



Build the skills.



Deepen the learning.



Focus on mastery.



Financial Fitness Coach

FFC[®] Candidate Handbook

January 2019

Contents

Introduction	4
Section 1: How to Apply for Certification	8
Eligibility Requirements	8
Enrollment Requirements	11
Section 2: Course Details	12
Getting Started.....	13
Module 1: Coaching Essentials	14
Module 2: Coaching Applications.....	15
Module 3: Coaching Mastery	17
Section 3: Complaints and Disciplinary Actions.....	18
Complaints.....	18
Complaint Review	19
Determination of Violation.....	20
Sanctions.....	21
Appeal.....	22
Resignation	23
Section 4: Maintaining Certification	24
Renewal Period.....	24
Renewal Requirements	25
Acceptable Continuing Education.....	25
Annual Fee.....	26
Renewal Expiration.....	26
Failure to Recertify	26
Reinstatement	27
Section 5: AFCPE® Certification Council Policies	32
Program Timeline	32
Extension Policy.....	33

Final Observation Resubmission Policy	35
Final Observation Appeals	35
Misconduct	36
Special Accommodations.....	36
Copyright Information.....	37
AFCPE® Code of Ethics	38
Confidentiality	39
Verification	39
Use of Certification Mark.....	39
Proper Use of Credentials.....	40
Section 6: Forms	41
Special Accommodations Request Form.....	41

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.

Sage Financial Solutions (SFS) is nationally recognized for developing and delivering financial capability programming and training for community based organizations. SFS developed a financial coaching curriculum designed to teach financial professionals the skills necessary to support clients in establishing clear and resonate goals and new behaviors to achieve the goals.

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 certification and certification renewal processes.

In 2013, Sage Financial Solutions partnered with AFCPE® to deliver standardized, comprehensive, financial coaching certification and training programs that provides professionals with the skills and techniques to build upon their financial foundation and support clients as they make lasting financial behavior change. Sage Financial Solutions and AFCPE® share a vision that Financial Coaches must be financial experts. All consumers, regardless of income or background, deserve access to highly trained professionals with financial knowledge and experience, a client-driven process, and a strong commitment to ongoing professional development. We collaborate to provide a standardized and comprehensive financial coach training and certification for professionals in the field. As a result of this partnership, financial professionals will have the depth of knowledge and skill that allows them to meet their clients where they are.

The FFC® (Financial Fitness Coach) designation demonstrates to colleagues, clients, employers, and the public that certified individuals have the depth of knowledge and skills to meet clients wherever they are in their lives, to identify their financial goals, and to collaborate with them in developing an action plan and taking appropriate steps to achieve those goals. Professionals earn this distinction through education, experience, and time-intensive coaching applications validated by their performance through an oral interview.

The coaching competencies of the FFC® program are based on the International Coach Federation (ICF) core competencies. ICF represents the highest quality in professional coaching maintaining accountability and enforceable standards of conduct for ICF members and credential holders. Successful completion of the FFC® certification allows candidates to apply for ICF certification using the portfolio path.

All AFCPE® Certification Programs are governed by the AFCPE® Certification Council. The Certification Council is responsible for crucial decisions related to the development, administration, and ongoing maintenance of the certification programs.

Program Mission

AFCPE® and Sage Financial Solutions partnered to develop a program that provides you with the skills and techniques to build upon your financial foundation and support clients as they make lasting financial behavior change. Sage Financial Solutions is a nationally recognized provider of programming designed to facilitate the financial well-being of underserved communities.

“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

Vision for the Field

That all professional financial coaches have a core foundation of financial knowledge, as well as a mastery of financial coaching skills and techniques so that all people are empowered to achieve lasting financial wellbeing.

Our 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.

Our Vision:

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.

Financial Fitness Coaches

Financial Fitness Coaches have the skills and techniques to draw upon clients' financial foundation and support them as they make lasting financial behavior changes. As a financial coach, it is critical to have a core foundation of financial knowledge, as well as, a mastery of financial coaching skills and techniques.

