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## **2009 CSA Candidate Handbook**

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SCSA Certification Council  
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## Earning the CSA Designation at a Glance

1. Review all of the information in this Candidate Handbook
2. Develop a plan to meet all of the CSA designation eligibility requirements
3. Prepare for the examination either through the SCSA course or through other avenues of education/experience listed in the eligibility requirements
4. Pass the CSA examination

## About the CSA Certification Program

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### *The CSA Designation*

The Certified Senior Advisor (CSA)<sup>®</sup> certification program is designed to recognize professionals who work often or almost exclusively with seniors by evaluating their ability to:

- Identify seniors' needs and issues accurately
- Understand how seniors' values and motivations affect their choices
- Communicate and respond appropriately, effectively, and compassionately to seniors
- Function as a resource for seniors to turn to for help with their concerns and problems

Attention to seniors, and their needs, has never been more important than it is now as a result of a majority of the population getting older and living longer. Professionals who become CSAs recognize this and know that longer lives require better advice and new approaches to aging. They want to know as much as possible about how to serve seniors and make a positive difference in their lives. CSAs understand that getting older is an individual experience – a time to be savored, not feared.

CSAs may use the credential to establish credibility with seniors, identify seniors' needs and issues more accurately, understand how seniors' values and motivations affect their choices, communicate and respond to seniors more appropriately, effectively, and compassionately, and to act as a resource for seniors to turn to for help with their concerns and problems.

Effective January 1, 2008 all CSAs are required to use the following disclosure statement:

*Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. Know what those licenses, credentials and education signify. The CSA designation alone does not imply expertise in financial, health or social matters. For details, visit [www.csa.us](http://www.csa.us).*

*The CSA certification program puts people ahead of products.*

*CSAs are expected to understand the entirety of the experience of aging, because only by understanding seniors in that entirety can professionals add significant and lasting benefits to the seniors they serve.*

### ***The SCSA Certification Council***

The Certification Council is a separately functioning department of Society of Certified Senior Advisors® (SCSA), as established in the SCSA Bylaws, to operate and oversee the CSA certification program.

The Certification Council operates independently to establish and uphold high standards of competence for CSAs, to evaluate CSAs against those standards, and to increase the public safety of the senior population through the use of the credential. SCSA is committed to providing the Certification Council with sufficient financial resources to fulfill its mission.

The purpose of the SCSA Certification Council is to:

1. Establish, evaluate and implement requirements for certification and recertification for those who hold the CSA designation
2. Establish, evaluate and publish standards and policies and procedures for the development, maintenance, administration, and scoring of the CSA certification program
3. Uphold the mission of the CSA certification to address the health, social, and financial issues of aging
4. Refer any complaints it receives that may concern CSA conduct that is harmful to the public or inappropriate to the discipline (for example, incompetence, unethical behavior or physical/cognitive impairment affecting performance) to the CSA Board of Standards, the independent, nonprofit entity charged with enforcing the *CSA Code of Professional Responsibility*
5. Oversee the administration of the certification program to include oversight of certification program personnel, policy implementation and administrative procedures
6. Acquire, develop, disseminate, and preserve data and other valuable information relative to the functions and accomplishments of the Certification Council

### **Eligibility Requirements**

All applicants for the CSA designation must meet these requirements:

1. Complete the SCSA Information Profile and Disclosure Questionnaire (the Information Profile includes the education/experience requirements that are listed in item 5 below, to which applicants must legally attest with their signature).
2. Pass a background check.
3. Complete *The CSA's Role, Rules and Responsibilities (CSA Code of Professional Responsibility)* online module and sign the *CSA Code of Professional Responsibility* and SCSA Membership Rules.

#### ***Eligibility at a Glance:***

- ***Information Profile***
- ***Disclosure Questionnaire***
- ***Background check***
- ***CSA Code of Professional Responsibility online module***
- ***Education / experience requirements***
- ***Examination***

4. Pass the CSA examination.
5. All applicants must meet **one** of following education/experience options (before or after passing the CSA examination) to become designated:
  - **A combination of education and experience working with seniors:** Completion of the SCSA educational course or its equivalent (*see definition below*) **and** one year of paid work experience or 50 hours of volunteer experience within the last three years.  
OR
  - **Experience working with seniors:** Two years of paid work experience **or** 100 hours of volunteer experience (within the last three years).  
OR
  - **Education related to seniors:** Completion of a certificate or degree program, in a field related to working with seniors, from an accredited college or university (*see below*).

