

MADE



2025 YEAR IN REVIEW

FOR

THIS



2025

MOMENT

MADE FOR THIS MOMENT

2025 YEAR IN REVIEW

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A LETTER FROM THE EXECUTIVE DIRECTOR



DEAR FRIENDS,

Two years ago, together with strategic input from the AFCPE® Board and our larger professional community, the organization embarked on a 3-year strategic plan with one fundamental mission: To uphold and elevate the highest standards for financial counseling, coaching, and education, while also expanding access to AFC® professionals for all people in every community.

While the year unfolded amid significant change and uncertainty in the world around us, AFCPE continued a season of purposeful, forward-looking growth. The accomplishments of 2025 reflect an organization meeting the moment while remaining firmly grounded in its core values and principles: upholding the high standards on which we were built and continuing to embrace a community as diverse as the people we serve.

Our one constant: a shared belief in the value of this work and a deep commitment to the power of community and partnership. In uncertain times, these principles provide focus and direction. We are strongest when we reach across aisles, constituencies, and the financial continuum to work together.

The AFC plays a critical role in that collaboration – ensuring individuals and families can not only meet their daily needs, but also build lives where they can thrive, dream, and create lasting wealth for themselves and future generations.

A powerful reminder to the people in our community – you, we, were “made for this.” Made to rise together, to lean on one another, and to find opportunity within challenge.

This year’s report illustrates this phrase. The stories, data, and outcomes that follow reflect what is possible when people come together across backgrounds and perspectives to create meaningful impact. Together, we are expanding access to the AFC, strengthening collaboration across the financial services industry, and building stronger financial foundations for all people.

Thank you for your partnership, your belief in this work, and your continued commitment to a future where all people have access and opportunity to achieve lasting financial well-being.



SETTING THE STANDARD,

Rachael DeLeon
Executive Director
AFCPE

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Made For...

ADVANCING WITH PURPOSE

2025 Introduced the AFC®
Learning System:

THIS MOMENT DEMANDS EXCELLENCE



As an organization, AFCPE® is committed to ensuring that financial counselors, coaches, and educators have the knowledge and skills to help individuals and families achieve lasting financial well-being. And as an education provider, adaptation to learning styles is critical to upholding our mission and achieving our vision.

AFCPE offers multiple pathways to certification, but the most utilized pathway continues to be self-study. In 2025, we made strategic investments to strengthen the foundation of the AFC® certification by redesigning our self-study program.

The AFC® Learning System: Meeting Learners Where They Are and Helping Them Go Further

The AFC Learning System is designed to:

Improve Exam Readiness

To better support candidates in reaching their certification goals without lowering the high standards that are the hallmark of the AFC.

Create a Stronger Feedback Loop

By better understanding where candidates excel and where they face obstacles, we can continually refine our educational components and better support learners at every step.

Build Motivation and Reduce Barriers

We set out to design a system that not only motivates learners but also makes it easier to stay on track – fostering the confidence required to sit for the exam.

Expand Our Independent Trainer Program

By empowering AFC professionals to become trainers, we can extend the reach and impact of the designation, bringing quality financial education to communities across the country.



“I was initially unsure about the AFC credential because I hadn’t seen it widely used, but the learning objectives closely aligned with my passion for helping others, so I decided to pursue it. I’ve been extremely pleased with the program – the Learning System material is well organized, timely, and appropriately challenging. Completing this certification will leave me far better prepared to serve clients than before.”

Daniel Longfellow,
AFC Candidate

The Learning System offers learners the tools that they need to be successful in their role as financial counselors, coaches, and educators, providing:

A Personalized Learning Path

The system dynamically adapts to your unique knowledge gaps, learning preferences, and pace. Whether you're just beginning or reviewing for the final exam, your path is tailored to maximize your strengths and address your specific needs.

Interactive Learning Tools

Candidates engage with interactive section quizzes, flashcards, and a variety of activities that bring complex concepts to life, making study sessions more effective and enjoyable.

Real-Time Progress Tracking

As a candidate, you can monitor your study progress and identify improvement opportunities, allowing you to adjust your study plan as needed.

Audio Learning Materials

For auditory learners and busy professionals, the platform offers audio resources that make it easy to study on the go – whether commuting, exercising, or multitasking in daily life.

Comprehensive Practice Exam

Candidates can prepare with confidence by taking a full-length practice exam, building both knowledge and exam-day readiness.



2025 Introduced:

Expanded Instructor Led Options

Not everyone thrives in a self-study environment. For those who need more guidance, we now offer multiple instructor-led pathways.

AFC® PREP COURSE

Offered each quarter, the AFCPE® AFC® Prep Course combines the powerful AFC Learning System with the dynamic guidance of an instructor to help you build knowledge, boost confidence, and stay motivated every step of the way.

It provides connection, support, and strategy through:

Live, facilitator-led sessions that bring the material to life

Real-time opportunities to ask questions and get personalized guidance real-time progress tracking

A supportive learning community where you can study and grow with your peers

Recordings provided after each live session

INDEPENDENT TRAINER

Ideal for organizations or groups that are seeking a more curated, customized education experience. There are now more than ten AFC trainers who are approved to deliver the educational content to sit for the AFC exam. Most use the AFC Learning System, while others offer custom programs.



