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the standard

FINANCIAL COUNSELING • PLANNING • EDUCATION

Add Internet Marketing to Your Marketing Mix

By Michael Fleischner

The importance of Internet marketing is continuing to expand. Surveys of all kinds show a major shift in traditional marketing budgets to dollars being spent online to market all types of products and services.

Internet Marketing Defined. Internet marketing is the use of the Internet to advertise and sell products and services. Within the definition of Internet marketing, you will find mention of pay-per-click advertising, banner ads, e-mail marketing, search engine marketing (including search engine optimization), blog marketing, and article marketing. Each of these subject areas is important to consider prior to planning your Internet marketing strategy.

Internet Marketing Provides Many Benefits. There are many advantages to having a fully executable Internet marketing strategy. These benefits include measurability, flexibility, and affordability. Many online marketing tactics provide marketing professionals with the ability to assess customer acquisition costs. Moreover, marketing professionals are better able to track what marketing campaigns are working and quickly allocate their spending towards higher producing media placements.

Internet Marketing Tactics. As the Internet has expanded, so have the opportunities for marketing online. Here we will take a brief look at each type of Internet marketing and explain the benefits of each.

- 1. Pay-per-click Advertising.** Sites like Google offer pay-per-click advertising for anyone interested in getting their message in front of the right segment or prospective buyer. This method is highly targeted and offers one of the best and most popular forms of Internet marketing. Marketers using pay-per-click advertising only pay a fee, based on the competitiveness of a keyword or ad title, when a link is clicked on.
- 2. Banner Ads.** Once the king of Internet marketing, online banner ads have evolved to include animated and flash banners, but the premise remains largely the same. Marketers purchase a specified number of impressions to run on a single site or network of sites and are generally not guaranteed a specific number of clicks.
- 3. E-mail Marketing.** Effective among current clients and prospects who have requested information from your company, e-mail marketing is a well established means to communicate and marketing your products. However, be aware of CAN-SPAM requirements (establishes requirements for those who send commercial e-mail, visit www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm for more information) and contact preferences of those you plan to reach.

- 4. Search Engine Marketing.** If you want Web browsers to visit your site, than

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Deadlines for *The Standard* are as follows:

- 1st Quarter—November 15
- 2nd Quarter—February 15
- 3rd Quarter—May 15
- 4th Quarter—August 15

The Standard (ISSN-1096).
Published quarterly in January,
April, July and October.

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President's Message

By PJ Gunter, 2008 AFCPE President



Embracing the Moment—Change. By the time this is published, there may be another national buzz word. For AFCPE, though, it is not just a statement. As an organization, we are moving through a dynamic shift in leadership. As personal finance professionals, we are moving into an unprecedented call for our expertise in financial counseling and planning education. It is our time to *walk the talk* and truly *set the Standard*.

While the organizational transition at this moment is a primary focus of the AFCPE board of directors, our sights remain set on the big picture. Through the strength of its membership, and the commendable efforts of a committed staff, AFCPE stands as a reliable resource for those who are (1) shaping professionals to work in the field, and (2) offering financial counseling and planning education to students and consumers.

Accepting the Challenge—We cannot “afford” to tarry, because our task is colossal. The U.S. economy is facing a slowdown, fueled in part by energy costs and escalating foreclosures. The population and the workforce are aging (my gray hair notwithstanding!). We are witnessing double-digit inflation in healthcare costs—at a time when military personnel and their families struggle with injuries, sometimes severe, from combat—on top of crushing debt. Just how long will the current tax structure be in effect, and will legislators try to make up for lost time? We wonder about the Treasury’s capability to make good on entitlements such as Social Security and Medicare. What will be the long-term impact of record numbers of youth who enter the workforce, whether or not they graduated from college, with staggering student loans? ...And there’s the retirement question....

Within AFCPE are researchers, educators, extension agents, practitioners, counselors, military personal finance consultants—and other professionals—who hold solutions to these challenges and others not yet raised. Regardless of our job titles and where we do those jobs, the principle that brings us together is our common interest in enhancing the quality of life through the appropriate application of financial resources.

Collectively, we bridge our time, talents, skills, and abilities. The creativity that emerges from the resulting synergy is evident all around us in the growing attention paid to financial education and counseling. The popularity of national spokespersons such as Dave Ramsey, whose influence is now reaching beyond radio into television, Suze Orman, and those in more localized communities, is a testament to the need for what we do in direct response to the increasing demand.

We are glancing in the rearview mirror while keeping our eyes on the road ahead. Going forward, we will miss Dr. Sharon Burns and the enormous contribution she made to AFCPE and the industry. Under the guidance of various boards during her nine-year tenure, one of Sharon’s greatest achievements was steering the organization around potential landmines, from a determined, visionary group of fine individuals and distinguished professionals to a formidable force—and voice—with the power to define and *set the Standard*.

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Annual Conference Recap

Focus Group on Intergenerational Marketing

By Chuck Underwood

Financial counseling and planning education is essential and should enjoy robust future demand from the American masses. But skepticism and ignorance about the industry is strong. And so a marketing campaign which will educate Americans about its purpose and ethical standards is probably timely—and imperative.

Those were the three primary takeaways from an energetic focus-group session at the AFCPE Annual Conference held November 14 and 15 in Tampa, Florida. The session seemingly could have gone on forever had time permitted. When it concluded, the standing ovation for the focus-group panelists was long and passionate.

