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Surviving and Thriving in Difficult Economic Times

By Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension, oneill@aesop.rutgers.edu



2008 and 2009 have been very difficult years, financially, for many people. Between the high number of home mortgage defaults and foreclosures, rising unemployment

rates, declining stock market prices and home values, multiple bank and investment firm failures, a credit crunch, and increased costs for basic necessities, some would argue that we haven't been experiencing just a "perfect storm," but, rather, a "perfect tornado."

What should you do? Protect yourself and take cover, financially, just as you would in the event of a real tornado. Below are ten "tried and true" financial planning and investing recommendations that are appropriate anytime, but especially now, to survive and thrive in today's difficult economic climate:

Spend Less Than You Earn and Avoid Excessive Debt

If household income is reduced due to unemployment or reduced investment earnings, and as household expenses continue to rise, adjust your household spending plan (budget) accordingly or prepare one for the

first time. Rutgers Cooperative Extension has several online resources. To download a "paper and pencil" worksheet, visit <http://njaes.rutgers.edu/money/pdfs/fs421worksheet.pdf>. To download a spending plan spreadsheet, visit <http://njaes.rutgers.edu/money/templates/Spending-Plan-Template.xls>.

Be Future-Minded

Research shows that, at every income level, people who are "planners" are more successful financially and feel better about their financial situation than those who do not plan. Planning for the future includes the following:

1. Taking a long-term view of historical investment returns
2. Calculating the savings required to achieve future financial goals such as retirement
3. Saving and investing regularly to achieve financial goals
4. Proactively addressing potential future challenges such as the cost of long-term care and estate planning

Follow Recommended Financial Practices

Studies from a number of sources indicate that many people do not put into practice the action steps that are frequently recom-

2009 Board of Directors

President

Glenn Muske, Ph.D.
Oklahoma State
University
Stillwater, OK
E-mail: muske@
okstate.edu

Janie Bright
Raleigh, NC
E-mail: janie.bright@
lgfcu.org

Past President

PJ Gunter
Stafford, TX
E-mail: PJGunter@
gmail.com

Sharon Cabeen
National Student
Loan Program
Acworth, GA
E-mail: sharonc@
nslp.org

President-Elect

Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@
ag.tamu.edu

Jan Garkey, AFC
CUNA
Madison, WI
E-mail: jgarkey@cuna.
coop

Irene Leech, Ph.D.
Virginia Tech,
Blacksburg, VA
E-mail: ileech@vt.edu

Secretary

Carol Allison
Colonial Beach, VA
E-mail: carol.allison@
navy.mil

Angela Moore, AFC
BECU
Seattle, WA
E-mail: amoore@
becu.org

Treasurer

Rebecca Travnichek
University of Missouri
Extension
Savannah, MO
E-mail: TravnichekR@
missouri.edu

**Michele Schull
Reinowski, AFC**
Grand Forks AFB
Thompson, ND
E-mail: michele.
schull@grandforks.
af.mil

Members-at-Large

Maryann Barry, AFC
Air Force
McConnell AFB
E-mail: Maryann.
Barry@mccconnell.af.mil

Oliver White, AFC
Naval Postgraduate
School
Monterey, CA
E-mail: owhite@nps.
navy.mil

Editor: Jill Anne Ladouceur

E-mail: ladjill@hotmail.com

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Association for Financial Counseling and Planning Education

1500 W. Third Avenue, Suite 223
Columbus, Ohio 43212
Phone: (614) 485-9650
Fax: (614) 485-9621

www.afcpe.org

President's Message

By Glenn Muske, Ph.D., 2009 AFCPE President



“No one told me.” We have all had this experience at some time in our lives. My most recent such experience came as I was reminded of my AFCPE responsibility to provide a 500-word article for the newsletter. 500 words—I am sure that is ten times as much as is the typical encyclopedia (do they still make those? That comment definitely shows my age).

Okay, so let's get down to business. Our past president, PJ, always had such good, focused messages. What do I want to focus on? Then I opened up the last copy of *The Standard* and there it was. We start with a test.

Go get your 4th Quarter, 2008 copy of *The Standard* and open it to the photo spread from the 2008 Annual Conference on pages 8 and 9. How many people can you identify in those pictures? (I didn't do so well).

One of the benefits of belonging to a professional organization such as AFCPE is the ability to network, to find the answers to our questions or help in areas where we have a knowledge gap. The people on those pages represent a tremendous amount of human capital. Each one has knowledge and experience that could be brought to bear on a financial issue that a client might be facing.

So how can we find out who can help us? Networking at our annual conference is one way. You can volunteer when called to work on committees, task forces, etc. You can also contact any of the authors of the articles you might see in *The Standard* or the AFCPE journal.

Don't get discouraged though, if that first contact is not able to provide you with what you wanted. Several years ago the fad was, “six degrees to Kevin Bacon.” The idea was to track an actor or actress in six steps to Kevin Bacon. Well, networking requires making the same connections. The answer you need may come from the first person you contact or the sixth or the tenth. The goal isn't how many people you had to contact, but that you find the answer you need.

But being a good networker is also a two-way street. You need to be willing to provide information as well as to seek information. AFCPE grows stronger as this exchange of information and ideas occurs. So when you ask, also offer to give.

My experience with the members of AFCPE over the years has been amazing. Certainly the office staff and Board are willing to help as best we can. Yet, I also have found the members are as willing to assist whenever and wherever. For being so great about this, I want to thank each of you for making our organization strong and growing. Keep up the good work and keep networking. Check next year's photos and see who helped you and who you helped.

Now what am I going to write about next time? And as I look at my word count, I see I need two more words. Happy networking! ✨

What CEO Really Stands For

By Susan Zimmerman, LMFT, ChFC



With all the recent market madness and economic bad news, I had to revisit an old true story.

When I was in 8th grade, our school introduced us to a cutting edge computerized assessment that promised to expertly predict our future careers. I remember the many pages of questions, filling in the circles perfectly with my #2 pencil, and then waiting weeks for the results. When the day came and our guidance instructors handed out the printed assessment reports, they were truly impressive looking! I scanned the thick, heavy pile of pages with excited anticipation to see what my future career possibilities would be. Finally on the last page, one lone answer was announced to me in just two words. I'll give you a hint, so you can share the anticipation with me for a few seconds. The first letters of the two word title were:

E.O.

What do you think E.O. stood for? Executive Officer, maybe? A terrific guess,

but no. My sole career destiny, according to this impressive computer science evaluation was:

Elevator Operator!

My excitement plummeted like a crashing...elevator. This certainly didn't push any buttons for me! Images of asking, "Going up?" or "Going down?" all day long while stuck in a moving box flashed in my mind. It failed to elevate any hope in me, other than my passionate *hope* that I would not end up as an Elevator Operator!

These days, with the frightening economic headlines and wild ups and downs of the market, I chuckle as it seems the nightmarish questions "Going up?" and "Going down?" persist all day long. We might as well get creative to help us cope with the challenges. So, please borrow this CEO title: Chief Elevator Operator. Isn't it true that as professional advisers, we "operate to elevate" our clients' dreams, hopes, thoughts, behaviors, and results? I call it *Operation Elevation* and

it's our job in both the delightful and the frightful times.

I actually had a dream about an elevator many years ago when my father was dying of cancer. In the dream, the doors wouldn't open unless I entered just the right sequence of buttons in the security code. If I gave up, the doors stayed closed and everything became more chaotic. If I kept trying, the doors opened and allowed me to get to where I was needed.

The elevator dream provided clarity to me and gave me hope that I could open the doors and be allowed in to discuss whatever topics were necessary. It's an image that still helps me today. It takes a special courage to find the right "security code" to open the doors of communication in difficult times for our clients. They all have their own unique security codes that we must discover in order to fully assist them.

Whether we do financial planning, counseling or education, we are in perpetual "operation elevation" mode all the time with clients. We help elevate their chances of living a more financially secure life, save more money, allocate assets sensibly, and much more.

It takes tremendous skill and courageous communication to do this work. So, regardless of what your official title might be, remember to add CEO (Chief Elevator Operator) every time you need a "lift." Thinking as chief elevator officer also helps as we ponder our business goals and decisions in the new year. Best wishes to you in Operation Elevation! ✚

Susan Zimmerman, LMFT, ChFC, of MAP-Mindful Asset Planning can be reached at susan@mindfulplanning.com.

**Awards/
Distinguished
Fellows**
Mary Spear, AFC
FFSC Oceana
Virginia Beach, VA
E-mail: maryspear@cox.net

Certification/CEU
Mary Ann Barry, AFC
Air Force
McConnell AFB
E-mail: MaryAnn.Barry@mccconnell.af.mil

Conference Papers
Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@ag.tamu.edu

**Conference
Posters**
Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@ag.tamu.edu

**Conference
Practitioner's
Forum**
Bobbie Shaffett
Mississippi State
University Extension
E-mail: bobbies@ext.msstate.edu

**Conference
Proceedings Editor**
Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@ag.tamu.edu

**Conference
Program**
Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@ag.tamu.edu

**Conference
Student Papers**
Joyce Cavanagh
Texas Cooperative
Extension
College Station, TX
E-mail: jacavanagh@ag.tamu.edu

**Electronic
Communications**
Oliver White, AFC
Naval Postgraduate
School
Monterey, CA
E-mail: owwhite@nps.navy.mil

Ethics
Anne Barton
National Student
Loan Program
Acworth, GA
E-mail: anneb@nslp.org

Investment
Rebecca Travnichek
University of Missouri
Extension
Savannah, MO
E-mail: TravnichekR@missouri.edu

Journal
**Fran Lawrence,
Ph.D.**
Louisiana State
University
Baton Rouge, LA
E-mail: flawrence@lsu.edu

**Legislative Affairs/
Breaking Trends**
Irene Leech, Ph.D.
Virginia Tech,
Blacksburg, VA
E-mail: ileech@vt.edu

**Member
Development**
**Michele Schull
Reinowski, AFC**
Grand Forks AFB
Thompson, ND
E-mail: michele.schull@grandforks.af.mil

Newsletter
Laura Connerly
Arkansas Coop
Extension
Little Rock, AR
E-mail: lconnerly@uaex.edu

Nominating
PJ Gunter
Houston, TX
E-mail: PJGunter@gmail.com

Facts You Need to Know About Leadership

By Albert Alexander

Much has been written about leadership: rules, pointers, styles, and biographies of inspiring leaders throughout world history. But there are certain leadership ideas that we ourselves fail to recognize and realize in the course of reading books. Here is a short list of things you thought you knew about leadership.

1. Leaders come in different flavors.

There are different types of leaders and you will probably encounter more than one type in your lifetime. Formal leaders are those we elect into positions or offices such as senators, congressmen, and presidents of local clubs. Informal leaders or those we look up to by virtue of their wisdom and experience such as in the case of the elders of a tribe, or our grandparents; or by virtue of their expertise and contribution on a given field such as Albert Einstein in the field of theoretical physics and Leonardo da Vinci in the field of the arts.

Both formal and informal leaders practice a combination of leadership styles.

- ▶ Lewin's three basic leadership styles: authoritative, participative, and delegative
- ▶ Likert's four leadership styles: exploitive authoritative, benevolent authoritative, consultative, and participative
- ▶ Goleman's six emotional leadership styles: visionary, coaching, affiliative, democratic, pacesetter, and commanding.

2. Leadership is a process of becoming.

Although certain people seem to be born with innate leadership qualities, without the right environment and exposure, they may fail to develop their full potential. So, like learning how to ride a bicycle, you can also learn how to become a leader and hone your leadership abilities.

Knowledge on leadership theories and skills may be formally gained by enrolling in leadership seminars, workshops, and conferences. Daily interactions with people provide the opportunity to observe and practice leadership theories. Together, formal and informal learning will help you gain leadership attitudes, gain leadership insights, and thus furthering the cycle of learning.

You do not become a leader in one day and just stop. Life-long learning is important in becoming a good leader for each day brings new experiences that put your knowledge, skills, and attitude to a test.

3. Leadership starts with you.

The best way to develop leadership qualities is to apply it to your own life. As an adage goes "action speaks louder than words." Leaders are always in the limelight. Keep in mind that your credibility as a leader depends much on your actions: your interaction with your family, friends, and co-workers; your way of managing your personal and organizational responsibilities; and even the way you talk with the newspaper vendor across the street. Repeated actions become habits. Habits in turn form a person's character. Steven Covey's book entitled *7 Habits of Highly Effective People* provides good insights on how you can achieve personal leadership.

