numbers are strong. And that's a good thing, right? After all, financial security at the household level is unquestionably linked to macroeconomic stability and growth.

But does this prosperity translate to prosperity for the average American? The simple answer is "no." It's not enough that we're seeing growth -- we must consider how it's occurring. And unfortunately, growth in America is far from inclusive.

In fact, today, the richest American is worth 31 times as much as in 1982. In the last 30 years, America's richest have added to their net worth, while those on the bottom have dipped into "negative wealth." The level of wealth inequality observed in the U.S. is now 10x more concentrated than even income inequality.

But not all hope is lost. As corporations, philanthropies, and government wake up to today's reality, there emerges a new opportunity to focus on more inclusive growth. And financial advisors have a huge role to play in helping to bridge the gap.

*\*CFP Pre-Approved Session - 1 CEU*

## BREAKOUT (SHARED SESSION)

Marriott  
Salon H  
Lower Level

11:00 AM – 11:25 AM

## SENIOR WELL-BEING

### Do Financial Knowledge, Financial Risk Tolerance, and Uncertainty Regarding Future Long-Term Care Need Influence Long-Term Care Insurance Ownership by Baby Boomers?

NaRita Anderson, *University of Central Oklahoma*

This study explored whether or not financial knowledge, financial risk tolerance, and the uncertainty regarding future need for long-term care influenced long-term care insurance ownership by baby boomers. Conceptually, this study examined the relationship between baby boomers' likelihood of owning LTCI based on constructs derived using expected utility theory.

## (SHARED SESSION)

Marriott  
Salon H  
Lower Level

11:25 AM – 11:50 AM

### The Effect of Mortality Salience on Asset Decumulation Decisions

Yi Liu and Russell James, *Texas Tech University*

Standard life-cycle economic theory suggests that people should spend down assets during retirement at a rate maximizing their lifetime consumption. However, actual retiree behavior exhibits asset decumulation at much slower rates, not at all, or even continued accumulation. One potential factor is that decumulation requires personal mortality estimations. This study investigates whether mortality salience will also influence the broader issue of an individual's asset decumulation decisions in retirement. Using a randomly assigned experimental test, we find that increasing mortality salience increases the desire to retain assets in retirement, reducing the preferred spending rates in retirement. Understanding the role of mortality salience on decisions about asset decumulation in retirement can be beneficial to academic researchers and financial planners.

## BREAKOUT

Marriott  
Mt. Hood  
2nd FL

11:00 AM - 11:50 AM

### Catch, Connect, and Communicate with Clients for Change

Madeleine Greene, AFC® and Andi Wrenn, AFC®, Zeiders Enterprises

## COMMUNICATION

Participants will learn ways to sharpen their messages to catch, connect, coach and confidently communicate effectively by using clear and simple everyday examples. Key words, and simple concepts will be identified to change minds and encourage financial security actions.

Participants will learn the importance of their communication with potential clients in order to connect with them. Catching client interest in order to provide them with the coaching or counseling they don't know they need is the result of confident communication. This class will help attendees to connect with clients to give encouragement and change minds and behaviors.

Participants will become better listeners, communicators, coaches and presenters.

## BREAKOUT

Marriott  
Salon G  
Lower Level

11:00 AM - 11:50 AM

### Play with a Purpose: Family Financial Engagement Using Stories and File-Folder Games is a Win for All

Dorothy Nuckols, AFC®, University of Maryland

## FAMILY FINANCE

This two generation, activity based program uses children's literature and simple, customized games to teach financial concepts to both parents and children. Financial illiteracy is widespread. Parents and guardians play a key role in their children's financial socialization. Parent-child programs can have the effect of educating both generations. In view of the central role of parents in the financial socialization process, family engagement in financial counseling and education is a win for all. This program teaches money skills and provides tools for parents to have continued engagement in their children's financial socialization. Best yet, money skills are learned through stories, games and crafts. The presentation will include the background research and relevance for this program, strategies for using this program in both counseling and workshop settings, suggestions for literature, and game ideas. Participants will also have an opportunity to make a game.

## FEATURED BREAKOUT

Marriott  
Salon I  
Lower Level

11:00 AM - 11:50 AM

### Financial Intelligence: How to Help Clients Make Smart, Responsible, Values-Based Decisions

Ryan Law, AFC®, Utah Valley University

## FINANCIAL COUNSELING

Helping our clients make smart, responsible, values-based decisions with and about money is one of our most important jobs, but our clients are dealing with emotions around money that make those decisions challenging.

