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Five Ways to Transform Your Overloaded PowerPoint Slides

By Dave Paradi, MBA, Co-author of *Guide to PowerPoint*

Nearly every financial counselor uses PowerPoint presentations at some point or another. The most common complaint of audiences about most PowerPoint presentations is that the slides are loaded with text and the presenter simply reads their slides to the audience. In the presentations I review, this happens all the time. I am not suggesting that you should never use text, because I think text is essential to many messages. What I am suggesting is that by adding more visual impact, your audience will better understand and remember your message. If your slides are text heavy, consider these five ways to transform some of your text slides into more graphical and meaningful slides.

1. Transform Tables of Numbers into Graphs—If your slide contains a dense table of numbers, consider if a graph would better highlight the point you are trying to make. Too often I see presenters attempt to point out the important figures in a data table with a laser pointer—and the audience gets lost along the way. Instead, figure out what the data is supposed to be saying—is it a trend, a comparison between two data sets or a comparison of data within one set. All of these can be better illustrated with a graph. Make sure that your graph includes text that highlights the key points, so that the audience has no doubt about the message of the slide.

2. Transform Relationships into Diagrams—If you are describing a relation-

ship between different items using paragraphs of text, consider using a diagram instead. A diagram will still include the relevant text, but it will visually show the relationship to the audience. Examples of relationship diagrams include Venn diagrams to show overlapping relationships, T-charts to show comparison relationships and Pyramid diagrams to show hierarchical relationships. The diagram will add meaning to the point you are making and not lose the key text that is important to the relationship.

3. Transform Processes into Diagrams—If you are describing steps in a process by listing each step as a new bullet point, consider using a process diagram to illustrate the steps instead. If you are describing a linear process flow, use a sequence diagram that shows a box for each step and arrows to show the direction of flow. You can use text inside or under each box to explain that step so the diagram is clear to your audience. If you are describing a cyclical process, use a cycle diagram that shows the process starting over once the last step is finished. Again, the text on the diagram adds clarity to the flow shown.

4. Transform Descriptions into Pictures—If you are describing places or people, consider replacing text with pictures. For locations such as cities or facilities, show a picture of the place and add a

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President's Message

By PJ Gunter, 2008 AFCPE President



What Is the Value of Certification?

AFCPE is "Setting the Standard" in financial counseling certification.

Okay. Let me say upfront that this is a shameless promotion of the AFCPE certification programs for preparing and qualifying Accredited Financial Counselors and Certified Housing Counselors. No other certifying body (or person) has a 25-year history of consumer financial counseling and planning education for professionals in this industry. The rich, deep, diverse knowledge and experience base of the certification product reflects the AFCPE founders, members and associates—all of us, collectively. We influence and contribute to the ongoing development of these programs, whether our involvement is "remote" or hands-on. This is also a call-to-action, given the competitive nature of relatively new financial counseling certification programs on the industry scene.

AFCPE's certification programs focus on educating enrollees in personal finance, counseling principles and techniques along with validating prospective counselors' experience....AFCs and CHCs subscribe to a certain Code of Ethics.

Educating the consumer is key to—r-e-s-p-e-c-t...How, then, can we advance the acceptance of the AFCPE certifications as "The Standard" in financial counseling and planning education? What can we do to educate consumers about the AFCPE financial counseling certifications—our work product—in their choice of a competent financial professional?

A *New York Times* article dated July 7, 2007, begins "Elderly clients thought they had every reason to trust Michael DelMonico as a financial coun-

selor." (http://www.nytimes.com/2007/07/08/business/08advisor.html?_r=1&pagewanted=print). The piece goes on to explain how easy it was for so-called "experts" to get the "certified" title. It can be as simple as paying money to a for-profit company for a "certificate" that looks official—complete with seal, signatures and a logo. If the public could be so lucky, maybe the person they are trusting for qualified financial advice was required to at least take a test. Exactly what that test measured, who developed it, and in accordance with what standards are left to chance. How well do these programs determine the ability of a person to perform their work with at least minimal competence?

Digging for qualified financial counseling training and professionals...My quick Google search turned up very few hits for "certified financial counselor." AFCPE's Accredited Financial Counselor designation showed up on page one of the search

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President's Message

Continued from page 2

results. But there were several hits for names that are very close to ours. Some are from names you would recognize doing work that we support. Others are not so familiar and charge thousands of dollars for heavily marketed training programs that appear short on rigor, professional development and ethical standards. How would someone looking for a credentialed personal financial counselor validate the quality of these results? The wary public wants to put its trust in some sort of "alphabet soup" behind an individual's name to show credibility.

However, certifications pose a thorny problem. On one hand, certifications do provide some type of validation. On the other hand, how reliable is the validation itself?

What is "the Standard"? AFCPE's certification programs focus on educating enrollees in personal finance, counseling principles and techniques along with validating prospective counselors' experience. To further assure the public, AFCs and CHCs subscribe to a Code of Ethics. In spite of such a rigorous standard, however, the public is not necessarily knowledgeable about certifications—or the organization (or person)—that "qualifies" the professional. The public is, in a way, thrown

to the wolves when it comes to a reliable, established standard.

It's up to us to get the word out... It is incumbent upon the organization, certifiants and those who work so hard to "set the standard" to share the responsibility to inform and educate the public of the validity of AFCPE certifications. Doing so will set AFCPE certifications apart from others and add to the respectability (and resulting marketability) of what stands behind the AFC and CHC designations. The legacy of the AFCPE body of professionals is one of distinction that deserves no less. ❖

What AFCPE Certification Means to Me

In your opinion, what makes the AFCPE certification program rigorous, thereby assuring the public that they are getting service from a qualified professional?

"What makes the certification program rigorous is the broad range of topics the candidates must learn about. As I have been teaching part of the certification review courses, I have been impressed by how much information there is to cover. Also, the fact that it includes experience and CEUs helps to insure that the participants are experienced and keep up on new information."

*Alena C. Johnson, AFC,
Instructor of AFCPE certification review classes;
Lecturer, Utah State University;
Co-Director of Housing and Financial
Counseling at the Family Life Center*

The following quotes are from practitioners who completed their education and certification requirements under the

Military Spouse Fellowship for the Accredited Financial CounselorSM Program. The Military Spouse Fellowship Program is a unique partnership between AFCPE, the National Military Family Association, and the FINRA Investor Education Foundation.

How has what you have learned in the certification program and the certification itself made a difference in your career?