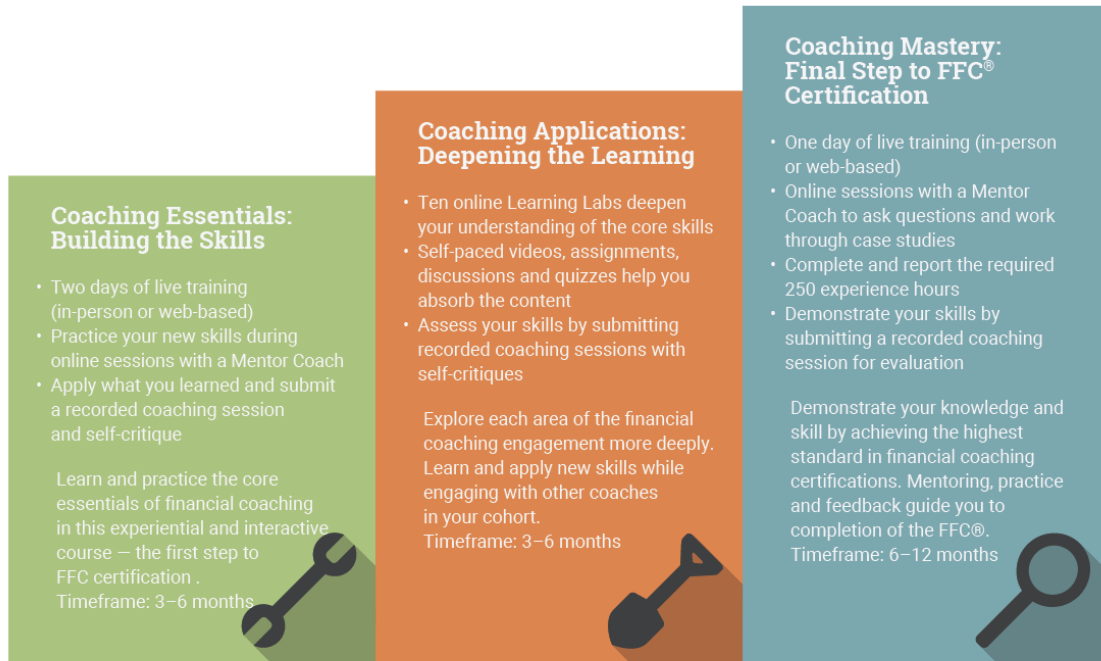
Financial Content Competencies:

- Money Management Foundation
- Taxes
- Banking
- Credit Reports and Scores
- Debt Reduction
- Student Loans
- Credit Cards and Loans
- Major Purchases
- Housing
- Risk Management
- Health Care and Life Insurance
- Investment Basics
- Retirement

Coaching Competencies:

- Ethics and Standards
- Establishing the Coaching Agreement
- Establishing Trust and Intimacy with the Client
- Coaching Presence
- Active Listening
- Powerful Questioning
- Direct Communication
- Creating Awareness
- Planning and Goal Setting
- Managing Progress and Accountability

The FFC® designation enables the individual to work with clients ensuring that the client is actively involved in creating solutions and implementing an action plan that works for them. FFC® certified professionals work in a variety of sectors including research, education, nonprofit, government, private practice, military, and many other organizations committed to improving the financial capability of individuals and families worldwide.



Section 1: How to Apply for Certification

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 coaching services.

Eligibility Requirements

To earn the FFC® credential, all candidates must:

1. **Satisfy the Prerequisite Educational Requirement:** Meet the prerequisite educational requirement via any **ONE** of the following educational pathways:

- a. AFC® Certification

The Accredited Financial Counselor® certification trains professionals to guide clients through life-cycle financial education to help them realize their goals and achieve lasting financial well-being. AFC® certified professionals are equipped to educate clients in sound financial principles, assist clients in the process of overcoming financial indebtedness, help clients identify and modify ineffective money management behaviors, guide clients in developing successful strategies for achieving their financial goals, support clients as they work through their financial challenges and opportunities, and help clients develop new perspectives on the dynamics of money in relation to family, friends and individual self-esteem.

