AFCPE Annual Conference

Tampa
Florida

November
14–16

SM

2007

WELCOME FROM THE PRESIDENT

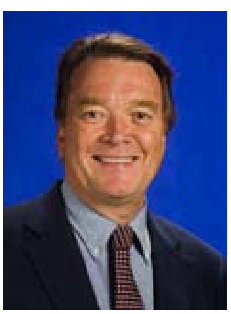
On behalf of your Executive Board and the Conference Program Committee, welcome to the Annual Conference for the Association for Financial Counseling and Planning Education®. We are excited about the program and its potential for your professional development and the future of our profession.

The leadership of Conference Chair Virginia Zuiker and *Proceedings* Editor Irene Leech produced a first rate program. Four plenary sessions will tie the program together. First, the opening workshop on Wednesday afternoon features Chuck Underwood who will help you communicate better with members of three widely different generations: Boomers, GenX and First Wave Millennial. After dinner on Wednesday evening, Phil Lawson will examine the whole of financial literacy and how you can help your audiences operate in a connected world. During our opening session on Thursday morning, Chuck Underwood will moderate a live focus group with Tampa residents allowing you to ask questions of our panel to learn and understand the opportunities and barriers to their financial success. Kicking off our Friday program will be Kip Gregory, an expert in web-based marketing, who will discuss how you can use the Web to maximize your reach.

The conference also features the outstanding work of our members. Presentations were selected from over 75 submissions. The reviewers and chairs for conference and student papers, forums, and posters deserve our sincere appreciation for their thoughtful consideration of the submissions.

Also deserving of our gratitude are the many AFCPE committee chairs, officers, and board members who represented you through their valuable contributions to the association during the past year. Please find their names listed elsewhere in this program and thank them for their work during your interactions over the next three days.

Take time to enjoy the wonderful Hyatt Regency Tampa and the beautiful central gulf shore of Florida. If you need anything at all, please contact AFCPE or hotel staff.



We hope you find the conference to be challenging and energizing! Thanks for your continued support of AFCPE. And don't forget to mark your calendars for the 2008, conference in Orange County, California.

Ray Forgue
2007 AFCPE President

VISION

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

MISSION

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

Conference Program Table of Contents

AFCPE Directors / Committees 1
Keynote Presentations....................................... 2
Pre-Conference Schedule 3
Conference Program......................................4-9
Menu 10

2007 AFCPE BOARD OF DIRECTORS

Ray Forgue	President
Judith Cohart	Past President
PJ Gunter	President-Elect
Michele Schull Reinowski	Secretary
Glenn Muske	Treasurer
Lynne Boccignone	At-Large
Bill Heaberg	At-Large
Diane Johnson	At-Large
Jean Lown	At-Large
Angela Moore	At-Large
Gregory O'Donoghue	At-Large
Oliver White	At-Large

2008 Hotel Information

November 19-21, 2008
Hyatt Regency Orange County
Near Disneyland Resort
11999 Harbor Boulevard
Garden Grove, CA 92840
(714) 750-1234

2007 AFCPE COMMITTEES

Awards	Mary Spear
Certification Programs	Mary Ann Barry
Conference Papers	John Grable
Conference Posters	Glen Jennings
Conference Practitioners' Forum	Kelli Jo Anthon
Conference Proceedings	Irene Leech
Conference Program	Virginia Zuiker
Conference Student Papers	Lance Palmer
Distinguished Fellow	Karen Chan
Electronic Communication	David Evans
Ethics	Judith Cohart
Investment	Glenn Muske
Journal Editor	Fran Lawrence
Life and Retirement Planning	Sally Hass
Member Services	Sharon Cabeen
Newsletter Editor	Jill Ladouceur
Nominations	Judith Cohart
Personnel	Ray Forgue
Strategic Planning	Judith Cohart

KEYNOTE PRESENTATIONS

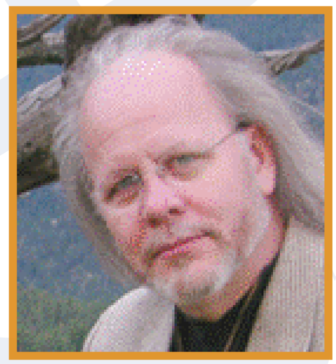
The Generational Imperative: Communicating With America's Generations

Chuck Underwood

Did you ever feel that you were speaking to a brick wall or just not connecting with your client or audience? Chuck Underwood will provide enlightening information on communicating with members of three widely different generations: Boomers (current age is 43 to 61); GenX (age 26 to 42); and First-Wave Millennials (age 17 to 25). This program will present tips, tactics, and guidelines that AFCPE members may deploy to enhance their communications with members of each of these generations.