4. Leadership is shared.

Leadership is not the sole responsibility of one person, but rather a shared responsibility among members of an emerging team. A leader belongs to a group. Each member has responsibilities to fulfill. Formal leadership positions are merely added responsibilities aside from their responsibilities as members of the team. Effective leadership requires members to do their share of work. Starting

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5 Ways to Make Social Media Work for Your Business

By Seomul Evans

Opening your own business is difficult enough without having to worry about finding the perfect balance of marketing strategies. Stick solely to traditional marketing strategies and you will find yourself potentially missing an enormous demographic. Try to milk the Internet for all it is worth and you will find yourself completely overwhelmed by the number of tools and applications available for Internet marketing. But what if you used social networking sites as a happy medium between traditional and hard-core Internet marketing strategies? Using this one tool could make a huge difference in your business without overwhelming you altogether. Here are five ways to get started using social media in your marketing strategy.

1. Create a Strategy

Your competitors have already created a strategy for using social media, so chances are you are already behind. This means thinking intentionally about how to use social media instead of randomly opening an account here and joining a group there. Spend some time determining the kinds of sites available and evaluating what role they might have in your marketing strategy. Then make a plan to use them consistently and effectively. If you just go with the flow you will be wasting your time and effort.

2. Brand Building

Social media marketing is like having one enormous billboard advertising your company. Everything you post, every tweet you write, and every comment you make should be treated as a chance to show your audience what your business is all about, what you value, and what you stand for.

The first step to consider is creating a business blog. Chances are you have employees who are already involved in social media in one way or another, so ask them to post some articles to the blog. Be sure your blog includes your logo, a picture of yourself, and any other tools that will help you promote your brand. Use your company's colors as background on your blog and as wallpaper on your social networking site—like Twitter—profile.

3. Choose Wisely

Do not feel like you need to use every single social media site available. Stick with a few and spend time using them to your advantage. Choose sites that help you connect with your target demographic, that help you show off the components of your business that interest poten-

Using this one tool could make a huge difference in your business without overwhelming you altogether.

tial customers, and that will be most helpful in connecting potential customers to your business.

4. Find the Right Balance

Social media is so popular that it might initially be difficult to find the right balance between it and traditional marketing strategies. In the end, they should all work together to serve your business

effectively. Start with LinkedIn and create a business profile where you can post testimonials and make connections with your customers. Then create a Facebook group tied to your industry or product.

Finally, use Twitter to create a village of those with interest in your industry. Connect traditional strategies with online strategies by printing your Twitter ID on your business card and designate a place on your Web site that shows visitors where they can connect with you using social media.

5. Mobility

Many platforms allow you to communicate in real time by downloading applications to your phone. Imagine what you could do as a business owner attending a conference. Sharing with your readers what you are learning, as you learn it, is a great way to build rapport with and interest in your customers.

Overwhelming or not, young people are exchanging information and making decisions based on social media sites. If you are interested in connecting with them as they age, procure more discretionary income, and spend money on things that interest them, then you need to find a way to connect with them now. And you need to make sure you are defining your business online rather than waiting for others to define you in your stead. Get connected online and let the world know who you are. ✚

Seomul Evans is a SEO expert with a leading SEO Marketing company specializing in Nexplore Search Engine and a contributor of small business articles. Article Source: www.articlesbase.com/internet-articles/5-ways-to-make-social-media-work-for-your-business-763565.html.

What's Your Purpose?

Steps to Creating a Purpose-Driven Business

By Daniel C. Finley

If you are like most advisers, you may have woken up one day with a burning question racing through your mind: Why am I doing this? Why am I in this business? Or, how did I get to this point?

In my experience (I've been a financial adviser in the bank, wirehouse and independent channels, and now serve as a coach and consultant), one thing is abundantly clear: You must have a sense of purpose to sustain a healthy, happy and productive business.

Define Your Business Purpose

Defining your business purpose is a function of answering the question: Why am I in this business? This may be a simple question, but that doesn't make answering it easy.

Take a minute to write down your answer. What are the one, two or three reasons that quickly come to mind? Some advisers have answered with, "to help people," "to make money" or "to have freedom."

Defining your business purpose is a great start to creating a purpose-driven business, but you must also understand why your purpose is important, so you can assign value to it. In other words, you must understand your specific business values.

Define Your Business Values

Defining your business values can be accomplished by answering the question: What is important to me about _____ is _____.

Here's an example: What is important to me about helping people is that it gives me a feeling of satisfaction. Therefore, the real value for this purpose is the feeling of satisfaction.

Knowing your business values is important, because it can help you link the positive feeling you get when you are living up to your business purpose. But what if you are not sure you are living up to your business purpose and business values?

What if you are unsure about your abilities? In order to know this, you must know your specific business strengths.

Define Your Business Strengths

Defining your business strengths is about understanding what you are not just good at doing, but great at doing. Simply ask yourself: What do I feel I am great at?

"You must have some level of accountability to yourself or others in order to make sure that you stay in alignment. Once you do this, you will never question your purpose again."

Some advisers have answered this question with, "I am great at connecting with people," "I am great at public speaking" or "I am great at serving my clients." These are fine answers, but what's more important is: Are your business strengths in line with your business values and business purpose?

Here's an example of an adviser whose business strengths are out of alignment with his business values and business purpose: I am in this business to help people because when I do, I feel a great level of satisfaction. However, recently I

am not sure what to recommend in this type of environment; thus, I do not feel satisfied because I do not feel like I am helping anyone.

His business strengths are out of alignment with his business values and purpose, because he feels he is unable to help people and, thereby, experience satisfaction. His solution is to focus only on increasing his level of business strengths by increasing his knowledge of investing in a volatile market.

Know Your Business Belief Systems

One thing that holds many advisers back from increasing their business strengths is business belief systems. Your business belief systems are what you believe about yourself, your abilities, the market, your firm or anything else that affects your business.

Most advisers I work with find that when they do this exercise and ask these questions, they realize their business belief systems are clearly out of alignment with their business values and business purpose. In addition, many advisers have conflicting business beliefs.

An example of conflicting belief systems is an adviser who told me that he needed and wanted to grow his business, and the only way he could grow his business was to prospect. But, he believed that prospecting in a volatile market was a waste of time because nobody wanted to talk to him. Can you see how his business belief systems might affect his results?

Let's take a look at our previous example: I am in this business to help people

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What's Your Purpose?

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because when I do I feel a great level of satisfaction. However, recently I am not sure what to recommend in this type of environment, because I believe anything I recommend will go down; thus, I do not feel satisfied because I do not feel like I am helping anyone.