Bad choices and behavior cause clients to lose out on investment returns and ignore sound financial counseling advice such as budgeting, regularly checking our credit reports, and saving for retirement and other important goals.

In this session we will look at the connections between habits, neuroscience, psychology and financial counseling, and how financial counselors can use the latest research in these areas to help clients make better decisions.

## BREAKOUT

The Porter Hotel  
Bridgetown / Puddletown  
2nd FL

11:00 AM - 11:50 AM

## FINANCIAL COUNSELING

### Building the Capacity of Financial Counselors and Financial Coaches to Serve People with Disabilities

Michael Roush, AFC®, National Disability Institute

In 2019, National Disability Institute administered a survey to gain a better understanding of the needs of financial counselors and financial coaches to better serve people with disabilities. The survey identified that counselors/coaches often don't understand who people with disabilities are, how to serve them and what programs and supports exist. This session will provide an overview of the disability community, unique financial needs and challenges, findings and recommendations from the survey and highlight tools and resources that practitioners can access to build their capacity to serve people with disabilities within their financial counseling/coaching program. This session will provide an overview of the new Financial Inclusion Essentials online course developed by National Disability Institute and AFCPE.

\*CFP Pre-Approved Session - 1 CEU

## BREAKOUT

Marriott  
Meadowlark / Douglas Fir  
3rd FL

11:00 AM - 11:50 AM

## FINANCIAL EDUCATION

### Best Practices in Financial Education: Incorporating Mathematics

Jack Marley-Payne, Financial Life Cycle Education

We present results from a study that investigates whether placing financial education within a mathematics course can improve results. A sample of high-school students were assessed on both financial and mathematical knowledge, before and after taking a course that combined mathematics and personal finance. Analysis of the results confirms that there is a correlation between mathematical and financial knowledge in high school students, and suggests that a course combining finance and mathematics is an effective approach to financial education.

## BREAKOUT

Marriott  
Pearl  
2nd FL

11:00 AM - 11:50 AM

## SAVINGS

### Thrift Savings Plan- Changes to TSP Withdrawals

Mei Shan Kammer, Federal Retirement Thrift Investment Board

This presentation seeks to talk about changes to the Thrift Savings Plan (TSP). Attendees will gain an understanding of the new flexibility offered by the new withdrawal options as prescribed in the TSP Modernization Act (PL 115-84). The presenter will address the most frequently asked questions about changes associated with the passage of the TSP Modernization Act and explore changes to the TSP In-Service Age-based Withdrawals and the TSP Post-Service Withdrawals. The session will review the details of Partial Withdrawals, Installments (monthly, quarterly, and annual), and Life Annuities. The "Changes to TSP Withdrawals" practitioner forum will also examine how the withdrawals options will allow participants satisfy the Inland Revenue Service's Required Minimum Distribution, tax options for withdrawals, transfers to and from the TSP and other eligible retirement plans. Attendees will learn how the new law will provides opportunities to maximize the growth potential of the TSP balance through retirement.

# Thursday, November 21, 2019

## BREAKOUT

The Porter Hotel  
Founders Ballroom  
2nd FL

11:00 AM – 11:50 AM

## SAVINGS

**#30DaysofSavings: Implementation, Impact, Insights, and Implications**

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

This paper describes findings and practitioner implications of #30DaysofSavings, a 30-day asynchronous online conversation via Twitter about topics related to saving money. It includes a brief review of literature about savings, a description of the methodology used to collect and categorize data, project impact evaluation results, and insights about saving money gleaned from project participants. Answers to savings questions varied widely. Some participants viewed saving money on expenses and getting good deals as a form of savings, decreased spending as an increase in income, and decreased debt as savings. Five implications for financial counseling, coaching and education practice are provided.

## CLOSING GENERAL SESSION

Marriott  
Salons E-F  
Lower Level

12:10 PM – 1:30 PM

**The Science of Laughter**

*Ellie Kay, America's Family Financial Expert*

It has been said that laughter is good medicine, but why is that true? In this fun-filled and scientific session, we will learn the psychical benefits of laughter, social benefits of laughter, and financial benefits of laughter and how you can incorporate it into your work with clients.

