

AFCPE® Continuing Education Guide

September 2023



Hello!

Welcome to the AFCPE® Continuing Education Guide. As an AFCPE certified professional, it is important that you are up to date on the latest trends and changes in personal finance and counseling.

AFCPE certifications are the most respected in the field of financial counseling and education. You can be confident that your certification will set you apart and send a message of credibility and trustworthiness to your clients.

To ensure we uphold the highest standards, professionals are required to obtain continuing education once certified. This guide will help you understand what the requirements are, what can be reported for continuing education, and how to report your continuing education units (CEUs).

We hope this guide will provide answers to your questions about continuing education and help you create a plan for maintaining your certification.

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

Thank you for being an AFC!

-The AFCPE Team



At AFCPE® we are setting a standard, the standard.

AFCPE encourages financial professionals to use education and empathy to affect long-term change. Not just because it's the best thing to do, but because it's the *right* thing to do.

It's right to demand professionalism and excellence for all people, not just those with wealth.

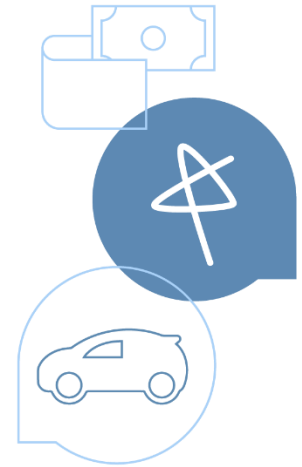
It's right to commit to a higher level of knowledge because each person is unique and deserves a customized financial solution.

It's right to care about our clients and our communities, and to use our expertise to help them reach life goals and expand opportunities.

It's right to be forward-thinking, to be focused and compassionate, to make a difference not just in dollars and cents, but in people's lives.

At AFCPE® we are setting the standard because it's what we are inspired to do.

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The Continuing Education Requirement

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

- to enhance the professional's capacity to serve their clients
- to protect the public interest
- to uphold the rigor of the certification

Renewal Period & Requirements

Certificants must pay an annual certification fee, due June 30. Continuing education units are due June 30 every two years, on even years.

Renewal of the AFC certification requires:

1. Current AFC certification (In Good Standing status)
2. Acquire and submit 30 continuing education units that are approved by AFCPE*
 - a. 2 CEUs must cover ethics/standards of practice
3. Payment of the annual certification renewal fee
4. Attestation to comply with the AFC Code of Ethics and Standards of Practice

**Certificants do not need to report CEUs for the year they first become certified.*

<u>Year 1 of the Reporting Period</u>	<u>Year 2 of the Reporting Period</u>
If you become certified during the first half of the reporting period, then one-half of the required CEUs will be due for your inaugural reporting period.	If you become certified during the second half of the reporting period, no CEUs will be due for your inaugural reporting period.
<u>Subsequent Reporting Periods</u> Full CEUs required.	

AFCPE strictly adheres to the standards of maintenance requirements for certification. It is the responsibility of the certificant to comply with all requirements and deadlines to maintain their credential. AFCPE will send email reminders to the email address on file; however, it is the certificant's responsibility to be aware of and comply with renewal requirements and deadlines. Exceptions to policies, fees, or deadlines will not be granted.

Late fees will be incurred for each month that an annual fee is not paid. After six months of non-payment, your certification will be revoked.

If you fail to maintain your credential by reporting the required CEUs during the two-year reporting period, your status will be listed as "lapsed" for a maximum period of six months with an approved extension application. You must pay an extension fee and obtain the required number of CEUs to reinstate your credential within the extension period. If you do not comply with the reinstatement requirements within the maximum period of six months, the Certification Council will revoke the credential. Professionals may be able to reinstate their credential by paying a reinstatement fee and meeting the requirements for reinstatement.

Acceptable Continuing Education

All continuing education must be related to the AFC Core Competencies, Code of Ethics, and/or Standards of Practice. Continuing education may be achieved through AFCPE-sponsored opportunities, however, certificants may meet the CEU requirement by participating in programs or training through other providers.

Post certification requirements are designed to enhance professionals' abilities to serve their 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 regarding an organization's policies & procedures, operational training programs, or programs designed for consumer use are not eligible for CEUs.