Wednesday, November 14, 2007 ***2:00 pm - 5:00 pm***

Seeing the Whole (Picture): Unfocusing Your Efforts



Phil Lawson

The world scene has permanently changed. We have entered a new era—one of networks and connectivity on a community and global scale. It is an era that requires we first see the whole of things to better comprehend how to survive and thrive. Learn how to examine the "whole" of financial literacy and understand your role in helping individuals and families operate in a connected world.

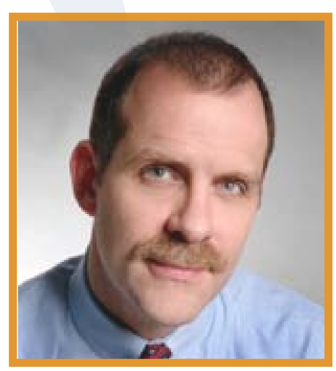
Wednesday, November 14, 2007 ***6:00 pm - 8:00 pm***

Taking It from the Streets: A Focus Group

Last year several speakers suggested we listen harder to our constituents and AFCPE heard the message. We are inviting eight Tampa residents to share their financial challenges and triumphs with us in a "live" focus group format. Under the direction of moderator Chuck Underwood, and using your questions, they'll tell us what financial information, education and advice they need, why they don't follow expert wisdom and how we can motivate them to act. Don't miss this creative session!

Thursday, November 15, 2007 ***10:30 am - 12:00 pm***

Using the Web to Maximize Your Reach



Kip Gregory

Are you looking for new ways to connect with your clients? Kip Gregory of Garrett Planning Network, will help conference participants find ways to use the internet as a tool for reaching your clients, be they students, captive members of an employer or individuals and families. A concurrent session workshop will follow for those who want more "hands-on" experience.

Friday, November 16, 2007 ***8:30 am - 10:00 am***

PRE-CONFERENCE SCHEDULE

Monday, November 12

Registration — 2:00 pm – 6:00 pm
Second Floor

Tuesday, November 13

Registration — 7:00 am – 6:00 pm
Second Floor

General Session — 8:00 am – 12:00 pm
Regency 5-7 — Military Pre-Conference General Session

Concurrent Session — 12:00 pm – 5:00 pm
Military Pre-Conference Concurrent Sessions

Buccaneer B	Marines
Regency 5	Air Force
Regency 6	Army
Regency 7	Navy

Extension — 4:00 pm – 9:00 pm
Regency 2 — Extension Pre-Conference

Wednesday, November 14

Registration — 7:00 am – 6:00 pm
Second Floor

Extension — 7:00 am – 1:00 pm
Regency 2 — Extension Pre-Conference

Concurrent Session — 8:00 am – 12:30 pm
Military Pre-Conference Concurrent Sessions

Esplanade 2-3	Marines
Regency 5	Air Force
Regency 6	Army
Regency 7	Navy

8:30 am – 12:30 pm
Buccaneer C-D — NEFE High School Financial Planning Program Pre-Conference

SM

CONFERENCE PROGRAM

Wednesday, November 14

Registration
Second Floor
7:00 am – 6:00 pm

Conference Workshop
Regency 2-4
2:00 pm – 5:00 pm with break
Presider: PJ Gunter, AFCPE President-Elect
General Session: The Generational Imperative: Communicating with America's Generations
Chuck Underwood

Welcome Reception
Regency 1
5:00 pm – 6:00 pm
Exhibits, Cocktails

Dinner
Regency 2-4
6:00 pm – 8:00 pm
Presider: Ray Forgue, AFCPE President
Opening General Session: Seeing the Whole (Picture): Unfocusing Your Efforts
Phil Lawson

Thursday, November 15

Registration
Second Floor
8:00 am – 5:00 pm

Breakfast
Regency 2-4
9:00 am – 10:15 am
Presider: Ray Forgue, AFCPE President
Breakfast Business Meeting

General Session
Regency 4-7
10:30 am – 12:00 pm
Presider: Virginia Zuiker, Conference Program Chair
General Session: Taking It from the Streets: A Focus Group

Break
Regency 1
12:00 pm – 12:30 pm
Exhibits, Posters, Break

Poster Sessions

Application of the Transtheoretical Model of Change to Saving Behaviors of College Students
Benjamin F. Cummings and Jean M. Lown, Utah State University

Personality Type and the Preference for Qualitative vs. Quantitative Information from a Mutual Fund Prospectus
Mike Smith, Roanoke College; Irene Leech, Julia Beamish, Alex White, Virginia Tech; and Kevin Baker, Roanoke College

Should I Purchase Long-Term Care Insurance?
Lyle Hansen, University of Idaho Extension

Tricks of the Trade for Luring Consumers into Money Traps
Irene E. Leech, Sophia Anong, Patricia J. Fisher, and Celia Ray Hayhoe, Virginia Tech

CONFERENCE PROGRAM

Thursday, November 15 continued

Poster Sessions Continued

Investment Education for Spanish-Speaking Audiences
Kathryn L. Sweedler, Karen M. Chan, Jennifer Hunt, Paul E. McNamara, and Pat Hildebrand, University of Illinois Extension

Workshop Demonstration of a Consortium of Colleges and Universities to Promote Financial Education in the Workplace
Alan Gappinger, Heartland Institute of Financial Education

Long-Term Care: Planning for Quality of Life in Later Life
Beverly Healy, Marilyn Bischoff, Lyle Hansen, Luke Erickson, Marsha Lockard, and Audrey Liddil, University of Idaho Extension

Reducing Identity Theft Risk Exposure: Has FACTA Made a Difference?
Barbara O'Neill, Rutgers Cooperative Extension; and Jing Jian Xiao, University of Rhode Island

Assisting Families in Poverty: The Creation of A Holistic Approach
Leslie E. Green Pimentel, Lance Palmer, Andrew Carswell, Joan Koonce, Teresa Mauldin, and Lee Johnson, University of Georgia

Usefulness of a Debt Management Program to Reduce Financial Stressor Events and Lower Financial Distress
Benoit Sorhaindo, InCharge Education Foundation; Aimee Prawitz, Northern Illinois University; and E. Thomas Garman, Personal Finance Employee Education Foundation

Exploring Perceived Norms, Financial Education, and College Student Financial Behavior
Christine Renner, University of Wisconsin-Madison; and Michael Gutter University of Florida

Impacts of Race and Ethnicity on Retirement Adequacy, Life Insurance Adequacy, and Dual Adequacy
Travis P. Mountain, University of Wisconsin-Madison; and Michael Gutter, University of Florida

Advice from the Experienced: Analysis of Open-Ended Responses on a Student Credit Card Survey
Deanna L. Sharpe, University of Missouri

Housing Expenditures of Older Americans
Deanna L. Sharpe, University of Missouri

"Financial and Economic Issues" are the Number One Problem Facing the American Family: A Five Year Study of College Students
William Bailey, University of Arkansas

Happy Money: Integrating Happiness Research in Middle and High School Financial Education
Nicole Chinadle, University of Arizona; and Deborah Haynes, Montana State University

THANKS A MILLION...TO THE CONFERENCE COMMITTEE

The AFCPE conference committee has done an excellent job preparing for the 2007 Conference Program. President-Elect **PJ Gunter** served as Board Liaison. **Virginia Zuiker** chaired the Program Committee and **Irene Leech** served as *Proceedings* editor. **Kelli Jo Anthon** was chair of the Practitioners' Forums, **Glen Jennings** lead the Posters Committee, **Lance Palmer** provided leadership to the Student Papers Section and **John Grable** was the Research Section chairperson. **Kudos and thanks to all!**

