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# the standard

FINANCIAL COUNSELING • PLANNING • EDUCATION

## Money and Gambling in the Elderly Population

Dr. Jill Bakke, LPC, AFC

**F**requently one of the more difficult tasks for financial counselors is getting beyond the façade of clients to the true hidden motive for their money problems. Sometimes the hidden issue can be addressed and solved by a financial counselor; other times referrals are necessary. Money problems created by gambling addictions are referral areas. Unless you are also a social worker, psychologist or Licensed Professional Counselor (LPC) trained in addictions counseling, a financial counselor is better off pinpointing the cause and motivating the client to get proper help with the addiction while continuing to monitor the return to health of the client's finances.

The American Psychiatric Association calls gambling a "disorder of impulse control." Gamblers are driven to gamble in the same way an alcoholic needs a drink. Gambling wins enhance self-image and ego. Losses are often rationalized as bad luck until self-esteem is jeopardized. The National Gambling Impact Study Commission reports the number of seniors who gamble jumped from 20 percent in 1974 to 50 percent in 1998, a surge unmatched by any other age group.

The Task Force on Gambling Problems of the Elderly listed problems of a group of Louisiana seniors who gambled: one couple reported owing the IRS over \$200,000 and they ultimately lost their home and the wife of a man who worked in maintenance for 32 years at Grambling State University reported her husband lost their entire pension playing slots. Good counselors know how to read

between the lines of a budget, assess the body language of a client, and often have a gut feeling regarding a major money issue. When such a red flag flies, act. As a financial counselor you can tap into the possibility of hidden gambling by asking the right questions. Have they lost a significant other? Does it tie in to when the money problems began? One 58-year-old compulsive gambler is quoted as saying "When my wife died, I was very lonely. I never gambled until I lost Margaret. Now I gamble every day and I could not think of one day of life without gambling."

What do they do for leisure activity? If they enjoy bingo, casinos, horse races or slot machines, would they like to take a quiz concerning their hobby? Gamblers Anonymous has twenty questions which it asks new members ([www.gamblersanonymous.org/20questions.html](http://www.gamblersanonymous.org/20questions.html)). Compulsive gamblers usually answer yes to at least seven of the questions. Social workers in Detroit, Michigan ask two or three questions where "yes" answers suggests the respondent has a gambling problem in some degree. The questions are: (1) Have you ever spent more money gambling than you intended to spend? (2) Have you ever lied to anyone to hide the amount of gambling you are doing? (3) Have you ever had to borrow money to continue gambling?

Caught early and given the facts about its problems could make the matter easier to solve. As one 67 year-old women in recovery from gambling said, "I considered gam-

*Continued on page 10*

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## President's Message

By Ray Forgue, Ph.D., 2007 AFCPE President

To paraphrase an old song “summer’s here and the time is right for watching the lawn die.” It has been hot and dry in much of the U.S. No less so in Kentucky where I live. Now you might ask what does all that have to do with AFCPE. Let me explain.

AFCPE has just launched the first installment of our *10% Solution* campaign—a campaign that depends on you to carry the message of the importance of saving for emergencies, major purchases and a secure future. Each quarter for the next five years you will be asked to emphasize a different aspect of the *10% Solution* in your work and to your community at large.

Here are a couple of stories to help motivate you.

For the last four or five years I have watched my lawn die in June and July. I am no fanatic but I like a nice lawn. So last fall I decided to prepare for the heat in a couple of ways. First, I fertilized a couple of times over the winter to establish a good root structure. I also watered in March when we had a dry spell. What I did was in some ways analogous to saving. I prepared and built a cushion for the inevitable heat. The results? My lawn is still hanging in there in spite of drought conditions. Did I “save” enough? We’ll see.

**Is 10% enough to save?** Possibly not, but it sure will help people weather the inevitable rough times. We don’t want people to wait until it is too late just, like I have waited with my lawn in previous years.

The second story is much more directly connected to your efforts. Last week our

university public relations department contacted me in response to a local TV reporter’s request. She was doing a story and needed an “expert” on extended warranties. I agreed and she came over to my office to shoot some video. In the course of our off-camera chatting, she asked if I had other story ideas. Well, the day before I had received my *10% Solution* packet and so I talked that up with her. She and the camera operator went on and

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*What I did was in some ways analogous to saving. I prepared and built a cushion for the inevitable heat. The results? My lawn is still hanging in there in spite of drought conditions.*

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on about the importance of the campaign. She stayed another half-hour and we shot another segment on the *10% Solution* that will air in July.

I think you will find the same kind of response in your own community. Sharon Burns mentioned a “tipping point” in her letter on page 14 in this newsletter. I think there is another tipping point looming. It is the realization that the credit society just is not working and we need another approach. The *10% Solution* provides that approach. It’s time has come. Please do all you can to get the word out. ✨

# What Does Certification Really Mean?

By Sharon A. Burns, Ph.D., CPA (Inactive)

In the past ten years the certification industry has grown exponentially. It's now possible to become a Certified Beer Judge, a Certified Property Manager or a Certified Marina Manager. According to Wikipedia ([www.wikipedia.com](http://www.wikipedia.com)) a certification is "a designation earned by a person to certify that he is qualified to perform a job and may be renewed periodically, or may be valid for a specific period of time." Technically, any individual, corporation or organization may develop a certification program. If it's so easy to develop and market a certification program, how does a professional determine what certification really means?

## Accrediting Certifying Bodies

There are now several organizations that certify certifying bodies. In other words, these "super" organizations have set standards by which a body (either profit or nonprofit) issuing a certification program should operate. The National Organization for Competency Assurance (NOCA) is one such organization. Its focus has been in the health occupations, although they are now reaching out into other professions.

In 2004, the NOCA released a document entitled, *Standards for the Accreditation of Certification Programs* which outlined the components of a quality program. In brief, these standards include, among other items, the following components:

- ▶ Structure and governance that ensures autonomy in decision making over essential certification activities such as eligibility standards, assessment instruments, personnel and operations.
- ▶ Governing committee including individuals from the certified population as well as a consumer or public member.
- ▶ Sufficient financial and human resources to conduct effective thorough certification and recertification activities.

