

INTRODUCTION TO

# HERO

COMMUNITY DEVELOPMENT  
CERTIFIED  
FINANCIAL COUNSELING





Be a

**HERO**

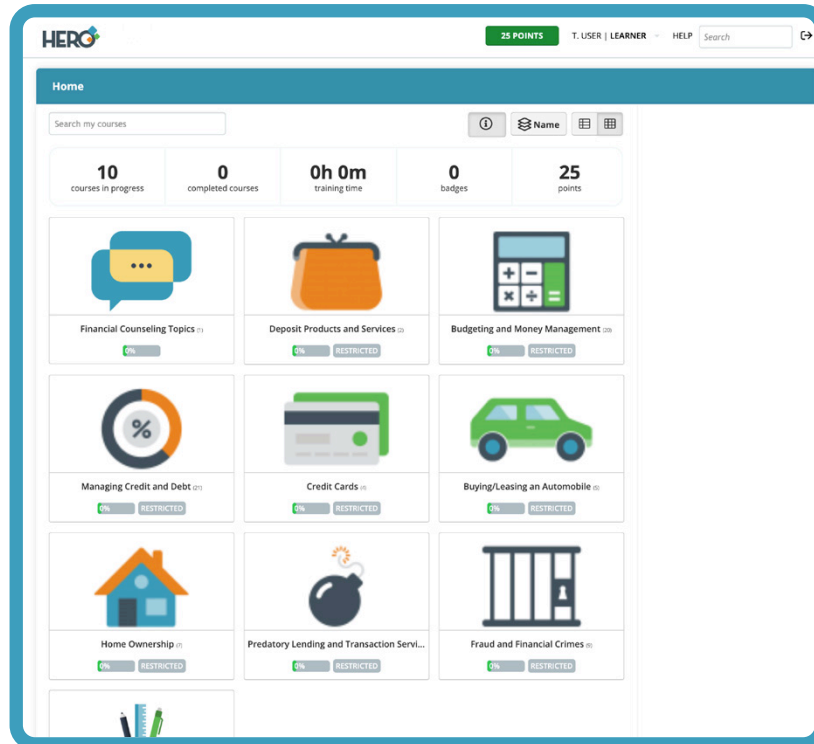


to those you serve.  
to your community.  
to your board.  
to your bottom line.

**Welcome** to HERO Community Development Certified Financial Counseling: an interactive, web-based staff training, testing and certification tool developed and created by CU Strategic Planning. By participating in this program your organization can deepen and demonstrate its commitment to providing the highest level of service to low- and moderate-income people living in distressed communities.

HERO (“Helping Everybody Reach Opportunities”) is about making a difference in people’s lives. The objective of the program is to train staff on the very best techniques in identifying financial distress, intervening, and coaching individuals and families to improve their financial lives.

# FEATURES AND FUNCTIONS



course listing screen

This curriculum contains nine courses, each with a knowledge test at the end. After passing all of the course tests, staff receive certification and become Community Development Certified Financial Counselors. As a result of this training and testing, your staff will be credibly trained and prepared to counsel low- and moderate-income people to improve their financial well-being. Staff will be trained to work directly with consumers to prevent financial catastrophes by catching distress early and preventing losses to borrowers. Your loan portfolio will increase with the increased creditworthiness of borrowers that are engaged and coached by your certified staff. The identification and refinancing of high interest rate loans from predatory lenders will change lives. This creates loyalty and measurable impacts beyond the balance sheet.

# WHAT SETS HERO APART

The needs of low-income consumers are unique. Consumers with difficulty making ends meet and those living in distressed communities are the targets of predatory lending. They can't begin to think about higher-level financial strategies like long-term savings and investments. They are seeking help from your organization to make their lives a little better. This curriculum focuses on the needs and challenges staff face in serving low- and moderate-income individuals and families.

That could work. Tell us more about what you have in mind?

