



AFC®
Candidate Handbook

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Introduction

AFCPE® supports researchers, educators, and counselors by establishing and upholding certification standards for professionals impacting the lives of consumers through financial counseling and planning education. Financial counseling and planning education is the integrative, multidisciplinary field of social science that studies personal finance and helps families from all walks of life make effective financial decisions.

The AFC® (Accredited Financial Counselor®) designation demonstrates to colleagues, clients, employers, and the public that certified individuals have the knowledge and proficiency required of the financial counselor professional. Professionals earn this distinction through education, experience, and by meeting the highest standards of social science and practice of professional financial counselors validated by their performance through examination.

Development and maintenance of the AFC examination is based on a job/practice analysis study process that is designed to ascertain, directly from practicing professionals, the frequency with which knowledge and skills are applied in practice, and the importance or criticality of required knowledge, skills, and abilities.

The Certification Council is responsible for crucial decisions related to the development, administration, and ongoing maintenance of the certification programs.

Mission

To ensure the highest level of knowledge, skill, and integrity of the personal finance profession by certifying, connecting and supporting diverse and capable professionals who serve communities worldwide.

Established in 2013 as an independent and autonomous unit of the AFCPE, the Certification Council ("Council") promotes the highest standards of the financial counseling and planning education profession through the development, implementation, coordination, and evaluation of all aspects of the

Vision

AFCPE envisions a future where all people - regardless of income or background – are empowered to achieve lasting financial well-being through the highest standards of financial counseling, coaching, and education.

Accredited Financial Counselor®

An Accredited Financial Counselor® has the skills to assist individuals and families in the complex process of financial decision making, including the ability to:

- Educate clients in sound financial principles.
- Assist clients in the process of overcoming their financial indebtedness.
- Help clients identify and modify ineffective money management behaviors.
- Guide clients in developing successful strategies to achieve their financial goals.
- Support clients as they work through their financial challenges and opportunities.
- Help clients develop a new perspective on the dynamics of money in relation to family, friends and personal self-esteem.

“The certification process announces to clients that I have achieved a certain level of competence and that an independent body of professionals has found my abilities to meet the standards.”

—Jon Cook

The AFC® designation enables the individual to work with clients in a financial counseling or education setting to assess and improve their financial decision making. AFC certified professionals work all over the world as researchers or educators in schools, University Extension staff, private practitioners, and military financial counselors. They work in financial planning firms, law firms, credit and debt repayment agencies, banks and credit unions, government agencies and many other organizations committed to improving the financial capability of individuals and families.

Section 1: How to Apply for Certification

Eligibility

The Certification Council has developed requirements for eligibility to ensure that the application process is fair and impartial for all applicants. Each eligibility requirement has been established to ensure that individuals certified by AFCPE have an acceptable level of knowledge and proficiency necessary to provide financial counseling services.

AFC Eligibility Requirements

To earn the AFC credential, all candidates must:

1. Educational Requirement: Meet any **ONE** of the following educational requirement pathways:

a. **Financial Education**

Completion of applicable course work in Personal Finance, Financial Planning, Financial Counseling, Consumer Sciences, or equivalent curriculum* from a regionally-accredited college or university in the United States during the past seven (7) years.

- i. Individuals who completed their degree/coursework more than 7 years prior to AFC application will still qualify under this option if they have been employed full-time in the financial counseling or financial education field for at least 4 of the last 7 years, or employed part-time in the financial counseling or financial education field for at least 5 of the last 7 years.
- ii. A transcript showing completion of coursework that corresponds to all of the AFC core competencies must be submitted electronically with initial registration for the AFC certification program.
- iii. *AFCPE recognizes that different schools use different terminology. An equivalent degree is defined as a degree in the financial field with coursework that corresponds to all the AFC core competencies. For any coursework that does not fall under the above titles, applicants will be

asked to provide specifics on coursework completed including competencies they believe have been satisfied.

b. Professional Designation and Training

Certified Financial Planner (CFP), Certified Public Accountant (CPA), Chartered Financial Consultant (ChFC), or Chartered Financial Analyst (CFA) professionals must provide verification that the professional certification is current and in good standing **AND** complete either:

(1) Verify completion of applicable course work (corresponding to the remaining competencies not met by the professional designation in Financial Counseling, Consumer Sciences, or comparable curriculum* from a regionally-accredited college or university in the United States by submitting transcript electronically, or

(2) Enroll in the AFCPE Financial Counseling and Debt Management self-study module[†].

c. Self-Paced Study

Complete the AFCPE Self-Paced Study Accredited Financial Counselor course. Qualifying military spouses may complete AFCPE Self-Paced Study through the FINRA Foundation Military Spouse Fellowship program.

d. AFCPE Approved Education Program

i. Distance Learning Program

Complete the AFCPE distance learning program[†] offered by an approved distance learning provider.

ii. Approved University Program

Complete an AFCPE approved university program[†] by one of the approved education program providers listed on the AFCPE website who have met the following guidelines established by AFCPE:

- Programs must be housed within post-secondary institutions accredited by one of the six (6) regional accrediting agencies recognized by the Department of Education, and all coursework should be, at a minimum, at an Undergraduate level of study.

- Coursework must cover subject areas corresponding to the core competencies required to sit for the AFC certification exam (a minimum of 6 credit hours is required to satisfy this requirement).
- Required curriculum should be within a program that supports student development in personal finance, debt management, and counseling skills through additional coursework and/or other educational or experiential opportunities.
- The University Supervisor, a faculty member of the University, must be an AFC in good standing or have a graduate degree from a financial planning, financial counseling or other degree approved on a case-by-case basis.

[†] Note Regarding Education Options: Training provided, or approved, by AFCPE is optional and is not a requirement for AFC certification. Individuals applying under the Financial Degree and Professional Designation and Training pathways are not required to complete AFCPE provided or approved education. Each education pathway is designed to ensure that applicants have been exposed to education that corresponds with each of the core competencies on the AFC examination.

The AFCPE Certification Council does not develop, approve, recommend, or endorse any educational programs, study programs, or other offerings. AFCPE courses are developed and delivered by the AFCPE independent of the Certification Council with no access to confidential AFC examination content. All applicants are encouraged to choose the educational pathway best suited to their educational background and professional experience.

2. Examination: Pass the AFC examination.

Experience Requirement: Submit verification of 1,000 hours of financial counseling experience. Acceptable experience includes:

- Offering one-on-one counseling or advising services for clients
- Developing and conducting education and training for clients
- Developing education and training programs for financial counselors
- Conduct educational training for financial counselors
- Serving as an education director for a financial counseling organization
- Supervising financial counselors

The experience requirement can be met before or after the candidate completes the exam requirement. Certification will not be granted until all requirements have been completed successfully.

3. Final Certification Documentation: Complete the AFC final certification documentation. Final certification documentation includes:

- a. Agreement to adhere to the AFCPE Code of Ethics.
- b. Submission of three letters of reference attesting to professional competence and experience. One letter must be from a supervisor and submitted on letterhead, one letter must be from a fellow financial counseling professional and submitted on letterhead, and one must be from a client.