The focus-group session was “generational” in concept. In a 90-minute Q&A that fol-

lowed a seminar on Generational Marketing Strategy the day before, an audience of more than five-hundred conference delegates enthusiastically bombarded an onstage panel of eight people, representing:

- The Silent Generation (age in 2008 is 63 to 81)
- Baby Boomers (44 to 62 in 2008)
- GenXers (27 to 43 in 2008)
- Millennials (17 to 26 in 2008)

Questions were asked about their respective generations’ attitudes and values towards money, saving, and financial counselors. The panelists were chosen by a local focus-group facility after AFCPE had provided the facility with specific screening criteria, and they were a mix of age, ethnicity, gender, income, and education level. Among the stronger messages from the panelists:

All generations, they felt, *want* and *need* to be educated about financial planning in order to make intelligent decisions with their money. The Silent Generation, Baby Boomers, and the oldest G. I. Generation did not enjoy the benefit of academic courses in personal finance during their school years. The younger GenXers and older “First-Wave” Millennials did.

Although eager to be money-wise and make smart decisions, the panelists felt their respective generations possess a rather strong skepticism towards the financial counseling industry, whose practitioners, said one panelist, simply “want my money.” The ethics of the industry were suspect with a significant number of the panelists, especially younger generations.

The panelists indicated they would have little trust in government involvement in the industry, such as government certifi-

cation of financial professionals. Moreover, they generally expressed distrust of traditional marketing and advertising pitches by the industry.

Who *would* they trust? A referral to a financial counselor or planner by a trusted friend or colleague. Or, more informative advertising that explains the industry thoroughly enough then gives the panelist the ability to trust his or her own instincts to make use of a financial counselor or planner.

When asked about educational seminars, the panelists expressed special enthusiasm for generation-specific seminars that focus on one generation’s current life stage. As one said, “If I’m 26 and the seminar starts talking about empty-nest financial strategies, I’m bored.” So, a Boomer seminar, an Xer seminar, a silent seminar, and so on that focuses on the needs of that particular generation.

All panelists expressed strong agreement that they take personal responsibility for their own finances. It’s not an obligation of the government or teachers to take the initiative and educate them, it’s squarely on their shoulders.

The panelists also acknowledged they know little about financial counseling and planning education. Their perceptions and attitudes were frequently rooted in an ignorance about the industry. But perception is reality.

And so what emerged from this brief session is this:

- ▶ The financial counseling and planning industry will probably benefit

President’s Message

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The search for another executive director is well underway. Many qualified candidates have stepped forward with prospects of leaving their own legacy, not simply to “fill Sharon’s shoes.” In the meantime, the board and membership are grateful that Ray Fogue and the headquarters staff—Cara Defibaugh, Liz Hart, Carol Hite, and Rebecca Wiggins—plus a host of committee volunteers and consultants—are carrying on the important business of keeping the office running and organizing the 2008 annual conference. ✦

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Awards

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Annual Conference Recap

Using the Web to Maximize Your Reach

By Kip Gregory

If you missed the AFCPE Annual Conference last November, then you missed my session, *Using the Web to Maximize Your Reach*. It was divided into three parts: developing a clear idea of what you want, knowing how to ask for it, and assembling the right tools to locate the information you seek. Key points from each section are summarized below:

1. Develop a Clear Idea of What You Need

One of the reasons many financial counselors overlook the Web as a business development resource is that they find it intimidating and confusing. With billions of pages of content and at least 100 million unique Web sites, it's no wonder.

Your first step in leveraging the Web has nothing to do with technology; it's to determine your business priorities.

Your first step in leveraging the Web has nothing to do with technology; it's to determine your business priorities. Are you looking to gain more business...increase your flow of client referrals...build relationships with centers of influence... or maybe just to help more people? Your goal, whatever it is, should drive which aspects of the Internet's intelligence-gathering power you decide to harness.

In laying out your game plan, consider who you are targeting, what their needs and challenges are, and when you should approach them. Most importantly build a list of ways you can help those in your target audience solve pressing problems.

With those issues addressed, the next step is to design your communication plan which means deciding how you'll deliver your message (face-to-face meetings, phone calls, letters, e-mail, your Web site, etc.), and what your content will be. To test your current communication effectiveness, answer the following questions ("No" answers represent areas of potential improvement)...

- ▶ Do you have an e-mail address on file for each of your clients (at least those who use e-mail)? If not, getting one should be your first priority. You can't stay in touch with people you can't reach.
- ▶ Do you know what your clients' interests are? Not only their financial goals but career goals, hobbies, personal passions. If you don't, don't kid yourself—you're not managing a relationship, you're just providing information.
- ▶ Do you have sites bookmarked that speak to those interests? And if not sites, how about subscriptions to the publications you know your clients read, or TV shows they watch, or groups they belong to?
- ▶ Do you review the content of those sites and materials to stay current on the issues they address? That's how to connect with them interpersonally... and to know when the time is right for you to reach out to them.
- ▶ Most importantly, do you leverage what you learn to keep in regular contact with those high-value clients, prospects, and strategic partners? All the research in the world

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Using the Web to Maximize Your Reach

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doesn't matter unless you intend to act on what you uncover.

Follow up doesn't have to be complicated either: a quick note, phone call, or e-mail to pass along something of value is often all that's needed. Maybe just a "Hi, I just saw this and was thinking of you" voice mail.

Two great sources for communication content ideas are the 101 Ways to Get Closer to Clients page at [WinningClients.com](#), and [About.com](#) where you'll find hundreds of special interest communities offering articles, lists of sites and other relevant information about chosen subjects. About.com offers sections on senior living, divorce, parenting, nonprofits and charities, job search, human resources, and dozens of other topics that may relate to your clients and the circumstances you help them deal with. Review the list of About's communities to see which might be of value to you.

And don't overlook your own organization's Web site as a relationship building tool. Do you know which of your clients/customers visit it? What they use it for? What else they would like to see? Which features they like best? Where else they get similar information? Answers to those questions can tell you a lot about what information and services to concentrate on delivering to them and others like them.