Requirements do not have to be met in any specific order. However, once the exam has been passed, the candidate must meet all other eligibility requirements within a two-year period. Depending on the amount of time that has elapsed since the candidate submitted a signed Disclosure Questionnaire and a background check was performed, SCSA reserves the right to require candidates to legally attest that the information on the Disclosure Questionnaire is still complete and accurate, and to conduct a new background check and assess an additional administrative fee. Candidates who do not meet all of the eligibility requirements within the two-year period must re-pass the test. SCSA reserves the right to require these candidates to submit a new Information Profile and Disclosure Questionnaire, meet all other designation requirements in effect at that time, and pay an additional administrative or educational fee, as applicable.

Individuals who purchase the CSA course (webinar or classroom) must take the exam within 90 days after completing the CSA course. Self-study course students must take the exam within 180 days after the course purchase date. Individuals who do not take the exam prior to the deadline are required to submit an exam deadline extension request and pay an additional missed exam fee of \$85 to receive an extension. A 90 day extension is available to CSA course students (classroom or web) and a 180 day extension is available for self-study students. Applicants may apply for more than one extension if needed. The extension policy applies only to the initial exam and does not apply to any retests (*see Retest policy*). Applicants may appeal the missed exam fee by submitted a written notice to the Certification Manager within 30 days of the missed deadline. The appeal request should include information on the circumstances leading to the missed deadline. The Certification Council will review the applicant's information within 45 days of receipt and written notice of the final decision will be sent to the candidate within 30 days of the review.

The CSA credential will only be awarded to individuals who meet all eligibility requirements – including successfully completing the CSA exam, and who make payment arrangements with SCSA and are notified by SCSA that they are designated.

### **Definitions**

**Work experience:** Any full time, or equivalent, work experience which includes working with a senior population. Examples include nurses that work with senior patients or financial advisors that have senior

clients. 2,080 hours of paid work experience equal one year of work experience (40 hours a week, 52 weeks).

Volunteer experience: Any volunteer experience that involves working directly with seniors. Providing direct care for a senior relative or family member can be included as volunteer experience for up to half of the requirement. Volunteer experience must be within the last three years.

Certificate or degree program: Certificates or degrees must be awarded by an accredited college or university. The field of study can vary, but must be related to seniors. Gerontology programs meet the requirement. Other areas of study including psychology, sociology, nursing, social work, ministry, health sciences, and nursing home administration are also acceptable. Additional areas of study may be accepted if the applicant can document that the program included course work applicable to seniors.

Training/educational program: Any self-study or classroom training/educational program designed to teach individuals how to work with and serve the needs of seniors. Courses that primarily focus on sales and/or marketing techniques are not acceptable.

Training/education that is equivalent to the SCSA educational course: Any self-study or classroom training/educational program that addresses the same or similar objectives and instructional content. Applicants will be asked to provide SCSA documentation that verifies the equivalency. This documentation is subject to review and approval by the SCSA Certification Manager and, as needed, by the Certification Council.

### **Eligibility Appeals**

Candidates who are notified by SCSA that they do not meet the eligibility requirements may appeal this decision. The candidate may send a written notice of appeal to the SCSA Certification Manager within 30 days of receipt of the eligibility decision.

The Certification Council will review the candidate's information and will make a final decision regarding eligibility. No new or additional information may be submitted with the appeal request. The eligibility appeal will be reviewed within 45 days of receipt and written notice of the final decision will be sent to the candidate within 30 days of the review.

### **Scheduling the Exam**

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#### **Application**

The examination application forms—the Information Profile and the Disclosure Questionnaire—are included in the Candidate Handbook and are available on SCSA's web site at [www.csa.us](http://www.csa.us). Candidates may also request a copy by contacting SCSA at 1-800-653-1785 or [society@csa.us](mailto:society@csa.us).

Applications will be reviewed for completeness and compliance with eligibility requirements. Incomplete applications will not be accepted for designation. Applications will be accepted on an ongoing basis. An ongoing audit will be conducted to verify applicants' education/experience qualifications.

Electronic signatures will be accepted on the application -- the Information Profile and Disclosure Questionnaire. In compliance with federal "E-SIGN" legislation, SCSA will securely store all online applications, renewal and recertification applications.

### **Scheduling**

All candidates will be notified via email once their application for the CSA certification program has been processed and approved by SCSA. The email will include detailed directions for how to access the required online module, *The CSA's Role, Rules and Responsibilities (CSA Code of Professional Responsibility)*, and sign the *CSA Code of Professional Responsibility* and SCSA Membership Rules.

Self-study (and Exam Only) candidates will receive an email from SCSA with detailed instructions for scheduling a CBT exam online at an Iso-Quality Training (IQT) test center. Only approved candidates will be allowed to register for computer-based testing. IQT will have the list of eligible candidates from SCSA. Registered CBT candidates receive immediate registration confirmation. Candidates are able to reschedule appointments within 72 hours notice online. Otherwise, candidates can use IQT's toll free number to reschedule their CBT appointment.

Candidates who have elected to take the paper exam on-site following the SCSA educational course will receive a confirmation letter from SCSA with detailed instructions for taking the course and exam. The proctor will have the list of eligible students. Only approved candidates will be allowed to test on-site.

All candidates must present a photo ID and other required verification. IQT will have the list of requirements for both CBT and paper exams. IQT operates the international CBT testing network for Schroeder Measurement Technologies (SMT), SCSA's testing company that provides psychometric test services for the CSA exam.

Individuals who purchase the CSA course (webinar or classroom) must take the exam within 90 days after completing the CSA course. Self-study course students must take the exam within 180 days after the course purchase date. Individuals who do not take the exam prior to the deadline are required to pay an additional missed exam fee of \$85.

### **Preparing for the Exam**

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The CSA exam is a 150-question, multiple-choice, closed book examination that is proctored. Applicants have 3 hours to complete the exam.

The CSA exam was developed as the result of a rigorous exam development process. SCSA contracted with Schroeder Measurement Technologies (SMT), a testing service company with extensive expertise in the development of certification examinations. Working with SMT, SCSA and the Certification Council developed a reliable, valid, certification exam. To validate the exam, SMT worked with the Certification Council, SCSA staff, and a committee of CSA Subject Matter Experts (SMEs) to design and conduct a job analysis study. That analysis resulted in the development of a standardized examination outline developed by CSA SMEs. CSA SMEs were also utilized to write, review, edit and approve examination questions with SMT's guidance.

Candidates for the CSA designation are encouraged to prepare for the exam. SCSA offers an optional educational course designed to prepare individuals to pass the examination. Alternatively, candidates may choose other professional courses, college/university courses or self-study methods to prepare for the exam. This Candidate Handbook includes the CSA Exam Outline which should be reviewed in preparation for the exam. A list of suggested reference materials is also included.

### **Suggested Reading**

The CSA designation represents knowledge about seniors and the health, financial and social aspects of aging that is available from a wide range of sources, some of which are listed below. These include the

SCSA textbook, *Working with Seniors: Health, Financial and Social Issues*, which is the foundation of the optional CSA course that prepares candidates for the CSA exam.

### Books

*Aging and the Life Course – An Introduction to Social Gerontology*, Second Edition, Quadagno, Jill, McGraw Hill Higher Education, NY: 2002

*Aging in Stride*, Himes, Christine; Oettinger, Elizabeth N.; Kenny, Dennis E., Caresource Healthcare Communications, Inc., Seattle, WA: 2004

*Eldercare 911: The Caregiver's Complete Handbook for Making Decisions*, Beerman, Susan and Rappaport-Musson, Judith, Prometheus Books, NY: 2002

The Eldercare 911 Question and Answer Book, Beerman, Susan and Rappaport-Musson, Judith, Prometheus Books, NY: 2005

*How to Say It to Seniors: Closing the Communication Gap with Our Elders*, Solie, David, Prentice Hall Press, 2004; "Chapter 5: The Communication Habits of the Elderly"

*Successful Aging*, Rowe, John W. and Kahn, Robert L., Pantheon Books, NY: 1998

*Working with Seniors: Health, Financial, and Social Issues*, Society of Certified Senior Advisors, Denver, CO: 2005

### Websites

<http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.shtm>: *Facts for Consumers, ID Theft: What It's All About*, Federal Trade Commission, 2008.