2025 Introduced: A New Study Resource

THE AFC® PRACTICE EXAM

In 2025, we expanded support for candidates preparing for the AFC Exam with the launch of the AFC Practice Exam. While the new AFC Learning System includes a practice exam component, this additional resource was developed to ensure that all educational pathways are fully supported and that candidates have access to a comprehensive exam simulation experience.

The AFC Practice Exam is offered as a two-exam bundle, with each exam consisting of 150 questions to be completed within

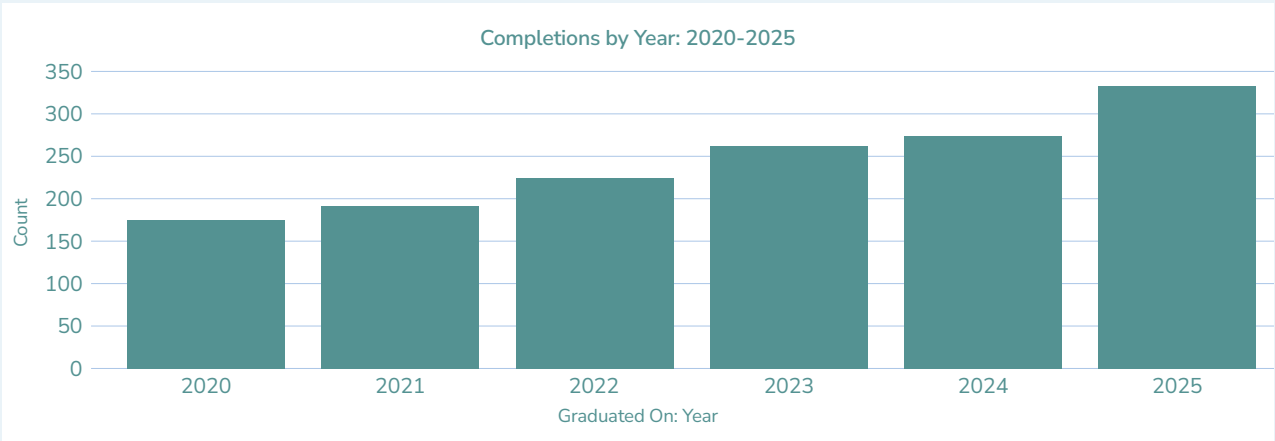
a three-hour timeframe. Designed to strengthen preparedness and build confidence, the simulation mirrors the structure and pacing of the actual exam. Upon completion, candidates receive a performance report by competency area, enabling them to identify strengths and target areas for further study prior to testing.

This initiative reflects our continued commitment to enhancing candidate readiness, reducing test-related anxiety, and supporting successful outcomes across all pathways.

STRENGTHENING EDUCATIONAL PREPARATION → MORE AFC GRADUATES

AFC Exams Taken: +45% over LY

AFC Completion rate +25% over LY
and +85% since 2020





Made For...

UPHOLDING THE HIGHEST STANDARDS

AFC®:

NCCA RE-ACCREDITATION



In 2025, the National Commission for Certifying Agencies (NCCA) renewed accreditation of the AFC certification for an additional five-year term. This renewal affirms that the AFC educational framework and assessment processes continue to meet rigorous, psychometrically validated standards and are developed, administered, and governed in alignment with industry best practices.

NCCA accreditation distinguishes the AFC certification mark from other financial counseling credentials by providing independent validation of its quality and integrity. It signals to employers, professional peers, and clients that the designation reflects a high standard of rigor, competence, and professional excellence.



Made For...

STRENGTHENING ORGANIZATIONAL IMPACT

Money Management Essentials

2nd Edition

This year we also redesigned our foundational course, Money Management Essentials (MME). The 10-hour online course serves as a powerful stepping stone to the AFC®, and a capacity builder for organizations looking to upskill a team of more effective financial counselors, coaches, and educators.

Beyond the knowledge gained, course participants learn how to connect with individuals from a wide range of backgrounds and lived experiences, making it easier to meet people where they are and build trust through respectful, empathetic dialogue.

ENHANCED ANALYTICS FOR GROUPS

Housed in a new learning management system, groups now have access to valuable data. Program managers can gain insights into their team's progress and performance, allowing organizations to identify opportunities for continued learning and development.

A BRIDGE FOR PLANNERS

Approved for CFP® CEs, Money Management Essentials is also a strong resource for financial planning professionals who provide pro bono financial planning for underserved communities.



“Money Management Essentials has helped strengthen our teams’ confidence and deepened their ability to support members in meaningful ways. It has been a valuable part of our commitment to empowering people with the right guidance at the right time.”



Stacy Lucero,
VP, Deposit & Loan Operations,
Washington State Employees
Credit Union



Made For...

BUILDING A MORE INTEGRATED FIELD

If we want to begin closing the wealth gap in our country, we must begin with building a more integrated financial services model – one where all people have an opportunity to build wealth not only for themselves but for future generations.