Cultivate New Relationships—Here are some suggestions for targeting prospects, centers of influence, or opinion leaders:

- ▶ To develop customized lead lists of companies, their executives, or individual consumers, visit [infoUSA.com](#) and [zapdata.com](#) where you can create lists of highly-targeted prospects based on criteria you select. Costs start at 10¢ per name and increase

depending on the type of information you want to purchase.

- ▶ If your interest lies with members of a certain industry, check out the ASAE's Gateway to Associations database to find out what groups cater to members of that industry. The ASAE database catalogs Web addresses of nearly 50,000 organizations worldwide which you can search by name, location, or industry category.
- ▶ Used well, association sites are invaluable resources for identifying what people in a chosen market are concerned about, who thought leaders in those groups are, what they read, when and where they meet, and how to make contact with them. Often at association sites you'll find names, titles, addresses, phone num-

useful information that you want to reference again later, or share with others on your team? Set up an account with Furl where you can file complete copies of any Web page, along with notes and highlights to remind you why you wanted it.

One last suggestion: when thinking about centers of influence, don't limit yourself to any one occupation like accountants or attorneys. Business consultants, executive search professionals, human resources managers, insurance agents, marriage counselors, outplacement firms, professional organizers, real estate brokers, valuation experts, wedding planners, and even clergy can be helpful resources. Check out the ASAE's database for groups that cater to those audiences as well (or just Google them with the word "association" to see what turns up).

When thinking about centers of influence, don't limit yourself to any one occupation like accountants or attorneys. Business consultants, executive search professionals, human resources managers, insurance agents, marriage counselors, outplacement firms, professional organizers, real estate brokers, valuation experts, wedding planners, and even clergy can be helpful resources.

bers, and e-mails for people you want to add to your address book or contact management program. Instead of manually copying and pasting that information, or worse, retyping it all from scratch, invest in a copy of AddressGrabber from eGrabber. For \$129, AddressGrabber will give you the ability to highlight and import the contact information you want to add to your database or address book in just a couple of clicks.

- ▶ Need a handy, central place to store Web pages you uncover that have

2. Know How to Ask for That Information

Years ago, one of my professors told me that wisdom isn't about having all the answers but rather knowing what questions to ask. Nowhere is that statement truer than with the Internet. And while the Web doesn't hold the answer to every question what surprises some people is how quickly they can find what they want once they understand how to frame their request. For example if you Google on the

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Annual Conference Recap

A Success by Any Measure

By Jill Anne Ladouceur

Beautiful weather, outstanding education and a painfully slow elevator describe AFCPE's 2007 Annual Conference held in Tampa, Florida, in November. Financial counselors, academics and military personnel attended the 2007 conference to learn how to better work with their constituencies, better manage their businesses and improve their lives.

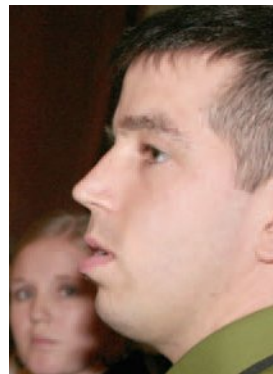
The conference offered something for everyone, including sessions on Program Assessment, Marriage and Money, Financial Education, Money and Aging Credit, Money and Youth, Mortgages, and Counseling Techniques to name a few.

Throughout the conference, the work of members was highlighted in concurrent sessions. Over thirty-six breakout sessions were presented by your colleagues, including the Outstanding Conference Research Paper, Assessing the Use and Usefulness of Current Financial Resources for Civilian Military Spouses, by Jennifer Plantier and Dorothy Durband; Tricks of the Trade for Luring Consumers into Money Traps, by Irene E. Leech, Sophia Anong, Celia Ray Hayhoe, and Patricia J. Fisher, Virginia Tech and Reducing Identity Theft Risk Exposure: Has FACTA Made a Difference? by Barbara O'Neill, Rutgers

**Mark Your Calendar
for the
2008 Annual
Conference
November 19-21, 2008
Hyatt Regency Orange
County, Garden Grove,
California**

Cooperative Extension; and Jing Jian Xiao, University of Rhode Island.

Plan to attend next year's conference. It will motivate you, inspire you and be well worth your investment of time and money. Make your plans now, while your calendar is still clear! ✦



Conference Photo Gallery

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Military Pre-Conference Recap

By Gordon Genovese

A record 230 personal financial management counselors and financial educators from the Army, Navy, Marine Corps, Air Force, and Coast Guard attended this year's Military Pre-conference at the Hyatt Regency Tampa Bay in November.

The Department of Defense (DOD) plenary session began with an overview of the National Strategy for Financial Literacy presented by Dan Iannicola, Deputy Assistant Secretary for Financial Education, Department of the Treasury. Holly Petraeus, director, Better Business Bureau Military Line, Council of Better Business Bureaus, presented the most current information concerning consumer scams targeting Service members. Marcus Beauregard, State Liaison Office, Office of the Undersecretary of Defense (P&R) ended the DoD session with an in-depth briefing on the implementation of the predatory lending regulation contained in 32 C.F.R. Part 232 and the importance of gathering data for Senate Report 110-077, "implementation of limitations on terms of consumer credit extended to Service members and dependents" to assess the DoD implementation of the regulation.

Each of the Services conducted breakout sessions and included topics such as, a tutorial for BrightScore—a credit scoring and credit score education service developed by InCharge Institute, funded by the Financial Industries Regulatory Authority, Investor Education Foundation, and provided to military members at no charge and information regarding sub-prime mortgages presented by the Center for Responsible Lending. The Services also conducted in-service training and discussed best practices with the financial counselors and educators.

The Military Pre-conference was a successful information sharing and networking venue that received positive feedback from the attendees. 



Congratulations to AFCPE's Prestigious Award Recipients

Mary Ellen Edmondson Educator of the Year—Karen Chan, Extension Educator, Consumer & Family Economics, University of Illinois



Karen Chan has served with distinction as an extension educator with the University of Illinois Extension since 1993. She has authored numerous Web sites and print publications. She is one of the authors of the All My Money curriculum which was named Outstanding Educational Program in 2002 by AFCPE. She has presented at more than a dozen national conferences, trained staff from more than 280 different agencies and organizations to teach financial management and consumer skills to their clients, and personally teaches around 100 workshops per year, reaching more than 2,500 individuals.

Outstanding Educational Program of the Year—National Endowment for Financial Education, High School Financial Planning Program



NEFE's High School Financial Planning Program was founded in 1984 with the goals of educating high school students about sound money management skills. The program consists of a solid yet flexible money management curriculum that can be implemented immediately in

schools. Nearly 5 million students and individuals in schools, youth organizations, community programs and many other settings in all 50 states, the District of Columbia and U.S. installations around the globe have benefited from the NEFE program.

Outstanding Financial Counseling Center of the Year—University of Missouri-Columbia, Office for Financial Success

The University of Missouri Office for Financial Success (OFS) was established in fall 2005 in an effort to both enhance the financial lives of MIZZOU students and the Greater Columbia community and to provide a training facility for UM Personal Financial Planning students to obtain hands-on learning opportunities. The OFS has subsequently provided 73 workshops to more than 2,500 student and community participants, 435 face-to-face counseling sessions, 992 phone and e-mail counseling sessions and helped file 1,058 tax returns in the Missouri Tax Payer Assistance Program, while concurrently offering discounted or free financial counseling services in an effort to seize the "teachable moment."

Outstanding Consumer Financial Information Award—eXtension Financial Security for All Leadership Team



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Award Recipients

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Pronounced, “ee-extension.” this innovative Wiki (“quick”) program, is a Web-based portal designed for multiple users to review and edit documents in real time and is the scholarship showcase for Cooperative Extension. eXtension is an electronic information delivery system for current, edited, online consumer information via formats like Frequently Asked Questions (FAQ’s) and Ask the Experts (ATE’s) in a structured, peer-refereed and time-sensitive forum.

Outstanding Conference Paper—Jennifer Plantier and Dorothy Bagwell Durband for Assessing the

Use and Usefulness of Current Financial Resources for Civilian Military Spouses

Outstanding Journal Article—Lucy Delgadillo and Leslie E. Green Pimentel for Analysis of Mortgage Default Clients and Mortgage Default Counseling at a Housing Counseling Agency



AFCPE Honors Celia Ray Hayhoe as the 2007 Distinguished Service Award Recipient

The 2007 Distinguished Service honoree has served both AFCPE and the financial education and counseling profession unselfishly over the past decade. She was the first person to serve as conference proceedings editor two subsequent years. More importantly, she represented academic and extension educators on the Executive Board for many years, as an at-large representative, Treasurer, President-Elect, President and Past-President.



Hayhoe shown here with her daughter

Her service to AFCPE is equaled by her contributions to the field of financial education. She served on the faculty at the University of Kentucky and as a Family Resource Management Extension Specialist for the Cooperative Extension Service at Virginia Tech. She has published extensively in academic journals and developed an often cited program, Protecting Your Retirement and Other Financial Information for Family

Caregivers, funded by the National Endowment for Financial Education. In addition, this honoree is a Certified Financial Planner® professional.

In the letters of nomination and support, the committee heard that the recipient was “a strong leader, who brought a deep sense of understanding and dedication to her volunteer efforts, guiding the organization through a period of growth and outreach to new collaborators and external audiences.”

Another said, “she was a grass-roots listener” and “she insisted that research be relayed in such a way to be useful to practitioners.” A third noted that “Celia is ethical and her integrity is firm.”

The Executive Board and membership of AFCPE, congratulates and honors Dr. Celia Ray Hayhoe for her Distinguished Service to the association and the field of financial education and financial counseling. ✦

Tools of the Trade

Handbook of Consumer Finance Research—The handbook includes research on basic concepts and theories in consumer finance, reviews of consumer finance research in the Internet and discusses consumer financial issues among special populations. Each chapter reviews research publications on the focused topic and provides directions for future research and includes original research of the authors. For more information, visit <http://www.springerlink.com/content/> or contact Jing Jian Xiao at jfei.editor@gmail.com.

Certified Credit Report Reviewer (CCRR)—The Institute of Consumer Financial Education (ICFE) has expanded the Independent Study Guide for its Certified Credit Report Reviewer (CCRR) certification program to include the entire text of the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA). The CCRR examination has been expanded to 60 multiple choice questions. A new CD has been added to the program materials that has over 50 sample dispute and credit inquiry letters. Five of ICFE Guides are also included with the program materials. For more information, please visit www.financial-education-icfe.org/.

America Saves Week: February 24 – March 2, 2008—The primary focus of America Saves Week is to encourage financial action—commitments to save, invest, and build wealth. Learn more at www.americasaves.org/.

Tax Credit Outreach Kit—The Center for Budget and Policy Priorities (CBPP) now has the 2008 Tax Credit Outreach Campaign Kit available. This resource includes information for a successful campaign to promote federal tax credits, especially the Earned Income Credit

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Tools of the Trade

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and the Child Tax Credit. In addition to exploring six key elements of an effective outreach campaign, the kit contains full-color posters, flyers, fact sheets, a full stock of outreach strategies and examples of where they are being used successfully, and a guide to finding even more information on the CBPP Tax Credit Outreach Campaign Web site at www.cbpp.org/eic2008/.

Savings During Tax Time—For help promoting savings during tax season, the Consumer Federation of America and America Saves, has developed Form8888.org. The site (<http://Form8888.org/>) includes marketing tools using the theme “Saving Money is Now as Easy as Pie.”

