

Development Of A National Certification Examination For Homeowner Educators And Housing Counselors

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This article focuses on the methodology used in development, revision and testing of a national core curriculum document and standards testing instrument for certification of homeowner educators and housing counselors. The core curriculum's standards testing instrument is used for certification of homeowner educators and housing counselors. Two core curriculum pilot model and standards testing demonstrations were conducted for the development and refinement of the content, delivery and testing of a set of national standards. The logistics of these two time intensive model demonstrations are also discussed.

Keywords: *Homeowner educator, Housing counselor*

Introduction

Over the past several years, public policy has focused on increasing opportunities for families to attain home ownership (Mallach, 2001). As a result, there has been an increase in the number of programs aimed at providing low-income families with assistance in purchasing homes (Quercia & Wachter, 1996; Osteen & Auberle, 2002). In addition to providing financial assistance, these programs provide housing counseling and/or homeowner education to participants (Quercia & Wachter, 1996).

Housing counseling, or as some refer to it, home ownership counseling, began in the 1960s. In 1968, the Housing and Urban Development Act gave the U. S. Department of Housing and Urban Development (HUD) the authority to allow both public and private agencies to provide housing counseling (Shabecoff, 1994). The act was amended the following year to expand housing counseling to include other topics such as financial management (Shabecoff, 1994). In the early 1970s, additional legislation allowed HUD to fund housing counseling agencies (Shabecoff, 1994).

Although the housing counseling industry has continued to evolve since the early 1960s, there were no uniform standards across agencies because of differences in duration, type, and depth of counseling sessions, delivery mechanisms and funding sources (Quercia & Wachter, 1996). Further, housing counseling programs differed based on the training and preparation of the counselor and the content and quality of the housing counseling curriculum (Quercia & Wachter, 1996). The content included in various housing counseling curriculums has been based on what is considered appropriate outcomes of housing counseling. Most curriculums focus on attaining home ownership while others focus on default and foreclosure prevention. However, housing curricula that include both aspects, attaining and maintaining a

home, are rare (Quercia & Wachter, 1996).

Previous studies have shown that housing counseling can increase home ownership rates and reduce default and foreclosure (Quercia, McCarthy & Stegman, 1995; Quercia & Wachter, 1996). A successful housing counseling program has been defined as "one that assists a household with low long-term probability of ownership in buying a home and reducing its default risk" (Quercia & Wachter, 1996, p. 175). Thus, the content of a housing counseling and/or homeowner education curriculum is only adequate when it aims to increase home ownership as well as prevent default and foreclosure (Quercia & Wachter, 1996).

Based on the need for a standardized national housing curriculum to train housing counselors and homeowner educators to work with prospective homeowners and to bridge the gaps in homeowner education and housing counseling programs, the American Homeowner Education and Counseling Institute (AHECI) and the American Homeowner Education and Counseling Training Institute (AHECTI) developed a housing counselor and homeowner education curriculum. The curriculum is designed to provide a minimum level of understanding and skills necessary for individuals to attain and maintain home ownership (Osteen & Auberle, 2002). Additional information may be obtained from the organizations. However, the mission of both AHECI and AHECTI follows.

The mission of the American Homeowner Education and Counseling Institute (AHECI) is to transform homeowner education and housing counseling in order to constitute these services as nationally recognized peer professional components in the delivery of sustainable home ownership throughout America (AHECI, 2000, p. iii).

The American Homeowner Education and Counseling Training Institute (AHECTI) was established in 1999 as a non-profit association to

promote and implement homeowner educator and housing counselor training and certification, as well as agency (private, governmental, profit and not for profit entities) accreditation services (AHECTI, 2000, p. 1).

A major task of this challenge was to develop a comprehensive housing curriculum designed to provide standardized basic information to be used to certify individuals as housing counselors and/or homeowner educators in order to equip them to educate and counsel potential home buyers. More than two and one-half years were invested in a multiple phase national collaboration for the development and refinement of the core curriculum document and certification examination. Refinement of the content within the Core Curriculum, as well as methods for training delivery agreeable to a national audience were essential. Therefore, two model demonstrations were conducted 15 months apart with selected representatives of the housing counseling industry. The model demonstrations also served in the development and refinement of the certification examination.

