



**Certified Practitioner
in
Financial Capability
(CPFinCap)
Candidate Guide**

**March 2021
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Introduction

How Prepared are You to Serve Your Community at Your Best?

As a Financial Capability practitioner, you serve the needs of low- to moderate-income communities, households and individuals as they make their way from Financial Crisis to Stability, Security, Well-Being and Prosperity.

Professionals from non-profit organizations, serving at the national, regional, state, city and community levels. Banks, credit unions and CDFIs. Government agencies. Academia. For-profit. And other community developers. Together, the entire community plays a role in serving those who need and deserve your guidance and support the most.

You deserve to perform at your best to help advance the communities you serve.

One of the greatest ways you can elevate your performance is by developing your knowledge, skills and acumen as you pursue the **Certified Practitioner in Financial Capability** (commonly known as the “CPFinCap”) professional certification!



WHY:

Despite the many high-quality professional certification programs that dot the landscape, a designation that wholly, directly serves the emerging profession of Financial Capability does not exist . . . until now! You deserve to grow as a practitioner to perform at your best!

Elevate your performance!
Pursue the **CPFinCap!**



The Certification

What is the CPFinCap?

The **Certified Practitioner in Financial Capability**, commonly known as **CPFinCap**, is a professional certification program that piloted/BETA tested in Fall 2019, and officially launched in early 2020, that will introduce, enhance and expand the broad knowledge base required to be a wholly effective practitioner in the field of Financial Capability.

The **CPFinCap** is an initiative guided by **The Institute for Financial Capability**®, powered by **FPP**, also known as **Florida Prosperity Partnership**®.

The **CPFinCap** will leverage social learning and learning synthesis principles to immerse practitioners in a twelve-week, holistic learning experience that touches many major components of the emerging Financial Capability profession.



WHERE:

Learn with your peers across the United States right from where you are! The CPFinCap will be facilitated entirely online! No books! No tests! All peer engagement!



The Certification

What is Financial Capability?

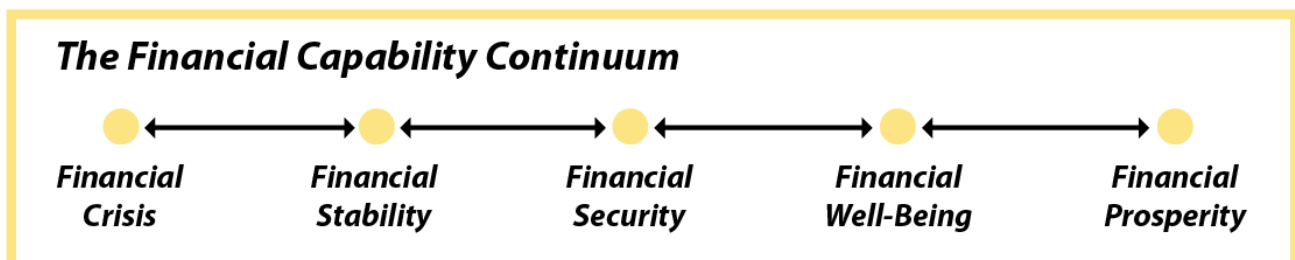
Financial Capability is the capacity to manage one's financial resources effectively to a level of self-sufficiency based upon developed knowledge, skills, intrinsic motivation and access.

Financial Capability is often elevated by combining what is learned or known regarding personal and business money management, with what can be done to move forward on the *Financial Capability Continuum* (see below).

Desire, or intrinsic drive, is also a powerful momentum-builder, as both internal and external barriers are deconstructed to enhance access to a better financial future.

Finally, the support, encouragement and accountability of a partner or professional can also aid in optimizing one's financial resources.

Financial Capability is identified by five specific touchpoints that exist in every individual and household's financial "story." The five phases are Financial Crisis, Financial Stability, Financial Security, Financial Well-Being and Financial Prosperity. These five touchpoints exist on a continuum, known as the *Financial Capability Continuum*. See the diagram below for a visual representation of the *Financial Capability Continuum*.





The Certification

What are the origins of the CPFinCap?

The Board of Directors and Coalition Support Staff of FPP Coalition, also known as Florida Prosperity Partnership®, a 501(c)(3) non-profit coalition based in Florida, have pondered for several years ways that the statewide coalition and its leadership can broaden its reach and elevate its impact on the rising Financial Capability profession.

After continued deliberation, a team of more than twenty (20) volunteers was assembled at the beginning of 2019 to explore the landscape to determine greater opportunities to contribute to the professional development of those who serve others in their communities across the state, and across the nation, in the broad capacity of Financial Capability practitioner.

This group of volunteers convened virtually over a four-month time frame, delving into an environmental scan and assessment that followed the Design Thinking methodology of Empathize, Define, Ideate, Prototype and Test. The volunteer team, known as the Professional Development Advisory Work Group, or P-DAWG, evaluated over thirty (30) existing professional certification programs in some way related to Finance or Money Management. What this volunteer group discovered in their extensive research is:

- ◆ There are many quality professional certifications that serve the broader profession in specific learning content focus areas.
- ◆ There is currently not one professional certification initiative that wholly serves the practice of Financial Capability. Using a pie analogy, many existing programs serve a valuable, critical slice of the pie, and serve it well, yet do not serve the “entire pie” of the Financial Capability professional practice.
- ◆ All thirty-plus (30+) existing professional certifications currently use a standard, traditional certification methodology that leverages a collated Body of Knowledge, a study window, the completion of a proctored examination, and some version of requirement of continuing education units (CEUs) to maintain the certification status.

The results of this four-month journey culminated in a decision that the time, opportunity and resources were ripe to develop a new professional certification, called the **CPFinCap**, that embraces a holistic view and an updated methodology for professional growth.

The Institute for Financial Capability®, powered by *FPP®*



The Candidate

Who should pursue the CPFinCap?

Financial Capability is a rising profession that envelopes a broad variety of sectors, organizations, job roles, duties, focus areas and intended outcomes. The easiest way to determine if your role is encompassed in the Financial Capability profession, ask yourself:

“Do I help others in my community move from Financial Crisis to a better place in their ‘financial story?’”

If the answer is yes, then you are a Financial Capability practitioner. Even if you do not answer to that title. Even if your business card or e-mail autosignature read differently. All who serve the needs of low- to moderate-income households and individuals in communities across the United States and beyond are part of the emerging Financial Capability profession.

A Financial Capability practitioner who chooses to pursue the **CPFinCap** is known as a **CPFinCap** Candidate.

Financial Capability practitioners serve with, through and alongside organizations that represent:

- ◆ Non-Profit Organizations, serving at the national, regional, state, city and community levels
- ◆ Banks
- ◆ Credit Unions
- ◆ Community Development Financial Institutions (CDFIs)
- ◆ Government agencies, serving at the federal, regional, state, city and community levels
- ◆ Academia at all levels
- ◆ For-Profit Corporations
- ◆ Entrepreneurial Organizations
- ◆ Chambers of Commerce
- ◆ Community Development Corporations
- ◆ Other practitioners and community developers of all kinds

Together, the entire community plays a role in serving those who need and deserve your guidance and support the most.



The Candidate

What are the Pre-Requisites for pursuing the CPFinCap?

The Institute for Financial Capability© strongly recommends that Candidates possess a minimum of 1 – 2 years of practical experience in a professional field related to Financial Capability.

The Institute also recommends that a Candidate possess a four-year bachelor’s degree from an accredited academic institution of higher learning.

Note that these pre-requisites are stated above as strong recommendations, not absolute requirements for Candidate participation. Ultimately, what will determine a Candidate’s ability to effectively pursue and attain the **CPFinCap** is their ability to actively engage in the weekly online topical Discussion Forums and generate quality writing outputs.

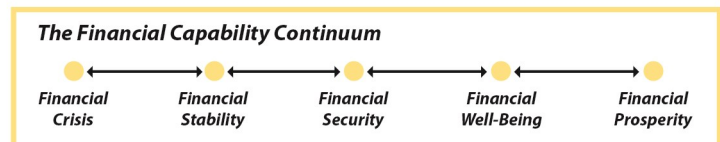
The social learning approach used throughout the twelve (12) Module weeks of the Cohort duration will be scholarly, research-based and experiential in nature. Hence, knowledge gained in a higher education/academic environment, as well as practical work experience in the Financial Capability profession, is beneficial to effective high-level Cohort engagement.

WHO:



If you help **low- to moderate-income** community members rise from Financial Crisis to Stability, Security, Well-Being and Prosperity in any way in the United States, the CPFinCap is designed just for you!

- Large Non-Profits*
- Small Non-Profits*
- Banks/Credit Unions*
- CRA Strategists*
- Academia*
- Government Agencies*
- And more!*





The Candidate

How does one register to pursue the CPFinCap?

The essential first step for a Financial Capability practitioner to take prior to making the decision to pursue the Certified Practitioner in Financial Capability professional certification is to thoroughly read this Candidate Guide. This document is designed to address many of the common questions that arise regarding the attainment of the **CPFinCap**. As well, this collection of guidance provides concrete descriptions of processes and protocol that define and differentiate the **CPFinCap** initiative. Gaining a complete understanding of the nuances of the **CPFinCap** will set the Candidate up for performance success as they pursue the designation.

Upon making the decision to pursue the **CPFinCap** professional designation, traverse to the <https://FloridaProsperityPartnership.org> website, and select the Events tab. Reviewing this list of events will reveal the options for registering for an upcoming Cohort Window for the pursuit of the **CPFinCap**.

The options fall into two time frames, known as Windows:

Certified Practitioner in Financial Capability (CPFinCap) Spring and Fall Windows; these Windows typically begin in or near March of each calendar year for the Spring Window, and in September–October for the Fall Window.

CPFinCAP

The Process

What will a Candidate learn while pursuing the CPFinCap?

The twelve weekly learning Module investment in which Candidates will engage will be divided into these topical learning categories:

- ◆ The Ethics of Financial Capability
- ◆ The Roles in Financial Capability
- ◆ The Resources Available in Financial Capability
- ◆ Working Directly With Those Served in Financial Capability
- ◆ The Psychology of Financial Capability
- ◆ Financial Capability at the Policy Level
- ◆ Financial Capability in Our Communities
- ◆ Financial Capability and Financial Technology
- ◆ The Role of Learning in Financial Capability
- ◆ Leadership and Teamwork in Financial Capability



HOW:

The CPFinCap is a departure from studying for a big test! The professional certification leverages higher education online learning principles to immerse Candidates in intensive, interactive learner engagement!

Note that these topics are listed as examples of the weekly Module topics to be explored by **CPFinCap** Candidates. The **CPFinCap** Cohort Moderators are afforded the flexibility to modify learning topics in each Window or set of Cohorts to ensure that the learning remains timely and reflective of recent trends and current research and practice.



The Process

How will a Practitioner pursue the CPFinCap?

The **CPFinCap** will be pursued by Candidates through principles of social learning and learning synthesis. Simply stated, Candidates will learn with and from each other weekly through intensive reading, research, discussion, writing and engagement exercises. Candidates will also apply what they have learned, and learn from what they apply, as they engage with each other in a Cohort throughout the twelve-week Window.

The terms below will help further detail the **CPFinCap** Candidate process:

- ◆ **Window** – Initially, two Certification Windows will be offered annually. Windows will last twelve (12) weeks, beginning in March and September—October. Refer to the <https://CPFinCap.org> website for the current Window schedule.



WHAT:

The CPFinCap is a **12-week**, asynchronous, entirely online professional certification that assesses a Candidate's engagement level in reading, discussion forum and written exercises on the Financial Capability topics of:

<i>Ethics</i>	<i>Community Presence</i>
<i>Roles</i>	<i>FinTech</i>
<i>Resources</i>	<i>Learning Theory</i>
<i>Direct Services</i>	<i>Leadership</i>
<i>Psychology</i>	<i>Collaboration</i>
<i>Policy</i>	

- ◆ **Cohort** - All Candidates (those pursuing the **CPFinCap**) will be assigned to a Cohort of up to fifteen (15) peer members. Cohort members (Candidates) will function as a learning group and navigate the **CPFinCap** requirements together throughout the Certification Window.
- ◆ **Moderator** - Each Cohort will have an assigned Moderator. The Moderator will guide the learning, and also apply ratings to all Candidate contributions to the social learning approach, following a Rubric. Refer to the appendix of this **CPFinCap** Candidate Guide for the current Rubric applied for Cohort work.