A Renewed Partnership with the **FINANCIAL PLANNING ASSOCIATION® (FPA®)**

AFCPE® has a longstanding partnership with FPA, hosting collaborative monthly professional development webinars designed to strengthen the education and impact of both the financial counseling and planning communities.

In 2025, the organizations presented at one another's annual conferences as an opportunity to educate our respective communities on the power of partnership between financial planners and financial counselors. From building referral relationships to building more integrative financial planning practices to training more financial planners with the knowledge and skills that the AFC provides, together the organizations are breaking down barriers and dispelling

myths that exist in our field. Impact happens when we work together to more effectively serve all people – from all incomes, backgrounds, and walks of life.



AFCPE® Registered Education Programs (REPs)

Thirty-one undergraduate programs, 17 graduate programs, and 3 nondegree programs at colleges and universities across the country offer pre-approved coursework that meets the educational requirements to prepare students and professionals to sit for the AFC® exam. These programs are often offered in conjunction with financial planning programs, creating a streamlined pathway for students pursuing careers in financial counseling and planning.



Whether you are pursuing a career as a financial planner or exploring a path in financial counseling, coaching, or education, earning the AFC designation enhances the value you bring to clients and distinguishes you as a trusted professional in your field.

In 2025, REPs leading the way in AFC registrations were Utah Valley University, Kansas State University, and Texas Tech University.

EXPERIENCE PORTAL

The Experience Portal, a collaboration between AFCPE and our partners, gives AFC candidates the chance to gain real-world financial counseling experience while supporting organizations doing mission-driven work in the field. In 2025, candidates partnered with organizations such as the Happi Money Collective, Junior Achievement, United Way, Eden Housing, Her Financial IQ, Women's Money Matters, Coaching Capability, 3rd Decade and AARP – gaining hands-on experience while helping these groups advance their financial well-being initiatives.

AMPLIFIED PLANNING: THE EXTERNSHIP

In 2025, AFCPE sponsored Amplified Planning's The Externship, an 8-week, virtual, asynchronous program that dives into the foundations of financial planning, while offering the chance to observe client meetings, receive real-time feedback, practice elements of financial plans, and engage with a community of financial counselors planners for learning, discussion, and networking. The program supports the efficacy of financial coaching in practice, while building important connections between financial counselors and planners.



"I absolutely loved doing The Externship this past summer...The variety of perspectives and the openness to discussion was really refreshing. It's something that needs to happen more in the financial planning community, and really in all communities!"



Taylor Nelson,
AFC®



Made For...

PARTNERSHIPS THAT DELIVER COLLECTIVE IMPACT

VETERANS BENEFITS BANKING PROGRAM

In June of 2025, we transitioned the financial counseling service delivery of the Veterans Benefits Banking Program to long-time partner Zeiders Enterprises – a thoughtful, strategic decision to position the program for continued growth and greater reach in the years ahead. From our pro bono program in 2020 through today, AFCPE® and our dedicated volunteers have been instrumental in refining and growing the program to maximize impact for veterans and their families.

Veterans, beneficiaries, survivors, and caregivers benefit from access to three financial counseling sessions through VBBP. More than 2,000 veterans and their families have connected to an AFC® from 50 states and territories since the program's launch.

We celebrate every counselor who has contributed over the years;

their expertise and commitment have made this program truly transformative. We are proud of what has been built and excited to expand its impact even further.



Veterans Benefits Banking Program Counselors (through the years):

Each participating volunteer is an Accredited
Financial Counselor® (AFC®)

Bret Anderson	Theresa Dixon	Christine Julius	Gilbert Rogers
Jacqueline Arnold	Denise Fesel	Victor Lee	Lorna Saboe-Wounded Head
Samuel Barkley	Jodi Fleck	Brian Lomax	Steven Schanely
Heath Carelock	Loren Flood	Andria Nichols	James Semanski
Izzy Carnes	Phillip Godinez	Cheyenne Pace	Martina Simpson
Joe Chesloski	Demetrius Gonzalez	Pilar Pangelinan	Carolyn Smith
Andrea Clark	Brooke Grossmann	Michael Pardon	Molly Sutz
LaQueshia Clemons	Annette Harris	Elizabeth Pike	BethAnne Van de Voort
Trent Colledge	Tiffany Hays	Praveena Rathi	Patricia VanLuven
Glen Cone	Ambus Hunter IV	Gwen Riase	



FINRA Foundation Military Spouse Fellowship



In 2025, the FINRA Foundation Fellowship welcomed 30 military spouses into its 20th class of FINRA Foundation Fellows. What began as a bold investment in financial capability in 2006, has evolved into a legacy of impact. Over the past 20 years, the Fellowship has equipped a generation of AFC® professionals with a highly respected certification,

meaningful hands-on experience, and a lifelong community dedicated to serving military service members and their families. Since its inception, the program has enabled more than 700 military spouses to obtain the AFC certification and has helped provide financial education and support to over 288,000 military families.