Timeframe for Completion

All requirements for certification must be completed and submitted for review by deadline:

Educational Requirement Pathway	Deadline
Financial Education	1 year from date of registration
Professional Designation	1 year from date of registration
Self-Paced Study	3 years from date of registration
AFCPE Approved Education Program	3 years from date of registration

One 6-month extension is available with payment of the extension fee. To request an extension, please complete the Certification Extension Request Form available at my.afcpe.org. AFCPE will notify you about the status of your extension request within 2-3 business days of receipt. If approved, an extension of six months from your original deadline will be granted. All program requirements must be met within the 6-month extension period or re-enrollment in the program will be necessary. No further extensions will be considered or granted.

Eligibility Appeals / Denial

A candidate whose eligibility has been denied may appeal the decision.

Appeals regarding certification examination eligibility must be submitted in writing to the Certification Program Director via email to mstarkey@afcpe.org or via mail to AFCPE, 79 S. State St., Suite D3, Westerville, OH 43081 within thirty (30) calendar days of the adverse decision or notification. The candidate must submit the appeal in writing and explain in detail:

- 1) The nature of the request and the specific facts and circumstances supporting the request,
- and 2) all reasons why the action or decision should be changed or modified.

The candidate must also provide accurate copies of any relevant supporting documents. The Certification Program Director will review the appeal within fifteen (15) business days. If the issue cannot be resolved by the Certification Program Director, he/she will refer the appeal to the Certification Council. The appeal will also be referred to the Council if the candidate does not accept a determination by the Certification Program Director.

The Council will review the appeal within thirty (30) days and will make a determination within sixty (60) days. The decision of the Certification Council is final.

Enrollment Requirements

Taking the certification examination is voluntary. AFCPE strictly adheres to the eligibility requirements for certification.

How to Enroll

It is the responsibility of the applicant to comply with all procedures and deadlines to establish eligibility to take the examinations.

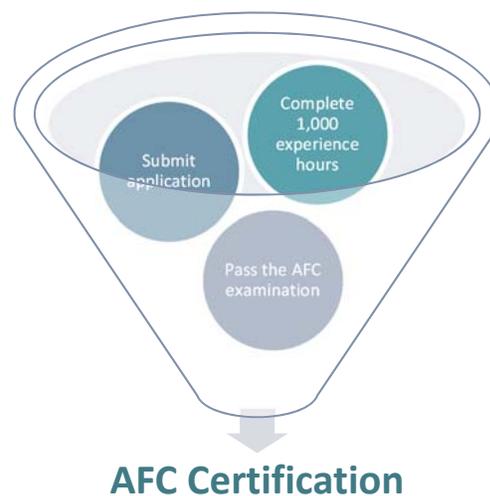
To enroll for certification, submit the enrollment form online at www.afcpe.org. Incomplete or illegible applications may not be processed.

Candidates will receive confirmation that their enrollment has been processed, along with other critical communications, via email, therefore, it is vital to ensure that the correct email address is included on the form.

Candidates are eligible to request the first attempt at the examination at any time after their enrollment, and educational requirement has been accepted. To request an examination appointment, candidates should login into <https://my.afcpe.org> to submit any applicable testing fees. Within three (3) days of submission, candidates will receive an email from the examination administrator containing instructions for scheduling their preferred examination date.

Test Fees

Fee information is available at www.afcpe.org.



Examination Administration

Examinations are delivered by computer at more than 300 PSI Assessment Centers located throughout the United States. Computer examinations are administered by appointment only Monday through Friday at 9:00 a.m. and 1:30 p.m. Saturday appointments may be scheduled based on availability. Available dates are provided when scheduling an examination. Candidates are scheduled on a first come, first served basis.

Assessment Center Locations

PSI Assessment Centers have been selected to provide accessibility to the most candidates in all states and major metropolitan areas. A current listing of PSI Assessment Centers, including addresses and driving directions, may be viewed at PSI's website located at www.goAMP.com. Specific address information will be provided when you schedule an examination appointment.

Scheduling an Examination

The AFC exam is offered at PSI Assessment Centers throughout the United States. Once you have submitted an application and have been approved for the examination, there are two ways to schedule your examination:

1. Online Scheduling: Go to www.goAMP.com at any time and select "Candidates." Follow the simple, step-by-step instructions to register for the examination; or
2. Telephone Scheduling: Call PSI at 888-519- 9901 to schedule an examination appointment. This toll-free number is answered from 7:00 a.m. to 9:00 p.m. (Central Time) Monday through Thursday, 7:00 a.m. to 7:00 p.m. on Friday, and 8:30 a.m. to 5:00 p.m. on Saturday.

If you contact PSI by 3:00 p.m. Central Time on...	Depending on availability, your examination may be scheduled as early as...
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday/Saturday
Thursday	Monday
Friday	Tuesday

When you schedule your examination appointment, be prepared to confirm a location and a preferred date and time for testing. You will be asked to provide your unique identification number. You will be notified of the time to report to the Assessment Center and, if an e-mail address is provided, you will be sent an e-mail confirmation notice.

If special accommodations are being requested, complete the *Request for Special Examination Accommodations* forms included in this handbook and submit to PSI at least 45 days before the desired examination date.

International Testing

If you are a US Citizen stationed overseas serving in the US military, AFCPE offers the administration of its certification examinations overseas through PSI. Please contact your preferred local test center to arrange a mutually acceptable testing date and time at least three (3) weeks prior to your preferred testing date. Test centers within your local area may include college and university testing centers, libraries, or education centers on a US military base. You should tell your Test Center Officer that you will be taking a computer-based exam which requires internet access.

Once your appointment is set with the test center, please email the date, time, Test Center Officer's name and email address, and physical address of the testing location to AMPIntlExamServices@goamp.com. An International Testing Fee applies to any examinations delivered outside of the PSI network.

Rescheduling or Cancelling an Examination

You may reschedule your appointment **once** at no charge by calling PSI at 888-519-9901 at least two business days prior to your scheduled appointment. The following schedule applies:

If the Examination is scheduled on . . .	PSI must be contacted by 3:00 p.m. Central Time to reschedule the Examination by the previous . . .
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday	Tuesday

Missed Appointments and Cancellations

You will forfeit your examination registration to take the examination under the following circumstances:

- You wish to reschedule an examination but fail to contact PSI at least two business days before the scheduled testing session.
- You wish to reschedule a second time.
- You appear more than 15 minutes late for an examination.
- You fail to report for an examination appointment.

A new examination request and the current retake fee are required to reapply for the examination.

Inclement Weather, Power Failure or Emergency

In the event of inclement weather or unforeseen emergencies on the day of an examination, PSI will determine whether circumstances warrant the cancellation, and subsequent rescheduling, of an examination. The examination will usually not be rescheduled if the Assessment Center personnel can open the Assessment Center.

You may visit PSI's website at www.goAMP.com before the examination to determine if PSI has been advised that any Assessment Centers are closed. Every attempt is made to administer the examination as scheduled; however, should an examination be canceled at an Assessment Center, all scheduled candidates will receive notification following the examination regarding rescheduling or reapplication procedures.

If the power to an Assessment Center is temporarily interrupted during an administration, your examination will be restarted. The responses provided up to the point of interruption will be intact, but for security reasons, the questions will be scrambled.

Section 2: Preparing for the Examination

How the Exam is Developed

The AFC exam is designed to assess the knowledge and skills required for certification in financial counseling.

