AFCPE®

the standard

FINANCIAL COUNSELING • PLANNING • EDUCATION

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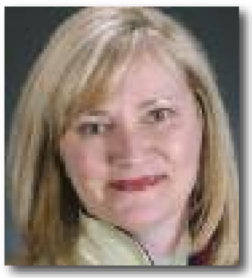
Managing Clients' Money Issues From the Inside Out

By Deborah Price, Founder, CEO and Money Coach, Money Coaching Institute



With over one million people losing their homes to foreclosure and a million filing for bankruptcy in 2008, the financial crisis is creating a ripple effect throughout the country. Faced with financial uncertainty, burdened by debt, hounded by bill collectors, and steeped in financial chaos, many of our clients are reaching a breaking point and need additional help and resources. If the current trend continues, as many analysts and experts believe, the combined number of foreclosure and bankruptcy filings may exceed over 3.5 million by the end of 2009. That means roughly one in every 50 families will be affected, which is staggering to consider.

Money is a core survival issue. When people are fearful and anxious around money and their personal finances, they are frequently too overwhelmed and stressed to be focused on what can be done. Prolonged financial pressures also lead to increased problems with spouses, substance abuse, and most unfortunately, a corresponding increase in depression and despair. In order to cope with their difficulties, many will undoubtedly need professional help to manage their mounting financial issues.

According to the Center for Financial Social Work, money issues are:

- The number one stressor in peoples' lives
- The number one cause of divorce
- A major source of depression, anxiety, and insomnia
- A primary reason for abuse and violence
- A trigger for alcohol and drug abuse
- Overwhelming and immobilizing
- Accompanied by feelings of hopelessness, shame and isolation
- An emotional roller coaster that diminishes decision-making and coping skills
- A cause of distraction, anger, irritability, mistakes and accidents

Coping with money issues, both practically and emotionally, is a major life struggle for

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Deborah Price will speak on Money Coaching: Managing Your Clients' Money Issues from the Inside Out on Wednesday, November 18, 2009 2:00 pm — 3:30 pm at AFCPE's Annual Conference in Scottsdale, Arizona

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President's Message

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

It cannot be true. Here I am writing my last quarterly newsletter article. If you remember back, these were going to be a challenge. And yet here I am, last one, and I still have a few thoughts left. I leave you with a set of tasks.

Obviously I need to put a plug in for the 2009 conference. The conference committee, led by Joyce Cavanagh, has put together a practical, real-world program that will help us better assist our clients and students in these rocky times. So, your first task is simple. **Task 1—Meet us all in Scottsdale in November.** I promise, you will not regret it.

In my first article, I gave you a test to identify people in the pictures of last year's conference. How well did you do? You may not know that my "real job" is to support entrepreneurs. I have been asked repeatedly to do a workshop on networking. Networking today has new meaning with Twitter, Facebook, YouTube, LinkedIn, etc. I am an old fellow and think nothing beats a face-to-face meeting for networking. At this year's conference, challenge yourself to meet new people. Remember to come prepared with your brief introduction and business cards, grab opportunities at all receptions, breaks and meals, and realize you *give* in the short term and *get* in the long term. Remember the word is "net*work*." **Task 2—Network to get the most out of the meeting.** And if you can't attend the meeting, we have many other networking opportunities to get you "in the loop."

Task 3—Say thanks. I encourage you to thank all of the people who provide you motivation and drive. To all of you, your thoughtful and positive support has made my job easy. My list of thanks is vastly incomplete but here goes. I begin with thanks to you, the members. Thanks for your support, participation, ideas, thoughts, critiques, and involvement. Keep that enthusiasm and interest. Who knows to what heights AFCPE might reach in the future. Remember, we all have something to add. I also want to thank the Board, our committees—AFCPE operates with volunteers and our membership never hesitates to step up and do the job—Fran Lawrence, *Journal* editor, Jill Ladouceur, newsletter editor, Joyce and the conference committee, the speakers, session presenters and break-out session moderators. Finally, thanks to Gordon and the staff: Katie, Cara, Carol and Rebecca. These wonderful individuals are the cornerstone to our organization.

Task 4—Keep the passion. Clearly, there is work to be done in our field. As I have had the opportunity to listen and work with you this year, your passion can be heard loud and clear in words and actions.

Thanks to all of you for giving me this chance to work with you and I look forward to seeing you at future AFCPE conferences.

"Nothing great in the world has been accomplished without passion."
—Georg Wilhelm Friedrich Hegel, German philosopher (1770–1831).

"Where the needs of the world and your talents cross, there lies your vocation"—Aristotle

Stopping Overshopping: Three Highly Effective Techniques

By April Benson, Ph.D.

While media outlets today are focusing primarily on people who cut back as a result of the recession, there is still a segment of the population that didn't cut back. They are addicted to overshopping. Long trivialized as the "smiled upon" addiction, compulsive buying is finally coming out of the closet. Witness the scores of recent newspaper and magazine articles about it, the countless news segments on radio and TV, the reality show episodes devoted to shopaholics, and the mounting number of self-help books, academic papers, and monographs. Recent research suggests that between 5.8 and 8.9 percent of the American populace could be classified as compulsive buyers. Among mental health professionals and among financial planners, counselors, and educators, there's a growing interest and need (and perhaps even urgency in light of the current recession) to help overshoppers get control of their buying behavior.

April Benson will speak on Stopping Overshopping on Thursday, November 19, 2009, 3:45pm – 5:15 pm at AFCPE's Annual Conference in Scottsdale, Arizona

But unlike the situation with most other addictive disorders, there are relatively few specialized programs, targeted tools, and specific strategies for financial counselors, therapists, planners, and educators to use when working with shopaholics. If we are to help our clients, we have to know what techniques have proved effective with overshopping clients, whether we choose to use these techniques ourselves or to steer our clients in the direction of people, programs, and places that have this focus and expertise.

The following three exercises are easily learned. They increase awareness about shopping impulses, triggers, and consequences; they enhance the motivation to change; and they provide incontrovertible (and often surprising) evidence of where a client's money is going and just how necessary his or her expenditures are. While space doesn't permit a full explication of each exercise in this article, my presentation at the AFPCE will cover each one in detail. Each is also fully described and illustrated in my book, *To Buy or Not to Buy: Why We Overshop and How to Stop*.

1. A Regretted Purchase

This technique is a shopping visualization, a guided imagery exercise that asks overshoppers to remember a purchase they made and later regretted. Through a series of questions, first about the purchase and then about the regret, they soon become aware of the situational and motivational factors that led them to buy the object in the first place. They also come to recognize the reasons that they later thought better of the purchase, including its various consequences, financial and otherwise. Clients begin to see that there's a lot more to shopping than meets the eye; and they begin to grasp the idea that they can never get enough of what they don't really need!

2. The Importance Ruler

Formulating a realistic, measurable change that a client wants to make in the coming week is the first step in the importance ruler technique, one of many valuable strategies that come out of the motivational interviewing literature. Following the selection of this goal, clients ask and answer, in writing, a series of questions designed to help them assess their level of motivation, explore how they might begin the process of change, and anticipate and overcome obstacles that might arise. These questions also help them assess their confidence in achieving that goal. Considering all of this in advance—while the iron is cold—makes it much more likely that the selected change will happen.

3. The Daily and Weekly Weigh-In

The daily and weekly weigh-in is a form of "keeping your numbers"—with a twist: it asks clients not only to itemize everything they buy and specify how much they paid for it, the actual cost, but also, upon reflection, to assign each expenditure a necessity score of 0, $\frac{1}{3}$, $\frac{2}{3}$, or 1, based on how necessary they deem it to be. Multiplying the actual cost and the necessity score yields the necessity cost of each good or service. Comparing actual cost to necessity cost enables overshoppers to see, at the end of the week, just how much money they could have saved had they bought only what was more necessary, rather than less. The number is almost always an eye-opener. Recording and assessing each expenditure brings overshoppers out of their financial fog; with clarity about where their money is going and how much of their spending is really necessary, they moved toward mindful purchasing.

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Resources and Strategies for Educating and Protecting Investors

Based on a Panel Discussion at AFCPE's Annual Conference

Panelists: Don Blandin, President and CEO of the Investor Protection Trust, Pam Krueger, Executive Producer, co-host and creator of the "MoneyTrack" public television series, Jack Gallagher, co-host of the "MoneyTrack" public television series

This fun and informative session at AFCPE's Annual Conference in November will help you impact your constituents with tried and true investor education and protection resources and strategies. The economy and the challenges it continues to present to all Americans makes our collective financial education efforts very important. This session will provide you with a tested resource toolkit and concrete program ideas that you can use in your investor education and protection efforts.

Don, Pam and Jack will introduce the newly created "Investor Education and Protection Toolkit," (IPT). The goal of the toolkit is to provide you with tested resources that will help you educate and protect your constituents. The presenters will discuss the varied uses of each item in the toolkit and will provide lively demonstrations of MoneyTrack video segments and the multi platform online investor resources. As an attendee, you will receive your own toolkit which will include:

- The MoneyTrack season two updated 3-DVD set
- A giveaway postcard with online investor education and protection resources and descriptions
- Nine IPT publications: *The Basics of Saving and Investing: Investor Education 2020 curriculum; Five Keys to Investing Success; The Basics for Investing in Stocks; A Primer for Investing in Bonds; Mutual Funds: Maybe All You'll Ever Need; Getting Help With Your Investments; Maximize Your Retirement Investments; Personal Finance for Military Families; Salute to Smart Investing*

Don, Pam and Jack will also share examples of successful programs and case examples in which the toolkit resources have been used effectively for investor education and protection outreach efforts around the country with diverse audiences. Military service members and their families, older Americans, educators, financial planners and the general public have benefitted from these programs. The programs include: Investor University on Base, Brown Bag Lunch training sessions, the Troops Against Predatory $cams (TAP$) program in California featuring a military webinar and webisodes on MSN Money, Military Saves Week, the Money Matters road show in Pennsylvania, and the "How Can I Afford Retirement?" seminar series.

The session will end with the panelists answering questions from the audience and there will be a special quiz with prizes for five winners.

This panel will speak on Strategies for Educating and Protecting Investors on Thursday, November 19, 2009, 9:30 am – 10:45 am at AFCPE's Annual Conference in Scottsdale, Arizona

Getting the Most Out of AFCPE's Annual Conference

By Jill Anne Ladouceur

If you are like me, you're filled with anticipation for this year's AFCPE annual conference in Scottsdale, Arizona this November. As usual, it's sure to be an outstanding event. Each year, I plan to sit in as many sessions as possible, soak up all the great information available, pick the brains of my colleagues and put all these great ideas to work on my return to Denver.

What usually happens is…I attend as many sessions as possible, cram mountains of materials in my suitcase, come home and pile it on an empty corner of my desk until the next conference. Since my reality is seldom close to my ideal version, I'd like to offer a few tips for making the most out of your conference experience that I have picked up in my reading. Here's the plan…

Get Ready

- **Advance planning.** Familiarize yourself with the agenda (see page 8). It's important to map out your plan for the conference of which sessions appeal to you most.
- **Prepare by reading.** If any of the speakers you plan to hear are authors, read their books ahead of time. Hopefully that will give you a deeper level of learning when you hear them speak and possibly spark some questions that you may have on the topic. Make a list of possible questions. If they are not answered during the presentation, you are ready for the Q&A at the end of the session.
- **Meet your needs.** If you are attending for required continuing education, find out which sessions will help you fulfill that need.
- **Set some goals.** Write down particular goals you have for the conference. This may include specific people that you want to meet, questions that you can find the answers to, or information you need to gather.

Get Set

- **Gather yourself.** Get in the conference "mind-set." Gather together business cards, notepads and writing instruments. Bring along any other items that you may need (maybe a laptop, file folders or a tape recorder).
- **Prepare to network.** Make contacts ahead of time to set up meeting appointments and dinner engagements. Make a point to connect with colleagues you have met at previous conferences; after all, you probably only see them once a year.