## COMMUNITY OUTREACH EVENT

Off Site

2:00 PM – 6:00 PM

**Sponsored by: Wells Fargo's Hands on Banking**

Meet in Lobby at 1:45 PM. Transportation Provided

In conjunction with the 2019 AFCPE Symposium, AFCPE® is excited to work with Wells Fargo's Hands on Banking and AFCPE® certified professionals to host a community outreach event. In its fourth year, this event is a unique way to give back to the local community we are visiting!

Following the 2019 AFCPE Symposium, between 2 – 6 PM PT, we will head to Self Enhancement, Inc. to provide up to 100 individuals and families with 1:1 unbiased financial education and guidance, as well as tools and resources to help them achieve their financial goals!

*Pre-Registration Required*



# Keynote Speakers

## HARRIET DOMINIQUE



### 7 Leadership Lessons

Harriet Dominique began her career on the front lines at USAA in 1989 answering phone calls as an entry-level member service representative. Since then she has held a variety of positions with increasing accountability and has served in a number of USAA locations including Virginia, Florida and Arizona.

Today Harriet is responsible for leading USAA's philanthropic strategies, engagement and communications. She leads a team whose purpose is to "lead and inspire actions that improve lives in the military and local community." Harriet also serves as President of The USAA Foundation and President of The USAA Educational Foundation.

Harriet has a bachelor's degree in business administration from Liberty University and has completed graduate-level courses in organizational leadership, including corporate responsibility coursework at Harvard.

She is happily married to Robert Dominique, a Software Developer and Integrator for USAA.

## DEDRICK ASANTE-MUHAMMAD



### Promising Practices: Closing the Racial Wealth Gap

Dedrick Asante-Muhammad is Chief of Equity and Inclusion at NCRC, the National Community Reinvestment Coalition. He oversees NCRC's Fair Housing, Fair Lending and Small Business programs. Dedrick is known for his racial economic inequality analysis particularly as it relates to the racial wealth divide.

Dedrick comes from Prosperity Now where he was Senior Fellow and founder of the Racial Wealth Divide Initiative. Before Prosperity Now, Dedrick worked for the NAACP, where he was the Sr. Director of the Economic Department and Executive Director of the Financial Freedom Center. Dedrick has also worked for Rev. Al Sharpton's National Action Network and the Institute for Policy Studies.



# Keynote Speakers

**DYALEKT**



## Promising Practices: Closing the Racial Wealth Gap

Brian 'Dyalekt' Kushner moved from St. Croix to New York to study acting and law. He also liked to rap. After witnessing civil rights injustices at the law firm he worked for, he dropped both the job and the law classes, pursuing the arts instead. Performances at the Nuyorican led him to Hip Hop Theater, writing plays that have been performed on stages across the world. He didn't sleep on the rapping either, releasing music and touring internationally. His first album/one man play Square Peg Syndrome helped him get named to the Public Theater's Emerging Writer's Group. He has been a mainstay in NYC's theater and Hip Hop scenes, rocking everywhere from the Bowery Ballroom to the Oregon Shakespeare Festival.

Dyalekt had been an entrepreneur since his teenage days, and tells his students that the only thing that gets him out of his house before 10am is talking to kids, because he would never make it working on a punch-clock schedule. Since the essence of Hip Hop is making something from nothing, Dyalekt has rapped, written, and performed every freelance gig available to his skill set. He ran rap based Lincoln-Douglas debate/battles to teach youths how to prepare and present at a job interview. He linked up with Pockets Change to help students find freedom in expression, understanding, and finances.

**SAUNDRA DAVIS**



## Promising Practices: Closing the Racial Wealth Gap

Sandra Davis is a US Navy Veteran, financial coach, educator, and consultant. She is nationally recognized as an expert in the financial coaching field and for her work with community-based organizations that focus on asset building for the working poor.

Ms. Davis is the founder and Executive Director of Sage Financial Solutions, a San Francisco Bay area based organization that develops comprehensive financial capability programs for low- and moderate-income communities. Sage Financial Solutions developed a financial coach training and certification program in partnership with AFCPE and currently facilitates training for financial coaches. Ms. Davis received a special invitation to attend President Obama's 2014 White House Summit on Working Families.