The AFCPE Certification Council develops the AFC examination in partnership with professional testing consultants and panels of qualified subject matter experts (SMEs) to ensure the examination is developed and maintained in a manner consistent with generally accepted practices for the development of certification examinations. Diverse groups of qualified subject matter experts participate in examination development activities including the development of the examination content outline and the examination items. SMEs are selected based on their demonstrated expertise, experience level, geographic representation, and specialty area.

A national job analysis study was conducted in 2014 to describe, in specific terms, the precise nature of the tasks performed by professionals who work in the field of financial counseling, coaching, and education. The study included a national survey of financial counselors, the results of which were analyzed with SMEs to develop the content outline for the AFC exam.

Teams of SMEs, facilitated by professional testing experts, developed the exam items. All exam items are directly linked to the content outline and undergo multiple reviews before being placed on the AFC exam. The Certification Council oversees a continual process of item writing, review, and evaluation to ensure that AFC exam content remains up-to-date, accurate, relevant, and aligned with the examination content outline.

A criterion-referenced standard setting process is used to establish the passing point for the exam. Each candidate's performance on the exam is measured against a predetermined standard. Candidates are not graded on a curve and do not compete against each other or a quota.

This passing score for the exam is established using a panel of SMEs who carefully review each exam item to determine the level of knowledge or skill that is expected. The passing score is based on the panel's established difficulty ratings for each exam item. Under the guidance of our testing consultants, the panel develops and recommends the passing point which is reviewed and approved by the Certification Council. The passing point for the exam is

established to identify individuals with an acceptable level of knowledge and skill. Receiving a higher than passing score is not an indication of more advanced knowledge or a predictor of better job performance. All individuals who pass the exam, regardless of their score, have demonstrated an acceptable level of knowledge.

Studying for the Exams

The exam covers the topic areas listed below in the Exam Content Outline. Candidates are encouraged to review these areas and the items listed below in preparation for the exam.

The AFC exam is offered in a single, three-hour session with 165 multiple-choice questions (150 operational and 15 pretest). Each question contains four options, only one of which is the correct answer.

Imbedded in the examination are “pretest” questions, which are included in the examination for statistical purposes only. Pretest questions are placed on the exam to evaluate the item’s difficulty level for possible inclusion as a scored question in the future. Candidates’ scores are based upon the number of scored items on the exam — pretest items do not affect the candidates’ score. Pretest questions are dispersed throughout the examination and cannot be identified.

AFC® Program Competencies:

- | | |
|--|-----|
| 1. Set the Stage and Gather Client Information | 10% |
| 2. Assist a Client in Creating an Action Plan | 12% |
| 3. Develop Financial Statements, Ratios and Spending Plans | 10% |
| 4. Manage Money | 15% |
| 5. Manage Credit and Debt | 15% |
| 6. Educate a Client about Consumer Protection | 6% |
| 7. Educate a Client About Major Acquisitions | 7% |
| 8. Manage Financial Risks | 9% |
| 9. Discuss Investment Basics with a Client | 8% |
| 10. Educate a Client About the Financial Aspects of Retirement and Estate Planning | 8% |

Detailed Exam Content Outline

1. **Set the Stage and Gather Client Information (10%)**
 - a. Establish the Counseling Environment
 - b. Gather Client Information
 - c. Form a Strategic Counseling Plan
2. **Assist a Client in Creating an Action Plan (12%)**
 - a. Assist a Client in Establishing Goals
 - b. Assist a Client to Identify Strategies to Attain Goals
3. **Develop Financial Statements, Ratios and Spending Plans (10%)**
 - a. Educate a Client About a Cash Flow Statement
 - b. Educate a Client About a Net Worth Statement
 - c. Educate a Client About Personal Financial Ratios
 - d. Educate a Client About Spending Plans
4. **Manage Money (15%)**
 - a. Educate a Client About Financial Services
 - b. Familiarize a Client About Basic Tax Management
 - c. Discuss Employment Considerations with a Client
5. **Manage Credit and Debt (15%)**
 - a. Educate a Client About Uses of Credit
 - b. Educate a Client About Credit Reports and Scores
 - c. Educate a Client About Credit Products
 - d. Educate a Client on Debt Management
6. **Educate a Client about Consumer Protection (6%)**

- a. Educate a Client About Consumer Rights and Responsibilities
 - b. Educate a Client About Identity Theft
 - c. Educate a Client About Investor Protection
7. Educate a Client about Major Acquisitions (7%)
- a. Acquire Property
 - b. Educate a Client About Renting a Home
 - c. Educate a Client About Purchasing a Home
 - d. Educate a Client About Selling a Home
8. Manage Financial Risks (9%)
- a. Educate a Client About Financial Risk
 - b. Educate a Client About Insurance Products
9. Discuss Investment Basics with a Client (8%)
- a. Educate a Client About Investment Fundamentals
 - b. Educate a Client About Investment Choices
10. Educate a Client about the Financial Aspects of Retirement and Estate Planning (8%)
- a. Educate a Client About Retirement Planning
 - b. Educate a Client About Estate Planning

Study Resources

- *Personal Finance*, 13th Edition, Garman, and Fargue
- *Guide to Surviving Debt*, 2016 Edition, The National Consumer Law Center
- *Financial Counseling: A Strategic Approach*, 3rd Edition; Charles Pulvino and Carol Pulvino
- AFCPE Study Guide, 2016

Strategies for Taking Multiple Choice Exams

- ✓ Read each question carefully before choosing the single best response.
- ✓ Pace yourself; sometimes it helps to answer the easiest questions first.
- ✓ If you are not sure about an answer, make an educated guess. Your score is based on the total number of correct answers.
- ✓ Responses are in random order. Looking for patterns will not help you.

Section 3: Taking the Examination

What to Expect on Exam Day

To provide a fair and consistent exam experience for all candidates, standardized procedures and strict security protocols are followed for the exam delivery. Candidates are required to follow all exam site rules at all times. Failure to follow these rules may result in termination of a candidate's testing session and/or invalidation of the candidate's exam score.

Your examination will be given via computer at an PSI Assessment Center. You do not need any computer experience or typing skills to take the computer examination. On the day of your examination appointment, report to the Assessment Center no later than your scheduled testing time. **IF YOU ARRIVE MORE THAN 15 MINUTES AFTER THE SCHEDULED TESTING TIME, YOU WILL NOT BE ADMITTED.**

During the exam, candidates will have the opportunity to comment on any exam items they feel may be unfair or unclear. This feedback will be reviewed as part of the overall examination review and quality assurance process. Candidates will not receive direct responses regarding specific item feedback.

All examination questions are the copyrighted property of AFCPE. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these examination questions by any means, in whole or in part. Doing so may subject you to severe civil and criminal penalties.

PSI administration and security standards are designed to ensure all candidates are provided the same opportunity to demonstrate their abilities. The Assessment Center is continuously monitored by audio and video surveillance equipment for security purposes.

The following security procedures apply during the examination:

- Examinations are proprietary. No cameras, notes, tape recorders, pagers or cellular/smart phones are allowed in the testing room. Possession of a cellular/smart phone or other electronic devices is strictly prohibited and will result in dismissal from the examination.