Go

- **During a session.** Sit near the front of the room unless you must leave during the session. You will have fewer distractions, can hear better and can focus on your note taking.
- **A note on note taking.** Write your notes on the right side of the page and reserve the left side for your "to do" list. Jot things down on your list as your mind is stimulated by note taking. At the end of each day or near the end of the last day of the conference, accumulate your to-do lists into one compact list, assigning an "A" list for the most urgent short-term projects, "B" list for important

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Special Return Engagement: Mike Schenk speaks on The Economy and Consumer Financial Health

The greatest economic crisis since the Great Depression continues to have devastating effects on individuals and communities across the nation. The political and financial landscape has changed dramatically and permanently. While the worst may be over, the shifts that began as the crisis mounted will have enduring influences on consumer financial health and behavior. Mike's presentation will help you assess the changing economic outlook and how it will shape your consumer financial planning and consulting efforts.

Mike Schenk will speak at the closing session on Friday, November 20, 2009, 1:45 pm – 3:00 pm at AFCPE's Annual Conference in Scottsdale, Arizona

AFCPE'S Annual Conference Schedule of Events

Date	Time	Event/Session/Speaker
Sunday, November 15	2:00 pm – 6:00 pm	Registration
Monday, November 16	7:00 am – 5:00 pm 8:00 am – 5:00 pm	Registration Military Pre-Conference
Tuesday, November 17	7:00 am – 5:00 pm 8:00 am – 5:00 pm	Registration Military Pre-Conference
Wednesday, November 18	7:00 am – 6:00 pm 7:00 am – 1:00 pm 8:00 am – 1:00 pm 2:00 pm – 3:30 pm	Registration Cooperative Extension Pre-Conference Military Pre-Conference *Choose One—Opening Session 1:* ***Money Coaching: Managing Your Clients' Money Issues from the Inside Out,*** Deborah Price, Founder, CEO and Money Coach, Money Coaching Institute ***Student Loan Update,*** Todd Woodlee, Vice President of Business Development, National Student Loan Program
	3:30 pm – 4:00 pm 4:00 pm – 5:15 pm	Break *Opening Session 2:* ***Using a Return-on-Investment Model to Promote Financial Education in the Workplace,*** E. Thomas Garman, Personal Finance Employee Education; Aimee D. Prawitz, Northern Illinois University; Barbara O'Neill, Rutgers University; Jinhee Kim, University of Maryland; Jamie Richter, Northern Illinois University; and Paul Boyd, Dave Ramsey's Finance Peace
	5:15 pm – 6:00 pm 6:00 pm – 8:30 pm	Welcome Reception Dinner ***The Mind and Money: Cultivating Financial Happiness,*** Deborah Price, Founder, CEO and Money Coach Money Coaching Institute
Thursday, November 19	8:00 am – 5:00 pm 8:00 am – 9:15 am 9:30 am – 10:45 am	Registration Breakfast and Business Meeting *General Session—**Getting the Word Out: Resources and Strategies for Educating and Protecting Investors,*** Pam Kreuger and Jack Gallagher, Money Track, Don Blandin, Investor Protection Trust
	10:45 am – 11:00 am 11:00 am – 11:45 am	Break *Choose One—Concurrent Session 1:* **Credit 1**: ***When Creditors Are Predators,*** Brenda Procter and Andrew Zumwalt, University of Missouri Extension **Housing: *Weaknesses of Housing Affordability Indices Used by Practitioners,*** Melanie Jewkes, Utah State University Extension; and Lucy Delgadillo, Utah State University **Housing: *Charting Your Course to Home Ownership,*** Jeanette Tucker, Deborah Hurlbert, Krisanna Machtmes, Cynthia Richard, Sheri Fair, Deborah Cross, Cynthia Stephens, Margaret Burlew, and Valerie Vincent, Louisanna State University AgCenter

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Annual Conference Schedule

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Date	Time	Event/Session/Speaker
Thursday, November 19	11:00 am – 11:45 am	*Choose One—Concurrent Session 1 (continued):* **Insurance: *Long-Term Care—Talking, Deciding, Taking Action,*** Kathryn Sweedler, Amy Griswold, Molly Hofer, Paul McNamara, Katherine Reuter, and Cammy Seguin, University of Illinois Extension **Insurance: *Consumers' Perceptions and Attitudes Towards Buying Annuities: A Pilot Project,*** Elizabeth Gorham, South Dakota State University; and Sharon DeVaney, Purdue University
	11:45 am – 1:30 pm	Lunch on your own. Exhibit Hall will be open
	1:30 pm – 2:45 pm	*Choose One: Concurrent Session 2* **Financial Literacy 1: *Teaching Personal Finance by Color Using Allegories to Improve Student Self-Evaluation,*** Todd Christensen, Debt Reduction Services Inc. ***Impacting Workers Financial Wellbeing: Saving and Investing for Life (SAIL),*** Jeanette Tucker, Deborah Hurlbert, Krisanna Machtmes, Gloria Nye, Valerie Vincent, Adrianne Vidrine, Margaret Burlew, Diane Uzzle, Sheri Fair, Deniese Zeringue, Ginger Boutwell, Deborah Cross, and Terry Foster, Louisanna State University AgCenter **Retirement 1: *Turning Land Into Liquidity: Retirement Plans and Concerns of Farm Households,*** Barbara O'Neill, Stephen Komar, Robin Brumfield, and Robert Mickel, Rutgers Cooperative Extension ***Retirement Ready? Making Your Money Last – A Lesson for Retirement Planning,*** Jim Schaffer, Luke Erickson, Lyle Hansen, Beverly Healy, Marsha Lockard, and Marilyn Bischoff, University of Idaho Extension **Education 1: *Teaching for the Test, and Life is the Final Exam,*** Catherine Bell, Daniel Gorin, and Jeanne Hogarth, Federal Reserve Board ***Don't Re-Invent the Financial Wheel! Adapt Curricula to Meet Issues in a Timely Manner,*** Shirley Anderson-Porisch and Rosemary Heins, University of Minnesota Extension **Investing 1: *Gender Differences in Risk Tolerance: Are Women Really Different than Men?,*** John Grable, Kristy Archuleta, and Farrell Webb, Kansas State University; and Sonya Britt, Texas Tech University ***Teaching Mutual Funds to Persons Who Wish to Begin Investing,*** Jim Murphy, United States Marine Corps **Money Management 1: *Bankruptcy and Gender,*** Jean Lown, Utah State University ***Financial Security: Managing Money in Tough Times,*** Michael Gutter, University of Florida; Nancy Porter, Clemson University; Elizabeth Kiss, Purdue University; and Jane Schuchardt, CSREES-USDA
	3:00 pm – 3:45 pm	Poster Sessions *(see sidebar on page 9)*
	3:45 pm – 5:15 pm	General Session—***Stopping Overshopping,*** April Lane Benson, PhD
Friday, November 20	8:00 am – 12:00 pm	Registration
	7:00 am – 8:00 am	Continental Breakfast Exhibit Hall will be open
	8:00 am – 9:30 am	*Choose One—Concurrent Session 2:* **Financial Literacy 2: *Personal Finance Knowledge and Self-Efficacy among College Students:*** Stuart Heckman, Kansas State University ***Do the Behaviors of Students with School-Based Financial Education Differ from the Behaviors of Students with Community-Based Financial Education?,*** Michael Gutter, Zeynep Copur, Selena Garrison, and Dale Pracht, University of Florida **Credit 2: *The New Credit Card Rules: What You Need to Know,*** Jeanne Hogarth, Federal Reserve Board