A business belief system is just a level of certainty; the stronger the level of certainty the stronger the belief system. The important part about belief systems is that they affect your specific business actions.

Define Your Business Actions

To define your business actions, ask yourself: What am I honestly doing in my business?

If we take a further look at the example, we might imagine our adviser saying, I am not calling anyone with recommendations, because I believe that my recommendations will go down. As a result, I feel very unsatisfied in this business and I am not sure why I am in this business at all.

Not calling anyone with recommendations is in line with a negative business belief system (I believe anything I recommend will go down), which in turn is supporting a lack of business strength (not knowing what to recommend); all of which are out of alignment with the business values (feeling satisfied) and business purpose (to help people).

Get Your Purpose and Actions In Sync

To design a purpose-driven business, you must get your head in line with your heart. In other words, the business purpose (Why am I in this business?) must be in line with the business action (What am I honestly doing in my business?).

Tools to Use

Do you need help finding your purpose, or maybe just a little motivational boost? Sign up for author and business coach Daniel Finley's free Monday morning motivational e-mail at www.advisorsolutionsinc.com/free.html and get the weekly affirmation you're looking for.

To get your purpose and actions in sync with each other, go through this article again and answer the simple but tough questions outlined. This will help you determine your business purpose, values, strengths, beliefs and actions.

Once you determine any areas that are out of alignment, take steps to change.

- ▶ If your strengths are out of alignment with your values, get help at sharpening your skills.
- ▶ If your belief systems are negative, get information to increase your level of certainty on positive beliefs.
- ▶ If your actions are not in alignment with your positive beliefs, question your belief systems again to determine what is causing lack of action.

All of this is designed to help you become aware of why you are in this business and what you are actually doing during the day. Finally, you must have some level of accountability to yourself or others in order to make sure that you stay in alignment. Once you do this, you will never question your purpose again. ✦

Daniel C. Finley is the president of Advisor Solutions Inc., a business development consulting and coaching service for financial advisers. He can be reached at dan@advisorsolutionsinc.com. Reprinted with permission from Practice Management Solutions magazine, www.fpanet.org.

Tools of the Trade

Understanding Emergency

Savings Needs—The Consumer Federation of America has produced a report called "Understanding the Emergency Savings Needs of Low- and Moderate-Income Households: A Survey-Based Analysis of Impacts, Causes, and Remedies." The report states that most low- and moderate-income households have significant unmet emergency savings needs. Learn more at www.consumerfed.org/topics.cfm?section=Finance&Topic=Savings%20and%20Wealth.

Financial Crisis Survey—The survey "Plan Sponsors and Participants: Partners in Times of Crisis," conducted by the International Foundation of Employee Benefit Plans (IFEFP), found that the current financial crisis is having a substantial impact on retirement planning. Visit the IFEFP Web site at www.ifebp.org/ to view the report's executive summary.

Research Briefs on eXtension Personal Finance Site—Money management behaviors of teens and couples, women's investment decisionmaking, and financial risk tolerance are some of the research topics now summarized on eXtension at www.extension.org/personal_finance, the learn anytime-anywhere site offered by the nationwide Cooperative Extension System. Research briefs, written with the public in mind, also contain citations and, when available, a link to the complete article. Keep watching the site for additions.

Women on Their Own Worse Off Financially—The income and wealth gaps between women-headed

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Tools of the Trade

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households compared to all other American households is substantial, according to research co-authored by Catherine Montalto, Ohio State University, and Stephen Brobeck, Consumer Federation of America. Visit the Consumer Federation of America Web site for more information at www.consumerfed.org/.

Building Capacity to Evaluate Programs—Building Capacity to Evaluate Programs: A Teaching and Facilitating Resource for Community-Based Programs and Organizations is a new one-stop evaluation guidebook developed by University of Wisconsin Extension. This 500-page resource provides in one place a variety of hands-on activities, handouts, and PowerPoint slides to cover the basic concepts of evaluation. Visit the Program Development and Evaluation Web site (www.uwex.edu/ces/pdande/) to order a print copy or view and download the PDF and Power-Point files.

Extension Taxpayer Assistance and Education—Taxpayer education provides extension agents with measurable impacts that make a difference for low- and moderate-income families who can save on tax preparation costs and tax refunds such as the Earned Income Tax Credit. These dollars can help strengthen local economies. In cooperation with the Internal Revenue Service Volunteer Income Tax Assistance (VITA) program, Cooperative Extension helps people with electronic filing of income tax returns, and provides financial education to help families maximize their tax refunds. Qualified taxpayers are entitled to free tax preparation and electronic filing at VITA sites during the tax filing season. Each taxpayer

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Meet Your Board: Featuring Maryann Barry, Janie Bright, Irene Leech and Rebecca Travnichek

Compiled By Jill Anne Ladouceur

Volunteerism is the lifeblood of any professional membership association. AFCPE has been blessed with the talents and skills of numerous dedicated volunteers over the years. This issue we are introducing 2009 Board of Directors members Maryann Barry, Janie Bright, Irene Leech and Rebecca Travnichek.



Maryann Barry has been an AFCPE® since 2002. She has served in numerous capacities within AFCPE which include, reviewing paper submissions for the

conference for two years, reviewing Military Spouse Fellowship packages and serving as Chairperson for the Certification Committee for the past two years.

As a Community Readiness Consultant for Mission Support Group on work/life matters and the subject matter expert in financial matters and education for the 22d Air Refueling Wing, Maryann Barry has served in civil service for 25 years. As the Air Force Aid Officer for the Wing, she administers the program and reviews cases for assistance provided to the McConnell AFB eligible populous. Served total force population to include active duty, Reserve, National Guard, Army, Navy, Marines, and family members, retirees, DOD civilians and personnel assigned to four GSUs. Barry provides an abundance of services and activities across functional areas to include family readiness, information and referral, personal financial readiness, transition/employment, relocation and family life education. She has identified installation financial needs and concerns to

leadership and presented recommendations, plans, and assistance to influence readiness and retention issues. As the subject matter expert for financial education she has developed specific financial classes to address individual squadron needs and teaches these classes on a recurring basis.



