



ICU Foundation Enhanced FiCEP Financial Counselor Certification Program 2026

Registration Deadline – February 27, 2026

The Illinois Credit Union Foundation is offering the Enhanced FiCEP Program to Illinois credit unions again during 2026. This is the only group FiCEP program for 2026. We will work individually with people who want to start the program at a different time during the year or use an alternate program pace.

IMPORTANT INFORMATION – Participants must complete the program and pass the certification exam by December 31, 2026 or they will be required to start over with updated materials in 2027. The next edition of the FiCEP book will be used beginning in January 2027.

FiCEP ([Financial Counseling Certification Program](#)) is a unique training program for credit union staff which uses the self-study materials from America’s Credit Unions. Students learn the skills and knowledge necessary to assist and empower members to improve their financial well-being. Upon completion of the program, graduates receive their designation as Certified Credit Union Financial Counselors (CCUFC).

Enhanced FiCEP curriculum includes:

- 1 textbook with 60 chapters (PDF format); audio book also available
- Additional educational support to highlight course material
- Virtually-proctored online certification exam at the conclusion of the program

Who should become a financial counselor?

Anyone aspiring to be a CCUFC can participate in the program. ICU Foundation recommends the program especially for credit union staff or board of directors who regularly interact with members including lending staff, collections staff, branch managers, trainers, and those who deliver financial education programs.

[Program Pace](#)

The ICU Foundation offers two program pace options: standard or accelerated. Participants read materials and complete modules during the weeks listed for the accelerated or standard schedule. The ICU Foundation can work with credit unions or individuals who need an alternate start date or program pace.

	Accelerated Pace <i>(1 webinar per week)</i>	Standard Pace <i>(1 webinar every other week)</i>	Registration Deadline
Study Modules	April 6 – June 1	April 6 – July 20	February 27, 2026
Tests	June 9	July 28	

[Exam Proctoring Information](#)

Virtual online proctoring is planned for FiCEP exams during 2026. Students receive their grades instantly and privately. Students must have access to a computer or tablet with a camera and internet connectivity capabilities. The ICU Foundation will arrange exam proctoring at no additional cost for all program participants.

[Program Book](#)

Participants will use the 6th Edition FiCEP book which has 235 pages divided into 60 chapters. Please note, in this version, the materials are broken into smaller chapters which allows for more focused study. The amount of time required to read the entire book ranges from 8-20 hours depending on the participant's experience, previous education, and learning style. An audio version of the book is also available.

[Study and Testing Schedule](#)

Material Covered		Accelerated	Standard
Chapters 1-9	<i>Week of</i>	April 6	April 6
Chapters 10-18	<i>Week of</i>	April 13	April 20
Chapters 19-25	<i>Week of</i>	April 20	May 1
Chapters 26-34	<i>Week of</i>	April 27	May 18
Chapters 35-43	<i>Week of</i>	May 4	June 1
Chapters 44-48	<i>Week of</i>	May 11	June 15
Chapters 49-54	<i>Week of</i>	May 18	June 29
Chapters 55-60	<i>Week of</i>	May 23	July 13
Exam Prep	<i>Week of</i>	June 1	July 20
Proctored Exam (allow 2.5 hours)		June 9	July 28

[Educational Investment](#)

PDF Book option - \$484 per person (*regularly \$605*)

America's Credit Unions Training Bundle* option - \$0

*Credit unions who have purchased the Training Bundle have the FiCEP materials included as part of the package.

[Recertification](#)

FiCEP Certification is valid for 3 years. Exams are no longer required for recertification. Each person that wants to recertify needs to either register for the eSchool or purchase the book offered by America's Credit Unions. CCUFCs who need to recertify during 2026 who enroll through the ICUF Enhanced FiCEP program can purchase the recertification book (PDF) at a discounted price of \$240 (*regularly \$300*). The recertification eSchool is included in the training bundle from America's Credit Unions. Send an email to Melanie Murphy to register for the recertification program.

Questions?

Contact Melanie Murphy

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Scholarships are available from the ICU Foundation