New Federal Reserve Consumer Help Site—Help for consumers who experience problems with banks or other financial institutions is now easily accessible. Federal Reserve Consumer Help is a new resource that consolidates and streamlines the Federal Reserve’s consumer complaint and inquiry program. Helpful customer service professionals are available to answer questions and assist with a wide range of issues relating to financial products and services and consumer protection laws. Consumers may now dial a toll-free phone number, 888-851-1920 or reach a new Web portal at <http://www.federalreserveconsumerhelp.gov/>.

Call for Papers

Financial Counseling and Planning (The Journal of the Association for Financial Counseling and Planning Education). (Open submissions), www.afcpe.org.

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Internet Marketing

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focusing on search engine optimization and search engine marketing is a must. No Internet marketing plan is complete without ensuring that your site is submitted and included on major directories like Google, Yahoo!, and DMOZ. The dollars spent on search engine marketing of any type will pay huge dividends.

5. **Blog Marketing.** Getting mention of your site or information related to your products can quickly scale if you are able to effectively tap into the countless blogs that are being created everyday. It is essential that you focus your efforts on blogs covering topics relevant to your product or service offering.
6. **Article Marketing.** One of the most important aspects of Internet marketing, is to improve the link popularity to your site and improve the aware-

ness of your product or service offering. To do so, many companies are focusing on publishing valuable content and making it available for others to post to their Web site.

Regardless of the Internet marketing tactics you choose, be sure to consider an integrated marketing strategy. Be sure that your Internet marketing has a specific goal and is supported with a definitive plan and budget. Lastly, be sure to pick up a book, conduct some research, or work with professionals to enhance your Internet marketing know-how. ✎

Michael Fleischner is an Internet marketing expert and the president of Marketing Scoop.com, the Internet’s biggest source of marketing information and free marketing resources. He has more than 12 years of marketing experience and has appeared on The TODAY Show, Bloomberg Radio, and other major media. Visit Marketingscoop.com for further details, marketing secrets, or more free reprint articles.

Focus Group Recap

Continued from page 3

significantly from a more expansive research project to verify that the comments of these eight panelists generally reflect the views of the American masses.

- ▶ Such research will probably be especially revealing if it is designed and conducted along generational age-bracket lines and with generational knowledge guiding the development of the discussion guide or questionnaire.

If the panelists’ opinions are indicative of the greater population:

- ▶ The industry should consider an awareness and education campaign that will teach the masses its mission, its methods, and its ethical standards.

- ▶ It should consider generation-specific classes and seminars.

- ▶ The panel mentioned community colleges and churches as the kinds of venues for such education that they consider attractive.

The financial counseling and planning industry’s image would also benefit if schools would incorporate, in their personal finance curricula, an explanation of the role of the industry in helping them, lifelong, with their money management. ✎

Chuck Underwood, ia founder and president of consulting firm The Generational Imperative. His comprehensive book on generational business strategy, The Generational Imperative, is available exclusively online at www.amazon.com. And you can learn more about his work at www.genimperative.com.

Financial Bliss: A Couple's Guide to Merging Money Styles and Building a Rich Life Together

Written by Bambi Holzer

Reviewed by Barbara O'Neill, Ph.D, CFP®, AFC, CHC

Rutgers Cooperative Extension

Bliss. The word conjures up images of people with a permanent smile on their face living in a tropical paradise without a care of the world. In *Financial Bliss: A Couple's Guide to Merging Money Styles and Building a Rich Life Together*, bliss is defined as security. "Bliss can mean the security of knowing we have someone in our life to support us and we can support. It can mean the security of knowing we will be able to provide for ourselves and our family through retirement and beyond."

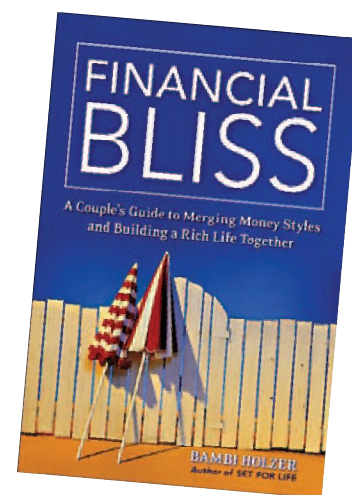
The framework for this 239-page book is managing money in the context of a relationship with a spouse or partner. The book contains 13 chapters that are organized in four distinct parts: Getting to Know You and Your Partner, Merging and Managing Your Financial Life Together, Successfully Preparing for Your Future Life Events, and Investing Today—What You Need to Do Now.

Among the topics covered in Part 1 are behavioral finance errors and personal money styles. The author, a financial planner and registered investment advisor, includes a 35-question financial temperament quiz in Chapter 2, as well as cute descriptive terms (subsequently used throughout the book) of the following money personalities: Ritz-Carltons, Econo Lodgers, Texas Slims, Worst-Case Scenarists, Data Darlings, Drama Queens/Kings, and Ostriches. Chapters 3 and 4 focus on money communication skills in discussions labeled a "first date" and a "financial state of the union meeting."

Part 2 focuses on the "nuts and bolts" of managing money together, including dividing living expenses, "financial cheating," pooling funds versus maintaining separate accounts, and keeping good financial records. A worksheet is provided in Chapter 6 for readers to record important family and financial data and to list the location of important documents. Readers are urged to share their complete financial information with more than one person, so it is available in the event of death or disability.

The five chapters contained within Part 3 cover a myriad of topics. For example, in Chapter 7, Setting Up House, Holzer discusses the need for unmarried couples to write down their wishes regarding property ownership and distribution, as well as financing a home and forms of property ownership. Other topics covered in Part 3 include: the cost of raising a child, blended families, paying for a child's education, emergency savings, insurance, retirement planning, and estate planning.

