

# 2016 AFCPE®

## Annual Research & Training Symposium Schedule

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November 16-18, 2016

Louisville, Kentucky

*RACING FOR THE TRIPLE CROWN:*

*Achieving Accreditation | Educating Clients | Changing Behaviors*





**AFCPE** is the **Nationally Recognized Leader** in Financial Counseling and Education and a **One-Stop-Shop** for financial professionals delivering:

#### **CERTIFICATION:**

AFCPE **Certification Programs** are comprehensive and rigorous. They represent the highest standard in the field of financial counseling and education.

#### **MEMBERSHIP:**

AFCPE **Membership** allows professionals to learn and share best practices and innovations in financial education and practice.

#### **EDUCATION:**

AFCPE **Symposium** brings together educators, researchers and practitioners to network, share ideas and make life-long connections in the field of financial counseling.

#### **PARTNERSHIPS:**

AFCPE is creating **unique and lasting partnerships** to enhance the careers of our professionals and deliver our mission.

## Pre-Symposium Schedule

### Monday, November 14

8:00AM-5:00PM Registration Open

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**ROOM** AFCPE Registration Open  
Salon Foyer

8:00AM-4:00PM Training

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**ROOM** Accredited Financial Counselor (AFC®) Onsite Review  
Salon G

8:00AM-5:00PM Training

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**ROOM** CFPB Training  
Salon F

8:00AM-5:00PM Training

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**ROOM** Department of Defense  
Salon 3-4

## Tuesday, November 15

8:00AM-5:00PM Registration

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**ROOM** AFCPE Registration Open

Salon Foyer

8:00AM-4:00PM Training

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**ROOM** Accredited Financial Counselor® (AFC®) Review & Exam

Salon G

**ROOM** CFPB Training

Salon F

**ROOM** Department of Defense

Salon 3-4

9:00AM-4:30PM Financial Therapy Association (FTA)

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**ROOM**

Salon 7-8

How do you work with clients who are experiencing emotional distress around money? Drs. Joseph Goetz, Kristy Archuleta and Lance Palmer will present Innovations in Practice: Using Solution-Focused & Cognitive Behavioral Techniques & Interventions to Transform Clients Money Behaviors & Overall Well-being. This interactive seminar will demonstrate how Solution-Focused & Cognitive-Behavioral therapy approaches can be applied in mental health settings and in financial counseling and planning sessions to move clients toward their goals.

*Dr. Joseph Goetz, Dr. Kristy Archuleta and Dr. Lance Palmer*

12:30PM-5:00PM All My Money Program

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**ROOM**

Salon 1-2

All My Money (AMM) is a train-the-trainer financial management curriculum developed specifically for persons working with limited-resource audiences, which makes it a perfect fit for AFCPE members.

This session will show you how to use AMMs hands-on, experiential approach to encourage learning through discussion, games, case examples, demonstrations, and application.

*University of Illinois Extension*

8:00AM-6:00PM Board Meeting

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**ROOM**

Jockey Club

## Wednesday, November 16

7:00AM-6:00PM Registration

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**ROOM** AFCPE Registration Open

Salon Foyer

7:30AM-1:00PM Pre-Symposium

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**ROOM** **Confidence, Capacity, and Connections for Health Insurance Literacy**

Salon 1-2

It is well documented that choosing and using health insurance is a challenge for many consumers. Those who teach and conduct outreach with consumers about these topics also feel challenged. Attendees at this pre-symposium will increase their knowledge and confidence to teach about health insurance in a variety of settings. The pre-symposium format includes a panel discussion, workshop, fast-paced Ignite presentations, and poster session. This pre-symposium will be of interest to AFCPE member who work directly with clients in counseling and/or community settings.

8:00AM-5:00PM Training

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**ROOM** **Student Money Management Center**

Salon 3-4

The Student Money Management Center Pre-Symposium is designed to meet the unique needs of those AFCPE attendees that work on a college or university campus. This year the SMMC Pre-Symposium content will be focused around assessment. Participants will learn what to assess, different forms of assessment, and how to report and use the results.

11:30AM-1:00PM Community Event

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**ROOM**

Bluegrass I-II

12:00PM-1:45PM Receptions

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**ROOM** **Student Mentor Lunch**

Salon 9-10

*Invitation Only, pre-registration required*

**ROOM** **The USAA Educational Foundation Scholarship Reception**

Salon 7-8

*Invitation Only, pre-registration required*

1:00PM-1:30PM Professional Headshots

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**ROOM** **Free Professional Headshots Available**

Thoroughbred

Have a free professional headshot done at the symposium. Complimentary service available to all AFCPE attendees! Recommendations: Keep clothing simple, avoid all white or busy patterns. Mid-tone or dark solid colors tend to work best.

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

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**ROOM**

Salon 5-6

**Diagnosing & Addressing Student Loan Indebtedness**

With more than \$1 trillion in outstanding student loan debt, how vulnerable are students, colleges, and taxpayers to this ballooning debt? This session will focus on putting student loan debt in perspective and what we can do to address it.

*Justin Draeger, National Association of Student Financial Aid Administrators (NASFAA)*

3:30PM-4:30PM Community Event

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**ROOM**

TBD

With snack break

3:45PM-4:45PM Poster Session & Student Showcase

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**ROOM**

Salon 7-8 Foyer

**Challenges and Rewards: Piloting a Financial Management Curriculum Inside a Jail Facility**

*Sasha L. Grabenstetter, MS, AFC®, University of Illinois Extension*

**Does Financial Knowledge Affect Undergraduates College Retention?**

*Dr. Frances C. Lawrence, PhD, Louisiana State University; Eric N. Monday, PhD, University of Kentucky*

**Education Debt Management Service: A holistic approach for helping consumers better understand and successfully repay student loan debt.**

*Jonathan Sparling, MBA, AFC®, American Student Assistance; Gina Lucente-Cole, MS, AFC®, American Student Assistance*

**Enhancing PFP Professional Development Through Service Learning**

*Jennifer Wilson, Personal Finance Program, Texas Tech University, Dr. Sandra Huston, Personal Finance Program Director*