This is a **supportive** response that is likely to help continue the conversation. Good job.

You need to show your kids they can't have everything they want. Life will teach them that soon enough.

Can you involve your kids in a budget? Help them feel ownership of the choices? Do you think that might work with your kids?

When the kids tell you they don't like being on a budget, tell them they don't really have a choice.

What if you stress the benefits of a new spending plan? Add a line item to the budget to fund a family reward for achieving your goal?

interactive practicum screen

HERO Counseling provides more than just training, testing, and certification. Its toolbox contains an always-updated database of in-depth information on the latest predatory practices, problems consumers face, links to outside tools and resources that go further into topics, as well as practical tools and calculators that your staff can use during the coaching process.

Through the completion of this training, your staff will become Certified Community Development Financial Counselors: equipped with the knowledge and tools they need to identify consumers' problems, intervene on their behalf, and counsel them on the best path forward. This profound tool is more than just education; it will increase your service levels, your credibility and relevance in the eyes of both consumers and the broader community. Your organization can take a step to change the lives of people that no one else is helping, and make the world just a little bit better.



# THE COURSES



**Topics for  
Financial  
Counselors**



**Deposit  
Products**



**Budgeting  
and Money  
Management**



**Managing  
Credit/Debt**



**Credit  
Cards**



**Buying an  
Automobile**



**Home  
Ownership**



**Predatory  
Lending**



**Fraud and  
Financial  
Crimes**

HERO Counseling is organized around nine courses that provide in-depth information, links, and tools on various subjects related to financial counseling. Each course has an overview section and components that highlight the major topics within that area of study. Courses emphasize the predatory practices that consumers often fall victim to, and offer suggestions, tips, and tools that will help staff assist them in avoiding and getting out of predatory situations.

## THE LEARNING EXPERIENCE

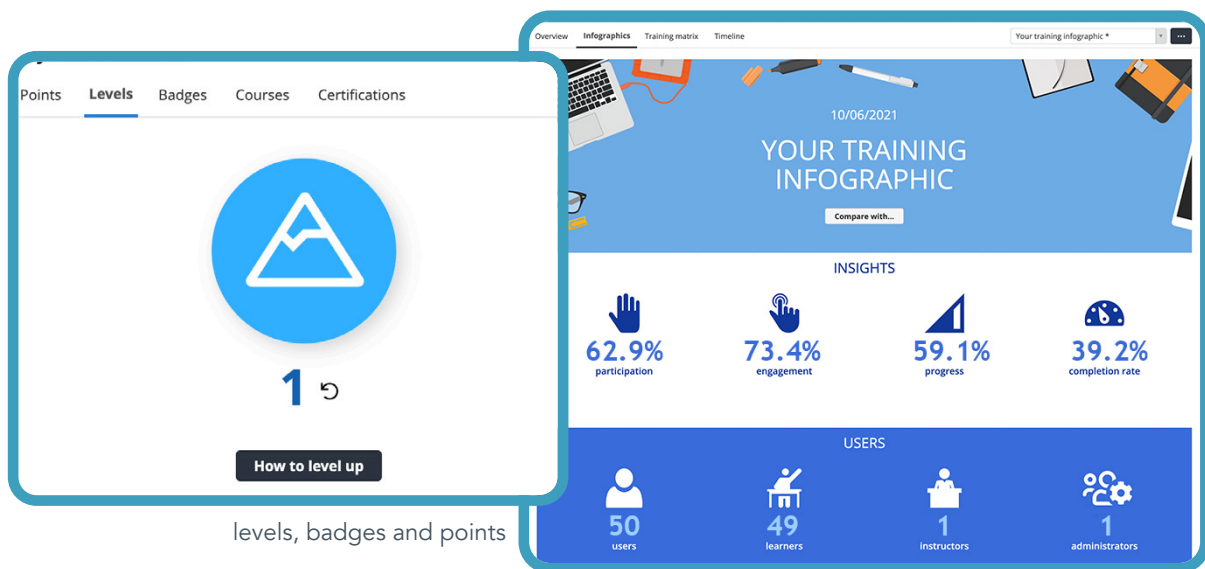
HERO Counseling's curriculum is presented in an engaging, easy to understand manner that builds on information as staff moves through the curriculum. Your staff will have the ability to study each course at their own pace. The HERO training interface has simple navigation and allows learners to easily revisit different sections of any course during the certification process or afterwards, to refresh their knowledge or access tools.

