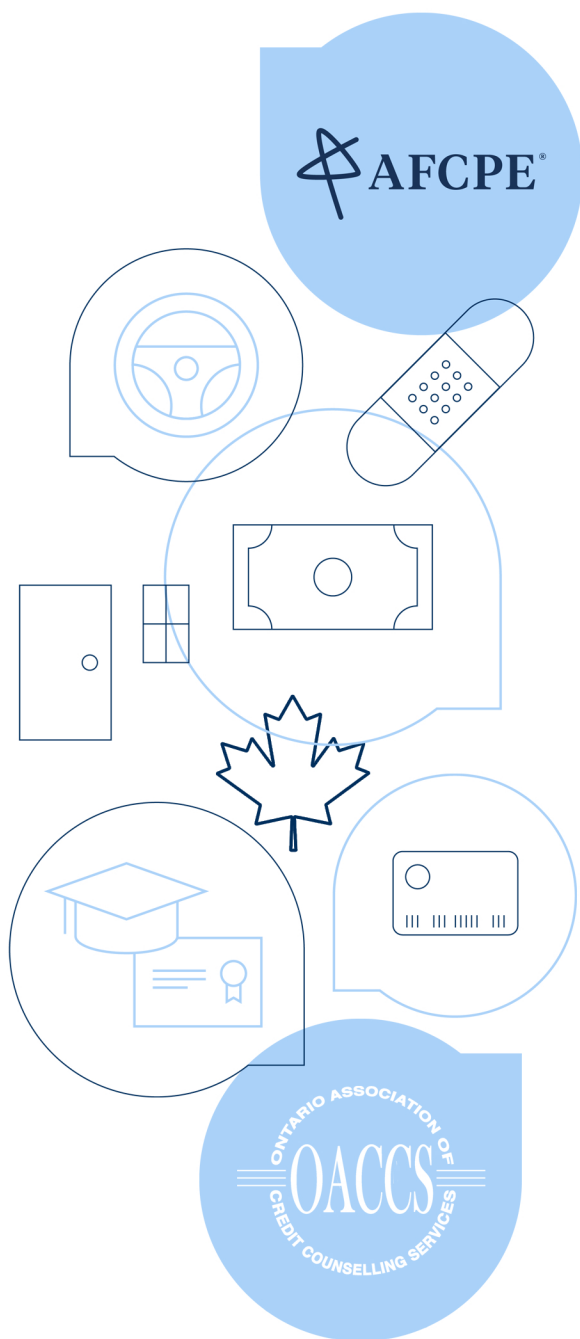


Candidate Handbook



Used in the Accredited Financial
Counsellor Canada[®] Program



On Your Way To Becoming
AFCC[®]
CERTIFIED

Table of Contents

Introduction	4
Mission	6
Vision	6
Accredited Financial Counsellor Canada	6
Section 1: How to Apply for Certification	7
Eligibility	7
Enrollment Requirements	9
Examination Administration	10
Studying for the Exams	15
Exam Content Outline	15
Section 2: Taking the Exam	18
What to Expect on Exam Day	18
Special Accommodations	21
Section 3: After the Exam	22
Exam Results	22
Re-Examination	23
Exam Appeals	23
Section 4: Complaints and Disciplinary Actions	24
Section 5: Maintaining Certification	30
Maintaining Certification	30
AFCC Renewal Requirements	31
Acceptable Continuing Education	31
Renewal Application Requirements	31
Section 6: AFCPE Certification Council Policies	37
Counselor Code of Ethics	37
Accommodations for those with Disabilities	37
Confidentiality	38
Verification	38
Aggregate Data	38
Use of Certification Mark	38

Section 7: Forms	40
Special Accommodations Request Form	40

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.

The Ontario Association of Credit Counselling Services (OACCS) sets the standard for the Canadian financial counselling industry. The Canadian Association of Credit Counselling Services (CACCS) has been built upon the legacy foundation of the Ontario Association of Credit Counselling Services, which launched the non-profit credit counselling sector in Canada, over 50 years ago.

At both the provincial and federal level, the Canadian associations represent and regulate an industry network of accredited, not-for-profit charitable member agencies and certified professionals offering preventative education and confidential counselling services to clients experiencing financial difficulties. The Canadian associations are driven to help individuals and families achieve their optimal financial health through the assistance of credentialed professionals and accredited non-profit agencies. Working closely with both the federal and provincial governments, the Canadian associations have historically stood as a lead expert for consumer protection reform and legislative protections and advancements.

The OACCS was the first association in Canada to develop and implement accreditation for member agencies. Achieving accredited status is a mandatory requirement for membership and is repeated every four (4) years. In the last decade when it became apparent that third party accreditation would provide an arm's length assessment, the association played a founding role in creating the Canadian Centre for Accreditation (CCA), to administer and elevate the credit counselling sector, community health, child welfare as well as many other standards for accreditation. As a founding partner with CCA, the accreditation process ensures strong and consistent operating practices for member agencies and helps to align with best practice governance now reaching over hundreds of social services throughout Canada. These requirements are based on professional delivery standards, legal criteria, standards of excellence and adherence to rigorous standards of practice and code of ethics. These high standards of excellence in governance, accountability, services and ethics are founded on integrity, trust and protection of the clients they serve.