Certificants are responsible for maintaining records of their continuing education and may be required to substantiate CEUs during random audits.

For complete information on maintaining certification, please visit the [AFC Candidate Handbook](#).

AFC® Core Competencies

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

CEUs and Programs Not Hosted by AFCPE

If you attend a continuing education program that is not hosted by AFCPE, you may submit the program and your verification of attendance via [myAFCPE](#) and AFCPE will review your request. AFCPE will consider these requests on a case-by-case basis and may award or decline CEUs at its sole discretion. The program must adhere to the requirements listed in [“Accepted CEU Activity and Requirements”](#) to be considered. In considering whether a program is eligible for CEUs, AFCPE may consider: (i) rigor of the program, (ii) content of the program in light of what AFCPE expects of an AFC professional, (iii) the organization that offered the program, and (iv) any other factors. If AFCPE awards CEUs, this is not a representation that the program or its hosting organization is CEU approved and it does not guarantee that future programs from the organization (including the submitted program) will be granted CEUs.

Appeal Policy

Appeals must be submitted in writing to ceu@afcpe.org within thirty (30) calendar days of the decision or notification. The certificant must submit the appeal in writing, and explain in detail: 1) The nature of the request and the specific facts supporting the request, and 2) all reasons why the action or decision should be changed or modified. The certificant must also provide accurate copies of all supporting documents. The appeal will be reviewed within fifteen (15) business days. If the issue can be resolved at the staff level, the Certification Staff will make a determination and will notify the AFC Certification Council of the result.

If the issue cannot be resolved by the Certification Staff, the appeal will be referred to the Council. The appeal will also be referred to the Council if the certificant does not accept a determination by the Certification Staff.

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

Commonly Submitted Topics Not Approved by AFCPE

CEUs will not be awarded for content pertaining to corporate finance/accounting, practice/program management, personal development, sales or marketing, or for any promotional content. Practice/program management is defined as a focus on the planning, development, and management of business operations of the AFC, including topics such as office management, business model design, budgeting processes, leadership training, and other activities that do not directly contribute to the knowledge, skills, and abilities needed for an AFC professional to provide competent and ethical financial counseling to clients.

The AFC® Certification Mark

Guidelines for Use and Promotion

As an AFC professional, your hard-work, dedication, and commitment to the field have enabled you to obtain the AFC certification mark. In recognition of your achievements, we encourage you to use the official AFC certification logo in promoting yourself and your work. Please click [HERE](#) for the guidelines for use and promotion. Thank you for being an AFC!

Continuing Education Categories



AFCPE certified professionals work in many different roles in many different fields. We want to be sure that our continuing education guidelines reflect this diversity. We understand that financial counselors and educators operate in different capacities and we strive to meet our candidates where they are.

In the following pages, you will see the approved continuing education categories for AFCPE certifications with a detailed description of each. Please use this information while planning your CEU opportunities and reporting your hours at my.afcpe.org.

Certificants do not need to earn CEUs in every category. Because different types of CEUs have different reporting requirements, certificants are encouraged to review the guidelines to ensure they are submitting their CEUs correctly.

Conferences

Conferences and summits are a great place to get the most up-to-date information from experts in the field. Many conferences are pre-approved with AFCPE, so be sure to check with your conference organizer for details.

To request pre-approval of a conference, see instructions on page 23.

Guidelines:

- A maximum of 6 CEUs will be awarded per day
- A maximum of 15 CEUs will be awarded per conference
- No reporting period maximum



Breakout sessions, general sessions, relevant keynotes, etc.



Networking events, breaks/meals, unrelated content, etc.

Required Documentation:

- Completion code phrase, or
- Certificate of completion from the provider, or
- Email or other document from the provider confirming attendance, or
- Proof of payment, or
- Conference agenda with sessions attended clearly marked

AFCPE reserves the right to request additional documentation for any CEU request.

Publications

AFC certified professionals may request CEUs for developing or reviewing content for publications including research papers, books, articles, journals, and AFCPE-sponsored material published in a reputable national, regional, or military publication. Submissions must include a copy of the material as well as information on where it was published. Unpublished material, blogs, or newsletters will not be considered for CEUs.

Guidelines:

- A maximum of 2 CEUs will be awarded for articles published in a reputable publication
- A maximum of 2 CEUs will be awarded for review of AFCPE-sponsored material
- A maximum of 10 CEUs will be awarded for authoring or reviewing a research paper or book on a relevant topic
- No reporting period maximum



Published research or journal articles, AFCPE newsletter or blog articles, news/lifestyle articles, etc.



Unpublished material, personal blogging, employer newsletters, topics unrelated to the AFC Core Competencies, etc.

Required Documentation:

- Copy of, or link to, material with publish date

AFCPE reserves the right to request additional documentation for any CEU request.

Education

Education is one of the most popular ways to earn CEUs. Through formal coursework, in-person training, and online courses, AFCPE certified professionals have many options for obtaining CEUs. All education topics must be relevant to the AFC role and relate to the AFC Core Competencies.

Guidelines:

Education Type	Units	Maximum
College/University Coursework	5 CEUs per credit hour	18 CEUs per course
In-person Training	1 CEU per hour	6 CEUs per day; 18 CEUs per course
Self-guided Coursework (with measurable evaluation)*	1 CEU per coursework hour	18 CEUs per course
AFCPE Essentials Courses**	Varies, see afcpe.org	18 CEUs per course



Personal income tax, behavioral economics, counseling/coaching, financial planning, retirement planning, etc.



Business-specific training, corporate finance/accounting, corporate taxation, public speaking, general self-improvement, time management, etc.

Required Documentation:

- Full syllabus or course agenda/schedule, and
- Transcript or other proof of completion

AFCPE reserves the right to request additional documentation for any CEU request.

* Must show proof of completion and provide an agenda or other document substantiating the number of hours requested. Self-guided VITA training will be approved as follows: Standards of Conduct (1 CEU, eligible for ethics); Quality Review (1 CEU); Basic Tax Law (4 CEUs); Advanced Tax Law (6 CEUs); Specialty Courses (4 CEUs).

**Excluding Money Management Essentials.

Webinars

AFCPE members receive free access to AFCPE webinars, which can be a very valuable resource for professional development. There are many other opportunities to participate in webinars from other providers. Webinars do not need to be AFCPE-sponsored but must relate to the AFC Core Competencies.

Guidelines:

- 1 CEU will be granted per hour of instruction time
- A maximum of 3 CEUs will be awarded for any single webinar
- No reporting period maximum



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



Employer-specific training, webinars focused on business management, promotional or product-specific webinars, listening to podcasts, etc.

Required Documentation:

- Completion code phrase, or
- Certificate of completion from the provider, or
- Email or other document from the provider confirming attendance, or
- Proof of payment, or
- Copy of slides with notes taken during training, or
- A screenshot of the final training slide with notes taken during the training

AFCPE reserves the right to request additional documentation for any CEU request.

Creating Educational Material

Creating or updating classes, curriculum, or content (e.g. videos, blogs, podcasts, etc.) for a specific audience may be submitted for CEUs. Submissions with reported hours that are not commensurate with the content will be rejected. CEUs are not granted for instruction time.

Guidelines:

- 3 CEUs will be granted per 1 hour of content for creation of new materials; a maximum of 10 CEUs will be granted per curriculum.
- 1 CEU will be granted per 1 hour of content for updating existing materials; a maximum of 5 CEUs will be granted per curriculum.
- No reporting period maximum.



Research, writing/creating new content, updating existing content, etc.



Creating material without an intended audience, time spent editing video/audio, instruction time, etc.

Required Documentation:

- Copy of, or detailed summary of, curriculum or other material, and
- Description of where and how material is used, including intended audience, and
- Schedule, agenda, or other document estimating the completion time for the end user

AFCPE reserves the right to request additional documentation for any CEU request.

Journal of Financial Counseling and Planning

The Journal of Financial Counseling and Planning is available to AFCPE members through their membership page at my.afcpe.org. Members can earn CEUs by reading articles and successfully completing journal quizzes. If you are a member, click on the membership tab at the top of your profile. From your membership page, you can select “Journal Quizzes” and can access digital copies of the JFCP by clicking “Research Journal.” **Be sure there is a quiz associated with the journal you have selected before reading.** Once completed, a copy of your score will be emailed to you.

Guidelines:

- A maximum of 2 CEUs will be awarded per JFCP quiz
- No reporting period maximum

Required Documentation:

- Copy of passing score from JFCP quiz
- Certificant must be an AFCPE member

AFCPE reserves the right to request additional documentation for any CEU request.

Certification

Earning a new certification can be a great way to give your career a boost or supplement existing certifications. Certificants may apply for CEUs for certifications that are relevant to the AFC role and AFC Core Competencies.

Guidelines:

- Certificants may submit coursework completed towards their certification separately following the guidelines under the Education category (page 12).
- Financial certifications, licenses, or passing a licensing exam will be considered on a case-by-case basis. See below for pre-approved certifications.
- Certificants may only report once for each certificate/license/exam.

Certification	Units
CFP	6 CEUs*
ChFC	Submit individual coursework*
CPA	8 CEUs*
CFA	12 CEUs*
All other certifications will be considered based on the same guidelines. To seek pre-approval of a program, see instructions on page 22.	
*Coursework taken for this certification program may be reported separately, following the Education guidelines on page 12.	



Financial certifications or licenses, housing or credit certifications, coaching certifications, etc.



Sales-oriented certifications, programs deemed to be “consumer-level,” general leadership or professional development, etc.

Required Documentation:

- Certificate or other proof of completion with name and date
- Exams/evaluations must show a passing score

AFCPE reserves the right to request additional documentation for any CEU request.

AFCPE Symposium

Attending AFCPE's annual Symposium is e a great way to learn, network, have fun—and you can earn CEUs while you're at it! Each year, the Symposium consists of 15 hours of content. These CEUs are added to your my.afcpe.org account upon completion of the Symposium survey.

[Learn more about Symposium!](#)

Ethics and Standards of Practice

AFC professionals must earn 2 CEUs each reporting period in the categories of Ethics or Standards of Practice. CEUs submitted for this requirement do not need to be sponsored by AFCPE. Please see the [AFCPE Code of Ethics](#) and [Standards of Practice](#) for acceptable topics. Professionals have the option of [submitting a CEU event for pre-approval](#) if they are unsure if it meets the requirements.

AFCPE provides live events throughout the year to satisfy this requirement. Please see our [Events Calendar](#) for upcoming opportunities. Additionally, some opportunities are available as on-demand recordings. These events are available at no additional cost to AFCPE Members or can be purchased individually. Please visit the [Events Section of your myAFCPE account](#) to search for opportunities.

Some examples of training topics to consider when planning for your ethics/standards of practice requirement are:

- Ethics in financial counseling
- Diversity and inclusion
- Understanding your limits as an AFC
- Confidentiality
- Secure information gathering and record-keeping
- Cybersecurity

Submitting CEUs



Certificants will submit their CEU requests via their dashboard at my.afcpe.org. CEUs may only be submitted for the current reporting period. To be eligible, CEUs must be earned in the 30 months preceding the close of the reporting period. For example, for the reporting period ending June 30, 2024, CEUs earned prior to January 1, 2022 would not be eligible for the reporting period. CEUs may not be resubmitted for double credit if approved in a prior reporting period.

Please see below for step-by-step instructions for submitting a CEU request.

To Submit CEUs:

1. Login at my.afcpe.org
2. From the “Certification” box, select “Your Certification Dashboard”
3. Here you can see previously submitted CEUs and your current requirement

4. To submit a new experience, click “Add CEU”

5. Complete the form:

Completion Code Phrase: If your CEU opportunity was pre-approved by AFCPE, the CEU provider will provide a code phrase. Enter the phrase and click “Apply.” The form will populate for you. If no code is available, leave this field blank.

Reporting Period: Select the current reporting period. Only Lapsed or Revoked professionals will be able to report CEUs for prior reporting periods.

Completion Date: When was the CEU completed? This should match your supporting documentation.

CEUs Requested: Please see Continuing Education Categories for guidelines on the number of CEUs to request.

Credit Type: Select one of the following:

- Ethics/Practice standards training
- General Personal Finance and Counseling

Program Title: What is the name of the training, webinar, conference, etc.?

Sponsor: Who provided the training, webinar, conference, etc.?

