

What type of training do credit counselors receive?

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Counselors of AICCCA member agencies must be certified by one of the independent third-party sources that are approved by the AICCCA Board of Trustees. The three approved independent certification sources are: 1) The Association for Financial Counseling and Planning Education (AFCPE); 2) The Institute for Financial Literacy's Center for Financial Certifications; and 3) The Partnership for Financial Education. The education leading to certification is rigorous and usually takes about six months of study before the final test can be independently administered and graded. Counselors must also participate in on-going education and submit continuing education credits to the certifying body to retain their certifications.

AICCCA periodically audits every agency to ensure they are meeting our standards. Any counselor that has not become certified within twelve months of hire or any counselor that subsequently loses certification must be discharged or removed from a counseling role.

Further, AICCCA conducts blind reviews of counselor performance through a third-party analysis company (unknown to the agencies), which conducts "mystery shopper" calls. The results of the counseling session are recorded for later review by the member agency and AICCCA. Any discrepancies from AICCCA's best practices are noted and the agency is required to submit remedial plans to the Membership & Compliance Committee for any counselor that does not meet the standards. The analysis company randomly reviews counselors from every agency multiple times during the year and the Committee reviews every analysis report before forwarding it to the agency.

AICCCA's counselor education, audit, and follow-up processes provide consumers significant assurances that they are being served by knowledgeable and well-trained counselors - not telemarketers.