- b. Professional Designation

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.

- c. Money Management Essentials course

A professional development course that takes you through the essential steps of money management. This course provides a firm financial foundation ensuring the coach has the necessary financial knowledge to serve their clients.

** Note Regarding Education Options: Training provided, or approved, by AFCPE® is optional and is not a requirement for FFC® certification. Individuals applying under the Professional Designation pathway 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 the core competencies of the FFC® program.

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. Complete Module 1: Coaching Essentials:

Learn and practice the core essentials of financial coaching.

3. Complete Module 2: Coaching Applications:

Explore each area of the financial coaching engagement more deeply. Learn and apply new skills and engage with other coaches in your cohort.

4. Complete Module 3: Coaching Mastery:

Demonstrate your knowledge and skill by achieving the highest standard in financial coaching certifications. Mentoring, practice and feedback guide you to completion of the FFC®.

5. Submit Final Certification Documentation:

Complete the FFC® final certification documentation which 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.
- c. Documentation of a minimum of 250 hours of coaching experience.

The experience requirement can be met while working on other requirements, upon completion of Module 1 training. Certification will not be granted until all requirements have been completed.

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 Director of Certification Programs 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 Director of Certification Programs will review the appeal within fifteen (15) business days. If the issue cannot be resolved by the Director of Certification Programs, 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 Director of Certification Programs.

The Certification 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

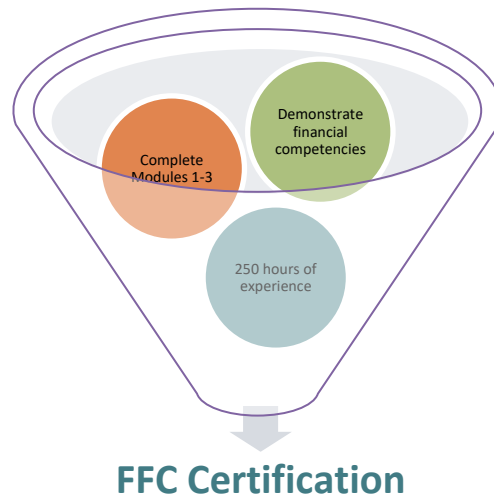
Completion of the certification program is voluntary. AFCPE® strictly adheres to the eligibility requirements for certification.

How to Enroll

It is the responsibility of the applicant to comply with all procedures and deadlines.

To 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 may enroll in all three modules required for FFC® certification, or individual modules in numerical order.



Section 2: Course Details

The Financial Fitness Coach (FFC®) certification program is composed of standardized, comprehensive financial coach training brought to you by Sage Financial Solutions in partnership with AFCPE®.

Financial Fitness Coaches couple depth of knowledge and skills to meet clients wherever they are in their lives, bring clarity to their financial goals, and to collaborate with them in developing an action plan and taking steps to achieve those goals. Our training provides a clear process with a focus on mastery of coaching skills allowing each individual to bring their own unique personality and expertise to the coaching relationship.

What is Financial Coaching?

Financial Coaches collaborate with clients to assess their goals and identify the underlying values that motivate them toward achieving their goals. Financial coaching focuses on the client's "why" and is a technique that many financial professionals — financial planners or financial counselors — use to support clients in taking charge of their financial choices and implementing effective action plans. Financial coaches view the client as the expert in their own life and collaborate with them to create solutions and implement an action plan that works for them.

Financial Coaches...

- help clients identify their own capabilities and understand how personal financial behaviors connect to achieving their life goals.
- focus on ongoing financial behavior change by collaborating on goal setting, accountability, and monitoring progress towards the goal.

Financial Coaching is...