Because low-income consumers face challenging situations, your staff will benefit from continued access to the tools and course material to revisit and use, including practicums that cover likely scenarios, as they practice their skills in the real world. All tools will be located in the Counselor's Toolbox, making access to tools easy and an ongoing benefit.

HERO can be accessed from any device—desktop, mobile, or tablet—so staff can study and test from both work and home.

# ENGAGEMENT AND GAMIFICATION

Training is most effective when staff is motivated to learn, and only useful when the learned skills are retained. HERO incorporates interactive elements in its courses to help participants more deeply understand the material. And it includes research-supported gamification elements to motivate staff—including badges, points, levels and leaderboards. You can customize these features to best suit your staff and even encourage a little friendly competition!



levels, badges and points

administrator's view

## ADMINISTRATION

HERO Counseling is designed to be supportive of CDFI staff and management. While the educational curriculum provides tools for staff to use with consumers, it also provides a tool for the management team to track progress.

Each organization will identify a System Administrator. This individual will be granted special access to tools and account information on behalf of the organization. They can assign staff login and passwords, reset passwords, track the progress of each staff member, and see how often the courses are being accessed. This feature can be useful for tracking and reporting the deployment of development services for future CDFI Fund FA Award applications.

The System Administrator will be the liaison between your organization and CU Strategic Planning should there be specific questions on functionality, utility, or feedback regarding the system.



# TESTING AND CERTIFICATION

Each course will have a series of ten questions at end of each section that staff will be required to answer as part of their certification process. The questions are multiple choice, randomly selected from a pool of questions in the database. This ensures no two employees receive the same course test. Additionally, each staff member has a unique login. The dynamic quality of the testing is the equivalent of a proctored exam. This establishes and maintains the credibility of the HERO Community Development Financial Counseling Certification.

After an employee takes a course test, they will see which questions they have answered correctly and incorrectly. The database filled with additional questions ensures that the employee can commit to additional study, and re-test if a module is not passed on the first or second try. Our goal is to support every employee in learning the material and becoming a valued counselor. Staff will be able to track their progress towards certification through dashboard that shows where they are in the process of becoming certified, and what progress needs to be made as they work towards completion.

This is the only curriculum with a focus on helping the staff of Community Development Certified Financial Institution (CDFIs). With this certification, staff will receive a professional designation of Community Development Certified Financial Counselor (CDCFC).





# BENEFITS

## Benefits to your Organization

Designed for organizations that serve low-to-moderate income populations.

Provides ability to track staff developmental services.

Online training

Can be updated easily to include new trends, regulatory changes and client suggestions

Useful for staff reference

Accessible at home or work

User-friendly interface and implementation.

## Benefits to Consumers

Reduce and eliminate the impact of predatory lending and other practices.

Educate the consumer to make informed credit decisions and save money on interest and fees.

Educate the consumer to make informed savings and investment decisions.

Counsel consumers to budget, limit the amount of debt they incur, save and invest and reach their financial goals.

## BECOME A HERO

For more information about the HERO Community Development Certified Financial Counseling program or for a no-obligation demo account, please contact Christopher Verdosci at 253-200-0418 or [christopherv@custrategicplanning.com](mailto:christopherv@custrategicplanning.com), or visit [herocounseling.org](http://herocounseling.org).

[www.custrategicplanning.com](http://www.custrategicplanning.com)

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