Janie Bright is currently employed as Education Services Manager where she has a strong passion for making a difference in lives of

credit union members and their families. She also feels a strong sense of commitment to the community. She volunteers much of her time conducting pro bono financial wellness workshops with area churches and other nonprofit entities such as the Raleigh Housing Authority, N.C., State Treasurer's Conference for Women, Women's Health Symposium, Wake County Human Services—Foster Care Division, N.C. Retired Governmental Employees Association and Alpha Kappa Alpha Sorority, Incorporated. Janie also served on the Collections Council as Secretary with the North Carolina Credit Union League.

In January 1999, Janie joined AFCPE and shortly thereafter earned both an Accredited Financial Counselor® and Certified Housing Counselor® designation. She proudly served AFCPE in many capacities since 2001: as a reviewer for posters, paper submissions, journal articles and practitioner's forum, Diversity Committee, Membership Committee, and conference

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Meet Your Board

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facilitator/presider. Janie enjoys attending the annual conference every year and she is an avid supporter of AFCPE.



Dr. Irene Leech, is an Associate Professor at Virginia Tech. She was an Extension Specialist in Virginia for 12 years where the majority of her

focus was leading a statewide, extension agent designed and delivered financial counseling volunteer program. She was a pioneer in providing state-wide education to extension staff and the public in multiple sessions delivered via satellite.

Although her work today focuses on citizen involvement, she has taught financial management and financial counseling to undergraduate and graduate students and continues to work in those areas. She has been a full time resident faculty member for eight years. The faculty and students at Virginia Tech are currently piloting an AFCPE project, the Virginia Tech Save\$ program with Consumer Federation of America's America Save\$. Dr. Leech joined AFCPE as a graduate student when it began and has attended most national conferences. She has served on several committees and has served as editor of the 2007 and 2008 versions of the conference proceedings. Most of her presentations at conferences have focused on the application of research and public policy.



Rebecca Travnichек is a Family Financial Education Specialist with University of Missouri

Extension. She has been a member of AFCPE since 1999. Dr. Travnichек's involvement with AFCPE includes Electronic Communications

Committee Co-Chair, Conference Program Chair, *The Standard* Committee, Conference Proceedings Editor, Conference Planning Committee, Extension Preconference Planning Committee, and Exhibits Chair. She completed her AFCPE® certification in 2001.

Over the past two years, she has reviewed and scored applications for the Military Spouse Fellowship Program on behalf of AFCPE. Dr. Travnichек began the online Personal Financial Planning Graduate Certificate Program in August, through the Great Plains Interactive Distance Education Alliance, to sit for the CFP® Certification Examination.

Dr. Travnichек has participated in leadership development programs at the state and national levels. She was involved in the initial proposal development of the Financial Security for All Community of Practice with eXtension and continues to be involved through several roles. She is active in the National Extension Association of Family and Consumer Sciences at the national and state levels, serving in multiple leadership roles. For the past three years, Dr. Travnichек has been the editor of the *Journal of the National Extension Association of Family and Consumer Sciences*. ✦

AFCPE needs your expertise and talent. Consider volunteering to work on a committee. See page 4 for a list of active committees. Contact Cara Defibaugh at cdefibaugh@afcpe.org to learn how you can make a difference in your profession.

Tools of the Trade

(continued from page 8)

gets financial planning information, and additional financial education opportunities through extension are promoted to tax refund recipients. Visit the CSREES Web site (www.csrees.usda.gov/nea/economics/in_focus/security_if_taxpayer_ed.html) to access resources.

Dollar Works 2—Dollar Works 2 is a comprehensive personal financial education curriculum developed by University of Minnesota Extension to strengthen the financial management skills of individuals and families. The curriculum is available for use by service providers and other professionals in programs, classes, and one-on-one settings. Learn more at www.extension.umn.edu/ResourceManagement/DollarWorks2.html.

President's Advisory Council on Financial Literacy Report—

The President's Advisory Council on Financial Literacy, created January 22, 2008, has released its first-year report. The council's purpose is to help keep America competitive and assist the American people in understanding and addressing financial matters. Each councilmember represents an industry involved with the delivery of financial education to American citizens. The council works with the public and private sectors to help increase financial education efforts for youth in school and for adults in the workplace; increase access to financial services; establish measures of national financial literacy; conduct research on financial knowledge; and help strengthen public and private sector financial education programs. Visit www.treas.gov/offices/domestic-finance/financial-institution/fin-education/council/materials.shtml.

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Tools of the Trade

(continued from page 9)

Name Change for National Council for Economic Education—

The National Council for Economic Education (NCEE) has changed its name to the Council for Economic Education. Over the last decade, NCEE has developed comprehensive K-12 teaching materials, teacher professional development programs, and assessments in economics, personal finance, and entrepreneurship education. Their site is at www.councilforeconed.org/.

Call for Papers

Journal of Financial Counseling and Planning—*The Journal of the Association for Financial Counseling and Planning Education.* Open submissions. www.afcpe.org

Journal of Consumer Affairs—Open submissions. www.consumerinterests.org/i4a/pages/Index.cfm?pageid=3311

Journal of Personal Finance. Open submissions. www.jpof.agecon.vt.edu/Index.htm

The Journal of Youth Development—Open submissions. www.nae4ha.org/profdev/joyd/index.html

Journal of Family and Economic Issues—Open submissions. www.springerlink.com/content/104904/

Journal of Family and Consumer Sciences—Deadline April 6, 2009. www.aafcs.org/resources/jfcs_submission.html

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Leadership Facts

Continued from page 4

as a mere group of individuals, members and leaders work towards the formation of an effective team. In this light, social interaction plays a major role in leadership. To learn how to work together requires a great deal of trust between and among leaders and members of an emerging team. Trust is built upon actions and not merely on words. When mutual respect exists, trust is fostered and confidence is built.

5. Leadership styles depend on the situation. How come dictatorship works for Singapore but not in the United States of America? Aside from culture, beliefs, value system, and form of government, the current situation of a nation also affects the leadership styles used by its formal leaders. There is no rule that only one style can be used. Most of the time, leaders employ a combination of leadership styles, depending on the situation. In emergency situations such as periods of war and calamity, decision-making is a matter of life and death. Thus, a nation's leader cannot afford to

consult with all departments to arrive at crucial decisions.

The case is of course different in times of peace and order—different sectors and other branches of government can freely interact and participate in governance. Another case in point is in leading organizations. When the staffs are highly motivated and competent, a combination of high delegative and moderate participative styles of leadership is most appropriate. But if the staffs have low competence and low commitment, a combination of high coaching, high supporting, and high directing behavior from organizational leaders is required.

Now that you are reminded of these things, keep in mind that there are always ideas that we think we already know, and concepts we take for granted, but actually are the most useful insights on leadership. ✦

Article Source: www.articlesbase.com/self-improvement-articles/5-facts-you-need-to-know-about-leadership-329327.html. *Webarticlesite is a resource site for those looking for personal development advice or need life coaching. Visit us or check out our personal development articles.*

Internet Humor: Today's Stock Market Report

Helium was up, feathers were down.
Paper was stationary.
Fluorescent tubing was dimmed in light trading. Knives were up sharply.
Cows steered into a bull market. Pencils lost a few points.
Hiking equipment was trailing.
Elevators rose, while escalators continued their slow decline.
Weights were up in heavy trading. Light switches were off.
Mining equipment hit rock bottom.
Diapers were unchanged, while baby food was all over the place.
Shipping lines stayed at an even keel.
The market for raisins dried up. Coca Cola fizzled.
Caterpillar stock inched up a bit. Sun peaked at midday.
Balloon prices were inflated.
Scott Tissue touched a new bottom.
And batteries exploded in an attempt to recharge the market...

Difficult Economic Times

Continued from page 1

mended by financial experts. These include preparing a will, making a written list of financial goals with a target date and dollar cost, setting aside three or more months of expenses for emergencies, calculating net worth periodically, and following a spending plan or budget. Beefing up emergency reserves and monitoring income and expenses are especially important during current uncertain times.

Build Human Capital

One of the best defenses against unemployment is to be a productive worker with current job skills that are in demand by employers or as a consultant. Leadership skills and the ability to work well with others are also important. Another way to build human capital is to practice good health habits such as eating nutritious meals and getting adequate sleep and exercise.

Make Compound Interest Your Friend

Invest early and often, particularly in tax-free (e.g., municipal bonds or bond funds) or tax-deferred (e.g., IRAs) investments, where income taxes are not owed or can be postponed until later in life. Avoid tapping retirement savings before retirement unless absolutely necessary. Another thing to avoid is making minimum payments on credit cards. In this situation, compound interest works against you. For example, a \$3,000 balance on an 18 percent credit card with minimum payments of three percent of the outstanding balance will take 14 years to repay and cost \$2,625 in interest charges.

Save and Invest Regularly

Dollar-cost average by making regular deposits to purchase stocks or mutual funds at regular time intervals (e.g., \$50 a

month). In declining markets, you'll buy more shares with your fixed deposit. Think of market declines as a "sale" at a department store and continue investing regardless of current market volatility. Also make deposits to savings plans such as 401(k)s that are available through your employer and earn the maximum available match. Rebalance your portfolio as the market changes percentages in stocks, bonds, and other asset classes.

Develop a Personal Asset Allocation Strategy

Then, stick with it. Asset allocation is the way you divide your portfolio among various asset classes such as stock, bonds, real estate, and cash assets. Your asset allocation strategy should be based on your investment risk tolerance level and the time frame required for your financial goals. Generally, the longer the time horizon, the more risk you can afford to take, consistent with your risk tolerance level. The shorter the time horizon, the less risk you might want to take. Your asset allocation strategy is a guidepost when markets are uncertain. If you decide to work with a financial advisor, he or she may refer to your investment strategy as an "investment policy statement."

Know Your Risk Tolerance Level

Risk tolerance is a key factor in building a suitable investment portfolio regardless of whether markets are up or down. A research-based investment risk tolerance assessment tool can be found at <http://njaes.rutgers.edu/money/riskquiz/>. Research conducted with this instrument has found that risk tolerance often varies with the direction of market indices. Ideally, risk tolerance should be somewhat stable regardless of market conditions.

Keep Your Investment Portfolio Diversified

Diversification helps mitigate investment

risk and can be achieved by including different asset classes within your portfolio and different types of investments within each one. For example, within the asset class of stocks, one could have large and small companies, growth and value stocks, and foreign and domestic stocks. A common way that investors also diversify their portfolio is to buy investments, such as mutual funds and exchange traded funds (ETFs), which are already diversified because they pool together many different securities. Without adequate diversification, investors are vulnerable to losses caused by declines in the value of a particular type of investment or industry sector.

Buy Low and Sell High

While this is a fundamental principle of investing, many people do the exact opposite because their emotions cause them to sell in a panic during declining markets, particularly extremely volatile downturns such as those seen currently. A good way to "buy low" is to follow a dollar-cost averaging strategy, as described above. Dollar-cost averaging helps take the emotion out of investing because new investment deposits are made automatically regardless of market conditions. ❖

Barbara O'Neill, Ph.D., CFP®, is an extension specialist in Financial Resource Management at Rutgers Cooperative Extension. She can be reached at oneill@aesop.rutgers.edu. Rutgers Cooperative Extension has personal finance information available online including downloadable worksheets, self-assessment quizzes, and pre-programmed Microsoft Excel® templates for personal financial calculations. Visit <http://njaes.rutgers.edu/money2000/> to learn more. In addition, the Cooperative Extension system's online eXtension information delivery system has personal finance experts who can answer your questions and provide additional resources. To access the eXtension personal finance Web site, visit www.extension.org/personal_finance.

Call for Papers

(continued from page 10)

Eastern Family Economics and Resource Management

Association— Deadline is September 25, 2009. <http://mrupured.myweb.uga.edu/index.shtml>

AFCPE 2009 Annual Conference— Deadline is May 8, 2009. www.afcpe.org

Funding

Grants.gov—Your source to find and apply for federal government grants. There are over 1,000 grant programs offered by all Federal grant making agencies. www.grants.gov.

National Endowment for Financial Education (NEFE®)—The NEFE® Grants program deadline for the October 2009 grant cycle is June 2, 2009. To learn more about the NEFE® Grants program, visit the NEFE® Web site at www.nefe.org and click on the Grantmaking section.

MMI Education Foundation—The foundation uses its resources to serve the public interest and strengthen the communities where we live and work. The foundation provides periodic announcements and grant guidelines. www.mmifoundation.org/.

U.S. Department of Health and Human Services—Grantees provide financial literacy training to help low-income individuals and families achieve economic self-sufficiency. www.acf.hhs.gov/programs/ocs/afi/.

FINRA Investor Education Foundation—Subscribe to the e-mail newsletter for periodic updates at www.finrafoundation.org/newsletters.asp.



The Busy Family's Guide to Money

Written by Sandra Block, Kathy Chu and John Waggoner.