**Evaluating Video as A Method for Disseminating Financial Information**

*Lori Hendrickson, MEd, AFC®, CFCS, University of Minnesota Extension; Sara Croymans, MEd, AFC®, University of Minnesota Extension; Sarah Cronin, MA, University of Minnesota Extension*

**Expanding International Financial Education, Planning, and Research Contributions to the Journal of Financial Counseling and Planning through a Practical Student Project**

*James Robert Blair, III, MBA, University of Rhode Island; Irene McIvor Mason, University of Rhode Island; Dr. Jing Jian Xiao, University of Rhode Island*

Poster Session & Student Showcase *Continued*

**Fatherhood's Impact on Trust, Risk Tolerance, and Consumer Choice on Their Children**

*Michael Thomas, University of Georgia; Kimberly Watkins, University of Georgia; John E. Grable, University of Georgia*

**Financial Capability Among Economically Vulnerable Consumers**

*Diana Kyu Yacob, AFC®, Kansas State University; Elizabeth Kiss, PhD, Kansas State University*

**Financial Literacy Needs for Collegiate Youths**

*Dr Lila B Karki, Tuskegee University, CAENS, Cooperative Extension; Dr. Ntam Baharanyi, Tuskegee University, CAENS, Cooperative Extension; Dr. Uma Karki, Tuskegee University, CAENS, Cooperative Extension; Ashley Perry, Tuskegee University, CAENS*

**Financial Management Practices and Marital Quality: A Qualitative Inquiry**

*Emily D. Sorenson, MS, Iowa State University; Suzanne Bartholomae, PhD, Iowa State University; Jonathan J. Fox, PhD, Iowa State University; Tera R. Jordan, PhD, Iowa State University*

**Financial Realities of Low-Income Families: Learning from Front-line Professionals**

*Veronica Deenanath, M.A., University of Minnesota-Twin Cities; Catherine Solheim, PhD, University of Minnesota-Twin Cities; Lori Hendrickson, M. Ed., AFC®, CFCS, University of Minnesota Extension; Mary Jo Katras, PhD, University of Minnesota Extension; Dung Mao, M.A., University of Minnesota-Twin Cities*

**Financing Higher Education: Helping Families Make Informed Choices**

*Antonio Alba Meraz, University of Minnesota Extension; Rebecca Hagen Jokela, University of Minnesota Extension; Lori Hendrickson, University of Minnesota Extension; Joyce Serido, University of Minnesota-Twin Cities*

**"Harvest what you plant": A Framework for Financial Education with Clergy**

*Andrew Zumwalt, MS, CFP, University of Missouri Extension; Graham McCaulley, PhD, University of Missouri Extension; Shatomi Luster, MBA, University of Missouri Extension; Ashley Bales, MBA, University of Missouri Extension*

**Just-in-Time Financial Education as a Means to Positively Affect College Students' Knowledge, Confidence, and Behavior Change**

*Jonathan Sparling, MBA, AFC®, American Student Assistance; Lorinda Diehl, MA, AFC®, American Student Assistance*

**Loss Aversion in Consumption/Saving Behavior Based on Reference-Dependent Model**

*Gui Jeong Kim, The Ohio State University*

**Overindulgence Online Course: A Financial Focus**

*Becky Hagen Jokela, MS, AFC®, CFCS, University of Minnesota Extension; Kelly Kunkel, University of MN Extension; Ellie McCann, University of MN Extension; Jean Illsley Clarke; Lisa Krause*

Poster Session & Student Showcase *Continued*

**Personal Finance Seminar: Online Professional Development for Professionals**

*Jinhee Kim, PhD, University of Maryland; Melissa Welsh, PhD, University of Maryland; Mia B. Russell, MBA, University of Maryland; Diana Kyu Yacob, AFC®, Kansas State University; Patricia Maynard, University of Maryland*

**The Personal Health and Finance Quiz: A Tool for Self-Assessment, Research, and Program Evaluation**

*Dr. Barbara M. O'Neill, Rutgers University*

**Remittance and Participation in the Financial Mainstream among US Immigrants: Implications for Extension Educators**

*Camaya Wallace Bechard, Michigan State University*

**Risk Aversion in Financial Investments among Baby Boomer Men and Women**

*Yoon Lee, PhD, Utah State University; Sung sook Kim; Keimyung University in Korea*

**Supporting the Integration of Financial Empowerment Tools: Evidence from the 2015 CFPB-NIFA Partnership**

*Suzanne Bartholomae, PhD, Iowa State University; Marilyn K. Albertson, MS, CFCS, Utah State University Extension; Mary Jo Katras, PhD, University of Minnesota Extension; Patti Wooten Swanson, PhD, University of California Cooperative Extension*

**Transnationalism and Family Resource Allocation for East African Immigrant Women**

*Kimberly Watkins, MS, University of Georgia; Bertranna A. Muruthi, PhD, Virginia Tech; Megan McCoy, PhD, University of Georgia; James R. Muruthi, MGS, University of Georgia*

**Victim Risk Factors Associated with Elder Financial Exploitation**

*Axton E Betz-Hamilton, PhD, AFC®, Eastern Illinois University; Virginia B Vincenti, PhD, University of Wyoming*

**Webinar Training: Professional Development for Financial Educators**

*Dr. Carrie L. Johnson, PhD, AFC®, North Dakota State University Extension; Carrie L. Johnson, PhD, AFC®; Joel Schumacher, MS, AFC®, Montana State University Extension*

4:45PM-6:00PM

General Session

**ROOM**

Salon 5 & 6

**TED Talks**

*Jason Vitug, Phroogal*

*Sandra Davis, Sage Financial Solutions*

**Ignite-Style Presentations, including:**

**15 Week America Saves Challenge**

The goal of this “short-term goal savings challenge” is to promote tangible savings and enrollment in America Saves, in particular, during America Saves Week 2016 (ASW). Participants that enroll in the 15-Week America Saves Challenge will: 1.) be encouraged to enroll in America Saves, 2.) receive daily motivational messages along with America Saves materials via email, 3.) self-report weekly savings via spreadsheet.

