



Certified Financial Education Instruction Course Overview



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CFEI Welcome, Introduction, & Training Warm-up Activities

- Welcome & Course Overview
- CFEI Course Pre-test
- Purpose of the Introduction Section
- Graduation Requirements
- Understanding the Learner: Learning Style & Stages of Change
- Warm-up Activity: Know, Want to Know, Reasons (KWR)
- Warm-up Activity: Learning Experience Reflection
- Existing Knowledge Activity: VIQQS
- Preview Activity: THIEVES
- Warm-up Activity: Case Method – Instructors
- Warm-up Activity: Case Method – Presentations

Needs, Role & Mission of Financial Education Instructors

- Introduction - Needs, Role, & Mission
- Financial Problems
- Financial Educators' Impact
- Benefits of Financial Education
- Services Financial Educators Provide
- Financial Education vs. Financial Services & Coaching
- What is Financial Literacy & Why People Want to Learn
- Reflection & Visualization
- Your Personal Reasons & Our Shared Mission
- Mission Statement & Advocacy

Financial Educator Skill Sets: Overview, Standards & Reasons

- Introduction – CFEI Overview
- Reason for Expertise: Financial Literacy is a Unique Subject
- Reasons for Expertise: Money and Emotions Connection
- Reasons for Expertise: Financial Psychology Factors
- Course Overview: Content Knowledge
- Course Overview: Planning & Preparation
- Course Overview: Classroom Environment
- Course Overview: Instruction
- Course Overview: Professional Responsibilities
- Preview: Framework for Teaching Personal Finance Standards

Content Knowledge

- Introduction – Content Knowledge
- Savings, Expenses, & Budgeting Content Knowledge
 - ▶ Budgeting Fundamentals & Overview
 - ▶ Setting Savings Goals & Creating a Savings Plan
 - ▶ Prioritizing Expenses & Opportunity Costs
 - ▶ Identifying & Reducing Your Expenses
 - ▶ Create Your Budget & Automate
 - ▶ Analyzing Your Budget & Addressing Gaps
 - ▶ Major Expenses – Automobile
 - ▶ Major Expenses – Renting a Home
 - ▶ Homeownership Budgeting
- Account Management & Financial Team Content Knowledge
 - ▶ Choosing Where to Bank
 - ▶ Banking Essentials & Management
 - ▶ Banking Essentials & Management
 - ▶ Debit Cards vs Credit Cards
 - ▶ Building a Trusted Team
- Loans & Debt Content Knowledge
 - ▶ Types of Debt
 - ▶ Loan Fundamentals
 - ▶ Risk of Debt
 - ▶ Loan Qualification
 - ▶ How to Pay Off Debt
 - ▶ Credit Cards 101
 - ▶ Automobile Financing - Loan & Lease Options
 - ▶ Qualifying for a Home Loan

Content Knowledge

- Credit Profile Content Knowledge
 - ▶ Credit Profile Basics
 - ▶ Benefits & Consequences of Credit
 - ▶ Understanding Your Credit Profile
 - ▶ Access Your Credit Report
 - ▶ Addressing Problems with Your Credit
 - ▶ Identity Theft Protection
- Income Content Knowledge
 - ▶ Aligning Your Passion with Income Sources
 - ▶ Minimizing Income Security Threats
 - ▶ Evaluating Your Skills and Income Compensation
 - ▶ How to Prepare for and Identify Income Opportunities
 - ▶ Income Diversification & Multiple Income Streams
- Economic & Government Influences Content Knowledge
 - ▶ Introduction to Taxes
 - ▶ Income Tax
 - ▶ Consumption Tax
 - ▶ Investment Tax
 - ▶ Inflation: Understanding & Planning
- Optional: Risk Management & Insurance Content Knowledge
 - ▶ What are My Risks & How do I Manage Them
 - ▶ How Insurance Helps Reduce Risk
 - ▶ Types of Insurance & Which You Should Consider
 - ▶ Selecting an Insurance Company & Managing Your Policies
 - ▶ Estate Planning
 - ▶ Disaster Preparation

