

# Native American Credit Counseling Accredited Credit Counselor®

A certification program for financial counseling and education.





# Building Strong Communities Through Financial Services

The Native American Credit Counseling Program (NACC) is now registering for the third cohort. The program is designed to build credit counseling education and services within Native communities. Throughout the program, participants work together on team assignments and in weekly exercises, are encouraged to study together and utilize online chat boards and phone calls, and share experiences through group dialogue and online postings. This collaborative process is dubbed a 'learning cohort' because it seeks to establish a cohesive group of practitioners with common educational outcome goals. These cohorts, through shared experiences and across geographical distances, enable participants to learn from and teach each other.

**RDI** has been providing credit counseling and financial education across Montana and Wyoming since 1968. The program utilizes best practices and lessons learned from these 40+ years of financial counseling experience.

## Through the NACC program participants will:

- Become nationally certified Accredited Credit Counselors.
- Develop skills and strategies to provide financial counseling services in their community.
- Access additional resources and partnerships for asset building and additional financial services in their community.
- Build a group of peers from other Native communities across the nation who are working in the same field.
- Gain additional perspective and tools to implement asset building strategies in their community.

## Course Price

The cost of the Accredited Credit Counselor® course is \$1,899.00. This includes course registration, study materials, webinars, examination and technical assistance. This does not include travel and lodging to the final review and examination session. Participants will be responsible for their own travel arrangements.

## Study and Examination Tools

### Books and Study Guide

All of the study materials **for this course** will be received after AFCPE has received your registration. You are responsible for studying all content covered in these texts. They include:

### ***Financial Counseling and Debt Management:***

*Financial Counseling 3rd Edition* by Pulvino and Pulvino

*Surviving Debt 2010 Edition* by National Consumer Law Center

*Solve Your Money Troubles 12th Edition* by Leonard and Reiter

*Study Guide, Financial Counseling Debt Management AFCPE®*

# Syllabus

Although the ACC® program is self-study, you will be sent a syllabus outlining a nine week study plan for the course which includes weekly calls with Rural Dynamics. This information can be used as a guide as you plan your study. The weekly Webinar review courses will also help keep you on track. These syllabi and the webinar study sessions serve as a guide for studying the course material. **However, please remember that you are responsible for studying all course content.**

## Examinations

All examinations are given in an online format. At the end of the Study Sessions a review session will take place in Great Falls, MT, if you are unable to make this you must find a proctor in your area to administer your exam. A qualified proctor is:

- a third party with no association to the examinee or the examinee's employer
- a non-family member
- an employee of a college, university, local cooperative extension office, commercial learning center and/or an adult education center.

If you do not participate in the Great Falls review and examination and once you have secured a proctor at a testing center, you can request an examination by submitting the online *Exam Request Form*. Choose a date at least two weeks in advance. After processing, AFCPE® will notify you that the proctor has the information necessary to proctor your examination and provide you with specific instructions. You may then take the examination.

The examination has 100 multiple choice questions. An examination is not valid until AFCPE® has received a completed and signed *Exam Notification Form* from the proctor. Be sure to follow all instructions.

## Webinars

As part of your study process, you will be joining a weekly webinar study session. Each group will participate in a series of weekly Webinar sessions. You will join the Webinar by signing into a dedicated Website during a specified time to “see” the materials and listen to the instructor via Voice-over- IP. The groups are scheduled to meet at the times outlined below for two hours per week. You will receive webinar registration information via email from Rural Dynamics.

## Webinar Etiquette

In order to maximize the learning potential of each student, it is important for you to follow Webinar Etiquette guidelines. Please read these reminders prior to your participation in a Webinar.

- Sign into the Webinar **5 minutes** before the presentation.
- At the beginning of each session, the instructor will tell you how to ask questions or make comments. Please follow these instructions.

**Timeline for the Financial Counseling- Debt Management NACC Training**

**\*\*Tentatively starts January 9, 2012**

		<b>Study Topic</b>
Week 1:		Introduction, Course Instructions, Study Material
Week 2:		Study Guide, Topic 1 and Financial Counseling, Chapters 1 and 2
		Webinar Session 1: The Certification Programs
Week 3:		Study Guide, Topic 2 and Financial Counseling, Chapters 3, 4, 5, and 6
		Webinar Session 2: Counseling
Week 4:		Study Guide, Topic 3 and Financial Counseling, Chapters 7, 8, 9, and 10
		Webinar Session 3: Counseling Skills
Week 5:		Study Guide, Topic 4 and Financial Counseling, Chapters 11, 12, 13, and 14
		Webinar Session 4: Counseling Outcomes
Week 6:		Study Guide, Topic 5, Surviving Debt, Chapters 1, 2, 3, and 7 and Solve Your Money Troubles, Chapters 1, 4, 6, and 16
		Webinar Session 5: Financial Statements
Week 7:		Study Guide, Topic 6, Surviving Debt, Chapters 4, 5, and 6 and Solve Your Money Troubles, Chapters 5, 9, and 10
		Webinar Session 6: Credit and Credit Use
Week 8:		Study Guide, Topic 7 Surviving Debt, Chapters 8, 9, 10, 11, 12, and 13 and Solve Your Money Troubles, Chapters 7, 8, and 13
		Webinar Session 7: Overuse of Credit
Week 9:		Study Guide, Topic 8, Surviving Debt, Chapters 14, 15, 16, 17, 18, and 19 and Solve Your Money Troubles, Chapters 2, 3, 11, 12, and 17
		Webinar Session 8: Foreclosure and Bankruptcy
Week 10:		Study Guide, Topic 9, Surviving Debt, Chapters 20 and 21 and Solve Your Money Troubles, Chapters 14, 15, and 18
		Webinar Session 9: Related Issues
Week 11:		4 Day Face to Face Review Session, With the 4th Day as Test Day
		Great Falls, MT

# Certification Requirements

There are several requirements an enrollee must meet before receiving the Accredited Credit Counselor® certification. They include:

- Education: Completing the course materials
- Examination: Passing the exam with a score of 70% or better (out of 100 questions)
- Experience: Completing practicum hours, or outlining appropriate work experience levels
- Ethics: Signing and adhering to the AFCPE® Code of Ethics

Although you don't have to worry about maintaining your certificate at this time, after you receive your

Pay an annual certification fee (currently \$30)

- Acquire 15 hours of Continuing Education Units each year

Upon completion of the course work and exam, the candidate must complete the certification package that includes resume or vitae outlining appropriate experience levels, one letter of recommendation from a supervisor (or associate if no supervisor) and two letters of recommendation from clients. Candidates must sign and adhere to the AFCPE Code of Ethics.

## Qualified Experience

One of the primary objectives of this program is to increase the availability of financial counseling and financial education to Native Americans. In addition, it is imperative that all participants have experience in providing financial education and financial counseling to clients. Applicants must demonstrate a minimum of six (6) months experience.

You will be expected to complete your practicum experience and testing three years after enrollment in the program. Certificates will not be issued until you have completed the certification requirements, gained experience according to your practicum requirement, and AFCPE® verifies the practicum work completed.

## Point of Contact

During your training program, your main point of contact at Rural Dynamics will be:

Tim Guardipee  
Rural Dynamics, Inc.  
(406) 454-5704  
[timg@ruraldynamics.org](mailto:timg@ruraldynamics.org)

# Frequently Asked Questions

## **Q. What happens if I miss one of the review sessions?**

**A.** If you are ill or an unexpected circumstance prevents you from joining your regularly scheduled review session, please contact Rural Dynamics immediately to receive the appropriate information.

## **Q. How do I schedule an examination?**

**A.** Once you have finished the training sessions and Webinar Review Courses and are ready to take the exam, the exam will be in Great Falls, MT. If you do not attend the final in-person review and examination you will need to find a proctor and testing location. Proctors can be found at local community colleges, military education centers, local cooperative extension agencies, or other learning/education facilities. In addition, you will need to submit an *Exam Request Form* online at [www.afcpe.org](http://www.afcpe.org) with the information for your exam.

## **Q. What happens if I fail an exam?**

**A.** The NACC program provides two attempts for the examination. If you do not pass the exam after your second try, you will have to pay a \$125 retake fee. 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 ninety (90) days to attempt the certification examination a second time. For example, a candidate is unsuccessful on an examination taken on December 15, the earliest and examination retake may be scheduled is March 15. It is imperative during this 90 day period that the certification candidate diligently study, especially the missed topic areas.

Should a candidate be unsuccessful on a second or subsequent certification examination; the candidate must wait a minimum of 180 days between examinations to attempt a subsequent examination and pay an additional \$125.

## **Q. What happens once I have passed the exam for the course?**

**A.** Once you have passed the exam for the course, you will be asked to complete your final certification materials. If you do not have counseling or finance related work experience, you will not receive full certification until you complete the practicum experience requirement (see information on page 4).

## **Q. Once I become accredited, how do I maintain my certification?**

**A.** You will not need to be concerned about the annual fee or Continuing Education Units (CEU) until you are fully certified. To maintain your certification, you must pay an annual fee of no less than

\$30 and obtain 15 hours of CEUs every year. AFCPE® will invoice you for your annual fee. You will receive CEU reports via email.

We provide programs and develop partnerships to help youth, individuals, and families achieve economic independence.

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