<http://www.sec.gov/investor/pubs/roadmap.htm>: *Get the Facts: The SEC's Roadmap to Saving and Investing*, U.S. Securities and Exchange Commission, 2007

<http://www.cms.hhs.gov/MedicaidGenInfo/downloads/MedicaidAtAGlance2005.pdf>: *Medicaid At-a-Glance 2005*, Center for Medicaid and State Operations, Centers for Medicare & Medicaid Services, U.S. Department of Health and Human Services

<http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>: *Medicare & You 2008*, Centers for Medicare & Medicaid Services, U.S. Department of Health and Human Services

### Questions and Answers about the Suggested Reading List

Q: Should I read all the resources on this list to prepare for the CSA exam?

A: This is not a required reading list. The important topics that candidates should study to successfully prepare for the CSA exam are listed in the Exam Outline (see below).

Candidates should decide what they want to read and study based on their current experience and knowledge about seniors and aging (see the "Education / Experience" requirement to designate), and how much research they want to do on their own.

Q: What does the CSA exam cover?

A: The CSA exam covers these five areas:

- Social Aspects of Aging (25% of the exam)
- Health Aspects of Aging: Physical and Mental (25% of the exam)
- Financial and Legal Aspects of Aging (20% of the exam)

- Government Assistance for Seniors (10% of the exam)
- Understanding and Communicating with Seniors (20% of the exam)

See the Exam Outline below for details in each of these five areas.

There are 150 questions in the CSA exam. Candidates have up to three hours to complete all the questions. The exam is closed book and proctored.

Q: I want to take the CSA Exam Only. Can I purchase the CSA textbook?

A: Yes. Candidates may purchase the textbook and any other CSA course materials as individual items. Prices are listed at SCSA's website: [www.csa.us](http://www.csa.us); click on "Options and Fees" in the navigation bar.

### **Exam Outline**

#### **I. Social Aspects of Aging (25%)**

- A. Aging demographics
- B. Trends in aging
  - 1. Changes in family patterns and structures
  - 2. Changing nature of retirement
  - 3. Increased Life-span
  - 4. Cultural and Global
- C. Aging and Society
  - 1. Gerontology and geriatrics
  - 2. Ways people age
    - i. Chronological
    - ii. Functional
    - iii. Subjective
    - iv. Social roles
    - v. Generations
    - vi. Cohorts
    - vii. Life stages
  - 3. Retirement
  - 4. Ageism
    - i. Stereotyping
    - ii. Patronizing
    - iii. Discrimination
  - 5. Life as a widowed person
- D. Elder crime and abuse
  - 1. Physical
  - 2. Financial
  - 3. Emotional
- E. Family and Community Support
  - 1. Changes in family structure
  - 2. Interdependence, intimacy and belonging
  - 3. Types of supporting relationships
  - 4. Effects of marriage, divorce, remarriage and partner relationships
  - 5. Caregivers and Caregiving
    - i. Demographics and trends

- ii. Caregiver stress
- iii. Caregiver support
- 6. Housing
  - i. Options and choices
  - ii. Stay at home or relocate
    - a. Financial and emotional impact
    - b. Housing adaptation strategies, including technologies
- 7. Home and Community-Based Services
  - i. Resource Information and referral
  - ii. Transportation
  - iii. Meal programs
  - iv. Care management
  - v. Visitor/companion
  - vi. Telephone reassurance
  - vii. In-home care
  - viii. Hospice
  - ix. Senior centers
  - x. Adult day care
  - xi. Legal
  - xii. Adult Protective Services

## **II. Health Aspects of Aging: Physical and Mental (25%)**

### **A. Physical Health**

- 1. Difference between life expectancy and life span
- 2. Difference between aging and disease
- 3. Nutrition, Fitness, and Health affect on longevity
  - i. Healthy eating challenges for seniors (e.g., Tufts Food Pyramid for Seniors)
  - ii. Exercise
  - iii. Ongoing medical evaluation
  - iv. Smoking
  - v. Substance abuse
  - vi. Activity and community involvement
- 4. Chronic Illness in Seniors
  - i. Most common conditions
  - ii. Impact on individual and family
  - iii. Symptoms and treatments
    - a. Heart Disease
    - b. Diabetes
    - c. Stroke
    - d. Arthritis
    - e. Osteoporosis
    - f. Cancer
  - iv. Pain management
  - v. Medication interactions

