

**Special Annual
Conference Issue**

- New Conference Format3
- Conference Program.....4
- Turn Listeners Into Learners5
- Financial Planning Scene6
- Managing Transitions.....7
- Registration9

11 Military Combat Death Benefits

H.R. 1268, Emergency Supplemental Appropriations for Defense, the War on Terror, and Tsunami Relief, is expected to be signed by President Bush.

12 Family Finance Nights

Start a new tradition—family finance night—and give your children the invaluable gift of a financial education.

14 Notes from the Executive Director

The Executive Board has approved a plan for AFCPE to aggressively design, develop and deliver certification program review courses, continuing education courses and other appropriate learning forums. **Learn more...**

15 Book Review: *Financial Karma*

And more...



the standard

FINANCIAL COUNSELING • PLANNING • EDUCATION



**AFCPE Annual Conference:
Preview of Featured Speakers**

Eight Trends of the New Retirement

By Helen Dennis, M.A.

We are in the midst of a retirement revolution. There are no bells or whistles, but rather quiet and profound changes in how Americans live this next chapter of life. Employers, public policies and retirees are reshaping the next life stage. The following eight trends reflect some of these changes.

1 Retirement involves more years.

For the first time in history, it is possible to spend more years retired than working. One can work for 25 years, retire and then live another 30 years. Most people spend very little time planning for those next three decades.

2 Retirement may involve fewer years.

Surveys report that 70 to 80 percent of boomers intend to work beyond the traditional retirement age. Many will work into their seventies. And some say they will never retire. If the number of years people work increases, and life expectancy remains reasonably stable, the number of years spent in retirement may diminish.

3 Work is part of retirement.

The amount of money retirees earn by working no longer reduces their full Social Security benefits. In addition to income, retirees are returning to work for the structure work provides, for

achieving a sense of purpose and to make a difference. In some cases, retirees with specific careers are being recruited to meet critical shortages. Examples are pharmacists, mental health workers, engineers and nurses. Home Depot, Walgreens, Borders and ten other companies are recruiting retirees with a formal “hiring partnership” with AARP.

4 Retirement is discouraged.

Businesses realize that if all of their retirement-eligible employees leave at the same time, they will lose a valuable human resource without qualified replacements. Therefore, employers are facing the challenge of retaining valued older employees. In a sense, they are competing with retirement. Phased retirement practices that encourage employees to “phase” into retirement by working part time are gaining popularity.

5 Retirement is big business.

Businesses are responding to people living longer as opportunities for new products and services. Industries catering to “new retirees” include travel, financial services, healthcare, housing, sports medicine and “anti-aging” endeavors—to name a few. Women are expected to be an increasingly powerful segment of this retiree market.

Continued on page 8

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- July issue—May 15
- October issue—August 15

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President's Message

By Celia R. Hayhoe, Ph.D., CFP®



It is hard to believe that my year as president is already half over. First of all, I would like to thank all of you who participated in the job analysis survey and the constituency survey for taking time to share your thoughts. The results of the constituency survey have been turned over to Angela Moore, membership committee chair, and her committee to consider which suggestions we can act upon. Fred Petze, chair, and the other members of the certification committee have been hard at work on both the job analysis and disciplinary procedures.

The Executive Board met in June and had a very busy meeting and strategic planning session. We agreed to pursue new avenues for offering continuing education opportunities for members. In addition, we have begun working with groups whose main interest is not financial counseling but who are providing financial information, education, or counseling in the course of their particular work.

Please watch for the proxy package in September with materials for voting to merge the current Michigan-based corporation with the Delaware corporation. A quorum requires that over 50 percent of the membership vote or send in proxies for the vote. For the reincorporation vote, not only must over half of the membership vote, but over 50 percent of the membership must vote *in favor* of the merger for it to be successful. Remember that in 2004 an overwhelming majority of those who voted were in favor of the merger—with only five negative votes—and while we had a quorum, the low voter turnout resulted in just seven votes shy of merger. The **most important** factor is that you vote or provide a proxy. Please complete and return the proxy you receive in September. If you are present at the November 2005 business meeting in Scottsdale, you can take back your proxy and vote in person. It is critical that you vote on this issue.

The submissions are in for the conference and the reviews are almost complete. We will have a busy schedule, as always. You will have a chance to express your opinions concerning the new conference program format in the evaluation. Please consider applying for an award or nominating someone else. The forms are on the Web site. Speaking of Web sites, I hope by the time you read this our new Web site will be up and running. We have had some glitches, however we hope you like the new look. The new brand will grace the cover of the next issue of *Financial Counseling and Planning* as well. Enjoy the rest of your summer. See you in November in Scottsdale, Arizona.

Celia Ray Hayhoe, Ph.D., CFP®, 2005 AFCPE President

Correction—Credit Card Fraud Scenarios, April 2005 issue

Scenario 1 on page 8 of the April issue says that the consumer is liable for \$9,000 in unauthorized credit card charges. The Federal Reserve Board, in their *Consumer Handbook to Credit Protection Laws* states, "The most you will have to pay for unauthorized charges is \$50 on each card even if someone runs up several hundred dollars worth of charges before you report a card missing." The full information is at: <http://www.federalreserve.gov/pubs/consumerhdbk/aspects.htm>.



AFCPE Annual Conference: November 16–18, Scottsdale, AZ

AFCPE Introduces New Conference Format

By Golden Jackson, Conference Coordinator

Have you made your reservations for the 2005 Annual Conference in sunny Scottsdale, Arizona? Plan to be there November 16–18 for three days of valuable information delivered in a beautiful setting. The meeting site is the Scottsdale Plaza Resort, an award-winning hotel recognized for outstanding service, superior accommodations and meeting facilities. Reservations can be made at (480) 948-5000. Rates are \$129, single or double room.

The 2005 conference has a new, somewhat more relaxed and healthier format. The annual workshop will be offered on Wednesday, November 16, beginning at 2:00 p.m. Participants will come away with exciting new ways to enliven your teaching, training, counseling and consulting. Sharon Bowman is a dynamic teacher, and her workshop is sure to be a hit.

After the workshop, participants will gather around the pool to greet friends and colleagues, view conference exhibits, and enjoy the Arizona evening. Dinner will be served, along with an enlightening presentation by noted author Jonathan Pond.

Thursday opens with a seated full breakfast combined with the Business Meeting at 9:00 a.m. The morning general session features Helen Dennis, who will share her expertise on life planning.