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Annual Conference Schedule

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Date	Time	Event/Session/Speaker
Friday, November 20	8:00 am – 9:30 am	*Choose One—Concurrent Session 2 (continued):* ***Credit: American Dream or Nightmare – A Brief Video and Lesson Plan,*** Charlestien Harris, Bobbie Shaffett, Susan Cosgrove, and Rita Green, Mississippi State University **Education 2:** ***Financial Literacy of College Students: Understanding Student Interests in Technology Use and Content,*** Lori Hendrickson, Sara Croymans, Becky Hagen-Jokela, and Janene Gilman, University of Minnesota Extension; and Virginia Zuiker, University of Minnesota ***Teaching Financial Literacy: Engagement of Multigenerational Learners,*** Rebecca Hagen Jokela and Lori Hendrickson, University of Minnesota Extension; and Barbara Haynes, University of Wisconsin Extension **Education 3:** ***Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study,*** Wendy Way and Karen Holden, University of Wisconsin – Madison ***Smart Choice$: Money and Food Resource Management Curriculum,*** Jinhee Kim and Meredith Pearson, University of Maryland **Money Management 2:** ***A Simple, Time-efficient "Income & Expense Management Kit,"*** Jim Murphy, United States Marine Corps ***Financial Success for College Students: Two Successful Money Management Programming Models,*** Paul Goebel, University of North Texas; Kristy Vienne and Jacki Brossman-Ashorn, Sam Houston State University
	9:30 am – 10:00 am	Break
	10:00 am – 11:45 am	*Choose One—Concurrent Session 4:* **Education 4:** ***Evaluation of a Credit and Debt Education Program: Experience from the Classroom,*** Leslie Green-Pimentel and Irina Kunovskaya, University of Georgia ***Preparing High School Teachers to Teach Personal Finance: Teacher Training Workshops and More,*** Elizabeth Kiss, Purdue University; John Parfrey, National Endowment for Financial Education; and Wanda Fox, Purdue University **Money Behaviors:** ***What Practitioners Need to Know about Behavioral Finance Description of Content and Method,*** Kimberlee Davis, Texas State University ***When It Comes to Money, What's Your Type?,*** Linda Walker, Salt Lake Community Action Program; and Kyle Walker, Utah State Office of Rehabilitation **Money Management 3:** ***Choosing a Financial Professional,*** Karen Chan and Kathryn Sweedler, University of Illinois Extension ***Economic Crisis: Do Our Youth Have the Skills to Survive?,*** Sara Croymans and Janene Gilman, University of Minnesota Extension **Retirement 2:** ***Raising Awareness of the Retirement Savers Tax Credit through Student Educators,*** Lance Palmer, University of Georgia; Nathaniel Harness, Texas A&M University; and Joseph Goetz, University of Georgia ***How to Create a "Retirement Paycheck,"*** Barbara O'Neill, Rutgers Cooperative Extension **Education 5:** ***Make Your Presentation Powerful, Ideas That Work,*** Madeleine Greene and Jo Ann Linck, The Money Team; and Jocelyn Olympio, MHN Government Services ***New Tools for Teaching Basic Money Management Skills to Limited Resource Audiences,*** Joanne Bankston, Kentucky State University; and Robert Flashman, University of Kentucky
	11:45 am – 1:30 pm	Awards Luncheon
	1:45 pm – 3:00 pm	Closing Session—***The Economy and Consumer Financial Health*** Mike Schenk

Poster Sessions

Thursday, November 19, 3:00 pm – 3:45 pm

- **What Financial Counselors Should Know About Clients Who "Give Back to God": A National Qualitative Study of Why Americans Make Religious Contributions,** Loren Marks and Frances Lawrence, Louisiana State University; and David Dollahite, Brigham Young University
- **Possession of a Set of Estate Planning Documents In Virginia Among Adults 50 and Older With at Least One Adult Child,** Cynthia Horkey, Celia Hayhoe, Julia Beamish, Sophia Anong, and Alex White, Virginia Tech
- **Creating a Student-Friendly Personal Finance Literacy Service "No space, No money…. No problem!",** Linda Chalmers, University of Texas at San Antonio
- **Retirement Ready? A Curriculum to Teach Seven Retirement Planning Topics,** Marilyn Bischoff, Luke Erickson, Lyle Hansen, Beverly Healy, Marsha Lockard, and Jim Schaffer, University of Idaho Extension
- **Improving Financial Management Skills in Head Start Parents,** Rebecca Travnichek, University of Missouri Extension
- **Peer to Peer: College Students Offer Financial Literacy Lessons,** Pamela Kutara, Michael Cheang, Judith Mills Wong, Rosita Chang, and Christine Kirk-Kuwaye, University of Hawaii
- **Cash Matches are Made in Maryland — Not Heaven!,** Megan O'Neil-Haight, University of Maryland Extension
- **When Will You Have It All?,** Ivan Beutler and Lucy Beutler, Brigham Young University
- **Risk and Credit Payment Behavior,** John Grable, Kristy Archuleta, and Farrell Webb, Kansas State University
- **Single Mothers, Social Support, and Financial Distress,** Jamie Richter and Aimee Prawitz, Northern Illinois University
- **What Do Teens Want to Know About Money — A Comparison of 1999 and 2008,** Karen Varcoe, Patti Wooten-Swanson, and Margaret Johns, University of California
- **Credit Cards: Why It Pays to Shop Around,** Elvis Ortiz, University of California-Davis; and Jeanne Hogarth, Federal Reserve Board
- **Educating Financial Counselors and Planners: Assessing with Rubrics,** Patricia Swanson, Iowa State University; John Grable, Kansas State University; Margaret Fitzgerald, North Dakota State University; Sheran Cramer, University of Nebraska -Lincoln; Glenn Muske, Oklahoma State University; Bernadine Enevoldsen, South Dakota State University; and Deanna Sharpe, University of Missouri
- **Demonstrating Value: Program Evaluation Using Google Docs,** Jean Lown, Jennifer Jenkins, and Samantha Nelson, Utah State University
- **You Can Write A Book Too!,** Madeleine Greene, Jo Ann Linck, Steve Hannan, and Karen Brelsford, The Money Team
- **Health and Wealth—A No Risk Investment: Online Behavior Change Strategies to Improve Health and Wealth,** Linda Block and Rachel Kranch, The University of Arizona; Barbara O'Neill and Karen Ensle, Rutgers University
- **The Theoretical Circumplex Model of the Family Financial System: Rules, Emotions, and Communication,** William Bailey, University of Arkansas
- **A New Financial Aid Counselor's Resource: A Promising Pre-Financial Aid Workshop for Students,** Nancy Deringer and Colleen Robbins, University of Idaho
- **Consumer Shopping Access to Credit Card Information: A Challenge in 2009,** Sheree Jones and Irene Leech, Virginia Tech
- **A Baby Boomers' Guide to Financial Caregiving for Your Aging Parents,** Patti Wooten Swanson, University of California Cooperative Extension
- **Peeking Through the Wall: Understanding Client Reluctance to Share Personal Financial Information,** Crystal Terhune, University of Maryland Extension