Overview of Pilot Demonstrations

The first Core Curriculum Pilot Model and Standards Testing Demonstration (Pilot Demonstration I) was conducted in December 1998. Over the next 12 months, the Core Curriculum underwent substantial revisions. Additional input was received from multiple sources, including practitioners during a four-month Field Application Demonstration, housing industry stakeholders, and from the initial five-month document review and comment period. All related materials including the examination instrument had to be revised to reflect the final Core Curriculum document.

The revised Core Curriculum document was released in December 1999, which represented the final stage of refining materials and procedures prior to initiating a new national homeowner educator and housing counselor credentialing program. Thus, the next phase was to convene a second pilot demonstration to evaluate the revised Core Curriculum and certification examination. The Pilot Demonstration II was held in March 2000. The five-day intensive session served as one of the final assessment tools to determine the readiness of the Core Curriculum and Certification Standards training and examination procedures prior to national implementation. Similar to the participant selection process used for the first demonstration, a small but diverse group of participants (for profit and

Financial Counseling and Planning Volume 13(2), 2002 not-for-profit) were purposively selected to represent homeowner educators and housing counselors based on: years of experience, type of agency, extent of participation in the initial Pilot Demonstration, and geographic location. In addition, university students with varying degrees of homeowner education and housing counseling knowledge were selected to participate. The housing curriculum can be used to certify individuals with or without prior experience in the area of housing counseling and/or homeowner education, so university students were used because they had no prior work experience in this area.

A key reason for conducting a second pilot demonstration was to evaluate the national certification examination following substantial revisions to the Core Curriculum and the examination. A critical element to the implementation of a credentialing program is the reliability and validity of the testing instrument. The application of additional test and measurement guidelines were made possible through a research grant from the University of Georgia. The purpose of the research grant was to apply statistical methodology in the refinement of the certification examination.

The following results, evaluations and recommendations from the Pilot Demonstration II illustrate the value of information that can only be gained from an actual delivery of the training and testing procedure. The feedback continues to guide further refinement of training materials and testing procedures.

Core Curriculum

The intended use of the Core Curriculum, in practice, is to provide standardized basic information to be used for multiple purposes. The core content will serve as a guide to the housing industry's educators and counselors. The Glossary presents concise definitions of the terminology used throughout the curriculum. Glossary terms as well as selected bibliographical reference lists are included at the conclusion of each section. Participants at each of the Pilot Demonstrations were sent a copy of the Core Curriculum and were instructed to read it in its entirety prior to the Pilot Demonstrations.

For presentation and examination purposes, the revised Core Curriculum, comprised of ten (10) sections, was combined into five modules (Table 1). Presentations of the modules were inclusive of information directly related to questions on the examination. A question and answer period followed each module presentation.