- ▶ Establish, publish, apply and periodically review key certification policies, procedures and statistics.
- ▶ Maintain and publish appropriate records.
- ▶ Publish a description of the assessment instruments, including performance domains and research methods used to ensure that the instruments are valid.
- ▶ Assessment instruments should be derived from job/practice analysis and consistent with psychometric principles.
- ▶ Adhere to appropriate, standardized and secure procedures for the development and administration of the assessment instruments.
- ▶ Require periodic recertification based on enhancing the continued competence of certificants.

The components included in the list above refer to a certification program. But, what should be required of a certified individual regardless of the profession? Most certification programs require a candidate to meet education, examination, ethical and experience standards. While the standards described below vary a bit by state or by a candidate's individual professional history, a brief review of the requirements of other financial professionals may be used to answer the question. A Certified Public Accountant is required to pass a four-part examination, pass an ethics exam, have 150 hours of college credit in accounting and at least one year of professional experience (with a college degree). A Certified Financial Planner® professional must hold a degree or certificate in financial planning from an approved program, pass an examination and have three years of experience in the field. These programs also require that once certified, a professional must obtain continuing education hours, ranging from 20 to 40 hours each year (usually measured in biannual or triennium periods of time).

## Questions to Ask

If you are considering obtaining a professional financial counseling certificate you may wish to ask the following questions:

- ▶ What organization "owns" the certification program? Is the certification owned by an association or organization at arms-length from one whose employees use the certification (in other words, it's not appropriate for a hospital to own a medical certification program)? It's also not enough for an organization to be "nonprofit" as nonprofit is just an IRS filing status term.
- ▶ Who serves on the sponsoring organization's board of directors? An outside board of directors with no financial interest in the organization's operations is important.
- ▶ How solid is the organization? Review the organization's financial statements (you may obtain a nonprofit's Form 990, tax return from [www.guidestar.org](http://www.guidestar.org)), principals', staff members' and board members' biographies, operational history (including any predecessor organizations), bylaws and organizational structure. A transparent organization will have much of this posted on its Web site or available upon request. A solid organization is not reliant on one person in order to exist for the long-term.
- ▶ How is the design of the program determined? Who serves on the curriculum and examination development and study materials selection committee? Does the designer have personal or financial interest in the sales of the curriculum materials? How is the test developed? Is a job analysis used to design the curriculum and examination?
- ▶ What other requirements are needed

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## AFCPE and America Saves Announce Joint Effort to Promote Saving on University Campuses around the Country

By Nancy Register, Consumer Federation of America

America Saves and AFCPE are teaming up to launch four campus-based America Saves campaigns that will focus on participation in *America Saves Week 2008* to be held February 24 to March 2, 2008. This pilot will be advised by resident faculty at four universities—Michael Gutter at the University of Wisconsin, Jean Lown at Utah State University, Irene Leech at Virginia Tech, and John Grable at Kansas State University. Students will create campus-based America Saves campaigns using core principles of social marketing and proven organizing strategies that have allowed other successful America Saves campaigns to create a savings network to motivate and assist non- and low-savers to take financial action.

Students will begin work this summer, meet with the America Saves team in September, and coordinate research, strategies and marketing ideas using conferencing facilities provided by AFCPE. The campaign will culminate in participation in *America Saves Week 2008*.

Plans are being made for students to attend the AFCPE annual conference in November, 2007 and to make a presentation at the America Saves National Savings Forum in Washington, D.C. in Spring 2008.

America Saves is a research-based national social marketing campaign that motivates and supports low to moderate income households to save and build wealth. Launched in Cleveland in 2001, there are now 51 state, regional and local campaigns around the country and over 82,000 enrolled savers. Institutions, organizations, federal, state and local governmental agencies, nonprofits, and financial institutions will take part in the program by focusing on financial action to save activities, education, and products. For more information about the America Saves, visit the Web site, [www.AmericaSaves.org](http://www.AmericaSaves.org). For more information about the campus campaigns contact Nancy Register, [nregister@consumerfed.org](mailto:nregister@consumerfed.org), or Sharon Burns, [sburns@afcpe.org](mailto:sburns@afcpe.org). ✉



## Meet Us in Tampa Bay for the AFCPE Annual Conference November 14–16, 2007

Sign up online at [www.afcpe.org](http://www.afcpe.org)  
or use the registration form on page 7.

# Winning Funding Partners and Influencing Stakeholders

By K. S. U. Jayaratne, Angela C. Lyons, Lance Palmer

**F**inancial education plays an important role in guiding individuals to achieve their financial goals.

However, financial education programs' contributions to communities and the economy are yet to be fully recognized. Insufficient program evaluation and low visibility of program impact may limit recognition of successful programs.

## Importance of Program Evaluation

A financial education program without evaluation is somewhat similar to an explorer without a compass. Without a compass, an explorer will not be able to decide whether he or she is on the right track. Similar to this analogy, without an evaluation, the educator will not be able to decide whether the financial program he or she is teaching is moving in the right direction, producing successful results, and meeting the needs of the audience.

Program evaluation is important for two main reasons: program improvement, and documenting program outcomes. Program evaluation allows educators to know whether the needs of target audiences are being met. With evaluation data educators can more easily identify strengths and weaknesses of the program and adjust the content for target audience needs to achieve cost effectiveness of educational programs. The impact evaluation is helpful to identify effective programs and assists program administrators in better allocating scarce resources and expand effective programs.

Documenting program outcomes is essential to obtaining and sustaining competitive program funding from partners. By comparing outcomes, especially economic impact, with the resources spent, funding partners can be confident they are getting a good return on their investment. If there is no evaluation, outcomes of the program will not be docu-

mented and only those participants who derived benefits from the program will be aware of the program's importance.

Quantifiable and objective program evaluation, that includes documenting financial impact for program participants, will increase the willingness of funding agencies to get involved and support programming. Community partners want to be involved in successful programs, and partners are more willing to bear program costs when outcomes are easily seen and communicated. Financial educators that do not evaluate their programs miss a great opportunity to build public and private support and foster goodwill in the community.