"This certification has made a significant impact on my career and in my personal life. This certification and the Military Spouse Fellowship have catapulted my knowledge and how I am able to give back to the military community.

This program has allowed me to combine several passions in life (people, teaching, helping others) while advancing my own career. As a military spouse with 11 moves under my belt, it hasn't always been easy to maintain a satisfying career. I would have never imagined that within three months of completing my certification that I would have landed a

management position responsible for a team of five full-time and five volunteer financial counselors. Daily, we assist soldiers and their family members in all facets of finance. Since I have started volunteering at ACS (during the fellowship) until now, I have seen the fruits of this certification. I was the first [of my staff] to complete the program and now three of my five full-time staff are accredited financial counselors. The program has grown from the majority remedial counseling to far more reaching financial issues. Soldiers now know that our program offers investment education, home buying education, consumer education and so much more. Our most requested service is credit education and helping soldiers to improve their credit score. So, in short, not only has the program helped me, but it has helped those that I work for."

*Laura Wittig
Army Community Service
Financial Readiness Program Manager*

Continued on page 5

Awards

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Counseling and/or Coaching: What's the difference?

By Fred E. Waddell, Ph.D.

As the developer of Solution Focused Financial Counseling and Coaching (SFFC), here is the definition:

The Solution Focused Financial Counseling process examines what clients are already doing that is effective, on creating solutions, by developing new choices, resources, and actions rather than dwelling on past behaviors.

The name was changed to Solution Focused Financial Coaching to reflect the concern of many financial counselors that people are often apprehensive about seeking "counseling" because it implies that there is something wrong or abnormal with someone experiencing financial problems. Solution Focused Financial Counseling and Coaching is based on the premise that most of the problems experienced by people are normal problems being experienced by normal people, and capable of normal solutions. Such people are not mentally ill or incompetent.

Second, the word "counseling" implies that the counselor is going to take care of any problems for them, and that clients are going to be passive recipients of "counseling" and advice. Solution Focused Financial Coaching is based on the premise that participants can and must resolve their own problems, and that they must be active participants in the process both during the coaching session and afterwards. Solution Focused Financial Coaching reflects exactly the definition of the word "coaching" as seen at the right.

The SFFC approach to financial counseling/coaching is so appropriate to helping people with financial problems because it:

1. Is effective
2. Simple (based on common sense)

Coaching: A process of helping others to identify and achieve desired goals, objectives, or outcomes, and to improve their performance by actual experience. This learning-by-doing process is based upon motivating and empowering others and upon helping them identify their attitudes, beliefs, and behaviors that are productive and those which are not.

3. Keeps responsibility with clients
4. Educates and empowers clients
5. Enhances clients' self-esteem
6. Facilitates faster problem resolution
7. Reduces time per session and per client
8. Enhances counselors' sense of professionalism and accomplishment by utilizing more fully their intelligence, skills, and training, while reducing boredom and burnout
9. Is adaptable in many different contexts.

What opportunity exists in today's economic environment for the professional Solution Focused Financial Coach or Counselor?

Solution Focused Financial Coaches today find themselves in an economy sinking into a depression, with a huge increase in numbers of people facing foreclosures and credit difficulties. Counselors and counseling agencies throughout the United States today say they are feeling overwhelmed, and counselors are experiencing increased stress and burnout as these unprecedented numbers of people seek financial help.

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Counseling and/or Coaching

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This means that financial counselors and coaches must use the most effective and efficient means of helping them.

However, one of the greatest problems in light of these conditions today is finding qualified instructors to provide this training. Too often, agencies and educational institutions are using the term “Solution Focused Financial Counseling” as merely a public relations or marketing term with lit-

tle or no training in or understanding of the processes, techniques, and required skills needed to be an effective Solution Focused Counselor or Coach. ✦

Fred Waddell, Ph.D., can be reached at www.clearpointcreditcounselingsolutions.org.

What AFCPE Certification Means to Me

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“If everyone had \$500 in a savings account, the need for payday loans would be reduced by 90 percent.”

(from AFCPE military preconference program)

“What I have learned in this process is that there may be more than one option for success. Specifically, a plan for a foreclosure issue versus a short sale and that there are certainly choices that are wrong either ethically or even morally. We can all learn to crunch numbers and calculate APR in our sleep, but it is the resolution process that is best suited to a specific circumstance and it may take a little extra effort to find that resolution. What looks obvious may not really be suitable.”

*Heather L. Keller,
Program Director
Consumer Credit Counseling Services/
Rural Dynamics Incorporated of Montana*

“The information I learned in the certification program has greatly increased the resources available to me to help my clients. From textbooks to Web sites to print materials to fellow AFCs, my resource file is huge! In my job, I must make relatively quick decisions as to

whether there is a genuine need for actual monetary assistance. The education from AFCPE helps me make that decision, and also provide easy-to-access, long-term solution options for my clients.

Having AFCPE certification gives me a legitimacy that I didn’t have before. In the military community, there are numerous programs available concerning financial issues.

I work for a private non-profit organization, Navy-Marine Corps Relief Society (NMCRS) which provides education and often financial assistance within our community. We are less well known for our education programs than for our loans and grants.

Although we have our own internal credentialing program (I hold the highest: Certified Society Caseworker), the base Personal Financial Managers (PFM) are more easily recognized because they teach publicly, and regularly participate in PSAs both on local television and radio.

Our community members recognize their certification, and when I am able to say that I hold the same certification they feel more confident in my ability to help them. That is a plus, because I am welcomed into a team of financial resources available to my clients. NMCRS clients benefit because they have a choice of services—PFMs with group education and private but limited counseling, or NMCRS with private counseling and referral plus the possibility of short term

loans or grants to get their financial situation under control.”

Renee Jaffer, AFC

In your opinion, what are the benefits of certification for the professional, or why should anyone want to become certified?

“I think anytime you enroll in an educational program to enhance your career and become certified it can only give you more credibility as a professional.”

*Carol Hite,
AFCPE Certification Program Manager*

How did the certification programs get started, and how did the title Accredited Financial Counselor come about?

“We thought that a program was needed to certify financial counselors. Toward the end of the 1980’s, an AFCPE committee was formed that was eventually headed by Mary Stephenson. The committee spent a lot of time discussing the name for the certification. We settled on calling it Accredited Financial Counselor.