Financial Bliss concludes with two chapters on investing. Specific topics discussed in Chapter 12, Times Have Changed, include: investment risks, investment risk tolerance assessments, historical investment returns, and portfolio rebalancing, where Holzer takes a stand against conventional wisdom by stating "If you've got a winner, why sell prematurely just to adhere to some arbitrary percentage allocations?" Chapter 13, What to Invest in Now, emphasizes mutual funds as the investment of choice and recommends



investment strategies for each of the personality types described above.

Financial Bliss is well written and interspersed with interesting case study examples that illustrate key concepts. It is tightly focused around the theme of managing money with a spouse or partner. By learning their partner's (and their own) financial temperament, readers can use this information to make decisions that further their joint well-being. Personally, I did not agree with everything the author advised (e.g., the suggestion not to rebalance invested assets) and felt that some of the strategies that were described were a bit "touchy feely" for my taste. Nevertheless, they may be very appropriate for many couples or for practitioners who provide face-to-face counseling for married or unmarried partners and/or financial workshops for engaged couples. As Holzer notes toward the end of the book: "Knowledge is Power. Power is Control. Control is Security. Security is Bliss." ✦

Financial Bliss: A Couple's Guide to Merging Money Styles and Building a Rich Life Together
McGraw-Hill
2005
ISBN: 0-07-144652-4
\$16.95 retail

Call for Papers

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Financial Frontiers Awards call for papers. Deadline is March 3, 2008. Visit www.financialfrontiersawards.org for submission guidelines, entry form, judges' guidelines and judges' application.

The Journal of Consumer Education Deadline for submission fees is February 29. For submission guidelines, contact Angela Lyons at anglyons@uiuc.edu and Urvi Neelakantan, co-editors, *Journal of Consumer Education*, Department of Agricultural and Consumer Economics, University of Illinois at Urbana-Champaign, 421 Mumford Hall, 1301 West Gregory Drive, Urbana, IL 61801, or call 217-244-2612.

Academy of Financial Services (AFS), October 2–4, 2008, Boston, MA. Deadline to submit papers is March 1, 2008. www.academyfinancial.org/.

Financial Services Review: The Journal of Individual Financial Management. Deadline for submissions is March 7. www.drsm.org/FSR_journal/Financial_Services_Review_home.htm.

Journal of Consumer Affairs: Special 2009 Issue, Deadline for submissions May 30, 2008. www.consumerinterests.org

2008 Association for Financial Counseling and Planning Education Conference, November 19–21, 2008, Garden Grove, CA. Submission deadline is June 2, 2008. www.afcpe.org

Journal of Consumer Affairs (Open submissions) www.consumerinterests.org

Journal of Personal Finance (Open submissions) www.jpjf.agecon.vt.edu

Using the Web to Maximize Your Reach

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terms George Bush White House, depending on how you ask, you'll get as few as 1,200 or as many as 8 million results. See for yourself by looking up any of the links below:

- ▶ George Bush White House (all keywords search)—8.1 million results
- ▶ "George Bush" "White House" (two exact phrases; find them anywhere on the same page)—565,000 results
- ▶ allintitle:"George Bush" "White House" (two exact phrases; find them only when they both appear in the page title)—1,160 results!

Whatever you decide to pursue don't wait for someone else to do it for you!

To sharpen your Web search skills and learn how to pinpoint information faster, take ten minutes to review "The Essentials of Google Search" and "Advanced Search Made Easy." When you're done, bookmark the Google Help Cheat Sheet for instant access to quick, simple examples of how Google's different search operators work.

Need some keyword suggestions to get you started? Take a look at the words and phrases below, many of which can help you flag money in motion (company x announced acquisition of...company y recently appointed so-and-so, someone relocated to (your city)... to assume responsibility for (job role), etc.). Try experimenting with different variations of these words and add your own to the mix:

- Acquire
- Announce
- Appoint
- Association
- Award
- Bonus
- Compensation
- Conference
- Directory
- Guide
- Hire
- Industry
- Links
- Merge
- Meeting
- Newsletter
- Organization
- Publish
- Report
- Relocating
- Retirement plan
- Shortcut
- Survey
- Tip

3. Assemble the Right Tools

These days I assume you're primarily using Google for Web search; most of us do. Here are two things you can do to make even more effective use of its powerful capabilities.

- ▶ First, make two quick adjustments to your Google search preferences. Change the number of results displayed from 10 to 100 to get a faster look at what's out there related to what you're seeking. Then check the box next to "Open search results in a new browser window." Doing so will help keep you from losing track of where you are—displaying your list of results in one window and any particular result in another.
- ▶ Second, download and use the Google Toolbar. Among other things, it lets you access Google's search engine from anywhere on the Web without having to go first to Google's home page to enter your search terms. (*Winning Clients* contains a laundry list of additional ways the toolbar can be helpful to you). If your firm prohibits downloading browser add-ons and software onto your office computer then at least bookmark Google's advanced search page which includes many of the same functions that the toolbar provides.

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Using the Web to Maximize Your Reach

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Rolodex Wonders—Ever wondered who's in your clients' Rolodex besides you... people who could be great referrals, if you just knew who they were? How about who the real connectors are among your circle of contacts...the ones who actively network within their company, industry, or community, and might be a good source of introductions to potential clients? Or who you might know that knows someone at a company you're actively prospecting for business with... either the company as a whole or its key executives? Wouldn't it be great if there were a resource that could tell you those things?

There is; it's LinkedIn, the social networking site for business executives. LinkedIn is a Web-based service that lets you share contacts with others in your network, make introductions, ask and answer questions, and do all kinds of prospecting research. The entry level service is free and you can "pay up" to access additional services and features. If you're looking for ways to connect and to generate better, more targeted referrals and introductions, LinkedIn is a terrific tool.

To stay on top of news relating to those connections—clients, prospects, strategic partners, competitors or the markets you focus on—leverage Google News Alerts and QuickBrowse, both of which will e-mail information about those people and companies to you automatically. Google News Alerts draws from over 4,500 news sources around the world, Quickbrowse from whatever Web sites you specify.