Friday's program begins with beverage, fruit and cheese to fortify you for a general session with Neal Cutler focused on the changes and complexity of financial gerontology. After the session, brunch will be offered and the annual AFCPE awards will be presented. Throughout the conference, the work of members will be featured in concurrent sessions. Additional features are the AFCPE Book

Club (book to be announced soon!), opportunity to discuss a range of facets of financial counseling and education at AFCPE Office Hours, along with special sessions on current topics of interest.

In short, don't miss this conference. The setting is unrivaled, the speakers are outstanding, and the opportunity to network with colleagues is invaluable.

What's So Great About Scottsdale?

The location of the 2005 AFCPE conference meets all the criteria outlined by our members—warm climate, beautiful setting, comfortable accommodations, and accessible for travel. Come and experience sunshine (330 days a year!), adventure (not an official offering of the conference but there are opportunities for hot air ballooning, rafting, desert trips, biking, mountain climbing), and an atmosphere of the “west.”

Preconference and Special Sessions

Thrift Savings Program Preconference

Monday, November 14, 2005
1:00 p.m.–6:00 p.m.

AFC Review Sessions

Tuesday, November 15, 2005
8:00 a.m.–5:00 p.m.

Military Preconference

Tuesday, November 15, 2005
8:30 a.m.–5:00 p.m.

Wednesday, November 16, 2005
8:00 a.m.–1:00 p.m.

Congratulations New Certificants

AFCPE Certified® Financial Counselor Graduates (3/16/05 through 5/15/05)

Braxton, Mary	Major, Jeff
Francek, Andee	Mathis, Sonja B.
Gillen, Timothy F.	Mayfield, Steven B.
Graves, Jeffrey H.	Pessemier, Robert
Holloway, Elaine	Smith, Kurt
Hopper, Joy L.	Venema, Desaree
Hudak, Gregg A.	

AFCPE Certified® Credit Counselor Graduates (3/16/05 through 5/15/05)

Acevedo, Alejandra	Lopes, Anthony
Anich, Kenneth	Mackie, Christine
Beaulieu, Karen	Magee, Jeremy
Bergquist, Stacy	Major, Domininc
Berthiaume, Richard	Manghnani, Sheetal
Beurklian, Avedis	Manzur, Johana
Brown, Scott	Mathis, Vinson
Burger, Stephen	Megarry, Ed
Cagle, Christopher	Mitchell, Joann
Caraballo, Luis	Newcomb, Steven
Chabelal, Lyndon	Nur, AbdI
Colby, Michael	O'Neil, Lois
Connaughton, Kim	Parciael, Maral
Daugherty, Lacey	Peter, Chanikqua
David, Jonathan	Ransom, Tommy
Dickens, Beth	Ray, LaWanda
Dziedzic, Michael	Reyes, Christian
Egan, Brian	Rivera, Adeline
Ericson, Michael	Roberts, Michael
Everett, Terri	Robinson, Laura
Farmer, Jennifer	Rodgers, Donald
Frosch, Andre	Savage, Dave
Godin, Mary	Savoir, Ken
Gurske, Connie	Scarfo, Christopher
Han, Jason	Smith, Clayton E.
Hawkins, Kimberly	Solis, Elba
Hearne, Edward	Sylvain, Yarly
Huertas, Migdalia	Tangredi, Nicholas
Kelly, Antonio	Tapsy, Samantha
Kowarsky, Jeff	Trinca, Rachael
Koziol, Matthew	Wallace, Christina
LaBranche, Kelly	Wattley, Davan
LaPerle, Denise	Williams, Veronica
Laudisio, Lindsay	Williams, Azizi
Loch, Susan	Williamson, Henry



AFCPE Annual Conference: November 16–18, Scottsdale, AZ

Conference Program

Wednesday, November 16, 2005

2:00 p.m.–5:00 p.m.

24 Ways to Turn Passive Listeners into Active Learners

Presented by Sharon Bowman

Learn how to engage listeners from the moment they walk into the room, keep learners involved, and make messages memorable so that audiences will walk away using what you teach them. Participants will learn how to apply interactive strategies for use with any subject, any size group, and any age of learner. This workshop will help you take what you already do well and make it work even better.

5:00 p.m.–6:00 p.m.

Welcome/Cocktails/Exhibits

6:00 p.m.–8:00 p.m.

*Dinner & Keynote Presentation
The Investing and Personal Financial Planning Scene*

Presented by Jonathan Pond

Employment uncertainty, low savings rates, volatile investment markets, and a vacillating economy raise the financial anxiety level among individuals and families of all ages and financial circumstances. Jonathan Pond will offer his insights into the “hot button” consumer concerns and how the financial planning educator can help.



Thursday, November 17, 2005

9:00 a.m.–10:15 a.m.

Breakfast/Business Meeting

10:30 a.m.–12:00 p.m.

General Session 1

Aging 2005: Implications for Life Planning

Presented by Helen Dennis

Helen Dennis, life planner, will explore changes in approaches to life planning. Her presentation will examine the implications of the potential for a long and healthy life, high expectations from retirement and the need for individuals to assume greater responsibility for their future for personal strategic planning for one’s future.

12:00 p.m.–12:30 p.m.

Exhibits/Break

12:30 p.m.–2:00 p.m.

Concurrent Session 1

2:00 p.m.–2:30 p.m.

Exhibits/Break

2:30 p.m.–4:00 p.m.

Concurrent Session 2

4:15 p.m.–5:15 p.m.

Hot Topic Session

“Scottsdale Desert Dine-A-Round”

Thursday, November 17, 2005

Enjoy an exciting evening of your choice of Scottsdale cuisine. Join a group of AFCPE colleagues at a restaurant that fits your idea of a great place to dine. Sign up at the registration area by noon on Thursday (Dutch Treat).

Friday, November 17, 2005

7:00 a.m.–8:00 a.m.

Extension Meeting

7:30 a.m.–8:30 a.m.

Exhibits/Break

8:30 a.m.–10:00 a.m.

General Session 2

Aging, Financial Literacy, and the Complexity of the Twenty-First Century Wealth Span

Presented by Neil Cutler

Neal E. Cutler, Ph.D., is author of *Advising Mature Clients: The New Science of Wealth Span Planning*. He directs Financial Literacy 2000, a research program focusing on the impact of aging on issues of finance, health, retirement and families. He is Director of Survey Research for the National Council on the Aging (NCOA) in Washington, D.C., where he has responsibility for NCOA’s Myths and Realities of Aging surveys. His work has been featured in *The Wall Street Journal*, *The New York Times*, *Kiplinger’s Personal Finance*, CBS News and NPR’s *All Things Considered*.

10:15 a.m.–11:45 a.m.

Brunch/Awards

12:00 p.m.–1:30 p.m.

Concurrent Session 3

1:30 p.m.–2:00 p.m.