Tools of the Trade

Later Life Farming: Creating a Retirement Paycheck—An online course developed to help farm families achieve financial security in later life whether they choose to stop working or not. The course consists of 10 modules and lists of action steps and references. A few sections of the course are New Jersey-specific but most of it is applicable nationwide. Later Life Farming is available on the Rutgers Cooperative Extension Web site at http://laterlifefarming.rutgers.edu/. For information about the Later Life Farming program, contact Dr. Barbara O'Neill at oneill@aesop.rutgers.edu.

In Over Your Head: Life-Saving Strategies for Financial Crisis—Newly revised publication from Ohio State University Extension, provides information on dealing with debt collectors and how to determine if filing for bankruptcy is the best option. The bulletin, No. 891, is free to download from OSU Extension's publications Web site, http://ohioline.osu.edu, under "Home." In addition, printed copies are available to order through OSU Extension's online store, http://estore.osu-extension.org, for $5.25, plus tax and shipping. Just search for "In Over Your Head" or click on "Home-Family-Youth."

Today's Consumer—A quarterly electronic newsletter produced by the University of California Cooperative Extension's Consumer Economics Program for the staff of Cooperative Extension and other organizations to help consumers better manage their resources. Previous issues are available at http://danrpeoplelinks.ucr.edu/nb7/nb7.html.

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Tools of the Trade

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NASSA Targets Workplace Investment Fraud—The North American Securities Administrators Association has a new investor education initiative to equip millions of union and employee association members with the knowledge and skills they need to protect themselves from investment fraud. Available online at http://www.nasaa.org/NASAA_Newsroom/Current_NASAA_Headlines/10930.cfm

FINRA Investor Alert on Municipal Bonds—FINRA issued a new alert, "Municipal Bonds—Staying on the Safe Side of the Street in Rough Times", along with a Muni-Bond Investor Checklist (linked to from the Alert). The alert outlines the basic characteristics, risks, and benefits of investing in municipal bonds and aims to help the investing public better understand and mitigate the risks of investing in these instruments. Visit the FINRA Web site at www.finra.org.

Call for Papers

Journal of Financial Counseling and Planning—Open submissions. www.afcpe.org

Family and Consumer Sciences Research Journal —Open submissions. www.aafcs.org/resources/fcsrj_submission.html

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

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

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Managing Clients' Money Issues

Continued from page 1

millions of people even in good financial times. People often have unconscious beliefs related to money that govern their choices, behaviors, and day-to-day management of money issues. Most of the money challenges that people suffer from are deeply entrenched family patterns that have been passed down from one generation to the next. Some of the more common unconscious and conflicting beliefs that people have are:

- Money is evil
- Rich people are greedy
- I don't deserve money
- There's never enough money
- It's not nice to talk about money
- Money doesn't buy happiness
- The more money you have, the bigger the problems you have
- It is better to give than receive

Money remains a fairly taboo subject which can trigger an array of emotions such as fear, guilt, shame and anxiety. Consequently, people often develop avoidance strategies as a way of coping with their feelings until they "hit bottom" and are forced to by their financial circumstances.

Another major contributing factor to our collective money issues is the lack of training and education that most of us receive, either at home or in school. As a result, most of what we learn about money management and investing is through unconscious observation which more often than not, is seriously flawed.

With these two very challenging dynamics at play, both the absence of education and our resistance to dealing with our personal money issues, we have inadvertently created the conditions for the "perfect storm." Financial professionals need to become aware of how these underlying patterns influence our clients' behaviors and decisions. Perhaps more importantly, we should understand that most of these issues are unconscious and therefore, more emotional than rational.

Implementing a New Financial Model

Clearly, there is a pressing need for a new model to help people better manage the current financial environment. One approach is a "financial triage" model that uses a "money or financial coach" to help bridge the gap between financial and mental health issues.

The roles and responsibilities of a money coach are to serve as an intermediary and advocate on behalf of an individual, assess and profile the client's needs (both personal and financial), and coach the client through the best available options.

The money coach must have a deep understanding of underlying money issues and possess both the emotional and financial literacy skills necessary to help clients move beyond their money issues, patterns, and behaviors. They are trained to understand the behavioral and emotional patterns that influence their clients' financial lives and to offer tools and strategies for helping their clients to make meaningful change.

Some Tips for Helping Your Clients Manage Their Money Fears

- Encourage them to take a break from negative news and media—avoid doom and gloom as it stimulates the anxiety centers in the brain.
- Be financially proactive—what they don't know or aren't dealing with can hurt them. With your help, they can rise above their circumstances over time.
- Help your clients become aware that their thoughts do matter and play a

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Managing Clients' Money Issues

Continued from page 10

large role in how well they function in the world. Use positive affirmations and stress management techniques to help your clients control their fearful and negative thinking.