While quantifiable and objective program evaluation is important for funding partners and stakeholders, gathering qualitative stories about program participants applying what they have learned to overcome obstacles and achieve goals is also very important. Community newspapers like the human side of programming for their readers. Local newspapers are generally not interested in publishing program statistics and impact, unless it is accompanied with stories about program participants. Program evaluation that includes both quantitative and qualitative outcomes will provide the greatest platform to persuade stakeholders and increase programming.

## Making Program Evaluation Easier

To help financial educators better understand evaluation concepts and easily create evaluation instruments, the National Endowment for Financial Education® (NEFE®) provided a grant which resulted in the creation of an easy-to-use online database and companion manual. The NEFE Financial Education Evaluation Toolkit<sup>SM</sup> can be accessed online at [www.nefe.org/eval/intro.html](http://www.nefe.org/eval/intro.html).

The toolkit provides assistance to financial educators who are seeking to evaluate and document the impact of their educational programs. These findings can help educators refine and improve their programs so that their participants more easily learn the financial topics presented. More importantly, impact evaluation can help students adopt new and more effective financial behaviors that will benefit them in the future.

Educators can use the online toolkit to develop evaluations for short one-time programs, or for longer multi-session programs. Users have an option to choose from a variety of impact indicators including qualitative and quantitative measures. Content related questions and indicators can be found for areas in decision making, cashflow management, savings and investments, credit and debt management, homeownership, and retirement planning. Follow-up evaluations can also be created, which mirror the initial evaluation instruments used. The toolkit also provides an evaluation manual to help financial educators understand and apply evaluation concepts. This manual is a helpful resource to use the evaluation database in designing evaluation tools.

Educators can use the NEFE Financial Education Evaluation Toolkit<sup>SM</sup> to expand current evaluation practices in order to better assess and document their program's impact. With improved evaluation and impact data, educators will more easily be able to communicate the importance of their programs to stakeholders, and funding partners will be more willing to continue or initiate support of such programs. ✦

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*K. S. U. Jayaratne is with the University of Georgia Cooperative Extension, Angela C. Lyons is with the University of Illinois at Urbana-Champaign, and Lance Palmer is with the University of Georgia.*



## AFCPE Annual Conference

**November 14–16, 2007**  
**Hyatt Regency Tampa**  
**Tampa, Florida**

**W**ant to experience July weather in November? And, learn in the process? Then join us at the AFCPE Annual Conference November 14–16, at the Hyatt Regency Tampa in Tampa, Florida. This is a great opportunity to obtain the wisdom of four nationally known experts on a variety of topics. Kip Gregory of The Gregory Group will share with us how to maximize marketing with Internet tools—even in local markets. And, AFCPE will host, Live from Tampa, an on-stage, live focus group exploring the pressing financial issues of the common man (or woman). Two hot topics share the bill. Evaluation is the talk of the day as we're all required to demonstrate the value of our programming. Lance Palmer demonstrates the National Endowment for Financial Education's Online Evaluation Toolkit (see related story on page 5) with a real-life program of another AFCPE member. A panel of three experts will lead the other hot topic, Funding Higher Education: Issues and Opportunities.

Three groups will hold pre-conferences this year: the military, cooperative extension and NEFE's High School Financial Planning Program. The first two are open to staff members and the third has limited free seating—so register early!

The annual conference is a great opportunity to network with over 550 other professionals and learn from both experts and your colleagues! This year will prove to be another great conference, so make your plans to join us today. Online registration is available at [www.afcpe.org](http://www.afcpe.org). Hotel rooms can be reserved by calling 1-800-233-1234 or visiting <https://resweb.passkey.com/go/afcpe>. We'll see you in Tampa! ✈

### Using Social Marketing to Build on Extension's Strengths

Fasten your seat belts. Don't drink and drive. Take financial action. How can social marketing basics be applied to Extension education to increase outcomes? Find out at the 2007 AFCPE Extension pre-conference November 13–14 in Tampa.

Learn from Extension colleagues about upstream and downstream strategies for behavior change, and how to sharpen audience recruitment skills for online and face-to-face outreach. Take away skills to prove to decision-makers that your program will and did work. Identify the personal finance education role in high priority, emerging issues.

A team of state and county Extension leaders is planning the work session. It focuses on expertise within the Extension network and promises to be highly interactive. Day one focuses on the fast-paced *eXtension Financial Security for All*, and is designed for active and potential members of the Community of Practice. Work teams will break away for dinner on-your-own. The second day is designed for social marketing skill-building, includes breakfast and lunch, and wraps up at 1 p.m.

Register at [www.afcpe.org](http://www.afcpe.org). Questions are welcomed by Jane Schuchardt, National Program Leader, at [jschuchardt@csrees.usda.gov](mailto:jschuchardt@csrees.usda.gov).

### Military Pre-conference

The AFCPE military constituency will hold its pre-conference on Tuesday and Wednesday, November 13–14, 2007. The pre-conference begins Tuesday morning with a plenary session in which representatives from the Office of the Secretary of Defense will present an overview of recent progress to combat predatory lending and describe the way ahead for personal financial management (PFM) within the Department of Defense. The plenary session will be followed by breakout sessions Tuesday afternoon and Wednesday morning in which each of the services will concentrate on Service specific policies, procedures, and initiatives pertaining to PFM.

PFM counselors and financial educators are invited and encouraged to attend the Military Pre-conference. Please note, the military pre-conference is restricted to the personnel providing PFM services to the Army, Marine Corps, Navy, Air Force, Coast Guard, and their respective Guard and Reserve components. We look forward to seeing you at Military Pre-conference and AFCPE Annual Conference in November.