Through industry-leading professional designations and specialized training and education for

the financial counselling profession, the associations have set the bar high for required expertise in the financial counselling industry. OACCS led the way for the personal financial counselling industry in Canada by first introducing mandatory Accreditation for member agencies in the 1980's and then introducing mandatory Certification for counsellors in 2006. The OACCS partnered with the AFCPE and became the exclusive licensee in Canada for the Accredited Financial Counsellor Canada® (AFCC®) designation program.

The requirement for the Accredited Financial Counsellor® Canada designation mark is a mandatory requirement for counsellors employed with all accredited non-profit agencies in Canada. Recognizing the critical need to provide a designation mark accessible to other practitioners working with clients in a financial related capacity, the Accredited Financial Counsellor® Canada program was made accessible to and set the industry bar federally for the educational benchmark. In working closely with the Canadian Bankers Association (CBA) and the financial institutions in Canada, the AFCC® mark is the recognized mark of a certified professional. Consumers and community partners can look to the AFCC® mark as a measure of trust and expertise when selecting services from a financial practitioner. Program content and oversight is maintained by OACCS and supported by the AFCPE. Together, the AFCPE and OACCS lead the certification of financial practitioners in North America and beyond.

Today, the Accredited Financial Counsellor® Canada designation is recognized as the highest professional designation level available to financial practitioners in Canada that work with their clients in recognizing, addressing, counselling or achieving their financial goals. AFCC® professionals can lean on the integrity that a community of professionals in a variety of fields, all adhere to the same Code of Ethics and sustains a growing industry of AFCC® services dedicated to the betterment and financial empowerment of Canadians.

The AFCC® (Accredited Financial Counselor® Canada) 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, and by meeting the highest standards of social science and practice of professional financial counsellors validated by their performance through examination.

Development and maintenance of the AFCC® examination are based on a job/practice analysis study process that is designed to ascertain, directly from practicing professionals, the frequency with which knowledge and skills are applied in practice, and the importance or criticality of required knowledge, skills, and abilities. The Exams Committee are formed with academia and long standing AFCC® professionals dedicated to the utmost outcomes in clinical and financial practices for the profession.

A Certification Council is responsible for crucial decisions related to the development, administration, and ongoing maintenance of the certification programs. The Certification Council is comprised of dedicated AFCC® practitioners. This arms-length Council, in similar fashion to the OACCS Accreditation standards being enacted by the Canadian Centre for Accreditation (CCA) provides greater integrity to the program, and unbiased oversight. A program for the profession like none other.

Mission

AFCE ensures the highest level of knowledge, skill, and integrity of the personal finance profession by certifying, connecting and supporting diverse and inclusive professionals who positively impact financial security for all communities.

OACCS aims to enhance the personal financial well-being of Canadians through certified financial practitioners and establish a Canadian culture of responsible financial behaviour.

Vision

AFCE and OACCS envisions 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. It is our aim that every Canadian Financial Counselling professional will possess the Accredited Financial Counsellor Canada (AFCC) designation.

Accredited Financial Counsellor Canada

AFCC professionals have the skills to assist individuals and families in the complex process of financial decision making, including the ability to:

- Educate clients in sound financial principles.
- Assist clients in the process of overcoming their financial indebtedness.
- Help clients identify and modify ineffective money management behaviors.
- Guide clients in developing successful strategies to achieve their financial goals.
- Support clients as they work through their financial challenges and opportunities.
- Help clients develop a new perspective on the dynamics of money in relation to family, friends and personal self-esteem.

“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

The AFCC designation enables the individual to work with clients in a preventative education setting to assess and improve their financial decision making. AFCC professionals work across Canada as researchers or educators in schools, individual financial practitioners, financial planning firms, law firms, credit and debt repayment agencies, bankers and credit unions, mortgage agents, real estate professionals, lending specialists, government agencies, social workers, tax consultants, and paralegals, accountants, investment advisors, life coaches, office of the superintendent of bankruptcy and many other organizations committed to improving the financial capability of individuals and families.

Section 1: How to Apply for Certification

Eligibility

The Certification Council together with the AFCPE and OACCS have 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 AFCC certified professionals have an acceptable level of knowledge and proficiency necessary to provide financial counseling services in all of the various sectors of practice.

AFCC Eligibility Requirements

To earn the AFCC credential, all candidates must:

1. Educational Requirement:

a. Self-Paced Study

Complete the Self-Paced Accredited Financial Counsellor Canada Study program which includes two modules; Personal Finance and Financial Counselling and Debt Management

2. Examination: Pass two examinations with 70% or greater on each examination

3. Experience Requirement: Submit verification of 1000 hours of financial counselling experience.

Acceptable experience includes:

- Offering one-on-one counselling or advising services for clients
- Developing and conducting education and training for clients
- Developing education and training programs for financial counsellors
- Conduct educational training for financial counsellors
- Serving as an education director for a financial counselling organization
- Supervising financial counsellors
- Support clients as they work through their financial challenges and opportunities
- Guide clients in developing successful strategies to achieve their financial goals
- Educate clients in sound financial principles

4. Final Certification Documentation: Complete the AFCC final certification documentation. Final certification documentation includes:

- a. Completion of professional information form documenting work experience*
- b. Submission of the employment verification form to be signed by the applicant's supervisor or, if self-employed, by an individual knowledgeable about the applicant's practice
- c. Agreement to adhere to the AFCPE Code of Ethics

*The experience requirement can be met before or after the candidate completes the exam requirement. Certification will not be granted until all of the requirements have been completed successfully.