I took on the job of creating the program (creating study guides, text books, tests, graphic work for AFC, a brochure, registration materials, and marketing the program, etc.). We had no budget. Fortunately, Ike Templeton provided \$5,000 to register a good number of military counselors, which supplied the money necessary to pay bills.”

*Jerry Mason, Ph.D.,
AFCPE founding member*

Don't Wait for a Layoff to Plan for One



Job reduction announcements keep pouring in by major U.S. corporations. What does this mean to you and your clients? As Harry Truman once said, “It’s a recession when your neighbor loses his job; it’s a depression when you lose yours.” So, are your clients ready for a depression? Here’s a plan to use with your clients to prepare for the rainy days ahead:

Build that emergency fund: If your client’s don’t have three to six months worth of savings in an interest-bearing account for emergencies, have them start socking it away. Try to find an account with an automatic deposit feature, so they never have to worry about missing a week of savings. Wondering where to find that extra money? Start to track spending.

Slash your high-interest debt: While times are good, cut your spending so you can eliminate credit card, auto and home equity debt first. That’s the kind of debt that’s extremely punishing if you’re out of work. The sooner you can learn to manage debt and use it only for reasonable purposes, the sooner you’ll be on your way to a savings and investment cushion that will protect you in good times and bad.

Keep networking: It’s always a good idea to get to know your peers in the city or town where you work. It’s particularly wise to make the time to network while still employed because you might get the lead on your next job well in advance of the time when you may need it. The money you spend on membership in a group or association key to your industry may be the best money you’ve ever spent. Plus, it may be tax-deductible.

Get a line of credit while you’re still working: If you own a home, consider taking out a home equity line of credit and vow never to touch it unless you run into a serious cash flow problem if you lose your job. If you don’t touch it, it won’t cost anything. Make sure you apply for the line while you’re still working—lenders want to see that steady salary.

Use your company’s education dollars: Sharpen your skills on the company dime. Take classes that will improve your skills at this company or other employers down the line.

Apply for disability coverage while you’re still working: Personal disability coverage is increasingly important as companies continue to pare benefits. Group disability coverage can be threadbare if you have a lengthy illness or disability. Plus, it makes sense to buy personal disability coverage based on your current income. You won’t be able to buy as much if your income goes down.

Apply for your child’s college financial aid while you’re working: If you have a child in college or ready to go to college, make sure you have filled out the FAFSA—the Free Application for Student Financial Aid—on time. Even if you don’t need the money now, there are hardship forms that can be filled out later in case your child needs the aid and you’re without a job.

Understand your benefits: If you are laid off, you will qualify for a continuation of your employer’s health insurance benefits through COBRA. The federal Consolidated Omnibus Budget Reconciliation Act allows an individual to buy coverage from his former company for 18 months (or more in certain situations) due to employment termination or reduction of hours of work. You’ll end up paying the amount of your total premium since the boss doesn’t have to pay his share anymore, but at least your coverage won’t change. If you’re married, see if you can switch to your spouse’s health coverage—it might save more money than going COBRA. Also, check out what your unemployment benefit will be ahead of time so you can budget.

“It’s a recession when your neighbor loses his job; it’s a depression when you lose yours.”

—Harry S. Truman

Stay away from your 401(k): The possibility of losing your job is an excellent reason never to take out a 401(k) loan. You’ll need to pay it back before your last day at work. And don’t even think about tapping retirement savings if things get tough. Find another way to shore up your cash flow. ✚

This column is produced by the Financial Planning Association® (FPA®). FPA can be reached at www.FPAnet.org.

How to Delegate

By Jim Wendling, The Wendling Group

People use many excuses for not delegating or outsourcing projects. Their reasons are usually unfounded. You'll get more done through delegation if you assume the *opposite* of the following statements is true:

- ▶ I can do it better myself.
- ▶ I don't know if I can trust her to do it.
- ▶ He isn't qualified to do it.
- ▶ She doesn't want any added responsibilities.
- ▶ I don't have the time to show anyone how to do it.
- ▶ There is no one else to delegate to.
- ▶ He already has enough to do.
- ▶ I don't want to give up this task because I like doing it.
- ▶ I'm the only person who knows how to do this.
- ▶ She messed up last time, so I'm not giving her anything else to do.

Assume that most people want added responsibilities (don't you?). Assume they are keen to learn. Recognize that the short-term training investment will pay off in the long term.

Look around. Even if you're not the boss, there are people who will help you if you approach them in the right way.

What to Delegate?

Don't delegate or outsource what you can eliminate. If you shouldn't be doing an activity, then perhaps you shouldn't be giving the activity away to others. Eliminate it. Delegate routine activities, even though you don't want to:

- ▶ Fact-finding assignments
- ▶ Preparation of rough drafts of reports
- ▶ Problem analysis and suggested actions
- ▶ Collection of data for reports



- ▶ Photocopying, printing, collating
- ▶ Data entry

Delegate or outsource things that aren't part of your core competency. For small businesses, these include accounting, Web site design, deliveries, hardware upkeep, software help, graphic design, travel arrangements, patenting, legal issues and even human resource functions, such as payroll. Some things you can't delegate: performance reviews, discipline, firing.

- ▶ Create a plan to delegate. Don't give out assignments haphazardly.
- ▶ Invest short-term time in training to gain a long-term increase in productivity. Others may end up doing a better job than you can or finding new ways to complete a task.
- ▶ Delegate, don't abdicate. Someone else can do the task, but you're still responsible for the completion of it, and for managing the delegation process.

Delegation Instructions

Make sure the standards and the outcome are clear. What needs to be done, when should it be finished and to what degree of quality or detail?

- ▶ Delegate the objective, not the procedure. Outline the desired results, not the methodology.
- ▶ Ask people to provide progress reports. Set interim deadlines to see how things are going.
- ▶ Delegate to the right person. Don't always give tasks to the strongest, most experienced or first available person.
- ▶ Spread delegation around and give people new experiences as part of their training.
- ▶ Obtain feedback from employees to ensure they feel they're being treated appropriately. A simple "How's it going with that new project?" might be all that's needed.
- ▶ Be sure to delegate the authority along with the responsibility. Don't make people come back to you for too many minor approvals.
- ▶ Trust people to do well and don't look over their shoulders or check up with them along the way, unless they ask. ✚

More positive moments from James Wendling of The Wendling Group can be found at <http://wendling.com>.