- No technical or programmable calculators are allowed. Candidates may only use silent, non-programmable calculators without alpha keys or printing capabilities in the testing room.
- No guests, visitors or family members are allowed in the testing room or reception areas.

Personal Belongings

No personal items, valuables or weapons should be brought to the Assessment Center. Only wallets and keys are permitted. Large coats and jackets must be left outside the testing room. You will be provided a soft locker to store your wallet and/or keys with you in the testing room. The proctor will lock the soft locker before you entering the testing room. You will not have access to these items until after the examination is completed.

Please note the following items will **not** be allowed in the testing room and should be securely locked in the soft locker.

- watches
- hats
- wallets
- keys

Once you have placed your personal belongings into the soft locker, you will be asked to pull out your pockets to ensure they are empty. If you bring personal items that will not fit in the soft locker, you will not be able to test. The site will not store or be responsible for your personal belongings.

If any personal items are observed or heard (e.g., cellular/smart phones, alarms) in the testing room after the examination is started, you will be dismissed, and the administration will be forfeited.

Examination Restrictions

- Pencils will be provided during check-in.
- You will be provided with one piece of scratch paper at a time to use during the examination unless noted on the sign-in roster for a particular candidate. You must return the scratch paper to the proctor at the completion of testing, or you will not receive your score report.
- No documents or notes of any kind may be removed from the Assessment Center.
- No questions concerning the content of the examination may be asked during the examination.
- Eating, drinking or smoking is not permitted in the Assessment Center.
- You may take a break whenever you wish, but you will not be allowed additional time to make up for time lost during breaks.

Misconduct

If you engage in any of the following conduct during the examination you may be dismissed, your scores will not be reported, and examination fees will not be refunded. Examples of misconduct are when you:

- create a disturbance, are abusive or otherwise uncooperative;
- display and/or use electronic communications devices such as pagers, cellular/smart phones;
- talk or participate in a conversation with other examination candidates;
- give or receive help or are suspected of doing so;
- leave the Assessment Center during the administration;
- attempt to record examination questions or make notes;
- attempt to take the examination for someone else;
- are observed with personal belongings, or

- are observed with unauthorized notes, books or other aids not listed on the roster.

Identification

To gain admission to the assessment center, you must present two forms of identification. The primary form must be government-issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted. You will also be required to sign a roster for verification of identity.

- Examples of valid primary forms of identification are driver's license with photograph; state identification card with photograph; passport; military identification card with photograph.
- The secondary form of identification must display your name and signature for signature verification (e.g., a credit card with signature, social security card with signature, employment/student ID card with signature).
- If your name on your registration is different than it appears on your identification, you must bring proof of your name change (e.g., marriage license, divorce decree or court order).

Candidates must have proper identification to gain admission to the Assessment Center. Failure to provide appropriate identification at the time of the examination is considered a missed appointment. There will be no refund of examination fees.

Beginning the Examination

After your identification has been confirmed, you will be directed to a testing carrel. You will be instructed on-screen to enter your identification number. You will take your photograph which will remain on screen throughout your examination session. This photograph will also print on your score report. Before attempting the examination, you will be given the opportunity to practice taking an examination on the computer. The time you use for this practice examination is NOT counted as part of your examination time or score.

When you are comfortable with the computer testing process, you may quit the practice session and begin the timed examination.

Following the practice examination, you will begin the timed examination. Before beginning, instructions for taking the examination are provided on-screen.

The computer monitors the time you spend on the examination. The examination will terminate if you exceed the time allowed. You may click on the “Time” box in the lower menu bar on the screen to monitor your time. A digital clock indicates the time remaining for you to complete the examination. The Time feature may be turned off during the examination.

Only one examination question is presented at a time. The question number appears in the lower right of the screen. Choices of answers to the examination question are identified as A, B, C or D. You must indicate your choice by either typing in the letter in the response box in the lower left portion of the computer screen or clicking on the option using the mouse. To change your answer, enter a different option typing in the letter in the response box or by clicking on the option using the mouse. You may change your answer as many times as you wish during the examination time limit.

To move to the next question, click on the forward arrow (>) in the lower right portion of the screen. This action will move you forward through the examination question by question. If you wish to review any question(s), click the backward arrow (<) or use the left arrow key to move backward through the examination.

An examination question may be left unanswered for a return later in the examination session. Questions may be bookmarked for later review by clicking on the blank square to the right of the Time button.

To identify all unanswered and/or bookmarked questions, click on the hand icon. When the examination is completed, the number of examination questions answered is reported. If all questions have not been answered and there is time remaining, you may return to the examination and answer those questions. Be sure to provide an answer for each examination question before exiting the examination. There is no penalty for guessing.

During the examination, comments may be provided for any question by clicking on the button displaying an exclamation point (!) to the left of the Time button. This opens a dialogue box where comments may be entered. Comments will be reviewed, but individual responses will not be provided.

Special Accommodations

AFCPE and PSI comply with the Americans with Disabilities Act (ADA) and will provide reasonable accommodations for candidates with a disability covered by this Act. We strive to

ensure that no individual with a disability is deprived of the opportunity to take the examination solely because of that disability.

An individual with a disability is defined by the ADA as a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment

PSI will provide reasonable accommodations for candidates with disabilities. Candidates requesting special accommodations must call PSI at 888-519-9901 / 800-345-6559 to schedule their examination.

The information provided by candidates and any documentation regarding such disability and special accommodation will be treated with strict confidentiality and will not be shared with any source, without the candidate's express written permission, except for AFCPE and authorized testing consultants.

1. Wheelchair access is available at all established Assessment Centers. Candidates must advise PSI at the time of scheduling that wheelchair access is necessary.
2. Candidates with visual, sensory, physical or learning disabilities that would prevent them from taking the examination under standard conditions may request special accommodations and arrangements.

Verification of the disability and a statement of the specific type of assistance needed must be made in writing to PSI at least 45 calendar days before your desired examination date by completing the *Request for Special Examination Accommodations* form. PSI will review the submitted forms and will contact you regarding the decision for accommodations.

Telecommunication Devices for the Deaf

PSI is equipped with Telecommunication Devices for the Deaf (TDD) to assist deaf and hearing-impaired candidates. TDD calling is available 8:30 a.m. to 5:00 p.m. (Central Time) Monday thru Friday at 913-895-4637. This TDD phone option is for individuals equipped with compatible TDD machinery.

Copyright Information

All proprietary rights to AFCPE exams, including copyright, are held by the AFCPE. To protect the validity of the scores reported, candidates must adhere to strict guidelines regarding proper

conduct in handling these copyrighted proprietary materials. The law strictly prohibits any attempt to reproduce all or part of any AFCPE exam. Such attempts may include, but are not limited to: removing materials from the testing room; aiding others by any means in reconstructing any portion of the exam; posting content on any discussion forum; and selling, distributing, receiving or having unauthorized possession of any portion of the exam or practice exams. Alleged copyright violations will be investigated and, if warranted, prosecuted to the fullest extent of the law. It should be noted that examination scores may be invalidated in the event of this type of suspected breach. Permanent revocation of certification may occur if allegations are substantiated.