Table 1
Five Core Curriculum Modules by Section

Session	Topics
Opening Remarks	Overview of Pilot Demonstration
MODULE 1 <i>Sections 1 & 2</i> Monday 9:00 a.m. - 12:00 p.m. 1:15 - 4:30 p.m.	Section 1: The Home Buying Process: Benefits and considerations of home ownership, types of home ownership, Steps involved in home ownership Section 2: Life-Long Money Management: Money and credit management, financial planning, review of financial services
MODULE 2 <i>Section 3</i> Tuesday 9:00 a.m. - 12:15 p.m.	Section 3: Financing a Home: Review of home financing process, mortgage alternatives, and choosing the right mortgage
MODULE 3 <i>Sections 4, 5 & 6</i> Tuesday 1:30 - 4:45 p.m.	Section 4: Qualifying for a Mortgage: The mortgage qualifying process Section 5: Shopping for a Home: Review of legal aspects of home ownership, Fair Housing Act, real estate professionals, shopping and evaluating a home, making a purchase offer Section 6: The Loan Application Process: Loan application and approval process, dealing with loan rejection
MODULE 4 <i>Sections 7, 8 & 9</i> Wednesday 9:00 a.m. - 12:15 p.m. 1:30 - 4:45 p.m.	Section 7: The Closing Process: Preparation and documents required at closing, review of closing costs, role of settlement/closing agents Section 8: Life as a Homeowner: Financial planning, home equity, property taxes Section 9: Getting to Know and Taking Care of a Home: Home maintenance, home repair and improvements, energy conservation
MODULE 5 <i>Section 10</i> Thursday 9:00 - 10:30 a.m.	Section 10: How to Prevent Foreclosure: Dealing with and managing a financial crisis, options available to homeowners in default, the foreclosure process
CASP Session Thursday 10:45 a.m. - 12:00 p.m.	<i>Certification and Accreditation Standards and Procedures</i>
Homeowner Educator & Housing Counselor Sessions Thursday 1:30 p.m. - 4:45 p.m.	<i>A Guide to becoming an Effective Homeowner Educator and Housing Counselor</i> , Certification Designation examination and discussion
Testing Friday 9:00 a.m. - 12:00 p.m.	Core Curriculum Examination
Closing Remarks	Final Discussion and Recommendations

Refinement of Core Curriculum Training Presentations
One of the primary purposes of the Pilot Demonstration II was to gauge the format, timing, and content of PowerPoint presentations used to prepare a diverse group of participants for the examination on the last day. All modules were presented utilizing PowerPoint presentations.

Presenters. Multiple industry representatives and housing educators were presenters at the Pilot Demonstration I. Three university housing educators were the presenters for the Pilot Demonstration II. These presenters have been part of the Academic Team of the Core Curriculum since its inception. Close communication between the presenters resulted in consistency in presentation styles, which allowed the evaluation of the presentations to focus on the content of the PowerPoint presentations.

PowerPoint Presentations. PowerPoint presentations were also updated. This was necessary since substantial changes had been made since the initial Pilot Demonstration. The PowerPoint presentations permitted pertinent information to be visually highlighted in conjunction with verbal transmission of the material. All subject areas included in the standards testing examination were reviewed in the PowerPoint presentations.

Timing. The second Pilot Demonstration was a five-day training and testing session. The four-day, six-hour per day training beginning at 9:00 a.m. and ending at 3:30 p.m. allowed for brief breaks every 1 hour and 15 minutes with a one and a half hour lunch. This allowed for local participants to reach the training site on time in consideration of rush hour traffic. Ending the day at 3:30 also allowed local participants to return to their offices if needed. The 1 hour and 15 minutes presentation time was ideal for holding the participants' attention. Longer sessions have been observed to result in decreased audience attention. The three-hour examination was administered on the fifth day.

Refinement of the Certification Examination
A major objective of the Pilot Demonstration II was to test the revised Core Curriculum Certification Examination questions for effectiveness, reliability and validity. The baseline content of the Core Curriculum was identified and a pool of questions representative of the ten sections of the Core Curriculum was developed.

Questions from the first Pilot Model Demonstration examination were revised and additional questions were developed to make up a test bank of questions. Based on consultations with a test and measurement specialist, all of the questions are in multiple choice format. Questions that require critical thinking by allowing participants to apply knowledge to specific situations, and questions used to analyze, synthesize and evaluate information were developed to allow for further diagnosis regarding comprehension. All examination questions were designed to represent the significant knowledge and understanding that educators/counselors in this field need in order to function effectively. The Certification Examination was administered on the last day of the Pilot Demonstration II. The examination was administered in two parts.

Results and Analysis of the Certification Examination

As noted earlier, a sample of 18 persons was drawn from a diverse group of practitioners (for profit and nonprofit) who were representative of homeowner educators and housing counselors based on: years of experience, type of agency, extent of participation in the initial Pilot Demonstration, and geographic location. University students with varying degrees of homeowner education and housing counseling knowledge were also included. Of the 18 chosen participants, three did not attend, leaving a total of 15 participants.