Tools of the Trade

Half of Baby Boomers Ready for Retirement—While at least half of Baby Boomers are on track for a comfortable retirement, still substantial numbers are not. And the gap is growing, according to the AARP Public Policy Institute Issue Paper available at www.aarp.org/research/financial/retirementsaving/2008_01_income.html.

Potential and Pitfalls of Applying Theory to the Practice of Financial Education—Researchers are beginning to use interdisciplinary theory to bring rigor to the practice of financial education. Angela Lyons and Urvi Neelakantan, of the University of Illinois, discuss in the *Journal of Consumer Affairs* how better communication can bridge the gap between theory and practice to the benefit of the consumer. The article can be found at www.blackwell-synergy.com/toc/joca/42/1.

Catch Up Strategies for Late Savers—Catch-Up Strategies for Late Savers has been updated for 2008 and can be found at www.csrees.usda.gov/nea/economics/fsll/edu_latesaver.html.

NEFE® HSFPP®: Spanish Version—The National Endowment for Financial Education® (NEFE®) has translated its widely used High School Financial Planning Program® (HSFPP®) student guide to Spanish. It is available online for Spanish speakers and educators to use in learning or teaching about personal finances. Learn more at <http://hsfpp.nefe.org/home/channels.cfm?chid=108&tid=1&contid=645&deptid=14>.

Automatic Deposit Encouraged for Seniors—Many older Americans are concerned about their safety. Some live alone, have limited mobility, or rely on the watchful eye of caring neighbors,

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Financial Education an Effective Change Agent

By Gayle Rose Martinez

According to the 2003 National Family and Consumer Sciences POW Impact Committee on Financial Security, an early, clear understanding of basic principles of budgeting and saving is linked to increased household wealth later in life. In the past few years, financial literacy has become a primary focus for many communities, at the state and federal level. There is very little statistical data collected on the short- or long-term affect of this education.

As a County Family Living Educator and Accredited Financial Counselor, I rarely have contact with the program participants after a class to hear if what they learned helped their financial situation.

I believe that when people are given effective tools that empower them to make changes in their financial situation, hope returns, and change incurs. To validate this belief, I developed a survey with the help of the UW Extension State Specialist Ellen Taylor Powell and feedback from UWEX Family Living colleagues. I sent this survey to participants three months after completion of a basic money management class. I gathered data from 2004 through 2007. The classes taught setting a specific financial goal, developing a monthly spending plan and weekly money management plan, and strategies to successfully increase savings and debt repayment.

The classes took place in Clark County, Wisconsin, an economically challenged rural farming community with a per capita income of \$30,513 (2003 figures) compared to the state average of \$37,808. About 98 percent of the 34,000 residents are white. The classes were held one to four times with a vari-

I believe that when people are given effective tools that empower them to make changes in their financial situation, hope returns, and change incurs.

ety of populations throughout the county. For example, classes were held at agencies like Department of Work Force Development Summer Work Program. The participants were ages 16–24 and they attended a one-time, two-hour class just before they received their first pay check. Another class was offered to the general public entitled “Build Wealth” and it was held every other month. Initially, these classes met one time and later grew into a four-session class. Ages represented were 16 years old to 60 years old. Mostly, the classes were attended by females (73 percent) and community members with low incomes (77 percent under \$30,000 a year).

During a class, participants were asked to write out a specific financial goal that they could complete within a year. They kept a copy of their goal and I kept one to send back to them in three months so they could see how they were progressing. I also included a survey with it to fill out and return to me in an enclosed, self-addressed envelope.

Of the 107 total participants, 26 responded (24 percent). The results of the surveys

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An Effective Change Agent

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were encouraging. Seventy-seven percent stated that—as a result of the information gained in the Basic Money Management class—their financial life had improved. Over fifty percent had decreased monthly expenses, increased monthly savings and increased monthly income.

Also, participants stated that, since the class, they had increased their awareness of their spending (23), started to track spending (11), and increased hope that things will get better (9).

Comments written on the survey included, “I have more money for rent now,” and “I pay my bills on time now.” Several participants also said they had started to save more.

The participants’ financial well being was greatly affected by taking the basic money management class offered in their community by the UW Extension Family Living Agent. The information learned helped them take simple steps to increase income, decrease spending and increase savings. Although these steps are not easy for most people, having effective tools and hope supports success. It is exciting to see that financial education can change people’s financial lives. ✚

Gayle Rose Martinez can be reached at moneyandme@earthlink.net.

PowerPoint Presentations

Continued from page 1

caption underneath. If you are talking about people, such as the members of a team, show their pictures to make it more personal. Pictures cut to emotions and get your audience emotionally involved in the presentation far more than words can ever hope to do.

5. Transform Paragraphs into

Bullets—Amazing as it seems, I still see far too many paragraphs on slides. Many times they are disguised as long sentences in a small font with a bullet in front of them, but in reality they are paragraphs, with no key point identifiable. Before putting a text slide together, determine what the important points are that you want the audience to understand from this slide. Then create short bullet points with the key words only. Your message will add to the key points through what you say. PowerPoint slides are not supposed to be a

report simply displayed and read, so transform paragraphs into bullet points.

Take a look at your last set of slides and see if the text slides meet the 6 by 6 guideline—no more than six words in any bullet point and no more than six bullet points on a slide. Text slides certainly have their place in a PowerPoint presentation, but slides loaded with text are not serving the audience as well as purposely planned visuals can. Use the five ideas above to transform your overloaded text slides into meaningful slides that your audience will understand and remember. ✚

Dave Paradi is the co-author of *Prentice Hall’s Guide to PowerPoint*. Dave’s “practical not technical” approach and customized presentations have audiences walking out of his sessions with ideas they can begin using immediately. He offers a free PowerPoint e-course, newsletter and articles on his Web site at www.ThinkOutsideTheSlide.com.

close friends, or family. For seniors receiving Social Security or Supplemental Security Income payments, switching from paper checks to direct deposit is an important step they can take toward achieving greater security. Visit Go Direct at www.godirect.org/ or call 952-346-6055.

Unbanked Conference

Summaries—The U.S. Office of Financial Education, Department of Treasury, has a site with all of the materials from their four regional conferences on Reaching Unbanked People held by the Financial Literacy and Education Commission. Visit the Office of the Comptroller of the Currency Web site at www.occ.treas.gov/cdd/finlitresdir.htm to read more.

Financial Steps for Caregivers—

Financial Steps for Caregivers: What You Need to Know About Money and Retirement provides step-by-step information to help family caregivers avoid common financial pitfalls and to plan for their own future economic security. Other financial planning information, including divorce and widowhood, health care, saving and investing, and retirement plans are available on the WISER Web site. Visit www.wiserwomen.org for more information.

Financial Fitness: It’s Priceless—

The American Association of Family and Consumer Sciences’ (AAFCS) *Financial Fitness: It’s Priceless* is a guide that helps citizens understand public policy approaches to the problems of poor financial literacy and security. Visit the AAFCS Web site at www.aafcs.org/policy/financialfitnessguide.html for more information.

Money Math: Lessons for Life—The U.S. Treasury Department Office of

Continued on page 10

Tools of the Trade

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Financial Education, Citi's Office of Financial Education, the University of Missouri–St. Louis, and the Jump\$tart Coalition have revised and reprinted *Money Math: Lessons for Life* (2008). It is available at www.jumpstart.org/search.cfm.

Map of State Financial Education Requirements—The Jump\$tart Coalition for Personal Financial Literacy now has the Map of State Financial Education Requirements on its Web site, www.jumpstart.org/state_legislation/index.cfm.

MoneyWi\$e: The Keys to Homeownership—MoneyWi\$e is a consumer action Web site that offers free information to consumers seeking to buy a house. MoneyWi\$e explains unfamiliar terms, how to be prepared for unexpected costs, and helps prepare people to successfully complete the many stages of the home-buying process. More information is available at www.money-wise.org/modules/module_homeownership.

2008 Consumer Action Handbook—The 2008 Consumer Action Handbook offers tips for consumers to file complaints, buy a car, protect themselves from identity theft, and more. It also includes contact information for hundreds of companies and Better Business Bureau offices in every state. You can find the entire new edition of the handbook and/or order multiple copies at the Consumer Action Web site, www.consumeraction.gov/.

Financial Education Toolkit for College Campuses—The American Council on Consumer Interests (ACCI) Consumer Education Committee has designed a step-by-step, how-to guide to help campus administrators

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18th Annual Retirement Confidence Survey®: Workers Show Record Drop in Retirement Confidence, Health Care and Economy Are Major Concerns

Reflecting the growing concern over health care costs and economic issues, American workers' confidence in being able to afford a comfortable retirement decreased over the past year by a rate unmatched in the 18 years of the Retirement Confidence Survey® (RCS), according to survey results.

The percentage of workers very confident about having enough money for a comfortable retirement decreased sharply, from 27 percent in 2007 to 18 percent in 2008, the biggest one-year drop in the 18-year history of the survey. Retiree confidence in having a financially secure retirement also decreased, from 41 percent to 29 percent, a drop of 12 percentage points. Decreases in confidence occurred across all age groups and income levels but was particularly acute among younger workers and those with lower income.

RCS results indicate health costs in particular have become a big concern for retirees: Among retirees who left the work force earlier than planned, more than half (54 percent) say they did so because of health problems or disability. Almost half of retirees (44 percent) say they have spent more than expected on health care expenses. More than half of retirees (54 percent) say they are now more concerned about their financial future than they were right after they retired, a 14 percentage-point increase from a year ago (40 percent in 2007).

“In the nearly two decades we have been conducting the RCS, this year's results show a very dramatic reduction in the public's confidence about having a comfortable retirement. The economy and health costs are major concerns,” said Dallas Salisbury, president of the nonpar-

tisan Employee Benefit Research Institute (EBRI), which conducted the survey with Mathew Greenwald & Associates. “If there is a silver lining, it's that Americans finally may be waking up to the realities of being able to afford retirement.”

In addition, the survey found that about half of workers (47 percent) say they and/or their spouse have tried to calculate how much money they will need for a comfortable retirement, up considerably from the low point of 29 percent measured in 1996. As before, the 2008 survey finds that doing a retirement savings calculation is particularly effective at changing worker behavior: 44 percent who calculated a goal changed their retirement planning, and of those almost two-thirds (59 percent) started saving or investing more.

The RCS is the country's longest-running and most comprehensive study of the attitudes and behavior of American workers and retirees toward all aspects of saving, retirement planning, and long-term financial security. Full results of the survey appear in the April 2008 EBRI Issue Brief available online at www.ebri.org/RCS/2008/, along with five RCS Fact Sheets that provide additional detail on health costs, saving for retirement, gender issues, age issues, and attitudes on Social Security and Medicare. The survey was funded by contributions from 40 underwriters.

The survey picked up several other signs of public unease about retirement:

- Overall concerns about basic expenses: Confidence in specific financial aspects related to retirement decreased. In par-

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Annual Retirement Confidence Survey

Continued from page 10


ticular, the percentage very confident in having enough money to take care of basic expenses decreased from 40 percent in 2007 to 34 percent in 2008 for workers and from 48 percent to 34 percent for retirees.

- ▶ Worker health concerns: Measured another way, workers said they are increasingly not confident about having enough money for medical expenses (43 percent in 2008, up from 32 percent in 2007) and for long-term care expenses (54 percent in 2008, up from 44 percent last year).
- ▶ Retiree concerns: Retirees' loss of confidence is reflected in several attitudes they hold about their retirement finances. Retirees are less likely than in 2007 to believe they can always cut back on their lifestyle if it looks like they might use up all of their savings (61 percent, down from 70 percent). At the same time, 39 percent of retirees now think they are likely to live long enough to use up all of their savings (up 10 percentage points from 29 percent in 2007).
- ▶ Retiree health coverage: Barely one-third of all workers now expect to have access to employment-based health insurance in retirement, down 8 percentage points (from 42 percent in 2007 to 34 percent in 2008). Although 41 percent of retirees say they currently have access to health insurance through a former employer, many employers are eliminating health care coverage for future retirees.
- ▶ Confidence by age and income: The percentage saying they are very confident about having enough money for a comfortable retirement decreased from 31 percent in 2007 to 18 percent in 2008 among workers ages

25–34, and from 28 percent to 16 percent among workers ages 35–44. Similarly, it decreased from 14 percent to 5 percent among workers with household income under \$35,000 and from 25 percent to 13 percent among those with income of \$35,000–\$74,999.

The survey also provides some evidence that concerns about the present may be limiting Americans' ability to think about or plan for their future situation in retirement. When asked what they think is the most pressing financial issue facing most Americans today, just 5 percent of workers and 4 percent of retirees cited saving or planning for retirement. Instead, most mention:

- ▶ Making ends meet or the cost of living (17 percent of workers, 19 percent of retirees).
- ▶ Paying for health insurance or medical expenses (16 percent of workers, 25 percent of retirees).
- ▶ Making mortgage payments or paying for housing (16 percent of workers, 10 percent of retirees).
- ▶ Paying down debt or loans (13 percent of workers, 5 percent of retirees).
- ▶ Fuel or energy costs (9 percent of workers and retirees).
- ▶ Job uncertainty (6 percent of workers, 8 percent of retirees).

The 2008 Retirement Confidence Survey® was conducted in January 2008 through 20-minute random telephone interviews with 1,322 individuals (1,057 workers and 265 retirees) age 25 and older in the United States. The survey has a margin of error of plus or minus 3 percentage points. Details of the methodology appear in the April 2008 EBRI Issue Brief. 

EBRI is a private, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. View the survey at www.ebri.org/surveys/rcs/2008/.

Tools of the Trade

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and financial professionals develop and implement successful financial education programs on college campuses. The committee also developed three financial education brochures for distribution to students. The materials are free and can be downloaded, printed, and personalized by any campus. Visit the ACCI Web site at www.consumerinterests.org/i4a/pages/Index.cfm?pageid=4136.

Retirement Made Simpler—The AARP, the Financial Industry Regulatory Authority (FINRA), and the Retirement Security Project (RSP) launched Retirement Made Simpler. This campaign provides information on and encourages adoption of automatic retirement plans where employees have to opt out of participation, rather than opt in. Visit www.retirementmadesimpler.org/.

Call for Papers

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

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

The Journal of Youth Development (Open submissions.) www.nae4ha.org/directory/jyd/index.html

Journal of Family and Economic Issues (Open submissions) www.springerlink.com/

2009 Federal Reserve System Community Affairs Research Conference, April 16–17, 2009, Washington, DC. The deadline for submissions is July 15, 2008. www.csrees.usda.gov/nea/

Funding

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

www.grants.gov/

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 of 2008. Subscribe to the e-mail newsletter for periodic updates.

www.finrafoundation.org/guidelines.asp

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 enable low-income individuals and families to achieve economic self-sufficiency.

www.acf.hhs.gov/programs/ocs/afi/

AFCPE Annual Conference FAQs

November 19–21

Hyatt Regency Orange County Garden Grove, California

AFCPE's Annual Conference will be here before you know it. Here are some helpful facts about the event.

How can I register for the conference?

Registrations are accepted by fax, mail or internet. To download the paper registration form or register online, visit www.afcpe.org.

How do I know if I should pay the member or non-member rate for the conference?

There are two ways to indicate AFCPE member status.

1. If you paid the annual member dues of \$95 for the current conference year, you are entitled to the member registration price.
2. If you attended the conference the previous year, you automatically received a complimentary membership for the following year. For example, if you attended the AFCPE Conference in 2007, you are a member for 2008.

Am I a member of AFCPE since I paid my certification annual fees?

The certification program and membership are completely separate. Membership dues are paid annually. Starting in 2008, membership dues are \$100. The student membership rate is \$35.

If you have successfully completed the certification program, you will pay an

annual fee to maintain your designation (\$45 for AFC or \$60 for CHC).

If you would like to become a member in addition to maintaining your designation, you need to pay both the certification annual fee and the membership dues annually.

If I am presenting at the conference, do I need to register for the conference?

Yes! Please remember that anyone who will be attending the conference needs to register.

Do I need to book my hotel room and make my own travel arrangements?

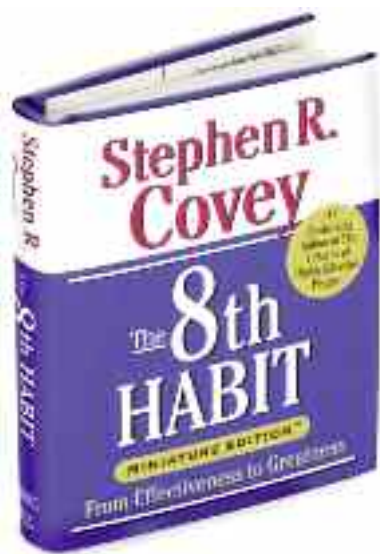
All conference registrants are responsible for their conference travel and hotel arrangements.

If I want to exhibit at the conference, do I need to pay for the conference?

Exhibits cost \$600. This price includes the exhibit booth, conference registration, meals, conference materials for one person, and 2008 AFCPE membership dues.

Each additional exhibit representative must register. The cost for an additional person is \$300. This covers conference registration, conference materials, and meals. This price does not include 2008 AFCPE membership dues.

Watch for more information on the conference in the next issue of *The Standard*. ❖



The 8th Habit: From Effectiveness to Greatness

Written by Stephen R. Covey

Reviewed by Cheryl Primeaux

The 8th Habit: From Effectiveness to Greatness by Stephen R. Covey is a bit unwieldy at times, but is worth the effort invested in reading and applying it. A series of short videos, handouts and diagrams, available free online, complement the book, reinforcing its principles. Most are worth taking the time to watch.

The 8th Habit leaves the reader with a feeling of empowerment to go into the world and make a difference. What is this powerful 8th habit? The 8th habit, simply put, is to “find your voice and inspire others to find theirs.” What is “voice?” Voice is found where talents, passions, conscience and societal needs all converge.

While Covey targets organizations, both management and employees/volunteers, the book aims to help the individual apply the 8th habit personally. In fact, Covey defines an organization as any relationship with a purpose: the marriage relationship, the family relationship, the “boss”/employee relationship. How about the counselor/client relationship? Does Covey’s 8th habit have any pertinence there? This reader believes it does.

Covey discusses how old fashioned management techniques that do not consider the “whole person” can cause dissatisfaction in the workplace. The need for leaders to acknowledge the whole person stems from the new “Knowledge-Worker” age, an age where employees, not machines, are a corporation’s greatest asset and potential. The organizations, families and individuals

that do implement the changes necessary to acknowledge the whole individual will “thrive” in this new age.

What is the whole person? Covey states the whole person is comprised of the mind, heart, body and spirit. By ignoring any part of the whole person, effectiveness, contentment and potential are all diminished. Imagine a larger circle. Divide it into three equal sections. Label one mind, one body and one heart. In the center of the larger circle, where the three sections connect, make a smaller circle. Label this the spirit. The image you see is Covey’s model of the “whole person paradigm.” The 8th Habit is broken into two parts: finding your voice, and inspiring others to find theirs. Each part imitates Covey’s model of the whole person.