Exhibits/Break

2:00 p.m.–3:30 p.m.

Concurrent Session 4

3:45 p.m.–4:30 p.m.

Hot Topic Session

Closing Session

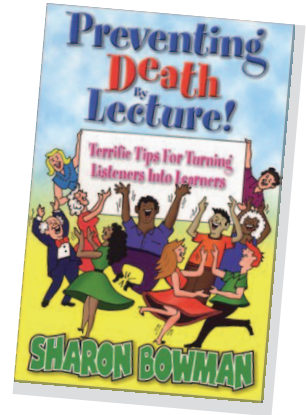


AFCPE Annual Conference: Preview of Featured Speakers

Seven Tips for Turning Listeners into Learners

From *Preventing Death by Lecture!*

By Sharon L. Bowman, MA



► **TIP #1: The Ten Minute Rule—** After every 10 to 20 minutes of lecture, stop for 1–2 minutes and involve your learners in a quick review of what you just taught them. They can do this review in a variety of different ways: verbally with a partner, individually by writing or drawing, answering questions verbally or in writing, signaling their answers to questions you ask, shouting out facts or questions—as many ways to review as you can create. (See *Preventing Death by Lecture* for many more ideas).

► **TIP #2: Beginning with Connections—** One of the two most powerful “teachable moments” is the beginning or opening of your lesson or lecture. Don’t waste it with house-keeping details. During the first 3–5 minutes of your opening, teach something of vital importance to the topic—and involve your learners while you do it. You are connecting them to the topic, to you, and to each other—all crucial connections to learning.

► **TIP #3: Closing with Celebration—** The second most “teachable moment” is the closing of your lesson or lecture. Learners remember the beginning and ending of a learning experience more easily than they remember the middle. So make sure your closing allows for some evaluation of what was learned, a commitment to use what was learned, and a quick celebration with the other learners.

► **TIP #4: Marking the Middle—** Even when you’re in the middle of your lesson or lecture, you can include mini-openings and mini-closings so that your learners will remember the middle information longer. You do this by using the 10-minute rule—stopping for a quick review, a quick skills practice, or a quick game that uses the information you’ve just taught.

► **TIP #5: Experts Unite!—** A connection activity to use at the beginning of your lesson or lecture. Learners form small, seated “expert groups,” introducing themselves to their small group and telling their group members something they already know about the topic of the lesson or lecture.

► **TIP #6: Toss It Around—** A high-energy way to involve all your learners in the closing of your lesson or lecture. Toss a koosh ball or similar soft, throwable object to a learner who must say what he learned or what he’ll do with what he learned. He tosses the ball to someone else

until a few or all learners have gotten a chance to talk.

► **TIP #7: Nudge Your Neighbor—** The easiest way to get all learners involved is a quick 30-second to one-minute review of your lecture or lesson. You direct them to “nudge a neighbor” (turn to someone seated near them) and tell their neighbor three things they just learned, or a question they still have, or the most important thing they learned—anything related to what you just taught them. This activity can fit easily into any part of your lesson or lecture. ✎

Author and traveling teacher Sharon Bowman helps educators and business people “teach it quick and make it stick,”—fine-tuning their information delivery skills and turning their passive listeners into active learners. For more information about Sharon Bowman and her books and training, log onto www.Bowperson.com or e-mail her at SBowperson@aol.com.



Hear Sharon Bowman’s presentation

“24 Ways to Turn Passive Listeners into

Active Learners” on...

Wednesday, November 16, 2005, 2:00–5:00 p.m.



AFCPE Annual Conference: Preview of Featured Speakers

The Investing and Personal Financial Planning Scene

By Jonathan Pond

A combination of events has heightened the concerns of individuals and families throughout the country about their financial security. Some \$7 trillion of wealth was lost during the 2000–2002 bear market and the 2003–2004 rebound has recouped only a portion of investor losses—for those who avoided the temptation to abandon stocks entirely. But stock market losses played second fiddle in the concern department to worries over job security and income prospects amid a lackluster economy. In short, people are worried about their financial prospects and are looking for trustworthy guidance to help them achieve financial security.

A Plethora of Concerns

My travels around the country indicate that individuals and families are beset by a variety of money worries, including:

Investment losses. Millions of investors who got caught up in the technology stock boom in the 1990s have lost half or more of their hard-earned money. Those who abandoned stocks during the carnage missed the 2003–2004 rebound. No wonder so many are paralyzed about how to invest their money now.

Low interest rates. Interest rates remain very low and are expected to stay low, which only compounds investor angst. Low interest rates are a double-edged sword. On the one hand, investors wanting to protect principal must resign themselves to interest rates that in most instances lose ground to inflation. On the other hand, these same low rates have ignited a borrowing boom that is likely to imperil the financial well-being of many families.

Job insecurity. Hardly a day goes by without headlines chronicling more layoffs, ever

higher unemployment figures, and a “jobless” economic recovery. People across the income spectrum are painfully aware of the possibility of suffering a financial setback and are therefore more motivated to take action now to cushion that eventuality.

Concerns over retirement prospects.

Working-age people are extremely concerned about when they’ll be able to afford to retire (assuming their employer doesn’t make that decision for them). Several studies have indicated that greater percentages of pre-retirees expect to retire later than they had originally planned.

Concerned retirees. Retirees are no less concerned about the dual challenges of being able to keep up with inflation without risking running out of money later in life. Indeed, stock market losses and low interest rates suffered by retirees is a double whammy that has imperiled the financial health of countless retirees.

Scandals aplenty. Investors have seen a seemingly endless series of scandals involving corporate accounting shenanigans, outright fraud by management, self-dealing by brokerage firms, and market timing and late trading activities by many mutual fund companies. In all of these instances, the insiders in these organizations benefited at the expense of average investors. No wonder investors are in a dither about whom to trust with their money.

Meeting Consumer Needs

A massive amount of personal financial education resources are available on the Web, in print and in the electronic media. The quality of much of this information is excellent. The problem is that most people don’t take advantage of it, and even those who do usually fail to take action to improve their financial status. The financial services industry is gradually coming to the conclusion that generic financial planning guidance is not an effective way to get people, particularly those most in need, to better plan their financial lives.

Effective financial planning requires a more personalized approach—one that can address specific financial questions and concerns effectively and efficiently. This presents an enormous challenge for financial educators—one that should stimulate vigorous discussion among financial educators and the constituencies they serve. ✦

Jonathan Pond’s work in educating the public on financial matters has been far-reaching and widely recognized. His 16 television specials have been critically acclaimed for their effectiveness in providing useful and understandable financial guidance to people in all financial circumstances. He has appeared on NBC’s Today Show over 50 times and in regular segments on CNN.



