

Financial Fitness Coach (FFC) & Accredited Personal Finance Coach (APFC)

Certification Programs

Fully integrating financial knowledge, counseling & coaching skills



Competency	FFC	APFC
<p>Financial Counseling Educational Requirements Master core competency educational requirements.</p>	<ul style="list-style-type: none"> • Counseling and the Communication Process • Using Listening Skills • Using Counseling Skills • Problem solving and Intervention Strategies • Physical Environment and Multiple-Client Interviews • Financial Counseling Issues • Credit Cards • Credit Reports • Consumer Fraud • Using Public Agencies to Assist Clients • Strategies to Reduce Client Debt • Child Support, Alimony and Repossessions • Housing and Student Loan Debt • Bankruptcy <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Applicant does not receive a passing score on ACC exam. 	<ul style="list-style-type: none"> • Set the Stage and Gather Client Information (10%) <ul style="list-style-type: none"> ○ Establish the Counseling Environment ○ Gather Client Information ○ Form a Strategic Counseling Plan • Assist a Client in Creating an Action Plan (12%) <ul style="list-style-type: none"> ○ Assist a Client in Establishing Goals ○ Assist a Client to Identify Strategies to Attain Goals • Develop Financial Statements, Ratios and Spending Plans (10%) <ul style="list-style-type: none"> ○ Educate a Client About a Cash Flow Statement ○ Educate a Client About a Net Worth Statement ○ Educate a Client About Personal Financial Ratios ○ Educate a Client About Spending Plans • Manage Money (15%) <ul style="list-style-type: none"> ○ Educate a Client About Financial Services ○ Familiarize a Client About Basic Tax Management ○ Discuss Employment Considerations with client • Manage Credit and Debt (15%) <ul style="list-style-type: none"> ○ Educate a Client About Uses of Credit ○ Educate a Client About Credit Reports and Scores ○ Educate a Client About Credit Products ○ Educate a Client on Debt Management • Educate a Client about Consumer Protection (6%) <ul style="list-style-type: none"> ○ Educate a Client About Consumer Rights and Responsibilities ○ Educate a Client About Identity Theft ○ Educate a Client About Investor Protection • Educate a Client about Major Acquisitions (7%) <ul style="list-style-type: none"> ○ Acquire Property ○ Educate a Client About Renting a Home ○ Educate a Client About Purchasing a Home

Competency	FFC	APFC
		<ul style="list-style-type: none"> ○ Educate a Client About Selling a Home ● Manage Financial Risks (9%) <ul style="list-style-type: none"> ○ Educate a Client About Financial Risk ○ Educate a Client About Insurance Products ● Discuss Investment Basics with a Client (8%) <ul style="list-style-type: none"> ○ Educate a Client About Investment Fundamentals ○ Educate a Client About Investment Choices ● Educate a Client about the Financial Aspects of Retirement and Estate Planning (8%) <ul style="list-style-type: none"> ○ Educate a Client About Retirement Planning ○ Educate a Client About Estate Planning <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> ● Applicant does not receive a passing score on AFC exam.
<p>Ethics and Standards Meeting Ethical Guidelines and Professional Standards set forth by the AFCPE® as well as herein:</p> <ul style="list-style-type: none"> ● Understanding coaching ethics and standards and ability to apply them appropriately in all coaching situations. ● Honor confidentiality of all coaching conversations, documents and data except as outlined in the coaching agreement. ● Clearly communicates the distinctions between coaching, consulting, psychotherapy and other support professions. ● Operates within the boundaries of own expertise. ● Refers client to another appropriate support professional as needed, knowing when this is needed and the available resources. ● Discloses any real or perceived conflicts of interest prior to entering into a coaching relationship. 	<ul style="list-style-type: none"> ● Coach clearly communicates the process and boundaries of the coaching engagement and obtains client agreement. ● Focuses on client driven goals. ● Maintains future focus during discovery and action planning. ● Understands and demonstrates the comprehensive coaching engagement: Establishing the Agreement, Discovery, Action Planning and Accountability. ● Understands and demonstrates effective use of the four core skills: Listening, Powerful questioning, Self-Management, and Intuition. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> ● Focused on telling the client what to do or how to do it (consulting mode). ● The conversation is based primarily in the past, particularly the emotional past (therapeutic mode). ● Does not demonstrate basic foundation exploration and evoking skills that underlie the definition of coaching; that lack of clarity in skill use will be reflected in skill level demonstrated in the four core competencies <p><i>For example, if a coach almost exclusively gives advice or indicates that a particular answer chosen by the coach is what the client should do.</i></p>	
<p>Establishing the Coaching Agreement Ability to understand what is required in the specific</p>	<ul style="list-style-type: none"> ● Coach takes what client says they want to work on at surface level. 	<ul style="list-style-type: none"> ● Coach takes what client says they want to work on. ● Attends to that agenda with some exploration as to measures

Competency	FFC	APFC
<p>coaching interaction and to come to agreement with the prospective and new client about the coaching process and relationship. Initially establishing the “rules of engagement.”</p> <ul style="list-style-type: none"> Establishing the agreement for the current session. What is it the client wants to work on today? What will make the next 30 minutes most worthwhile? Establishing a focus. 	<ul style="list-style-type: none"> Attends to that agenda, but little further exploration is done. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> Coach chooses the topic for the client Coach does not coach around the topic the client has chosen. 	<p>of success for each topic in session.</p> <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> Coach chooses the topic(s) for the client. Coach does not coach around the topic(s) the client has chosen. The coach does not engage in some exploration of the measures of success for each topic with the client or defines those measures for the client. Coach does not engage in some exploration of underlying issues related to achievement of the outcomes or agenda or does not check with client about whether the client is moving toward what the client wanted from the session.
<p>Establishing Trust and Intimacy with the Client Ability to create a safe, supportive environment that produces ongoing mutual respect and trust.</p> <ul style="list-style-type: none"> Setting a strong foundation upfront for partnership with the client. Establishing expectations for an open and honest relationship. Demonstrating integrity, confidentiality, respect and support. Holding the client in “unconditional positive regard.” 	<ul style="list-style-type: none"> Coach attends to client’s agenda, but is attached to his/her own performance and therefore trust and intimacy is not the strongest competency. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> Coach demonstrates significant interest in the coach’s view of the situation rather than the client’s view of the situation. Coach does not seek information from the client about the client’s thinking around the situation. Coach does not seek information about the client’s goals regarding the situation. The attention seems to be on the coach’s own performance or demonstration of knowledge about the topic. 	<ul style="list-style-type: none"> Coach may have some degree of trust in client and connected relationship to client. Coach still conscious of presenting image of “good coach,” so less willing to risk or not know which stands in way of complete trust in and intimacy with coach’s self, the client, and the coaching relationship. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> Coach demonstrates significant interest in the coach’s view of the situation rather than the client’s view of the situation. Coach does not seek information from the client about the client’s thinking around the situation coach does not seek information about the client’s goals regarding the situation. The attention seems to be on the coach’s own performance or demonstration of knowledge about the topic. Coach does not invite the client to share his/her thinking on an equal level with coach.
<p>Coaching Presence Ability to be fully conscious and create spontaneous relationship with the client, employing a style that is open, flexible and confident.</p> <ul style="list-style-type: none"> Being fully present and flexible with the client, “dancing in the moment.” Being curious, trusting your intuition, experimenting, using humor. Balancing self-management and intuition. 	<ul style="list-style-type: none"> Coach attends to client’s agenda, but is attached to his/her own performance and therefore presence is diluted by coach’s own attention to self. Coach substitutes thinking and analysis for presence and responsiveness much the time. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> Coach demonstrates significant interest in the coach’s view of the situation rather than exploring 	<ul style="list-style-type: none"> Coach will attend to client’s agenda, but drives the coaching and choice of tools. Coach will choose objective or subjective perspective, but rarely hold both simultaneously. Coach will evidence need to have direction toward solution versus simply being in the moment with the client. Coach will be choosing ways to move versus letting client teach coach ways to move. Partnership is present, but mixed with coach as expert and greater than client.