- Studies indicate that the practice of daily gratitude increases brain function and our sense of well-being in the world. Have your clients make a list of all they have to be grateful for and focus on that daily.
- Have your clients create a new intention and vision for their life that they can begin to implement in small but certain steps daily.
- When clients are fearful or overwhelmed they cannot manage too much at one time. If possible, help them to manage one issue at a time.
- Clients often feel deep shame about their circumstances. Offer them a safe, judgment-free and compassionate support—they will be more responsive and grateful.
- Tell them you are their ally and advocate in becoming financially awake, aware and empowered!

One by one, the millions of Americans affected by the financial crisis will need the help and support of professionals to overcome their difficulties. This creates both challenges and opportunities to all financial professionals who may need to increase their awareness and skills in order to better serve their clients in this economic climate. Our present economy and personal financial circumstances can be transformed by our willingness to look deeply at ourselves and take responsibility for our own choices and destiny, so that, together, we can make our lives and our country prosperous and whole again.

Deborah Price is the founder of The Money Coaching Institute, which provides money coaching, business coaching and training to individuals, couples and companies. Deborah is the author of Money Therapy: Using the Eight Money Types to Create Wealth and Prosperity, Money Magic: Unleashing Your Potential for Wealth and Prosperity, *and* Start Investing Online Today. *She is one of the leading experts and pioneers of this field and has been featured on numerous radio talk shows, public speaking engagements, and national television.*

Stopping Overshopping

Continued from page 3

To help clients off the consumer escalator, we have to foster and reinforce the goal of what Paul Hwochinsky calls "true wealth," the leveraging of those nonfinancial assets, different for each person, that invigorate and vitalize: talents, hobbies, close connections with people and animals, communion with nature. Materialism focuses on status, power, and control and cannot fulfill us. True wealth can and does fulfill us, but acquiring it isn't easy. Powerful forces feed luxury fever. To overcome them, as a culture, we must back away from the fierce pursuit of excess, and learn and teach proportion and perspective. Enough makes life rich. Too much impoverishes.

April Lane Benson, Ph.D. is a New York psychologist who specializes in the treatment of compulsive buying disorder. Author of To Buy or Not to Buy: Why We Overshop *and* How to Stop *and editor of* I Shop, Therefore I Am: Compulsive Buying and the Search for Self, *she works with individuals and groups and maintains an informative Web site at www.stoppingovershopping.com. Dr. Benson can be reached at aprilbenson@stoppingovershopping.com and by phone at (917) 885-6887.*

Call for Papers

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

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

Journal of Financial Planning— Open submissions. www.journalfp.org/Contribute/WritingGuidelines

Journal of Family and Economic Issues, Family Business— Deadline is October 31, 2009. http://springerlink.com/content/1058-0476

Funding

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

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

FY 2009 AFRI RFA— Deadline September 30, 2009. Visit Grants.gov for the application package.

Beginning Farmer and Rancher Program (BFRDP) RFA— Visit the CSREES Web site at www.csrees.usda.gov/fo/beginningfarmerandrancher.cfm to view the CSREES Funding Opportunity, and the Grants.gov Web site for the application package.

Calendar of Events

October 10–13, 2009

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

November 16–22, 2009

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

November 18–20, 2009

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

December 3–4, 2009

Consumer Federation of America: Financial Services Conference, Washington, DC. Information pending. www.consumerfed.org

February 21–28, 2010

America Saves Week 2010— Planning can be viewed online at www.ebri.org/pdf/ChairSpring09

Getting the Most Out of AFCPE's Annual Conference

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short-term projects, "C" list for research, "D" list for long-term projects. By the time you get home, you'll have a concise plan of action.

- **Keep an open mind.** With an open way of thinking, you are prepared to learn. Be mindful of the little gems of ideas that can enrich your life and your business.
- **Wear your nametag at all conference functions.** Not only is it important to identify yourself from a logistical standpoint, it's important for connecting with those you meet. How many times have you forgotten someone's name at exactly the wrong moment? Don't leave people guessing. Also, to end the discussion once and for all, the nametag goes on your right side. That way it's facing the person whose hand you are shaking. A note of safety: remove your nametag whenever you leave the hotel.
- **Don't interrupt, dominate or argue with speakers or your colleagues.** It's okay to ask for clarification on a point; however, don't belabor it. It's important that others have airtime, too. We can always learn from our colleagues and the interesting thoughts they have on a given topic.
- **Silence is golden.** Silence your cell phone. Enough said.
- **Give your opinion.** Be sure to complete the evaluation form at the conclusion of each session. These forms are the perfect tool to make suggestions, comments or complaints. If you enjoyed the conference, take the time to tell AFCPE staff. If you were disappointed with a workshop or panel, explain why the session didn't meet your needs or expectations. Also, list speakers who were outstanding, along with those that you felt were off the mark. The evaluation form is the most valuable tool conference organizers have for planning future conferences. Your feedback will ensure that efforts are made to improve the quality of the workshops, panels and discussion groups. Write something interesting…maybe you'll be quoted in the conference follow-up or promotional materials!

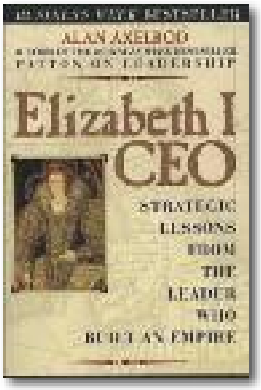
Soak up all the great information available, pick the brains of your colleagues and put all these great ideas to work when you get home.

When You Get Home

Even if you are not required to do so, write a report or memo to your boss or team and explain the value of the conference and what you learned. Be specific. It is a great way to organize what you learned in your own mind. File one copy, take one home for your personal file, and send one to your boss anyway (and perhaps even to your boss's boss).

Now that you're all revved up about your professional association, take this chance to get involved. The best way to meet new people is to volunteer. You can start small, perhaps as a member of a committee or to help with programming for next year's conference. Who knows, you may rise all the way to association president and imagine the invaluable contacts and lifelong friends you will make along the way.