Hear Jonathan Pond’s presentation

“Investing and Personal Financial Planning

Scene” on...

Wednesday, November 16, 2005, 6:00–8:00 p.m.



AFCPE Annual Conference: Preview of Featured Speakers

Managing Transitions in an Aging Society

By Neal E. Cutler, Ph.D.

Financial professionals spend much of their time “managing transitions.” Depending on client needs, these transitions range from eclectic (or no) planning to detailed systematic planning; from a small, nuclear family to a larger, extended family; from the accumulation of wealth to its expenditure; from work to retirement. More broadly, these individual and family transitions are occurring over a span of years during which the social and economic context is also in transition—e.g., cycles of economic growth and slowdown, bull and bear markets, changes in laws and regulations, and change from a youthful to an older population.

As important as these transitions are by themselves, however, there are critical interactions between the individual-level transitions and economy-level transitions—interactions that affect the very nature of the financial professional’s role and responsibilities. “Retirement” is a case in point. We put retirement in quotation marks here to illustrate the synergy of the pattern of macrosocietal and microindividual transitions. For a variety of macrodemographic, financial, legal, and administrative reasons, traditional patterns of retirement attitudes and behavior are changing. The most direct way of describing this transition is simply to say that nowadays retirement is a process, and not an event, which makes the professional adviser’s responsibilities even more complex.

For the first decades of the 21st century, the key to managing these transitions—the Velcro that binds them together in complex and challenging multiple patterns—is middle age. As we note below, middle age is a relatively modern invention, a 20th century addition to the life span and consequently to the wealth

Psychologically, as with youth and old age, middle age comes with its own set of personal and family developmental challenges, many of which are related directly to financial issues. Socioculturally, middle-agers are concerned with their own future older age and simultaneously with the evolving older-age concerns of their parents.

Demographically, the humongous size of the cohort of current and soon-to-be middle-agers (a.k.a. the baby boomers, numbering 77.3 million in the 2000 U.S. Census) means that these multifaceted dynamics of middle age are now the defining characteristic of today’s market for financial goods and services.

Financial science is not alone in encountering middle age as a relatively new challenge. Even within psychology—the science most centrally involved in the study of human maturation and development—middle age is a relatively new focus of inquiry. As recently as 2002, in his foreword to the first-ever research compendium on the psychology of middle age, internationally renowned developmental psychologist Orville Brim said, “Until recently, midlife was an almost unstudied territory in human development. This unexplored part of the life span had received relatively little attention from students of human development, who tended to concentrate on

childhood, adolescence, or old age.”

These days, middle age is typically defined chronologically as around age 45 to age 64. There always have been some people alive at these ages, of course, but in centuries past a 55-year-old was an old person, not a middle-ager. There are multiple meanings of middle age as a recently invented and still-evolving stage of the modern wealth span. Our aim, however, is not only to define these multiple meanings but to identify and understand them as tools for working with clients and consumers, to guide and assist in managing these important aging transitions within a financial context. ✦

Neal Cutler, Ph.D., oversees curriculum development and certification standards for the American Institute of Financial Gerontology. He is associate editor of the Journal of Financial Service Professionals. Cutler’s newest book is Advising Mature Clients: The New Science of Wealth Span Planning, published by John Wiley.



Hear Neal Cutler’s presentation

“Aging, Financial Literacy and the

Complexity of the 21st Century Wealth Span” on...

Friday, November 17, 2005, 8:30–10:00 a.m.

Tools of the Trade

IDA Financial Education Resource

Notebook—Rutgers Cooperative Extension has available a limited number (15) of notebooks that were prepared to train New Jersey IDA program sponsors to deliver financial education classes to program participants. The notebooks include print masters for eight 2-hour PowerPoint class sessions, masters for pre- and post-tests and interactive learning activities, follow-up evaluation forms, a trainer's information sheet for each lesson, two videos, and 3 CD-ROMs. The notebooks are available for \$150, including shipping. For further information, call 732-932-9155 (x 250) or send an e-mail message to oneill@aesop.rutgers.edu.

The Institute for Financial Literacy Online Testing—Guide to Budgeting, the first program in the Personal Finance Series is now available for online testing. The online test can be found at <http://www.financial.lit.org/gtb.htm>.

Savingteen—Several Extension and Credit Union partnerships to deliver youth financial education are highlighted in the January 2005 issue of *Savingteen*, a magazine published by the Credit Union National Association. To view the entire edition, go to <http://www.cuna.org/initiatives/youth/savingteen.html>.

Consumer Action Handbook—The 2005 edition of the *Consumer Action Handbook* is now available. This free, 168-page guide from the Federal Citizen Information Center helps citizens find the best and most direct sources for assistance with their consumer problems and questions. A searchable version of the handbook (in English and Spanish) is available online at <http://www.ConsumerAction.gov>.

Continued on page 10

The New Retirement

Continued from page 1

6 Retirees are students. AARP estimates that about one-third of those 65 and older, and over half of those 55 to 64 are attending adult education classes. Retirees go back to school to learn, to make new friends and to stay socially involved. About 2,000 schools in the U.S. offer programs especially for older adults. Elderhostel has an annual enrollment of 200,000 older adults each year, with 10,000 programs in 90 countries.

7 Retirees are the new social capital. An increasing number of retirees are committing part of their lives to working—unpaid—for the public good. They want to make a difference and are finding the opportunities to do so. They volunteer as physicians at a free clinic, as tutors in after-school programs and can be found in libraries, hospitals, churches, synagogues and polling booths.

8 Expectations are high. Former generations seemed to have been satisfied with the status quo. This is

not the case with current employees. In working with over 10,000 employees preparing for the future, no employees ever said they wanted less money, fewer friends or a lesser quality of life. In fact, they hope for an even better life.

It is important to note that many may find retirement a struggle. Approximately one-quarter of boomers will be economically at risk; only one half of employees have a company-sponsored pension; caregiving responsibilities (and opportunities) are increasing; and more retired grandparents are raising grandchildren.

Given these life events, retirement still offers more choices today than at any other time in history. It is a time of change, challenge and opportunity. How we collectively define this period of life will continue to influence what it means to retire in America. ✦

Helen Dennis, M.A., is a specialist in aging, employment and retirement. She is a general session speaker at AFCPE's annual conference in November. You can reach Helen Dennis at helendenn@aol.com.