*Michael Gutter, PhD, University of Florida*

**Personal Health and Finance Relationships: Insights for Financial Practitioners**

This session will help participants gain a deeper understanding of research linking health and personal finances with an emphasis on findings that can inform financial education, counseling, and research efforts. It will present the results of over two dozen research studies that have investigated connections between health and personal finances at the micro (individual) level by providing a brief summary of each study’s purpose and methodology and key implications of findings for practitioners.

*Barbara O’Neill, PhD, CFP, AFC®, Rutgers University*

**Ficheck: Document, Assess, and Improve Financial Health**

The Financial Checkup is a way for individuals to assess their current financial situation, write goals, and determine how to accomplish those goals. The Financial Checkup has now been updated to an online application titled “Ficheck”, which includes dynamic elements and interactivity of worksheets. This effective new online version can be used by university professors, extension agents, counselors, planners, and coaches to help students and clients by providing instant gratification for positive financial behavior changes.

*Alena Johnson, AFC®, Utah State University*

**What To Do When Your Life Turns Into A Country Song**

Country songs are known for describing the realities of life. From “Goin’ Through The Big D” to “Friends in Low Places,” country songs cover it all. In life, it’s not a question of ‘if’ something will happen but ‘when’ and how much is it going to cost? And there’s more to handling those financial situations than an emergency fund. Pulling from first-hand experiences coaching clients to overcome their financial setbacks, this presentation outlines best practices and actionable steps to train others in the art of being resilient.

*Lacey Langford, AFC®, Sage Services, LLC*



**Money and Stress: Addressing Wellness as Part of Student Financial Education**

In this session, the speakers will explore ways to define financial literacy as a building block, moving from education to student wellness for college students. The presenters will outline research in the field, discuss how our institution views financial wellness in higher education, and provide considerations for what other aspects financial wellness includes in addition to knowledge provision.

*Phil Schuman, Indiana University*

6:00PM-7:00PM

Reception

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**ROOM**

Salon Foyer 5-6

**Welcome Reception/Exhibits Open**

Come dressed in your best Kentucky Derby style!

7:00AM-5:00PM Registration

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**ROOM** AFCPE Registration Open

Salon Foyer

7:30AM-9:00AM Community Event TBD

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**ROOM** Breakfast served

Bluegrass I-II

7:30AM-9:15AM Annual Business & Town Hall Meeting

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**ROOM** Membership Meeting

Salon 5 & 6

*Open to all attendees. Breakfast will be served.*

9:15AM-10:30AM General Session

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**ROOM** **Enhancing the Client Experience: What Financial Psychology Has to Teach Us**

Salon 5 & 6

It is not news that the most important predictor of success in the successful therapeutic/ counseling relationship is that of the skills of the helper, not the condition or presenting issues of the client. Behavioral science is a gold mine of information regarding strategies that the professional has total and exclusive control over, that serve to enhance, as well as inhibit, the quality of the therapeutic relationship. A therapeutic or counseling relationship focused on financial issues is no exception.

This presentation will focus on providing (1) the underlying rationale for and (2) simple and immediately implementable “tools” that directly impact the robustness and resiliency of any human relationship, personal or professional. These tools shared will range external environmental factors to intrinsic, personal, strategies.

*Ted Klontz, PhD, Financial Psychology Institute™*

10:30AM-10:45AM Break

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**ROOM** Exhibits Open/Break

Salon Foyer

10:45AM-11:35AM Breakout

**USAA EDUCATIONAL FOUNDATION**

**ROOM**

Salon 3

**Helping Military Millennials Achieve Financial Readiness**

Millennials represent over 70% of Active Duty military and will soon characterize the largest part of the American workforce. Understanding the millennial mindset provides a foundation for engaging this cohort with financial counseling and advice. This session will focus on the perspective and specific preferences of millennials, along with best practices for meeting their specific needs.

*Dr. Nathan Harness, PhD, CFP*

**MARY O'NEILL MINI-GRANT RECIPIENT**

**ROOM**

Salon 4

**Starting Over After Foreclosure: Using Online Venues for Education (2015 Mary O'Neill Mini-Grant Award Recipient)**

To support families with financial instability, a university/extension partnership has incorporated qualitative research findings to develop a suite of free, online educational resources (toolkit and online course modules) to support financial and housing recovery after foreclosure. The "Starting Over After Foreclosure" resources encompass such topics as developing a spending plan, rebuilding credit, assessing housing after foreclosure, and provides a special emphasis on the emotional challenges surrounding foreclosure. Best practices and preliminary results will be shared.

*Erica Tobe, PhD, MSW, Michigan State University Extension; Brenda Long, Michigan State University Extension*

**FINANCIAL COUNSELING AS A PUBLIC SERVICE**

**ROOM**

Salon 7

**High-Quality Free Financial Counseling as a Public Service: Why, How, for Whom and So What?**

The evaluation of a one-to-one, client-centered municipally-delivered counseling model in five cities details the core competencies and critical training needs of professional counselors, reveals the financial and demographic characteristics of counseling clients and explores correlations between these characteristics and the likelihood of opening bank accounts, improving credit scores, reducing debt or increasing savings.

*Nicky Grist, Cities for Financial Empowerment Fund*

**FINANCIAL FITNESS**

**ROOM**

Salon 8

**Financial Fitness: A Strengths-Based Approach**

In order for individuals to operate in their prime, they need to have their financial lives under control and be financially fit. Fitness (in all realms of life) comes from building strength, or said another way, building on your Strengths. During this enthusiastic presentation, participants will learn how to become more effective by instituting a Strengths-Based Coaching approach and how to help their clients utilize their own Strengths to become more financially fit.

*Katie Christy, AFC®, Activate Your Talent*

**WHEN I'M 65**

**ROOM**

Salon 9

**When I'm 65: Educating and Engaging Communities about Retirement Realities**

This session presents program developments and resources accessible to AFCPE members for the When I'm 65 program, which features a public television documentary and multi-year engagement program exploring the changing realities of retirement. The session will present how AFCPE members can use the documentary and program in their communities with the use of toolkit materials and will include screenings of engagement videos. AFCPE members will have the opportunity to ask questions during the session.