# Keynote Speakers

**PAMELA CAPALAD**



## Promising Practices: Closing the Racial Wealth Gap

I'm a CERTIFIED FINANCIAL PLANNER™ and I've been in the financial services industry since 2008 (perfect time to join, I know), and spent 7 years at wealth management firms (if you're really curious where, check out my linkedin). I started doing Brunch & Budget full time in 2015. I'm based in Brooklyn, NY and serve clients virtually in the New York City area and across the country. I wanted to find a way to help the average person with their finances. I also realized it's a pretty scary thing for people to face, even though it's something we have to deal with every day.

One day, I was sitting around a fire pit with a friend who said she really needed help with her money, but was afraid to talk about it. I said we should do it over brunch. Immediately her shoulders untensed and her eyes lit up. "Yes! Let's do, like, a brunch and budget!" And the rest is history.

**YOLANDA JACKSON**



## Promising Practices: Closing the Racial Wealth Gap

Yolanda Jackson is a Pastor at Force of Life Fayetteville. She currently serves on the Educational Board for Force of Life International. She is a licensed Financial Counselor through AFCPE, with 18 years of experience in the Insurance and Financial arena by working in the private and government field. She's a veteran who has served 5 years in the military and was honorably discharged. A mother of two wonderful children, who are currently attending colleges in North Carolina.

**DARREN LIDDELL**



## Promising Practices: Closing the Racial Wealth Gap

Darren Liddell has been working in the financial security field for over 8 years. Most recently, Darren served at The Financial Clinic as Director of Program Innovation. In this role, he oversaw the services, data and policy teams, while providing innovative direction to the Clinic's new and existing local and national programs. Additionally, he is lead the Clinic's Financial Inclusion Marketplace project. Darren currently serves as a member on Prosperity Now's Taxpayer Opportunity Network Steering Committee and AFCPE's Government Affairs Committee, and is an Accredited Financial Counselor (AFC®) through AFCPE, as well as a candidate for his CFP®. Previously, he managed Miami-Dade County's VITA Tax Collaborative, coordinated the Miami portion of the first RCT study of financial coaching, and has years of experience as a financial coach and a VITA program manager. Outside of work, he is an Eagle Scout, his favorite color is green and he enjoys learning new culture through food. Darren is proud tax nerd and a racial wealth equity advocate. He is always aiming to learn more about opportunities to address the racial wealth divide through policy, financial coaching, fintech, and at tax time.

# Keynote Speakers

**ELLIE KAY**



## The Science of Laughter

Ellie Kay is the best-selling author of fifteen books including *Lean Body, Fat Wallet, and Heroes at Home*. She is a Toastmaster Accredited Speaker as well as a popular international speaker and media veteran who has given over 2800+ media interviews including appearances on ABC, CNBC, CNN and Fox News. Ellie Kay has given over 2000 paid speeches to standing ovation audiences as large as 10,000 people.

She is a podcast host on *The Money Millhouse*, joining her millennial daughter over coffee with a combination of money and banter. As a popular columnist, she has been a Subject Matter Expert for the *Wall Street Journal*, *New York Times* and *Washington Post*. Ellie is the founder of *Heroes at Home*, a non-profit dedicated to providing free financial education to military members through her “Heroes at Home Financial Event.” In the past 4 years, the Heroes at Home tour has presented 58 shows at 37 bases in 4 countries. She is the recipient of the prestigious Dr. Mary Walker Award, a medal presented from the US Army. She was nominated by President Obama to the Selective Service Committee and currently serves in that capacity. Ellie serves on numerous national boards including the Military Family Advisory Network, and AFCPE. Ellie is married to LTC Bob Kay and they have seven children and seven grandchildren.

**GARY MOTTOLA**



## The Financial Capability Gap – What is it and what does it mean?

Gary R. Mottola, Ph.D. is the research director for the FINRA Investor Education Foundation and a social psychologist with over 25 years of research experience. In his role at the FINRA Foundation, he oversees and conducts research projects aimed at better understanding financial capability in America, protecting investors from financial fraud, and improving financial disclosure statements. Dr. Mottola received his B.A. from the University at Albany, M.A. from Brooklyn College, and Ph.D. from the University of Delaware. He was a visiting scholar at Wharton in 2006 and is an adjunct professor of statistics in Villanova University's MBA program.