Re-label your model vision (mind), passion (heart), discipline (body), and conscience (spirit). This is Covey’s model for finding your own voice. He points out that people who change the world all have vision, discipline, passion, and conscience. For examples he relates stories of Gandhi, Margaret Thatcher, and Nelson Mandela. Perhaps you became a financial counselor because you saw a need. You recognized you were talented with numbers and finances. You noticed you had a passion for assisting others. Then, out of that passion, a vision of a great financial program arose. You found your voice.

The second part of the 8th Habit, helping others to find their voice, uses the same model. Re-label the segments pathfinding

(mind), empowering (heart), aligning (body) and modeling (spirit). When applied to the counselor/client relationship, the model may work in this manner: pathfinding, brainstorming and making an action plan; aligning, creating a system to help the client stay focused on the action plan; empowering, letting the client take ownership, giving help when requested, not judging creative ideas, and focusing on the results the clients achieve; and modeling, setting a good example. By applying these principles a financial counselor can help a client find their financial voice and inspire the client to see their “worth and potential.”

So, why are you a financial counselor? Is it just a job, or do you have a passion and a talent that makes you sure this is the niche you were designed to occupy? Is it because you found a need you knew you could fill? Do you enjoy the feeling of a client achieving their financial goals? Do you cherish when your client gets excited about their success and becomes a walking, talking “financial responsibility” billboard? If so, then you are living “The 8th Habit.” ✦

The 8th Habit: From Effectiveness to Greatness

Publisher: Running Press Book Publishers (May 31, 2006)

ISBN Number 13: 978-0762428533

Calendar of Events

July 14–15, 2008

Consumer Expenditure Survey
Microdata User's Workshop,
Washington, DC
www.bls.gov/cex/csxworkshop.htm

July 26–29, 2008

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

September 14–18, 2008

Galaxy III, Indianapolis, IN
<https://sharepoint.agriculture.purdue.edu/ces/galaxy/>

October 4–7, 2008

Academy of Financial Services and
Financial Planning Association (FPA),
Boston, MA
www.academyfinancial.org/ or
www.fpanet.org.

November 19–21, 2008

2008 Association for Financial
Counseling and Planning Education
Conference, Orange County, CA
www.afcpe.org/

September 15–18, 2009

5th National Small Farm Conference,
Springfield, IL. Contact Deborah
Cavanaugh-Grant, extension specialist
for small farm and sustainable agricul-
ture at University of Illinois Extension,
for information.
<http://web.extension.uiuc.edu/smallfarm/>



Notes from the Executive Director

By Ray Fogue, Ph.D.

AFCPE Interim Executive Director



As I write this column, I am wrapping up my time as your Interim Executive Director. Gordon Genovese was

nominated by the Search Committee and ratified by the Executive Board as the new AFCPE Executive Director effective May 1, 2008.

The search for the new Executive Director began in earnest back in December with the posting of the position. We received 47 applications from both within and outside our organization. The Search Committee narrowed the field to eight candidates who were then interviewed via conference call. From that group of eight, three were invited to face-to-face interviews in Washington, DC. After the interviews, one candidate withdrew to take a different position. The Search Committee then invited the remaining two candidates to Columbus to meet with the AFCPE staff and for another brief conference call interview. In the end, Gordon Genovese was the preference of the Search Committee and was unanimously approved by the Executive Board.

The search was not without costs both in terms of time and money. But it was well worth the investment. We were looking for someone who could deliver a best practices certification program, valuable services to members and a rigorous continuing education program. We also wanted someone who appreciates the philosophy of research-driven practice and practice-informing research, the varied constituency groups represented by AFCPE and, importantly, the need to be entrepreneurial in advancing the field of financial

counseling and planning education. Gordon Genovese provided all those attributes.

I want to thank PJ Gunter, Glenn Muske, Michele Reinowski and Judith Cohart for the many hours spent on the search and screening process. I also want to thank Judith for providing space at AARP for us to hold our face-to-face interviews. Lastly, I want to thank Rebecca Wiggins, Cara Defibaugh, Carol Hite and Liz Hart of the AFCPE Columbus staff for their careful and sensitive consideration of the candidates during the Columbus visits. The

I want to express my appreciation for the opportunity to serve AFCPE....

AFCPE staff truly has the best interest of the organization at heart and has many great ideas for how AFCPE can grow and prosper in the coming years.

We are wrapping up the selection for the major speakers at our 2008 Annual Conference in Garden Grove, California in November. The program should be announced in the next several weeks. I hope you will agree that it will be stimulating, entertaining and timely in its relevance to your professional work. I look forward to seeing all of you in attendance.

Lastly, I want to express my appreciation for the opportunity to serve AFCPE at this time in its long and storied history. This is our 25th anniversary year. We could not be in a better position for success in the next twenty-five years. ✦

Genovese Named Executive Director



Gordon Genovese is the incoming executive director for the Association for Financial Counseling and Planning Education. He has been a member of AFCPE for seven years.

Gordon has fourteen years experience in financial education and counseling. Most recently he was a management analyst contracted to Headquarters, United States Marine Corps where he coordinated the implementation of the Personal Financial Management (PFM) Program at eighteen Marine Corps installations worldwide. He provided subject matter expertise used in formulating policy at the Marine Corps, Department of the Navy, and Department of Defense levels. Gordon has amassed ten years of hands-on personal finance education and counseling experience as a PFM counselor with the Marine Corps and while he was active duty in the United States Air Force.

Gordon retired from the United States Air Force in April 2000 after more than twenty years of active duty. He held various positions and assignments while performing duties as both a missile maintenance technician and supervisor and a munitions maintenance supervisor. Gordon volunteered to be a Professional Military Education Instructor where he taught mid-level management courses and communicative skills and techniques to Air Force noncommissioned officers. He completed his career with more than six years as a First Sergeant; a position in which his primary focus was to ensure the training, morale and discipline of the enlisted force.

Gordon holds a Master of Business Administration from the University of Mary Washington. His MBA concentration is in Organization and Human Resource development with an emphasis on adult education. He has a bachelor's degree in Leadership and Management and was previously certified as a Certified Occupational Instructor.