Hear Helen Dennis' presentation

“Aging 2005: Implications for Life Planning”

on...Thursday, November 17, 2005, 10:30a.m.–noon

Award Nominations

Let's shine a spotlight on outstanding contributions by our peers! Don't miss this opportunity to nominate an AFCPE member for any of the following five award categories: Mary Ellen Edmondson Educator of the Year, Financial Counselor of the Year, Outstanding Consumer Financial Information Award, Outstanding Educational Program, and Outstanding Financial Counseling and/or Planning Center. Nominate a friend or colleague by August 1, or submit a completed application package—for yourself or on behalf of someone else—by September 1. Download descriptions and application forms from the AFCPE Web site—www.afcpe.org. Award recipients will be honored at the awards brunch during the Annual Conference in Scottsdale.



AFCPE Annual Conference: November 16–18, Scottsdale, AZ

Conference Registration

First Name _____ Last Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____ E-mail _____
 Affiliation (e.g., U.S. Navy, Incharge Institute, University of Minnesota) _____
 First Conference? Yes No

Conference Registration (Includes year 2005 membership dues)

Wednesday, November 16, 2:00 p.m.–Friday, November 18, 5:00 p.m.

Register before...	Oct 19	Nov 2	On-site
2005 Member	<input type="checkbox"/> \$335	<input type="checkbox"/> \$375	<input type="checkbox"/> \$435
Nonmember	<input type="checkbox"/> \$410	<input type="checkbox"/> \$450	<input type="checkbox"/> \$510
Student	<input type="checkbox"/> \$225	<input type="checkbox"/> \$265	<input type="checkbox"/> \$325

Preconference/Review Session Registration

Register before...	Oct 19	Nov 2	On-site
Thrift Savings Program, November 15	<input type="checkbox"/> \$70	<input type="checkbox"/> \$80	<input type="checkbox"/> \$90
Military, November 15–16	<input type="checkbox"/> \$70	<input type="checkbox"/> \$80	<input type="checkbox"/> \$90
IPF Certification Review Sessions November 15, 8am–5pm	<input type="checkbox"/> Course 1 Review \$150	<input type="checkbox"/> Course 2 Review \$150	

Note: IPF Certification Course Exams are no longer offered at the conference—they are available online.

Continuing Education Certificates—Conference attendance certificates are included in every packet. AFCPE Certified counselors will automatically receive CEUs for attendance. However, the following certificates from external certification programs are available. Please check which certificates you need for continuing education credits.

AAFCS Professional Development Units CFP Continuing Education Credits

Special Dietary Needs—If you have special food needs, please check one of the following. Your meal ticket will reflect the special need.

Vegetarian Low Sodium No MSG

Cancellation Policy—All cancellations will be charged a \$25 processing fee. Written cancellations prior to October 19, 2005, will be given a full refund less the processing charge. Due to financial obligations incurred by AFCPE, there will be a \$200 charge for cancellation requests received after October 19, 2005. Substitutions are permitted.

Military Members—To accommodate the September 30, 2005, fiscal year end, any member or employee of the Armed Services may register by October 19, 2005, at the regular rate with credit card payment information. Credit cards will be charged on November 16, 2005. Please note that providing credit card information obligates you to pay for a registration. Cancellations after October 19, 2005, will be charged a \$200 cancellation fee. If you are a military member, you may also pay using a Form 1556.

Confirmation Cards—Confirmation cards will be sent to those whose registrations we receive by November 2, 2005. Web site registrants will receive an e-mail confirmation. Please bring your confirmation card with you to the conference.

Return to AFCPE, 2112 Arlington Avenue, Suite H, Upper Arlington, Ohio 43221 or fax to (614) 485-9621

Tools of the Trade

Continued from page 8

Money Work\$: Working Toward a Better Financial Future—

Money Work\$ is a complete financial education program tailored to meet the unique learning needs of low- and moderate-income audiences in basic money management. This basic financial management education and information is delivered in a series of experiential-based sessions totaling approximately 8 hours. To find out more, go to <http://www.cce.cornell.edu/store/customer/product.php?productid=16741&cat=&page=>.

Extension Publications In

Spanish—Extension en Espanol is a national clearinghouse for Spanish-language educational resources operated by and for Extension professionals. This resource center serves Spanish-speaking clients by sharing expertise and materials from across the Cooperative Extension System. For information about posting other Extension resources to the site, contact bs-watson@tamu.edu.

Legally Secure Your Financial

Future—“Legally Secure Your Financial Future: Organize, Communicate, Prepare” (LSYFF) is now available for educators’ use. This three-seminar program is designed to educate participants on how to evaluate their legal status related to later-life issues, develop a personal action plan, and take important steps to safeguard their families’ financial future. To access the materials go to <http://www.csrees.usda.gov/fsll>, click on “Tools for Educators,” then “Program Toolkit.”

“Investing for Your Future”

Update—Major changes were recently made to the way Series EE U.S. savings bonds are marketed and the way that both Series EE and Series I bonds are sold *Continued on page 11*

Understanding Education Foundations

One of the most surprising events in the financial education field in the past five years has been the proliferation of educational foundations for financial education. In general, this increase signals good news for financial education. It certainly signals an increased interest in the subject matter. However, as choices increase, both consumers and professionals may need a guide to navigate the maze of informational resources.

What are education foundations?

Education foundations are a type of nonprofit entity. Their purpose may include creating, funding or distributing educational programming. As a nonprofit entity, a foundation is required to have a board of directors that oversees the foundation’s policies and operations. In addition, the foundation’s mission should be clearly stated and its funding sources readily apparent. Foundations are required to file a Form 990 on an annual basis and the filing must be made available to any member of the public who requests it. The Form 990 is a report of the income and expenses of the nonprofit entity, lists board members, and must have attached the bylaws if a change in the bylaws was made during the reporting year.

Education foundations are funded by a variety of donors. And the source of its funding may be used to identify the topical foci of the foundation. While all foundations are able to accept donations from the general public, many are funded by industry or trade association members. For example, the American Bankers Association Education Foundation is funded by donations from the American Bankers Association and its member banks. Most of its educational materials deal with topics in banking, credit, and youth financial education. Others, such as the National Endowment for Financial Education, are funded by an endowment

that was created from monies of another entity and have grown through investment income and donations from other individuals or entities. NEFE has as its mission to provide financial education to those in underserved populations.

Regardless of the source, all publications and program materials should be evaluated on their own merit. You may want to use some of the questions below to guide you through the selection process.

- ▶ What is the mission of the organization?
- ▶ Is the topic appropriate to my audience?
- ▶ Are the materials clearly written and understandable by members of the general public?
- ▶ Are the materials based on solid research or generally accepted personal financial management principles?
- ▶ Are the materials presented objectively and complete in their coverage of a particular topic?
- ▶ Do the materials include some exercises or worksheets that your audience can use or review after the program?
- ▶ Is the education foundation nonprofit?
- ▶ Are the nonprofit’s board members removed from the day-to-day operations of the funding source? Check the education foundation’s Web site for biographical sketches of board members.
- ▶ How is the education foundation funded? Review the education foundation’s Web site for this information or call the foundation and ask.