# AFCPE Annual Conference Registration

## November 14–16, 2007, Hyatt Regency Tampa, Tampa, Florida

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 If military, please list installation \_\_\_\_\_

**Conference Registration** (Includes year 2008 membership dues) Wednesday, November 14, 2:00 pm–Friday, November 16, 5:00 pm

Register before...	Oct. 19	Nov. 2	Onsite	
2007 Member	<input type="checkbox"/> \$350	<input type="checkbox"/> \$390	<input type="checkbox"/> \$450	<b>Registration Total</b> \$ _____
Nonmember	<input type="checkbox"/> \$425	<input type="checkbox"/> \$465	<input type="checkbox"/> \$525	
Student (full time, 12+ credit hours)	<input type="checkbox"/> \$240	<input type="checkbox"/> \$280	<input type="checkbox"/> \$340	
<b>Pre-Conference</b>				<b>Pre-Conference Total</b> \$ _____
Register before...	Oct. 19	Nov. 2	Onsite	
Military, (Nov. 13, 8am–Nov. 14, 12:30pm) Extension Pre-Conference (Nov. 13, 8am–Nov. 14, 1pm)	<input type="checkbox"/> \$140 <input type="checkbox"/> \$65	<input type="checkbox"/> \$165 <input type="checkbox"/> \$90	<input type="checkbox"/> \$180 <input type="checkbox"/> \$115	
<b>Certification Fees</b>	<input type="checkbox"/> ACC <sup>SM</sup> /\$30	<input type="checkbox"/> AFC <sup>SM</sup> /\$45	<input type="checkbox"/> CHC <sup>SM</sup> /\$60	<b>Certification Total</b> \$ _____
<b>Grand Total</b>				<b>\$</b> _____

**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  Kosher

**Cancellation Policy**—All cancellations will be charged a \$25 processing fee. Written cancellations prior to October 20, 2006, 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, 2007. Substitutions are permitted.

**Military Members**—To accommodate the September 30, 2007, fiscal year end, any member or employee of the Armed Services may register by October 19, 2007, at the regular rate with credit card payment information. Credit cards will be charged on November 14, 2007. Please note that providing credit card information obligates you to pay for a registration. Cancellations after October 19, 2007, will be charged a \$200 cancellation fee. If you are a military member, you may also pay using a Form 1556.

**Confirmation Cards**—Upon receipt of your conference registration form, you will receive an e-mail confirmation. Please bring your confirmation with you to the conference.

**Payment**— Total to be charged \$ \_\_\_\_\_  Mastercard  VISA  American Express  
 Name on card \_\_\_\_\_ Expiration Date \_\_\_\_\_  
 Signature \_\_\_\_\_

**Return to** AFCPE, 1500 W. Third Avenue, Suite 223, Columbus, Ohio 43212, Fax: (614) 485-9621 or register online at [www.afcpe.org](http://www.afcpe.org).

# Beaches, Theme Parks, Museums: So Much to See and Do in Tampa Bay

Compiled by Jill Anne Ladouceur, Editor, *The Standard*

**F**rom botanical gardens to beaches, from ballooning to boat charters, nothing about Tampa Bay is typical. From the dramatic design of the minarets at the historic Tampa Bay Hotel to the brilliant sunsets that electrify the night sky, this West Coast community is tropical and always alluring. Lush, exotic foliage flourishes throughout the area, filling the surrounding scenery with brilliant colors and intoxicating scents. Glistening waterways wrap around the region's miles of coastline, providing scenic lookouts and passageways for dolphins, manatees and other aquatic creatures. Architectural highlights and delights add visual vibrancy to the local landscape.

Tampa Bay has all of the attributes that make Florida a favorite destination. Major theme parks and attractions, the country's top beaches, premier sports facilities and teams, and cultural endeavors are all found in Tampa. The nightlife is full of hot spots and dozens of pristine golf courses await. Looking for ways to play in, on, or around the water? From floating along a quiet river to fishing for mighty tarpon, this is the place to splash-down. The combination of Tampa Bay's natural beauty and man-made wonders, makes this city great to explore. Here are some ideas to get you started:

**Busch Gardens Tampa Bay**—combines world-class thrill rides, Broadway-style live entertainment and one of North America's largest zoos in an unforgettable African adventure for the whole family. Busch Gardens' newest coaster, SheiKra, is already a legend with thrill-seekers worldwide. It's 200 feet up, 90 degrees straight down, and like nothing else in the world.

## **The Florida**

**Aquarium**—Explore the great outdoors—indoors in cool, air-conditioned comfort at The Florida Aquarium. Encounter over 10,000 aquatic plants and animals, from huge sharks to playful river otters. Enjoy daily behind-the-scenes tours, dive shows, close-up penguin encounters and two touch-tanks for hands-on experiences. Check out the brand new 2.2 acre outdoor discovery zone for kids, Explore A Shore. Children can enjoy Florida sunshine and climb aboard a 24-foot pirate ship, slide down a waterslide and more.

## **The University of South Florida**

**Botanical Gardens**—offer 10 acres of landscape displays and collections, a plant shop and bookstore. Enjoy orchids, begonias, palms, tropicals, carnivorous plants, birds, butterflies and more.

## **Museum of Science and Industry—**

MOSI is the largest science center in the southeastern United States, home of Kids In Charge!, the largest children's science center in the nation and the only IMAX® Dome Theatre in the state of Florida. MOSI makes science entertaining, enlightening, and exciting for the whole family.

**The Tampa Museum of Art**—located in downtown Tampa along the Hillsborough River is one of the Southeast's finest museums, with changing exhibitions ranging from contemporary to classical, a renowned permanent collection of Greek and Roman antiquities, 20<sup>th</sup> and 21<sup>st</sup> century sculpture, paintings, and works on paper. The Guilders Museum Store is open seven days a week and offers unique gifts, books, jewelry and children's items.



**The University of South Florida Contemporary Arts Museum (USF CAM)**—brings vital, investigative and scholarly exhibitions of contemporary art to the University and the Tampa Bay community. To complement the exhibitions program, USF CAM organizes symposia, lectures, workshops, and visiting artists presentations.

**Ybor City State Museum**—Museum focusing on history of Ybor City, Tampa, the cigar industry and the immigrant ethnic groups who settled the community. The museum offers walking tours of Ybor City on Saturdays at 10:30 am and features cigar rolling demonstrations on Friday, Saturday, and Sunday

There's lots to see and do in Tampa. Extend your conference stay for some much needed relaxation! ✈

## **Worth the Stay**

**11/17/07–11/18/07**

New Tampa Arts Festival  
Presented By: New Tampa  
Community Council

**11/17/07–11/18/07**

Ybor City Arts Fiesta  
Presented By: Arts Council of  
Hillsborough County

# Are You Listening?

By Rebecca Wiggins, AFCPE Program Coordinator

**H**ave you ever set out to complete a project and become more intrigued with the process than you imagined? Developing a financial program for professional counselors working with couples in conflict proved to be an exciting, challenging and interesting endeavor. The project posed important questions about the need for collaboration between the counseling profession and financial education. I'd like to share with you the process we employed to go from idea to program design and development. Hopefully, you'll find a useful tidbit of information in our experiences.