Timeframe for Completion

All requirements for certification must be completed and submitted for review by deadline.

Educational Requirement Pathway	Deadline
Self-Paced Study	3 years from date of registration

One six month extension is available with payment of an extension fee. To request an extension, please complete the Certification Extension Request Form available at my.afcpe.org. AFCPE will notify you about the status of your extension request within 3 business days of receipt. If approved, an extension of six months from your original deadline will be granted. All program requirements must be met within the six month extension period or re-enrollment in the program will be necessary. No further extensions will be considered or granted.

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 attention of the OACCS Executive Director via email to info@oaccs.ca or via mail to OACCS, 1155 North Service Rd W Unit #11, Oakville, Ontario, Canada, L6M 3E3 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 OACCS Executive Director will review the appeal within fifteen (15)

business days. If the issue cannot be resolved by the OACCS Executive Director, they will refer the appeal to the Canadian Certification Council. The appeal will also be referred to the Council if the candidate does not accept a determination by the Executive Director.

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.

Enrollment Requirements

Taking the certification examination is voluntary. OACCS 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 establish eligibility to take the examinations.

To enroll for certification, submit the enrollment form online at www.oaccs.ca. 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. Please consider using your personal email rather than your business email to ensure communication does not lapse if your employment changes.

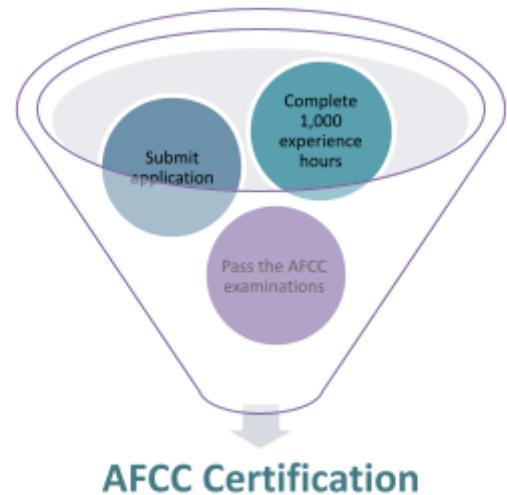
Candidates are eligible to request the first attempt at either examination at any time after their enrollment, and educational requirement has been accepted.

Test Fees

If a student requires to retake either exam, there is an exam retake fee of \$400.00 CDN per exam. An exam retake must be paid directly to OACCS. Please contact info@oaccs.ca for assistance.

Examination Administration

Candidates must secure their own proctor for exams. A list of proctors is not provided - but a simple web search for proctoring services in your area usually provides several options including local colleges or universities, adult education centers, or libraries.



In order to maintain the integrity of the exam, AFCPE® has implemented a proctor policy that prohibits family members, employees, colleagues or private individuals from proctoring exams. A candidate's proctor must be a third party with no association with them or their employer and cannot be a family member.

Virtual proctoring is offered through ProctorU, a web-based proctoring service. ProctorU allows for testing 24 hours a day, 7 days a week from home or any location with access to a computer with high-speed internet, a webcam and speakers. See Exhibit B for instructions for utilizing ProctorU.

SCHEDULING AN EXAM

Certification candidates may schedule their examination(s) with AFCPE® when they have determined they are adequately prepared to be successful on the examination. AFCPE® must receive the examination request at least fourteen (14) days prior to the requested examination date.

Candidates must first schedule an examination appointment with their preferred proctor. When scheduling, please collect the proctor's name, email address, phone number and physical address. To request an examination, candidates should submit an [Exam Request Form](#) via email to exams@afcpe.org at least fourteen (14) days prior to the requested examination date with the proctor's information.

If special accommodations are being requested, please contact your proctor for instructions on how to request and the timeframes associated with your request.

Proctoring Instructions

All exams for the AFC® Canada programs delivered online. The approved proctor will need the following:

- internet access to comply with exam procedures
- availability to administer and proctor exams between the hours of 9:00 AM and 2:00 PM EST Monday through Friday. If a candidate elects to test outside of the preferred hours, support will not be available from AFCPE should any problems arise.

The Exam Notification Form containing instructions for administration of the exam will be emailed to the proctor two days prior to the scheduled exam date.

The proctor will provide the candidate with a **blank** piece of scratch paper to be turned in upon completion of the examination.

The examinee's identity will be confirmed by the proctor. Please provide two forms of identification which match the name on the Exam Notification Form.

The proctor will review the examination instructions verbally with each examinee. The proctor may review these instructions at the same time with a group of examinees.

Have the examinee read the instructions on the screen. **The examinee should not begin until they feel comfortable with the instructions because the clock begins once they click on CONTINUE.**

The examinee is provided **2 hours** to complete the exam.

Examinees are allowed to utilize calculators, pencils, and blank "scratch" paper for calculations. Examinees may not take books, cell phones or paper with writing or typing on it into the examination room. **The scratch paper must be turned into the proctor before leaving the examination room.**

The exam generates an update of the time left. The proctor will provide the examinee a **verbal 30, 15, 5 and 1 minute** warning.