As professionals, it’s our responsibility to thoroughly review all materials and keep our audience’s needs foremost in our mind during the program or educational material selection process. ✦

directly to consumers. The online version of the “Investing for Your Future” home study course has been updated to reflect these changes. To access the update, go to <http://www.csrees.usda.gov/fsll>, click on “Tools for Educators,” then “Program Toolkit.”

Identity Theft Report—“Putting an End to Account-Hijacking Identity Theft” presents FDIC’s findings on unauthorized access to financial institution accounts and how the financial industry and its regulators can mitigate these risks. The report explains the types of attacks, cites statistics on the likelihood of attacks, and provides a summary of technologies that can help prevent account-hijacking attacks. To access this report, go to http://www.fdic.gov/consumers/consumer/idtheftstudy/identity_theft.pdf.

Funding Opportunities

NASD Investor Education Foundation Grant Programs Overview

—The NASD Investor Education Foundation, established in 2003 by NASD, supports educational programs and research with the goal of providing investors with high-quality, easily accessible information and tools to better understand investing and the markets. The NASD Investor Education Foundation, in partnership with the National Endowment for Financial Education (NEFE), has announced a grant program for Improving Disclosure to Investors, which includes research projects that comprehensively examine what constitutes effective and meaningful disclosure to investors. Proposals are accepted May 4–August 26, 2005. For more information, visit <http://www.nasdfoundation.org/disclosure.asp>.

Continued on page 12

Pass it on...

Military Combat Death Benefits: HR1268

By Jill Ladouceur, *The Standard* Editor

The Senate and House agreed to an \$82.04 billion FY 2005 Emergency Supplemental bill, including funding for defense-related activities, the global war on terrorism, and tsunami relief for fiscal year 2006. H.R. 1268, Emergency Supplemental Appropriations for Defense, the War on Terror, and Tsunami Relief is expected to be signed by President Bush.

Among other things, the bill authorizes the Department of Defense to increase to \$500,000 the amount that can be paid to surviving families of deceased servicemen. This \$500,000 is a combination of \$100,000 for death gratuity (increased from \$12,420) and \$400,000 of elective coverage under SGL (increased from \$250,000 maximum coverage). A traumatic injury protection provision was included in the conference bill that provides for additional insurance against traumatic injuries, up to \$100,000.

In addition, the conference report provides \$635 million in budgetary resources for border security (\$450 in new money),

including: \$276 million for Immigration and Customs Enforcement, to ensure adequate funding for critical investigative and detention programs; and \$274 million for 500 border patrol agents, 50 immigration and customs investigators, 168 enforcement agents and detention officers, and 1,950 detention beds. \$185 million in rescissions are included from various DHS accounts.

Senate Appropriations Committee Chairman Thad Cochran said, “I am pleased that the conference committee has completed its work on the emergency supplemental bill requested by the President. It provides the resources needed by our military forces to protect our country and win the war against terror.”

For a summary of this legislation, visit <http://appropriations.senate.gov/hearings/05-03-0505SuppConference.htm>. ✎

Jill Ladouceur is editor of AFCPE's quarterly newsletter, The Standard. She can be reached at ladjill@qwest.net.



Board Member Profile: Carol Allison

Carol Allison is a single mother of five. She graduated from Old Dominion University with a degree in Human Services Counseling.

She holds AFCPE’s AFC and CHC credentials. “I learned about finances the hard way, from being a young, military wife working all sorts of jobs, to being a

single mother of five, to dealing with elderly parents and their financial situation, and while working at my current position with the Navy’s Fleet and Family Support Center, Dahlgren, VA.” She teaches personal finance to military members and their families. Allison was AFCPE’s Financial Counselor of the Year, 2002. ✎

Call for Papers

National Urban Symposium: Youth and Family Wellness Conference, December 7–9, 2005, Dallas, TX—Deadline is August 1, 2005. For conference information, go to <http://urban-symposium.tamu.edu>. For abstract submission information, contact Lisa Fling at l-fling@tamu.edu.

2006 ACCI Conference March 15–18, 2006—Competitive papers, special sessions, roundtables, posters, and showcases are due by September 14, 2005, for the competitive papers and October 14, 2005, for the posters, special sessions, roundtables, and showcase sessions. Go to <http://www.consumerinterests.org>.

2006 Eastern Family Economics and Resource Management Association Conference—Deadlines begin October 3, 2005. For submission guidelines, contact bcude@uga.edu.

The Journal of American Culture—A special issue on consumer culture focuses on elements of American consumer culture and links to major developments in American life. Deadline for submissions is December 31, 2005. For more information, contact Monroe Friedman at mfriedman@emich.edu.

Special Issue on Consumer Finances—This special issue of *Journal of Family and Economic Issues* invites original empirical or theoretical research papers relevant to consumer finances. For more information contact So-hyun Joo, Guest Editor at so-hyun.joo@ttu.edu. The deadline is February 1, 2006, and the special issue will be published in June 2007.

Journal of Personal Finance—For submission guidelines, go to http://www.ksu.edu/ipfp/journal_authorGuidelines.html.

Pass it on... Family Finance Night Instills Smart Financial Habits in Kids

Despite summer weather beckoning many Americans outside, there's one good reason to stay indoors with your kids and start a new tradition—family finance night. The idea is for families to get together on a regular basis to talk about how money is earned, saved and spent. The financial topic du jour is up to you, but the goal is always the same: to give your children the invaluable gift of a financial education.

"We all want the best for our children, including the best education; and learning how to manage money is part of that," says William L. Anthes, Ph.D., president and CEO of the Colorado-based National Endowment for Financial Education® (NEFE®). Anthes continues, "Family finance nights are simply one way to make learning about money a regular part of their development."

Kid-Friendly Tips

Anthes offers the following suggestions to get started and make sure that family finance nights are useful for both you and your children.

Make it fun. Present the idea to your kids as something exciting the family can do together. Choose a night when everyone usually is home and there's no conflict with a favorite TV show or other activity. Parents also may tie family finance night into something the kids will look forward to, such as pizza night. Come prepared with props, such as a flipchart and markers for writing down ideas. Remember, keep it relatively short—you can cover a lot of ground in half an hour without overwhelming your youngsters.

Keep it real. Tie the agenda to what's important to your family. For example, if you give your children an allowance, make family finance night their payday. If your child has been begging for an expensive

video game, hold off on discussing it until the meeting. If you want to buy a new car or are concerned about a credit card bill, use the time to share your thinking with the family and ask for their input.