Jill Anne Ladouceur is editor of The Standard *and can be reached at ladjill@hotmail.com.*



Elizabeth I, CEO: Strategic Lessons from the Leader Who Built an Empire

Written by Alan Axelrod

Reviewed by Sheila McClune

Philosopher George Santayana said, "Those who fail to learn from history are doomed to repeat it." There are certainly many lessons that can be learned from history, and from the study of historical figures. Elizabeth I, CEO, by Alan Axelrod, takes a look at the reign of Queen Elizabeth I of England in light of the modern business world.

When Elizabeth I was crowned Queen of England in 1558, England was on the brink of ruin. The economy was struggling, the country was on the brink of civil war and it was ripe for invasion by foreign powers. When Elizabeth died 45 years later, the country was the richest and most powerful nation in Europe. This book investigates how she accomplished the turnaround, and shows how, in many ways, the techniques and strategies she used are still applicable for today's business leaders.

While the analysis is not perfect (for example, the author praises Elizabeth at great length for her handling of religious strife, but ignores the fact that Charles I was beheaded by the Roundheads a mere 46 years after her death due to a continuation of that conflict), and some of the 136 "lessons" become repetitive by the end of the book, I still found the book to contain a number of useful insights, in particular, Chapters 4 ("Creating a Common Cause Without Tyranny") and 5 (Building A Loyal Staff—And A Loyal Opposition").

Chapter 4 emphasized the importance of finding ways to encourage everyone in an organization to play on the same team. To do this, a good leader maintains frequent, direct, and honest communication. Elizabeth observed that there were many ways to interpret scripture, and that the interpretations were often contradictory and distorted. In order to prevent her words from being likewise misinterpreted, Elizabeth knew the importance of communicating directly whenever possible, and of monitoring the response to her communications, so that if there were signs that what she had said were being misinterpreted, she could issue a correction or clarification.

Another lesson included in this section is that of knowing when to enforce the letter of the law and when to make allowances for circumstances. A leader must enforce rules in order to maintain discipline, but should also take into account that the rules are being applied to people, who don't always fit perfectly within the bounds of the rules. In some cases, it may be more effective for a leader to bend a rule, or postpone the enforcement of it, than to follow it blindly.

This section of the book also emphasizes the importance of acting for the long-term good of the organization. While a leader may find an easy or obvious solution to the problems facing his or her company, they should always look beyond the immediate future to see if there might be a negative impact further down the road. This may sometimes mean that as a leader, one must follow a path that appears to be risky, but which better serves the company's future.

In Chapter 5, Axelrod shows how a good leader can use the lessons of Elizabeth I to build and maintain an effective and motivated staff. To begin with, a good leader should introduce change gradually. "Evolutionary change is preferable to revolutionary change." Elizabeth did this by maintaining some members of the Privy Council who had served under her predecessor, Queen Mary, while at the same time introducing new members who were more in line with her philosophy.

A good leader should also be able to recognize and reward boldness, but should also cherish good judgment. Axelrod uses the example of Sir Walter Raleigh to show how Elizabeth demonstrated this precept. She rewarded his audacity in going forth to acquire lands in the New World, but she also recognized that his judgment was flawed, and that he was sometimes boastful, extravagant, and insolent. Therefore, she rewarded his explorations, but kept him from a position on her Privy Council, where his lack of judgment would have been disastrous.

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Elizabeth I, CEO: Strategic Lessons From The Leader Who Built an Empire

Author: Alan Axelrod
Publisher: Penguin Group (USA)
ISBN 13: 9780735203570

Notes from the Executive Director

By Gordon Genovese

AFCPE Executive Director

Let me begin with a shameless plug for the upcoming AFCPE Conference. This issue of *The Standard* highlights some of the activities that will be taking place as we join for our annual colloquium in Scottsdale, Arizona. As you can see, your conference committee and national staff have worked diligently to bring you information and tools relevant to today's economic conditions. We look forward to seeing you at the conference and hearing your feedback. If you haven't registered yet, please do—we would hate to miss the opportunity to get reacquainted and network with you. You can register online at www.afcpe.org.

Throughout this year, I have concentrated on highlighting the legislative and regulatory efforts that may have an affect on the research, education, and counseling efforts of our membership. To close out that theme, I want to briefly look at the Consumer Financial Protection Agency Act of 2009, H.R. 3126, introduced in the House of Representatives on July 8, 2009.

This act would establish the Consumer Financial Protection Agency as an independent executive agency to regulate the provision of consumer financial products or services. The agency would regulate products and services under this Act and under the consumer finance laws, including the Electronic Funds Transfer Act, Equal Credit Opportunity Act, provisions of the Fair Credit Reporting Act, Fair Debt Collection Practices Act, Home Mortgage Disclosure Act, Real Estate Settlement Procedures Act, Truth in Lending Act, and Truth in Savings Act. The act also transfers authorities concerning consumer financial protection functions of the Board of Governors of the Federal Reserve System, Comptroller of the Currency, Director of the Office of Thrift Supervision, Federal Deposit Insurance Corporation, Federal Trade Commission, and National Credit Union Administration.

The Consumer Financial Protection Agency Act is a far-reaching piece of proposed legislation that we should all keep our eye on. The act has the potential to affect how we as personal finance professionals interact with those we educate and counsel on a day-to-day basis. The full text of H.R. 3126 can be found at www.thomas.gov/.

To keep a balanced view regarding The Consumer Financial Protection Agency Act it is helpful to look at press releases from two organizations. First, the Consumer Federation of America (CFA) press release strongly advocates Congress to pass this legislation. The press release cites consumer dissatisfaction with the performance of regulatory efforts that led to the current financial downturn, and their support for increased regulatory oversight in several areas such as, mortgages, banking, and credit. This press release, as well as other releases regarding consumer advocacy issues, can be found on the CFA Website at www.consumerfed.org/releases.cfm.

Secondly, the Financial Services Roundtable press release (actually a series of press releases) provides an opposing point of view regarding The Consumer Financial Protection Agency Act. The Roundtable, while supporting increased and enhanced regulatory efforts, opposes the Consumer Financial Protection Agency Act creation of a separate consumer protection regulator. The Roundtable believes that "strengthening existing prudential regulators with guiding principles who can regulate along with safety and soundness is the best approach for both consumers and the economy." Press releases from the Roundtable are located on its Web site at www.fsround.org/media/index.html.