- an approach that builds upon a strong foundation of financial knowledge.
- client and coach collaborate on the ground rules of the relationship.
- client-centered goal setting.
- focused on behavior change.
- accountability between client and coach.

Getting Started

To ensure the best possible experience, please be sure to read all communication and add certification@afcpe.org and notifications@instructure.com to your list of approved senders. Please ensure that a current email is registered in the the AFCPE database: my.afcpe.org.

- The training will take place on the **Canvas** learning management system platform (afcpe.instructure.com).
- We will send the course invitation to you via email under separate cover (notifications@instructure.com) **2 weeks prior to the start of the course**.
- If you do not receive the invitation, please check your spam and reach out to certification@afcpe.org via reply email.
- During core training, you will be interacting and practicing with your Instructor and colleagues so you **MUST** have access to an environment that is conducive to hearing and sharing and **MUST** have a microphone, or headphones with a built-in microphone, prepared in advance.
- If the computer you will be utilizing to access training is a company or government computer with firewall restrictions, you are responsible for obtaining the necessary permissions to ensure access.

You MUST accept this invitation by one week prior to the Module 1: Coaching Essentials course and begin your mandatory pre-training assignments. These assignments will get you primed and ready to jump right into the first session.

Module 1: Coaching Essentials

The Coaching Essentials module of the Financial Fitness Coach certification program is comprised of the following:

- Self-discovery pre-training assignments
- Core Training
- Practicum coaching sessions
- Mentor Coach sessions
- Submission of a recorded coaching session
- Pre and post skills assessments

The **Self-Discovery assignments** are to be completed **prior to Core Training**. During the first session of the Core Training, we will discuss and share what you have learned from these assignments.

Core Training consists of two, 5-hour online sessions with homework assignments OR two 6-hour, in-person sessions with homework time built into each training day. The type of Core Training in which you are enrolled will be reflected in your Dashboard. **Please refer to the Calendar for the date and times of your Core Training sessions.**

During the **practicum coaching sessions**, you will identify a friend, colleague, or family member to work with you on this phase of your training. This person will be your client and **must be willing to commit to at least FOUR total sessions** with you. Please keep track of these hours to submit for your experience hours requirement.

To support your practicum coaching sessions, you will participate in two required online meetings with your assigned **Mentor Coach (MC) out of a possible four sessions**. The dates and times for these sessions will be found on your calendar in Canvas.

After you have completed your four-session coaching engagement with your practicum client AND attended at least two sessions with your MC, you will **record and submit one of your coaching sessions**. This provides an opportunity for real-time practice in applying the skills you have learned and to identify areas for growth.

You will complete a **skills assessment** at the beginning and end of this course. This will allow you to monitor your progress and identify strengths and weaknesses to focus and practice. These assessments also provide us with the information we need to continuously refine the program for maximum results.

Module 2: Coaching Applications

The Coaching Applications module of the Financial Fitness Coach certification program is comprised of the following:

- Ten Learning Labs with an additional intro and outro
- Submission of two recorded coaching sessions
- A skills assessment

Learning Labs

The **Learning Labs** contain videos, homework assignments, required participation in peer discussion threads and Competency Checkpoint quizzes.

Your participation in the **discussion topics** is a key component of the learning process and is required for successful completion of the Coaching Applications module. For each discussion, post your initial thoughts, ideas or perspectives and (at least) one comment on a colleague's posting to receive full credit. Remember to respect different perspectives and maintain a judgment-free zone. Don't forget to reply to responses to you!

Coaching Observation

You will **record and submit two coaching sessions** during your progression in this module. These provide an opportunity for real-time practice in applying the skills you have learned and to identify areas for growth. This is not a pass/fail assignment but an opportunity for real-world practice. You will also complete a self-critique of your submission. One recording will be submitted after Learning Lab 5 before continuing on with Learning Lab 6. The second recording will be submitted after completion of Learning Lab 10, as a final step in completing Module 2.

Planning and Recording Your Coaching Session

Your coaching session recording should be submitted for observation as an audio file.

IMPORTANT: At the start of your recording, be sure to identify yourself as the Coach and have your client identify him/herself as Client (no name required) and indicate their consent to being recorded.

We suggest conducting a test recording to check that the environment in which you are recording allows for a clearly audible result. You can use a smartphone, tablet or other device to

create your recording, then transfer the file from your device to a computer for uploading. There are many methods for transferring files from mobile devices to a computer. You may need to perform an internet search for a method specific to your mobile device and computer's operating system if the methods suggested in the course documents do not work for you. We suggest using your test recording to find a transfer method that works for you before conducting your actual coaching session. Instructions for transferring media from mobile devices to a computer can be found in the course.

Alternatively, you can use any desktop audio recording software of your choice, such as QuickTime (pre-installed on MacOS X), OneNote or Voice Recorder (both on PC). Instructions for recording using these software programs can be found in the course.

Conducting your session via a web-based option, such as Zoom, will be necessary if you and your client are not in the same location. Zoom has built-in functionality to record your audio and will automatically save the file to your computer upon completion of the session. Zoom is a free service. Instructions for using Zoom can be found in the course.

Regardless of the recording method selected, choose the smallest file size option available. Depending on your recording method, this may mean choosing this option before pressing record or during the export/save process. The smaller the file, the faster the upload.

Skills Assessment

You will complete a **skills assessment** at the end of this course. This will allow you to monitor your progress and identify strengths and weaknesses to focus and practice. These assessments also provide us with the information we need to continuously refine the program for maximum results.

Module 3: Coaching Mastery

The final module of the Financial Fitness Coach certification program is comprised of the following:

- Four Coaches Circles
- Mastery Milestone training
- Submission of 250 experience hours
- Submission of one coaching session for observation
- A skills assessment

The **Coaches Circles** are live, 90-minute, online sessions with a Mentor Coach, held monthly. You must complete a total of four before joining the Mastery Milestone training. In these Coaches Circles, you will have an opportunity to check-in on your progress in the program so far, ask questions and apply your skills to case studies. You will need to speak with your colleagues, so you must have a working microphone for your computer.

The **Mastery Milestone** training is a live, 6-hour session held twice a year. Once online, once in-person. This is where you will put it all together and analyze your skill development. Be sure to plan your Coaches Circle attendance in accordance with your upcoming Mastery Milestone training to ensure eligibility. The dates will be available in the course calendar. If you will be attending the online offering, you will need to speak with your colleagues, so you must have a working microphone for your computer.

You will **submit a total of 250 experience hours** using the submission log found in the experience hours submission assignment. These hours can be counted starting from your first session with your practicum client from Module 1.

You will **record and submit a final coaching session for observation** by a Mentor Coach. A transcription must accompany the recording submission. This submission will receive feedback and will require a passing score to continue. The FFC competencies on which you be evaluated can be found in Canvas.

You will complete a **skills assessment** at the end of this course. This will allow you to monitor your progress and identify strengths and weaknesses to focus and practice. These assessments also provide us with the information we need to continuously refine the program for maximum results.

Section 3: Complaints and Disciplinary Actions

To maintain and enhance the credibility of the AFCPE® and Sage Financial Solutions 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 or coaching.
- 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 or assessment of skills.

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 AFCPE 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 Certification Council concludes a valid and actionable complaint, the Certification 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 Certification Council appoints a Review Committee of three or more individuals, who may or may not be members of the Certification 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 Certification 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 Certification Council or by Board and/or AFCPE® staff or legal counsel. The Certification 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 Certification 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 Certification 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 the Certification 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 Certification Council should make a determination that there has been a violation of Certification Council policies and rules. When the Review Committee recommends that the Certification 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 Certification 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 Certification Council reviews the recommendation of the Review Committee based upon the record of the investigation. The Certification 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 Certification 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 Certification Council.

In certain circumstances, the Certification 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 Certification 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 Certification Council. If the Certification 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 Certification Council upon a certificant whom the Certification 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 Certification 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 Certification Council must be returned promptly to AFCPE®.

Appeal

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

Upon receipt of a request for appeal, the Certification 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 Certification Council. No current members of the Review Committee or the Certification 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 Certification 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 Certification Council to conform to published criteria, policies, or procedures.

Only facts and conditions up to and including the time of the Certification Council's determination as represented by facts known to the Certification 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 Certification Council and the Appeals Committee. The Certification 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 Certification 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 Certification Council but does not address a sanction imposed by the Certification Council. The decision of the Appeals Committee, including a statement of the reasons for the decision, is reported to the Certification Council.

The Appeals Committee decision is binding upon the Certification 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 Certification Council or an Appeals Committee established after an appeal. The entire record is sealed, and the individual may not reapply for certification. However, the Certification 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 the Certification Council has dismissed the complaint as a result.

Section 4: 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 financial coaching. 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 FFC® 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 financial coaching.

Renewal Period

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

The two (2) year time period established for renewal is based on both the scope of issues that face financial coaching professionals and the Certification 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 FFC® credential are required to complete continuing education units (CEUs) during a two-year reporting cycle. CEUs earned during one reporting cycle do not carry over to future reporting periods. Please refer to the AFCPE Guide to Maintaining Your Certification for details.

Renewal of an FFC® credential requires:

1. Current FFC® certification (active status)
2. Acquire and submit required number of continuing education units.
3. Payment of the Annual Certification Renewal Fee
4. Attestation to comply with the AFCPE® Code of Ethics and Standards of Practice

Acceptable Continuing Education

All continuing education must be related to the FFC® competencies. Often, certificants will meet the CEU requirement by attending programs offered or sponsored by other organizations. 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.

FFC® certified professionals 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.

Annual Fee

For an FFC® 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 by 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 submitted online no later than December 31 of the reporting cycle
- Annual fees are due by January 3 of each year

If a candidate submits for renewal after the reporting cycle end date, a late fee may be enforced. It is recommended that candidates keep a copy of all submitted documents, receipts 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 an electronic certificate to the certificant annually once all renewal requirements have been fulfilled. Renewal submissions 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 renew 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 a FFC® 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 the AFCPE® 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 FFC® 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 FFC® 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 FFC® Coaching Mastery Module as a condition of reinstatement in lieu of the continuing education requirement.
- If applying for reinstatement after five years, applicants must re-enroll into FFC® certification program.

FFC® 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 Coaching Mastery module fee	Pass the current FFC® Coaching Mastery module.

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 FFC® 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 FFC® 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 Certification Council if the candidate does not accept a determination by the Certification Program Director. The

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

Section 5: AFCPE® Certification Council Policies

Program Timeline

The FFC® program is flexible and can be self-paced to accommodate even the most challenging schedule. Because there are several training components that are self-paced, the timing can vary from one candidate to another. The minimum possible time for completion is 12 months and the maximum allowable time is 24 months.

Coaching Essentials: Candidates have up to 6 months to complete. The program can be completed in a minimum of 3 months.

Coaching Applications: Candidates have up to 6 months to complete. The program can be completed in a minimum of 3 months.

Coaching Mastery (FFC® Certification): Candidates have up to 12 months to complete. The program can be completed in a minimum of 6 months.

Full Program: Candidates have 24 months to complete. The program can be completed in a minimum of 12 months.

Minimum Completion Time – 12 months



Maximum Completion Time – 24 months



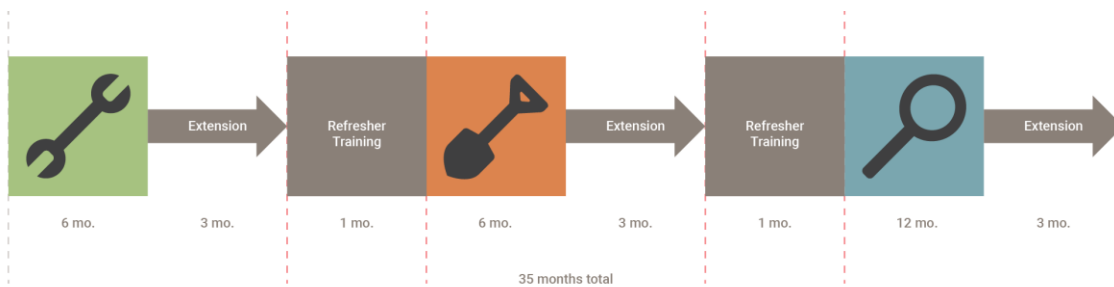
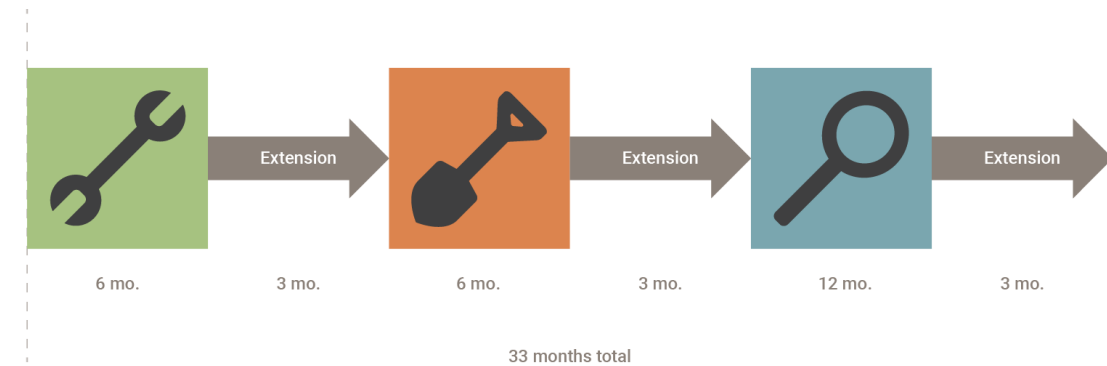
Extension Policy

Each module of the FFC program allows one extension request with extension fee payment. Extensions must be received within the timeframe allowed for that module and cannot be combined.

If the candidate does not complete the program within the outlined extension period(s), a mandatory refresher training is required to resume progress. The refresher training is an asynchronous course conducted within the same learning management system as the rest of the program's coursework. The refresher training will incur a fee and must be completed within one month of access to the training being granted. If the refresher training has not been completed within this time, any progress in the program is forfeited. In order to obtain FFC® Certification, the program will need to be restarted from the first module.

To request an extension, please complete the Certification Extension Request Form available at <https://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 three months from your original deadline will be granted. All program requirements must be met within the three-month extension period or refresher training and/or re-enrollment in the program will be necessary. No further extensions will be considered or granted. If all requirements for the module have not been completed within the extended deadline, the module will need to be restarted from the first module.

Full Program Completion with Approved Extensions* – 33 months



*Extensions are considered upon request and for a fee. This is the maximum time allowed if extensions are requested after each module. A three-month extension is allowed after each module and cannot be combined.

Final Observation Resubmission Policy

Candidates submit final observation evaluation recordings for review and evaluation. The purpose of this process is to ensure that each coach has adequately demonstrated the Financial Fitness Coach coaching competencies. Each submission is reviewed and evaluated based on the required competencies. Candidates who do not pass the final observation evaluation must wait for a minimum of thirty (30) days before submitting another recording for evaluation. Candidates may resubmit a final observation evaluation recording a maximum of two (2) times as long as they continue to meet the published eligibility criteria. Each resubmission is subject to a re-evaluation fee. If the final observation evaluation recordings do not meet the standard after the maximum allowed submissions, the candidate will be required to complete remediation by retaking the full Coaching Mastery module or completing a Mentor Coaching session with an AFCPE®/Sage Financial Solutions approved Mentor Coach for an additional fee. After remediation, candidates may resubmit a final observation evaluation recording a maximum of two (2) times. Each submission is subject to a re-evaluation fee.

