

Certified Financial Education InstructorSM Learning Outcomes



This document contains the learning outcomes students will achieve through completion of the coursework.

Terminal Learning Outcomes (At End of Course, Learners Will:)

- Describe the purpose, structure, objectives, certification requirements, and recertification options of the CFEI® program, and navigate its learning platform to access lessons, resources, assessments, and support services.
- Identify common financial challenges and their effects on well-being; define the role and ethical responsibilities of a financial educator; distinguish financial education from financial advice; and recognize professional pathways and the need to adapt instruction for diverse ages, life stages, and socioeconomic contexts.
- Recognize how emotions, cognitive biases, cultural influences, past experiences, and stages of behavior change affect financial decisions, and identify appropriate educator responses to learner scenarios.
- Identify and describe key teaching philosophies relevant to financial education, recognize how different philosophies and methods influence learner engagement, and select instructional approaches suited to varied learner needs and contexts.
- Recall and describe core personal finance concepts in budgeting, saving, income, banking, credit, debt, and loans, including their interconnections, foundational principles, risks, and management practices.
- Identify key elements of instructional planning, including learner factors, backward design, program goals, evaluation metrics, and constraints; and recognize how planning supports engagement and measurable outcomes.
- Recognize educator responsibilities across pre-program, delivery, and post-program phases; identify strategies for building trust, managing learning environments, facilitating sessions, providing feedback, and supporting follow-up for behavior change.
- Define professional and ethical standards for CFEIs; recognize practices for maintaining credibility, record-keeping, and program evaluation; and identify personal strengths and areas for growth in financial education competencies.
- Recall key course concepts, identify certification steps and exam procedures, apply effective review and test-taking strategies, and demonstrate comprehension by passing the final exam.

Welcome, Support, & Course Overview

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Understand the purpose, structure, and objectives of the Certified Financial Education Instructor® (CFEI®) program.
- Identify the purpose of diagnostic (non-evaluative) assessments and complete a pre-assessment.
- Navigate the learning platform, dashboard, and course resources to locate lessons, assessments, and support materials.
- Identify available technical, instructional, and community support options.
- Define certification requirements, graduation criteria, assessment expectations, and recertification options.
- Understand the course structure and general content after previewing course objectives, content areas, and estimated time commitments.

Needs, Opportunities, & Role of a Financial Educator

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Identify common financial challenges faced by individuals and communities and the impact on people's general well-being.
- Define the role and responsibilities of a financial educator and distinguish financial education from financial advice, including ethical boundaries, scope of practice, and learner-centered responsibilities.
- Understand why financial education is a distinct instructional practice that requires competency across the diverse areas covered in the course, rather than content delivery alone.
- Recognize the benefits of financial education across the lifespan and among diverse learner populations, including how instruction must adapt to age, life stage, and socioeconomic context.
- Identify personal motivations for teaching financial education and align individual purpose with the ethical, professional, and community-focused responsibilities of a financial educator.
- Compare multiple professional pathways and service opportunities within the financial education field, including individual instruction, organizational partnerships, program development, and community-based initiatives.

The Psychology of Money: How Emotions, Behaviors, and Biases Shape Financial Decisions

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Understand how emotions, unmet needs, past experiences, culture, and social influences shape financial behaviors and decision-making.
- Recognize how human needs and emotions relate to financial choices and money-related responses.
- Identify the role of behavioral finance in understanding real-world financial behaviors and deviations from rational decision-making.
- Compare common cognitive biases that influence personal financial decisions, including at least four prevalent bias types.
- Recognize how financial attitudes and habits develop through family influence, cultural norms, media exposure, and guidance from more knowledgeable others.
- Understand the stages of the Model of Behavior Change and identify how learner readiness influences instructional and support strategies.
- Compare learner scenarios to identify appropriate educator responses aligned with emotional drivers, cognitive bias, and stage of change.

Educator Preparation: Education Strategies & Methods

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Identify and describe core teaching philosophies relevant to life skills and financial education, including cognitive, constructivist, behaviorist, humanistic, experiential, connectivist, and NFEC's consultative approach.
- Compare how different teaching philosophies influence instructional decisions, learner engagement, and behavior change across diverse learner populations.
- Understand how specific instructional strategies and methods align with learner characteristics, readiness, and instructional goals.
- Identify a range of instructional methods and how these methods can be combined to support a cohesive, learner-centered teaching approach.
- Recognize that different learner needs and contexts may call for different teaching philosophies and instructional methods.
- Reflect on personal teaching preferences and instructional tendencies to clarify a teaching philosophy aligned with learner needs and professional responsibilities.
- Identify how including multiple instructional approaches can support inclusive and learner-centered education.

