



Guide to Continuing Education Units (CEUs)

Designed for
Accredited Credit CounselorsSM
Accredited Financial Counselors®
Certified Housing Counselors®
Accredited Financial Counsellor – CanadaSM

Introduction

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, protect the public interest, and uphold the rigor of the certification programs.

To maintain the integrity of the Accredited Credit CounselorSM, Accredited Financial Counselor[®], Certified Housing Counselor[®] and Accredited Financial Counsellor-CanadaSM designations, each designee must meet continuing education requirements. The remainder of this brochure outlines the reporting requirements and reporting process, and describes several ways for certificants to acquire Continuing Education Units (CEUs). All forms needed to comply with CEU requirements may be downloaded from the AFCPE web site at www.afcpe.org.

Reporting Requirements

All accredited and certified individuals are requested to *report* their continuing education units (CEUs) on a biannual (every two year) basis. The reporting period covers two calendar years. The next reporting period is 2010/2011 and begins January 1, 2010 and ends December 31, 2011. ***CEUs do not carry over to future reporting periods.***

To maintain the credential, the following numbers of hours of acceptable continuing education credits are required for each two-year reporting cycle.

Accredited Credit Counselor SM	15
Accredited Financial Counselor [®]	30
Certified Housing Counselor [®]	45
Accredited Financial Counsellor – Canada SM	30

A person who becomes certified **during** a bi-annual reporting period **may** be allowed to maintain certification by receiving a reduced number of CEUs. Table 1 outlines the number of CEUs required for various certification dates during a two year reporting cycle.

Example 1. AFC Katy Hill received her accreditation on September 1, 2008, and will report 15 CEUs for the 2008-2009 reporting period.

Example 2. AFC Robert Brown received his accreditation on September 1, 2009. He is not required to report hours for the 2008-2009 reporting period.

Table 1. Number of CEUs required by date of certification

Certificate	Date Certified	Number of CEUs required
ACC	Prior to January 1, 2010	15 every two-year reporting period
	January 1, 2010 – December 31, 2010	7.5 for 2011; 15/reporting period thereafter
	January 1, 2011 – December 31, 2011	0 for 2010/2011; 15/ reporting period thereafter
AFC	Prior to January 1, 2010	30 every two-year reporting period
	January 1, 2010 – December 31, 2010	15 for 2011; 30/reporting period thereafter
	January 1, 2011 – December 31, 2011	0 for 2010/2011; 30/reporting period thereafter
AFCC	Prior to January 1, 2010	30 every two-year reporting period
	January 1, 2010 – December 31, 2010	15 for 2011; 30/reporting period thereafter
	January 1, 2011 – December 31, 2011	0 for 2010/2011; 30/reporting period thereafter
CHC	Prior to January 1, 2010	45 every two-year reporting period
	January 1, 2010 – December 31, 2010	22.5 for 2011; 45/reporting period thereafter
	January 1, 2011 – December 31, 2011	0 for 2010/2011; 45/ reporting period thereafter

Certification Reinstatement

A viable certification program requires the certificant to keep abreast of developments in the subject matter and practice of the specialty. To that end, AFCPE requires its certificants to acquire appropriate continuing education units and to report these to the national office on a bi-annual basis. ***If a certificant does not meet any post certification requirements for one reporting period (two years) or more, s/he must re-enroll in the certification program.***

CEU Opportunities and Approval Process

All CEU programs must pertain to personal finance subject matter, including credit, tax, housing, retirement, estate planning, insurance or budgeting; counseling theory or skill development; education theory or skill development; or financial practice management. The purpose of the CEU requirement is to increase the depth or breadth of a certificant’s knowledge and skills and enhance her ability to serve her clientele. It is most appropriate for the certificant to attend programs that are designed for financial or counseling professionals. Programs must be related to these topics. Programs specific to the operations of one employer, or that fall within your job description will not be approved. Financial education programs that are designed to teach individuals basic financial literacy skills will not be approved. A general rule is that AFCPE will not approve CEUs for any activity that includes material that is included in the certification program curricula. For example, a course on budgeting or basics of investing will not be approved.

Table 2. Accepted CEU activities and restrictions

Activity	CEUs
AFCPE Annual Conference	Contact hours
AFCPE Annual Pre-Conference	Contact hours
Authoring a book review	3 (max 2 per reporting period)
Authoring a newsletter article or blog	3 (max 2 per reporting period)
College level course (attending)	Contact hours
Conference attendance (non-AFCPE)	Contact hours
Conference submission reviewer	3
Journal Articles	6
Journal manuscript reviewer	3
Online Courses	Based on rigor* and contact time
Presenting at an annual conference	3
Self-study courses	Based on rigor and contact time
Seminars (non-AFCPE)	Contact hours
Submitting a conference presentation for review	2
Teaching a course or workshop	New course, one-time only, 2 CEUs per contact hour

**Rigor is determined by the breadth and depth of the program material, to ensure its enhancement to the counselor's financial knowledge and skills.*

Generally speaking, one CEU is awarded for each **contact** hour. CEUs are not provided for attending registration, program introductions breaks, exhibits or meal functions.