Examinee should click 'answer question' when answering each question. Use the arrow keys at the top of the page to navigate to the next or previous question. The examinee is able to click on Review Questions to get a complete list of the test questions. They can then sort by questions that they have skipped or flagged. When the examinee is finished, they should click SUBMIT EXAM.

All unanswered questions will be marked as incorrect.

Once the examinee has submitted the exam, a *Post Exam Summary* will be generated, which includes the exam score. A 70% or above is required to pass the exam.

The score must be written on the Exam Notification Form.

The proctor should email the signed/completed Exam Notification Form to the National Office at exams@afcpe.org.

The proctor should complete and sign the Exam Notification form. The examinee must sign the form as well.

*** The score must be written on the Exam Notification Form***

Within **seven (7) Business days of exam date:** Return Exam Notification Form(s), and scratch paper (if any) to AFCPE® via email to exams@afcpe.org or mail to the following address:

AFCPE® – Exams
 79 S. State Street, Suite D3
 Westerville, OH 43081

****The student is responsible for providing the envelope and postage to mail results although email is preferred.****

In order to maintain the integrity of the exam, AFCPE® has implemented a proctor policy that prohibits family members, employees, colleagues or private individuals from proctoring exams. An approved proctor shall be:

- an employee of a testing or education center at a college, university, commercial learning center and/or an adult education center. This includes Educational Testing facilities on military bases.
- a third party with no association to the examinee or the examinee’s employer
- a non-family member

Rescheduling or Cancelling an Examination

You may reschedule your appointment **once** at no charge by calling AFCPE at 614-368-1055 at least two business days prior to your scheduled appointment. The following schedule applies.

If the Examination is scheduled on . . .	AFCPE must be contacted by 3:00 p.m. Eastern Time to reschedule the Examination by the previous . . .
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday	Tuesday

Missed Appointments and Cancellations

You will forfeit your examination registration to take the examination under the following circumstances:

- You wish to reschedule an examination but fail to contact AFCPE at least two business days before the scheduled testing session.
- You wish to reschedule a second time.
- You appear more than 15 minutes late for an examination.
- You fail to report for an examination appointment.

A new examination request and the current retake fee are required to reapply for the examination. AFCC students should contact OACCS to submit their retake fee payment. Parameters surrounding the timelines required to reapply for an examination is outlined below in the Examination Results section.

Inclement Weather, Power Failure or Emergency

In the event of inclement weather or unforeseen emergencies on the day of an examination, the proctor will determine whether circumstances warrant the cancellation, and subsequent rescheduling, of an examination. The examination will usually not be rescheduled if the Assessment Center personnel can open the Assessment Center.

Please contact your proctor directly before the examination to determine if the Assessment Center is closed. Every attempt is made to administer the examination as scheduled; however, should an examination be canceled at an Assessment Center, please notify AFCPE via email to exams@afcpe.org. Instructions for rescheduling or reapplication procedures will be provided.

If the power to an Assessment Center is temporarily interrupted during an administration, please contact AFCPE to have the examination restarted. The responses provided up to the point of interruption will be intact, but for security reasons, the questions will be scrambled.

Examination Results

Candidates will receive immediate results when they finish the examination; however, results are not official until AFCPE® receives the examination confirmation from the test proctor.

Candidates that successfully complete an examination will be notified of the passing score by AFCPE®. They should then continue with their next self-study course or complete the required final certification documentation, whichever is applicable.

Candidates that are unsuccessful on the examination will be provided missed topics areas so

that they can target their study to problematic areas. Candidates must wait a minimum of thirty (30) days to attempt the certification examination a second or subsequent time. For example, a candidate is unsuccessful on an examination taken on 14 April, the earliest an examination retake may be scheduled is 13 June. It is imperative during this 30-day period that the certification candidate diligently study, especially the missed topic areas.

Deviations from this policy will be considered on a case-by-case basis and must be submitted in writing and approved by the OACCS Executive Director.

Studying for the Exams

The examinations cover the topic areas listed below in the Exam Content Outline. Candidates are encouraged to review these areas and the items listed below in preparation for the exam.

The exam consists of two 100 question multiple-choice format examinations designed to test recall skills and the candidate's ability to apply knowledge, interpret data and solve problems. Candidates are given 2 hours to complete each exam.

Exam Content Outline

AFCC[®] PROGRAM COMPETENCIES

1. Set the Stage and Gather Client Information	10%
2. Assist a Client in Creating an Action Plan	12%
3. Develop Financial Statements, Ratios and Spending Plans	10%
4. Manage Money	15%
5. Manage Credit and Debt	15%
6. Educate a Client About Major Acquisitions	10%
7. Manage Financial Risks	9%
8. Discuss Investment Basics with a Client	10%
9. Educate a Client About the Financial Aspects of Retirement and Estate Planning	9%

DETAILED EXAM CONTENT OUTLINE

1. **Set the Stage and Gather Client Information (10%)**
 - a. Establish the counselling environment
 - b. Gather client information
 - c. Form a strategic counselling plan
2. **Assist a Client in Creating an Action Plan (12%)**
 - a. Assist a client in establishing goals
 - b. Assist a client to identify strategies to attain goals
3. **Develop Financial Statements, Ratios and Spending Plans (10%)**
 - a. Educate a client about a cash flow statement

