

AFC® Experience Guide

Updated August 2025

The AFC Experience Guide is subject to change as we continuously improve our guidelines. To ensure access to the most current version, please refer to the provided weblink rather than downloading it.



Hello!

Congratulations on your decision to pursue the Accredited Financial Counselor® (AFC®) certification.

As an NCCA accredited certification, you can be confident that your AFC certification will set you apart and send a message of credibility and trustworthiness to your clients.

To ensure we uphold the highest standards, all AFC candidates must meet an experience requirement in the field of financial counseling or education.

AFC certified professionals work in many different fields, and in many different roles. We love this diversity and want to provide candidates with different ways to earn experience hours and succeed.

We hope this guide will provide answers to your questions about the AFC experience requirement and act as a map as you plan your road to certification.

If you have any questions, you can reach us at certification@afcpe.org or 614-368-1055.

-The AFCPE® Team

Best of luck and enjoy the experience!



What is the AFC?

The Accredited Financial Counselor designation is a specialty credential for professionals interested in expanding accessibility to high-quality financial counseling, coaching, and education. The AFC helps professionals better understand how diverse backgrounds, perspectives, and experiences impact individuals' money behavior.

What does an AFC do?

- Educate clients in sound financial principles
- Support clients through financial challenges and opportunities
- Help clients identify and modify ineffective money behaviors
- Guide clients in successful strategies to achieve their goals

Where does an AFC work?

AFC certified professionals work across the United States and on military bases around the world as researchers, educators, University Extension staff, and financial counselors and coaches. Some are self-employed private practitioners providing a variety of services to clients. Others 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.

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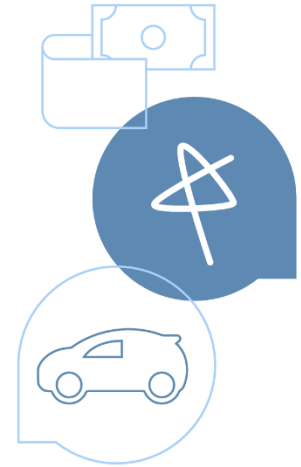
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The Experience Requirement

The Accredited Financial Counselor (AFC®) certification requires successful completion of education, an exam, experience, and ethics.

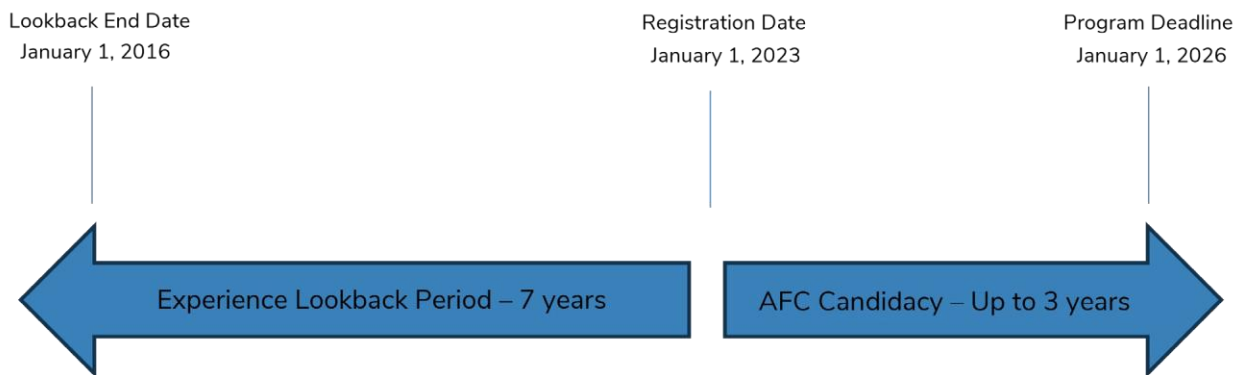
Candidates must obtain 1,000* hours of experience and submit requisite [Experience Verification Form\(s\)](#) to satisfy the experience requirement.

Candidates do not need to pass the exam to begin obtaining or submitting experience hours. There is a ten-year window for calculating experience hours: candidates may include hours from seven years preceding their AFC enrollment and have up to three years from enrollment to complete their certification*. For more details on certification requirements, please see the [AFC Candidate Handbook](#).

Experience can be paid or unpaid, but all experience hours must relate to one or more of the [AFC Core Competencies](#). Candidates do not need experience in each of the competency categories. All experience hours must be in the field of personal finance; corporate or business finance experience will not be approved.

