



AFC[®]
Independent Training
Handbook

2021

Table of Contents:

Overview.....	p. 3
----------------------	-------------

- AFCPE® and the AFC®
- AFC® Independent Training Education Pathway

Become an AFC Independent Trainer.....	p.5
---	------------

- Benefits
- Eligibility
- Responsibilities

Application.....	p.7
-------------------------	------------

Appendix A:.....	p.8
-------------------------	------------

Guidelines for AFC® Candidates in an Independent Training education pathway

Appendix B:.....	p.10
-------------------------	-------------

AFCPE Code of Ethics

AFCPE does not discriminate on the basis of race, color, religion (creed), age, gender, national origin (ancestry), disability, marital status, parental status, military status, sexual orientation, gender identity, gender expression, or source of income, or any other status protected by law, in any of its activities or operations. All candidates for certification will be judged solely on the criteria determined by the AFCPE Certification Council.

All information, documents and materials contained in this handbook are solely for the use of AFCPE users and may not be resold, republished, or copied, without the prior written consent of AFCPE.

Overview

About AFCPE® and the AFC® Certification

AFCPE® supports financial educators, practitioners, and researchers by establishing and upholding financial counseling 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.

The AFC® (Accredited Financial Counselor®) designation demonstrates to colleagues, clients, employers, and the public that certified individuals have the knowledge and proficiency required of the financial counselor professional. Professionals earn this distinction through education, experience, ethics and by meeting the highest standards of social science and practice of professional financial counselors validated by their performance through examination.

AFCPE offers multiple education pathways to AFC certification, as required by NCCA Accreditation. Individuals interested in certification have several options for education, and are not required to complete AFCPE provided education, such as our self study pathway. Approved training pathways, outside of AFCPE include: Financial Education and Professional Designation Challenge, Registered Education Programs (University and Distance Learning) and now, the Independent Trainer Pathway. Each pathway offers a variety of opportunities to ensure that individuals have been exposed to education that corresponds with each of the core competencies on the AFC examination.

All applicants are encouraged to choose the educational pathway best suited to their educational background and professional experience. 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 AFCPE, independent of the Certification Council with no access to confidential AFC examination content.

About the Independent Training Education Pathway

The Independent Training education pathway was developed to provide an opportunity for applicants to complete a training program developed and delivered by an independent trainer that holds AFC® certification. This option provides:

- Access to education related to the core competencies in a personalized learning environment.
- Accessibility for those who are committed to the highest level of professionalism for the field, but may not have the representation, funding, or ability to participate otherwise.

The AFCPE Independent Training Option is an opportunity for impactful, personalized learning experiences for individuals and groups. It may also allow organizations to build capacity by having an AFC trainer on staff.

Interested individuals or organizations may visit AFCPE.ORG for a complete list of Independent Trainers. All trainers are independent contractors, thus they determine their own tuition and fees. AFC Independent Trainers contract with an interested individual or organization independent of AFCPE.

If AFCPE receives a request for an AFC training, they will refer interested groups to the list of available Independent Trainers.

To learn more about the guidelines for AFC candidates looking to pursue the AFC Independent Trainer education pathway, please refer to Appendix A.

Become an AFC Independent Trainer

Benefits:

Increase capacity for your organization and the community you serve.

- Provide training for groups who want a more curated, customized experience in their path to AFC certification.
- Supplement your income while helping to expand the reach of the AFC certification.

Eligibility:

Requirements:

- Be an AFC® Accredited Financial Counselor “In Good Standing” (all renewal fees paid, CEUs up-to-date, and signed AFCPE Code of Ethics).
- Have graduated (e.g. completed the AFC certification requirements) at least 4 years prior to applying to become an AFC Independent Trainer.
- Have not served on the AFCPE Examination Development Committee within the 4 years prior to applying to become an AFC Independent Trainer.