AFCPE set out to design and develop a program to train professional counselors (non-finance) about personal finances. The purpose was to increase their capacity to offer financial counseling to their clients. Throughout the development of the program curriculum, the focus shifted back and forth between creating a useful training program for professionals, while also understanding the financial needs that their clients are facing. We employed multiple research avenues to ascertain the topics that would be most useful for counselors to understand the delivery methods that would be convenient and attractive. These efforts included conducting a local focus group of counseling professionals, national surveys of professionals and clients, and listening in on chat room discussions (we call this "chat room research" at AFCPE).

During the focus group meeting, several local professionals provided feedback about professional resources they use, their knowledge and comfort level with financial topics as well as how often financial issues typically arise with clients. Most interesting, however, were the results of the storyboard activity. Each participant described their typical clients and scenarios using only pictures and phrases. Surprisingly, each storyboard was extremely similar in

the description of the emotional journey of the clients. The emotions evolved from fear and anger to learning and exploring and finally to resolution and embracing the new opportunities ahead. This understanding of the client's journey shaped the program development to focus on education and empowerment, which is relevant to all situations, regardless of the financial topic under discussion.

The national surveys allowed our research to expand beyond the local professionals to a self-selecting panel of both professionals who counsel or mediate distressed couples, and individuals experiencing marital conflict or divorce. Both surveys provided excellent data concerning the financial issues in counseling from the professional perspective, as well as the informational and counseling needs of clients.

Nearly 70 percent of the professionals surveyed indicated that financial issues frequently arise in counseling sessions. However, the counselors felt significantly less comfortable with their financial knowledge and financial counseling experience than with their counseling or mediating skills. Additionally, they perceived that their colleagues in the counseling profession had only a basic understanding of financial issues.

In the client survey, the majority of the respondents were female (70 percent) and young (40 percent were age 21–30 and 25 percent were 31–40 years old). Additionally, the average household income was less than \$49,999. Most held a high school diploma, GED or an associate's degree.

When asked if they are/were seeking advice of a counselor or mediator because of marital conflict or divorce, nearly 80 percent of the client respondents said "no." For the most part, they did not do so because of the

cost or a spouse's lack of cooperation. The 24 percent of the respondents who did seek advice from a counselor or mediator for the marital conflict or divorce indicated they most often worked with a marriage and family therapist (88 percent) or psychologist (12 percent).

The surveys indicated that both professionals and clients agree that budgeting and cash flow management are the most common financial issue relating to marital conflict or divorce (82 percent professional respondents and 54 percent client respondents). Similarly, both survey groups indicated that housing issues were the second most common financial problem. The professional respondents also felt that financial communications played a significant role in conflicts. Through our chat room research, we discovered that tax issues were the most common topic discussed among people going through divorce.

Although the research confirmed the major role that financial issues play in marital conflict, it also emphasized the lack of knowledge, experience and comfort that a majority of the professionals seem to feel in handling financial issues. Our research confirmed the lack of collaboration that seems to exist between the counseling profession and financial education.

AFCPE's new continuing education training program, *Money 1 to 1: Coming to terms with money matters*, sponsored by NASD Investor Education Foundation, hopes to bridge the gap by providing a basic understanding of key financial issues for professional counselors, social workers and mediators, so that they may better guide clients who are experiencing marital distress or divorce. ✦

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Rebecca Wiggins is program coordinator for AFCPE and can be reached at [rwiggins@afcpe.org](mailto:rwiggins@afcpe.org).

## Position Available

**askAFS, [www.askafs.com](http://www.askafs.com)**—a phone and web-based financial counseling company, is seeking experienced, AFC® accredited professionals. Counselors work flexible schedules, as independent contractors, from their own home or office. askAFS has served national EAP's and Membership programs for over 18 years. For more information contact Bud Schaitberger 612-386-6946 or [bschaitberger@askafs.com](mailto:bschaitberger@askafs.com)

## Tools of the Trade

### **Mortgage Comparison Calculator**

—The Federal Reserve Board launched a new mortgage comparison calculator for consumers. The calculator helps consumers compare different mortgage types, helps them think about future payments, and helps them understand the equity-building features of different mortgages. The direct link is <https://www.federalreserve.gov/apps/mortcalc>.

### **Small Steps to Health and Wealth™ Program CD**

—A CD-ROM containing two PowerPoint presentations, template forms to conduct a *Small Steps to Health and Wealth™* (SSHW) Challenge, marketing and evaluation materials, SSHW logos, and more is available from Rutgers Cooperative Extension. For additional information, contact [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu). To order copies of the 132-page *Small Steps to Health and Wealth™* workbook, visit the Natural Resource, Agriculture, and Engineering Service (NRAES) Web site at [www.nraes.org](http://www.nraes.org).

*Continued on page 12*

## **Gambling and the Older Population**

*Continued from page 1*

bling risk free. My father was an alcoholic so I made the decision early in life not to drink. I just didn't know how addictive gambling could be until it was too late."

Most states now have gambling addiction help lines. Check with your state for theirs and look in your phone book for a Gamblers Anonymous group to increase your awareness of the help available for your client. Research has shown that about a third of problem gamblers begin to show improvement within ten counseling sessions. Yet, sadly, as many as 94% of

treated compulsive gamblers relapse. Just remember to show compassion. Because self-esteem is involved, you may want to tell your clients that the cure might be like a diet where chocolate always tempts. Don't enable them, but let them know that as long as they have been working with a counselor for the addiction, IF a relapse occurs you, like that other counselor, are there to help them get back in the financial driver's seat again. ✨

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*Dr. Jill Bakke, LPC, AFC, is in private practice in Colorado Springs, Colorado where she incorporates her licensure as a Professional Clinical Counselor with her accreditation as a financial counselor and her doctorate from Montana State in adult education. She can be reached at [j\\_bakke@hotmail.com](mailto:j_bakke@hotmail.com).*

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## **What Does Certification Mean?**

*Continued from page 3*

to become and remain certified?  
Education? Experience? Ethics?  
Continuing Education?

## **How Do AFCPE's Certification Programs Measure Up?**

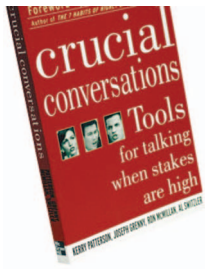
AFCPE meets all of the standards set forth above. It will survive the service term of Sharon Burns or any other particular staff member. AFCPE is served by a board of at least 12 directors elected from the association's members. The Certification Programs Committee is led by a volunteer certificant and has members from all association and certificant constituencies. It also includes an industry thought leader. No board member or program committee member has a direct financial interest in the success of the association or its certificate programs. Of course, AFCPE is in good financial standing and has two years of base operational costs in its reserve.

Each of AFCPE's three certification programs requires experience, successful

examination, and adherence to a Code of Ethics. The curriculum is designed to meet undergraduate college level standards. High quality continuing education is also required. The certification curriculum, examinations, and continuing education requirements are reviewed at least every three years. A job analysis survey is conducted at least every five years and will be conducted in 2008, just three years after the previous survey. These reviews allow the committee to re-design the programs to be up-to-date and to meet the rigorous standards required of financial counseling professionals.

## **What Can Certification Do for You?**

Certification is not just a résumé builder. Professional certification signifies to the public that a professional has met minimum standards of knowledge and skills in the field of study. The certification should add value to the professional's work and ensure competency in the service a client receives. AFCPE's certification programs meet all the standards of a high quality certification program with a long history of credibility. Don't settle for less. ✨



# Crucial Conversations: Tools for Talking When Stakes Are High

Written by Kerry Patterson, Joseph Grenny, Ron McMillan, Al Switzler

Reviewed by Jill Anne Ladouceur, Editor, *The Standard*

**M**any of the conversations that we hold fall into the “crucial” category—that is the stakes are high, opinions vary and/or emotions run strong. Often we walk into these talks blindly, ill prepared for what may turn confrontational. Learning to recognize when a conversation may turn sour and applying the techniques in *Crucial Conversations: Tools for Talking When Stakes Are High* can create successful dialogue for all parties.

The author’s recommend to “start with the heart” You do this by focusing on what you really want for yourself, for others and for the relationship. Clarify what you do and don’t want and remain flexible on the outcome.

*Crucial Conversations* teaches you how to recognize when safety is compromised, either for yourself or others and how to restore safety in order for participants to continue to add to the pool of meaning. They suggest watching for silence or violence coping techniques. Silence is identified by masking, avoiding, or withdrawing. Controlling, labeling or attacking are examples of violence. When you or others move into silence or violence, they suggest stepping out of the conversation until safety is restored. You can restore safety by committing to seek mutual purpose and mutual respect.

Much of the anxiety that occurs in a crucial conversation has to do with what happens in our own heads as dialogue is taking place. It is a natural tendency to fill in the blanks, jump to conclusions and pull from our storage of life experiences. The book suggests becoming “the master of your own stories.” One way to become the master of your own stories is to seek

other possible conclusions or explanations, get back to the facts (our stories are not facts), and watch for your own tendencies to play out victim, villain or help-less roles.

Once you have mastered your stories, the book suggests to state your facts, share your stories—without making them out to be facts—ask for others to share their paths, and make it safe for others to discuss alternative viewpoints. Key ways to invite discussion include expressing interest in other’s views, acknowledging their feelings, paraphrasing their words and continue to prime the pump by asking questions. At this point, you should recognize when there is agreement, building on that and compare your viewpoints.

All this dialogue is great, but how do you make decisions? The book suggests that you finish clearly by determining who does what by when, set a follow up time and hold people accountable to their promises.

The book concludes with ideas for dealing with really tough conversations and how to make the lessons habits.

I can think of dozens of conversations that I have had in my lifetime, where I could have benefited from the knowledge in this book, both at work and personally. I’m hopeful that, with practice, I can achieve a level of comfort when faced with a crucial conversation and that I am better able to achieve better results for all. I believe practicing the tools in this book will make me a better communicator and strengthen my relationships.

Already, I have had occasion to practice some of the techniques and have walked

away feeling much more satisfied with the results. I have also reflected on recent conversations, kicking myself for some of my behavior. Sadly, I’ve got a lot to learn, but with a little practice, I hope to master this conversational art form. ✨

## Crucial Confrontations

The sequel book to *Crucial Conversations*, called *Crucial Confrontations*, offers a hefty promise: never walk away from another touchy, controversial, or complex issue at work or at home! Behind the problems that routinely plague families, teams, and organizations are individuals who either can’t or won’t deal with failed promises. Others have broken rules, missed deadlines, or just plain behaved badly. New research demonstrates that these disappointments aren’t just irritating—they’re costly—sapping organizational performance by 20 to 50 percent and accounting for up to 90 percent of divorces. Drawn from over 10,000 hours of real-life observations, *Crucial Confrontations* teaches skills to increase confidence in facing tough issues. Learn to:

- ▶ Permanently resolve failed promises and missed deadlines.
- ▶ Transform broken rules and bad behaviors into productive accountability.
- ▶ Strengthen relationships while solving problems.

## Tools of the Trade

(Continued from page 10)

### What Older Adults Need to Know About Money—

The New Jersey Coalition for Financial Education, a Jump\$tart affiliate, has produced a 20-page newspaper tab, *What Older Adults Need to Know About Money*. To download a PDF file copy of this publication, visit [www.njcfef.org](http://www.njcfef.org). For a CD-ROM that includes an accompanying PowerPoint presentation, evaluation form, and two interactive games, contact [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

### FDIC Agencies Release List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies—

The 2007 list of distressed or underserved nonmetropolitan middle-income geographies in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as “community development” is now available. The criteria used to designate these areas are available on the Federal Financial Institutions Examination Council (FFIEC) Web site ([www.ffiec.gov/cra](http://www.ffiec.gov/cra)).