Competency	FFC	APFC
	<p>the client’s view of the situation.</p> <ul style="list-style-type: none"> • Coach does not seek information from the client about the client’s thinking around the situation. • Coach is unresponsive to that information. • Coach does not seek information about the client’s goals regarding the situation. • Is unresponsive to that information. • The attention seems to be on the coach’s own performance or demonstration of knowledge about the topic. 	<ul style="list-style-type: none"> • Coach may be present to whether and how much value they are adding to client. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach demonstrates significant interest in the coach’s view of the situation rather than the client’s view of the situation. • Coach does not seek information from the client about the client’s thinking around the situation or is unresponsive to that information. • Coach does not seek information about the client’s goals regarding the situation or is unresponsive to that information. • The attention seems to be on the coach’s own performance or demonstration of knowledge about the topic. • Coach, rather than being present and responsive to the client, is overly reliant on an obvious coaching formula, a specific coaching tool, or standard coaching questions. • Coach does not allow the client to contribute to creating the method or way that the coaching session will evolve.
<p>Active Listening Ability to focus completely on what the client is saying and is not saying, to understand the meaning of what is said in the context of the client’s desires, and to support client self- expression.</p> <ul style="list-style-type: none"> • Listening without an agenda, distinguish between the words, tone of voice and body language. Effectively uses empathetic listening during interactions with client. • Understands the essence of the client’s communication. Helps the client gain clarity and perspective rather than engaged in the story. • Listening for understanding of how the financial content impacts the clients goals, behaviors and desired outcome for the engagement. 	<ul style="list-style-type: none"> • Coach hears what client says and responds to it, but only at obvious and surface level. • In general, coach will evidence attachment to “what’s the problem,” “how do I help fix it,” and “how do I give value in fixing it.” • Coach is listening for answers, next question to ask, or looking for what to do with what they hear and will try to fit what they hear into a model they understand. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not demonstrate listening that is focused on and responding to what the client says. • Coach’s response is not related to what the client is trying to achieve. • Coach appears to be listening for the place where the coach can demonstrate their knowledge about the topic or tell the client what to do about the topic. 	<ul style="list-style-type: none"> • Coach is listening on a very conscious level. • The listening is focused on the client’s agenda and can change direction if the client changes direction. • Coach can respond to client without attachment to the coaching “model” being used. The model serves as a guideline rather than a hard boundary. • Listening focuses on the comprehensive engagement rather than “session by session” as the coach can maintain the thread of the client’s goal as the relationship progresses. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not demonstrate listening that is focused on and responding to what the client says. • Coach’s response is not related to what the client is trying to achieve. • Their hearing is limited to listening problems or weaknesses. • Coach demonstrates that they can only hear through their own perceptions, and models of thinking, learning, and creating rather than being able to hear some of the client’s models and methods of thinking, learning, and creating.
<p>Powerful Questioning</p>	<ul style="list-style-type: none"> • Questions attend to client’s agenda, but are 	<ul style="list-style-type: none"> • Questions attend to client’s agenda and generally are a mix of

Competency	FFC	APFC
<p>Ability to ask questions that reveal the information needed for maximum benefit to the coaching relationship and the client.</p> <ul style="list-style-type: none"> • Clear direct questions that lead to new insight and move the client forward. • Open ended questions using “What and How” that are clear, direct and succinct. • Ability to use questions without appearing to place judgment on the client. Encourages client to explore situations and perspectives deeply. 	<p>generally seeking information, are formulaic, and sometimes leading or have a “correct answer” anticipated by the coach.</p> <ul style="list-style-type: none"> • Generally, questions are very geared to solving issues set by client as quickly as possible. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not focus on an inquiring versus telling methodology. • The majority of questions contain already pre-determined answers by the coach. • The questions attend to an agenda or issues not set by the client, but by the coach. • Coach uses “leading questions” rather than questions that result from curiosity. 	<p>informational and powerful questions.</p> <ul style="list-style-type: none"> • Even powerful questions tend to focus toward solution of issue presented by client and may be more responsive to the agenda than to the client. • Questions use client’s language and evoke deeper exploration. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach asks questions that reflect the coach’s view of the situation or a preconceived answer. • The questions are leading the client in a direction chosen by the coach without discussion with and assent to the direction by the client. • Coach is unable to move beyond standardized coaching questions or the coach’s models of thinking and learning to the exclusion of the client’s models of thinking and learning.
<p>Direct Communication</p> <p>Ability to communicate effectively during coaching session, and to use language that has the greatest positive impact on the client.</p> <ul style="list-style-type: none"> • Being clear, articulate and direct in question, observations and feedback. • Noticing language and the impact on the client. Using language that supports and respects the client. Draw on their language/interests for metaphor and analogy for learning. 	<ul style="list-style-type: none"> • The coach is fairly direct, but uses too many words or feels a need to “dress up” a question or observation. • Questions and observations generally contain vocabulary from the coach’s training. • Most communication occurs on a very safe/comfortable level for the coach. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not attend to the client’s agenda, changes the agenda without input from the client, or appears attached to a particular outcome or solution. • The communication frequently occurs in a convoluted, meandering or circuitous manner. 	<ul style="list-style-type: none"> • Coach effectively uses coaching skills such as interrupting, challenging, and making requests to support client’s deeper reflection and action planning. • The coach is usually direct, but at times feels a need to “dress up” a question or observation. • The coach occasionally treats their intuitions as the truth. • The coach also occasionally does not say what is occurring for the coach for fear that the client is not ready to hear it. • The coach tends to use some coaching language versus the language of the client. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach significantly or dominantly relies on their own language, thinking models, and models of learning without use of the client’s skill set in these areas. • Coach does not invite the client to share these areas as well as the client’s intuition with the coach. • The coach is attached to a particular direction or outcome in the coaching.
<p>Creating Awareness</p> <p>Ability to integrate and accurately evaluate multiple sources of information, and to make interpretations that help the client to gain awareness and thereby achieve agreed- upon results.</p>	<ul style="list-style-type: none"> • Awareness generated at level of what will solve problem or achieve goal. • Limited generally to awareness of new techniques versus new learning about self. 	<ul style="list-style-type: none"> • The coach helps the client to create new awareness by engaging in problem solving. • The majority of awareness geared to new technique; new awareness about who the client is more limited. • The coach will generally help the client integrate new