The tests were electronically scored and the resulting report provided fundamental tools for accessing the effectiveness, reliability and validity of the test questions. Statistical information that was used to analyze the test questions and results both individually and collectively included: total possible points; number of test takers; mean scores; median scores; standard deviation; and highest and lowest scores. The other types of assessments performed included the difficulty index and the discrimination index

The Appendix tables show the results of the Certification Examination. Table A-1 shows the overall test results, while Tables A-2 and A-3 show the test results for each participant by section and by module respectively. Table 2 provides the total mean scores of the Pilot Examination by section and by module. Based on the overall test results (Table A-1), 13 of the 15 participants passed the examination. A detailed analysis of the examination follows.

Table 2
Weighted Mean Scores

Module	Section	Mean Percentage By Section	Mean Percentage By Module
1	1	87	79
	2	75	
2	3	79	79
3	4	88	83
	5	83	
	6	77	
4	7	88	83
	8	70	
	9	88	
5	10	88	88

Test Analysis

The examination was designed to measure competencies in five modules. The grouping of similar sections comprising each module was based on quantity and depth of information provided in the Core Curriculum. An advantage to presenting the exam by modules was to allow the re-taking of individual modules of the examination as necessary.

Each module had one or more interpretive scenarios incorporating information directly related to the sections in that module. A series of questions followed that require the application of knowledge to a case study situation. Table 3 provides a breakdown of the questions by section and module, and the estimated and actual time it took most participants to complete each part of the examination.

Module Analysis

An analysis of the examination results by module indicates that the majority (80%) of the participants passed each module. This indicates that the participants mastered the subject matter in the modules. Participant

test results were also fairly consistent: the top performers on the overall examination also performed relatively well in each of the modules. However, a closer examination of the results by section shows that only 8 (53%) and 9 (60%) of the participants passed

Examination for Homeowner Educators and Housing Counselors
 Section 2: Life-Long Money Management and Section 8: Life as a homeowner, respectively. This suggests a need for greater emphasis on these sections in future presentations.

Table 3
 Categories of Questions on Certification Exam

Module	Section	Number of questions	Number of questions related to scenarios	Estimated time required	Actual time used
1	1 The Home Buying Process	14	6	120 minutes	Ranged from 45 to 60 minutes
	2 Life-Long Money Management	19			
2	3 Financing a Home	33	5		
3	4 Qualifying for a Mortgage	16	5		
	5 Shopping a Home	20			
	6 The Loan Application Process	12			
4	7 The Closing Process	15	5	60 minutes	Approximately 30 minutes
	8 Life as a Homeowner	7			
	9 Getting to Know and Taking Care of a Home	8			
5	10 How to Prevent Foreclosure	20	5		
Total		154	26		

Table 2 shows the weighted mean scores by section and module. This is the average number of questions answered correctly by the participants and is calculated by dividing the total number of correctly answered questions in a module by the total number of questions in the module.

Item Analysis

An item analysis allows test developers to identify poor test questions that need to be improved or omitted, thereby improving the validity and reliability of the test. Further, item analysis provides information that will help determine how well the subject matter has been taught. Two types of analysis that can be used to determine if test questions and quality of instruction need to be improved are the difficulty index and the discrimination index (Kryspin & Feldhusen, 1974).

Difficulty index. A difficulty index determines how easy or difficult a test question is by examining the percent of the total students who got the correct answer for a particular question. A standard rule is that if over 75% of the students got the answer correct, then it is considered an easy question. If only 25% of the students got the question right, then it is considered a difficult question. The average item difficulty on a test should be between .50 and .70. If the goal is to determine whether or not students have mastered the subject matter, then the difficulty index should be .80 for all test questions (Kryspin & Feldhusen, 1974).