- b. Educate a client about a net worth statement
 - c. Educate a client about personal financial ratios
 - d. Educate a client about spending plans
- 4. Manage Money (15%)**
- a. Educate a client about financial services
 - b. Familiarize a client about basic tax management
 - c. Discuss employment considerations with a client
- 5. Manage Credit and Debt (15%)**
- a. Educate a client about uses of credit
 - b. Educate a client about credit reports and scores
 - c. Educate a client about credit products
 - d. Educate a client on debt management
 - e. Educate a client about identity theft
- 6. Educate a Client about Major Acquisitions (7%)**
- a. Acquire property
 - b. Educate a client about renting a home
 - c. Educate a client about purchasing a home
 - d. Educate a client about selling a home
 - e. Educate a client about consumer rights and responsibilities
- 7. Manage Financial Risks (9%)**
- a. Educate a client about financial risk
 - b. Educate a client about insurance products
- 8. Discuss Investment Basics with a Client (8%)**
- a. Educate a client about investment fundamentals
 - b. Educate a client about investment choices
 - c. Educate a client about investor protection
- 9. Educate a Client about the Financial Aspects of Retirement and Estate Planning (8%)**
- a. Educate a client about retirement planning
 - b. Educate a client about estate planning

STUDY RESOURCES

The Certification Council does not require, provide, accredit, or endorse any specific study guides, training or review courses, or other examination preparation products. The Certification Council, certification staff, certification committee members, and certification subject matter experts 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 AFCC certification examination. Following are related resources. This list is not exhaustive and candidates are not required to utilize these resources.

- *Personal Finance Canadian Edition, 7th Edition*, Kapoor, Dlabay, Hughes, Ahmad, Fortino
- *Credit for Canadians, 2009 Edition*, Mike Morley
- *Financial Counseling: A Strategic Approach, 3rd Edition*; Charles Pulvino and Carol Pulvino
- *Personal Finance Canada Study Guide, 2020*
- *Financial Counseling & Debt Management Study Guide, 2020*

STRATEGIES FOR TAKING MULTIPLE CHOICE EXAMS

- ✓ Read each question carefully before choosing the single best response.
- ✓ Pace yourself; sometimes it helps to answer the easiest questions first.
- ✓ If you are not sure about an answer, make an educated guess. Your score is based on the total number of correct answers.
- ✓ Responses are in random order. Looking for patterns will not help you.

Section 2: Taking the Exam

What to Expect on Exam Day

To provide a fair and consistent exam experience for all candidates, standardized procedures and strict security protocols are followed for the exam delivery. Candidates are required to follow all exam site rules at all times. Failure to follow these rules may result in termination of a candidate's testing session and/or invalidation of the candidate's exam score.

Your examination will be given via computer at a testing center of your choosing. You do not need any computer experience or typing skills to take the computer examination. On the day of your examination appointment, report to the Assessment Center no later than your scheduled testing time. **IF YOU ARRIVE MORE THAN 15 MINUTES AFTER THE SCHEDULED TESTING TIME, YOU WILL NOT BE ADMITTED.**

All examination questions are the copyrighted property of AFCPE. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these examination questions by any means, in whole or in part. Doing so may subject you to severe civil and criminal penalties.

Taking the Exam

Exam administration and security standards are designed to ensure all candidates are provided the same opportunity to demonstrate their abilities.

The following security procedures apply during the examination:

- Examinations are proprietary. No cameras, notes, tape recorders, pagers or cellular/smart phones are allowed in the testing room. Possession of a cellular/smartphone or other electronic devices is strictly prohibited and will result in dismissal from the examination.
- No technical or programmable calculators are allowed. Candidates may only use silent, non-programmable calculators without alpha keys or printing capabilities in the testing room. Candidates must provide their own calculator should they wish to use one on the examination.
- Candidate should bring a pencil and one blank piece of scratch paper.
- No guests, visitors or family members are allowed in the testing room or reception areas.

Personal Belongings

No personal items, valuables or weapons should be brought to the Assessment Center. Only wallets and keys are permitted. Large coats and jackets must be left outside the testing room. A secure place to store your personal items may **not** be provided, so please plan accordingly.

If any personal items are observed or heard (e.g., cellular/smart phones, alarms) in the testing room after the examination is started, you will be dismissed, and the administration will be forfeited.

Examination Restrictions

- You are allowed one piece of scratch paper at a time to use during the examination. Please provide your own pencil and scratch paper and be prepared to confirm it is blank. You must return the scratch paper to the proctor at the completion of testing, or you will not receive your score report.
- No documents or notes of any kind may be removed from the Assessment Center.
- No questions concerning the content of the examination may be asked during the examination.
- Eating, drinking or smoking is not permitted in the Assessment Center.
- You may take a break whenever you wish, but you will not be allowed additional time to make up for time lost during breaks.

Misconduct

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

- create a disturbance, are abusive or otherwise uncooperative;
- display and/or use electronic communications devices such as pagers, cellular/smart phones;
- talk or participate in a conversation with other examination candidates;
- give or receive help or are suspected of doing so;
- leave the Assessment Center during the administration;
- attempt to record examination questions or make notes;
- attempt to take the examination for someone else;
- are observed with personal belongings, or

- are observed with unauthorized notes, books or other aids not listed on the roster.