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Sample experience timeline:



**FINRA Foundation Fellows' experience assignment and timeline may differ. Prior experience is considered in the experience assignment.*

Getting Started

Don't complicate it.

The experience requirement for AFC certification is an important component in preparing you to be an AFC. Experience gives context to personal finance concepts, helps us build confidence, and fosters deeper learning.

While experience is a vital component of becoming a great financial counselor, it doesn't need to be complicated. Here are some tips to consider as you think about a plan for your experience requirement.



1. **Read this guide.** You don't have to read it cover to cover but familiarize yourself with the guidelines and the categories that are relevant to you (you do not need experience hours in every category).
2. **Make a plan.** Before you start submitting hours, plan for how you will earn and report your hours. Planning will prevent you from falling short and can make reporting more efficient.
3. **Report existing hours.** Candidates may report experience hours from seven years preceding their enrollment date. It's possible that you have already met the experience requirement.
4. **Don't complicate it.** If you spend most of your time working with clients, you may not need to report webinars, trainings, and book reviews to meet the experience requirement.
5. **Consolidate submissions.** We don't expect you to submit an experience form for each workshop you teach or client you sit with. In fact, many candidates can submit all 1000 hours on a single form. Even things like webinars can be consolidated into fewer submissions. Save yourself time and plan for how you will submit your hours.
6. **Reach out.** If you're unsure if something qualifies as experience or you don't know the best way to submit something, send us an email or give us a call—we're happy to help!

Experience Hour Categories



AFC certified professionals work in many different roles in many different fields. We want to be sure that our experience hour guidelines reflect this diversity. We understand that financial counseling and education comes in all shapes and sizes, and we strive to meet our candidates where they are.

In the next few pages, you will see the experience categories for AFC certification with a detailed description of each. Please use this information while planning your experience opportunities and reporting your hours at my.afcpe.org.

Candidates do not need to earn experience in every category, nor do they need experience that covers all AFC Core Competencies. Some categories have a cap, or ceiling, on the number of hours a candidate can earn.

Counseling & Coaching**Max Hours: 1,000**

Financial counseling, coaching, and education can take place in-person, virtually, or on the phone. Candidates may also include activities such as personal tax preparation and preparing financial plans. We understand that an appointment involves preparation, research, and follow-up; candidates should give themselves credit for all these activities— not to exceed appointment time reported with a client. Administrative tasks such as scheduling and grant reporting may not be included. Candidates may not submit experience completed for themselves such as preparing their own taxes, retirement plan, budget, etc.



Financial counseling/coaching/education, research and follow-up for clients, preparing analysis/reports/plans for clients, tax preparation, financial aid counseling, education by personal bankers, etc.



Data entry, scheduling, administrative tasks, marketing, grant reporting, general employee training, etc.

Example- You meet with a client for 60 minutes to discuss their budget and savings plan. After the session, you spend 15 minutes doing research and 15 minutes putting together a financial plan. You and the client speak on the phone for 30 minutes as a follow-up appointment. You then spend 30 minutes logging information in your billing and appointment software.

Approved

Counseling Session	60 mins
Research	15 mins
Benefit Comp	15 mins
Follow-up	30 mins

Unapproved

Administrative billing	30 mins
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Total Experience 2 hours

Supporting Documents: Candidates must submit an Experience Verification Form (EVF) for hours in this category. Please ensure the Description field describes the experience and how it relates to the AFC Core Competencies. AFCPE reserves the right to audit or request additional documentation for any submission.

Submission Tip: Hours do not need to be submitted by appointment or per client; candidates may submit their hours all at once or on a quarterly or monthly basis.

Teach Financial Education Classes/Workshops**Max Hours: 1,000**

Workshops and classes can be taught in person or virtually. Candidates may report teaching time as well as time spent researching and writing their presentation (not to exceed 10 hours per hour of instruction). Topics must relate to the AFC Core Competencies. Time spent on design-specific or administrative tasks such as designing slides and graphics or copying handouts may not be included.



Presentation time, recording time, Q&A sessions, research, writing content, creating tools/resources, etc.



Presentation/graphic design, building handout packets, marketing/promotion, etc.

Example- A counselor volunteers to put together a workshop on credit scores for her church. She spends 8 hours researching the topic, writing the presentation, and finding resources for participants. It takes the counselor 4 hours to put the information into PowerPoint. The counselor delivers the 1-hour workshop 7 times.