“The Fellowship provides a portable, respected credential and practical skills that can move with you through different duty stations and life transitions. It is a commitment, but it is one that pays off by opening doors, building credibility, and equipping you to make a meaningful impact. If you are looking for a program that understands the realities of military life while still holding you to a high professional standard, this fellowship is absolutely worth pursuing.”



Jessica Oxley,
AFC®, FINRA Fellow 2022



Made For...

EDUCATION AND RESEARCH IN ACTION

AFCPE® Awards its

INSIGHT TO IMPACT GRANT

In 2025, AFCPE launched its inaugural Insight to Impact Grant, an investment in collaborative research and practice designed to advance the personal finance field and expand meaningful consumer impact.

Funded by AFCPE's Strategic Impact Fund and spearheaded by the Research to Practice task force in partnership with staff and dedicated AFCPE member volunteers, the program was intentionally structured to strengthen both ideas and applicants. In the first phase, review teams met directly with applicants to provide feedback, answer questions, and help refine budgets, narratives, and overall proposals. Selected applicants then advanced to a second phase, where full proposals were submitted for blind review and scoring.

The response was strong and inspiring. While only one project was selected for funding, every applicant received detailed feedback to strengthen future submissions. This approach reflects AFCPE's commitment not only to funding innovation, but also to building capacity across the field.

The inaugural grant was awarded to Dr. Zach Taylor, Sara Ray, and Jodi Kaus for their project, *A Gradual Release of Responsibility: A Model*

for Developing Peer Financial Mentors in Higher Education. The project will develop and pilot a Gradual Release of Responsibility model to train peer financial wellness mentors at Purdue University Northwest, a regional Hispanic-Serving Institution, and Tulsa Community College. While widely used in educational settings to promote learner autonomy and skill development, the framework will be adapted to meet the unique needs of financial wellness programs in higher education. Real-time testing and refinement will ensure the model is research-informed and responsive to institutional realities.

By strengthening peer mentorship programs that serve first-generation and historically underrepresented students, this initiative advances AFCPE's commitment to expanding financial well-being for all. We look forward to sharing more over the two-year grant cycle!

Plootus becomes the 15th Recipient of the Mary O'Neill Mini Grant



In 2025, the Mary O'Neill Mini Grant was awarded to Plootus to launch The 21-Day Financial Habits Challenge. The grant was established by Barbara O'Neill, CFP®, AFC® in honor of her late mother, to support innovative initiatives that expand access to high-quality financial education. This year's project delivers evidence-based daily micro-actions designed to help individuals in under-resourced and underserved communities build lasting financial wellness habits.

Through strategic partnerships with professional associations and employers, including the Association of Latino Professionals For America, the Ohio State Medical Association, the Society for Human Resource Management, and the Employee Benefit Research Institute, the program will equip participants with practical tools for budgeting, saving, debt management, and emergency preparedness.

Made for broader impact, the initiative equips AFCPE® members with a scalable, adaptable framework that can be implemented nationwide, multiplying its reach beyond the original grant investment.







Made For...

EMBRACING COMMUNITY & CELEBRATING IMPACT

AFCPE® AWARDS

Setting the Standard: The Financial Therapy Clinical Institute (FTCI)

Delivering accessible, trauma-informed financial services that combine behavioral science, financial education, and clinical insight. FTCI trains AFC® professionals, financial planners, and mental health practitioners to help clients address both financial challenges and the emotional and relational factors that influence financial behavior.

Mary Ellen Edmondson Educator of the Year: José Medina

José Medina is a financial educator and founder of Finanzas al Máximo, with 30+ years of experience training hundreds of coaches and reaching thousands through workshops, mentorship, and media. His holistic approach blends financial expertise with personal growth and values, making him a trusted voice in financial education.

Financial Counselor of the Year: Alisa Nguyen Allebest, AFC®

Alisa Nguyen Allebest, AFC, is a financial counselor and educator who empowers clients and student coaches. As Assistant Director at Utah Valley University's Money Success Center and founder of Dauntless Financial Coaching, she helps thousands build financial confidence, independence, and lasting skills.

Outstanding Educational Program: Financial Field Trips

Financial Field Trips, Corp. is a Maryland-based nonprofit transforming financial education through immersive, real-world experiences. Founded by Whitney Ramirez, AFC, the program takes students and underserved communities on field trips to banks, dealerships, and other financial destinations, building confidence, retention, and practical skills. Their motto, "We Are on the Road to Riches," reflects a hands-on approach that empowers participants to take actionable steps toward lifelong financial independence.



Outstanding Financial Counseling/Planning Center: The Columbus Financial Empowerment Center (FEC), operated by Jewish Family Services

The Columbus Financial Empowerment Center, operated by Jewish Family Services, provides free, trauma-informed financial counseling across central Ohio, with a focus on women. Counselors meet clients in person or virtually, building trust, setting goals, and providing tailored support. Connected to over 100 community partners, the FEC empowers clients to achieve long-term financial stability through accessible, high-quality, judgment-free guidance.

Outstanding Consumer Financial Information: College Finances for Military Families

College Finances for Military Families by Kate Horrell, AFC® , offers a clear, accessible guide to navigating military and veteran education benefits. It helps families create strategic college funding plans tailored to their unique needs, maximizing the value of available resources.

Outstanding Research Journal Article of the Year: *The Effect of Scarcity and Information Avoidance on Debt Management Behavior*, JFCP, Vol 35, Issue 3 by Kinga Barrafreem, Mario Kienzler, Daniel Västfjäll, Gustav Tinghög.

This article explores how financial scarcity affects the strategy people choose to pay off their debts and the role of information avoidance in debt repayment.

2025 AFCPE®

Knowledge Bowl Champions

Congratulations to the Kansas State University team of Katelyn Wilson, Leah Meek, Alivia Kaiser, and Katie Dinkel, along with advisor, Blake Gray for being crowned the 2025 Knowledge Bowl champions.

The sportsmanship and academic excellence demonstrated by all three teams, including Texas Tech University and Utah Valley University, was outstanding.





THE MAGIC OF AFCPE® SYMPOSIUM

Few events celebrate community and foster meaningful connections like the AFCPE Symposium. In 2025, attendees gathered in Glendale, AZ and virtually, to share knowledge, exchange ideas, and strengthen the future of the financial counseling field.



“Symposium helps me to keep current on trends affecting people’s financial experiences and broadens my knowledge of resources available to help me and my clients.”



Kelly Scholin,
AFC®

“Symposium gives me new ideas to use with my clients, educates me on rising trends and challenges, encourages me to do better in my practice, and recharges my batteries by gathering with like-minded individuals who face the same problems that I do.”



John Cockburn

“Through Symposium, I found my first job out of college! Without [it], I am not sure I would have been able to find a job in what I love, financial counseling. And now I have that and a new adventure living in Alaska, too! If you are looking to for opportunities to seize, the symposium is a great place to be.”



Rachel Booth,
AFC®

“This is my favorite conference with my favorite people – I always leave with a full bucket!”



Kate Mielitz,
AFC®

“The Symposium fuels me for the coming year with ideas, knowledge, and inspiration to provide the best service for my clients.”



Weslia Echols,
AFC®



Made For...

ACCESSIBLE LEARNING

You don't have to gather in person to expand your knowledge –
we offer great virtual options all year long.

Here is a list of some of the great AFCPE® webinar content offered in 2025.

Now Available on Demand

Starting Fresh in the New Year:
Empowering clients for year-round
progress towards financial goals

Let's Get Organized - A Primer
on Tax Documents

The Ins and Outs of Helping Borrowers
Manage Their Student Loans

Next Steps: What Survivors of
Veterans Need to Know

Navigating the Human Element:
Integrating Interpersonal Skills
Through Financial Counseling

Mastering Student Loans

Ethics and Why they Matter

From Values to Practice: A Panel
on Embedding Purpose in Your
Financial Business

FINRA & FINRA Foundation Investing
and Military Resources

My Client is a Victim of Familial Identity
Theft...What Does This Mean and What
Should I Do?

Best Practices: Real Life

Ethical Dilemmas as an AFCPE®

Your Secret Weapon: Client Relationship
Management Software

Tax Deferred Retirement Savings
Plans in Later Life

Strengthening Your Cybersecurity
and Protecting Client Data

Navigating Financial Trauma in Financial
Counseling: Tools for Support and Healing

Financial Capability Resources for Kids:
From Feelings to Finances

Vision to Reality: Building
your Financial Program

Budgeting for Happiness

Leave and Earnings Statement: Using the
LES to Build a Financial Foundation for
Military Members

A Therapeutic-informed Financial
Counseling Approach to 'Money
Dysmorphia': Reframing Perceived
Financial Insecurity and Unlocking
Healthy Financial Behavior

Empowering Clients Through Financial
Wellness: The Vital Role of Accredited
Financial Counselors

