

A COMPLETE GUIDE TO THE

CERTIFIED COLLEGE FINANCIAL CONSULTANT (CCFC)

DESIGNATION PROGRAM

The Premiere College and Student Loan Planning Designation and Education Program for Financial Professionals

AICCFC
AMERICAN INSTITUTE OF CERTIFIED COLLEGE FINANCIAL CONSULTANTS

WHY THE CCFC?

HIGHER ED AND THE PANDEMIC

As a result of rising costs, systemic issues, and the aftermath of COVID-19, planning for higher education has never been more challenging for families.

Parents and students are seeking guidance from qualified financial professionals, now more than ever, on how to properly plan for K-12, undergraduate, and graduate school costs.

How much should I save? Where should I save? How do I properly fill out the financial aid forms? A CCFC is prepared to answer these questions and more.

STUDENT LOAN CRISIS

With total student loan debt approaching $1.8 trillion dollars and relatively few eligible borrowers receiving forgiveness under the public service loan forgiveness program (PSLF), current and prospective student loan borrowers need guidance in order to effectively manage their debt while planning for other important financial goals such as purchasing a home and saving for retirement.

Should I refinance or consolidate my loans? Which repayment plan should I choose? A CCFC is prepared to answer these questions and more.

BRIDGING THE GAP

While guidance counselors have traditionally focused on the admissions facet of the college planning process, the advice provided by financial professionals has primarily been limited to recommending the use of 529 College Savings Plans.

The CCFC Designation and education program is designed to educate financial professionals so they can advise clients at every stage in the college planning process, whether it be working with young couples to develop a funding strategy, families with high-school aged children to assist in the filing of financial aid forms and reviewing non-standardized award letters, or recent graduates to develop an effective student loan repayment strategy.

$30 TRILLION

Approximate amount of wealth that will be transferred from the Baby Boomer Generation.

66-95%

Percentage of children who fire their parents' financial advisor after receiving an inheritance.

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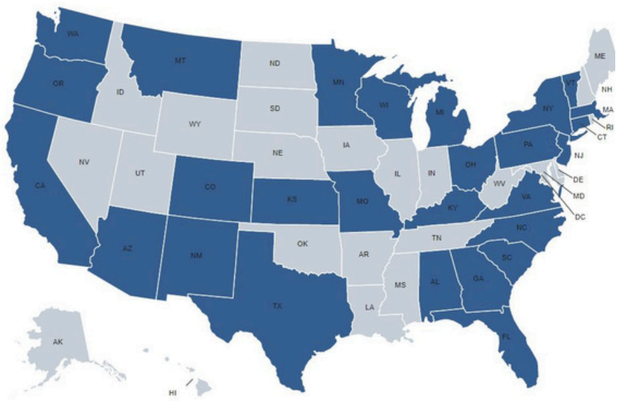
CCFC DESIGNATION HOLDERS



WHERE THEY ARE

CCFCs are currently represented in 29 states and Guam.

WHO THEY ARE

- Financial Planners
- Financial Counselors
- Investments Advisors
- Tax Professionals
- Wealth Managers

HOW THEY OPERATE

CCFC Designation holders are able to provide education planning services in a variety of ways. Here are some of the more popular ways CCFCs are able to generate revenue:

- Hourly Planning
- Project-Based Planning (Financial Aid Form Filings, Student Loan Analysis, etc.)
- Comprehensive Financial Planning
- Value Added Planning (service included in AUM fee and not billed separately)

WHY THEY CHOSE US

Here are just some of the reasons financial professionals chose to become more knowledgeable in the areas of education funding, financial aid planning, and student loan advising, but more importantly, why they chose to expand their knowledge with us.

- Program focuses on developing planning strategies rather than selling products
- Program covers more topics compared to competitor programs
- Use of universal design eLearning best practices
- CCFC designation listed on FINRA's professional designation site
- CCFC education course qualifies for 15 CFP® Board CE Credits



"The CCFC is easily one of **the most valuable and relevant designations available to planners** today. I would strongly recommend the CCFC to financial planners and consultants."