How does this program impact and enhance the work you are doing as an AFCPE Certified Professional?: Please provide a description of how this CEU impacts your role as an AFC.

Program Agenda: You may upload a file or enter the information into the text box. AFCPE is reviewing how this CEU relates to the AFC Core Competencies. Agendas are also used to determine the amount of CEUs to award.

Upload Certificate of Completion/Participant Program Schedule: All CEUs require proof of completion. Please see Continuing Education Categories for complete guidelines by category.

6. Once submitted, we will review your submission within 5 business days. You will receive an email notification if additional information is required.

Tips for submitting CEUs:

- Each CEU must be submitted separately. A professional completing a graduate degree in financial planning, for example, must submit each course independently.
- Provide a clear description of the content. Submissions with unclear or vague descriptions such as “credit training” or “counseling seminar” will be rejected.
- CEUs may only be earned within the 30 months preceding the close of a reporting period unless an extension has been approved.
- All supporting documentation must provide a date of completion.
- No CEU request will be approved for more than 18 CEUs, regardless of actual training hours.
- No CEU request will be approved for more than 6 CEUs per day.
- Coursework or training that is centered on business or corporate finance will not be approved for CEUs. Content must relate to personal finance and the AFC Core Competencies.
- CEUs should be of sufficient depth and breadth to increase the skills and knowledge of the professional.
- Programs regarding an organization’s policies & procedures, operational training programs, or programs designed for consumer use are not eligible for CEUs.
- General self-improvement or professional development will not be approved for CEUs. The training must ultimately benefit the client, not the counselor.
- CEU requests must have a minimum of 30 minutes of content and are approved in 30-minute increments.

Group CEUs and Preapproval

CEU providers may submit their webinar, conference, or other event for pre-approval. Certificants may also submit for pre-approval of a conference, training, or other event if they are unsure if it meets the requirements for continuing education. CEU providers and certificants may request pre-approval using the same form, [found here](#).

To complete the form:

CEUs Requested: Indicate the number of CEUs you are requesting.

Credit Type: Select one of the following:

- Ethics/Practice standards training
- General Personal Finance and Counseling

Program Title: What is the name of the training, webinar, conference, etc.?

Sponsor: Who is providing the training, webinar, conference, etc.?

Program Description: What is the format of the training or event? What topics will be covered? How many hours of content will be presented? How does this opportunity enhance your role as an AFC and relate to the AFC Core Competencies?

Program Agenda: You may upload a file or enter the information into the text box. AFCPE is reviewing how this CEU relates to the AFC Core Competencies. Agendas are also used to determine the amount of CEUs to award.

Completion Code: If you are submitting an individual request for approval, please leave this field blank. If you are submitting your conference or workshop for pre-approval for AFCPE certified professionals to earn CEUs for attendance, please create a completion code. Individuals who participate in your program will be required to submit this code phrase as proof of participation. Providers are responsible for providing the completion code to participants.

Start Date: When does the opportunity begin?

End Date: When does the opportunity end?

CEU providers may opt to have their program listed in the AFCPE library page and in AFCPE communications for a fee.

AFCPE Membership and Accessing Webinars

AFCPE Membership-

Membership with AFCPE is a great way to meet and network with other professionals. Membership is the intersection of financial education, research, and practice. We bring together professionals from a variety of financial fields, creating a strong network of knowledge and delivering professional development, resources, and benefits that positively impact your work and enhance your career.

Members receive free access to AFCPE-sponsored webinars, live and on-demand. This membership benefit makes earning your CEUs simple and affordable!

[Learn more about membership.](#)

Accessing Webinars-

Already a member and looking for ways earn your CEUs? Follow the instructions below to access webinars through your my.afcpe.org account.

To register for an AFCPE webinar:

- Log in to your my.afcpe.org account
- Click on “View All Events” from the Upcoming Events box
- Select the webinar you would like to register for
- Click “Register”
- Follow the link provided to complete the registration process

Events you have previously attended and events you have registered for are in the “View My Events” section of your dashboard:

- Log in to your my.afcpe.org account
- Click on “View All Events” from the Upcoming Events box
- Click the button, “View My Events”
- Here you will see previously attended webinars and those you have registered for