Discrimination index. A discrimination index determines how well each test question differentiates between those students who do well on the test overall (upper 27% of the test takers) and those who do poorly

on the test overall (lower 27% of the test takers) (Kryspin & Feldhusen, 1974). The standard rule for interpreting a discrimination index is as follows:
 .40 or greater item discriminates well.
 .20 to .40 item discriminates moderately well.
 .00 to .20 item discriminates poorly.
 Less than .00 item discriminates negatively and needs to be revised or omitted
 (Kryspin & Feldhusen, 1974, p 143).

Mastery of subject matter. It is important to note that if the goal is to determine which students have mastered the subject matter, as would be case with the AHECTI Certification Examination, then the value of the discrimination index is not as important as the value of the difficulty index (Kryspin & Feldhusen, 1974). The goal is not to distinguish between students, but to determine what students have mastered the subject matter content.

Table 4 shows the mean, median, mode, highest, and lowest score, as well as the difficulty and discrimination indexes for each part of the Certification Examination. Based on the results of the difficulty index, there was an overall mastery of the subject by

Table 4
 Descriptive Statistics for Certification Examination

Part 1: 130 Questions (Modules 1-3)	Part 2: 60 Questions (Modules 4-5)
Mean Score 104.60	Mean Score 50.53
Median Score 106	Median Score 53
Mode Score 113	Mode Score 55
Highest Score 124	Highest Score 57
Lowest Score 78	Lowest Score 39
<i>Difficulty Index</i>	
Easy 90	Easy 44
Average 20	Average 11
Difficult 4	Difficult 1
Mastery 90	Mastery 44
<i>Discrimination Index</i>	
Discriminates well 54	Discriminates well 16
Discriminates moderately well 24	Discriminates moderately well 12
Discriminates poorly 34	Discriminates poorly 24
Discriminates negatively 18	Discriminates negatively 8

Financial Counseling and Planning Volume 13(2), 2002 the participants, as was the goal of the Pilot Demonstration II. However, more difficult questions will need to be added. The discrimination index also indicated that there were a number of questions that need further review and revision.

Summary of the Participant Comments on the Certification Examination

Participants were instructed to write comments and suggestions directly in the examination booklets. Following is a summary of comments and questions identified as needing revisions. The merit for revising questions and answers commented on by participants will be reviewed and addressed individually. Not uncommon to test evaluation, participants' comments related to:

- 1) not agreeing with the wording in a definition;
- 2) not reading the question carefully (accurately) and therefore reading more into the questions than was intended; or
- 3) attempting to apply a generalized definition to a specialized problem in their own locale.

Participants were reminded several times that industry stakeholders and legal counsel had provided the final definition of terms. Also, it was repeatedly emphasized that all content within the Core Curriculum and the certification examination were presented within general context.

Evaluation of Pilot Demonstrations

Evaluation was a critical component of the Pilot Demonstration II for measuring the success of the format, design, and content of the presentations. Participants were requested to respond to eight questions regarding the PowerPoint presentations and the examination. The majority (87%) of the participants reported that their role during Pilot Demonstration II was clearly defined. With respect to the PowerPoint presentations, most participants reported that the quality was "Very Good." More than half of the participants also reported that the PowerPoint presentations were "Very Helpful" in preparing for the examination

None of the participants reported that the examination was "Very Difficult" nor "Easy." The majority of the participants reported that the examination was

moderately difficult with 40% of the participants equally split reporting “Difficult” and “Not Very Difficult.” The majority of the participants felt that the clarity of the examination was “Moderately Easy” to understand. The majority of the participants felt that the interpretive scenarios were useful.

The Core Curriculum examination was administered in the morning on the last day of the Pilot Demonstration II. Upon completion of the examination, the participants were engaged by AHECI staff in a discussion to evaluate the week-long pilot and various aspects relating to the training presentation, examination and other salient factors impacting their overall experience. The following provides a summary of their comments:

Overall Comments

- ☞ Participants enjoyed working with AHECI staff and felt that the five-day training was time well spent.
- ☞ The final Core Curriculum was comprehensive and served as an excellent reference manual.
- ☞ The Core Curriculum provided an excellent baseline of national standards and allowed for educators and counselors to expand it, as necessary, for local and regional marketplace variations.