# Keynote Speakers

**SHAY COOK**



## The Financial Capability Gap – What is it and what does it mean?

Shay Cook, MS, AFC® is the Financial Readiness Manager at FINRA Investor Education Foundation. Shay has a bachelor's and master's degree in psychology and found her way into the financial services field while working for a federal credit union. Since then she has used her Accredited Financial Counselor® (AFC®) certification to promote financial readiness at Walter Reed's Army Community Service, Coast Guard Headquarters, and now through her organization, Crusaders for Change, LLC. Shay lives near Ft. Meade with her retired Air Force husband, their daughter and English bulldog.

**IDA RADEMACHER**

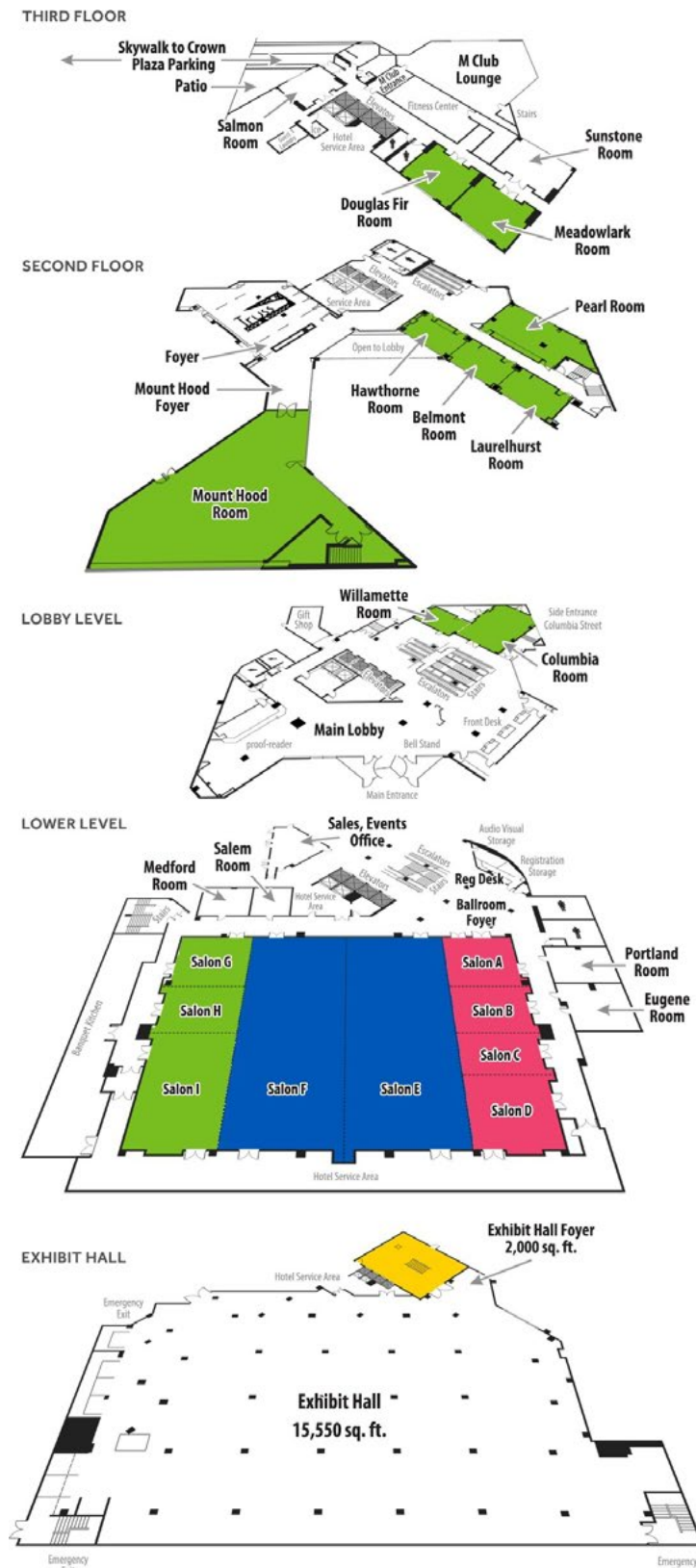


## Inclusive Growth: The Backbone of American Prosperity

Ida Rademacher is a vice president at the Aspen Institute and executive director of its Financial Security Program, where she and her team probe financial challenges facing US households and shape market and policy innovations to improve financial security. Previously, she was chief program officer at Prosperity Now (formerly CFED), where she created a team that led the Consumer Financial Well-Being Metrics Project and led the creation of Upside Down, a program examining disparate wealth-building opportunities generated by the US income-tax code. Earlier in her career, Rademacher led research and evaluation projects at the Aspen Economic Opportunities Program and the Academy for Educational Development Center for Behavioral and Evaluation Research.