Be consistent. A regular meeting time makes it easier for everyone to plan to be there. It's also helpful if children have some idea of what to expect. For example, you might agree on a simple agenda, such as (1) paying allowances; (2) asking for a comment or question related to money from each family member; (3) discussing the hot item of the month (buying that car) and (4) concluding by playing a money-related game.

Stay flexible. Give your children plenty of opportunities to direct the conversation, and keep the discussion relevant, despite the fact that your kids might be of different ages. For example, your six-year-old may ask questions about how to make change for a \$10 bill, while a high-schooler may voice an interest in figuring out how to pay for college. Anthes suggests, "If you meet with resistance, entice teens with a message they might want to hear. For example, say, 'You will be grown and on your own soon, and learning about money will help you become independent that much quicker.'"

Be a role model. Show how you think through an important spending decision, pay bills and decide where to save or invest your money. Anthes says, "Try to think of yourself as a coach, not a financial expert." Talk with your kids about what money-management skills you think you do well, and where you think you could do better. Let them learn from both your successes and your missteps.

Activities to Try

To keep family finance nights lively, vary

Continued on page 13

Family Finance Night

Continued from page 12

what you do within the established agenda. The ages of your children and their interests will dictate what you choose to try.

Set a savings goal. The attention span of pre-school children is short, so choose an item that is inexpensive and can be attained quickly, such as a box of crayons. You may want to tape a picture of crayons on a jar to make the goal seem more tangible, and give your child a few coins to deposit each day. With older children, choose a more expensive item, such as a CD player, and help them brainstorm ways to earn enough money for the purchase. Some parents encourage their kids' savings habits by making a matching contribution—for each dollar the child saves, the parent adds 50 cents or a dollar. In either case, discuss your children's progress at family finance nights.

Separate wants and needs. Help your children distinguish between spending money on the things they need and the things they want. Bring a bulletin board and some old magazines to your next family finance night. Together, cut out pictures of items and paste them on the board under a “want” label (DVD player) and a “need” label (winter coat).

Pay bills. Allow your children to participate in the decisions that accompany bill paying. One parent cashed her paycheck, brought the money to family finance night, laid out all the bills due that month and asked her family to help her dole out the money to each creditor. Older children can help you pay bills by writing out checks for your signature, entering the amount in your checkbook register and subtracting the money from the balance.

Have an economic efficiency contest. Challenge each family member to make a list of as many ways to cut back on spending as they can think of. Vote on the winner and award a prize. Then, let each

family member choose a favorite savings idea, and decide how you will accomplish it together. Another strategy to get kids thinking about saving is to let a different family member do the grocery shopping each week, and after everyone has finished, compare who was able to save the most money.

Plan a garage sale. Use the family finance night to search the house for items you and your children no longer need, clean or repair them and price them for sale. Let the children keep the money they earn from selling their own things.

Do some investing. If you invest in the stock market, show your children how to read stock quotations in the newspaper. Or show them how you go online to research investments. Some families even go further and set up a family investment club, with each member of the family contributing a certain amount and voting on which stock to purchase.

Support a charity. Use family finance night to talk about charitable giving and brainstorm different kinds of donations, both monetary and in-kind. Together, decide on an organization that the family will give to by allowing children to express their support for particular causes, and have them accompany you as you mail or drop off the donation.

Take a walk. Move family finance night outside. Go for a walk through the neighborhood and challenge your kids to name all the things they see that cost money and all the ways they see to earn money. “Don’t forget to talk about the precious things that money can’t buy, too, such as sunshine, laughter and people enjoying each other’s company,” Anthes says. ✨

For more ideas about money activities to do with children, visit NEFE’s Web site at www.nefe.org, and click on “Multimedia Access.” Look for “Simple Steps to Raising a Money-Smart Child: From Toddlers to Teens.”

July 26–28, 2005

Georgia Financial Counseling Seminar, Columbus, GA

Contact Joanne Cavis at uge2215@uga.edu

September 12–15, 2005

Southern Institute for Rural Development Conference, West Monroe, LA

<http://srdc.msstate.edu/sird05/>

September 29–30, 2005

Recent Developments in Consumer Credit and Payment Conference, Philadelphia, PA

<http://www.phil.frb.org/econ/conf/>

September 30–October 1, 2005

Northeast Regional 2005 Family and Consumer Sciences Conference, Providence, RI

<http://www.fcsneregional05.org>

October 16–19, 2005

4th National Small Farm Conference, Greensboro, NC

http://www.csrees.usda.gov/nea/ag_systems/in_focus/smallfarms_if_conferences.html

November 3–5, 2005

Asian Consumer & Family Economics Association (ACFEA), Sacramento, CA

<http://www.socialsciences.nccu.edu.tw/acfea/>

November 16–19, 2005

Association for Financial Counseling and Planning Education Conference, Scottsdale, AZ

<http://www.afcpe.org>

December 11–14, 2005

White House Conference on Aging, Washington, DC

<http://www.whcoa.gov/>

Student Paper Competition

Students Only!—Does a room at the luxurious Scottsdale Plaza Resort sound inviting? How about free registration to our annual conference in November, along with a plane ticket?

We are looking for students to share their unique perspectives in an essay contest. The first prize is a complimentary conference registration, hotel room, and airline ticket for one to attend AFCPE's annual conference, November 16–18, 2005.

The contest is open to all full-time undergraduate students, majoring in personal finance or a closely related program. The essay should be appropriate for publication in AFCPE's quarterly newsletter, *The Standard*. Your article must be between 600 and 800 words, submitted in Word format and either e-mailed to scramer@afcpe.org or postmarked no later than October 1, 2005 to AFCPE Newsletter Article Contest, Suite H, 2112 Arlington Avenue, Columbus, OH 43221. Along with your submission, please attach a cover sheet with your name, address, phone, e-mail address, university, and professor's name. Do not include a byline (that will be added at time of publication of the winning article).

Stuck for a topic? Consider these:

- The psychological side of finances
- Budgeting
- Prioritizing finances
- Planning for the future
- Smart start to the new year
- Organizing your financial paperwork
- What not to do when consolidating loans
- Planning for college
- Insurance: what every person needs
- Health savings accounts
- How to buy low/sell high
- Credit card fine print
- How to keep holiday spending under control
- Finances and grief
- Dealing with a disability
- Addiction and finances
- Stop living paycheck to paycheck
- What do the numbers mean?
- Expanding personal finance in college curriculums
- When to cash in your savings bonds
- Saving for retirement
- Kids and money
- Trends in financial counseling
- Grant writing
- Money personalities
- Financial issues of aging parents
- Credit/debt

Notes from the Executive Director

By Sharon Burns, Ph.D., CPA, AFCPE Executive Director



It's amazing how far you can see when the sky is clear or you're in an airplane, way up high. The recent addition of staff members has allowed me more time to contemplate the big vision, see the whole playing field as if from a plane, and suggest some new directions to your elected board members.