*Don Blandin, Investor Protection Institute*

**FINANCIAL STRESS**

**ROOM**

Salon 10

**The Influence of Financial Stress between Asian American College Students and International Asian College Student**

With the influx of diversity on college campuses, it is important that research begins to focus on these populations (ie. Asian college students) and examine their money management practices and whether they experience financial stress in affording college. Results offer a glimpse into the Asian college student experience in how they are managing their money and that this group is not homogenous rather there are differences within this group when it comes to their finances.

*Virginia Zuiker, PhD, AFC®, University of Minnesota; Yiting Li, University of Minnesota*

**INTEGRATING PERSONAL FINANCE IN EDUCATION**

**ROOM**

Skybox

**Supporting Instructional Utility and Quality: Providing Faculty Resources to Integrate Personal Finance into General Education Courses**

With money impacting almost every corner of students' lives as well as their success on campus, integrating authentic money conversations and learning opportunities into the curriculum is more important than ever. This experience is most effective when instructors employ student-centered teaching and learning methods that make personal finance transformational and applicable outside of the classroom. This session discusses best practices for integrating personal finance into any undergraduate general education course to engage all audiences.

*Jonathan Sparling, MBA, AFC®, American Student Assistance*

11:00PM-1:00PM Student Competition and Community Event

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**ROOM** 2nd Annual AFCPE Financial Counseling Knowledge Bowl  
Salon 1-2

1:00PM-1:30PM Professional Headshots

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**ROOM** Free Professional Headshots Available  
Thoroughbred Have a free professional headshot done at the symposium. Complimentary service available to all AFCPE attendees! Recommendations: Keep clothing simple, avoid all white or busy patterns. Mid-tone or dark solid colors tend to work best.

1:00PM-2:15PM General Session

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**ROOM** Americans' Financial Capability: New Evidence and Implications  
Salon 5-6 On July 12, 2016, the Global Financial Literacy Excellence Center hosted the release of the 2015 National Financial Capability Study (NFCS), in collaboration with FINRA Investor Education Foundation. This survey provides new insights into the personal finances of American families, from day-to-day money management to long-run financial planning to managing financial products. The survey also provides a set of questions to measure financial literacy, and a new question has been added to this wave to better understand debt behavior. The presentation will focus on some of the most important findings from the survey, including summary measures of financial fragility and financial distress, indicators of indebtedness, and the level of financial knowledge in the population. It will also focus on some of the most vulnerable groups. The presentation will also discuss programs and initiatives that can be done to improve the financial capability of American families.  
*Annamaria Lusardi, PhD, George Washington University*

2:15PM-2:30PM Break

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2:30PM-3:20PM Breakout

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**FINRA FOUNDATION**

**ROOM** The 2015 National Financial Capability Study, with Preliminary Military Survey Findings  
Salon 3 Americans are exhibiting increased financial capability as the U.S. economy improves. However, not all groups are recovering as strongly as others. Our military shows signs of increased financial stress since last surveyed in 2012. And all groups show a decline in financial literacy. Hear the results of the Study to learn how you might make a difference.  
*FINRA Investor Education Foundation*

**FINANCIAL LITERACY**

**ROOM**

Salon 4

**Ready for Release? Financial Knowledge of Inmates Preparing to Return to Society**

Inmates approaching their re-entry into society are also preparing to encounter financial decision-making. While incarcerated many prisoners are exposed to interview and job skills, which will prepare them to obtain jobs once they are released, minimal research has investigated the financial literacy of prisoners. Do they have the needed skills to handle the money once they earn it? This study investigates the financial literacy level of male and female prisoners within 90 days of release.

*Katherine Mielitz, AFC®, Kansas State University; Maurice MacDonald, PhD, Kansas State University*

**MARKETING STRATEGY**

**ROOM**

Salon 7

**A Comprehensive Marketing Strategy for Financial Professionals**

You have developed an exceptional program for financial wellness - hired an exceptional team and developed wonderful delivery methods. But, the client base is not growing. Learn how to deliberately and intentionally develop cyclical marketing and programming to increase your client base.

*Patsy Collins, MA, AFC®, Sam Houston State University*

**SOCIAL SECURITY**

**ROOM**

Salon 8

**The “Perfect Storm” for Social Security Retirement Education**

2016 provided the “perfect storm” to proactively initiate education about Social Security, and particularly retirement benefits. There are tremendous opportunities for sharing correct, unbiased information about how Social Security works, the various components of Social Security, options for claiming strategies to match the goal of not outliving one’s resources in retirement and a public policy discussion of how and when to make Social Security sustainable long-term. We’ll share teaching outlines, critical questions, and program evaluation.

*Cynthia Crawford, PhD, University of Missouri Extension; Dedra Thomas, MBA, CEPF, University of Missouri Extension*

**BUILDING BRIDGES****ROOM**

Salon 9

**Building the Practitioner-Research Bridge...with “Broccoli”**

Your AFCPE Research Task Force is presenting this session to show concrete examples of how both practitioners and researchers are working to build a bridge between research and practice to help better nourish our clients by choosing “broccoli” to inform our practices. Come and learn how you can help fortify this important bridge by powering your work with the practice-research connection!

*Sonya Britt, PhD, CFP, Kansas State University; Sandra J. Huston, PhD, Texas Tech University; Rachel Bi, PhD, Utah Valley University; Sarah Asebedo, PhD, CFP, Texas Tech University; Jing Jian Xiao, PhD, University of Rhode Island; Neal VanZutphen, MS, CFP, Intrinsic Wealth Counsel; Cherie Steuve, AFC®, MBA, Kansas State University; Dawn Abbott, AFC®, Texas Tech*

**YOUTH FINANCIAL EDUCATION****ROOM**

Salon 10

**Money Is Elementary**

Money is Elementary so come and play! This workshop is a hands-on experience with a new elementary financial literacy curriculum. Participants experience financial education from a student's point of view participating in new, active, and engaging economic and personal finance lessons. Discussion groups after each lesson will allow participants to adapt the information and apply methodologies and strategies to their own audiences. Teaching special populations will also be addressed.