Educator Preparation: Content Knowledge

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Understand core personal finance concepts related to budgeting, saving, income, banking, credit, loans, and debt, and how these areas interact within an individual's financial system.
- Identify foundational budgeting principles, including goal setting, expense prioritization, opportunity cost, automation, and planning for major expenses such as transportation and housing.
- Recognize foundational banking products and account management practices, including differences between debit and credit cards, selecting financial institutions, and building a trusted financial support team.
- Understand the purpose, benefits, and risks of loans and debt, including how to minimize or avoid debt, recognition of good vs bad debt, how to repay debt, and an understanding of debt terms and conditions.
- Identify how credit profiles are formed, accessed, protected, and improved.
- Compare common loan scenarios to understand qualification factors, repayment strategies, and risks associated with major purchases such as automobiles and homes.
- Recognize income-related concepts, including income preparation, skill alignment, income security, diversification strategies, and threats to earning stability.
- Understand foundational personal finance concepts that support future instructional or program delivery.

Instructional Planning

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Identify why instructional planning is critical to effective financial education, learner engagement, and measurable outcomes.
- Understand the instructional planning process and how the discovery, define, and design stages contribute to effective program development.
- Identify foundational learner factors - including age, life stage, learning styles, socioeconomic context, literacy and numeracy levels, cognitive abilities, and emotional factors - that shape instructional planning decisions.
- Understand how to interpret learner information using surveys, discovery questions, case studies, and stakeholder input to better understand learner needs and readiness.
- Relate how organizational and stakeholder requirements influence instructional goals, delivery methods, and evaluation expectations.
- Define clear, outcome-focused program goals aligned with learner needs, available time, and realistic levels of rigor.
- Differentiate between multiple learning metrics, including content knowledge, change readiness, interest and sentiment, behavioral integration, and outcome measures.
- Understand the role of evaluation frameworks, including the Kirkpatrick Model, in measuring instructional effectiveness.
- Recognize how the backward design principles can help align outcomes, assessment measures, delivery methods, and instructional materials.
- Understand how program constraints - such as time, format, resources, and audience context - affect instructional planning decisions.
- Illustrate how just-in-time learning principles, standards-based learning levels, and delivery methods support relevance and application.
- Identify appropriate delivery formats, materials, and instructional methods that align with learner needs, authenticity, and engagement goals.
- Recognize how lesson planning fits as the final step within a broader instructional planning framework.

Program Execution & Learner Experience

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Recognize that educator responsibility extends across the full learner experience, including pre-programming, instructional delivery, and post-programming follow-up.
- Understand pre-programming strategies that support learner readiness, trust, credibility, and engagement based on audience needs and context.
- Define professional learning environments - both in-person and virtual - that promote psychological safety, participation, and focused learning.
- Relate how effective facilitation practices - including opening activities, tone setting, interaction strategies, and classroom culture management - can help promote student achievement and build trust.
- Identify how to manage instructional time, pacing, transitions, and real-time adjustments to maintain learner engagement and outcome alignment.
- Understand how formative feedback, observation, and learner check-ins enable an educator to make responsive instructional adjustments during program delivery.
- Recognize how intentional session closing strategies can reinforce key learning, encourage action, and clarify next steps for learners.
- Define post-programming strategies that reinforce accountability, support behavior change, and extend learning beyond the instructional event.

Professional Responsibilities & Educator Accountability

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Define the professional, ethical, and accountability responsibilities required of CFEIs, including expectations related to integrity, confidentiality, and public trust.
- Recognize how to establish and maintain a professional image and digital presence that aligns with educator credibility, ethical standards, and learner trust.
- Understand ethical, practice, and professional standards in common instructional and educator-facing scenarios.
- Define instructional practice using the Framework for Teaching Personal Finance across its four domains: Planning & Preparation, Classroom Environment, Instruction, and Professional Responsibilities.
- Identify the role of instructional planning, learning environments, delivery practices, and professional conduct in improving instructional quality and student achievement.
- Distinguish how maintaining accurate participant records can support learning progress, accountability, reporting, and compliance requirements.
- Understand how program effectiveness is measured using participant data, feedback, behavioral indicators, and outcome-based metrics where appropriate.
- Identify personal strengths and growth areas related to financial education competencies and instructional practice.

Recap & Test Preparation

Enabling Learning Outcomes (At End of Module, Learners Will:)

- Understand key concepts, frameworks, and principles covered throughout the course in preparation for the final assessment.
- Compare selective attention and systematic review strategies to prioritize high-value content areas relevant to certification testing.
- Identify the steps required to complete certification, including testing procedures, scoring requirements, and post-exam processes.
- Understand appropriate test-taking strategies and exam readiness practices that support confident and effective assessment performance.
- Provide structured feedback on the course experience through a post-course survey to support continuous improvement and quality assurance.
- Demonstrate they comprehended the course content by passing the final exam.