Padric Scott, AEP®, CFP®, CAP®, ChFC®, CLU®, WMCP®, CCFC

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BECOMING A CCFC

Five Stops | One Destination

Step 1: Meet the Program Prerequisites

Step 2: Complete CCFC Education Course

Step 3: Pass Final Interview Examination

Step 4: Abide by AICCFC Code of Ethics

Step 5: Meet Continuing Education Requirements

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CCFC PROGRAM PREREQUISITES

Raising the Bar to Elevate the Profession

- Certified Public Accountant (CPA)
- Certified Financial Planner (CFP®)
- Chartered Financial Consultant (ChFC®)
- Certified Private Wealth Advisor (CPWA®)
- Certified Investment Management Analyst (CIMA®)
- Retirement Management Advisor (RMA®)
- Accredited Financial Counselor (AFC®)

or Evidence of Sufficient Education + Relevant Experience

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CCFC EDUCATION COURSE TOPICS

Comprehensive Education Planning

5 Lessons | 20 Modules | 40 Learning Objectives | 100 MC Questions

Test Drive the Education Course Here!

01	Education Funding	• Savings Vehicle Comparison (529 Plans, CESAs, Roth IRAs, etc.) • Solving for How Much to Save
02	Financial Aid Planning	• Financial Aid Methodologies (FAFSA and CSS Profile) • Financial Aid Award Letter Analysis
03	Tax Planning	• American Opportunity Tax Credit • Lifetime Learning Credit • Student Loan Interest Deduction
04	Student Loan Advising	• Federal and Private Education Loan Options • Federal Income-Driven Repayment Plans (IBR, ICR, PAYE, SAVE) • Loan Forgiveness Programs (IDR, PSLF)
05	Practical Planning Strategies	• High Income and High Net Worth Individuals • Divorced, Blended, and Modern Families • Business Owners • Grandparents

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FINAL INTERVIEW EXAMINATION

WHAT IS THE FORMAT AND STRUCTURE OF THE FINAL INTERVIEW EXAMINATION?

- The final interview examination is conducted via **video conference with a live recording function.**
- The candidate is tested on their knowledge and ability to respond to seven questions including **four client case studies** that correspond to topics from any of the five lesson modules covered in the education course.
- The instructor will confirm that the candidate's visual appearance matches that of the headshot that was uploaded with the initial application form for identity verification purposes.
- Satisfactory responses to **three out of the four client case studies** will result in the candidate passing the exam and he/she will have then met the requirements to use the CCFC marks publicly.

WHEN WILL THE INTERVIEW TAKE PLACE?

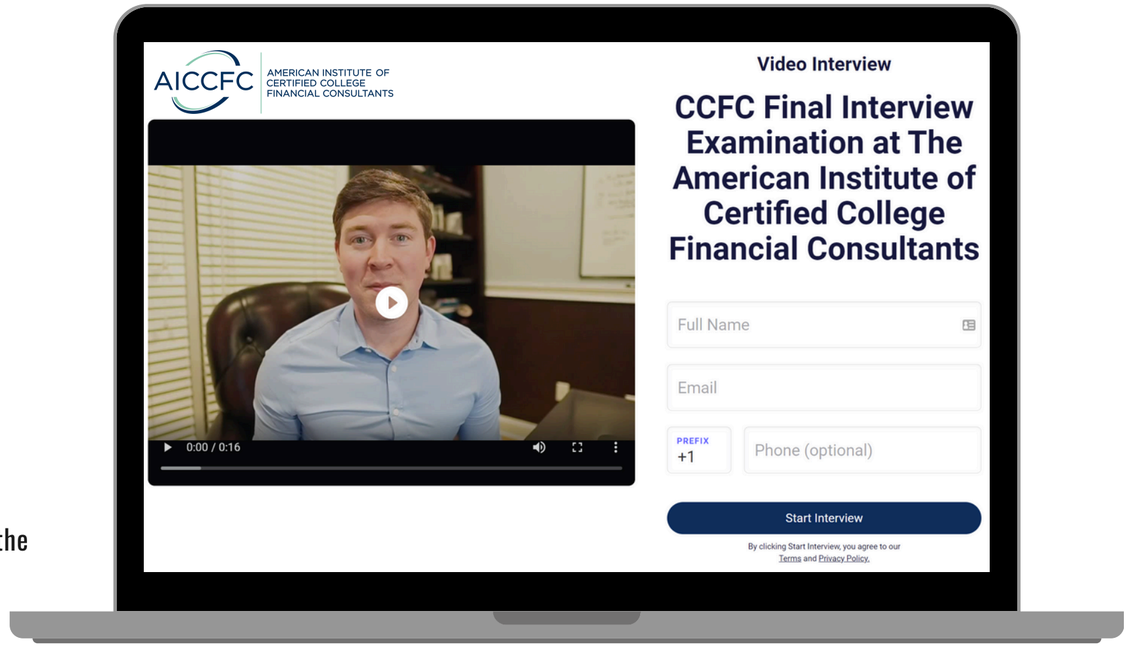
- The candidate is able to schedule his/her interview examination after completing the education course.
- The exam can be taken at any time day or night **(24/7)** for the convenience of the candidate.