Competency	FFC	APFC
<ul style="list-style-type: none"> • Going beyond the immediate goal. Engaging in exploration for discovery, perspective, learning and growth with the client. • Identifying and acknowledging strengths. Noticing connections or threads between what is said and what is done. 	<p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not attend to the client’s agenda, changes the agenda without input from the client, or appears attached to a particular outcome or solution. • Coach narrows the exploration of awareness significantly to a single issue without discussion that decision with the client and without the client’s consent. • Coach seems to substitute assessments or standard coaching exercises for powerful questioning or inquiry. 	<p>awareness as it pertains to a particular situation versus using learning to more fully broaden the scope of new awareness.</p> <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach does not attend to the client’s agenda, changes the agenda without input from the client, or appears attached to a particular outcome or solution. • Coach does not use the client’s thinking and learning tools as tools within the coaching or does not use the client’s language as a coaching tool. • Coach seems to substitute assessments or standard coaching exercises to the exclusion of using the tools already existing within the client to create awareness. • Coach states what awareness is without exploring with the client what the client’s awareness is or seeking the client’s input on whether the coach’s observations are correct and giving the client a chance to add their own observations.
<p>Planning and Goal Setting Ability to develop and maintain an effective coaching plan with the client.</p> <ul style="list-style-type: none"> • Partnering with the client to develop goals that are (SMART) specific, measurable, attractive, realistic and have target dates. • Staying aware of client’s plan, learning style, pace and commitment to the goal. Identifying successes that are important to the client. 	<ul style="list-style-type: none"> • The coach adopts goals suggested by the client at their most obvious level. • Planning and goal setting tend to be one dimensional in nature with the coach sometimes substituting his/her expertise for the clients. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach insists that the client follow a prescribed plan familiar to the coach. • Coach is unable to support the client in developing an effective coaching plan. • The plan or goals do not have a clear relationship to the client’s stated agenda and desired outcome. • The plan or goals do not have a clear purpose and potential to move the client forward. • Suggested tools and structures clearly do not bear a relationship to the needs of the particular client or his/her agenda. 	<ul style="list-style-type: none"> • The coach engages in a complete partnership with the client to develop goals and plans. • Again, the actions are attuned to solving the situational issue the client has presented rather than looking beyond the situation to other, broader learning that might be inherent in the situation. • Coach collaborates with client to adjust or edit plans rather than take the lead. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • There is little to no partnership or co- creation of the plans and goals. • Coach is the most significant voice in suggesting plans and goals. • Coach is unable to support the client in developing an effective coaching plan. • The plan or goals do not have a clear relationship to the client’s stated agenda and desired outcomes or the client’s learning and creating processes. • The plan or goals do not have a clear purpose and potential to move the client forward. • Suggested tools and structures clearly do not bear a relationship to the needs of the particular client or his/her

Competency	FFC	APFC
<p>Managing Progress and Accountability Ability to hold attention on what is important for the client, and to leave responsibility with the client to take action.</p> <ul style="list-style-type: none"> • Staying focused on what is important for the client and holding them accountable. • Establishing the process for accountability in the early stages of the engagement. 	<ul style="list-style-type: none"> • The coach focuses on accountability in a way that may feel directive in nature. • Accountability tends to be one dimensional. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • Coach insists that the client follow prescribed measures and structures familiar to the coach. • Coach is unable to support the client in developing an effective method of managing and measuring progress. • The measures and methods of accountability do not have a clear relationship to the client’s stated agenda and desired outcomes. • The measures and methods of accountability do not have a clear purpose and potential to move the client forward. • Suggested tools and structures clearly do not bear a relationship to the needs of the particular client or his/her agenda. 	<p>agenda.</p> <ul style="list-style-type: none"> • Coach suggests standard coaching tools or exercises without discussing with the client the extent to which they might be of value to the client. <ul style="list-style-type: none"> • The client leads the process for developing methods of accountability. • Coach clearly honors and follows the client’s lead in maintaining accountability. <p>Applicant will NOT receive a passing score if:</p> <ul style="list-style-type: none"> • There is little or no partnership of co- creation of the measures of success and accountability structures. • Coach is the most significant voice in setting accountability structures. • Coach is unable to support the client in developing an effective measures and accountability structure. • The measures and structures do not have a clear relationship to the client’s stated agenda and desired outcome or the client’s learning and creating processes. • The plan or goals do not have a clear purpose and potential to move the client forward. • Suggested tools and structures clearly do not bear a relationship to the needs of the particular client or his/her agenda. • Coach suggests standard coaching tools or exercises without discussing with the client the extent to which they might be of value to the client.