Unlocking Veteran Benefits:
Understanding VA Disability

Advanced Techniques in Credit
Counseling: Leveraging AI for Success

What's New in Personal Finance:
A 2025 Annual Review



What do you want to see in 2026?
Email Education@afcpe.org

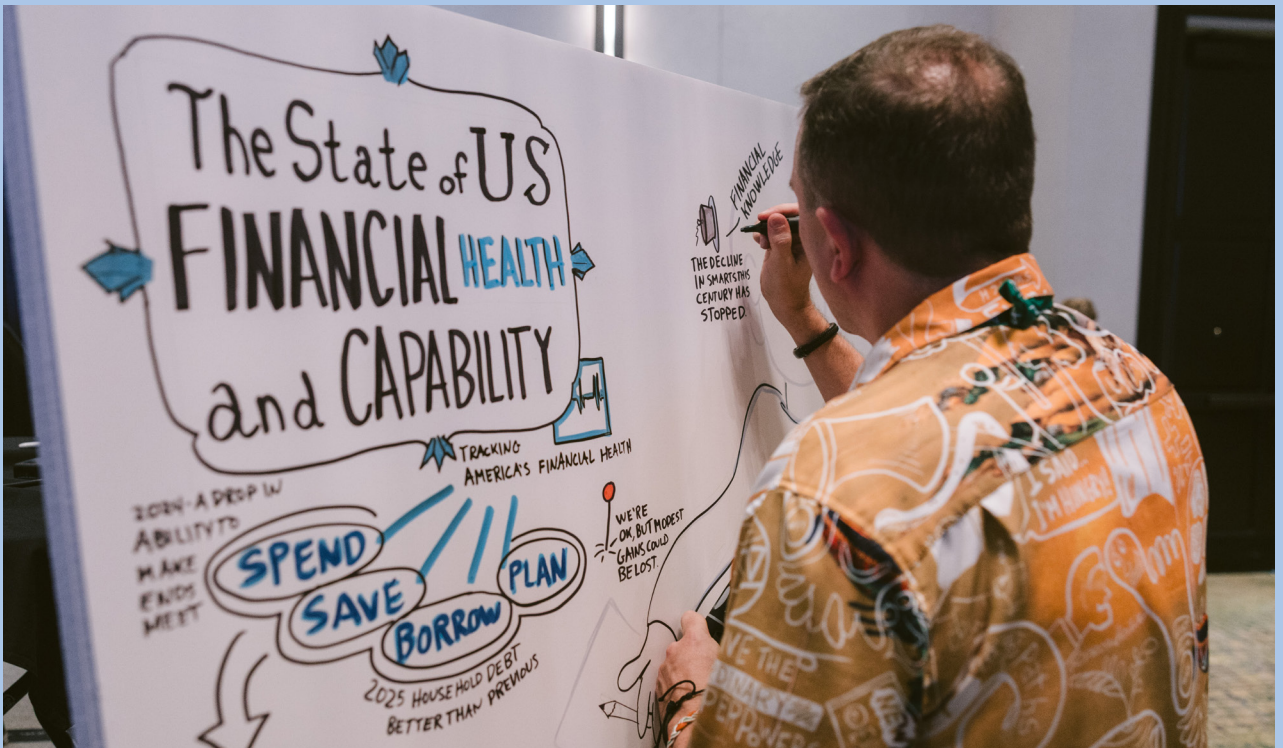
Introducing Military Essentials 2nd Edition



In partnership with the FINRA Investor Education Foundation, we relaunched Military Essentials, a course designed to equip financial professionals with the specialized knowledge needed to support servicemembers across all branches. Through 21 modules, case studies, real-world examples, and actual counseling scenarios, the

course builds both expertise and confidence in practice. Approved for CE credit for both AFC® and CFP® professionals, Military Essentials empowers those working across the continuum of care to deliver informed, empathetic, and effective financial guidance at every stage of a service member's journey.







Made For...

CONSUMER EDUCATION & ACCESS

Introducing the

MONEY MINDSET BLOG

In 2025, we launched the AFCPE® Money Mindset blog on FindanAFC.org. The blog provides practical insights for everyday finances and is designed to be a trusted source for financial empowerment and education. All contributors are AFCPE members and AFC® professionals - providing insights, tips, and life-changing strategies to help individuals and families take control of their finances.



IN THE MEDIA

Recognized for their trusted expertise, AFC professionals continue to provide real-world consumer guidance through national publications.

THE WALL STREET JOURNAL.

The New York Times

Bloomberg

yahoo!finance

N nerdwallet..



Made For...

BUILDING FOR THE FUTURE

Streamlining Systems, **STRENGTHENING SERVICE**

In 2025, we took deliberate steps to strengthen our internal operations: reducing redundancies, streamlining systems, and eliminating unnecessary costs. By thoughtfully consolidating our technology stack and investing in enhanced data security infrastructure, we improved efficiency while

safeguarding the information entrusted to us.

These strategic operational changes ensure that more time, energy, and resources are directed toward advancing our mission and serving our community with excellence.

TECH FOR SOCIAL GOOD

In 2025, AFCPE® was honored to receive a Tech for Social Good grant from JPMorgan Chase to support the development of a comprehensive technology roadmap. This investment is enabling us to thoughtfully plan and design a new database and CRM system that will strengthen member engagement, streamline operations, and enhance the overall user experience. By aligning our technology infrastructure with our long-term strategic goals, this initiative positions us to better serve our community, scale our impact, and build a more connected and data-informed future.

DATA TO IMPROVE REACH AND IMPACT

Thanks to the generosity of the Mark & Winnie Tibbs Foundation, we were able to enhance the profile pages in our current database, which powers our professional search portal, FindanAFC.org. These updates improve our data collection and elevate overall user experience for clients seeking an AFC® professional.

As part of this project, we added a “My Professional Impact” section to the profile page in our database, allowing our community to highlight the number of individuals they serve and the pro bono hours they contribute. This feature will help AFCPE showcase the meaningful work of our professionals to peers, funders, and the broader community – keeping our mission and impact front and center.



Made For...

GENEROSITY

Our strength is rooted in the generosity of AFCPE® members and extended community. Through volunteer leadership, task force service, and philanthropic contributions, our community invests not only resources, but time, expertise, and heart to advance the field and expand our collective impact.