Approved

Research/Writing	8 hours
Teaching	7 hours

Unapproved

Presentation Design	4 hours
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<u>Total Experience</u>	15 hours
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Supporting Documents: Candidates must submit an Experience Verification Form (EVF) for hours in this category. Please ensure the Description field describes the experience and how it relates to the AFC Core Competencies. AFCPE reserves the right to audit or request additional documentation for any submission.

Submission Tip: Classes/Workshops do not need to be submitted individually; candidates may submit their hours all at once or on a quarterly or monthly basis.

Supervising Financial Counselors or Programs**Max Hours: 1,000**

Managers, supervisors, or directors of financial counselors or programs may submit experience hours dedicated to these counselors and/or programs. Administrative time and time spent on non-qualifying employees or programs may not be included.



Time training staff on AFC related material, developing or maintaining related programming, supervising financial professionals, etc.



General supervision/managerial tasks, time not related to applicable programming/staff, grant writing, marketing, etc.

Example- A supervisor at a non-profit oversees two programs--financial literacy and food security. They also spend up to 250 hours a year writing grants and working on fundraising activities. They estimate that managing the financial literacy program and staff takes up 10% of their time, not including administrative duties. The supervisor works 40 hours a week and has been in the position for 1 year.

Approved

Financial Literacy Programming 208 hours

Unapproved

Unrelated supervision/
program time 1,872 hours

Total Experience 208 hours

Supporting Documents: Candidates must submit an Experience Verification Form (EVF) for hours in this category. Please ensure the Description field describes the experience and how it relates to the AFC Core Competencies. AFCPE reserves the right to audit or request additional documentation for any submission.

Develop Financial Education Classes/Curriculum/ Educational Content

Max Hours: 700

Creating or updating classes, curriculum, videos, blogs, podcasts, and other educational content may be reported in this category. Content must be original, providing a review or summary of material(s) created by another individual will not be accepted in this category. Content should be designed for client consumption and must target a specific audience. All content must be submitted in English; if created in another language a translation must be provided.

Experience earned in this category is intended to give candidates credit for their work in researching and writing educational materials. Submissions in this category should be of sufficient quality and depth that the candidate learned from the experience--submissions that do not meet this test may be rejected. AFCPE will make the final determination if submissions meet the definition of educational content.

Submissions may be screened to determine if artificial intelligence (AI) was utilized in their creation. **Submissions that are determined to be AI-generated will not be approved.**

Because this category covers a wide range of submission types, we use the following guidelines to approve hours to ensure a fair analysis of submissions:

- Written materials will be approved for up to **1 experience hour per 200 words**.
- Video content, podcasts, etc. will be approved for up to **10 experience hours per 1 hour of content**.
- Candidates must submit one experience form per project. **Multiple submissions for a single project will not be accepted.**
 - A blog will be considered a single project. All blog posts should be submitted at one time on a single form.
 - A book or curriculum should be submitted when completed as a single project. Individual chapters or learning modules will not be reviewed.
- A **maximum of 50 hours** will be awarded for any single project. Substantial or complex projects may be considered for additional hours.
- Submissions reporting hours that are not commensurate with the content will be rejected.



Writing content, recording, updating existing content, etc.



Creating material without an intended audience, editing video or audio, design-specific work, etc.

Example- A candidate creates a curriculum to help educate community members on credit building. The program is estimated to be 1 hour. The candidate spent about 15 hours on the project. Five hours of their time was spent designing marketing materials and finding photos for the slide deck.

Approved		Unapproved	
Credit Building Curriculum	10 hours	Marketing materials, design work	5 hours
<u>Total Experience</u>	10 hours		

Supporting Documents: All submissions must include a copy of the content for review (PDF preferred) or a URL where the content can be accessed (must not be behind a paywall).

Supporting documentation must display:

- 1) How content relates to the AFC Core Competencies,
- 2) The estimated time of completion for the end user (for video/audio content) OR word count (for written material), and
- 3) The intended audience for the content.

AFCPE reserves the right to audit or request additional documentation for any submission.

Related Coursework, Training, Conference**Max Hours: 200**

Candidates may earn experience hours through educational opportunities such as college/university coursework, in-person or online training, attending conferences, or completing a related license or certificate.