### Credit Unions' Focus on Youth—

The Credit Union National Association (CUNA) features the new edition of the NEFE® High School Financial Planning Program® (HSFPP) at <http://cuna.org/initiatives/youth/hsfpp.html>. CUNA is in partnership with Cooperative Extension to help the National Endowment for Financial Education expand the use of the HSFPP nationwide. For information about working with credit unions on this and other financial literacy projects, contact Philip Heckman at CUNA ([pheckman@cuna.coop](mailto:pheckman@cuna.coop)) or Erica Tobe ([tobee@msu.edu](mailto:tobee@msu.edu)), program leader for Youth Financial Education, 4-H Youth Development, at MSU Extension.

## American Indian Probate Reform Act

By Marsha Goetting

**A**FCPE members with Native American clients will want to be informed about the American Indian Probate Reform Act and share with their clients the availability of a series of fact sheets from Montana State University to help them address the issue of fractionation.

Fractionation of American Indian ancestral lands on reservations throughout the United States is the result of short-sighted legislation as far back as the 1887 General Allotment Act itself.

Fractionation means tribal members have inherited “undivided interests” in tracts of land where ownership is often shared with a hundred or more other American Indians who may or may not be living on that reservation.

The issue is important because fractionation is undermining the ability of American Indians to manage their land assets and natural resources as sources of financial and socio-cultural security.

The American Indian Probate Reform Act (AIPRA) with most of the probate provisions effective June 20, 2006 was enacted to address fractionation. Proponents believe the new Federal statutes will finally reduce the number of fractionated interests in trust lands, facilitate efforts to provide probate planning assistance and advice, and create incentives for owners of trust and restricted land to engage in financial and estate planning.

However, the ability to take action is predicated upon Native Americans having access to information about the new law. A series of 14 fact sheets that high-

light the many probate provisions of AIPRA are available. The fact sheets highlight many issues such as:

- ▶ The fractionation problem on reservations; the typical ways individuals own reservation land.
- ▶ The meaning of some of the numbers and terms on Individual Trust Interest (ITI) reports
- ▶ The AIPRA definition of “eligible heirs” and “Indian.”
- ▶ How trust property is distributed to heirs under different rules depending upon whether the undivided interests are five percent or more, or less than five percent
- ▶ Circumstances where a beneficiary can only receive a life estate.
- ▶ And the rules for the division of Individual Indian Money accounts to heirs.

The fact sheets can be viewed at [www.montana.edu/indianland/factsheets.html](http://www.montana.edu/indianland/factsheets.html). Or, if you would like to have the packet of fact sheets mailed to you, contact [goetting@montana.edu](mailto:goetting@montana.edu). A series of Power Point slides to accompany some of the fact sheets are also available for downloading at [www.montana.edu/indianland/presentations.html](http://www.montana.edu/indianland/presentations.html). The materials were developed with funding from the Community Outreach and Assistance Partnership program of the Risk Management Agency of USDA. ✦

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*These materials have been developed by Montana State University faculty—Marsha Goetting, Extension Family Economics Specialist and Kristin Ruppel, Department of Native American Studies.*



## AFCPE's Research Journal Continues Its Indexing Success

By Fran Lawrence

**A**dditional indexing and abstracting services have agreed to accept AFCPE's research journal, *Financial Counseling and Planning (FCP)*. As of June 2007, *FCP* is indexed in:

- ▶ ABI/INFORM®
- ▶ Business Source® Complete
- ▶ Business Source® Corporate
- ▶ Directory of Open Access Journals (DOAJ)
- ▶ EconLit (and *Journal of Economic Literature*)
- ▶ LexisNexis®
- ▶ Public Affairs Information Service (PAIS) International
- ▶ PsychINFO
- ▶ Social Services Abstracts
- ▶ Wilson Business Full Text

For additional information, see the article, "The Financial Counseling and Planning Indexing Project: Establishing a Correlation Between Indexing, Total Citations, and Library Holdings," found in the 2007 issue of *FCP* (Volume 18, Issue 1, pages 18–23). ✧

*Fran Lawrence is the Gerald Cire and Lean Grand Williams Alumni Professor in the School of Human Ecology at Louisiana State University. She serves as Editor of Financial Counseling and Planning and can be reached at [flawrence@lsu.edu](mailto:flawrence@lsu.edu).*

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## Call for Papers

**Financial Counseling and Planning**—The journal of the Association for Financial Counseling and Planning Education, open submissions. <http://www.afcpe.org>.

**Journal of Personal Finance**—Open submissions. [http://www.k-state.edu/ipfp/journal\\_callforpapers.html](http://www.k-state.edu/ipfp/journal_callforpapers.html).

**Journal of Youth Development: Bridging research and practice**—Open submissions. Contact Patricia Dawson with questions. <http://www.nae4ha.org/profdev/joyd/index.html>.

## Calendar of Events

### July 30–August 2, 2007

National Extension Family Life Specialists Conference, (NEAFCS) Atlanta, GA. <http://www.georgia-center.uga.edu/conferences>

### October 23–26, 2007

Housing Education and Research Association annual meeting, Charlotte, NC. Details pending. Contact Joseph Laquatra at [JL27@cornell.edu](mailto:JL27@cornell.edu)

### October 24–27, 2007

2007 NCCC-52 Conference, Baton Rouge, LA. Contact Angela Lyons at [anglyons@uiuc.edu](mailto:anglyons@uiuc.edu)

### November 13–14, 2007

AFCPE Extension and Military Pre-Conferences, Tampa, FL. [www.afcpe.org](http://www.afcpe.org)

### November 14–16, 2007

AFCPE Annual Conference, Tampa, FL. [www.afcpe.org](http://www.afcpe.org)



## Notes from the Executive Director

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

Two recent requests that arrived on my desk provide the basis for this letter. I was recently asked by a member of AFCPE to write a chapter in a book summarizing the history of AFCPE and my thoughts on the interdependence of research and practice. The charge included suggesting some fertile grounds for future research from a practicing counselor or educator's point of view. The second request was from the Chairman of the Working Group on Financial Literacy of Plan Participants for the 2007 U.S. Department of Labor Advisory Council on Pension and Welfare Benefit Plans (that's a mouthful). He asked that I offer insight into the financial decisions of plan participants and retirees and the role employers play in the provision of effective financial decisionmaking resources.