The Process

How will a Practitioner pursue the CPFinCap? (continued)

- ◆ **Discussion Forum** - Each week of the Window, a Candidate will be required to read an internet-based reading assignment. Alternatively, some weeks may require internet-based research on a specific topic area. As the Candidate completes the assigned reading or research, they will be guided to enter a written entry in a social learning platform. These Discussion Forums consist of fields for open text. The initial entries will be referred to as Contributions. The Candidate's entry will be scholarly in nature, including references to reading and research. Candidates will then reply and respond to other Candidate entries within their Cohort, creating a lively exchange of ideas and perspectives to generate a unique, shared learning experience. These replies will be referred to as Responses. Refer to the appendix of this **CPFinCap** Candidate Guide for an example of a quality contribution to a Cohort Discussion Forum.
- ◆ **Social Learning/Learning Synthesis** - The pursuit of the **CPFinCap** will heavily rely upon a Social Learning and Learning Synthesis approach to professional development. As a guideline, the Candidate's Initial Contribution in the Discussion Forum will be 250-750 words in length. The entry should include references to the reading or research assignment, and follow APA Seventh Edition formatting for citing those references. Including references elevates the Discussion Forum from a strictly opinion-based exchange to a scholarly level. All Candidate Contributions in Discussion Forums must include a minimum of one (1) scholarly reference. A field within the online platform is provided for the Candidate to properly attribute the source of the reference.

Subsequently, each Candidate will be instructed to read all of the entries from those in their Cohort (up to 15 Candidates per Cohort) each week. Upon reading the other Cohort Contributions, Candidates must enter a Response to at least two (2) of the Discussion Forum entries with a minimum of 100 – 250 words in length, thereby adding to the exchange. This Social Learning approach allows a Candidate to experience a richer level of learning not rooted in a singular source, but from multiple sources identified by experienced peers. Further, Learning Synthesis occurs as Candidates within a Cohort share their experiences with each other, bolstered by scholarly and research-based content. This weekly exchange of ideas, thoughts and perspectives will be the hallmark to the approach for attaining the **CPFinCap** professional designation.

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The Process

How will a Practitioner pursue the CPFinCap? (continued)

- ◆ **Rubric** – Weekly, the Moderator will assign a Rating to each Candidate’s overall Discussion Forum Contributions. These Ratings will be tallied throughout the twelve-week period to determine **CPFinCap** attainment. Refer to the appendix of this **CPFinCap** Candidate Guide for the current Rubric applied for Cohort work.
- ◆ **White Paper** – Each Candidate will be required to complete and submit a research paper on a topic of their choice within the Financial Capability profession. The white paper consists of 2 – 6 pages of double-spaced content following APA Seventh Edition Formatting. The white paper will include a cover sheet and reference page, not to be included in the total page count of 2–6 pages. This “final” Assignment will serve as the capstone to the attainment of the **CPFinCap** certification. This White Paper will also follow the Rubric for Rating, and added to a Candidate’s overall weekly tally for a final Rating. The final Rating tally will determine a Candidate’s attainment of the **CPFinCap** designation. Refer to the appendix of this **CPFinCap** Candidate Guide for an example of elements of the required White Paper.
- ◆ **APA Formatting**—Since the Candidate work within a Cohort in pursuit of the **CPFinCap** will be scholarly, research-based and experiential in nature, a standardized formatting for written assignments is adopted. To standardize all Discussion Forum contributions and White Papers submitted by Candidates, all work is to follow APA Formatting, Seventh Edition. APA is a commonly used style guide in higher education that has been created by the American Psychological Association. Refer to the appendix of this **CPFinCap** Candidate Guide for further guidance on the APA Seventh Edition Formatting Reference Guide.



The Process

What projected time investment is expected of a Candidate to pursue the CPFinCap?

Many factors will determine the overall time investment required of each Candidate. **The Institute for Financial Capability**© projects the time investment at 2-5 hours per week, depending upon a Candidate's agility with reading, research, writing and engagement investment during the twelve-week Window.

Given the average weekly investment, the Candidate may project to invest 25-60 hours total over the course of the twelve-week Window in pursuit of the **CPFinCap**. Again, this investment will vary based upon the individual Candidate.

The Institute for Financial Capability© is committed to conducting research with Cohort Candidates to assess the true time investment required to achieve the **CPFinCap** professional certification. The outputs of this research will benefit future Candidates.



The Process

When can a Candidate pursue the CPFinCap?

The **CPFinCap** offers two different Windows throughout each calendar year to pursue the professional certification in a Cohort of peers.

To view the most current dates for upcoming Windows, visit the <https://CPFinCap.org> website, and select the page titled *Pursue the CPFinCap*.

The options fall into two time frames, known as Windows:

Certified Practitioner in Financial Capability (CPFinCap) Spring and Fall Windows; these Windows typically begin in or near March of each calendar year for the Spring Window, and in September—October for the Fall Window.



The Certificant

How does a Candidate attain the CPFinCap?

At the conclusion of the **CPFinCap** Certification window, each Candidate will have earned a total rating based upon their engagement and performance within the Cohort. These ratings, objectively applied by the Moderator using the Rubric provided, will equate to the earned achievements noted below:

0 – 19 Total Rating	Not achieving the CPFinCap ; Candidate is eligible for a second attempt at a reduced rate from the full registration amount
20 – 29 Total Rating	Achieved the Certified Practitioner in Financial Capability designation, attaining the title of Certificant
30 – 36 Total Rating	Achieved the Certified Master Practitioner in Financial Capability designation, attaining the title of Master Certificant; this designation is an elevated version of the certification that will be difficult to attain, and will require additional effort to maintain through CEU attainment

Upon certification attainment, the **CPFinCap** and **CMPFinCap** certifications remain current a total of thirty-six (36) months or three (3) years. This time frame begins on the last day of the last Module week in which the certification was attained and continues through the last day of the thirty-six (36) month period.

During this time between certification and recertification, Commitment to Learning Units, known as CLUs, will be required to be earned and tracked by each Certificant. These CLUs, upon being entered by the Certificant in the technology platform provided, will be publicly viewable. Access to viewing CLU attainment creates accountability for Certificants to strive for high-quality, meaningful learning experiences that support their continued development as a certified Financial Capability practitioner.



The Certificant

What about continuous learning after attaining the CPFinCap?

As a Candidate becomes a Certificant, they will be required to maintain their **CPFinCap** professional certification through the attainment of Commitment to Learning Units, or CLUs. The process for earning and tracking CLUs for each Certificant is designed to promote a mindset and practice of continuous learning, with a level of trust provided to the Certificant through their ethical commitment to the profession that they will faithfully maintain their practice of ongoing professional development.

The CLU requirements for Certificants will be as follows:

CPFinCap Certificant	18 CLUs Annually (54 CLUs Total)	1 CLU credit equates to one hour of structured learning activity; the CPFinCap requirement is equivalent to an average of 1.5 learning hours per month
Master CPFinCap Certificant	24 CLUs Annually (72 CLUs Total)	1 CLU credit equates to one hour of structured learning activity; the CPFinCap requirement is equivalent to an average of 2 learning hours per month

The **CPFinCap** and **CMPFinCap** certifications remain current for a three-year (thirty-six month) period, from the last day of the month of the attainment of the **CPFinCap** or **CMPFinCap** certification through the last day of month thirty-six (36). Certificants will have the entire three-year time frame to pursue and track a total of fifty-four (54) or seventy-two (72) CLUs, respectively.

Ideally, the earning and tracking of Commitment to Learning Units (CLUs) will occur in a timely manner reflective of the Certificant's continued dedication to their professional development.



The Certificant

What about continuous learning after attaining the CPFinCap? (continued)

CLU Attainment and Tracking Guidelines

- ◆ All CLUs are earned through the Certificant's active engagement in live or virtual, synchronous or asynchronous, formal or informal learning events and initiatives related to the practice of Financial Capability.
- ◆ CLUs are earned at the equivalent of one (1) hour of learning equal to one (1) CLU.
- ◆ **CPFinCap** Certificants will not be required to submit the events and initiatives for which they intend to earn CLUs in advance of their engagement. Nor will the sponsoring organization providing the learning event or initiative be required to submit their event or initiative to **The Institute Financial Capability**© for approval.
- ◆ Certificants will be required to track their own CLUs earned on the portal provided by **The Institute for Financial Capability**©. This portal is publicly viewable.
- ◆ Certificants will only be able to earn a maximum of six (6) CLUs per discrete learning event or initiative. The only exception to this guideline will be the annual attainment of CLUs earned at the Florida Prosperity Partnership (FPP) Annual Financial Capability Training Conference, where a bulk of required CLUs for **CPFinCap** and **Master CPFinCap** Certificants, can be earned at the same professional development event.
- ◆ The annual attainment of **CPFinCap** CLUs not only allows the Certificant to maintain their designation for the entirety of three (3) years, but also makes the Certificant eligible for a significantly discounted recertification registration. This discount is offered as an additional incentive to Certificants to maintain their CLUs earned annually.