Training Presentations

- ☞ The PowerPoint presentation method was an effective means of relaying information critical to

Core Curriculum Examination

- ☞ The examination was very comprehensive.
- ☞ Participants indicated their preference to have the examination administered in the morning (versus the afternoon).
- ☞ Core Curriculum Pilot Demonstration I participants noted that the Pilot Demonstration II examination was greatly improved in content and clarity from the examination administered in December of 1998.
- ☞ Some participants expressed an interest in having the examination contain more than 200 questions.
- ☞ The majority of participants preferred to take the examination in one “3-hour sitting” with no breaks.
- ☞ Participants liked the use of interpretive scenarios (story problem questions).

Based on the analysis of the presentation and examination results of the Pilot Demonstrations, as well as feedback from the participants, several changes were made to the Core Curriculum and Certification Examination. For example, more training time is devoted to Lifelong Money Management (Section 2)

Examination for Homeowner Educators and Housing Counselors homeowner education and housing counseling.

- ☞ The PowerPoint method allowed for visual and verbal reinforcement of key messages and information.
- ☞ Participants preferred to have questions and discussion items (raised by participants) written down and discussed later, so as not to interrupt the flow of the training presentation.
- ☞ In order to cover all sections of the curriculum adequately during the allotted time period for the training, future training should allow participants a specified number of questions throughout the day (individuals with less experience receive more “question tokens” than “seasoned” individuals).
- ☞ Participants expressed an interest in having questions, discussion and “hands-on case-study” sessions following the conclusion of the entire Core Curriculum.
- ☞ Discussion break-out groups would allow the opportunity for seasoned practitioners to share experiences with individuals new to the field.
- ☞ With the exception of persons commuting to the training site, participants felt that the length of each day of training could be expanded to a full 8 hours.
- ☞ Participants would like to review completed sample hand-outs such as sample loan applications, etc.

and Life as a Homeowner (Section 8), more difficult questions have been added to the test bank, etc. Many participants who had worked in the housing industry for a long period of time thought that the examination was too short. However, the length of the examination has not been changed because consideration needs to be given to participants who have never worked in the housing industry as well as participants who have learning disabilities. Participants who work in the industry probably found the examination to be easier than participants who did not, thus enabling the former to complete it in a shorter period of time than the latter.

The curriculum is being used to train and certify housing counselors and/or homeowner educators. The Oklahoma Homebuyer Education Association (OHEA) and the Oklahoma Cooperative Extension Service used AHECI’s curriculum to conduct staff development workshops for homeowner education professionals. One of the purposes of OHEA was to prepare individuals to teach homeowner education specific to the state of Oklahoma (Osteen & Auberle, 2002). In

addition, the curriculum has been used in a housing
 counseling course at the University of Georgia, and the
 students who passed the examination have been
 certified as housing counselors and/or homeowner
 educators. The curriculum and examination questions
 will be continually updated to reflect changes in the

Appendix

Table A-1.
 Pilot II Certification Examination Overall Test Results

ID	Part One Modules 1-6 Possible Points = 130		Part Two Modules 7-10 Possible Points = 60		Cumulative Parts One & Two Possible Points = 190 Passing Grade = 70%	
	Score	%	Score	%	Score	%
1	108	83%	54	90%	162	85%
2	112	86%	55	92%	167	88%
3	93	72%	45	75%	138	73%
4	98	75%	47	78%	145	76%
5	78	60%	44	73%	122	64%
6	115	88%	53	88%	168	88%
7	79	61%	39	65%	118	62%
8	123	95%	55	92%	178	94%
9	107	82%	53	88%	160	84%
10	112	86%	55	92%	167	88%
11	124	95%	57	95%	181	95%
12	100	77%	45	75%	145	76%
13	109	84%	53	88%	162	85%
14	119	92%	57	95%	176	93%
15	97	75%	47	78%	144	76%
Mean	105	81%	50	84%	155	82%