CONFERENCE PROGRAM

Thursday, November 15 continued

Concurrent Session 1	**12:30 pm – 2:00 pm** **Choose One**
Marriage and Money *Regency 5*	**Presider: Judith Cohart, AARP** **Financial Management Practices of Couples with Great Marriages** *Alena C. Johnson, Linda Skogrand, and Amanda M. Horrocks, Utah State University; and John DeFrain, University of Nebraska* **Money and Marriage** *Syble Solomon, LifeWise*
Financial Education 1 *Regency 6*	**Presider: Jane Gault, University of Tennessee Extension** **Financial Education Learning Preferences of Rural Minnesota Spanish Speakers** *Memory M. Grems, University of Minnesota* **Financial Education at the Worksite** *Dena Wise, Betty Neilson, and Jane Gault, University of Tennessee Extension*
Students and Money *Regency 7*	**Presider: Carol Young, Kansas State University** **Financial Behavior and Quality of Life of College Students: Implications for College Financial Education** *Jing Jian Xiao, University of Rhode Island; Soyeon Shim, University of Arizona; Bonnie Barber, Murdoch University; and Angela Lyons, University of Illinois at Urbana-Champaign* **Get Financially Fit: A Financial Education Toolkit for College Campuses** *Brenda J. Cude, University of Georgia; Frances Lawrence, Louisiana State University; and Joseph Goetz, University of Georgia*
Financial Potpourri 1 *Esplanade Suite*	**Presider: Susan Eitel, University of North Texas** **The Effect of Religiosity on Financial Risk Taking** *John Grable and Farrell Webb, Kansas State University; Sonya Britt, Texas Tech University; and Joo-Yung Park, Kansas State University* **Helping Your Clients and Students Become Financially Fit** *Lois Vitt, Institute for Socio-Financial Studies; and Karen L. Murrell, Higher Heights Consulting/New America Foundation*
Program Assessment *Buccaneer B-C*	**Presider: Dora Mays, Airman and Family Readiness** **Assessing the Use and Usefulness of Current Financial Resources for Civilian Military Spouses** *Jennifer Plantier, Towson University; and Dorothy Bagwell Durband, Texas Tech University* **How Do You Know Financial Education Works?** *Jane Schuchardt, CSREES-USDA; Michael Lambur, Virginia Tech; and Lance Palmer, University of Georgia*
Break *Regency 1*	**2:00 pm – 2:30 pm** **Exhibits, Posters, Break**

Thursday, November 15 continued

Concurrent Session 2 — **2:30 pm – 4:00 pm**
Choose One

Money and Aging 1
Regency 5

Presider: David Leuenberger, PSE Credit Union, Inc.

Effect of Health and Wealth Changes in Portfolio Allocation of Older Americans
Yueh-Ju Lin and Deanna L. Sharpe, University of Missouri-Columbia

Financial Fitness for the Best Rest of Your Life: What Older Adults (Age 50+) Need to Know About Money
Barbara O'Neill, Rutgers Cooperative Extension

Counseling Techniques 1
Regency 6

Presider: Diane Johnson, Ohio State University Extension

How to Conduct a Client's Initial Financial Assessment
Joyce Eagles and Joseph Botta, Virginia Cooperative Extension

The Use of Motivational Interviewing Techniques to Achieve Behavioral Change
William C. Bailey, University of Arkansas; and Dorothy Bagwell Durband, Texas Tech University

Credit
Regency 7

Presider: Gregory O'Donoghue, Private Practioner

Payday Lending: A Critical View
John McElroy, Brian Distleberg, and Gera Weir, Michigan State University

Credit Cents Basics - The Essential Elements for Building Good Credit
Marsha Lockard, Marilyn Bischoff, and Barbara Petty, University of Idaho

Money and Youth
Esplanade Suite

Presider: Glenn Muske, Oklahoma State University

Measuring Entitlement and Conscientious Money Attitudes in Adolescents: Scale Development and Validation
Ivan Beutler, Lucy B. Beutler, and Laura Nelson, Brigham Young University

Teaching Financial Education to Youth Using Simulations
Ann Berry and Dena Wise, University of Tennessee Extension

Financial Education 2
Buccaneer B-C

Presider: Lynne Boccignone, Financial Caregiver, Inc.