These requests confirmed my earlier thoughts, and in some cases, public comment about two issues, both of immediate concern for our membership and certificants. First, AFCPE members and certificants offer a most valuable service to the public and on a larger scale, to those who serve them. For a variety of reasons, we have reached a "tipping point" of sorts and the opportunity exists to maximize the return on our work, both in the successes of our programs and clients and in forming policy.

Second, the interdependency of research and practice (by that I mean counseling and education of the public) is necessary for the successful performance and delivery of the services we offer to the masses. Practitioners and educators should avoid programming that is not grounded in solid research and theoretical thinking. And, researchers should concentrate their efforts in examining the principles, knowledge, behaviors, and program design and delivery

that result in successful financial management strategies for the masses.

Several times recently, President Ray Fogue commented that our work is to serve the masses, those families making less than \$100,000 per year or who are experiencing financial difficulties because of changes in the marketplace or their own inability to

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*Researchers must work for families through the work of practitioners. Practitioners need to understand and accept the importance of high-quality research.*

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make wise financial decisions and act on them. I suspect the 80/20 rule applies here: that 80 percent of financial services professionals are serving 20 percent of Americans and that 20 percent are serving the "common" man. We are the 20 percent who can strategically impact a large number of Americans. We are in this boat together and we must remember that a rising tide floats all boats. Researchers must work for families through the work of practitioners. Practitioners need to understand and accept the importance of high-quality research.

We are truly blessed—AFCPE is the national association dedicated to the enhancement of all personal finance professionals—both researchers and practitioners!

Enjoy the remainder of your summer!

Sharon Burns



## Military Spouse Fellowship

By Rebecca Wiggins, AFCPE Program Coordinator

It is hard to believe that the recipients of the 2006 Military Spouse

Fellowship for the Accredited Financial Counselor<sup>SM</sup> Program are almost half way through the program! The fellowship program covers the educational costs of the certificate and provides the education necessary for entry into the financial counseling field. In addition, AFCPE actively works with fellowship recipients to build their volunteer or work experience histories. Upon successful completion of the program requirements, the participant is awarded the Accredited Financial Counselor<sup>SM</sup> designation from AFCPE.

We are thrilled with the recipients' commitment to successful completion of the program and dedication to their military communities through financial counseling. To date, nearly 20 people have successfully completed all program requirements and are officially certified as Accredited Financial Counselors<sup>SM</sup>. Recipients are providing financial counseling and educational programs all over the world through their Family Support Centers, relief organizations,

local colleges and even places of worship.

One of the program recipients said, "It would be difficult to come by easy access to such expertise in any other situation...I have been amazed at the increased level of resources and information I now bring to my job."

Through the generosity and support of NASD Investor Education Foundation AFCPE is enjoying the opportunity to develop two new programs for the military financial counselors. These programs will be based on the original, *It's Your Move: A Game Plan for Investing* program which we offered to over 200 military financial trainers last year. The new programs will each focus on other financial issues of particular concern to military personnel: retirement and divorce. Stay tuned for more information on these exciting new programs! ✦

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*Rebecca Wiggins is program coordinator for AFCPE and can be reached at [rwiggins@afcpe.org](mailto:rwiggins@afcpe.org).*

## Congratulations New Certificants

*AFCPE Certified® Financial Counselor Graduates  
(3/11/07 through 6/10/07)*

Arias, Donna	Prewitt, James
Badman, Thomas	Qualls, April
Barnes, L. Dawn	Rosal, Frances
Bernath, Amy	Shrawder, Dallas
Boatright, Tenishelah	Steiner, Darla
Boyk, Ann	Suter, Amy
Capstack, Robert	Vaughn, Brenda
Crawley, Janice	Vernieu, Madonna
Crespo, Carmen	Williams, Jolane
Eng, Kimberly	
Greiner, Kathryn	
Hendrickson, Lori	
Jones, Christopher	
Morring, Linetta	
Ormiston, Milica	
O'Sullivan, Lisa	
Pendleton-Brown, Saroya	

*AFCPE Certified® Credit Counselor Graduates (3/11/07 through 6/10/07)*

Alamoudi, Heather	James-Morris, Tonia	Santerre, Jean
Barbaro, Stella	Jones, Xenia	Shepherd, Jon
Barbosa, Jennifer	Jules, Greg	Silverman, Adam
Berlin, Lloyd	Juliano, Anthony	Sklar, Antoinette
Bracco, Michael	Lecialles, Donna	Stegmeyer, Jessica
Buenrostro, Alicia	Luma, Elmonde	Stockley, Lynn
Cernera, Christine	Medina, Elizabeth	Taylor, Stephanie
Collins, Ken	Merida, Michelle	Torres, Nick
Cook, Deborah	Millet, Chris	Ulyses, Stan
Davis, Laura	Noah, Fred	Viale, Amy
DeCell, Nina	Palmer, Danielle	Weaver, Caren
DeLeon, John	Paque, Chris	Whatley, Brian
Diaz, Dermis	Perez, Michael	Wheelis, Danielle
Edwards, Bob	Pierce, Kathy	Williams, Dineta
Eggars, Rita	Posey, Dane	Williams, Melissa
Fishman, Jennifer	Powell, Andrea	
Fox, Thom	Ramirez, Lorena	
Garaffa, Laurie	Ramirez, Wilmer	
Garcia, Julie	Renn, Allison	
George, Bettina	Robinson, Ingrid	
Gonzalaz, Lisa	Rodrigues, Phyllis	
Harrison, Melinda	Rose, Paul	
Jacot, Ivy		



## Vision 2007 Update The 10% Solution

**W**hile the rollout of the program was delayed a bit, we are receiving a positively overwhelming response to the release of the *10% Solution* program! Several members have reported establishing media contacts already and many told us they will be incorporating the topic into their quarterly workplans. Of course, if the topic fits best in your fourth quarter plan—no problem—the program offers built-in flexibility.

In response to your suggestions, we will include a brief glossary with each packet. The glossary terms make a perfect “side-

bar” for your media contacts to use. You might also consider printing it for use as a bookmark.

The October packet will be released September 4. The topic is Become a Wealth Watcher and will focus on building a solid balance sheet. Get out those educational programs focusing on balance sheets and plan to join us in our efforts to increase the savings of all Americans. And, feel free to share the information with any professional colleague. They simply need to refer to the source if they use the material. ✧



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.



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