Section 4: After the Examination

Exam Results

Candidates will receive automatic results/score reports at the examination site immediately following the examination administration. Score reports are released directly to candidates only. Results are not released by phone. Requests for exam results to be released to anyone other than the candidate must be made in writing by the candidate.

Score reports will include a “pass” or “fail” result, scoring information and general information regarding administrative next steps. Diagnostic information is provided on score reports for those candidates who were unsuccessful. Diagnostic breakdowns, calculated for each domain, are intended to identify content areas by showing areas of relative strength and weakness. Information is provided to assist the candidate in identifying areas of study for purposes of subsequent examination.

After completing the examination, you are asked to complete a short evaluation of your examination experience. Then, you are instructed to report to the examination proctor to receive an examination completion report.

Scores Cancelled by the Client or PSI

PSI is responsible for the validity and integrity of the scores they report. On occasion, occurrences, such as computer malfunction or misconduct by a candidate, may cause a score to be suspect. PSI reserves the right to void or withhold examination results if, upon investigation, violation of its regulations is discovered.

Understanding Your Scores

A criterion-referenced standard setting process is used to establish the passing point for each exam. This means that each candidate’s performance on the exam is measured against a predetermined standard. Candidates are not graded on a curve and do not compete against each other or a quota.

This passing point is established using a panel of subject matter experts who carefully review each exam question to determine the basic level of knowledge or skill that is expected. The passing point for the exam is established to identify individuals with an acceptable level of knowledge and skill. Receiving a higher than passing score is not an indication of more

advanced knowledge or a predictor of better job performance. All individuals who pass the exam, regardless of their score, have demonstrated an acceptable level of knowledge.

Re-Examination

Candidates that do not achieve a passing score on the examination must wait for a minimum of thirty (30) days between administrations before a subsequent reexamination attempt.

Candidates may take the examination a maximum of five (5) times as long as they continue to meet the published eligibility criteria.

To retake the examination, the candidate must repeat all registration processes as outlined in the Candidate Handbook, including the application and retake fee.

Exam Appeals

The Certification Council consistently evaluates the examinations to ensure they accurately measure competency in the required knowledge areas. While taking the exams, candidates have the opportunity to provide comments on any questions. All substantive comments will be reviewed.

Candidates who fail an exam may file an appeal if they believe the exam failure is a result of:

1. Examination scoring/grading errors
2. Inappropriate exam administration procedures that violate AFCPE Certification Council policy
3. Testing conditions severe enough to cause a significant disruption of the examination process (including environmental conditions or disruptions caused by other candidates)

Any serious incident occurring during exam administration should also be reported to the on-site proctor immediately.

Complaints or appeals may be submitted in writing before the exam and up until thirty (30) days after exam administration. Complaints or appeals will not be considered after the thirty (30) days have expired. Written appeals must be submitted via email or mail with supporting documentation or evidence to the Certification Program Director.

The burden of proof for examination appeals is borne by the applicant. The Certification Program Director will review the appeal request and obtain additional information from the test

site proctor or testing agency as needed (irregularity report, etc.). The Council will review the appeal within thirty (30) days and will make a determination within sixty (60) days. The decision of the Certification Council is final. Submission of an appeal has no bearing on Candidate's deadline. An extension must be filed if Candidate's deadline falls before appeal results are provided.

Due to the thorough review and analysis of each question during the examination construction procedures, there are no appeal procedures to challenge individual exam questions or answers. Because of the secure nature of these examinations, AFCPE will not disclose examination questions before, or after, the administration. Candidates responses to particular test questions (correct or not correct) will not be disclosed.

Section 5: Complaints and Disciplinary Actions

To maintain and enhance the credibility of AFCPE's certification programs, the Certification Council has adopted the following procedures to allow individuals to bring complaints concerning the conduct of AFCPE certificants' to the AFCPE Certification Council.

In the event, a certificant violates the AFCPE Code of Ethics, certification program rules, requirements, and/or policies, the Certification Council may reprimand or suspend the individual or may revoke certification.

The grounds for sanctions under these procedures may include, but are not necessarily limited to:

- Violation of established AFCPE Code of Ethics, rules, requirements, and/or policies.
- Conviction of a felony or other crime of moral turpitude under federal or state law in a matter related to the practice of, or qualifications for, financial counseling.
- Gross negligence, willful misconduct, or other unethical conduct in the performance of services for which the individual has achieved AFCPE certification.
- Fraud, falsification, or misrepresentation in an initial application or renewal application for certification.
- Falsification of any material information requested by the AFCPE or Certification Council.
- Misrepresentation of AFCPE certification status.
- Cheating on any certification examination.

Actions taken under this policy do not constitute enforcement of the law, although referral to appropriate federal, state, or local government agencies may be made about the conduct of the certificant in appropriate situations. Individuals initially bringing complaints are not entitled to any relief or damages by virtue of this process, although they will receive notice of the actions taken.

Complaints

Complaints may be submitted by any individual or entity. Complaints should be reported to the Certification Council in writing and should include the name of the person submitting the complaint, the name of the person the complaint is regarding along with other relevant identifying information, a detailed description of factual allegations supporting the charges, and any relevant supporting documentation. Information submitted during the complaint and investigation process is considered confidential and will be handled in accordance with the Council's Confidentiality policy. Inquiries or submissions other than complaints may be reviewed and handled by the Council Chair or Certification Program Director at its discretion.

Upon receipt and preliminary review of a complaint involving the certification program, the Certification Program Director in consultation with the Council Chair may conclude, in their sole discretion, that the submission:

- contains unreliable or insufficient information, or
- is patently frivolous or inconsequential.

If the Certification Program Director and Council Chair do not reach consensus, the preliminary review may be referred to the Certification Council.

In such cases, the Certification Program Director and Council Chair may determine that the submission does not constitute a valid and actionable complaint that would justify bringing it before the Council for investigation and a determination of whether there has been a violation of substantive requirements of the certification process. If so, the submission is disposed of by notice from the Certification Program Director and Council to its submitter.

The preliminary review will be conducted within 15 business days of receipt of the complaint.

If a submission is deemed by the Certification Program Director and Council to be a valid and actionable complaint, the Council will provide written notice to the certificant whose conduct has been called into question. The certificant whose conduct is at issue will also be given the opportunity to respond to the complaint. The Council will ensure that the individual submitting the complaint receives notice that the complaint is being reviewed by the Council.

The Executive Director will be notified of all complaints and will be kept informed of the progress and outcome of all investigations.

Complaint Review

For each complaint the Council concludes a valid and actionable complaint, the Council authorizes an investigation into its specific facts or circumstances to whatever extent is necessary to clarify, expand, or corroborate the information provided by the submitter.

The Council appoints a Review Committee of three or more individuals, who may or may not be members of the Council to investigate and make an appropriate determination with respect to each such valid and actionable complaint; the Review Committee may review one or more such complaints as determined by the Council. The Review Committee initially determines whether it is appropriate to review the complaint under these Procedures or whether the matter should be referred to another entity engaged in the administration of law. The timeline for responses and for providing any additional information will be established by the Review Committee. The Review Committee may be assisted in the conduct of its investigation by other members of the Council or by Board and/or AFCPE staff or legal counsel. The Council exercises general supervision over all investigations.