Changes in Financial Distress and Financial Well-Being as a Result of Financial Literacy Programs
E. Thomas Garman, Personal Finance Employee Education Foundation; Becky MacDicken and Hilary Hunt, Pennsylvania Office of Financial Education; Pete Shatwell, TwoMedicine Health and Financial Fitness; George Haynes, University of Montana ; Kyle C. Hanson and Earl Hanson, TwoMedicine Health and Financial Fitness; Patricia Olson, University of Minnesota Extension Service; and Mary Beth Woehler, The Foundation for Financial Literacy

Missouri Taxpayer Education Initiative (Mo Tax): Financial Education through Taxpayer Assistance
Andrew Zumwalt, Annette Fitzgerald, Wendy Brumbaugh, Deborah Whiston, Rebecca Travnichek, Cathy Oesterling, and Brenda Procter, University of Missouri Extension

General Session
Regency 2-4

4:00 pm – 5:00 pm

Presider: Amy Bleakney, National Endowment for Financial Education

General Session: Successful Program Evaluation
Lance Palmer, University of Georgia; and Angela Lyons, University of Illinois at Urbana-Champaign

Friday, November 16

Registration *Second Floor*	**8:00 am – 12:00 pm**
Coffee *Regency 1*	**7:30 am – 8:30 am** **Exhibits**
General Session *Regency 4-7*	**8:30 am – 10:00 am** **Presider: Irene Leech, *Proceedings* Editor** **General Session: Using the Web to Maximize Your Reach** ***Kip Gregory***
Brunch *Regency 2-4*	**10:15 am – 11:45 am** **Presider: Mary Spear, U.S. Navy** **Awards Brunch**
Concurrent Session 3	**12:00 pm – 1:30 pm** **Choose One**
Mortgages *Regency 5*	**Presider: William Heaberg, United States Air Force** **Insights on Predatory Mortgage Education: Expert Views** ***Luke Erickson, University of Idaho Extension; Lucy Delgadillo, and Kathy Piercy, Utah State University*** **Workshop on Helping Consumers Make Mortgage Choices** ***Jeanne Hogarth, Federal Reserve Board; and Ana Cruz-Taura, Federal Reserve Bank of Atlanta***
Financial Potpourri 2 *Regency 6*	**Presider: Glen Jennings, Texas Woman's University** **Coping with Ambiguous Loss in Families** ***Kimberlee Davis, Texas State University; and Dorothy Bagwell Durband, Texas Tech University*** **The Financial Management Practices of Experts in Personal Finance: A New Collaboration** ***Elizabeth B. Goldsmith, David W. Eccles, and Paul Ward, Florida State University***
Money and Aging 2 *Regency 7*	**Presider: Sally Hass, Weyerhaeuser** **Are Perceptions of Retirement Financial Resource Adequacy Consistent with Estimated Ex Ante Financial Resource Retirement Adequacy?** ***Michael S. Gutter, University of Florida; and Dan Zhu, University of Wisconsin-Madison*** **Older Adults in Virginia with Estate Planning Documents** ***Cynthia Horkey and Celia Hayhoe, Virginia Polytechnic Institute and State University***
Financial Education for Youth *Esplanade Suite*	**Presider: Glenn Muske, Oklahoma State University** **Young Investor Education** ***Dena Wise and Ann Berry, University of Tennessee Extension*** **Xtreme Xplorations: Powering the Potential to the Leaders of Tomorrow** ***Melinda Burke and Juan Ciscomani, Take Charge America Institute, University of Arizona***
Private Practice *Buccaneer B-C*	**Presider: Lynne Boccignone, Financial Caregiver, Inc.** **Workshop: Using the Web to Maximize Your Reach** ***Kip Gregory***
Break *Regency 1*	**1:30 pm – 2:00 pm** **Exhibits, Break**

Friday, November 16 continued

Concurrent Session 4 — **2:00 pm – 3:30 pm**
Choose One

Counseling Techniques 2
Regency 5

Get It Together: Organizing Personal Records
Marilyn Bischoff and Beverly Healy, University of Idaho Extension; Elizabeth Gorham, South Dakota State Extension; and Joanne Bankston, Kentucky State Extension