### **B. Mental Health**

- 1. Normal Cognitive changes
- 2. Mild Cognitive impairment

3. Methods for sustaining/improving mental health
4. Mental disorders (e.g., depression, anxiety and personality disorders)
5. Dementia
  - i. Causes
  - ii. Diagnoses
  - iii. Treatments
  - iv. Care
  - v. Legal issues
6. Grief and Loss
  - i. Types of loss (e.g., spouse, home, pet and job)
  - ii. Characteristics of grief
  - iii. Stages of grief

### **III. Financial and Legal Aspects of Aging (20%)**

- A. Financial Goals
  1. Lifestyle Choices
  2. Self-sufficiency and Independence
  3. Financial Security for self and family
- B. Estate Planning and distribution of assets
  1. Beneficiaries
  2. Wills and Trusts
  3. Retirement Plans
    - i. Qualified
    - ii. Non-qualified
  4. Taxation
  5. Charitable Giving
- C. Financial Challenges and Choices for Seniors
  1. Strategies for different income and asset levels
  2. Effects of greater longevity
  3. Retirement Savings
  4. Retirement Income Needs Analysis
  5. Financial Plan and asset management
    - i. Accumulation
    - ii. Distribution
  6. Sources of retirement income
    - i. Qualified retirement plans
    - ii. Stocks/Bonds
    - iii. Annuities
    - iv. Reverse mortgages
    - v. Employment
  7. Risk Management (e.g., property, health and life)
    - i. Insurance
    - ii. Self-insurance
  8. Taxation
  9. Investment Pitfalls for Seniors
- D. Long-Term Care (LTC)
  1. Definition of LTC service

2. Need for LTC services
  3. Types of services
  4. Funding
    - i. Insurance
    - ii. Self-funding
    - iii. Social programs
- E. Funeral Planning
1. Choices
  2. Costs
  3. Funding
  4. Consumer protections
- F. Legal
1. End-of-Life planning
    - i. Advance directives
      - a. Power of Attorney
      - b. Wills and Trusts
      - c. Medical Directives
    - ii. Personal information and inventories
  2. Health Information Portability and Accessibility Act
  3. Guardianship and Conservatorship
  4. Informed consent/ disclosure

#### **IV Government Assistance for Seniors (10%)**

- A. Medicare
  1. Funding
  2. Eligibility
  3. Enrollment
  4. Medicare (i.e., Parts A, B, C and D)
    - i. Coverage
    - ii. Limitations and exclusions
    - iii. Appeals
  5. Medicare Supplemental (Medigap) Insurance
- B. Medicaid
  1. Difference between Medicare and Medicaid
  2. Eligibility
  3. Types of Services
  4. Medicaid Planning
- C. Other assistance (e.g., Veterans programs)
- D. Social Security and Supplemental Security Income
  1. Beneficiaries
  2. Eligibility
  3. Enrollment
  4. Benefits
    - i. Reduced
    - ii. Full
    - iii. Delayed
  5. Taxation of SS benefits

- V. Understanding and Communicating with Seniors (20%)**
  - A. Individual differences and commonalities among seniors
  - B. Myths of Aging (Stereotypes)
  - C. Key developmental tasks
  - D. Aging attitudes
    - i. Denial
    - ii. Adaptation
    - iii. Irrelevance
    - iv. Affirmation
  - E. Sense of purpose
  - F. Spirituality and aging
  - G. Fears/concerns
  - H. Major life changes
  - I. Age appropriate communication
  - J. Professional Responsibilities
    - i. *CSA Code of Professional Responsibility*
    - ii. The CSA Disclosure Statement
    - iii. The CSA Mission Statement

### Taking the Exam

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The CSA exam may be taken at an IQT testing center or on-site following an optional SCSA educational course. Regardless of examination location, all CSA candidates must have prior authorization from SCSA to take the exam and present a valid photo ID to the exam proctor, as well as meet all other test security requirements at the exam location.

Additional details on taking the examination are provided to candidates in the email (CBT exams) or confirmation letter (on-site classroom exams) they receive from SCSA once their application is approved. Candidates who choose to take the exam at an IQT testing center must register online for their exam; they are instructed to print out their IQT admission letter and bring it with them to their test site. On-site candidates take a paper exam that is administered by proctors. In both cases, the exam is closed book.

SCSA provides IQT with a list of eligible CBT candidates on a regular basis. At the on-site testing locations following the optional SCSA course, SCSA provides the proctors with a list of eligible candidates.

### After the Exam

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#### **Examination Results**

Candidates who test at an IQT test center will be provided with a printed report of their results at the completion of their exam. Classroom candidates will receive their exam results via e-mail within 12 business days after their exam date. An additional copy of the test results may be requested by the candidate by contacting the testing company, SMT. Scores will not be released via phone or fax. Scores will be released by email only to the candidate at the email address of record. If the candidate does not have a current email address, SMT will mail a letter to the candidate with his/her test results at the street address of record.

Candidates who failed the exam will be provided a diagnostic analysis of their relative strengths and weaknesses by content area, along with their exam results.

Candidates who have successfully passed the exam will be notified of their designation status by their SCSA Educational Representative. Those who have passed the exam and met all other eligibility requirements will receive a New Member Kit that includes a CSA certificate, a formal press release announcing the new designation, the CSA Disclosure Statement, camera-ready logo art for business communications, and other business and communication items. The individual may then use the CSA initials after their name, and use the CSA mark as allowed by the *CSA Code of Professional Responsibility* and the SCSA Membership Rules.

### **Disputed Results**

Individuals who believe their examination scores were improperly recorded or their examinations were graded inaccurately may request that their examination be re-scored electronically or by hand. Re-scored results are final. SCSA will charge a fee to cover the administrative costs of re-scoring an exam.

### **Retests**

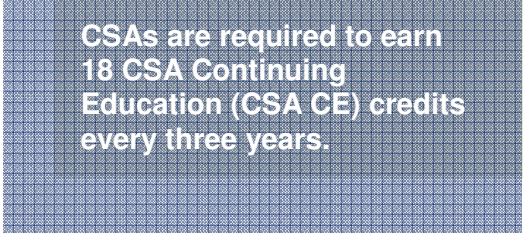
Candidates who fail the exam may schedule a retest by contacting SCSA. Candidates must wait at least 6 weeks before re-testing. Candidates who fail the exam are limited to 2 retests (for a total of three test sessions). Re-tests must be completed within 6 months of the initial test date. Re-tests are taken at an IQT testing center. SCSA will provide candidates with retest instructions by email. There is an additional testing fee for each retest.

Candidates who fail the exam three times may retest again after a 12-month waiting period (from the final exam attempt). Candidates must re-apply and meet the eligibility requirements in effect at the time of the retest following the waiting period.

### **CSA Code of Professional Responsibility**

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SCSA created the *CSA Code of Professional Responsibility* (Code) to provide ethical standards and rules of conduct for all persons who use the CSA designation. The CSA Board of Standards (BOS) is an independent, nonprofit corporation established to investigate formal complaints lodged against CSAs for alleged violations of the Code. The BOS reviews all complaint cases and disciplines CSAs when appropriate.



**CSAs are required to earn 18 CSA Continuing Education (CSA CE) credits every three years.**

The CSA BOS operates independently from SCSA and the SCSA Certification Council.

The *CSA Code of Professional Responsibility*, which includes the SCSA Membership Rules and the process for appealing a BOS decision, is available on the SCSA web site or by contacting SCSA.

### **Maintaining Certification**

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The CSA credential will only be awarded to individuals who meet all eligibility requirements, including the successful completion of the CSA exam. Certification is awarded for a period of one year. Renewal is required annually, with recertification required every three years.

The Certification Council has determined, after considering the scope of issues facing seniors and the frequency at which information is updated and expanded, that CSAs should recertify every three years.

### Annual Renewal

CSAs must renew their credential every year after their first year in order to continue using the CSA designation and marks. To do this, the CSA must:

1. Complete, sign, and return the annual renewal form, which includes mandatory disclosure information.
2. Affirm that he/she has met any applicable CSA CE requirements for the recertification period (compliance with CE requirements must be documented every 3 years).
3. Pay the annual renewal fee.