Both the individual submitting the complaint and the certificant who is the subject of the investigation (or his or her employer) may be contacted for additional information with respect to the complaint. The Review Committee, or the Council on its behalf, may at its discretion contact such other individuals who may have knowledge of the facts and circumstances surrounding the complaint.

All investigations and deliberations of the Review Committee and the Council are conducted in confidence, with all written communications sealed and marked "Personal and Confidential," and they are conducted objectively, without any indication of prejudgment. An investigation may be directed toward any aspect of a complaint which is relevant or potentially relevant. Formal hearings are not held and the parties are not expected to be represented by legal counsel, although the Review Committee and Council may consult their own legal counsel.

Members of the Review Committee will be reimbursed for reasonable expenses incurred in connection with the activities of the Committee.

Determination of Violation

Upon completion of an investigation, the Review Committee recommends whether the Council should make a determination that there has been a violation of Council policies and rules. When the Review Committee recommends that the Council find a violation, the Review Committee also recommends imposition of an appropriate sanction. If the Review Committee so

recommends, a proposed determination with a proposed sanction is prepared under the supervision of the chair and is presented by a representative of the Review Committee to the Council along with the record of the Review Committee's investigation.

If the Review Committee recommends against a determination that a violation has occurred, the complaint is dismissed with notice to the certificant, the certificant's employer (if involved in the investigation), and the individual or entity who submitted the complaint.

The Council reviews the recommendation of the Review Committee based upon the record of the investigation. The Council may accept, reject, or modify the Review Committee's recommendation, either with respect to the determination of a violation or the recommended sanction to be imposed. If the Council makes a determination that a violation has occurred, this determination and the imposition of a sanction are promulgated by written notice to the certificant, and to the individual submitting the complaint, if the submitter agrees in advance and in writing to maintain in confidence whatever portion of the information is not made public by the Council.

In certain circumstances, the Council may consider a recommendation from the Review Committee that the certificant who has violated the certification program policies or rules should be offered an opportunity to submit a written assurance that the conduct in question has been terminated and will not recur. The decision of the Review Committee to make such a recommendation and of the Council to accept it are within their respective discretionary powers. If such an offer is extended, the certificant at issue must submit the required written assurance within thirty (30) days of receipt of the offer, and the assurance must be submitted in terms that are acceptable to the Council. If the Council accepts the assurance, notice is given to the certificant's employer and the submitter of the complaint, if the submitter agrees in advance and in writing to maintain the information in confidence.

Sanctions

Any of the following sanctions may be imposed by the Council upon a certificant whom the Council has determined to have violated the policies and rules of its certification program(s). The sanction applied must reasonably relate to the nature and severity of the violation, focusing on reformation of the conduct of the member and deterrence of similar conduct by others:

- written reprimand to the certificant;
- completion of additional continuing education activities;

- suspension of the certificant for a designated period; or
- termination of the certificant's credential.

Verification of this information will be made available only after any appeal has either been considered or the appeal period has passed.

Reprimand in the form of a written notice from the Council normally is sent to a certificant who has received his or her first substantiated complaint. Suspension normally is imposed on a certificant who has received two substantiated complaints. Termination normally is imposed on a certificant who has received two substantiated complaints within a two year period, or three or more substantiated complaints. The Council may at its discretion, however, impose any of the sanctions, if warranted, in specific cases.

Certificants who have been terminated will have their certification revoked and may not be considered for AFCPE certification in the future. If certification is revoked, any and all certificates/diplomas or other materials requested by the Council must be returned promptly to AFCPE.

Appeal

Within thirty (30) days from receipt of notice of a determination by the Council that a certificant violated the certification program policies and/or rules, the affected certificant may submit to the Council in writing a request for an appeal.

Upon receipt of a request for appeal, the Council establishes an appellate body consisting of at least three, but not more than five individuals. This Appeals Committee may review one or more appeals, upon request of the Council. No current members of the Review Committee or the Council may serve on the Appeals Committee; further, no one with any personal involvement or conflict of interest may serve on the Appeals Committee. Members of the Appeals Committee may be reimbursed for reasonable expenses incurred in connection with the activities of the Committee.

The Appeals Committee may only review whether the determination by the Council of a violation of the certification program policies and/or rules was inappropriate because of:

- material errors of fact, or
- failure of the Review Committee or the Council to conform to published criteria, policies, or procedures.

Only facts and conditions up to and including the time of the Council's determination as represented by facts known to the Council are considered during an appeal. The appeal will not include a hearing or any similar trial-type proceeding. Legal counsel is not expected to participate in the appeal process unless requested by the appellant and approved by the Council and the Appeals Committee. The Council and Appeals Committee may consult legal counsel.

The Appeals Committee conducts and completes the appeal within ninety (90) days after receipt of the request for an appeal. Written appellate submissions and any reply submissions may be made by authorized representatives of the member and the Council. Submissions are made according to whatever schedule is reasonably established by the Appeals Committee. The decision of the Appeals Committee either affirms or overrules the determination of the Council, but does not address a sanction imposed by the Council. The decision of the Appeals Committee, including a statement of the reasons for the decision, is reported to the Council.

The Appeals Committee decision is binding upon the Council, the certificant who is subject to the termination, and all other persons.

Resignation

If a certificant who is the subject of a complaint voluntarily surrenders his or her certification(s) at any time during the pendency of a complaint under these Procedures, the complaint is dismissed without any further action by the Review Committee, the Council or an Appeals Committee established after an appeal. The entire record is sealed, and the individual may not reapply for certification. However, the Council may authorize to communicate the fact and date of resignation, and the fact and general nature of the complaint which was pending at the time of the resignation, to or at the request of a government entity engaged in the administration of law. Similarly, in the event of such resignation, the certificant's employer and the person or entity who submitted the complaint are notified of the fact and date of resignation and that Council has dismissed the complaint as a result.

Section 6: Maintaining Certification

AFCPE supports the ongoing professional development of its certificants. The mandatory renewal process provides certificants with the opportunity to demonstrate the reinforcement and expansion of their knowledge and skills pertaining to the full spectrum of personal finance and counseling. Renewal also provides encouragement to, and acknowledgment for, participation in ongoing professional development activities and lifelong learning. Therefore, the renewal requirements include continuing education and professional activities that enhance ongoing professional development, recognize learning opportunities, promote continuing competence and provide a process for both attaining and recording professional development achievements.

Professional development is a career-long process. Over the course of a career, many changes will occur in a field of study or profession requiring an updating of knowledge and skills. These changes include the introduction of new and varied products and services offerings in the financial marketplace as well changes in laws and technical knowledge related to personal finance and counseling. The purpose of requiring certificants to receive continuing education is threefold:

- to enhance the individual professional's capacity to serve his or her constituents,
- to protect the public interest, and
- to uphold the rigor of the certification programs.

To maintain competence and prevent professional obsolescence, the Certification Council requires that each AFC certificant participate periodically in continuing education to refresh existing knowledge and skills, and to acquire knowledge and proficiency pertaining to new advances as well as state of the art information over the full spectrum of personal finance and counseling.

Renewal Period

Certification must be renewed once every two (2) years to maintain use of the AFC credential

The two (2) year time period established for renewal is based on both the scope of issues that face financial counseling professionals and the Council's belief that new practices, research, and information are introduced in the field with enough frequency that professional development activities should be conducted routinely so that certificants remain current with best practices and emerging knowledge.

Renewal Requirements

Certificants who have received the AFC credential are required to complete thirty (30) continuing education units (CEUs) during a two-year reporting cycle. CEUs earned during one reporting cycle do not carry over to future reporting periods.

Renewal of an AFC credential requires:

1. Current AFC certification (active status)
2. Acquire and submit 30 continuing education units that support the AFC role
3. Payment of the Annual Certification Renewal Fee
4. Attestation to comply with the AFC Code of Ethics and Standards of Practice

Acceptable Continuing Education

All continuing education must be related to the AFC role. Often, certificants will meet the CEU requirement by attending programs offered or sponsored by other organizations. To ensure credit for a program offered by organizations other than AFCPE, the certificant should request pre-approval at least 14 business days before registration or attendance. Pre-approval may be requested using the online form available on the AFCPE website. AFCPE staff will review each request and respond with acceptance or denial of CEUs via email. It is the responsibility of the certificant to retain a copy of the request and response for his/her personal files.

The purpose of post certification requirements is to enhance the professional's ability to serve his or her clients. Programs should be of sufficient depth and breadth to increase the skills and knowledge of the professional, and vary in program method and content. Programs unique to a place of employment, operational training programs, or programs within the professional's job description or designed for consumer use, are not eligible for CEUs.

Renewal Application Requirements

AFCPE strictly adheres to the standards of maintenance requirements for certification. It is the responsibility of the certificant to comply with all procedures and deadlines to maintain their credential. AFCPE will send email reminders to the email address on file for the certificant; however, it is the certificant's responsibility to be aware of and comply with renewal requirements and deadlines.

AFCs are responsible for maintaining records of their continuing education credits and may be required to substantiate these units during random audits. Certificants are encouraged to

maintain an electronic portfolio. However, if requested, documentation may be submitted to the AFCPE electronically or in a hard copy format.

Incomplete Renewal Applications

Renewal applications are considered incomplete if any of the required information is missing and/or illegible, or the appropriate fee is not included.

Candidates will be notified via email that the renewal application is incomplete and what must be done to complete the application. These notices will include a deadline for response.

If the certificant does not respond within thirty (30) days, notification will be sent to inform the certificant that the renewal application is invalid and will not be processed.

If a certificant fails to resolve noted deficiencies of an incomplete application within the timeframe established by AFCPE, all fees will be forfeited.

Annual Fee

For an AFC certificant to ensure that he/she remains in good standing, certification must be renewed every two (2) years, and the AFCPE certification fee must be paid annually. The annual fee is due on January 3 of each year, commencing the year after certification is awarded. A grace period is available until January 31. Fees are published on the AFCPE website.

Renewal Expiration

All applications, associated forms, and fee(s) are due according to the schedule below:

- CEU credits must be postmarked no later than December 31 of the reporting cycle
- Annual fees are due by January 3 of each year

If a candidate files an application after the reporting cycle end date, a late application fee may be enforced. It is recommended that candidates keep a copy of the completed application and associated forms.

Certification renewal is the responsibility of each certificant. AFCPE is not responsible for notices that fail to reach certificants.

Renewal Acceptance

AFCPE will issue a renewal notification to the certificant once all renewal requirements have been fulfilled. Renewal applications will not be accepted from individuals whose certification is in a state of suspension or has been revoked.

Failure to Recertify

Renewal is mandatory for all certificants. Failure to recertify by the deadline will result in suspension of the credential (see “Reinstatement” below). Individuals whose certification has expired or been suspended or revoked may not represent him/herself as an AFC certificant and may not use the designation until he/she receives official notice that the renewal requirements have been satisfied or that certification status has been reinstated. The individual's name will be removed from the list of certificants available to the public on AFCPE's website.

Reinstatement

To ensure the integrity of all professionals in our field, renewal of certification is required once every two years, beginning one year after your certification has been issued. If annual fees and CEU requirements are not met, and an extension request has not been submitted and approved, the credential will be revoked and re-certification will be required.

An individual may request reinstatement of AFC® certification after voluntary relinquishment, or failure to renew within 90 days of certification expiration, by submitting an extension request and paying a non-refundable reinstatement fee. A reinstatement application may be obtained by request or can be downloaded from <https://my.afcpe.org/>.

Upon receipt of the application and fee, AFCPE will review and inform applicant what steps are required to complete the reinstatement (reporting of required Continuing Education Units, Certification Application and/or notice of appropriate fees).

Applicants for reinstatement must complete and submit all reinstatement requirements within 90 days of submitting the reinstatement application and receiving approval from AFCPE. Each reinstatement application is valid for 90 days.

Once all requirements have been met, an email confirmation will be sent to the individual. Individuals are not certified, and are prohibited to use the AFC® mark, until the entire reinstatement process is complete.

Continuing Education Requirements for Reinstatement

- If applying for reinstatement within one year of the certification expiration date, applicants must complete an extension request, report outstanding continuing education units, and pay any applicable late fees to AFCPE prior to reinstatement.
- If applying for reinstatement more than one year, but less than three years, after the certification expiration, applicants must complete an extension request, report outstanding continuing education units, and pay any applicable late fees to AFCPE prior to reinstatement.
- If applying for reinstatement three to five years after the certification expiration, applicants must complete an extension request, and pay for and pass the current AFC® examination as a condition of reinstatement in lieu of the continuing education requirement.
- If applying for reinstatement after five years, applicants must re-enroll into AFC® certification program.

AFC® CERTIFICATION REINSTATEMENT REQUIREMENTS

Applying for Reinstatement < 90 days of certification expiration	Reinstatement Application and Reinstatement Fee	Fees (includes certification fees/late fees and administrative fees) \$10 late fee/mo	Continuing Education
Applying for Reinstatement < 1 Year	X	All outstanding fees at time of expiration.	All outstanding CEU hours at the time of relinquishment.
Applying for Reinstatement 1 - 3 Years	X	Certification fees for the current renewal period and any other outstanding fees.	Report CE hours due at the time of expiration and hours accrued during expiration. Hours reported must not be more than two years old at the time of reinstatement.
Applying for Reinstatement 3- 5 Years	X	Current exam fee	Pass the current AFC® Exam.

Audit Process

AFCPE reserves the right to verify information supplied by, or on behalf of, a certificant. If selected for a review, the certificant will be asked to submit documentation substantiating eligibility.

AFCPE audits approximately 5% of certificant renewal applications. An individual selected for review will be required to submit verifiable documentation for each activity listed in the renewal application. **It is recommended that certificants retain all records for at least two (2) years following the cycle end date.**

If credit for any program or activity (i.e. for which CEUs are reported) is denied as a result of the review, the certificant will be given 60 days to report additional hours to eliminate the deficiency. The certificant will remain authorized to use the AFC designation during this 60-day period.

If the deficiency is not cured within the 60-day period, a deficiency notice will be sent. If the necessary hours remain unreported, the individual will no longer be certified and will not be authorized to use the AFC designation.

Renewal Appeals

The certification renewal decision will be based solely on materials submitted by, or on behalf of, the certificant.