Content Knowledge

- Optional: Investing & Personal Financial Planning Content Knowledge
 - ▶ Why People Invest
 - ▶ Investment Risk
 - ▶ Assessing Your Net Worth
 - ▶ Identifying Your Future Needs
 - ▶ Investment Preparation
 - ▶ Personal Retirement Plans
 - ▶ Employer Sponsored Retirement Plans
 - ▶ Investment Basics
 - ▶ Understanding Compounding Interest
 - ▶ Types of Investments & Risk Tolerance
 - ▶ How the Stock Market Works
 - ▶ How People Participate in the Stock Market
 - ▶ Types of Investment Strategies
 - ▶ Investing in Bonds
 - ▶ All About Annuities
 - ▶ Real Estate: Risks & Rewards

Planning & Preparation: Program Design

- Introduction – Program Design Framework
- Design Process Step 1: Discover
- Design Process Step 2: Define
- Design Process Step 3: Design
- Design: Touchpoints & Delivery Methods
- Design: Topics & Life Event Education
- Design: Holistic Approach to Expand Your Audience
- Design: Considering User Experience
- Designing for Program Funding: Understanding Funding Considerations
- Designing for Program Funding: Benefits for Funding Organizations
- Program Execution Framework
- Venue Considerations
- Hosting Your Own Event Case Studies & Considerations
- Program Design Activity: Defining & Segmenting Your Audience
- Program Design Activity: Designing a Thoughtful User Experience

Planning & Preparation: Measurements

- Introduction – Measurement & Reporting
- Outcome Measurements for All Stakeholders
- Transtheoretical Model of Behavior Change
- Content Knowledge Measures, Surveys, & Reporting
- How to Quantify Content Knowledge
- Participant Impact & Behavior Change
- Case Study Reporting

Instruction: Communicating Strategies for Teaching Personal Finance

- The Brain & Learning
- Communication Strategies: Pass Brain Filters
- Communication Strategies: Neurolinguistic Programming (NLP) Methods
- Communication Strategies: Learning Styles & Interest
- Communication Strategies: Connecting Financial Literacy to Lifestyle
- Common Pitfalls to Avoid when Teaching Personal Finance

Instruction: Education Methodologies

- Introduction – Instruction
- Understanding the Learner
- Introductions
- Warm-up Activities
- Educational Reasons
- Visual Education
- Lesson Previews
- Learner-led Education: Case Method
- Skill-building Activities
- Lectures
- Project-based Learning
- Project-based Learning (continued)
- Ongoing Education

Instruction: Movement to Action Strategies

- Education Sales Method Strategy: Overview
- Education Sales Method Strategy: Preparation
- Education Sales Method Strategy: Listening & Rapport
- Education Sales Method Strategy: Offer Solutions
- Education Sales Method Strategy: Take Action
- Education Sales Method Strategy: Feedback
- Education Sales Method Strategy: Wrap Up
- Teaching Method Essentials: Motivate
- Teaching Method Essentials: Engage
- Teaching Method Essentials: Educate
- Teaching Method Essentials: Move to Action
- Instruction Design Activity: Stories that Encourage Action

Environment: Creating a Positive Education Environment at all Touchpoints

- Introduction – Environment
- Pre-programming
- Launch Preparation
- Implementation: Environment
- Implementation: Learning Environment of Respect & Rigor
- Implementation: Program Measurement Reminders
- Implementation: Authentic Voice
- Implementation: Language & Tone
- Implementation: Addressing Distractions
- Post-programming
- Post-programming (Continued)

Professional Development & Responsibilities: Professionalism & Growth

- Continuing Education
- Developing Professionally
- Case Study Building
- Participant Management
- Developing Professional Relationships
- Building Your Professional Image
- Financial Education: Patron Resource Center

Recap, Final Exam, & Certification Requirements

- Steps to Complete Your Certification
- Testing Recap & Preparation
- Graduate Resources, Opportunities, & Support
- Take the Final Exam