Final Observation Appeals

The Certification Council consistently reviews the evaluation process to ensure it accurately measures competency in the required knowledge areas. Upon submission of the final observation recording, candidates have the opportunity to provide comments on the process. All substantive comments will be reviewed.

Candidates who do not demonstrate they have met the standard during a final observation evaluation may file an appeal if they believe the failure is a result of:

1. Inaccurate evaluation
2. Inappropriate administration procedures that violate AFCPE® Certification Council policy

Any serious incident occurring during the administration of the program should also be reported to the AFCPE® Certification Program Director immediately.

Complaints or appeals may be submitted in writing up to thirty (30) days after receipt of the final observation evaluation. 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 evidence or documentation including a transcript of the recorded session with any perceived inaccuracies highlighted to the Certification Program Director.

The burden of proof for appeals is borne by the applicant. The Certification Program Director will review the appeal request and obtain additional information from the final observation evaluator and may submit for re-evaluation by another mentor coach. The Council will review the evaluation and the appeal within thirty (30) days and will make a determination within sixty (60) days. The decision of the Certification Council is final.

Due to the thorough review and analysis of each final observation recording, there are no appeal procedures to challenge the process or the core competencies. Because of the secure nature of this process, AFCPE® will not disclose the identity of the final observation evaluator(s).

Misconduct

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

- create a disturbance, are abusive or otherwise uncooperative;
- inappropriate use of electronics during instruction;
- participate in inappropriate conversation or use offensive language online or in person with other participants;
- leave the training session before the conclusion;
- attempt to record the training sessions;
- unauthorized use or distribution of course materials;
- attempt to submit a recording that is not your own;
- are not prepared with a microphone to properly participate in online training sessions.

Special Accommodations

AFCPE® and Sage Financial Solutions 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 complete the program 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.

AFCPE® and Sage Financial Solutions will provide reasonable accommodations for candidates with disabilities. Candidates requesting special accommodations must submit the Request for Special Accommodations form outlining the specific request for review and consideration.

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®, Sage Financial Solutions and authorized consultants.

1. Wheelchair access is available at all in-person trainings. Candidates must advise at the time of registration that wheelchair access is necessary.
2. Candidates with visual, sensory, physical or learning disabilities that would prevent them from participating in the program 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 the AFCPE® Certification Program Director at least 60 calendar days before your desired participation date by completing the *Request for Special Accommodations* form available in Section 7. AFCPE® and Sage Financial Solutions will review the submitted forms and will contact you regarding the decision for accommodations.

Copyright Information

All proprietary rights to FFC® programming, including copyright, are held by Sage Financial Solutions. To protect the validity of the program, 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 the program materials. Such attempts may include but are not limited to: removing materials from the training room; aiding others by any means in reconstructing any portion of the program; posting content on any discussion forum; and selling, distributing, receiving or having unauthorized possession of any portion of the program or content. Alleged copyright violations will be investigated and, if warranted, prosecuted to the fullest extent of the law. It should be noted that final observation evaluation scores may be invalidated in the event of this type of suspected breach. Permanent revocation of certification may occur if allegations are substantiated.

AFCPE® 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.

Confidentiality

AFCPE® and Sage Financial Solutions are committed to protecting confidential and/or proprietary information related to applicants; candidates; certificants; and the examination development, maintenance, and administration process.

AFCPE® and Sage Financial Solutions 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.

Final Evaluation results are released only to the 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 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

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

Proper Use of Credentials

Candidates who complete their FFC® candidacy will receive a certificate specifying that the FFC® 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.

FFC®

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 6: 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, Sage Financial Solutions and authorized consultants.