*Marci Hethmon, M.Ed., UT Extension-Department of Family and Consumer Sciences; Ann Berry, PhD, UT Extension-Department of Family and Consumer Sciences*

**TRANSITION TO ADULTHOOD****ROOM**

Skybox

**Expectations of a Long-Term Relationship/Marriage, Race/Ethnicity, and Perceived Financial Independence of Millennials**

Using data from the Transition to Adulthood dataset, this study examined the influence of expectations of a long-term relationship/marriage on the perceived financial independence of Millennials. The findings showed that the perceived likelihood of a long-term relationship/marriage is positively associated with financial independence for non-Hispanic Blacks; financial independence levels varied among four racial/ethnic groups; non-Hispanic Blacks reported the greatest financial independence and non-Hispanic Asians reported the least. Implications for financial planners/educators will be explored.

*Xiaohui Li, PhD, Northern Illinois University; Jing Jian Xiao, PhD, University of Rhode Island; E. Jeffrey Hill, PhD, Brigham Young University; Ashley LeBaron, Brigham Young University; Anastasia Thielsen, Northern Illinois University*

3:30PM-4:20PM Breakout

**FINANCIAL ABUSE****ROOM**

Salon 3

**Prevention of Elder Financial Abuse**

This workshop will cover the Securities and Exchange Commission's initiatives to protect older Americans from investment fraud. With some basic understanding of how scam artists work, older Americans can avoid fraud and protect their hard-earned money. Topics covered will include the red flags of investment fraud, common scams used by fraudsters, questions to ask before investing, and steps to help plan for diminished capacity. SEC resources available to older Americans will also be discussed.

*Alan Sorcher, JD, Securities and Exchange Commission (SEC)*

**ONLINE LEARNING & PERSONAL FINANCE****ROOM**

Salon 4

**Examining the Community of Inquiry (COI) Model for Guiding Online Learning Related to Personal Finance**

This is the first known study to use the COI model to analyze online courses specifically related to personal finance learners. While student satisfaction and learning are closely related, results from this study show that the global and individual determinants for each are quite different. Personal finance educators can use the findings from this study to improve both the design and delivery of online financial education courses to maximize both student learning and satisfaction outcomes.

*Sandra J. Huston, PhD, Texas Tech University; Dawn Abbott, AFC®, Texas Tech University*

**MILITARY PRACTITIONER ROUND TABLE****ROOM**

Salon 7

**Military Practitioner Round Table Discussion**

This session would serve as a roundtable discussion for military practitioners to discuss current trends in the military community, best practices for reaching our clientele and getting their buy-in to the process, and help fill the void left by the dissolution of the military pre-conference in 2011. This will be a moderator led session with break-out groups to work on topics of interest such as: car buying, BRS, investing, retirement planning, budgeting, etc.

*Morgan K. C. McCorkle, MA, AFC®, United States Marine Corps*



**THE FINANCIAL CAPABILITY SCALE****ROOM**

Salon 8

**Tracking Client Progress in Coaching and Counseling: The Financial Capability Scale**

This session covers the development and implementation of the Financial Capability Scale (FCS), an eight-item scale proposed as a uniform standard for tracking financial coaching and counseling outcomes. The session introduces the FCS, reviews the questions that make up the scale, and discusses how it functions for tracking outcomes both for an individual client and across clients. The FCS is designed to bring more rigor to outcome measurement without overburdening organizations with data collection.

*Colin O'Rourke, Center for Financial Security, University of Wisconsin-Madison; Carlos A. Colón, AFC®, mpoweredmpowered; Hallie Lienhardt, Center for Financial Security, University of Wisconsin-Madison; J. Michael Collins, PhD, Center for Financial Security, University of Wisconsin-Madison*

**HEALTH INSURANCE****ROOM**

Salon 9

**Making Smart Use of Your Health Insurance - Smart Actions for Consumers and Educators**

Consumers don't know how to use their health insurance plans according to recent research. They are overly confident in their understanding of their plans and are not likely to investigate the details. Medical debt is a leading cause of personal bankruptcy. This session will present an educational program that offers seven strategies for using health insurance effectively to reduce cost and improve health. Financial counselors and coaches will learn strategies they can share with clientele.

*Maria Pippidis, CEPF, University of Delaware Cooperative Extension; Mia Russell, AFC®, University of Maryland Extension*

**TEACHING CHILDREN ABOUT MONEY****ROOM**

Salon 10

**Teaching Children About Money: Prospective Parenting Ideas from Millennials\***

Millennials offer ideas for what and how parents can teach children about finances. Results include opportunities for responsibility, communicating family finances, hard work, and saving.

*Ashley B. LeBaron, Brigham Young University; Christina M. Rosa, Brigham Young University; L. Ashley Mork, Brigham Young University*

**DIVORCE**

**ROOM**

Skybox

**Help Clients Get a Financially Smart Divorce**

Basic financial issues that divorce attorneys should know but, typically don't and therefore don't review with clients are topics AFC® s discuss with clients daily. This session will explain how AFCs can use their current knowledge base and tools in their tool box to help clients get a financially smart divorce.

*Sandy Arons, AFC®, Arons & Associates Divorce Planning*

4:30PM-5:20PM

Breakout

**CFPB**

**ROOM**

Salon 3

**Rules to Live By: Quantitative and Qualitative Research Perspectives**

This session will share the findings of CFPB's qualitative and quantitative research on consumer understanding of and use of financial rules of thumb around credit cards, savings, credit reports, debt, and spending. The session will also share new tools and resources that practitioners can use to help clients develop customized financial rules of thumb -- and stick to them.

*Irene Skricki, Consumer Financial Protection Bureau; Susan Kerbel, PhD, Consumer Financial Protection Bureau*

**FINANCIAL SATISFACTION**

**ROOM**

Salon 4

**Self-Control and Financial Asset Liquidity**

The study explored the determinants of household financial resilience by analyzing the influence of various factors on financial asset liquidity. Theoretically, individuals balance intertemporal motivations (in addition to liquidity and risk considerations) when allocating resources to different asset classes. The present study adds to the literature by addressing several gaps. Fractional logistic regression was used within a behavioral framework to model the proportion of financial assets households held in cash.

*David Allen Ammerman, Kansas State University; Maurice MacDonald, PhD, Kansas State University*

**FINANCIAL BEHAVIOR CHANGE**

**ROOM**

Salon 7

**It's Never About the Money: Practical Tips for Achieving Financial Behavioral Change**

This engaging and inspiring session will provide attendees with solid information regarding a multi-tiered approach to financial decision-making (AIM Model: Application, Intentionality, Motivation), emotional ties to money management, and how to guide clients to understand the 'why' behind their decisions. The session will include information and instruction on how they can provide a more innovative approach to serving their clientele. An interactive activity, literature review, and a case study will be included.

*Danielle Champagne, MBA, University of North Texas*

**STUDENT FINANCIAL WELLNESS****ROOM**

Salon 8

**Student Financial Wellness: Developing a Financial Education Presence on a College Campus**

College students are graduating with historically high levels of debt, while facing a competitive job market. To address the rising concern of student financial capability, the University of Kentucky has developed a campus-based Cooperative Extension presence to offer financial education in the non-traditional classroom setting. This session will share specific examples of programming and curriculum, as well as the evolution of the program from inception to the development of a university-based student financial wellness center.

*Jennifer Hunter, University of Kentucky*

**BUDGET PLANNING****ROOM**

Salon 9

**A Budget Planning and Budget Execution Cycle/System**

The majority of “counseling” clients at the presenter’s installation are in their 20’s. Their interest in a money management system, to generalize, is basic. Their focus is on paying their monthly bills for services and their credit obligations. The number of older is surprisingly large: over 3,000. Many are now more mature and are looking for a better set of personal financial management “tools.”. The presenter describes an improved budget planning and budget execution system.

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

**FINANCIAL COACHING****ROOM**

Salon 10

**The Financial Capability Center. Lawrence, MA**

The Financial Capability Center is a partnership between Merrimack College (North Andover, MA) and ACT Lawrence (Lawrence, MA) that provides bilingual financial coaching and workshops to low income, mostly Latino, households. Given the interdisciplinary nature of coaching and the characteristics of our target audience, the program draws from the diverse knowledge and skill set of faculty and students from disciplines such as business, economics, psychology, world language and cultures, social justice, and education, among others.

*Ana Silva, Ph.D, MBA, Merrimack College and ACT Lawrence*

**SUCCESSION PLANNING****ROOM**

Skybox

**Succession Planning: What Our Clients Really Need to Know to Start the Planning Process**

As small business owners begin to transition the family business - their legacy - they often seek financial guidance around succession planning. There are important steps families need to take to ensure assets are transferred in a way that keeps their business viable. This session will discuss the ‘Design Your Succession Plan’ workshop, that was created for farm and ranch families, and how financial counselors can use these same tools and resources to empower small business owners to begin planning.

*Crystal Schaunaman, MS, AFC®, NDSU Extension*

5:30PM-6:30PM Attendee Reception/Resource Center/Exhibits

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**ROOM**

Salon 5 Foyer

7:00PM-8:30PM Meet & Eat

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**ROOM**

TBD

7:00AM-8:00AM

Community Event

**ROOM**

Bluegrass I-II

Breakfast served

8:00AM-9:50AM

Breakout

**FINANCIAL PRACTICE****ROOM**

Salon 1

**Success In Your Reach**

Join Keynote Speaker and Author, Kristy Tubbs, AFC®, FFC™ in this workshop where we will take attendees from business “Idea” to “Grand Opening” concepts of their Private Practice business while providing options to put their AFC® and/or FFC™ designations to work! Come and learn the pros and cons and lessons learned in creating a world where your AFC® designation begins to produce income for you and your family.

*Kristy Tubbs, AFC®, FFC™, Your Financial Coach for Money & Heart; Adrienne Ross, AFC®*

**Building and Branding-Creating the Financial Coaching Business You Want**

Building a business and branding yourself requires more than creating an LLC and taking an ad out in the paper. Drawing on the first-hand experience of creating a financial coaching practice, this presentation will illustrate best practices and actionable steps in creating your dream job. From launching your own business to overcoming potential problems, this presentation will go over the nuts and bolts of getting it done.

*Lacey Langford, AFC®, Sage Services, LLC*

**MILITARY****ROOM**

Salon 2

**Boots on the Ground: Camps - Effective Delivery Methods for Teaching Family Finance Skills**

Using a finance camp approach for both families and youth has brought success for two educators in helping families and youth to increase their confidence, knowledge, and financial management skills. The various methods of recruitment of participants, development of partnerships, collaborations, and acquisition of funding revenue will be discussed. Sample techniques used in teaching camp curriculum will be demonstrated through PowerPoint instruction, hands on activities, homework assignments, discussion and resources will be provided.

*Marilyn K. Albertson, MS, CFCS, Extension Associate Professor, Utah State University Extension; Teresa Hunsaker, Extension Educator, Utah State University Extension*

**Your Financial Battle Buddy**

“Your Financial Battle Buddy” is the way David Winfrey markets the financial counseling program at Fort Sam Houston, Texas. Fort Sam Houston has one of the largest Warrior Transition Units in the United States. This Session will concentrate on “best practices” of working with Wounded Warriors, and is equally useful for any counseling where a “sudden transition” has taken place. The program is exercise driven and engages the student.

*David Winfrey, AFC®, Soldier and Family Assistance Center, Fort Sam Houston, TX*

## RETIREMENT

## ROOM

Salon 3

**The Effect of Received and Expected Inheritance on Retirement Savings Adequacy**

This study investigated how receiving or expecting an inheritance affects a household's retirement savings adequacy and readiness for retirement. Results supported the hypothesis that people who received an inheritance will be more likely to be adequately prepared for retirement; however, the results did not support the hypothesis that people who expect an inheritance will currently be less likely to be prepared for retirement than people who do not expect an inheritance.

