

**I'd like to learn more about your CPFC program.** Please visit our website at [www.Fincert.org](http://www.Fincert.org). Under the Courses tab, click more info. The program is great for those who have been working for a while, or for someone just starting out. You don't have to have prior financial counseling experience to begin or excel at our course. CPFC is our most popular and widely recognized certification program.

**What's the difference between the CPFC and CEPF?** The CPFC was designed for credit counselors working with clients in a one-on-one setting. CEPF is for those working with consumers in a group or community setting. The materials are almost identical except for sections dealing with communications and legislation.

**How do Fincert.org programs compare to other certifications?** We are nationally recognized and are a lower cost option. An individual doesn't have to have experience in finance or counseling to begin, so it's great for professionals and volunteers just starting out. Our certifications are self-study courses that allow students to learn at their own pace with easy-to-read materials.

**When can I enroll?** Anytime with the completion of the Certification Enrollment Application.  
**When do the next classes for the CPFC certification start?** The certification programs are all self-study so there are no live or scheduled classes. Study materials are available online 2 days after approval for the CPFC, or about a week after for other programs that require shipment of a physical manual.

**Are there group discounts?** Yes, look under [Fincert.org](http://Fincert.org), click on Application & Center for discounts and fees. All group discounts need to be paid for by phone. The most common is 10% off a group of 10 or more. **Military discount?** No. **Student discount?** No. Also, we are not an institution of higher education as defined by the requirements of the GI Bill, so we are unable to accept that as payment.

**Can I take the CPFC course in Spanish?** Yes. Enroll as normal through our website at [Fincert.org](http://Fincert.org). Once application and fee are submitted, email us at [certifications@financiallit.org](mailto:certifications@financiallit.org) letting us know you would like the study materials and/or final exam in Spanish.

**Is there a specific breakdown of the registration fee with one portion dedicated to the training material, and one portion dedicated to the cost of completing the test and the actual certification?** The current certification fee is not broken down; it is a flat fee that covers the registration, materials, examination, and certification.

**I live outside of the United States in another country, can I still be certified and what are the costs?** You can become certified. We are happy to ship directly to other countries; we would simply request you pay the additional cost of shipping.

**How long before I should be ready to take the certification exam?** Most enrollees are ready to take the exam within 4-6 weeks of enrolling. There is a 30-day minimum study period. Our only requirement is that the exam be taken within a year of enrollment.

**I am interested in the course you offer to become a certified personal financial counselor. However, I am based in the UK. Do you run the course with appropriate content for operating in the UK?** While the bulk of the content addresses the basic elements of personal finance, ethics and counseling techniques and is applicable worldwide, there are some statutory references and discussions of fiduciary responsibility that assume operation in the United States. That said, we have several individuals from Canada who have become certified. To date, we have not sought approval of any of our programs for meeting any professional regulatory requirements in the UK.

**Who certifies you?** We are a certifying body and therefore are not certified as there is no one to certify us.

**I want to make sure any “Certifications” I get come with some serious credentials and are known and respected throughout the industry.** Our certification program is recognized by state and federal regulators. In addition, our parent organization, the Institute for Financial Literacy, was also mentioned in a June 2011 report by the Government Accountability Office (GAO), the investigative arm of Congress. This GAO report cited the Institute for Financial Literacy’s certification activities (which are conducted through the Center for Financial Certifications) as part of a larger study of what role the government, specifically the new Consumer Financial Protection Bureau, should play in certification and accreditation within the field of financial literacy. The Institute was the only certifying body which was mentioned by name in this report.

**What's the process for becoming certified?** Submit an Enrollment Application online at [www.Fincert.org](http://www.Fincert.org). Wait for email confirmation of application approval. You’ll receive either electronic or physical study materials (depending on course). After 2 weeks you’ll start to receive emails with directions to take the exam. Between 30 days and 1 year after enrollment, take the online remote proctored exam. Exam does not have to be requested or scheduled.

**What can I use my certification for?** You can use it for counseling or education in the area of personal finance. The material is broad and allows students with almost any background to start a career in financial literacy. Our courses are for certifications, not licenses or other designations that grant you CPAs, CFPs etc.

**How long is the certification good for?** 2 years. Your certification will expire on the last day of the twenty-fourth (24th) month following the Certification Period Start Date (the date you passed the exam).

**I'm a manager at a company and had an employee leave before completing the certification. Can I transfer his/her enrollment to a new hire?** Yes, if the original applicant has not attempted the exam. Transfer can only be initiated by whoever paid for the original application. They need to email [certifications@financiallit.org](mailto:certifications@financiallit.org) with the name of original applicant and name of new enrollee. The new enrollee needs to submit his/her own enrollment application and will begin a fresh 1-year period to study/test. Transfer fee needs to be paid over the phone. If the original application is less than 90 days old, the fee is \$25. If it is older than 90 days, the fee is \$50.

**I renewed but wasn't sent a new certificate... when will it come?** Physical/display certificates are only sent for new certifications. The certificate does not have an expiration date, so it remains valid through the renewal. Additionally, it is important to remember that the certification letter is the official certifying document to provide to any regulators or employers.

**Can you connect me with other CPFCs in my area?** We are not a membership-based organization and do not share any information about those certified through Fincert. We have created a Facebook group for those who would like to connect with others certified. Still new but growing.

**Who do I call if I'm having technical issues or trouble accessing my exam?** Having technical issues with the exam software? Please call 1-855-436-2039

**Who do I call if I'm having trouble logging in?** Having issues logging into the exam platform or starting your exam? Please text your name, course name and callback number to 207-355-5583

**Can you tell me what to expect with the exam? Format, number of questions, content covered? Any advice for studying?** The CPFC exam is composed of 125 Multiple choice and true or false questions. The entire book or course content is covered, including code of ethics, legislation and terms. There are no problems to solve/calculations to be made. Please read everything and take your time.

**How long does it take to get my exam results?** 7-10 business days. We can confirm that an exam was processed successfully as soon as it was completed, but we are unable to provide any official results until the proctor report (video clearance report) comes in and that's what takes 7-10 business days. We will email you as soon as we have their results.

**How long after approval can I take the exam?** Applicants may not request an examination less than 30 days after the date their application is approved. Applicants must complete their examinations within one year from the date their application was accepted by Fincert.org.

**What is a passing grade on the exams?** CPFC/CEPF/CCDS/CCRC/CFPM - 70% or better and CRHC - 80% or better

**Can I retake my exam?** Applicants who do not pass their examination may retake the examination no less than 15 days from the previous examination date. Applicants may take an examination a maximum of three times unless said maximum is waived in writing by the Governing Body. There is a fee to retake the exam, email [certifications@financiallit.org](mailto:certifications@financiallit.org) for payment over the phone.

**How do I renew my certification?** Choose whether you will be renewing by CEU or Exam. If by CEU, complete all CEU courses, approved by Fincert, and then submit your online Application to Renew by CEU. If by exam, submit your online Application to Renew by Exam and then complete the exam by your expiration date.

**How many CEUs do I need to renew and what can I take for courses?** Needed 16 hours of which 2 are in Ethics. On [www.Fincert.org](http://www.Fincert.org), click Help-Center, then CEU Policies. For courses you can take, see our CEU Pre-approved list for ideas and see our own webinars for purchase under our Fincert Courses tab towards the bottom. You may also submit external courses for CEU approval.

**I met all the requirements to renew another certification or license, do I need to take additional classes to renew with Fincert or can I just use those?** While many of the courses completed to meet the renewal requirements for other designations are likely to be approved by Fincert, they still need to go through the approval process. First, check the pre-approved list to see if the courses taken are on there. If they are, they are good to report on the renewal application. If they are not on our list, you will need to submit a CEU approval request form.

**I want to take a class for CEUs but it's not on the pre-approved list. Can I still take it?** Yes, by submitting a CEU Approval Request Form. If you need to request approval for a lot of courses, send the names of the courses in an email to [certifications@financiallit.org](mailto:certifications@financiallit.org) so we can help you determine if they are worth submitting. We might also be able to batch the approval requests for you if you are using one provider.

**Do you offer any CEU courses?** Yes. We have 3 physical self-study courses as well as a catalog of pre-recorded webinars available for purchase on [Fincert.org](http://Fincert.org) under the Fincert Courses tab.

**My certification is expired, can I renew?** If you are within 90 days, you can request an extension online, which is found under our Application & Payment Center tab on our website, [www.Fincert.org](http://www.Fincert.org). Extensions are limited to two, therefore if your certification has been expired more than 6 months, you will need to start over.