Reviewed by Erin Kidd, AFCPE member, eekidd@yahoo.com

Every family should be preparing for a bumpy ride if the current gloom and doom predictions for the state of the U.S. economy are accurate. Advice is everywhere. Web sites, blogs, television shows and books devoted to personal finance abound. Finance talking heads on news channels have become the expert trend. A search for personal finance on the Library of Congress Web site will retrieve well over 500 results. *The Busy Family's Guide to Money* is USA Today's attempt to break down many financial issues into smaller, bite size chunks and hit the topic that is on everyone's mind.

The subject of personal finance is just that, personal, and each individual brings to discussions and learning environments their own fears, prejudices and personal philosophy. The sheer amount of information on the subject is staggering and, to many, in such great quantity, that they are too intimidated and overwhelmed to even start to get a handle on their situation. To make what can seem like an impossible task a little easier, the authors do a nice job of breaking up the information in logical, manageable pieces. Each of the 11 chapters is focused on specific money management tasks and typical financial situations. The chapter on real estate and mortgages, for example, is an excellent guide for someone who has never purchased a home or is curious about the process. The chapters do well as stand-alone items and also work as a pick and choose reference tool.

A few sections of the book are not quite right for military families. It is somewhat

offensive to those who are in the military that the discussion about student loans on page 63 considers it "extreme" for a family member to join the military in order to take advantage of incentives to pay off student loans, but present health care careers as "high demand" with student loan pay-offs as recruiting tools. Additionally, the topics of homeownership, future goals, emergency funds and saving for retirement require some tweaking to be more relevant to military families, their lifestyles and retirement programs.

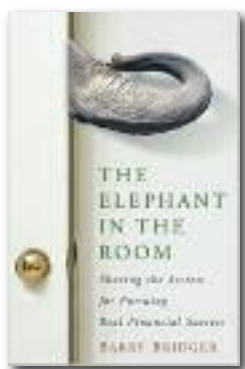
This is a layman's book written in a laid-back, conversational writing style and is a welcome relief from dry, boring or difficult topics. In addition, the abundance of Web site resources, checklists, charts, worksheet examples and anecdotes in this book are very helpful. Finance is such a personal topic and these resources will help families make more informed decisions in their personal finance journey.

The Busy Family's Guide to Money is a basic personal finance book. There is no new or groundbreaking information, but it does deliver a no-nonsense, easy-to-follow format that will allow even the most inexperienced individual to become well versed in the basics. 📖

The Busy Family's Guide to Money

Publisher: NOLO

ISBN: ISBN-13: 9781413309584



The Elephant in the Room: Sharing the Secrets for Pursuing Real Financial Success

Written by Barry Bridger

Reviewed by Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension, oneill@aesop.rutgers.edu

Large animals have been increasingly linked to personal finances. First, there was the big Gorilla in television advertisements for annuities. Now comes *The Elephant in the Room*, another metaphor for things that are staring us in the face but uncomfortable to talk about. Unlike the insurance company ad, where the “gorilla” is a metaphor for the need to make retirement income last a lifetime, the “elephant” is a metaphor for personal behaviors that help people achieve financial success.

This book is short (142 pages) and uses a “story within a story” format. The person with financial smarts is seventy-something Katherine, aunt of the main character, Michael, a financially stressed father of two preschoolers and husband of Jennifer. I must admit up front that *The Elephant in the Room* was a bit slow-moving for my taste. However, the story of Michael and his family held my interest and creatively incorporated details about financial topics such as 401(k) and 529 plans, insurance, and steps in the financial planning process.

The focus of the book’s nine chapters is personal qualities associated with financial success: attitude, knowledge, financial beliefs, values, goals, patience, discipline, and planning. This makes *The Elephant in the Room* unique among financial trade books but may disappoint readers who, like “numbers guy” Michael, are looking for financial content. Below are key take-home messages from Katherine’s weekly lessons:

▶ Building wealth is more than making money. It’s about working for things that make life gratifying and creating a healthy and well-balanced lifestyle.

The Elephant in the Room will appeal to counselors and educators who focus on the “soft side” of the financial planning process.

- ▶ The single greatest thing that determines an individual’s financial success is personal behavior.
- ▶ Three key variables impact wealth accumulation: time, rate of return, and the amount invested. Time has the greatest impact on the outcome of investments.
- ▶ Workers can’t afford not to earn the full 401(k) plan match from their employer. “That’s free money your company is willing to contribute, and you’re leaving it on the table.”
- ▶ “Becoming a millionaire” isn’t a bad goal, but investors need to think about the values behind it. Goals feel right when they reflect realistic things that people value in life.
- ▶ Two key wealth-building behaviors require patience and discipline. The first is “paying yourself first,” by setting aside money immediately from each paycheck, and the second is spending less than you earn.

▶ Financial success requires discipline to live within your means and pay yourself first, commitment to your financial goals, knowledge of your values, and development of an efficient financial plan.

▶ A financial plan is useless unless it is followed and updated as life circumstances change.

The Elephant in the Room will appeal to counselors and educators who focus on the “soft side” of the financial planning process. It is definitely “touchy-feely.” At the end of each chapter are memos that Michael writes to summarize the content of each week’s visit with Aunt Katherine. Some could easily be used as class or counseling activities, such as asking clients/students to describe their financial beliefs and values. If you like parable-style books and are interested in learning more about personal qualities associated with financial success, *The Elephant in the Room* will be a valuable addition to your professional library. ✦

The Elephant in the Room: Sharing the Secrets for Pursuing Real Financial Success

Publisher: Wiley, John & Sons, Incorporated

ISBN: ISBN-13: 9780470458402

Calendar of Events

April 16–17, 2009

Federal Reserve System Community Affairs Research Conference, Washington, DC. Contact Kelly Edmiston, at 816-881-8004, for more information.

www.chicagofed.org/cedric/events.cfm

April 18–25, 2009

Money Smart Week

www.chicagofed.org/education/msw/mi_index.cfm

April 20–22, 2009

National Association of Community Development Extension Professionals (NACDEP), San Diego, Calif.

www.nacdep.net/

May 14–15, 2009

Improving Financial Literacy and Reshaping Financial Behavior, Indianapolis, Ind. Details pending.

Contact Angela Lyons at anglyons@illinois.edu for more information.