Content must be related to the [AFC Core Competencies](#). Content that is related to business or corporate finance will not be approved for experience hours (many MBA classes do not meet our guidelines for experience hours). Experience hours may not be earned by completing self-study pathway materials, practice exams, webinar review, and other similar resources. **For college/university coursework, AFCPE will award 20 experience hours per credit hour; for trainings and other opportunities, candidates will receive 1 experience hour per hour of training.**

Experience hours from the [AFCPE Symposium](#) may be submitted in this category.



Content covering personal income tax, behavioral economics, counseling/coaching, financial planning, Series 65 prep class, etc.



Content that is business-specific, corporate finance or accounting, corporate taxation, general leadership, business accounting, listening to podcasts, etc.

Example- A candidate is taking two courses over the summer at a local college, Personal Financial Planning and Managerial Accounting. Both are 3 credit courses. The candidate completes both courses with a passing grade.

Approved

Personal Financial Planning 60 hours

Unapproved

Managerial Accounting 60 hours

Total Experience 60 hours

Supporting Documents: For college/university coursework, candidates must include a syllabus and transcript or other documentation showing a passing grade. For training and other opportunities, candidates must include proof of attendance or completion. Documentation must be from the provider and display the number of training hours. AFCPE reserves the right to audit or request additional documentation for any submission.

Related Webinars**Max Hours: 100**

AFCPE Members receive free access to AFCPE webinars, and this can be a valuable resource for learning and earning experience hours. There are also many other opportunities for webinars from other organizations. Webinars do not need to be AFCPE-sponsored but must relate to the AFC Core Competencies. Candidates should maintain a log and be prepared to show verification of participation.



Webinars focused on personal finance, counseling/coaching skills, consumer economics, financial planning, etc.



Employer-specific training, webinars focused on business concepts, promotional or product-specific webinars, AFC Webinar Review, etc.

Example- A candidate attends a month-long webinar series on changes in personal income tax law. The series contains a total of 4 hours of content. Also that month, the candidate attended a 1-hour webinar training on new reporting software her organization is implementing.

Approved

Tax Law Webinar Series 4 hours

Unapproved

Reporting Software Webinar 1 hour

Total Experience 4 hours

Supporting Documents: Candidates must include verification of participation via a roster, certificate, registration confirmation document, materials provided at the training, or letter from the provider. For webinars sponsored by AFCPE, candidates may list AFCPE as the supervisor and may use the completion code as verification of completion. AFCPE reserves the right to audit or request additional documentation for any submission.

Submission Tip: You can submit multiple webinars on a single experience form. For AFCPE webinars, you can submit several webinars on one form by typing the title and completion code into the Description field—no other documentation is needed. For other webinars, consider uploading a log of the webinars and attaching your corresponding documentation.

Book & Website Review**Max Hours: 100**

Candidates may earn experience hours by reading and reviewing books and websites that are related to the [AFC Core Competencies](#). **Study materials required by the candidate's education requirement/pathway may not be reviewed for experience hours.**

For book reviews, AFCPE will award 5 hours for every 100 pages of content. Candidates must provide the book title and author, number of pages, and a summary of the text including how the learning relates to the AFC Core Competencies. Only reviews of completed texts will be accepted--candidates may not submit reviews of individual chapters or partial reviews.

For website reviews, AFCPE will award up to 5 hours per website review. Candidates must provide a summary of their learning and the website URL.



The Financial Diaries, Freakonomics, Happy Money, consumerfinance.gov, finra.org, healthcare.gov, irs.gov, etc.



Books focused on sales, general leadership, self-improvement, or other unrelated topics, grants.gov, census.gov, etc.

Example- A candidate reads 3 books while studying for their AFC exam and provides a review of each: Freakonomics (~350 pages), Interpersonal Communication (~400 pages), and Guide to Grant Writing (~250 pages).

Approved

Freakonomics	17.5 hours
Interpersonal Communication	20 hours

Unapproved

Guide to Grant Writing	12.5 hours
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<u>Total Experience</u>	37.5 hours
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Supporting Documents: Reviews must include the following to be accepted: 1) Book title/author or Website/URL, 2) For books, include number of pages, 3) A 250-1000 word summary answering the following questions:

1. How does your learning relate to the AFC Core Competencies?
2. How could you use the information that you learned in future work with clients?

For this category, candidates may list AFCPE as the supervisor. AFCPE reserves the right to audit or request additional documentation for any submission.