The Certificant

What about continuous learning after attaining the CPFinCap? (continued)

CLU Tracking Step-by-Step:

- ◆ Log into *https://TogetherCert.com*.
- ◆ Select CLUs from the left side navigation bar.
- ◆ In the appropriate fields, enter the following information regarding the learning event or initiative in which the Certificant engaged.
 - Date of the Learning Event or Initiative
 - Learning Topic/Focus Area (maximum of 200 characters)
 - Source/Location (maximum of 200 characters)
 - Total Hours in Length of the Learning Event or Initiative
- ◆ Certificants are encouraged to be descriptive when entering the Learning Topic/Focus Area and Source/Location. A reminder to Certificants that each line item listed in the CLU Tracker is publicly viewable.
- ◆ Upon completing each field and ensuring the data is error-free, select the Add button to post the CLU in the CLU Tracker table. The table will maintain a running total of CLUs earned throughout the three-year period of the **CPFinCap** or **CMPFinCap** certification.



The Certificant

How does a Certificant recertify their CPFinCap or CMPFinCap certification?

The Recertification Process:

- ◆ The Certificant must maintain their Commitment to Learning Units (CLUs) over the three-year period of their current certification. At the conclusion of the thirty-six (36) month time frame, the **CPFinCap** Certificant must have attained a minimum of fifty-four (54) total CLUs, while the **CMPFinCap** Certificant must have attained a minimum of seventy-two (72) CLUs.
- ◆ Attainment of the required CLUs over the three-year period makes the Certificant eligible to recertify by taking the following steps:
 - Register to recertify.
 - Engage in a three-week Recertification Cohort designed to serve as a “refresher” to the **CPFinCap** certification. The Recertification Cohort will be similar in design and scope to the original twelve-Module pursuit of the CPFinCap certification.
 - At the conclusion of the three-week Recertification Cohort, the Certificant must have attained a total Rating of 6 or above to earn their recertification.
 - Pay a nominal recertification fee.
- ◆ All newly recertified Certificants will again receive a Certificant recognition valid for the next thirty-six (36) month time frame.



The Institute

Who is guiding the CPFinCap initiative?

The guiding organization for the (inter)national CPFinCap initiative is **The Institute for Financial Capability**©. This governing organization is functioning as a registered DBA (Doing Business As) under Florida Prosperity Partnership, a statewide 501(c)(3) non-profit coalition of thousands of Financial Capability practitioners representing hundreds of organizations within and beyond the state of Florida.

The Institute for Financial Capability© will manage all correspondence and operations in regard to the pursuit of the **CPFinCap**. The e-mail address for all communication regarding **CPFinCap** pursuit is Certification@CPFinCap.org.

The Institute for Financial Capability© will establish the **CPFinCap** Governance Council. The function of the Council will be linear and twofold: 1) provide insight and decisions based upon any concerns or disputes in relation to the pursuit or operations of the **CPFinCap** professional certification; and 2) provide input on any major directional decisions on the future trajectory for the Certified Practitioner in Financial Capability (**CPFinCap**) professional designation initiative.

CPFinCap Governance must always be comprised of an odd number of volunteer Council members, with a Council membership between 5—9 members in total. The odd number of members ensures the ability to establish a simple majority on all formal voting matters. The Council will be comprised of no more than three (3) members of the Florida Prosperity Partnership Board of Directors, while the remaining Council members will be derived from current and past **CPFinCap** Certificants. **CPFinCap** Governance Council convenings will only be on an ad hoc basis and entirely virtual. The minimum time of service on the **CPFinCap** Governance Council is one calendar year, January 1 to December 31. Council members may serve multiple years. The leadership of **The Institute for Financial Capability**© will select the initial Governance Council members; subsequent membership will be nominated and elected based upon a simple majority vote by the current Council members.

Please contact Certification@CPFinCap.org if you are interested in serving on the **CPFinCap** Governance Council.

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The Institute

Who is guiding the CPFinCap initiative? (continued)

In the future, **The Institute for Financial Capability**© will consider attaining formal recognition from the National Commission for Certifying Agencies (NCCA). Upon firmly establishing the **CPFinCap** initiative, a natural step in its progression serving Financial Capability practitioners in the United States and beyond, seeking this recognition will be another way in which the The Institute can ensure a high quality professional development program that is measured and meets or exceeds established standards for professional designation in an emerging profession such as Financial Capability.



**Certified Practitioner
in
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Candidate Guide**

Appendix



Appendix

How are weekly CPFinCap Assignments assessed by the Cohort Moderator?

