

# 2021

# FINANCIAL COUNSELOR TRAINING & CERTIFICATION PROGRAM

## Earn your Certified Credit Union Financial Counselor (CCUFC) designation through the Financial Counseling Certification Program (FiCEP).

The League of Southeastern Credit Unions (LSCU) and the Southeastern Credit Union Foundation (SECUF) are pleased to partner with CUNA and the Louisiana Credit Union League to offer a unique financial counseling training program for credit union staff, which combines the affordability and convenience of a self-study program with the group hands-on learning and networking of an off-site CUNA School.

Participants will have access to a portal housing all materials, webinars and study guides to help them stay on track. They will also receive regular communication with the FiCEP coordinator and be invited to join a social media group, during which they may ask questions at any time. Group training sessions will provide hands-on training with experienced counselors as well as the opportunity to network, share best practices and prepare for exams. Participants will be able to test as a group or individually. Special training and coaching will be provided to help each participant develop a detailed vision and plan for financial counseling at their credit union.

Individuals who successfully complete the program and exam will earn their Certified Credit Union Financial Counselor (CCUFC) designation.

“The FiCEP program is truly helping credit union professionals reach their members and improve their members’ financial futures. This is a great partnership between CUNA and Leagues that continues to touch members all across the country and prepare them for whatever stage of life they are in.”

-Juli Lewis, Director of the Southeastern Credit Union Foundation

## CUNA Financial Counseling Certification Program

FiCEP enables all credit union staff and volunteers to become more confident in helping members build stronger financial futures. FiCEP is designed for credit union staff members who work in the financial counseling, collections and loan departments, or any others who are committed to helping members gain control of their finances. Modeled after the CUNA Certified Financial Counselor Schools, FiCEP includes 33 chapters of learning within one workbook, culminating in one final exam. When participants successfully complete the proctored exam, they receive Certified Credit Union Financial Counselor (CCUFC) designation and are able to better understand each member’s unique situation and financial objectives.

### Program Participation Benefits

- Proven financial counseling skills that become part of the credit union’s culture
- Written for all staff so anyone can offer financial counseling during every member interaction
- Certification that satisfies members’ needs as they rely upon the value of their credit unions
- Differentiates a credit union by having certified financial counselors on its team
- Helps members transform the way they deal with money through real-world counseling



Southeastern  
Credit Union Foundation  
Charity. Community. Cooperation.

# Educational Investment

Your credit union's educational investment is a maximum of \$799 per participant for affiliated credit unions, depending upon the number registered. Credit unions with assets under \$50 million can use their \$500 SAS initiatives account. Scholarships may be available.

## What's Included

- 8 webinars
- A book (physical or pdf) and a final exam with proctor (33 Chapters)
- Study guides
- Exam cram webinars

LSCU will order all materials and distribute to participants.

## Participate/Learn More

The deadline to register is March 15, 2021 for the Spring Session or Aug. 15, 2021 for the Fall Session. Credit unions interested in having staff trained to become financial counselors should contact SECUF staff at [secuf@lscu.coop](mailto:secuf@lscu.coop).

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## Certified Credit Union Financial Counselor Program (Fifth Edition)

### FiCEP Chapters 1-15

- **Introduction/Essentials to Financial Counseling**
  - Financial attitudes, behaviors and perceptions
  - Understanding the process
  - Collecting and analyzing data to determine the right type of financial counseling
- **Getting to the Solution**
  - Exploring various solutions for unique members and developing a plan
  - Savings principles
- **Using Communication Skills During Financial Counseling**
  - Overcoming member objections
  - Counseling families and getting them on board
- **Special Situations**
  - Budgeting with variable income and self-employment
  - Understanding credit, creditors, collections, judgements and garnishment
  - Dealing with medical debt and student loan debt

### FiCEP Chapters 16-33

- **Financial Counseling for Severe Debt Issues**
  - Bankruptcies, repossessions, foreclosures, evictions and seizure of goods
  - Getting back on track
- **Types of Fraud**
  - Identity theft, elder abuse, financial exploitation
- **Retirement & Personal Financial Preparedness**
  - Understanding retirement needs and establishing a plan
  - Death and finances
- **Understanding Taxes, Insurance & Investments**
- **Financial Counseling Program Development**
  - Financial counseling and education for members
  - Financial counseling and education for credit union employees
  - Tracking and measuring impact

## 2021 FiCEP Timeline

**March 2021**

**June-July 2021**

**August 2021**

**November-December 2021**

**April/September**

**Spring Session**

**Orientation Exam**

**Fall Session Orientation Exam**

**Recertification Sessions**