Your Financial Check-up
Jean F. Austin, Connie Barnett, Okarsamaa Brooks-White, Madeleine Greene, Joanne Hamilton, Julie Judy, Lynn Little, Susan K. Morris, Megan O'Neil-Haight, Crysta Terhune, and Jinhee Kim, University of Maryland Extension

Financial Empowerment
Regency 6

Presider: Patricia Olson, University of Minnesota Extension
University of Minnesota Financial Literacy Community Mentorship Program
Cindy M. Petersen, Rosemary K. Heins, Rebecca Hagen Jokela, Patricia D. Olson, and Susan E. Hopper, University of Minnesota Extension

Marshall (Minnesota) Financial Empowerment Collaborative
Shirley Anderson-Porisch, University of Minnesota Extension

Financial Education 3
Regency 7

Presider: Susan Taylor, University of Illinois Extension
Teaching Financial Literacy Using E-Learning to Limited Resource Audiences
Evelyn Prasse and Susan E. Taylor, University of Illinois Extension

Teaching Financial Education in a Project Based-Active Learning Approach
Nicole Chinadle, University of Arizona

Health and Wealth
Buccaneer B-C

Presider: Barbara O'Neill, Rutgers Cooperative Extension
Lifestyle Risk Factors, Health Status, and Financial Distress: Framing Interventions Using the Transtheoretical Model of Change
Aimee D. Prawitz, Illinois University; Pete Shatwell, TwoMedicine Health and Financial Fitness; George Haynes, Montana State University; Kyle Hanson, Earl W. Hanson, TwoMedicine Health and Financial Fitness; Barbara O'Neill, Rutgers Cooperative Extension; and E. Thomas Garman, Personal Finance Employee Education Foundation

Healthy, Wealthy and Wise Financial Education Program
Bobbie Shaffett, Susan Cosgrove, Charlestien Harris, Grenell Rogers, Tawnya Crockett, Teresa Lyle, Mary Linda Moore, and Shretta Varnado, Mississippi State University Extension Service

AFCPE Forum
Esplanade Suite

Presider: Jane Schuchardt, CSREES, USDA
Naming the Profession
AFCPE Members

Closing Session — **3:45 pm – 4:45 pm**
Regency 2-4
Presider: Sharon Cabeen, National Student Loan Program
General Session: Financing College Education

MENU

Wednesday November 14

Dinner 6:00 pm - 8:00 pm

Fresh Jumbo Crab Cake served over Pepper Relish

Three Endive Salad with Almonds, Orange-Mustard Vinaigrette

Herb Crusted Chicken Breast with Mushroom Polenta

Flourless Chocolate Cake

Brewed Starbucks Coffee, Decaffeinated Coffee, and Tea Selection

Thursday November 15

Breakfast 9:00 am – 10:15 am

Freshly Scrambled Eggs with Crispy Bacon Served with Crispy Breakfast Potatoes and Fresh Fruit

Brewed Starbucks Coffee, Decaffeinated Coffee and Tea Selection

Chilled Juices

Noontime Break 12:00 pm – 12:30 pm

Assorted Yogurts, Muffins, Fruit, and Nuts

Assorted Soft Drinks and Water

Quesadilla Break 2:00 pm – 2:30 pm

Freshly Grilled Tortillas filled with Roasted Chicken and Jack Cheese

Side Toppings: Pico de Gallo, Sour Cream, Homemade Salsa and Guacamole

Assorted Soft Drinks and Water

Friday November 16

Coffee Break 7:30 am – 8:30 am

Fruit and Yogurt

Brewed Starbucks Coffee, Decaffeinated Coffee, Tea

Awards Brunch 10:15 am – 11:45 am

Thick Slices of French Toast with Maple Syrup and Crispy Breakfast Potatoes with Sausage

Brewed Starbucks Coffee, Decaffeinated Coffee, and Tea Selection

Chilled Juices

Afternoon Break 1:30 pm – 2:00 pm

Jars of Old Time Candy, Fresh Popcorn, and Chocolate Dipped Apple Wedges topped with Nuts and Caramel

Root Beer, Orange, Regular Sodas, and Bottled Water

Coffee Presentation with Flavored Syrups