Each week of Cohort Assignments will be assessed using a Rubric of four (4) standards for Discussion Forum and Writing Assignments. These four (4) Assignment elements will be assessed on a four (4)-point scale within the Rubric. The four (4) Assignment standards and four (4) Assignment

elements will, upon completion of each Candidate's Assignment assessment, be reviewed holistically to produce an overall weekly rating of 3, 2, 1 or 0. Please refer to the detailed Rubric on the following page for greater understanding of the assessment framework.

Social Learning



Learning Synthesis

HOW:

The CPFinCap is a departure from studying for a big test! The professional certification leverages higher education online learning principles to immerse Candidates in intensive, interactive learner engagement!



Appendix

How are weekly CPFinCap Assignments assessed by the Cohort Moderator? (continued)

Rubric for Certified Practitioner in Financial Capability (CPFinCap)

Rating Level	3—Exemplary (Difficult to Attain)	2—Meets Expectations	1—Opportunity for Continued Development	0—Does Not Meet Expectations
Content Quality	Significantly contributes to Financial Capability practice; Exemplifies rich Social Learning and Learning Synthesis principles	Contributes to Financial Capability practice; Models Social Learning and Learning Synthesis principles	Reflects some contribution to Financial Capability practice; Touches upon Social Learning and Learning Synthesis principles	Assignment not submitted
Adherence to Assignment Guidelines	Thoroughly emphasizes all learning points defined by the Assignment; Exemplifies rich interaction and engagement in all Contributions and Responses	Reinforces many of the learning points defined by the Assignment; Reflects interaction and engagement in Contributions and Responses	Touches upon some of the learning points defined by the Assignment; Nominal interaction and engagement in Contributions and Responses	Did not follow Assignment Guidelines; did not interact or engage in Contributions or Responses
Cited References	Includes cited references in all Contributions and Responses that use APA Seventh Edition formatting	Includes cited references in Contributions and Responses that use APA Seventh Edition formatting	Includes cited references in some Contributions and Responses that use APA Seventh Edition formatting	Did not use cited references in Contributions or Responses
Grammar, Spelling and Punctuation	Error-free use of English language grammar, spelling, sentence structure and punctuation	Solid use of English language grammar, spelling, sentence structure and punctuation	Some errors in use of English language grammar, spelling, sentence structure and punctuation; consideration provided for ESL	Assignment not submitted



Appendix

How does a CPFinCap Candidate cite references using APA Seventh Edition formatting in their Assignments?

Contributions, Responses and White Paper Assignments must consistently include a cited reference that follows APA Seventh Edition formatting, unless otherwise noted in the Assignment description. Requiring cited references from other sources elevates a learning conversation from an opinion-based interaction to a scholarly, immersive learning experience that introduces varied facts and perspectives.

The cited reference may either be a direct quote or paraphrased. References must be cited both within the text as well as in the References section of a Contribution, Response or White Paper. The cited reference may be derived from a hard-copy or online publication from a broad variety of sources. The cited reference should follow the format described in these online resources:

Cited References Within the Text

<https://apastyle.apa.org/style-grammar-guidelines/citations/quotations>

Cited References in the References Section

<https://apastyle.apa.org/style-grammar-guidelines/references/examples>



Appendix

Example of Discussion Forum Contribution/Response with Citations Using APA Sixth Edition Formatting

JJ, you note the terminal nature of the role you had assumed. It is amazing how we can internally bargain our way into accepting misalignment between our own values and that of an organization if we know it is only for the short term. We can grin and bear the circumstances while remaining focused on the countdown until its denouement. As we know, "Changing a corporate culture is not like changing a suit of clothes. One can change surface appearances. But to have significant and lasting impact, basic values also have to change" (Morgan, 1989, page 158). That simply does not happen overnight within any one person, nor within any organizational culture.

Jenna mentions the connection between values and actions within a culture. No doubt that many cultures exist in a sad state of "do as I say, not as I do." What those in an organization do, often despite what they say, reflects the real culture. As the Morgan text suggests, "As one tries to look at an organization with fresh eyes, one can see the intangible 'social glue' that holds everything together: how the language, norms, values, rituals, myths, stories and daily routines form part of a coherent 'reality' that lends shape to how and what people do as they go about their work" (1989, page 157). Many will say, "actions speak louder than words." I boldly suggest they both matter, equally. And they have their greatest impact when they are wholly aligned.