QuickBrowse lets you collect content from separate pages across the Web into a single report, saving you the trouble of surfing to each site individually. It sends that information to you on whatever schedule you choose. You can use Quickbrowse to track a client's Web site for announcements affecting their busi-

ness (new products, customers, etc.), to monitor what's going on with their competition, or just to keep up with sites you know they visit regularly. A subscription to QuickBrowse will cost you \$29.95 a year, affordable enough for even the tightest research budget.

Remember These Keys to Success

Keep these three things in mind as you implement these ideas...

- ▶ It's up to you now to take action on what you've learned. Even the most brilliant ideas are worthless if you don't execute them. Resolve to make the time to implement these strategies. Decide where you want to go and map out your route in writing!
- ▶ Set realistic expectations. You don't have to do everything all at once. Pick the ideas that have the most bearing on what you're doing in your business and set the others aside, at least for now. Take small steps and expect to encounter some bumpiness and mistakes. That's how breakthroughs happen in the real world.
- ▶ Engage your team. They are your greatest resource. Make sure you can describe a clear vision of what you're looking to do and then let them know what and how you'd like their help in implementing.

Whatever you decide to pursue, don't wait for someone else to do it for you! The suggestions included here represent a *big* opportunity, but only if you follow through with them. ✈

*If you'd like to take the ideas suggested here further, pick up a copy of my book, *Winning Clients in a Wired World*, or contact me (202) 364-6913 or kip@gregory-group.com) to explore getting one-on-one assistance in implementing these business-building strategies.*

Grants.gov to find and apply for federal government grants.

The Regional Risk Management Education program: Requests for applications, administered through four regional centers and a digital center for operations/library/reporting of results. www.agrisk.umn.edu/RME/Default.aspx

The Digital Center (Digital Center for Risk Management Education) handles all grant application processing and reporting for funded grants. Note that the Digital Center's Web site contains a discussion of funding opportunities. www.agrisk.umn.edu/ProjectSearch/FundingOpportunities.aspx

FINRA Investor Education Foundation Grant Programs—The 2008 grant opportunities have been announced. Submission deadlines correspond to the announcement of grants in June, October, and December, 2008. www.finrafoundation.org/guidelines.asp

National Endowment for Financial Education (NEFE®)—To learn more about the NEFE® Grants program visit <http://nefe.org/>, and click on the Grantsmaking 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/

International Science and Education Competitive Grants Program—This program supports activities that will enhance the capabilities of American colleges and universities to conduct international collaborative research, extension, and teaching. www.csrees.usda.gov/fo/educationinternational/science.cfm

Calendar of Events

February 24–March 2, 2008

America Saves Week, www.consumer.gov/ncpw/

February 28–March 1, 2008

Eastern Family Economics and Resource Management Association (EFERMA) Conference, Savannah, GA. <http://mrupured.myweb.uga.edu/index.shtml>

March 3–9, 2008

National Consumer Protection Week www.consumer.gov/ncpw/

April 1–2, 2008

The National Women in Ag Conference, March 31 (pre-conference on agricultural law), in Oklahoma City, OK www.agrisk.umn.edu/wia/Conferences/WIA2008/

April 17–18, 2008

Research Conference: Identifying and Resolving Financial Crises, hosted by the Federal Reserve Bank of Cleveland and the FDIC's Center for Financial Research in Cleveland, OH. Contact Mark Flannery at 352-392-3184 for more information.

May 6–9, 2008

CYFAR Conference, San Antonio, TX www.cyfernet.org/cyfar08/

May 14–16, 2008

Personal Finance Seminar for Professionals, Annapolis, MD www.money.umd.edu

July 27–29, 2008

2008 American Council on Consumer Interests (ACCI) Annual Conference, Orlando, FL, (together with the American Agricultural Economics Association) www.consumerinterests.org/



Notes from the Executive Director

By Ray Forgue, Ph.D.

AFCPE Interim Executive Director



Greetings from Columbus.

I officially began my duties as your Interim Executive Director on December 1, 2007. I hope this will be

a short gig as I retired (sure!?) on December 31. Fortunately that frees up time for me to give appropriate attention to my role here.

We plan to have a new executive director in place in Spring 2008. The search process has begun and it is likely that some of the candidates from outside the AFCPE community might ask "What is AFCPE?"

I think a better question is "WHO is AFCPE?" since AFCPE is best defined by its members. So who are we?

- ▶ We are financial readiness officers on military bases solving financial problems and delivering financial education to uniformed military personnel.
- ▶ We are Cooperative Extension agents

and specialists designing and delivering educational programs for people in their community.

- ▶ We are private practice financial counselors helping people reach their most cherished financial goals.
- ▶ We are faculty members at universities teaching financial planning classes and conducting research that drives best practices in our field.
- ▶ We are financial counselors at not-for-profit agencies helping people decide the best way to resolve debt issues that they are facing.

If you do not see yourself in this list, you are AFCPE, too. For AFCPE brings together professionals in many settings—all with the same mission—to support and advance the field of financial counseling and education. As you can see, by answering the "who is AFCPE?" one can also answer "what is AFCPE?"

Your AFCPE staff thanks you for your support during this time of transition. Our mission is to advance AFCPE's mission by serving you! ✨

Update on Executive Director Search

The process of identifying a new executive director for our association is progressing smoothly. In response to our posting of the position announcement in several appropriate venues, we received a large number of very strong applicants both from within AFCPE and outside AFCPE. The Search Committee began screening candidates on January 15 and conducted telephone interviews with the top candidates early in February. Face-to-face interviews will be scheduled with finalists in early March. Shortly thereafter the Search Committee will request full Executive Board approval of the top candidate. Our goal is to have the new executive director named by April 1 with duties beginning soon thereafter. Watch for an announcement of this information via e-mail.