Qualifications:

A registered Independent Trainer will typically provide orientation, supervision, and delivery of instruction to individuals and groups. To be a successful trainer, you should:

- Be a qualified expert with a great deal of field experience:
 - Most AFC Independent Trainers have at least 5 years of practical experience providing financial education instruction. We recommend no fewer than 2 years of experience before applying to become an AFC Independent Trainer.
- Be a practitioner with hands-on, day-to-day experience in your area of expertise:

- Most AFC Independent Trainers have at least 5 years of practitioner experience providing direct financial counseling services to individuals and/or groups, which is invaluable when training others to be effective financial counselors.
- Possess excellent communication skills:
 - Ability to convey complex topics to adult learners with different learning styles, varying levels of knowledge/experience, and who are working in an array of disciplines.

Responsibilities:

1. Sign and adhere to Confidentiality Policy on an annual basis.
2. Sign and adhere to Conflict of Interest Policy on an annual basis.
3. Respond in a timely manner (no more than 2-3 business days) to requests from groups for training services.
4. Provide signed Certificates of Completion to trainees who participate in your trainings, acknowledging that they completed a training based on the AFC Core Competencies.
5. AFC Independent Trainers will be subject to an initial application fee and an annual renewal application fee.

Note: The AFCPE Certification Council does not require, provide, accredit, or endorse any specific study guides, training or review courses, or other examination preparation products. The Council, certification staff, certification committee members, and certification SMEs do not have involvement in the creation, accreditation, approval, endorsement or delivery of examination review courses, preparatory materials, educational programs, or training programs/products that prepare candidates for the AFC exam.

The Education Department does not have access to any confidential, non-public AFC exam information.

Application

Steps to Apply:

1. Read the Independent Training Handbook to understand the qualifications to become an Independent Trainer.
2. Complete the AFC Independent Trainer Application at my.afcpe.org.

Step 1: Click Certification & Training > Register

Step 2: Select the Independent Trainer card

Step 3: Attestation that your curriculum and instruction as an AFC Independent Trainer will be focused on the [AFC Core Competencies](#)

3. Pay application fee. Upon receipt of your AFC Independent Trainer Application, AFCPE will email an electronic invoice to the email provided on your application.

Questions?

- Please contact AFCPE at: 614-368-1055 or support@afcpe.org

Appendix A:

Guidelines for AFC® Candidates in an Independent Training education pathway

If you speak with a group that is interested in contracting your services as an Independent Trainer, it's important to understand the process for candidates who are obtaining their AFC education via the Independent Training pathway.

The information below will help you communicate the appropriate steps.

Candidate (Group) Qualifications

To be accepted into the Independent Training pathway, the following criteria must be met:

1. Complete the application and pay all applicable fees. Candidates must register at afcpe.org, pay the registration fee, receive approval from AFCPE, and secure a registered AFC Independent Trainer prior to starting the program. Contact AFCPE directly for group instructions.
2. Obtain a registered AFC Independent Trainer to provide the training.
3. Attend an educational course taught by a registered AFC Independent Trainer that meets the criteria established by the AFCPE Certification Council. Upon successful completion of the course, the student must submit a copy of the Certificate of Completion to AFCPE.
4. Applicants must agree to adhere to the AFCPE Code of Ethics.
5. Upon completion of the educational course, the applicant will receive instructions to schedule the AFC examination. Exams are offered at PSI Services, LLC computer centers around the US. To view testing center locations, visit [PSI's website](#).

Candidate Responsibilities

1. Candidates are required to find a qualified registered AFC Independent Trainer to provide their training.
 - a. Read the Independent Training Handbook to understand the type of trainers that are qualified to provide training.

2. Candidates are responsible for all agreements and arrangements with the selected AFC Independent Trainer.
3. Candidates are responsible for any associated fees required by the selected AFC Independent Trainer.
4. Candidates are responsible for obtaining any texts or materials required by the selected AFC Independent Trainer.
5. During training, schedules, tasks, and absences should all be communicated directly to the selected AFC Independent Trainer. In the event that a candidate is ill or unable to attend training, the candidate should notify the AFC Independent Trainer as soon as possible, preferably at least one day prior to the scheduled training.
6. Candidates must complete all requirements for certification within 3 years of the initial enrollment date, not the date training is completed.

Appendix B:

AFC Code of Ethics

To maintain and enhance the credibility of AFCPE's 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 and/or certification program rules, requirements, and/or policies, the Certification Council may reprimand or suspend the individual or may revoke certification.

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.