Eric mentions another notion I believe is a truth in organizations: silence is approval. While the text extols the value of stories in an organizational culture, stating that they are "one of the important sources of information, for people in organizations, about 'how things are done around here'" (Morgan, 1989, page 159). While stories are nice, I have seen executives believe that the stories take the place of directly addressing performance and behavioral areas of concern. Often, this is true in cultures that do not value directly confronting concerns, somehow thinking they will magically go away if they are ignored. Rarely do they disappear on their own. This takes courage. And, courage must be a prerequisite for leadership.

Morgan, G. (1989). *Creative Organizational Theory*. Newbury Park, CA: SAGE Publications.



Appendix

Example of White Paper with Cover Page and Citations Using APA Seventh Edition Formatting

This Is Where the Writer's Topic Appears

Module #12 White Paper

Candidate Name

Certified Practitioner in Financial Capability Candidate Assignment



Appendix

Example of White Paper with Cover Page and Citations Using APA Seventh Edition Formatting

Candidate Name – This Is Where the Writer’s Topic Appears – Module #12

A key learning point raised in the Kotler and Keller text emphasizes how every stakeholder in a non-profit organization is a part of the marketing machine. They must each individually and collectively function as a brand ambassador. “Holistic marketing acknowledges that everything matters in marketing—and that a broad, integrated perspective is often necessary” (Kotler & Keller, 2016, page 21).

Further, although this maxim below is true for all marketing, it is even more targeted for mission-driven organizations: “Increasingly, a key goal of marketing is to develop deep, enduring relationships with people and organizations that directly or indirectly affect the success of the firm’s marketing activities” (Kotler & Keller, 2016, page 21). As a non-profit leader, I desire for those who in any way affiliate with our shared organization and believe in the attainment of the mission feel a sense of ownership to the entity and the movement. I want them to feel a deep emotional connection to meeting this need alongside others who are connected to the non-profit organization. This can be more effectively achieved through a lucid, poignant marketing message.



Appendix

Example of White Paper with Cover Page and Citations Using APA Seventh Edition Formatting

I was struck by this simple, applicable notion—“Marketers do not create needs: Needs pre-exist marketers. Marketers might promote the ideas that a Mercedes satisfies a person’s need for social status. They do not, however, create the need for social status” (Kotler & Keller, 2016, page 9). What that tells organizations and marketers is that needs, wants and desires must be studied. A non-profit leader cannot simply chase a dream or passion because they think it a novel idea. The mission of a non-profit must address a clear need expressed in society, a gap that has yet to be addressed, supported or resolved. And the marketing led by that non-profit must be laser-focused on sharing with the community or constituency how specifically the non-profit is striving to meet that researched need.

How does an organization meaningfully and honestly quantify marketing efforts and investments? As the text suggests, “Marketers are increasingly asked to justify their investments in financial and profitability terms, as well as in terms of building the brand and growing the customer base. Organizations recognize that much of their market value comes from intangible assets” (Kotler & Keller, 2016, page 20). How does one count the dollar value of a story? A touched heart? A changed life? I struggle with this seemingly insatiable notion that nothing matters unless it can be described in dollars and cents. At what point do we embrace the qualitative over the quantitative in our mission-driven work?



Appendix

Example of White Paper with Cover Page and Citations Using APA Seventh Edition Formatting

References

Kotler, P., and Keller, K. (2016). *Marketing Management* (Fifteenth Edition). Boston, MA: Pearson Education, Inc.



Appendix

Example of White Paper with Cover Page and Citations Using APA Seventh Edition Formatting

Notes regarding the example White Paper on the previous pages of the **CPFinCap** Candidate Guide:

- ◆ Center the White Paper title and Candidate details on the cover page, the first page of the White Paper.
- ◆ Double-space all text.
- ◆ Choose a serif or sans serif font for the White Paper text.
- ◆ Use a text size of 12 point.
- ◆ Indent all paragraphs after the first paragraph.
- ◆ Note all citations within the text with parentheses in accordance with APA Formatting, Seventh Edition.

Apply 1" margins on all four sides of each page of the White Paper.

- ◆ Please include page numbers on each page at a location of your choice.
- ◆ Include a References page at the end of the White Paper that lists all cited references used, following APA Formatting, Seventh Edition.
- ◆ Should any further White Paper formatting and presentation questions arise, contact the Cohort Moderator.