# Hotel Map

## All Floors - Portland Marriott Downtown Waterfront



Breakout Rooms  
Exhibitor Space

General Session  
Additional Meetup Space





Waterfront/Eastbank Esplanade Loop



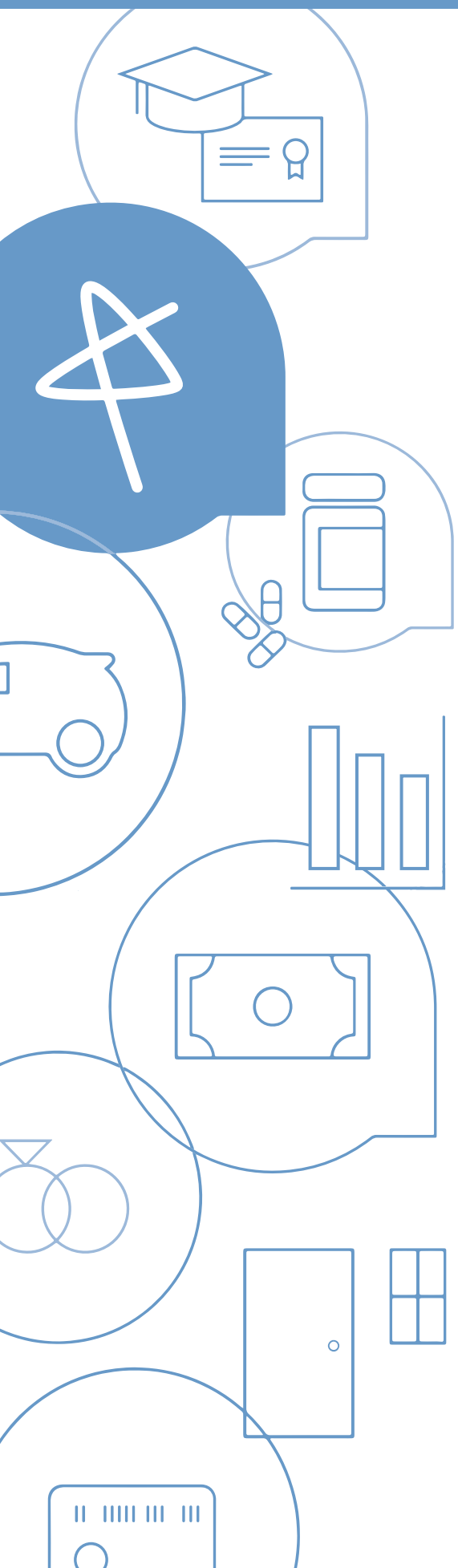
### HOTELS

- 1 Portland Marriott Downtown Waterfront
- 2 The Porter Hotel

### ★ RESTAURANTS

- 3 Nel Centro
- 4 Q Restaurant & Bar
- 5 King Tide Fish & Shell
- 6 Higgins
- 7 Murata

# Exhibitors



AccountPatrol

Bama by Distance – University of Alabama\*

Consumer Financial Protection Bureau

Credit Builders Alliance

Credit Karma

Enrich and iGrad, Inc.

Federal Deposit Insurance Corporation (FDIC)

Federal Employee Education & Assistance Fund

Federal Trade Commission

FINRA Investor Education Foundation

Garrett Planning

Kansas State University Global Campus

LifeWise Strategies/ Money Habitudes

LoanBuddy

National Credit Union Administration

National Disability Institute

National Endowment for Financial Education

PersonalFinanceLab.com (Stock-Trak)

Sacred Money Studios

SaverLife.org

Securities and Exchange Commission

Self, Inc.

University of Florida - Military Family Learning Network - Personal Finance

University of Illinois Extension\*

The USAA Educational Foundation\*

Utah State University Extension - PowerPay

Veterans Plus / The Yellow Ribbon

Wells Fargo, Hands on Banking

XY Planning Network

Zeiders Enterprises, Inc



# 2020 AFCPE® ANNUAL RESEARCH AND TRAINING SYMPOSIUM

**NOVEMBER 18 – 20, 2020**



# New Orleans

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