PHILANTHROPIC DONATIONS

We are grateful for the time, talent, and support of our members, which advance the profession and expand financial well-being for all. We are proud that our Board of Directors led by example with 100% participation in giving, inspiring our community to continue this collective impact. As we look to 2026, we look forward to building on this momentum together.

In 2025, the AFCPE® community contributed **\$27,353** to advance our mission to empower and equip financial professionals and to realize our vision of financial well-being for all.

Friend (Up to \$25)

Arleny Abad	Samuel Coston	Jaqueline Kelly	Tracey Sammons
Angelina Adame-Gignac	Martine Cruise	Robert Kocembo	Julian Schmoke
Sonya Akintonde	David Dahl	Rachel Konchinsky-Pate	Mark Smith
Alexander Ali	Janet David	Andy Kramer	Glen Sturm
Vivan Anaya	Danielle Davis	Adriana Lopez	Shonda Taylor
Bret Anderson	Carlos Eduardo De Andrade	Andre Milteer	Arndrea Thomas
Joanne Bankston	Frankel Delossantos	Megan Moran	Oscar Torres-Diaz
Arlene Baptiste	Lana Edwards	Lorena Munoz-Holladay	Bethany Vuolo
Mary Barker	Donna Fryer	Michele Murphy	Kimberly Washington
Mark Butcher	Robert Glew	Catherine Murphy	Phyllis Washington
William Caldwell	Eunice Glover	Steven Neal	Willia Williams
Kevin Calhoun	Abigail Haley	Christine Niccoli	Bernice Wilson
Omar Cantu	Elaine Harrison	Alphonso Oates	Jennifer Witkowski
Bre Carrier	Ladda Hawkins	Shamir Pettaway	Elizabeth Woodley
Lisa Champagne Minyard	Renee Hill	Craig Richard	Sherrie Young
Todd Christensen	Tamra Ivanoff	Jennifer Richards	Melissa Zales
Renee Collins	Delethia Johnson	Karen Richel	Matthew Zayd
Jacqueline Cooper	Arlene Jones	Amy Riggs	Jerry Ziegler
Tammie Corbin	Cindy Kehoe	Patricia Ross	

Champion (\$51-\$100)

Jacqueline Arnold	Sonja Mathis
Jacquie Carroll	Michael Roush
Kimberly Colpitts	Bud Schneeweis
Rachael DeLeon	Anna Sheufelt
Donna Gardner	Pamela Thomas
Sasha Grabenstetter	Karen Weaver
Madeleine Greene	Joseph West
Angela Joell	Andi Wrenn
Jessica Limbrick	

Advocates (\$101-\$999)

Shirley Anderson-Porisch	Dustin Hall
Debra Barker	Jeffery Isom
Brandy Baxter	Brian Lomax
Axton Betz-Hamilton	Barbara L. Martinez
Angelica Botkin	Michael Pardon
Angela Caballero	Lynne Patterson
Andia Dinesen	Michael Richardson
Donald Fulton	Kimberly Rotter

Supporter (\$26-\$50)

Liz Bottner	Deneka Desroches	Michael Peters
Haley Brown-Woods	Katherine Dibbern	Nancy Scull
Shawn Cao	Christopher Espinosa	Martina Simpson
Anna Marie Castro	Jim Green	Milton Suggs
Heidi Clemons	Cynthia Hudson	Dana Twight
Patricia Cochran	Yolanda Lawler	BethAnne Van de Voort
Sylvia Crowder	Romualdo Mortel	Brenda Vaughn
	Gian Motta	

Ally (\$1,000-\$9,999)

Cain Hill
Ann Lentell
Barbara O'Neill
Tim & Cherie Stueve

Visionary (\$10,000+)

Mark & Winnie Tibbs Foundation

Volunteer Leadership & Service

Task forces extend the reach of AFCPE® staff, turning strategic priorities into action. Comprised of dedicated volunteers who share their expertise, these groups strengthen programs, guide key initiatives, and drive mission centric progress for the organization. Below, we celebrate each task force and the impact they achieved in 2025.

Award Task Force

Led the nominations, review, and selection process to identify and celebrate our 2025 Award recipients. Through their careful stewardship, excellence within the profession was recognized and elevated.



Communications Task Force

Empowered AFC professionals to serve as confident ambassadors of their work by developing customizable marketing resources designed to elevate their value with clients and referral partners. The team also delivered LinkedIn training for AFCPE members, equipping them with tools to expand their professional presence and visibility.

Government Relations Task Force

Strengthened member advocacy efforts by maintaining a comprehensive advocacy toolkit and providing regular consumer advocacy updates. Their work ensured members remained informed and equipped to be effective changemakers at the local, state, and federal levels.

Investment Task Force

Provided quarterly investment oversight, informed updates to investment policies, and ensured a smooth transition of responsibilities to the Board Finance Committee for 2026 — strengthening AFCPE®'s long-term financial stewardship.

Newsletter Task Force

Brought our quarterly newsletter, The Standard, to life through thoughtful topic development, author recruitment, writing, and editing. Their commitment ensures members receive timely, relevant insights that inform and inspire.

