Education Challenge Application

Section 1: Applicant Information

Applicant Name: ______________________________ Date of Application: ________________

University/College Name: ____

Field of Study or Major: ____

Section 2: Course List

Please list the courses you have completed that fulfill the [AFC Core Competencies](#) (shown on p. 2-3). Courses must have been taken at a regionally accredited college or university in the United States. A transcript is required at registration, an unofficial transcript is generally acceptable. See the [AFC Candidate Handbook](#) for full requirements.

Course Name	Course Number	Course Grade	Term or Date Completed

The AFC Core Competencies are divided into two categories:

1. Personal Finance (Competencies 3-4, 6-9)
2. Financial Counseling/ Debt Management (Competencies 1-2, 5)

To receive credit for a category, all competencies under that category must be fulfilled.

If you hold a CFP®, CPA, ChFC, or CFA designation in good standing, your designation satisfies the Personal Finance competencies. To satisfy the Financial Counseling/ Debt Management requirement, please complete Competencies 1-2, and 5. You will need to upload your proof of designation with your application and transcript.

Section 3: AFC Core Competencies Verification

List the course number(s) that covered each competency. Please only use courses listed in Section 2. You may list more than one course per competency.

1. Set the Stage and Gather Client Information	Course Number(s)
• Establish the counseling environment • Gather client information • Form a strategic counseling plan	

2. Assist a Client in Creating an Action Plan	Course Number(s)
• Assist a client in establishing goals • Assist a client in identifying strategies to attain goals	

3. Educate a Client about Financial Statements, Ratios, and Spending Plans	Course Number(s)
• Educate a Client about Spending Plans/Cash Flow Statement • Educate a client about a net worth statement • Educate a client about personal financial ratios	

4. Manage Money	Course Number(s)
• Educate a client about financial services • Familiarize a client with basic tax management • Discuss employment considerations with a client	

5. Educate a Client about Credit and Debt	Course Number(s)
• Educate a client about uses of credit • Educate a client about credit reports and scores • Educate a client about credit products • Educate a client on debt management • Educate a client about identity theft	

6. Educate a Client about Major Acquisitions	Course Number(s)
• Acquire property • Educate a client about renting a home • Educate a client about buying and selling a home • Educate a client about consumer rights	

7. Manage Financial Risks	Course Number(s)
• Educate a client about financial risk • Educate a client about insurance products	

8. Discuss Investment Basics with a Client	Course Number(s)
• Educate a client about investment fundamentals • Educate a client about investment choices • Educate a client about investor protection	

9. Educate a Client about the Financial Aspects of Retirement and Estate Planning	Course Number(s)
• Educate a client about retirement planning • Educate a client about estate planning	

Section 4. Signature

By signing below, I certify that all information submitted in this document is true and accurate to the best of my knowledge.

Signature: