FINCERT.ORG
CENTER FOR FINANCIAL CERTIFICATIONS

APPLICATION AND RENEWAL PROCEDURES

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Fincert.org[SM]

(formerly Center for Financial Certifications®)

Mission Statement

Established as an independent division of the Institute for Financial Literacy in 2006, the mission of Fincert.org[SM], formerly the Center for Financial Certifications®, is to promote the effective delivery of consumer financial products, services and education through the professional certification of individuals providing these services. Fincert.org's programs are designed to be relevant to professionals as well as individuals who volunteer in their communities.

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I. Voluntary Pre-Screening Questionnaire

A. **Purpose**. Fincert.org has created a Voluntary Pre-Screening Questionnaire which potential Applicants and their employers can use to determine if Applicants meet the Candidate Fitness Standards prior to the payment of any fees, which are non-refundable. This questionnaire is not required; however its completion is strongly encouraged.

B. **Use**. This questionnaire is for the use and convenience of the Applicant and/or their employer and should not be provided to Fincert.org.

C. **Location**. The Voluntary Pre-Screening Questionnaire is available online at www.Fincert.org.

D. **Fees - Voluntary Pre-Screening Questionnaire.** There is no fee to complete the Voluntary Pre-Screening Questionnaire.

II. Obtaining Certification

A. **Requirements**. An individual wishing to obtain certification must meet all requirements for certification specified in these procedures and the Certification Policies and Standards of Fincert.org prior to becoming certified.

B. **Application**. An individual wishing to become certified must first complete a Certification Enrollment Application online at www.Fincert.org, at which time they are designated an Applicant. The procedures governing this Application can be found in Article V below.

C. **Training Materials**. Within five (5) days of Approval of an Application, Fincert.org shall provide to the Applicant training materials to be used in preparation for the certification examination**.**

D. **Examination Mandatory Preparation.** In order to allow Applicants sufficient time to prepare for their examination, Applicants may not take their certification examination until 30 days after the Approval of their Application, unless they have received live instruction on the training materials deemed acceptable by Fincert.org.

E. **Examination Required**. In addition to meeting all other requirements for certification, Applicants must successfully complete the certification examination.

1. **Examination Deadline**. Applicants must successfully complete their examination within one year of the date of the Approval of their Application.

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2. **Examination Access**. Fincert.org will provide the Applicant with instructions by electronic mail on how to access and complete their examination.

F. **Award of Certification - Initial**. An Applicant whose Application has been Approved, has successfully completed the applicable certification examination, and otherwise meets the requirements for certification set forth in these procedures and the Certification Policies and Standards of Fincert.org, shall be awarded Certification.

III. Renewing Certification

A. **Active Status Required**. A certification which is not expired, suspended or revoked and which is not subject to pending disciplinary action shall be considered in active status and shall be renewable by the Certificant subject to these Procedures and the Certification Policies and Standards of Fincert.org.

B. **Requirements**. A Certificant who wishes to renew a certification must meet all requirements for certification and renewal specified in these procedures and the Certification Policies and Standards of Fincert.org prior to renewing their certification**.**

C. **Application**. A Certificant wishing to renew certification must first complete a Certification Renewal Application online at www.Fincert.org within the 90 day period prior to expiration of their Certification Period. The procedures governing this Application can be found in Article V below, except that the term "Applicant" shall be replaced by the term "Certificant" throughout.

D. **Other Requirements**. In addition to completing a Certification Renewal Application, Certificants must either (1) demonstrate successful completion of continuing education requirements during their Certification Period or (2) successfully complete another certification examination.

1. **Renewal By Continuing Education**. A Certificant attempting to Renew their certification by continuing education must demonstrate successful completion of continuing education requirements on the Renewal Application. Additional information about continuing education requirements may be found in the CEU Procedures of Fincert.org at www.Fincert.org.

2. **Renewal By Examination**. A Certificant attempting to Renew their certification who is unable to demonstrate successful completion of continuing education requirements may choose to Renew By Examination.

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a) **Training Materials**. Within five (5) days of Approval of an Application for Renewal By Examination, Fincert.org shall provide to the Certificant updated training materials to be used in preparation for the certification examination.

b) **No Examination Mandatory Preparation**. While Certificants are encouraged to review the updated training materials provided prior to the examination, Certificants may take their certification examination immediately following the Approval of their Application.

c) **Examination Deadline**. Certificants Renewing by Examination must successfully complete their examination by the expiration of their current Certification Period.

d) **Examination Access**. Fincert.org will provide the Applicant with instructions by electronic mail on how to access and complete their examination.

E. **Award of Certification - Renewal.** A Certificant whose Application has been Approved, has successfully completed either the continuing education or examination requirements for renewal, and otherwise meets the requirements for certification and renewal set forth in these procedures and the Certification Policies and Standards of Fincert.org shall be awarded Certification.

IV. Elements of Certification

A. **Certification Privileges**. Certificants are authorized to represent themselves as certified by Fincert.org and use Fincert.org's Certification Marks and/or Seal pursuant to the Certification Policies and Standards of Fincert.org.

B. **Two Year Certification Period.** Certifications administered by Fincert.org are awarded and renewed for a two year Certification Period.

1. **Certification Period Start Date**. The Certification Period for an Applicant awarded initial certification begins the date they successfully completed their certification examination. The Certification Period for a Certificant awarded certification renewal begins the Certification Period End Date of the Certificant's prior Certification Period.

2. **Certification Period End Date**. The Certification Period for all Applicants and Certificants expires on the last day of the twenty-fourth (24^{th}) month following the Certification Period Start Date.

3. **Example Certification Periods**. The following examples are provided to assist Applicants and Certificants in understanding how Certification Periods are calculated.

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a) **Initial Certification Example**. For example, if an Applicant awarded initial certification successfully completed their Certification Examination on January 15, 2016, the Certification Period starts on January 15, 2016 and ends on January 31, 2018.

b) **Certification Renewal Example**. For example, if a Certificant awarded certification renewal had a prior Certification Period which ends on January 31, 2016, the new Certification Period starts on January 31, 2016 and expires on January 31, 2018, meaning there was no gap between Certification Periods.

C. **Expiration**. If the Certificant does not successfully Renew their certification by the expiration date, the certification expires and the former Certificant is no longer certified nor authorized to use Fincert.org's Certification Marks or Seal.

D. **Certification Letter**. The Certification Letter shall be the official certification document issued by Fincert.org, and is the document that should be provided to regulatory agencies, employers and other interested parties as verification of certification. The Certification Letter shall be issued electronically within 5 days of the award of certification and shall contain the Certificant's name, the certification held, the certification number and the Certification Period Start and End dates.

E. **Display Certificate**. A Certificant shall be issued a printed certification document suitable for framing. The Display Certificate is not the official certification document, and as such should not be presented to regulatory agencies, employers or other interested parties as verification of certification. Certificants renewing their certification will not receive replacement Display Certificates. The Display Certificate shall contain the Certificant's name, the certification held, the certification number and the Certification Period Start Date.

F. **Replacement Display Certificate**. Certificants requiring a replacement Display Certificate may request one by completing the Replacement Display Certificate Request Form located at www.Fincert.org and by paying the Replacement Display Certificate Fee.

G. **Policy and Procedure Changes - Certificant's Responsibility**. The administration of certification programs is a complex endeavor which requires frequent modifications of policy and procedure in order to operate effectively. Certificants are responsible for compliance with the most current policies and procedures and should regularly review the Certification Policies and Standards, along with the attendant procedures and announcements, available online at www.Fincert.org.

H. **Policy Compliance.** Certificants must continuously comply with the Certification Policies and Standards, including but not limited to the Candidate Fitness Standards, the Code of Ethics, Code of Professional Conduct and the Certification and Trademark Usage Policy, in order to maintain their certification status.

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V. Applications

A. **Application Form.** An Application may only be completed online at www.Fincert.org.

B. **Incomplete Applications.** Applications not containing answers to required fields or otherwise not containing sufficient information for Fincert.org to make a determination on the qualifications of the Applicant or Certificant for certification will be considered incomplete and will not be Approved.

C. **Candidate Fitness Standards.** An Applicant or Certificant must meet all Candidate Fitness Standards, as set forth in Article VI of the Certification Policies and Standards, and answer all questions related to candidate fitness on the Application.

1. Fincert.org reserves the right to conduct random audits and complete background checks, including criminal, employment and education history. Random audits may include, without limitation, criminal/driving records, references, and release of licensing and investigatory information possessed by any state, local, or federal agency in order to verify the information provided by the Applicant or Certificant.

2. These checks may be conducted, with or without cause, at any time during the thirty-six month period following the submission of an Application.

3. An Applicant or Certificant is required to provide such additional information, signed waivers, or other such assistance as Fincert.org may from time to time request to conduct these background checks. Failure to provide such additional information or assistance shall constitute grounds for immediate denial, suspension or revocation of certification.

D. **Age.** Applicants and Certificants must be at least 18 years of age at the time of Application.

E. **Experience & Education.** At the time of Application, Applicants and Certificants must meet one of the following requirements:

1. Education and Experience: Have attained at least a high school diploma or GED and have a minimum of six (6) months of experience in any of the following fields or combination thereof: Banking, Classroom Instruction / Adult Education, Collections, Community Development, Consumer Finance / Lending, Corporate Credit Department, Credit Bureaus, Credit / Debt Counseling, Credit Union, Customer Service, Employee Benefits, Financial Advising / Planning / Investments, Financial Education, Housing Counseling, Insurance, K-12 / Postsecondary Education, Legal Services, Mortgage Lending, Other Financial Services, Social Work / Counseling, Social Service / Family Service Agency, Student Financial Aid, or Other Relevant Experience.

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2. Experience Only: Have a minimum of four (4) years of experience in any of the fields listed above or a combination thereof. There is no education requirement with four or more years of relevant experience.

F. **Veracity**. The Application must be personally completed and submitted by the Applicant or Certificant, and all information submitted on an Application must be accurate and truthful. Submitting false or inaccurate information may be grounds for disciplinary action up to and including denial and/or revocation of certification status.

G. **Application Decision.** Upon completion, each Application will be either marked for Application Review, selected for Application Audit, or Approved.

H. **Application Review**. Applications which are complete but contain responses requiring review by Fincert.org shall be marked for Application Review.

1. Responses requiring review may include those which indicate the Applicant or Certificant does not meet the Candidate Fitness Standards, other Application Requirements, or has rejected one or more of the Affirmations on the Application.

2. After reviewing the information provided by the Applicant or Certificant, Fincert.org in its sole discretion may Approve the Application, Deny the Application, or request clarification on one or more of the responses on the Application.

I. **Application Audits.** Fincert.org reserves the right to conduct random audits and verify the accuracy of all information presented in the Application.

1. Applicants and Certificants selected for Audit will receive notice by electronic mail requesting documentation in support of the responses on the Application. Application Audits shall be governed by the Audit Procedure articulated below.

2. If an Applicant or Certificant is found to have violated Fincert.org's Certification Policies and Standards, applicable procedures, or otherwise submitted false or inaccurate information on their Application, Fincert.org may take disciplinary action up to and including denial and/or revocation of certification status.

J. **Application Approval**. Applicants and Certificants whose Applications are Approved will receive notice by electronic mail.

K. **Application Denial - In General**. Applicants or Certificants whose Applications are Denied will receive notice by electronic mail. Such notice may or may not include a brief explanation of the reason for the Denial.

L. **Application Denial - Permanent**. An Applicant or Certificant whose Application was Denied because they do not meet one or more of the Candidate Fitness Standards

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articulated in Article VI(A) of the Certification Policies and Standards may not submit a Petition for Reconsideration to Fincert.org and may not re-apply for certification at a future date.

M. **Application Denial - Petition for Reconsideration**. An Applicant or Certificant whose Application was Denied because they do not meet one or more of the Candidate Fitness Standards articulated in Article VI(B) of the Certification Policies and Standards may submit a Petition for Reconsideration to Fincert.org within 30 days of Denial.

N. **Application Denial – Re-Application**. An Applicant or Certificant whose Application was Denied because they do not meet one or more of the certification requirements articulated in Article VII(B) of the Certification Policies and Standards may submit a new Application once they have met all certification requirements. Applicants or Certificants who have chosen to submit a new Application under this paragraph must notify Fincert.org by electronic mail at certifications@financiallit.org prior to doing so.

O. **Application Denial – Amendment**. An Applicant or Certificant whose Application was Denied because they have rejected one or more of the Affirmations on the Application may choose to amend their Application after Denial. Applicants or Certificants who have chosen to amend their Application under this paragraph must notify Fincert.org by electronic mail at Certifications@FinancialLit.org within 30 days of Denial. Such notice must clearly specify what amendments are made to the Application.

P. **Clarification of Applicant Responses**. Applicants and Certificants whose Application Responses require clarification will receive notice by electronic mail. Such notice shall include a brief explanation of which responses require clarification and how the clarification should be provided.

    1. Applicants and Certificants must respond to Requests for Clarification by first class or electronic mail within 30 days of the date of notice and must include a copy of the original notice from Fincert.org. Once clarification is received, the Application will be either Approved or Denied. If clarification is not received within 30 days, the Application will be Denied.

Q. **Information Changes – Applicant and Certificant's Responsibility.** Applicants and Certificants are required to update Fincert.org by electronic mail within 30 days of any changes to the information provided in their most recent Application. The 30 day period shall commence upon the date the information changes. In the case of felony convictions, revocation or suspension of a professional license, filing of a bankruptcy case or receipt of a judgment lien, the information shall be considered to change on the date of notice of the final adjudication of the matter leading to the conviction, suspension or filing, respectively.

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R. **Application Subject to Change.** Fincert.org reserves the right to amend the Application and the application process at any time and without notice.

VI. Examinations

A. **Proctored Examination.** Each examination must be proctored by an Approved Examination Proctor. Online examinations are proctored by Integrity Advocate. Paper examinations are proctored by an in-person proctor approved by Fincert.org. Exam Policies and details about Integrity Advocate proctoring are available at www.Fincert.org.

B. **Examination Proctor Instructions.** Applicants and Certificants must follow all examination-related rules and instructions issued by Fincert.org, the Approved Examination Proctor or their agents. Failure to do so may be grounds for disciplinary action up to and including denial and/or revocation of certification status.

C. **Examination - Passing Score.** To successfully complete an examination, an Applicant or Certificant must achieve a minimum standardized score of 70% on all certification examinations administered by Fincert.org.

D. **Examination - Passing Proctor Review.** To successfully complete an online examination, an Applicant or Certificant must receive a Valid proctor review by Integrity Advocate.

E. **Re-Examination**. Applicants and Certificants who do not successfully pass their initial examination may make up to two additional attempts to pass the examination. Applicants and Certificants unable to successfully complete their examination on the third attempt will be denied certification unless the Applicant or Certificant receives a waiver in writing from Fincert.org.

F. **Re-Examination Deadline**. Each re-examination attempt must take place a minimum of 15 days after the previous unsuccessful attempt, but no later than the close of the Applicant's or Certificant's Examination Deadline specified above.

G. **Re-Examination Scheduling**. Once prepared for their reexamination, all Applicants and Certificants must complete an Exam Retake Form which can be found online at www.Fincert.org. Upon receipt and approval of a valid Exam Retake Form, Fincert.org will provide the Applicant or Certificant with instructions by electronic mail on how to complete their reexamination.

VII. Audits

A. **Notice**. Applicants and Certificants selected for Audit will receive notice by electronic mail requesting documentation in support of the Audit in question.

B. **Applicant and Certificant Compliance**. Applicants and Certificants are required to comply with the Audit process and procedures. Failure to comply with an Audit shall

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constitute grounds for disciplinary action up to and including immediate denial, suspension or revocation of certification.

C. **Applicant or Certificant Response - Time Frame**. Upon receiving the Audit Notice, the Applicant or Certificant shall have 30 days to submit the requested information to Fincert.org for review and should include a copy of the original Audit Notice. If the requested information is not received within 30 days, the Applicant or Certificant shall be deemed to be out of compliance and shall be subject to disciplinary action up to and including denial and/or revocation of certification status.

D. **Audit Decision.** Upon receipt of a complete response to the Audit Notice, Fincert.org shall have 60 days in which to review the response and reach a decision. Each Audit shall be either Passed or Failed.

E. **Audit - Failure**. If an Audit is Failed, the Applicant or Certificant will receive written notice of the Failure by electronic mail, and such notice shall include a brief explanation of the reason for the failure and instructions on how the Applicant or Certificant should proceed.

F. **Audit - Pass**. If an Audit is Passed, the Applicant or Certificant will receive written notice of the Pass by electronic mail, and such notice shall include instructions on how the Applicant or Certificant should proceed.

VIII. Registered Organizations

A. **Purpose**. Organizations which employ individuals certified by Fincert.org and wish to monitor the certification status of these individuals for regulatory compliance reasons may register with Fincert.org.

B. **Form of Organization Registration**. Organizations wishing to register with Fincert.org must complete an Organization Registration Form, available by request.

C. **Complete Information**. All fields on the Organization Registration Form, including affirmations, must be completed. This will allow Fincert.org to contact the Registered Organization if necessary.

D. **Certificant Records Available**. Registered Organizations will only have access to Certificants who have disclosed the Registered Organization as their employer and authorized Fincert.org to make their certification status available to the Registered Organization.

E. **Certificant Information Available**. Registered Organizations will receive electronic reports which contain the Certificant Name, Certification, Certification Status and Certification Expiration Date for Certificants whose user accounts have been linked to their Registered Organization.

F. **Revocable**. Fincert.org reserves the right to revoke Registered Organization privileges in whole or in part, with or without cause and in its sole discretion.

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IX. Petition for Reconsideration

A. **Who May Submit a Petition**. An Applicant or Certificant whose Application was Denied because they do not meet one or more of the Candidate Fitness Standards articulated in Article VI(B) of the Certification Policies and Standards may submit a Petition for Reconsideration to Fincert.org.

B. **Form of Petition**. The Petition for Reconsideration shall be submitted on the form by the same name which can be found at www.Fincert.org. Applicants and Certificants shall submit the Petition for Reconsideration with sufficient information and supporting documentation as to the type, scope and nature of the issue(s) in question which is sufficient to allow Fincert.org to make a final determination. Petitions and supporting documentation must be in printed format to ensure clarity and Fincert.org reserves the right to reject handwritten submissions which are illegible in whole or in part.

C. **Reconsideration Decision.** Upon receipt of a complete Petition for Reconsideration, Fincert.org shall have 60 days in which to review the petition and reach a decision. Each Petition for Reconsideration shall be either Approved or Denied.

D. **Reconsideration - Denial**. If a Petition for Reconsideration is denied, the Applicant or Certificant will receive written notice of the denial by electronic mail, and such notice shall include a brief explanation of the reason for the denial.

E. **Reconsideration - Approval**. If a Petition for Reconsideration is approved, the Applicant or Certificant will receive written notice of the approval by electronic mail, and such notice shall include instructions on how the Applicant or Certificant should proceed.

X. Reinstatement of Certification

A. **Petition for Reinstatement.** A Certificant whose certification has been suspended may submit a written Petition for Reinstatement of certification to Fincert.org once the suspended Certificant has met all requirements for reinstatement.

B. **Form of Petition**. The Petition for Reinstatement shall be submitted on the form by the same name which is available upon request from Fincert.org. Certificants shall submit the Petition for Reinstatement with sufficient information and supporting documentation to demonstrate the Certificant has complied with each requirement of reinstatement. Petitions and supporting documentation must be in printed format to ensure clarity and Fincert.org reserves the right to reject handwritten submissions which are illegible in whole or in part.

C. **Requirements**. Suspended Certifications may only be reinstated when the Certificant has met all of the reinstatement requirements set forth by Fincert.org at the time of the Suspension.

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D. **Reinstatement Decision.** Upon receipt of a complete Petition for Reinstatement, Fincert.org shall have 60 days in which to review the petition and reach a decision. Each Petition for Reinstatement shall be either Approved or Denied.

E. **Reinstatement - Denial**. If a Petition for Reinstatement is denied, the Certificant will receive written notice of the denial by electronic mail, and such notice may or may not include a brief explanation of the reason for the denial.

F. **Reinstatement - Approval**. If a Petition for Reinstatement is approved, the Certificant will receive written notice of the approval by electronic mail, and such notice shall include instructions on how the Certificant should proceed.

XI. Deadline Extensions

A. **Request**. Applicants may request a ninety (90) day extension of any deadline set forth in these procedures.

B. **Form**. An Extension Request must be submitted using the form by the same name located at www.Fincert.org, unless the underlying Application, Petition or form otherwise includes an Extension Request. A Late Fee will apply.

C. **Timing**. An Extension Request must be submitted no later than ninety (90) days following the date of the original deadline for which the extension is requested.

D. **Effect**. When an extension is granted, the Applicant or Certificant shall have an additional ninety (90) days from the date of the original deadline for which the extension was granted to complete whatever actions are required. In the event the Applicant or Certificant successfully completes all required actions within the granted extension, all time periods set forth by these procedures shall be calculated as if the required actions were completed by the date of the original deadline for which the extension was granted.

E. **Example.** On June 1, 2017, a Certificant realizes that his certification expired on March 31, 2016 and wishes to obtain an extension to allow him to Renew by Examination. If the Certificant submits a Renewal Application, together with the Renewal By Examination Fee and Late Fee, on June 1, 2017, the Certificant shall have until June 30, 2017 to have their Application Approved and successfully complete their certification examination.

F. **Multiple Extensions**. Applicants may request, and Fincert.org may in its sole and absolute discretion allow, additional extensions for good cause shown by the Applicant or Certificant. Additional Late Fee(s), in Fincert.org's sole and absolute discretion, may apply.

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XII. Fees

A. **Fees – In General**. All fees are due and payable at the time their accompanying Application, Petition, or form is submitted.

1. **Failure to Pay.** Failure to pay any outstanding or required fees will prevent the processing of the Application, Petition or form.

2. **Non-Refundable.** All fees are non-refundable unless otherwise specifically stated in writing by Fincert.org.

3. **Fee Amounts.** A list of all current fees can be found at www.Fincert.org.

4. **Payment Method.** Applicants and Certificants must utilize a payment method available on the Application, Petition or form being submitted unless otherwise permitted by Fincert.org.

B. **Fees – Certification**. A Certification Fee shall be charged at the time an Application for initial certification is submitted to Fincert.org. The Certification Fee shall vary based on the certification program.

1. **Denied Application.** The Certification Fee, less an Application Processing Fee, shall be partially refunded on Applications for initial certification which are Denied and for which a Petition for Reconsideration under Article V(N) or an Amendment under Article V(P) of these Procedures is not approved.

C. **Fees – Renewal**. A Renewal Fee shall be charged at the time a Renewal Application is submitted to Fincert.org. The Renewal Fee shall vary based on the certification program and whether the Certificant is Renewing By CEU or Renewing By Examination

D. **Fees - Examination**. The Certification Fee and the Renewal By Examination Fee each include the initial examination attempt.

E. **Fees - Examination Re-Take**. Applicants or Certificants retaking an examination must pay Examination Re-Take Fee, at the time the Exam Request form is submitted.

F. **Fees – Late Fee**. Applicants or Certificants requesting a deadline extension must pay a Late Fee at the time the Extension Request is submitted.

G. **Fees - Petition for Reconsideration**. Applicants or Certificants submitting a Petition for Reconsideration must include payment of all fees due to Fincert.org, including but not limited to the Petition for Reconsideration Fee, at the time the Petition is submitted.

H. **Fees - Petition for Reinstatement.** Certificants submitting a Petition for Reinstatement must include payment of all fees due to Fincert.org, including but not limited to the Petition for Reinstatement Fee, at the time the Petition is submitted.

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I. **Fees – Returned Checks**. Fincert.org reserves the right to charge a Returned Check Fee for all checks returned that were not honored. Fincert.org reserves the right to pass on to the customer all costs of collections including but not limited to reasonable attorney fees, filing fees and court cost.

J. **Fees - Audit**. There are no fees associated with Auditing.

K. **Fees - Registered Organizations**. There is no fee associated with becoming a Registered Organization.

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