WHAT AMOUNT OF TIME IS ALLOTTED?

- For each question, the candidate will have **one minute** to prepare before their video response automatically starts recording.
- For each question, the candidate will have **five minutes** to record their response and they have the ability to record one retake before submitting each response if they choose.
- The exam is designed to be completed in **45 minutes to one hour,** but no overall time limit is imposed.

WHO WILL BE REVIEWING THE INTERVIEW RESPONSES?

- The interview will be conducted by a qualified subject matter expert or other member of the AICCFC team who is well-versed in the educational content and can also verify the identity of the candidate.



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OTHER REQUIREMENTS

AICCFC CODE OF ETHICS

Better Standards | Deeper Trust

The mission of The American Institute of Certified College Financial Consultants (AICCFC) is to educate and certify advisors and financial professionals in the areas of college and student loan advising. Founded in 2017, the AICCFC is the issuer of the Certified College Financial Consultants (CCFC) credential, the premiere college and student loan advising designation that can be obtained by advisors and financial professionals who meet education, experience, and continuing education requirements.

Given the elevated prerequisite threshold advisors must surpass in order to become a CCFC, is it assumed that they currently operate under the following principles:

- Integrity
- Objective Advice
- Competence
- Fair Treatment
- Privacy
- Professionalism
- Diligence

In addition to operating under these aforementioned principles, CCFC designation holders must also sign and abide by a Service and Fiduciary Oath in order to maintain their certification and remain in good standing with the AICCFC. Each CCFC designation holder must abide by the oath as provided below:

- I will always put the needs and interests of my client ahead of my own.
- I will act using skill, care, diligence, and professionalism at all times.
- I will provide unbiased and objective advice at all times and will not mislead the client or recommend courses of action that violate any applicable laws or regulations.
- I will avoid all conflicts of interest and disclose to the client any and all unavoidable conflicts before entering into a formal engagement or offering advice.
- I will represent the American Institute of Certified College Financial Consultants (AICCFC) in good faith and will not participate in any activities or business practices that may tarnish the name and reputation of the AICCFC or the Certified College Financial Consultant (CCFC) designation at any time.
- I will act as a member in good standing at all times by making a good effort attempt to build relationships with other CCFC designation holders and offering advice and insight where appropriate.
- Should I fail to meet any of the aforementioned requirements, I accept that I may forfeit all rights and privileges associated with the Certified College Financial Consultant (CCFC) designation and will forfeit the right to use the CCFC designation in any public or private display or venue.

ANNUAL CE REQUIREMENTS

Keeping Current | Staying Relevant



4 HOURS ANNUALLY

CCFC Possessing a Prerequisite Professional Designation (CPA, CFP, ChFC, etc.)



15 HOURS ANNUALLY

CCFC Not Possessing a Prerequisite Professional Designation (CPA, CFP, ChFC, etc.)

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CCFC PROGRAM PRICING

Consistently High ROI You Can Count On



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CCFC RESOURCES

Your One-Stop Shop for Reliable Planning Resources

- Community Forum
- Checklists and Organizers
- Research and White Papers
- Resource Guide and Education Course Downloads
- CE Webinars and FinTech Discounts

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AICCFC FINTECH PARTNERS

College Aid Pro™

Finology

wealthtender

asset+map

visiWealth

AICCFC STRATEGIC PARTNERS

AFCPE®

CollegeInvest®
WE HELP YOU GET THERE

INVESTMENTS & WEALTH INSTITUTE®

NAPFA FOUNDATION

PRIVATE COLLEGE 529 PLAN
by CollegeWell

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CCFC PROGRAM BENEFITS

Preparing You to be the "Go-To" College/Student Loan Advisor

Education Course

- Timely and Relevant Content
- 100 MC Assessments + Final Exam
- Ongoing Access to Course Updates

Lead Generation

- "Find a CCFC" Advisor Profile
- Digital Badge and Certificate
- Consumer Marketing Initiatives



Resource Center

- Calculators and Report Templates
- Checklists and Organizers
- Research and White Papers

CFP Board CE

- 15 CFP® Board CE Credits
- May Qualify for State CPA CPE

Community Forum

- Client Case Studies
- Referral Network
- News and Regulatory Updates

FinTech Discounts

- College Aid Pro
- Wealthtender
- Asset-Map
- Finology Software
- visiWealth

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ADVISORY BOARD | AICCFC TEAM



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GET IN TOUCH!

Reach out to Mikayla at info@aiccfc.org with any questions you may have about the program!



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