—Ray Forgue
Interim Executive Director
Search Committee Chair

Military Spouse Fellowship Program

AFCPE is thrilled with the continued success of the Military Spouse Fellowship programs, due to the fellowship recipients' commitment and dedication to the financial counseling field. While the 2006 Military Spouse Fellows focus on completing the program, the 2007 group is in the midst of taking exams and securing practicum opportunities.

The fellowship program covers the educational costs of the certificate and provides

the education necessary for entry into the financial counseling field. In addition AFCPE actively works with fellowship recipients to build their volunteer or work experience histories. Upon successful completion of the program requirements, the participant is awarded the Accredited Financial CounselorSM designation from AFCPE.

Continued on back cover

Personal Finance, an Interdisciplinary Profession

What is your opinion about naming our profession personal finance? Our association has its name. We know our key functions—financial counseling, planning, education, and research. The profession, namely the collective title for the science base that provides the foundation for our work, is less clear.

That's why a team of leading researchers, led by Jane Schuchardt of USDA's Cooperative State Research, Education, and Extension Service, worked a whole year to consider several critical questions facing our profession. AFCPE supported them as part of its long-term effort to Set the Standard. A summary of their work was published as a commentary in the most recent issue of *Financial Counseling and Planning* (www.afcpe.org/pages/journal_abstract.cfm?journal_id=308&top_id=21).

The team shared their work at a 2007 AFCPE conference workshop and facilitated a rich discussion. Members of the team are Dottie Durband, Texas Tech; Bill Bailey, University of Arkansas; Sharon DeVaney, Purdue; John Grable, Kansas State; Irene Leech, Virginia Tech; Jean Lown, Utah State; Deanna Sharp, University of Missouri, and Jing Xiao, University of Rhode Island. It was recommended that financial counseling research, education, and practice be framed as an interdisciplinary profession called personal finance.

Speakers posed five action strategies for positioning the personal finance profession for success:

- ▶ Gain visibility in new forums
- ▶ Emphasize our unique focus on consumers and families
- ▶ Assess and meet the varied needs of membership
- ▶ Increase communication between research and practice
- ▶ Connect to researchers outside our profession

Congratulations New Certificants

AFCPE Certified® Financial Counselor Graduates

(9/11/07 through 1/15/08)

Acker, L.Lee	Jones, Sherree'
Acuna, Mercedes	Kirkland, Lee Ann
Amann, Sylvia	Kumley, Leesa
Brown, Karen	Lang, Barbara
Cano, Khristene	Lewis, Jacklynn
Carter, Donna	Marks, Joanna
Cox, Marcia	McCammon, Dana
Cureton, Darla	Moore, Walt
Curtis, Ethel	Neeper, Teresa
Daskauskas, John	Reinhard, Teresa
Dilliard, Suzette	Riffle, Christina
Divine, Julie	Robinson, Indira
Dunnill, Beverly	Salcido, Catherine
Fornander, Christina	Sano, Frank
Goldring, Robyn	Sherrod, Jo Anne
Gonzalez, Demetrius	Smith, Elba
Halko, Deanna	Ventura, Maria
Harris, Laura	Warden, Geraldine
Harris, Terral	Wentworth, Denise
Johnson, Patricia	Williams, Linda
Johnston, Stacy	Zarate, Jocelyn

AFCPE Certified® Credit Counselor Graduates

(9/11/07 through 1/15/08)

Aschoff, Maghan	Malcolm, Kerryll
Barbaro, Stella	Maruca, Marla
Barbosa, Jennifer	Maxey, Joseph
Beach, Kelli	Mealhouse, Penny
Boduch, Claire	Meraz, Virginia
Bowery, Roseanne	Merida, Lisa
Bracco, Michael	Minnis, Liza
Chenoweth, Penny	Morales, Linnette
Choate, Susan	Morris, Chris
Cisneros, Mike	Noah, Fred
Cofresi, Al	Palmer, Sheila
Demaree, Don	Powell, Andrea
Fisher, Theresa	Rodrigues, Phyllis
Gonzalez, Lisa	Rose, Paul
Harvey, Tammy	Santerre, Jean
Howe, Stephanie	Shannon, Angela
Hunsaker, Tracey	Shimmin, Dannielle
Judson, Janelle	Silva, Rosa
Lautzenheiser, Steve	Smith, Michelle
Lozano, Ronald	Tejada, Liliana
	Tirado, Carlos

AFCPE Certified® Housing Counselor Graduate

(9/11/07 through 1/15/08)

Emberton, Sue

Military Spouse Fellowship Program

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Stats...

- ▶ 4,700+ applications received
- ▶ 400 individuals awarded fellowships
- ▶ 38,000 volunteer hours as part of their program
- ▶ 38 of the 2006 are officially certified as Accredited Financial CounselorsSM

Over 4,700 applications were received and 400 individuals were awarded fellowships. Fellowship recipients from 2006 have provided over 38,000 volunteer hours as part of their program. To date, 38 of the 2006 fellows have completed all program requirements and are officially certified as Accredited Financial CounselorsSM.

The 2007 class is expected to provide over 102,000 volunteer hours of financial counseling through 2009. Recipients have already provided nearly 16,000 hours of financial counseling and educational programs through their Family Support Centers, relief organizations, local colleges and places of worship.

Through the generosity and support of FINRA Investor Education Foundation, AFCPE is developing two new programs for the military financial counselors based on the original, It's Your Move: A Game Plan for Investing program. The new programs will focus on retirement and divorce. These programs will be offered to military financial counselors in Spring 2008. ✦



Financial Solutions
for Life

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 support and advance the profession of financial counseling and planning education.



Association for

FINANCIAL COUNSELING • PLANNING • EDUCATION

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Upper Arlington, OH 43221-4339

SM