The Executive Board met last week (June 2–3) here in Columbus. After careful planning and many discussions, Strategic Planning Chair Karrol Kitt used five questions relating to potential markets, products and services as a guide for discussion amongst the board.

During the branding process we undertook in 2004, the purpose of AFCPE was confirmed as “to support and advance the profession of financial counseling and planning education.” Our beliefs further support that purpose, “setting the standard for performance and a forum for learning will provide a consistently higher level of service.”

Through the recent constituency networking survey, members confirmed their high regard for the conference as one of these forums for learning. The surveyed members also asked that we consider providing additional forums for learning.

As a result of these three efforts, the Executive Board has approved a plan for AFCPE to aggressively design, develop and deliver certification program review courses, continuing education courses and other appropriate learning forums to financial counselors and financial educators. The new programs will be available in CD-ROM, e-learning, and live workshop formats. In addition, AFCPE will make these materials available to external groups who hold a relevant interest in developing professionals with financial counseling and financial education knowledge and skills.

The great news is that the first of the learning forums will be available in an e-learning format by the end of the summer. Those certificants and members who need additional CEUs will want to take advantage of the availability of quality programming at a reasonable cost. Some of you may just wish to increase the knowledge you hold in a particular subject matter. In any case, stay tuned...and maximize your professional value.

We're following our vision, maximizing our potential, and trying to capture the star in each of you! Enjoy the remainder of your summer.

Setting the standard,

Sharon Burns

Financial Karma

Written by Robert S. Laura

Reviewed by PJ Gunter

AFCPE is “Setting the Standard” in personal financial counseling. And no time is better than now to do it. As professionals in personal finance, the major changes going on in our field offer us as many challenges as opportunities.

This is a time to define—and refine—our profession, a time to consolidate—yet differentiate—financial counseling from credit counseling and financial planning. We’ll look to a variety of tools for support in going forward.

One tool to consider for our kit is a book and software analysis program (available for additional purchase), *Financial Karma*, by Robert S. Laura. Before getting hung up on the book’s name, don’t dismiss it as some “frou-frou” publication without technical merit.

Here’s what it’s not: a guide to merely meditating on money and making dreams come true.

Here’s what it is: a practical approach to getting financial counseling clients to sustain a viable perspective of how their finances interrelate with their life “values,” and what actions bring about positive outcomes.

As the standard-bearers, it is up to us to mobilize our collective power to determine how the public perceives our profession. Strategies in *Financial Karma* are proactive and practical, though not without contention. In the book, Laura presents ideas that could stimulate some of the necessary debate to determine our industry’s direction.

A client’s dissatisfaction or serious problems with their money is not always a

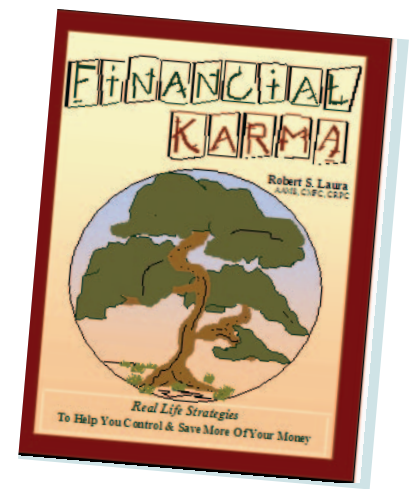
matter of education. Just because someone knows “what” to do in managing their money doesn’t mean they know *how* or, even given that, that they have the inclination to *do* so. What can the conscientious financial counselor do to help clients bridge the gap between financial education and cash-flow management implementation?

Positively affecting a client’s money behaviors is tough to do. How do you measure success? *Financial Karma* offers possible ways to encourage the client’s positive behaviors in their cash flow management. Through Laura’s introspective, probing questions, the counselor can isolate the synchronicity, or lack thereof, between a client’s intentions and their subsequent actions with money.

Financial Karma addresses this issue by proposing reasonable, achievable actions. Using the client’s self-expressed goals as motivation, Laura outlines techniques and a process for clients to make big changes, both tangible and intangible, by taking small steps. The client’s answers ultimately lead to creating a road map with that same information. In addition, Laura offers practical support tools—i.e., envelopes with positive reminders, progress assessments, and suggestions for personal rewards.

Nobody plans to go bankrupt. People file for bankruptcy because of a catastrophic event or inappropriate financial conduct. By initiating and taking incremental moves forward with disciplined consistency, clients can reach their realistic financial goals and beyond.

Many people think of karma in negative terms. Take heart. Nowhere in *Financial Karma* does Laura assert his formal defini-



tion of “karma.” Instead, he manages with subtlety to shape and mold the reader’s understanding in such a way that their idea of karma will be forever altered—for the better.

Robert S. Laura is not a psychologist or licensed therapist. He holds multiple certifications from the College for Financial Planning, and plans to achieve the AFCPE Accredited Financial Counselor certification. Through his workshops and private counseling sessions, Laura has learned that the concepts he’s written in *Financial Karma* will help clients achieve lasting change.

Bob is expecting the second edition of his self-published book to be released soon, promising revisions to eliminate the typos and grammatical gaffes present in the first printing. More information about *Financial Karma*, other products and Robert Laura’s financial counseling practice may be found at www.FinancialKarma.com. ✂

PJ Gunter is a consultant with the Foundation for Financial Literacy. She can be reached at pjgunter@hotmail.com.

Financial Karma

List price: \$24.95

Available at financialkarma.com



Mark Your Calendar

2005 AFCPE Annual Conference
November 16–18, 2005
*in sunny and warm
Scottsdale, Arizona*

This year, AFCPE's Annual Conference will be held at the beautiful Scottsdale Plaza Resort, November 16–18, 2005. Scottsdale is the heart of the west but is more than the land of cowboys. The city is home to more than 600 restaurants, and downtown Scottsdale provides an eclectic mix of southwestern and contemporary art galleries, specialty retail, upscale dining, active nightlife and museum elements. Fashion Square is a large scale regional shopping mall and includes national department stores, specialty shops, fine dining and entertainment. "Old Town" features an Old west architectural character, western goods, Native American crafts and southwestern artifacts.

[Learn more inside...](#)



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

2112 Arlington Avenue, Ste H

Upper Arlington, OH 43221-4339

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