AFC Supervised Experience

Experience under the supervision of an AFC can be extremely valuable and can be reported as 1.5 hours for every 1 hour of experience. This ratio is permitted in the following categories:

- Counseling & Coaching
- Teach Financial Education Classes/Workshops
- Develop Financial Education Classes/Curriculum/Educational Content

When reporting experience hours under this rule, candidates should enter their total hours using the 1:1.5 ratio. For example, a candidate has 100 clock hours of counseling under the supervision of an AFC. The candidate should report 150 experience hours.

The candidate must disclose this in the Description section of the experience submission and must list an active AFC in the supervisor section of the form.

Supporting Documents: Candidates must submit an Experience Verification Form (EVF) signed by the supervising AFC for hours in this category. Please ensure the Description field describes the experience and how it relates to the AFC Core Competencies. AFCPE reserves the right to audit or request additional documentation for any submission.

Submitting Experience Hours



Candidates can submit experience hours at any point after enrollment; you do not need to complete the exam before logging experience hours.

When possible, candidates are encouraged to group their experiences into fewer submissions. For example, candidates should submit their counseling hours monthly, or even once all hours are completed rather than submitting each individual counseling session. **FINRA Foundation Fellows must report experience hours monthly.*

To Submit Experience Hours:

1. Login at my.afcpe.org
2. Click on [Your Certification Dashboard](#).
3. From the experience tile, you can view a summary of previously submitted hours and add new submissions.
4. To add experience hours, click the [Add Experience](#) button from the experience tile.

5. Complete the form:

Registration: Select the certification program you are submitting experience for

Service Type: Select the category that best fits your experience submission

Organization: Where did you complete the experience?

Job Title: What was your role?

Total Hours: How many hours are you requesting for this experience submission?

Verifier Name: Who supervised your work?

Verifier Email: This is required as submissions are selected, at random, for audit

Verifier Phone: This is required as submissions are selected, at random, for audit

Description: Please provide a description of the experience. See Experience Categories for full requirements by category. *For pre-approved webinars, enter the completion code here.*

Start Date: When did the experience begin? Remember that you may only report hours from seven years prior to your enrollment.

End Date: When did the experience end?

Supporting Documents: If required, please provide support for your experience submission. See Experience Categories for full requirements by category.

6. Your submission will be reviewed within 5 business days. AFCPE may require additional information to process some requests, and candidates will receive notification of the additional information needed.

Frequently Asked Questions

1. Who can verify my experience hours?

- a. Your verifier does not need to be an AFC but must be an independent third-party not related to you. Think of the Experience Verification Form as a professional reference. A supervisor, HR representative, or peer/mentor will likely qualify as an appropriate verifier. See the EVF form for full details.
 - i. **Employment or volunteer hours** may be verified by a supervisor, volunteer coordinator, HR representative, or other individual authorized to verify employment/experience.
 - ii. **Self-employment or pro-bono hours** may be verified by a professional with experience related to personal finance, financial counseling, financial education, financial planning, or related field. Think of this as a professional reference.

2. What is my experience start and end date?

- a. Your experience start date will be the day you started obtaining your experience hours. Please note, you may only submit experience hours from the 10 years preceding your program deadline. Your end date will be the day you stopped obtaining experience hours. If the engagement is ongoing, you may use the present date as your end date.

3. Do I need to submit for every individual counseling session or workshop I teach?

- a. Many candidates can satisfy the experience requirement with a single, or very few, experience hour submissions. For example, a candidate working as a financial counselor can wait until they have earned the full 1000 counseling hours and submit them all at once. Where possible, experience within the same category should be reported together in a single submission. Individual counseling sessions do not need to be submitted individually, several webinars may be submitted together, etc.

4. How can I avoid my submission being rejected?

- a. Provide a clear description of your work. Submissions with vague descriptions such as “counseling” or “banking” will be rejected.
- b. Only include hours from the allowable reporting period. Candidates can include hours from seven years prior to enrollment and have up to three years to complete certification. Hours submitted from outside this timeframe will be rejected.

- c. Please include the total number of hours, not the number of hours worked weekly.
 - d. Typically, financial counselors/educators do not engage in approved activities for a full 40 hours/week. Administration, scheduling, reporting, etc. are not permitted activities for AFC experience. Submissions that assume a full 40 hours/week of approved activities may be rejected.
 - e. Hours may only be submitted once—candidates cannot submit the same hours in multiple categories.
- 5. It is recommended that candidates keep records of their experience hours. AFCPE reserves the right to audit or request additional documentation for any submission.**

Experience Verification Form(EVF)

The [Experience Verification Form](#) will be required for submissions in the following categories:

- Counseling & Coaching
- Teach Financial Education Classes/Workshops
- Supervising Financial Counselors or Programs
- AFC Supervised Experience

The EVF must be attached as a supporting document when submitting experience hours via your myAFCPE Dashboard. The form is accessible from the candidate dashboard under [Certification Resources](#).