*Michelle Kruger, University of Georgia; Patryk Babiarz, PhD, University of Georgia; John E. Grable, PhD, University of Georgia*

**Planning for Tomorrow: Estate Planning Considerations**

Regardless of net worth, estate planning helps to protect and ensure an individual's personal and financial goals are realized after death. Many individuals perceive estate planning as complicated, costly, and unpleasant; thereby, possibly leaving their family, farming operation, or small business at risk. This session will focus on the University of Kentucky CES Estate Planning Workshop Series, including the programmatic format, content, evaluation, and grant support. The series has reached over 1000 participants.

*Jennifer Hunter, University of Kentucky*

## ADOLESCENTS

## ROOM

Salon 4

**Promoting Financial Capability Among Adolescents and Emerging Adults**

This study investigates what characteristics of first year of college students differentiate between financially capable and financially unprepared college graduates using longitudinal data from young adults (N=968). The results of our analyses revealed that positive financial attitudes, higher parental expectations, higher financial control, and more financial education predicted financial preparedness whereas lower subjective knowledge, lower financial control, less financial education, and lower parental modeling predicted underpreparedness. Implications for education and application will be discussed.

*Joyce Serido, PhD, The University of Minnesota; Sun Young Ahn, University of Arizona; Sharon Powell*

**Financial Foundations for Educators Teacher Training Model**

In July 2013, the Jump\$tart Coalition publicly launched the Jump\$tart Financial Foundations for Educators Training Model to enable organizations across the country to conduct their own teacher training events, following a comprehensive, well-researched, and standardized program Model.

*Daniel Hebert, Jumpstart Coalition*

## COLLEGE

## ROOM

Salon 7

**Reality Check: Preparing Students for the Future**

Preparing college students for success in their financial lives is helping them understand the correlation between their career and financial decisions today and their financial lives in the future. This hands-on Reality Check workshop engages participants in actively learning how to provide students with the information needed to make educated career and financial decisions. During the session participants will learn how to conduct their own Reality Check for a variety of student audiences.

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

**Demystifying Financial Aid**

Unfortunately, for many families and students the financial aid process is confusing and sometimes daunting. This fall will witness the first roll-out of significant changes to the Free Application for Federal Student Aid process that will impact millions of students starting with the 2017–18 application cycle. This session provides a general overview of financial aid products, FAFSA process changes, and research on the growing student loan debt crisis.

*Patsy Collins, MA, AFC®; Sam Houston State University; Paul F Goebel, MBA, CPFM, University of North Texas*

## BEHAVIOR ECONOMICS

## ROOM

Salon 8

**An Analysis of the Indicators of Financial Satisfaction: Does Behavioral and Debt Factors Matter?\***

This study examines the indicators of financial satisfaction and shows that behavioral factors offer the strongest explanation of the total variance in financial satisfaction level.

*Judith Aboagye, University of Georgia*

**Why Oh Why Did I Buy That? Behavioral Economics as a Tool for Social Justice**

WHY DID I BUY THAT? Financial literacy is more than a credit score- it encompasses a wide set of behaviors - some of them predictable. Behavioral economics helps us to understand why we personally live financially as we do and also to help us understand and assist others in a respectful and just manner.

*Kathleen Cooter, PhD, Bellarmine University; Thomas Lucey EdD, Illinois State University*

**RELATIONSHIPS**

**ROOM**  
Skybox

**Income Differences Between Partners: Exploring Factors Related to Relationship Satisfaction**

This study explores variables associated with marital satisfaction, including demographics, household financial decisions, attitudes towards gender norms, and relationship issues. As the number of women becoming the primary breadwinners in their homes increases, understanding this group's similarities and differences to the general population is important for financial practitioners.

*Melanie Mendiola, MBA, Kansas State University; Kristy Archuleta, PhD, Kansas State University; Julia Mull, MBA, Kansas State University, Brad Klontz, PsyD, CFP, Klontz Consulting Group*

**Money Talk Together: Couple Financial Communication Strategies**

The purpose of this workshop is 1) to share a critical review of literature on financial communication and financial management of couples and 2) to discuss the effective financial communication strategies to enhance the financial communication of couples. The program will include PowerPoint presentation, interactive couple communication activities, group discussion, and worksheets. This work will also provide implications for researchers, financial counselors and educators, relationship therapists, and interventionists.

*Jinhee Kim, PhD, AFC®, University of Maryland; Mariana Falconier, PhD, Virginia Tech; Mia Russell, AFC®*

9:50AM-10:00AM Break

**ROOM**  
Salon Foyer

**Exhibits/Break**



10:00AM-11:50AM Breakout

**STUDENT LOANS****ROOM**

Salon 1

**What Works: Long-term Impact of Coaching in Student Loan Repayment**

With millions of Americans not actively repaying on their student loans, a growing number of AFCPE members are being called upon to proactively provide student loan repayment education to current and former student borrowers. During this session participants will explore the impact of exit loan counseling on borrowers' confidence in repaying and in choosing repayment plans. Participants will learn how to design their own exit loan coaching program and assess its impact.

*Danielle Champagne, MBA, University of North Texas; Rachel Grimes, AFC®, University of North Texas*

**How to Coach Borrowers on Federal Student Loan Management Options**

This session presents a step by step process for helping clients to assess and understand their Federal student loans and the options available for managing their repayment.

*Carlos A. Colón, AFC®, mpowered*

**COACHING****ROOM**

Salon 2

**Earn Your Worth! How To Help Clients Break the “Underearning” Cycle and Increase Their Income**

“Underearning” is a silent epidemic for many financial counseling clients. Simply put- “underearning” is the pattern of not making enough money or earning below your potential. Insufficient income causes huge financial stress, as well as contributing to mounting debt and insufficient savings. This seminar will look at what “underearning” is, how to help clients identify this pattern, common causes of underearning ,and what can be done to help underearning clients increase their income.

*Mikelann Valterra, Seattle Money Coach*

**Coaching Strategies and Skills to Move Clients Forward According to Their Stage of Change**

This session will provide an overview of the five stages of change and different coaching skills used in each. Attendants to this session will have the opportunity to practice those skills by working with a partner.