Table A-2
Pilot II Certification Examination Test Results by Section

ID	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	Section 10	Total
	Max. Score = 15	Max. = 24	Max. = 38	Max. = 17	Max. = 23	Max. = 13	Max. = 17	Max. = 10	Max. = 8	Max. = 25	Max. = 190
1	13	17	32	17	18	11	16	7	8	23	162
2	11	20	34	16	19	12	16	8	8	23	167
3	10	15	25	13	20	10	11	5	7	22	138
4	13	16	29	12	19	9	14	6	6	21	145
5	12	15	20	12	12	7	14	6	6	18	122
6	15	19	33	15	23	10	17	7	6	23	168
7	13	15	20	13	11	7	11	5	4	19	118
8	14	21	36	17	22	13	17	9	6	23	178
9	14	16	32	15	19	11	15	8	6	24	160
10	14	18	35	15	19	11	17	8	7	23	167
11	15	22	36	16	22	13	16	9	7	25	181
12	10	20	27	16	16	11	16	6	5	18	145
13	12	16	33	16	20	12	15	8	8	22	162
14	13	22	36	16	21	11	17	9	7	24	176
15	14	15	27	13	20	8	14	6	8	19	144
Passing Score	11	17	27	12	16	9	12	7	6	18	133
Total Passing	15	8	12	15	13	12	13	9	13	15	13

Table A-3
Pilot II Examination Test Results by Module

ID	Module 1			Module 2		Module 3					
	Section 1	Section 2	Module 1 Total	Section 3		Section 4	Section 5	Section 6	Module 3 Total		
	Possible Score = 15	Possible Score = 24	Possible Score = 39	Possible Score = 38		Possible Score = 17	Possible Score = 23	Possible Score = 13	Possible Score = 53		
1	13	17	30	77%	32	84%	17	18	11	46	87%
2	11	20	31	79%	34	89%	16	19	12	47	89%
3	10	15	25	64%	25	66%	13	20	10	43	81%
4	13	16	29	74%	29	76%	12	19	9	40	75%
5	12	15	27	69%	20	53%	12	12	7	31	58%
6	15	19	34	87%	33	87%	15	23	10	48	91%
7	13	15	28	72%	20	53%	13	11	7	31	58%
8	14	21	35	90%	36	95%	17	22	13	52	98%
9	14	16	30	77%	32	84%	15	19	11	45	85%
10	14	18	32	82%	35	92%	15	19	11	45	85%
11	15	22	37	95%	36	95%	16	22	13	51	96%
12	10	20	30	77%	27	71%	16	16	11	43	81%
13	12	16	28	72%	33	87%	16	20	12	48	91%
14	13	22	35	90%	36	95%	16	21	11	48	91%
15	14	15	29	74%	27	71%	13	20	8	41	77%

Total Passing		14		12				13
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ID	Module 4					Module 5	
	Section 7	Section 8	Section 9	Module 4 Total		Section 10	
	Possible Score = 17	Possible Score = 10	Possible Score = 8	Possible Score = 35		Possible Score = 25	
1	16	7	8	31	89%	23	92%
2	16	8	8	32	91%	23	92%
3	11	5	7	23	66%	22	88%
4	14	6	6	26	74%	21	84%
5	14	6	6	26	74%	18	72%
6	17	7	6	30	86%	23	92%
7	11	5	4	20	57%	19	76%
8	17	9	6	32	91%	23	92%
9	15	8	6	29	83%	24	96%
10	17	8	7	32	91%	23	92%
11	16	9	7	32	91%	25	100%
12	16	6	5	27	77%	18	72%
13	15	8	8	31	89%	22	88%
14	17	9	7	33	94%	24	96%
15	14	6	8	28	80%	19	76%
Total Passing					13		15

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