AFCPE® Verifier Qualification Requirements

Verifiers must acknowledge that the [AFCPE Standards of Practice](#) and [Code of Ethics](#) have been upheld, to the best of their knowledge, during the accumulation of the experience. All experience must relate to the [AFC Core Competencies](#).

Verifier Requirements:

The verification must be completed by a qualified, independent third-party not related to the candidate (candidates may not verify their own hours).

- Verifiers must be authorized by the company or organization listed in Section B to verify employment or experience.
- **-OR-**
- Verifiers must have appropriate professional experience related to personal finance, financial counseling, financial education, financial planning, or related field.

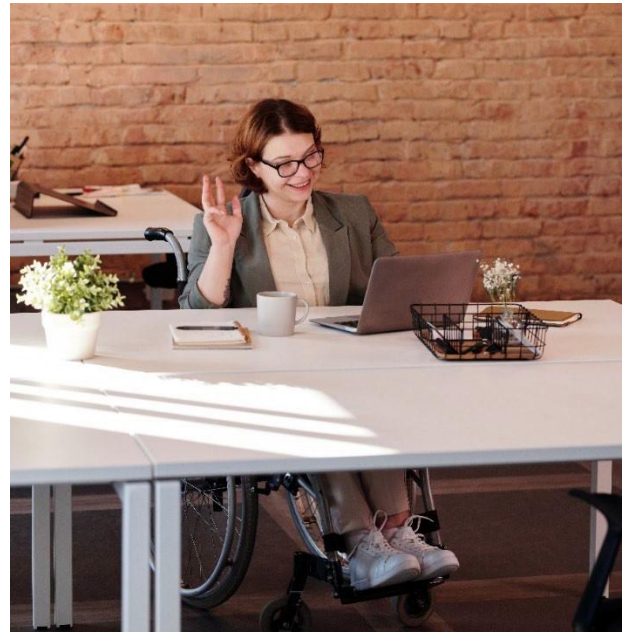
Best Practices for a Successful Submission

- Candidates are encouraged to consolidate experience hours onto one EVF per verifier.
- For full functionality, please open in [Adobe Acrobat Reader](#) and not a web browser.
- The EVF can be signed electronically or with a handwritten signature.
- Please upload your EVF as a PDF document.
- You will receive an email confirmation and alert on your myAFCPE Dashboard once your experience submission is processed. Submissions take up to 5 business days to process.

For a brief tutorial on EVF instructions and tips, [check out our video](#).

Resources

- [AFC Candidate Handbook](#)
- [AFC Core Competencies](#)
- [Experience is the Best Teacher](#)
- [The Standard Newsletter, Experience](#)
- [Frequently Asked Questions](#)
- [AFCPE Membership](#)



Looking for volunteer opportunities? While most opportunities exist at the local level, here are a few places to get started:

- [AFCPE Experience Portal](#)
- [Find My United Way](#)
- [Find My Community Action Agency](#)
- [VITA \(Volunteer Income Tax Assistance\) Program](#)
- [Volunteer Match](#)
- [Find My Cooperative Extension](#)

AFCPE® Membership



AFCPE Membership is the intersection of financial education, research, and practice—and a great resource as you work towards your AFC Certification.

Here are a Few Ways Membership Supports AFC Candidates

- **Free (and discounted) professional development webinars** - AFC Candidates can earn up to 10% of their experience hours from webinars. Membership makes this easy by providing **FREE** exclusive content that has been pre-approved for experience hours.
- **JFCP Journal Quizzes** - AFCPE Members get free access to the Journal of Financial Counseling and Planning (JFCP). With select issues, members are provided access to journal quizzes. Candidates can earn 2 experience hours per quiz in the Training category.
- **Monthly Networking Opportunities & Access the AFCPE Member Exchange-** Through monthly virtual networking opportunities, and our exclusive online membership community platform, you can connect with other professionals in the field, learn from their experiences, share new ideas and best practices, and more!
- [And More!!](#)

There is something for everyone at AFCPE.
[Become a member today!](#)