Identification

To gain admission to the assessment center, you must present two forms of identification. The primary form must be government-issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted. You will also be required to sign a roster for verification of identity.

- Examples of valid primary forms of identification are driver's license with photograph; identification card with photograph; passport or nexus.
- The secondary form of identification must display your name and signature for signature verification (e.g., a credit card with signature, social security card, employment/student ID card with signature).
- If your name on your registration is different than it appears on your identification, you must bring proof of your name change (e.g., marriage license, divorce decree or court order).

Candidates must have proper identification to gain admission to the Assessment Center. Failure to provide appropriate identification at the time of the examination is considered a missed appointment. There will be no refund of examination fees.

Beginning the Examination

After your identification has been confirmed, you will be directed to a testing computer. Your proctor will instruct you to login to the examination using the credentials provided on the Exam Notification Form. Before beginning, instructions for taking the examination are provided on-screen.

The computer monitors the time you spend on the examination. The examination will terminate if you exceed the time allowed. A digital clock indicates the time remaining for you to complete the examination.

Only one examination question is presented at a time. The question number appears at the top of the screen. Choices of answers to the examination question are identified as A, B, C or D. You must indicate your choice by clicking on the option using the mouse. To change your answer, click on the preferred option using the mouse. You may change your answer as many times as you wish during the examination time limit.

To move to the next question, click on the Submit Answer button in the lower left portion of the screen. This action will move you forward through the examination question by question. If you wish to review any question(s), click the forward or backward arrows at the top of the screen

through the examination.

An examination question may be left unanswered for a return later in the examination session. Questions may be skipped or flagged for later review by clicking on the appropriate option at the bottom of the screen.

To identify all unanswered and/or flagged questions, click on the Review Questions button on the left portion of the screen. Throughout the examination the number of questions answered is reported in the top left corner of the screen. If all questions have not been answered and there is time remaining, you may return to the examination and answer those questions. Be sure to provide an answer for each examination question before exiting the examination. There is no penalty for guessing.

Special Accommodations

AFCPE and OACCS comply with the Accessible Canada Act 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 take the examination solely because of that disability.

An individual with a disability is defined by the ACA 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

Proctor will provide reasonable accommodations for candidates with disabilities. Candidates requesting special accommodations must call their preferred proctor directly to schedule their examination.

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, OACCS and authorized testing consultants.

1. Wheelchair access is available at all established Assessment Centers. Candidates must advise proctor at the time of scheduling that wheelchair access is necessary.
2. Candidates with visual, sensory, physical or learning disabilities that would prevent them from taking the examination 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 proctor at least 45 calendar days before your desired examination date by completing the *Request for Special Examination Accommodations* form (contained within the last section of this Handbook). Proctor will review the submitted forms and will contact you regarding the decision for accommodations.

Telecommunication Devices for the Deaf

Please contact your preferred proctor to determine whether services are available.

Copyright Information

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

Section 3: After the Exam

Exam Results

Candidates will receive automatic results/score reports at the examination site immediately following the examination administration. Score reports are released directly to candidates only. Results are not released by phone. Requests for exam results to be released to anyone other than the candidate must be made in writing by the candidate.

Score reports will include a “pass” or “fail” result, scoring information and general information regarding administrative next steps. Diagnostic information is provided within 2 business days following receipt of the signed Exam Notification Form for those candidates who were unsuccessful. Diagnostic breakdowns, calculated for each domain, are intended to identify content areas by showing areas of relative strength and weakness. Information is provided to assist the candidate in identifying areas of study for purposes of subsequent examination.

Scores Cancelled by the Proctor or AFCPE

Proctor is responsible for the validity and integrity of the scores they report. On occasion, occurrences, such as computer malfunction or misconduct by a candidate, may cause a score to be suspect. AFCPE reserves the right to void or withhold examination results if, upon investigation, violation of its regulations is discovered.

Understanding Your Scores

A criterion-referenced standard setting process is used to establish the passing point for each exam. This means that each candidate’s performance on the exam is measured against a predetermined standard. Candidates are not graded on a curve and do not compete against each other or a quota.

The passing point for the exam is established to identify individuals with an acceptable level of knowledge and skill. Receiving a higher than passing score is not an indication of more advanced knowledge or a predictor of better job performance. All individuals who pass the exam, regardless of their score, have demonstrated an acceptable level of knowledge.

Re-Examination

Candidates that do not achieve a passing score on the examination must wait for a minimum of thirty (30) days between administrations before a subsequent reexamination attempt. Candidates may take the examination a maximum of five (5) times as long as they continue to meet the published eligibility criteria.

To retake the examination, the candidate must repeat all registration processes as outlined in the Candidate Handbook, including the application and retake fee.

Exam Appeals

The Certification Council consistently evaluates the examinations to ensure they accurately measure competency in the required knowledge areas. While taking the exams, candidates have the opportunity to provide comments on any questions. All substantive comments will be reviewed.

Candidates who fail an exam may file an appeal if they believe the exam failure is a result of:

1. Examination scoring/grading errors
2. Inappropriate exam administration procedures that violate Certification Council policy
3. Testing conditions severe enough to cause a significant disruption of the examination process (including environmental conditions or disruptions caused by other candidates)

Any serious incident occurring during exam administration should also be reported to the on-site proctor and OACCS immediately.

Complaints or appeals may be submitted in writing before the exam and up until thirty (30) days after exam administration. 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 documentation or evidence to the OACCS Executive Director.

The burden of proof for examination appeals is borne by the applicant. The OACCS Executive Director will review the appeal request and obtain additional information from the test site proctor or testing agency as needed (irregularity report, etc.). 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.

Due to the thorough review and analysis of each question during the examination construction procedures, there are no appeal procedures to challenge individual exam questions or answers. Because of the secure nature of these examinations, AFCPE will not disclose examination questions before, or after, the administration. Candidates responses to specific test questions (correct or not correct) will not be disclosed.

Section 4: Complaints and Disciplinary Actions

To maintain and enhance the credibility of AFCPE's and OACCS' certification programs, the Certification Council has adopted the following procedures to allow individuals to bring complaints concerning the conduct of AFCC certificants' to the Certification Council.

In the event, a certificant violates the 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 Code of Ethics, rules, requirements, and/or policies.
- Conviction of a felony or other crime of moral turpitude under federal or provincial law in a matter related to the practice of, or qualifications for, financial counseling.
- Gross negligence, willful misconduct, or other unethical conduct in the performance of services for which the individual has achieved certification.
- Fraud, falsification, or misrepresentation in an initial application or renewal application for certification.
- Falsification of any material information requested by the AFCPE, OACCS or Certification Council.
- Misrepresentation of certification status.
- Cheating on any certification examination.

Actions taken under this policy do not constitute enforcement of the law, although referral to appropriate federal, provincial, 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 in compliance with any and all personal information protections.

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 OACCS Executive Director at its discretion.

Upon receipt and preliminary review of a complaint involving the certification program, the OACCS Executive 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 OACCS Executive Director and Council Chair do not reach consensus, the preliminary review may be referred to the Certification Council.

In such cases, the OACCS Executive 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 OACCS Executive 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 OACCS Executive 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 OACCS and AFCPE Leadership 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 Council concludes a valid and actionable complaint, the 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 Council appoints a Review Committee of three or more individuals, who may or may not be members of the 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 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 Council or by Board and/or OACCS and AFCPE staff or legal counsel. The 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 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 Council are conducted in confidence, with all written communications sealed and marked "Personal and Confidential," and they are conducted objectively, without any indication of prejudice. 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 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 Council should make a determination that there has been a violation of Council policies and rules. When the Review Committee recommends that the 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 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 Council reviews the recommendation of the Review Committee based upon the record of the investigation. The 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 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 Council.

In certain circumstances, the 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 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 Council. If the 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 Council upon a certificant whom the 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 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 of certification 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 had their certification 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 Council must be returned promptly to AFCPE.

Appeal

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

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

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

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

Section 5: Maintaining Certification

Maintaining Certification

AFCPE and OACCS 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 personal finance and counseling. 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 obtaining 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 counselling. 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 AFCC 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 counseling.

Renewal Period

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

The two (2) year time period established for renewal is based on both the scope of issues that face financial counselling professionals and the 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.

AFCC Renewal Requirements

Certificants who have received the AFCC credential are required to complete thirty (30) continuing education units (CEUs) during a two-year reporting cycle. CEUs earned during one reporting cycle do not carry over to future reporting periods.

Renewal of an AFCC credential requires:

1. Current AFCC certification (active status)
2. Acquire and submit 30 continuing education units that support the AFCC role
3. Payment of the Annual Certification Renewal Fee
4. Attestation to comply with the AFCC Code of Ethics and Standards of Practice

Acceptable Continuing Education

All continuing education must be related to the AFCC role. Often, certificants will meet the CEU requirement by attending programs offered or sponsored by other organizations. To ensure credit for a program offered by organizations other than AFCPE or OACCS, the certificant should request pre-approval at least 14 business days before registration or attendance.

Pre-approval may be requested using the online form available on the AFCPE website. 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.

AFCC certificants 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.

Incomplete Renewal Applications

Renewal applications are considered incomplete if any of the required information is missing and/or illegible, or the appropriate fee is not included.

Candidates will be notified via email that the renewal application is incomplete and what must be done to complete the application. These notices will include a deadline for response.

If the certificant does not respond within thirty (30) days, notification will be sent to inform the certificant that the renewal application is invalid and will not be processed.

If a certificant fails to resolve noted deficiencies of an incomplete application within the timeframe established by AFCPE, all fees will be forfeited.

Annual Fee

For an AFCC certificant to ensure that they remain 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 on June 30 of each year, commencing the year after certification is awarded. A grace period is available until July 31. Fees are published on the OACCS website.

Renewal Expiration

All applications, associated forms, and fee(s) are due according to the schedule below:

- CEU credits must be postmarked no later than June 30 of the reporting cycle (every even year)
- Annual fees are due by June 30 of each year

If a candidate files an application after the reporting cycle end date, a late application fee may be enforced. It is recommended that candidates keep a copy of the completed application and associated forms.

Certification renewal is the responsibility of each certificant. AFCPE and OACCS is not responsible for notices that fail to reach certificants.

Renewal Acceptance

AFCPE and OACCS will issue a renewal notification to the certificant once all renewal requirements have been fulfilled. Renewal applications will not be accepted from individuals whose certification is in a state of suspension or has been revoked.