Appeals regarding adverse renewal eligibility and status decisions must be submitted in writing to the Certification Program Director within thirty (30) calendar days after the adverse decision or notification. The candidate must submit the appeal in writing (email is acceptable), and explain in detail: 1) The nature of the request and the specific facts and circumstances supporting the request, and 2) all reasons why the action or decision should be changed or modified. The candidate must also provide accurate copies of all supporting documents. The Certification Program Director will review the appeal within fifteen (15) days.

If the issue cannot be resolved by the Certification Program Director, he/she will refer the appeal to the Certification Council. The appeal will also be referred to the Council if the candidate does not accept a determination by the Certification Program Director. The Council will review the appeal within thirty (30) days and will decide within sixty (60) days. The decision of the Certification Council is final.

Section 7: AFCPE Certification Council Policies

Counselor Code of Ethics

Counselors certified by AFCPE® pledge to maintain the following ethical standards:

- ✦ Conduct myself in a credible manner, striving for excellence in providing services with competency, diligence, promptness and care to the best of my ability.
- ✦ Grow in professional practices by keeping abreast of industry developments and striving to improve my professional competency through continuing education.
- ✦ Exhibit personal and professional honesty and integrity in advising and counseling clients.
- ✦ Recognize my limitations and refer clients when appropriate.
- ✦ Maintain high standards of ethical conduct according to the objectives of the institution with which I am affiliated.
- ✦ Respect the privacy of clients and the confidentiality of the client-counselor relationship in all matters pertaining to the course of professional service, revealing client information of any kind to others only with the expressed, informed consent of the client.
- ✦ Accept compensation that is fair and reasonable, and assist clients in finding other services if my fees are not affordable.
- ✦ Avoid any act or omission that violates relevant federal criminal laws, those of any State of the United States or of any province, territory or jurisdiction of any other country.
- ✦ Report any felony related to the practice of the profession or which brings disrepute to the profession or any lesser crime which involves misrepresentation, fraud, extortion, misappropriation or theft or any conspiracy to commit such a crime to the AFCPE® Certification Council.
- ✦ Report any professional suspension by a governmental or industry self-regulatory authority of a license.

- ✦ Make no false or misleading statements to the Executive Board of AFCPE®, its Certification Council or its Professional Review Board.
- ✦ Respond in a timely fashion to all requests of the Executive Board of AFCPE®, its Certification Council or its Review Board.

Ethics Panel

The AFCPE® Ethics Panel provides educational resources to meet the needs of AFCPE professionals. The Panel is available to AFCPE members and certificants who have concerns, questions, or comments related to ethical practice in general and/or who have concerns or questions about specific ethical situations. All concerns are handled with discretion. Please report your complaint/question in as much detail as possible by submitting the online form. The AFCPE Ethics Panel will request additional information if necessary. You will be notified via your preferred method when the evaluation is concluded. The AFCPE Ethics Panel will accept an anonymous submission, however, preserving anonymity may result in the Panel not being able to provide a full recommendation.

Accommodations for those with Disabilities

Refer to pages 25-26 of this Handbook for instructions regarding special accommodation requests. AFCPE is committed to compliance with the ADA and to providing accommodations to persons with disabilities when the accommodation is reasonable and does not compromise the validity and reliability of the examination. Persons denied accommodation due to a determination that the request is unreasonable or will compromise the validity and reliability of the examination may appeal by submitting a written request for reconsideration to the Certification Council.

Confidentiality

The Certification Council is committed to protecting confidential and/or proprietary information related to applicants; candidates; certificants; and the examination development, maintenance, and administration process.

AFCPE will not release information regarding an individual's application status, personal information or examination results unless release of the information is authorized in writing by the individual or is required by law.

Examination results are released only to the examination candidate unless a signed release is provided in writing by the individual or is required by law. An individual's application status is

considered confidential and will only be released if requested by the individual via a signed release form.

Verification

An individual's certification status is not considered confidential. AFCPE will provide confirmation of certification status to anyone who requests the information. Verification of certification status will include the individual's name, current certification status, city/state, expiration date and credential(s). This information may also be published by the AFCPE.

Aggregate Data

Aggregate exam statistics (including the number of exam candidates, pass/fail rates and a total number of certificants) is published by the AFCPE. Aggregate exam statistics, studies, and reports concerning applicants/certificants will contain no information identifiable with any individual applicant/certificant.

Use of Certification Mark

AFCPE's certification marks represent the highest standards of excellence in the field of financial counseling and are valuable assets of AFCPE. Professionals authorized by AFCPE to use its certification marks benefit from both our long history of high ethical and educational standards and the public recognition of AFCPE's certification marks as symbols of professional accomplishment.

Proper Use of Credentials

Candidates who complete their AFC candidacy will receive a certificate specifying that the AFC designation has been awarded; official certificates will be sent electronically within 21 business days following completion of all certification requirements. The candidate's name will appear on the certificate exactly as requested on the application.

AFC®

- Always use capital letters.
- Use the superscript ® (®) symbol on the first occurrence.
- Can be used alone, or with one of the AFCPE-approved nouns: "program," "certificant," "professional," "practitioner," "certification," "mark" or "exam."

Section 8: Forms

Special Accommodations Request Form

If you have a disability covered by the Americans with Disabilities Act (ADA), please complete this form and the Documentation of Disability-Related Needs Form. The information you provide, and any documentation regarding your disability and special accommodation, will be treated with strict confidentiality and will not be shared with any source, without your express written permission, except for AFCPE.



REQUEST FOR SPECIAL EXAMINATION ACCOMMODATIONS

If you have a disability covered by the Americans with Disabilities Act, **please complete this form and the Documentation of Disability-Related Needs on the reverse side and submit it with your application at least 45 days prior to your requested examination date.** The information you provide and any documentation regarding your disability and your need for accommodation in testing will be treated with strict confidentiality.

Candidate Information

Candidate ID # _____ Requested Assessment Center: _____

Name (Last, First, Middle Initial, Former Name)

Mailing Address

City State Zip Code

Daytime Telephone Number Email Address

Special Accommodations

I request special accommodations for the _____ examination.

Please provide (check all that apply):

- Reader
- Extended testing time (time and a half)
- Reduced distraction environment
- Please specify below if other special accommodations are needed.

Comments: _____

PLEASE READ AND SIGN:

I give my permission for my diagnosing professional to discuss with AMP staff my records and history as they relate to the requested accommodation.

Signature: _____ Date: _____

Return this form to:
Michelle Starkey, Certification Program Director
mstarkey@afcpe.org



DOCUMENTATION OF DISABILITY-RELATED NEEDS

Please have this section completed by an appropriate professional (education professional, physician, psychologist, psychiatrist) to ensure that AMP is able to provide the required accommodations.

Professional Documentation

I have known _____ since ____ / ____ / ____ in my capacity as a
Candidate Name Date

My Professional Title

The candidate discussed with me the nature of the test to be administered. It is my opinion that, because of this candidate's disability described below, he/she should be accommodated by providing the special arrangements listed on the reverse side.

Description of Disability: _____

Signed: _____ Title: _____

Printed Name: _____

Address: _____

Telephone Number: _____ Email Address: _____

Date: _____ License # (if applicable): _____

Return this form to:
Michelle Starkey, Certification Program Director
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