In order to enhance the value of CEUs, certificants may be limited in how many hours they can earn from any one **type** of activity. A certificant may earn all of his CEUs from live conferences and seminars. However, if he chooses to obtain no CEUs from on-site conferences and seminars, then he must demonstrate that he received CEUs from at least three **different types** of activities. For example, if Mr. Counselor received 3 CEUs for his service as a journal manuscript reviewer, his other CEUs must be earned from at least two other types of programming (e.g. writing a book review and online courses). If he obtained 6 CEUs for his service as a journal manuscript reviewer and the remaining 27 from attending approved conferences, he would be in compliance with the CEU requirement.

Many certificants will meet the CEU requirement by attending programs or participating in activities that are sponsored by AFCPE. No pre-approval or paperwork is required for obtaining CEUs from an AFCPE sponsored program or activity. They will automatically be assessed and recorded.

Often, certificants will meet the CEU requirement by attending programs offered or sponsored by other organizations. In order to ensure credit for a program offered by other organizations, the certificant must request **pre-approval** at least **two weeks** prior to

registration or attendance. Pre-approval may be requested using the enclosed form, *AFCPE Continuing Education (CEU) Approval Form*. AFCPE 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 her files.

At times, a group would like to sponsor a program and expects many AFCPE certified individuals to attend. The group may submit the **Request for CEU Form** included in this booklet and on the AFCPE website along with a program or agenda. AFCPE will review the request, assign a number of CEU credits and forward a CEU certificate that can be given to certified attendees. Following the conference or workshop, the sponsor must submit a list of each ACCSM, AFC[®], AFCCSM or CHC[®] participant to the AFCPE office. It is the responsibility of the certificant to retain a copy of the certificate of attendance for her files.

Forms are available on the AFCPE Web site at www.afcpe.org. AFCPE provides a dedicated email to support this process. Questions about CEUs and submission of CEU requests may be sent to ceu@afcpe.org.

Reporting and Evaluation Process

At the end of 2009, a letter will be sent to each accredited or certified professional for the 2008/2009 reporting period. The letter will include a summary of the CEU records AFCPE has on file for the certificant. If AFCPE records show the certificant has met his or her requirements, no report will be required.

For certificants whose records show CEUs less than required, a Biannual Reporting Form will be provided for the individual to complete and submit to AFCPE. The reporting form requests a listing of all CEUs earned during the reporting period. Certificates, conference programs, etc., should *not* be attached to the form, but should be kept in the certificant's files in the event AFCPE audits the CEU report.

The AFCPE office randomly selects CEU reports for audit each reporting period. An audited certificant will be asked to submit certificates received from each program sponsor and the CEU approval form or notice provided by the AFPCE office if pre-approval was requested and granted.

Forms

The forms in this booklet are enclosed for your use. Forms may also be found on the AFCPE website www.afcpe.org. Please photocopy the original and keep a clean copy to use when submitting other requests for CEU approval.



Return Approval Form To: AFCPE Attn: CEU Department 1500 W 3 rd Avenue, Ste 223 Columbus, OH 43212 Fax: (614) 485-9621 or ceu@afcpe.org	For Official Use Only Hours _____ Date _____ Signed _____ <input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending: _____
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AFCPE Continuing Education (CEU) Approval Form

Instructions—please read carefully

- CEU requests without appropriate documentation will automatically be denied
- It is the responsibility of the certificant to maintain a file of all requests and responses
- All information must be completed (“see attached” is not acceptable)
- The following must be submitted with this form:**
 - Program Agenda or course outline
 - Title and length of each session
 - Brief session description
 - Instructor(s) biographical sketch
 - Must not exceed four pages (including this form)

Certification Status: <input type="checkbox"/> ACC <input type="checkbox"/> AFC <input type="checkbox"/> AFCC (Canada) <input type="checkbox"/> CHC	CEUs Requested: 1 hour of instruction = 1 CEU (registration, meals and breaks are not included) _____ hours	Submitting: <input type="checkbox"/> As individual certificant <input type="checkbox"/> For group approval (must submit list of AFCPE certificant attendees upon approval)
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Name	Company
E-mail	Address (Include Street, City, State, Zip code)
Telephone () -	
Program Title	Sponsor
Date Attended	Date Completed

Program Delivery Method: <input type="checkbox"/> Live / On-site <input type="checkbox"/> Other _____ <input type="checkbox"/> Online w/o instructor <input type="checkbox"/> Online w/ live instructor <input type="checkbox"/> Self-Study	<input type="checkbox"/> Attendee <input type="checkbox"/> Instructor <input type="checkbox"/> Program Developer <input type="checkbox"/> Author
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Target Audience:

Activity Objective:

Description (25 words or less):