Gordon is married to the former Roxana Lawrence. His daughter, Alissa, is 22 years old. ✦

Congratulations New Certificants

AFCPE Certified® Financial Counselor Graduates (1/16/08 through 4/15/08)

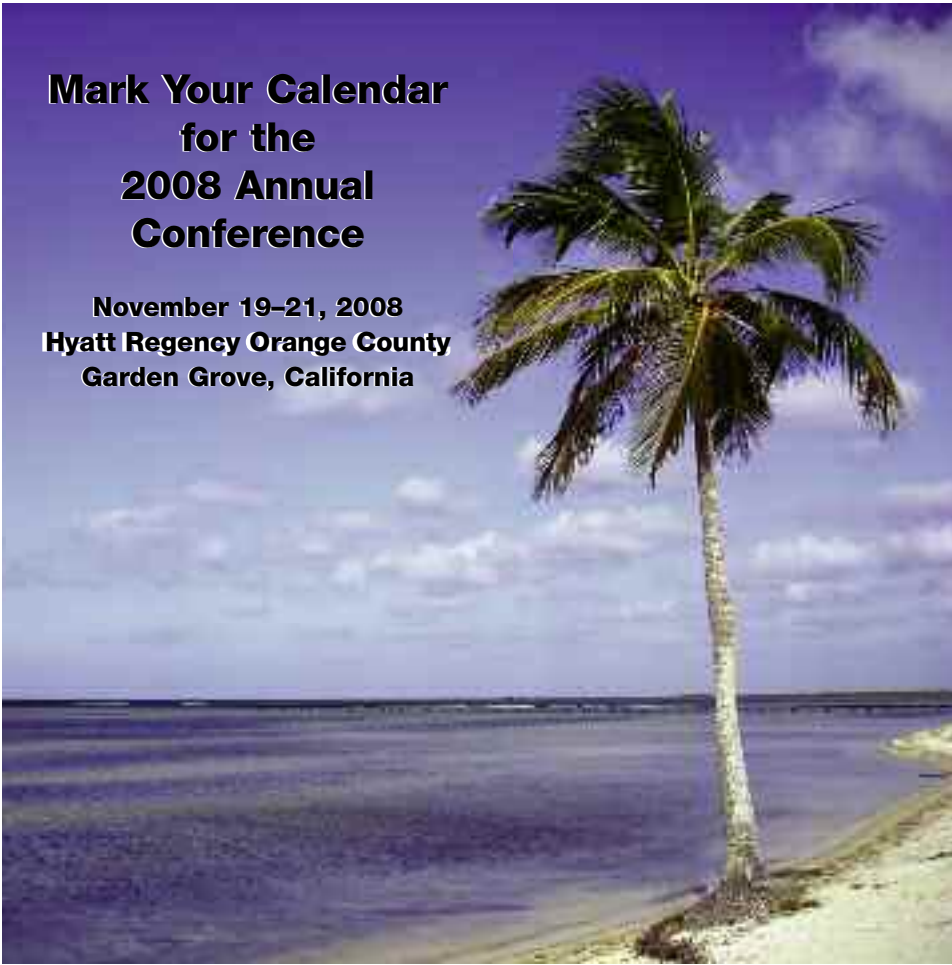
Anderson, Bret	Hansen, Kevin	Melvin, Karen	Sabnis, Anuja
Barthlow, Gabriella	Harbin, Cindy	Mendez, Marcos	Shelton-Howell, Stephanie
Bench, Heather	Hatten, Grant	Mentzer, Pamela	Spiltener, Michael
Berg, Meghan	Henry, Barron	Opp, Kristie	Stewart, Johnna
Betz, Brian	Herr, Brandi	Pampuro, Brian	Johnna
Blancett, David	Huntley, Mary	Parsons, Heather	Szasz, Barbara
Blanco, Elizabeth	James, Rodney	Pennington, Stacey	Thomas, Arndrea
Chambers, Nicole	Jones, Donna	Peterson, Ellen	Tipple, Sarah
Chlapowski, James	Kerekes, Julie	Pierce, Brandon	Tonini, Edward
Conway, Frederick	Kerley, Melissa	Poepping, Natalie	Torres, Jacqueline
Curette, Adam	Kern, Mark	Powell, Steven	Townsend, Stacey
Duffy, Virginia	Knopp, Grace Colleen	Purschke, Brenda	Travis, Deiratra
Estes, Stephen	Lawrence, Mark Lewis, Frederick	Rader, Erica	Velez-Aber, Charisse
Exner, Peter	Lieberman, Kelly	Reedy, Kimberly	Williams, LaShanda
Fantle, Louise	Loepky, Monica	Ritter, Ryan	Wilson, Jean
Fevriere, Peter	Lubbers, Tony	Robbins, Tim	Zeiger, Erica
French, Leslie	Mace, David		
Garrett, Elena	McCaw, Sonya		

AFCPE Certified® Credit Counselor Graduates (1/16/08 through 4/15/08)

Acres, Mona	Damaris	Martinez, Anthony	Sada, Rony
Almond, Erica	Gross, Anessa	Marzitelli-Enga, Andrea	Salgado, Ana
Bergstrom, Paula	Harvey, Mahala	Mclaughlin, Timothy	Sharp, Cathy
Bittarelli, Luz	Hewitt, d	Mega, Christopher	Sklar, Antoinette
Boro, Valarie	Guillermo	Meyer, Bekah	Smith, Lavalley
Bradburn, Richard	Jany, Pavel	Montero, Flor	Soto, Elvira
Burch, Kathy	Jules, Greg	Moreno, Sacha	Spinner, Chrissy
Crawley, Mark	Jules, Ladole	Pane, Joe	Stegmeyer, Jessica
Diaz, Dermis	Kaspar, Beth	Pojanowski, Tara	Stevens, Robert
Diaz, Luis	Kennedy, Melinda	Ramirez, Alicia	Torres, Stephanie
Eshelman, Richard	Kirk, Jason	Riggio, Allison	Wallace, Audrey
Gadot, Christina	Knight, Karin	Saavedra, Nicole	Warren, Valerie
Gonzalez,	Lachowski, Mia		Wubben, Jenny
	Leavy, Andy		
	Luma, Elmonde		
	Lynch, Martin		

**Mark Your Calendar
for the
2008 Annual
Conference**

**November 19-21, 2008
Hyatt Regency Orange County
Garden Grove, California**



*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

1500 W. Third Avenue, Suite 223

Columbus, OH 43212



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