Renewal Extension

If an individual does not report CEU requirements by the end of that reporting period, an

extension of no longer than six (6) months may be requested to submit the outstanding documentation for the most recent reporting period only. Current penalty extension fees apply.

At the end of the 6 month extension (June 30 of new reporting period), if the candidate has not submitted the required CEUs, the candidate's certification will be revoked.

An extension will not be granted for certification annual fees. Fees are due by June 30 each year.

Late fees will be incurred for each month that an annual certification fee is not paid. After 6 months of late fees (December 31), if the annual certification fee is not paid, then the candidate's certification will be revoked.

Failure to Renew Certification

Renewal is mandatory for all certificants. Failure to renew certification 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 themselves as an AFCC certificant and may not use the designation until they receive 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 AFCPE's and OACCS' 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 his/her AFCC® certification after voluntary relinquishment, or failure to renew one time during the life of the credential, by submitting a reinstatement extension request and paying a non-refundable reinstatement fee. To reinstate, individuals will be required to submit documentation of the continuing education they would have been required to submit if certification had been maintained following the required two-year recertification cycle, and pay any outstanding fees. After three years of lapsed credential status, the individual must retake and pass the certification exam but is not required to reapply for the certification in order to reinstate the credential. After five years of lapsed credential status, the individual must reapply (meet all eligibility requirements) and pass the certification exam to reinstate the credential.

A reinstatement application is available at <https://my.afcpe.org/>.

Upon receipt of the reinstatement application and fee, AFCPE will review and inform the applicant what steps are required to complete the reinstatement (reporting of required Continuing Education Units, 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. A reinstatement application is valid for 90 days.

Once all requirements for reinstatement have been met, an email confirmation will be sent to the individual and an updated electronic certificate will be issued. Individuals are not certified, and are prohibited from using the AFCC® mark, until the entire reinstatement process is complete.

Continuing Education Requirements for Reinstatement

- If applying for reinstatement within 180 days of the certification expiration date applicants must complete an extension request, report outstanding continuing education units, and pay any applicable late fees to OACCS prior to reinstatement.
- If applying for reinstatement more than 180 days, 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 OACCS 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 AFCC® examination as a condition of reinstatement in lieu of the continuing education requirement.
- If applying for reinstatement after five years, applicants must re-enroll into AFCC® certification program.

If...	Then...	Plus...	Plus...
Applying for Reinstatement < 180 days of certification expiration	Reinstatement Application and \$275 Reinstatement Fee	Fees (includes certification fees/late fees and administrative fees) \$10 late fee/mo	Continuing Education must be up-to-date
If...	Then...	Plus...	Plus...
Applying for Reinstatement 6 mo. – 3 Years	Reinstatement Application and \$275 Reinstatement Fee	Certification fees for the current renewal period and any other outstanding fees. 6 mo – 1 yr: \$110 + Applicable Late Fees 1-2 yrs: \$220 + Applicable Late 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	Reinstatement Application and \$275 Reinstatement Fee	Current exams fee \$999	Pass the current AFCC Examinations

Audit Process

AFCPE and OACCS 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 reviews and approves or rejects all submitted CEU requests. You are required to submit verifiable documentation for each activity submitted as part of your renewal application (CEUs). **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 AFCC 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 AFCC 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 OACCS Executive 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 OACCS Executive Director will review the appeal within fifteen (15) days.

If the issue cannot be resolved by the OACCS Executive Director, they 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 OACCS Executive Director. The 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 6: Certification Council Policies

Counsellor Code of Ethics

Counsellors certified by OACCS and 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 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®, OACCS, their Certification Council or its Professional Review Board.
- Respond in a timely fashion to all requests of the Executive Board of AFCPE®, OACCS, their Certification Council or its Review Board.

Accommodations for those with Disabilities

Refer to pages 17-18 of this Handbook for instructions regarding special accommodation requests. AFCPE and OACCS is committed to compliance with the ADA and to providing accommodations to persons with disabilities when the accommodation is reasonable and does not compromise the validity and reliability of the examination. Persons denied accommodation due to a determination that the request is unreasonable or will compromise the validity and reliability of the examination may appeal by submitting a written request for reconsideration to the Certification Council.

Confidentiality

The Council is committed to protecting confidential and/or proprietary information related to applicants; candidates; certificants; and the examination development, maintenance, and administration process.

AFCPE and OACCS 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.

Examination results are released only to the examination 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 and OACCS 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/province, expiration date and credential(s). This information may also be published by AFCPE and OACCS.

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 and OACCS. Aggregate exam statistics, studies, and reports concerning applicants/certificants will contain no information identifiable with any individual applicant/certificant.

Use of Certification Mark

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

Proper Use of Credentials

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

AFCC®

- 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."

AFCPE®

- Ensure spelling is correct.
- Always use capital letters.
- Use the superscript ® symbol on first occurrence.

Association for Financial Counseling and Planning Education®

- Ensure spelling is correct.
- Use the ® symbol on first occurrence.

Ontario Association of Credit Counselling Services

- Ensure spelling is correct.

OACCS

- Ensure spelling is correct.
- Always use capital letters.

Logo Use

- Always request permission from OACCS or AFCPE National Office to use either logo from original artwork files. Never alter or modify the logo.

Section 7: Forms

Special Accommodations Request Form

If you have a disability covered by the Accessible Disability 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 and OACCS.