*Lucy Delgadillo, PhD, Utah State University; Alena Johnson, AFC®, Utah State University; Cindy Stokes, AFC®, CHC, Utah State University; Alana Stowe*

**BUILDING THE BRIDGE****ROOM**

Salon 3

**Measuring and Reporting the Impact of Financial Education**

Financial counselors and educators today work in an “accountability era.” This workshop will discuss the importance of developing strong evaluation protocols for face-to-face classes and social media outreach while a program is being developed. Successful Cooperative Extension personal finance programs will be used as examples but the evaluation methods that are presented can be adapted to any work setting. This workshop will include a PowerPoint presentation interspersed with hands-on learning activities and large group debriefing discussions.

*Barbara O’Neill, PhD, CFP, AFC®, Rutgers University*

**Introducing “The Broccoli Banter” - The Launching of a New Webinar Series Developed by the AFCPE Research Task Force**

Your AFCPE Research Task Force is hosting this session to launch a new webinar series, “The Broccoli Banter”, designed for all AFCPE members to encourage the continuation of the practitioner-research connection throughout the year between symposiums. Come and learn ways to grow more relevant broccoli and/or methods to incorporate broccoli into your practice to help better nourish your clients. Confused by the broccoli? Come to this session for solutions!!

*Sandra J. Huston, PhD, Texas Tech University; Sonya L. Britt, PhD, CFP, Kansas State University; Rachel Bi, PhD, Utah Valley University; Sarah Asebedo, PhD, CFP, Texas Tech University; Jing Jian Xiao, PhD, University of Rhode Island; Neal VanZutphen, MS, CFP, Intrinsic Wealth Counsel; Cherie Steuve, AFC®, MBA, Kansas State University; Dawn Abbott, AFC®, Texas Tech*

**FINANCIAL TOOLS****ROOM**

Salon 4

**Financial Apps as Tools for Client Success**

In this session, learn about financial apps that are being used to help clients to achieve their financial goals and how you can integrate them into your financial education and financial counseling/coaching programs. Attendees will leave with a financial apps worksheet with valuable take away and learn best practices.

*Darren Liddell, Catalyst Miami; Jennifer Wilson, Personal Finance Program Texas Tech University*

**Applying Motivational Interviewing to Cooperative Extension Work**

There is increased pressure on organizations to demonstrate that educational programming leads to “impact.” However, education does not always lead to behavior change. Motivational interviewing (MI) is a promising method of increasing behavior change. MI is a client centered approach designed to help people make a change in their life while building their confidence and strengthening their commitment. This approach has been shown to increase client engagement while decreasing volunteer and staff burn out.

*Sarah M. Ellis, UF/IFAS Extension Citrus County; Taylor Spangler, University of Florida IFAS Extension; Heidi Liss Radounovich, University of Florida IFAS Extension*

**FINANCIAL PLANNING****ROOM**

Salon 7

**Practitioners' Forum Happiness Risk/Reward Pyramid**

The Happiness Risk/Reward Pyramid was developed as a way to tangibly talk about goals with clients. The pyramid incorporates aspects of the 1) Kubler-Ross's stages of grief, Prochaska's stages of change, and Maslow's hierarchy of needs 2) the elements of a comprehensive financial plan and the concept of risk and reward as it relates to investments and personal and professional growth.

*Neal Van Zutphen, MS, CFP, Intrinsic Wealth Counsel, Inc.; Sonya Britt, PhD, CFP, Kansas State University*

**Using Design Thinking as a Problem-Solving Method in Financial Planning**

Often financial planning problems arise that prevent visualizing the future. Design thinking is a creative, solutions-based process that follows an iterative brainstorming process, with a build-up idea process that is not limited by reality. This type of thinking can result in a solution to financial planning problems that were previously thought untenable.

*Michael Kothakota, CFP, CDFA, MSPA, WolfBridge Financial Corporation*

**COLLEGE****ROOM**

Salon 8

**College Students Learning Personal Budgeting or "Doesn't Everyone Know That College Students Have No Income?"**

Today's college students approach personal budgeting in a variety of ways. Instructors who learned to budget using pencil and paper may find that students eschew using these tools. Instead of checks, they use debit cards. On-line banking is the norm. Most are blissfully unaware of how much money they would need to earn each month to continue their lifestyle. This paper provides future college instructors insight to more effectively teach budgeting to current students.

*Irene Leech, PhD, Virginia Tech; Oscar J. Solis, PhD, Virginia Tech*

**Stigma in Seeking Financial Counseling in College\***

This study explores the stigma associated with financial help-seeking, and the ways counselors assist clients in overcoming feelings of shame or embarrassment in doing so.

*Gretchen Holthaus, MEd, Indiana University*

**FINANCIAL EDUCATION****ROOM**

Skybox

**Financial Education and Demand for Debt Counseling**

The purpose of this study is to examine potential effects of financial education on demand for debt counseling advice using a large and representative national dataset. Controlling for a number of demographic and financial variables, financial education is positively associated with demand for debt counseling. The results are evidence of the complementary nature of financial education where more knowledgeable consumers are the ones more likely to demand this type of financial advice.

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

**The Counselor's Corner: New Trends and Need to Know**

Today's Financial Counseling Professionals must stay abreast of the shifting and evolving areas of consumer education and counseling services. This session focuses on new trends in credit, financial management, areas of lending and foreclosure counseling that may impact our service delivery models. The growth in the number of families with one or more types of consumer debt concerns counseling industry professionals, lender, legislators, families and individuals. This session reviews those trends and offers resources and tools needed to deliver personalized educational and financial information to consumers.

*Cora Fulmore, The Counselor's Corner*

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

Salon 5-6

**What It's Worth: Expanding Our Impact & Our Reach**

If we can reach people at key decision-making moments - when they are making choices about where to live or work, or how to educate their kids or themselves - we can have a great influence on their financial decisions. The book *What It's Worth* identifies the community partnerships we can build to reach people in these key moments. It also catalogues the latest research on the real financial lives of Americans, and how concepts of financial health and well-being shape our thinking about the goals of our work. In this discussion, we will explore these themes and how you can deploy your services to lead to behavior changing impact and have a meaningful career.

*Kate Griffin, CFED*