It is not surprising that an organization dedicated to consumer advocacy, consumer research, and consumer education, CFA, and another that represents one hundred of the largest integrated financial services companies providing products and services to the American consumer, the Roundtable, have opposing views on this legislative effort. What is interesting and salient for our researchers, educators, and counselors is the common ground recognized by both organizations: the American consumer wants and deserves better regulatory efforts regarding financial products and services. Our role is to ensure they understand those regulations if and when implemented.

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

Book Review: Elizabeth I CEO

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Of the entire book, however, the precept that struck the deepest chord in me was that a good leader should not only give orders, but should explain why they are giving them. By doing so, a leader empowers his or her subordinates and allows them to use their creativity, intelligence, and initiative to find better ways to address the problems facing the organization. It also forces the leader to think through all of his or her decisions more thoroughly. In some cases, when trying to articulate the why of an assignment, a manager or CEO can see that the reason is inconsistent with the company's goals or that the task does not have any value. Such assignments can then be revised or even discarded, allowing the organization to focus on matters of more importance.

Describe in specific detail, how you have incorporated and applied the learning into your job and everyday life experience.

As a result of reading this book, I am looking at my duties in a different light. I am evaluating my communications more carefully to make sure that they are as direct and as unambiguous as possible. I am looking at the "rules" that are part of my position, in light of the fact that rules cannot always be rigidly enforced. And I am trying to take a more objective look at the work I do to see how it can best benefit the long-term organizational goals. I am also resolved to question the "why" of a directive if I feel it has not been adequately articulated.

There were lessons from this book that were applicable to my life outside the office. I am part of a historical study and re-creation club that places high value on tradition, but at the same time wishes to embrace change. By using Elizabeth's concept of introducing change gradually, I hope to have a positive impact on my group.

Sheila McClune is a data analyst for the Financial Planning Assocation. She can be reached at Sheila.McClune@fpanet.org.

Congratulations New Certificants

AFCPE Accredited Financial Counselor® Graduates (4/7/09 through 9/9/09)

Alanis, Vanessa
Anderson, Mary
Aubrey, Jennifer
Bacungan, Merlyn
Barnett, Brad
Barstow, Wally
Bonheim, Karen
Bradford, Melissa
Brady, Chris
Branham, Melanie
Britton, Amy
Bush, Hiroko
Byrne, Michael
Campos, Virginia
Cooper, Karen
Cuba, David
Daves, Michelle
Davis, Suella
Dedrick, Leigh
Denton, Rebecca
Dimitro, Katina
Dlugiewicz, Deanna
Dunlop, Mark
Duplantier, Maria
Eesley, Connie
Escobar, Hugo
Eubanks, John
Felten, Nicole
Ferguson, Mary
Fiers, John Robert
Foss, Kelli
Fulton, Shin Yi
Gann, John
Garrett, Jamie Lynn
Geis, Lisa
Gonzalez, Shonte
Goodman, Frances
Gotel, Donna
Green, Stephanie
Grimsley, Karen
Hall, Erin
Harris, Steve
Hartfield, William Lynn
Hartung, Patrice
Hasegawa, Gary
Hill, Regina
Hudson, Joseph
Hughes, Stacey
Jackson, Diamond
Johnson, Carl
Jones, Darryl
Jones, Yolanda
Julius, Christine
Kadokawa, Drew
Keosaian, David
Law, Ryan
Leiva, Miriam
LeRoux, Janet
Lewis, Bonnie
Librea, Samantha
Lunsford, Rita
Mace, Teresa
Mancillas, Ann
Mathis, Sonja
McAllister, Michelle
McDaniel, Tasha
McNamara, Naomi
Mickens, Brenda
Mielitz, Kate
Miller, Raymond
Montoya, Kelli
Moore, Anya
Nash, Mary
Nelson, Debbie
Nero, Ruth
Nguyen, Ly
Nichols, Stacy
Orth, Janelle
Panetta, Graziella
Pichelmayer, Julia
Place, Debra
Primeaux, Cheryl
Ream, Sharon
Reliford, Trina
Rice, Arketa
Riggs, JonNisha
Rivon, Adam
Roberts, Jennifer
Robinette, Carol Anne
Sather, Megan
Scace, Tamara
Scull, Nancy
Siegel, David
Smith, Robin
Sosa, Rachael
Sparks, Shantal
Strawser, Melissa
Talbot, Elizabeth
Taylor, Jonathan
Teixeira, Angela
Thomas, Kim
Upton, Trysha
Vaillancourt, Kathleen
VanWinkle, Tonya
Viola-Hudak, Michele
Walrath, Heather
Whiskeyman, Jennifer
Williams, Blake
Williams, Dawn Marie
Willis, Erin
Willy, Joyce
Wright, Lisa
Yarrell, Joan
Yeager, Elizabeth
Yoakum, Catherine

Correction from 4th quarter 2008

Landrum, Marilyn (graduated 11/30/08)

AFCPE Accredited Credit Counselor® Graduates (4/7/09 through 9/9/09)

Bohn, Scott
Coughenour, Jeff
Farmer, Sarah
Hutson, Jennifer
Jaramillo, Marcy
Kingston, Ryan
Love, Ashley
Medina, Pam
Merrill, Jason
Robbins, Amy
Thomas, April
Wilford, Jennifer

AFCPE Certified Housing Counselor® Graduate (4/7/09 through 9/9/09)

Acker, Lee
Anthon, Kelli
Cron, Mary
Graves, Jeffrey
Johnson, Kathy
Kumley, Leesa

AFCPE Accredited Financial Counsellor Canada℠ Graduates (4/7/09 through 9/9/09)

Capela, Fernanda
Devlin, Holly
Forget, Estelle
Lewin, Nina
Macaulay, Margaret
Paldus, Alison
Plowman, Cathy
Ramlal, Helen
Riddell, Jean
Sangster, Paula Jean
Smith-Preston, Lee
Thompson, Paulette

Our apologies to those listed in the 3rd quarter issue of *The Standard*. Inadvertently, the names of new enrollees were listed, rather than graduates.

AFCPE

Association for
FINANCIAL COUNSELING • PLANNING • EDUCATION

1500 W. Third Avenue, Suite 223

Columbus, OH 43212

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