



## **Guide to Continuing Education Units (CEUs)**

### **Designed for**

Accredited Credit Counselors<sup>SM</sup>

Accredited Financial Counselors<sup>®</sup>

Certified Housing Counselors<sup>®</sup>

Accredited Financial Counselors<sup>®</sup> Canada

## 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 Counselor<sup>SM</sup>, Accredited Financial Counselor<sup>®</sup>, Certified Housing Counselor<sup>®</sup> and Accredited Financial Counselor<sup>®</sup> Canada 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](http://www.afcpe.org).

### Reporting Requirement

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. For example, the 2010/2011 reporting period 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	15
Accredited Financial Counselor	30
Certified Housing Counselor	45
Accredited Financial Counselor Canada	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, 2010, and will report 15 CEUs for the 2010-2011 reporting period.

***Example 2.*** AFC Robert Brown received his accreditation on September 1, 2011. He is not required to report hours for the 2010-2011 reporting period.

Table 1. Number of CEUs required by date of certification

<b>Certificate</b>	<b>Date Certified</b>	<b>Number of CEUs required</b>
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 the full post certification requirements for one reporting period (two years) or more, s/he loses the designation and must re-enroll in the certification program. Unsupported, misstated or fraudulent reporting of CE credits is a violation of AFCPE's *Code of Ethics* and may result in disciplinary action up to revocation of the certification.

### **CEU Opportunities and Approval Process**

All AFCPE certificants are required to complete continuing education hours each reporting period as follows:

- 1 hour each year (2 hours per reporting period) from an AFCPE-approved program on *Ethics* or *Financial Counseling Practice Standards*.
- Remaining required hours from one or more of the accepted subject topics.

This requirement is to ensure that all certificants maintain the *Code of Ethics* to which they agree to adhere upon earning the designation. Please find a list of suggested organizations who offer these types of programs on our CEU Library webpage: <http://afcpe.org/postcert/continuing-education-library.php/>. Programs must be submitted for approval with the online CEU Approval Form.

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 one’s 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
AFCPE 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, an AFC, 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 21 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 **14 business days** prior to registration or attendance. Pre-approval may be requested using the online form, <http://afcpe.org/postcert/ceu-approval.php>. 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 his/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 online CEU Approval Form on the AFCPE website, including the program 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 ACC, AFC, AFC Canada 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](http://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](mailto:ceu@afcpe.org).

### **Reporting and Evaluation Process**

Throughout each reporting period, quarterly reports will be sent via email to each accredited or certified professional for the current reporting period. The report includes a summary of the CEU records AFCPE has on file for the certificant.

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 AFCPE office if pre-approval was requested and granted.

### **Forms**

Forms may be found on the AFCPE website [www.afcpe.org](http://www.afcpe.org).