June 25–28, 2009

American Association of Family and Consumer Sciences, Knoxville, Tenn.

www.aafcs.org

July 26–28, 2009

2009 AAEA & ACCI Joint Annual Meeting, Milwaukee, Wisc.

<http://www.aaea.org/2009am/>

October 10–13, 2009

FPA Annual Conference & Expo, Anaheim, Calif. www.fpanet.org

November 16–22, 2009

Global Entrepreneurship Week, <http://entrepreneurshipweekusa.com/>

November 18–20, 2009

AFCPE 2009 Annual Conference, Scottsdale, Ariz. www.afcpe.org



Notes from the Executive Director

By Gordon Genovese

AFCPE Executive Director



Legislative Initiatives and Breaking Trends

In today's economic climate, credit counseling and debt management services are in the

spotlight. You have seen the ads on television, heard the ads on the radio, and read the ads in printed media with offers to "eliminate" debt, reduce the amount of debt paid back by ninety percent, or similar claims. We, who work in personal finance and encounter people with financial problems daily, scoff at such advertisements. Unfortunately, many people buy into the sales pitch and end up being fleeced. This is not a new problem as you can see from the following excerpt:

"The consumer-credit-counseling industry originated in the early twentieth century in the form of debt adjusters. This first generation of credit counselors consisted of profit-seeking enterprises that communicated with a consumer's creditors to persuade them to accept partial payment in full satisfaction of the consumer's obligations. If the creditors agreed, the debt adjuster would collect a monthly payment from the consumer and forward appropriate portions of it to each of the creditors. They often charged hefty fees, leaving little for distribution to the creditors. Instances of deceptive advertising and theft of clients' funds were numerous enough that, starting in the 1950s, legislatures in more than half the states outlawed the business..."

The above was excerpted from The Uniform Debt Management Services Act (UDMSA) that was passed in 2005. Not

many took note of a legislative initiative requiring standards of practice for those who provide credit counseling and debt management services. In fact, if you peruse the UDMSA Web site (www.udmsa.org), you find only four states currently listed that are adhering to the UDMSA: Utah, Colorado, Delaware, and Rhode Island. All four states list AFCPE certifications as acceptable within their licensure programs. As we begin 2009, twenty-four additional states are taking the initiative to adopt the standards within the UDMSA.

My purpose in highlighting the UDMSA is twofold. First, it is important that AFCPE certifications are listed as acceptable programs for these states' licensure programs. AFCPE is working with states to ensure our certifications meet or exceed their licensure requirements. In this issue of *The Standard*, you may notice a new committee, under the committees listing: Legislative Affairs/Breaking Trends. In your work, please keep an eye on legislation and regulation that may be pending in your state. Your input can help this committee keep the entire membership abreast of new and changing legislation, as well as new trends within personal finance.

Second, and equally as important, is ensuring that our members and those that carry our certifications are aware of the components within the UDMSA. We can better help those who may be in financial distress by understanding the initiatives to regulate the financial services industry in respect to credit counseling and debt management services. We have all

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Scottsdale, Arizona...in November...Sunshine...Warm Weather...Relaxing at a Spa and Resort...

Those are a few of the thoughts that go through my mind when I start thinking about the 2009 AFCPE Conference. Then I come back to reality. We, the AFCPE staff, have to plan and execute this conference. Fortunately, through your feedback and ideas our job is made easier. You will see some changes this year in terms of scheduling and presentations.

I cannot be overly specific about changes at this point as we will be doing our initial site visit and draft plan of events for the conference after this issue of *The Standard* is printed. I can say, that we will be tightening up the schedule so there will not seem to be as much “down time” as was experienced in the last conference. We are also looking at starting the conference with a new format and ending mid-afternoon on Friday in the hope that it will facilitate more economical travel without people having to miss the closing session.

Much more to come on your conference. Mark your calendars and make your plans for November 18–20, 2009.

Scottsdale, Arizona... in November... sunshine... warm weather... relaxing at a spa and resort...

—Gordon Genovese

Executive Director's Report

Continued from page 14

encountered clients who have suffered the ruiness effects or studied the deleterious effects of less than reputable credit counseling or debt management agencies. Practitioners now have the capability, at least within several states, to refer people to or partner with reputable agencies that are licensed and follow sound guidelines in their practice.

Maintaining currency through continuing education is paramount to our personal finance profession (or any profession). This currency should and must include understanding the laws and regulations regarding personal finance within the states in which we research, educate, and counsel on personal finance—advancing our profession depends upon it. ✦

Please note, if you are not receiving regular e-mails from AFCPE, it is possible that we do not have your current e-mail address on file. To update your information, please contact Cara Defibaugh at cdefibaugh@afcpe.org. Thank you.

Congratulations New Certificants

*AFCPE Accredited Financial Counselor®
Graduates
(12/3/08 through 1/31/09)*

Berndt, Lona
Brassington, Dean
Crosland, Angela
Cunningham, Jeanes
Forrest, Jamie
Garkey, Janet
Gerrior, Jennifer
Grant, Lionel
Hammons, Joanie
Kidd, Erin
LeGrand, Robyn
Loudon, Alexander
Macabitas, Randolph
Malle, Allie
Marks, Melanie
Martinez-Vasquez, JoAnna
McLean, Connie
Middleton, Beth
Mintz, Staci
Obenauer, Dean
Pfannenstiel, Myra
Rognlie, Melissa
Rone, Jeni
Rooms, Comel
Speck, Elizabeth
Swingle, Jessica
Woods, Monika

*AFCPE Accredited Credit Counselor®
Graduates
(12/3/08 through 1/31/09)*

Hutmaker, Erin
McKinnon, Shayna
San Miguel, Natalie Rosita
Worrell, Luzviminda

*AFCPE Certified Housing Counselor®
Graduate
(12/3/08 through 1/31/09)*

Park, Sun



Financial Solutions
for Life

Mark Your Calendar for the 2009 Annual Conference

November 18–20, 2009
The Scottsdale Plaza Resort
Scottsdale, Arizona

We believe...

Everyone has financial desires that affect their lives every day.

Better financial decisions lead to a better quality of life.

People can make better decisions when they are supported by a trained professional.

Academics, research and practical experience inform professional financial counselors and educators.

Setting the standard for performance and a forum for learning will provide a consistently higher level of service.

Purpose...

To advance the profession of Personal Finance by promoting and supporting the field of personal financial counseling and education.



Association for
FINANCIAL COUNSELING • PLANNING • EDUCATION

1500 W. Third Avenue, Suite 223

Columbus, OH 43212

SM