Research to Practice Task Force

Turned vision into reality by helping launch the inaugural Insight to Impact Grant. From concept development to implementation, this group bridged research and application — advancing innovation that directly benefits practitioners and the communities they serve.

Student Task Force

Advanced student engagement across the organization by generating new ideas, presenting a webinar on building financial education programs, creating a newsletter for Registered Education Providers (REPs) to share with students, and playing an instrumental role in supporting the Knowledge Bowl.



Member Engagement Task Force

Through the leadership of four volunteer Empowerment Community Managers, this task force hosted regular gatherings for BIPOC, Military, and Private Practice communities — fostering connection, support, and professional growth.

Symposium Task Force

Played a vital role in shaping the 2025 Symposium through strategic program planning, breakout session review, onsite event support, and editing of the proceedings. Their efforts enhanced both the attendee experience and the quality of content delivered.



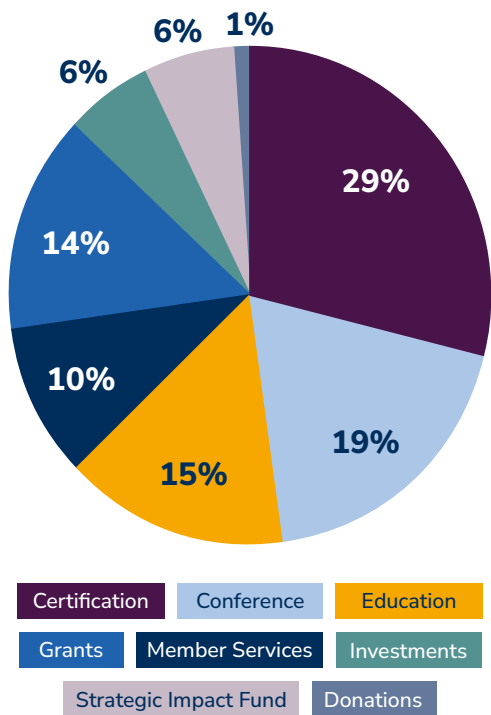
FINANCIALS

Statement of Financial Position

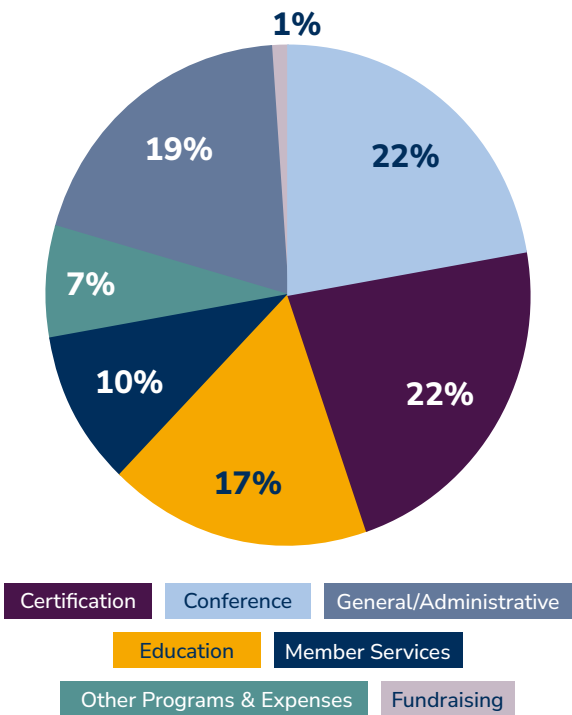
ASSETS	2025	2024
Cash & Investments	\$1.86M	\$1.75M
Strategic Impact Fund	\$1.23M	\$1.37M
Other Assets	\$0.33M	\$0.28M
Total Assets	\$3.42M	\$3.40M
LIABILITIES		
Total Liabilities	\$0.97M	\$0.86M
NET ASSETS		
Total Net Assets	\$2.45M	\$2.55M
Total Liabilities & Net Assets	\$3.42M	\$3.40M

AFCPE strengthened our financial foundation in 2025, growing cash and investments to \$1.86M. Through our Strategic Impact Fund, we invested in mission-critical initiatives including the redesign of our AFC® self-study program and the launch of the Insight to Impact Grant. With \$1.2M in our strategic reserves, we're well-positioned to expand our reach and impact into the future – and your support helps us get there.

2025 Revenue



2025 Expenses





TEAM & PARTNERS

MEET THE TEAM

Executive Team

Rachael DeLeon
Executive Director

Ashley Maurer,
MS, CFP®, AFC®
Operations Officer

Sherry Wallace
Finance Manager

Amanda Paolicelli
Executive Coordinator

Certification

Michelle Starkey
Certification Director

Jarod Taylor, AFC®
Certification Manager

Kay Robinson, AFC®
Certification Coordinator

Education & Community Engagement

Valerie Richards , AFC®
Education Manager

Heather Baker, AFC®
Education Coordinator

Ann Hamilton
Community Engagement Manager

Jing Jian Xiao, Ph.D.
Journal Editor

Marketing & Communications

Tara Meehan
Marketing & Communications Director

Patti McDonald
Marketing & Communications
Coordinator



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