A CSA who is under suspension may not renew his or her membership until such suspension has been lifted. *See the reinstatement and redesignation policies below for instructions on renewal following suspension.*

SCSA may:

- Investigate “affirmative answers” given on the renewal form disclosure. SCSA is empowered to investigate “yes” disclosure answers on renewal forms in order to clarify or amplify the CSA’s explanation of the affirmative answer(s). Depending on the nature of the affirmative answer, SCSA may ask the renewing CSA to provide additional information, and/or it may decide to research the matter on its own.
- Require sufficient explanations for affirmative answers. In certain cases when SCSA deems an explanation of an affirmative answer incomplete, it reserves the right to require the CSA in question to provide further explanatory information. Depending on the nature of the affirmative disclosure, this additional information might include the following: dates, locations, case numbers, case status, involved parties, summaries of charges and rebuttals, summaries of settlements or other judgments, copies of documents.
- Refer any possible disciplinary issues or possible violations of the *CSA Code of Professional Responsibility* to the SCSA Board of Standards for appropriate action.
- At the Council’s request provide a report or other description of affirmative answers received on applications.
- Randomly review a sample of renewal applications for accuracy.

The CSA recertification process was developed to ensure the continuing commitment of CSAs to the credential and to ensure that CSAs’ continued competence is enhanced by the process. Recertification is a vital part of the CSA certification program and it is designed to ensure that CSAs increase and expand their knowledge of the financial, health, and social issues facing seniors.

### Recertification

CSAs are required to earn 18 CSA Continuing Education (CSA CE) credits every three years. This includes required completion of the *CSA Code of Professional Responsibility* online module. To ensure that the recertification process contributes to the professional development of CSAs across a variety of issues, CSA CE credits must meet the following guidelines:

1. Ethics:

- a. Completion of the *The CSA's Role, Rules, and Responsibilities* online module is required for all CSAs during each 3- year recertification cycle. Three CE units will be earned for completion of this required module, which covers the *CSA Code of Professional Responsibility* and SCSA Membership Rules. CSAs are not allowed to substitute other ethics courses by other providers for this requirement.
- b. The Certification Council places a special value and focus on the importance of ethics in working effectively with seniors and encourages CSAs to seek out CE courses related to ethics. Because of the Council's strong belief in the value of continuing exposure to ethical concepts and principles, CSAs may repeat any SCSA ethics course offerings for CE credit. Ethics courses may not be repeated within the same 3-year recertification cycle.

2. Volunteering:

- a. 1 hour of CSA CE credit may be earned for each 1 hour of volunteering for seniors. The maximum number of allowable CE credits earned by volunteering is 9.

3. Topic Areas:

- a. All CSA CE course topics must be directly related to seniors and/or ethical issues.
- b. Topic areas may include ethics; financial, health or social issues related to aging; spirituality and aging; general aging issues; death and dying, etc.
- c. Sales and marketing topics are not acceptable.

4. Acceptable Courses and Course Providers:

- a. CE courses, seminars or workshops on ethics topics or topics directly related to seniors and approved or offered by a national trade, industry, licensing or regulatory association.
- b. CE courses, seminars or workshops on ethics topics or topics directly related to seniors and approved or offered by an agency or organization such as the CFP Board (Certified Financial Planner Board of Standards), NASBA (National Association of State Boards of Accountancy), NASD (National Association of Securities Dealers), NASAA (North American Securities Administrators Association), NAB (National Association of Boards of Examiners of Nursing Home Administrators), SEC (U.S. Securities Exchange Commission), The American College, NAIFA (National Association of Insurance Financial Advisors), etc.
- c. State-approved insurance and other professional CE courses on ethics topics or topics directly related to seniors
- d. CE courses, seminars or workshops approved or offered by accredited universities and colleges on topics directly related to ethics and/or seniors
- e. WebCE courses on ethics and/or topics directly related to seniors
- f. SCSA's ethics courses (optional):
  - *The Critical Issues in Aging* series (three courses): 3 CSA CE credits per course; total of 9
  - *Senior Market Sales Ethics*; 6 CSA CE credits
  - *Maximizing Integrity in Decisions with Seniors*; 6 CSA CE credits

- *Effective and Ethical Communication with Seniors*; 6 CSA CE credits
5. Audit the SCSA Educational Course:
    - a. 15 CSA CE credits may be earned by auditing the SCSA course if it has been more than 12 months since the individual earned the CSA designation. This does not exempt CSAs from the required *CSA Code of Professional Responsibility* module during each e-year recertification cycle (3 CSA CE ethics credits).
    - b. CSAs may audit the one-day Fast Start orientation to the self-study version of the SCSA course for 6 CSA CE credits.
  6. Professional Conferences:
    - a. Participation in a professional conference that provides CE, and that covers topics directly related to seniors, and is sponsored by the American Society on Aging (ASA); the National Council on Aging (NCOA); a national, state, regional, industry, trade, licensing or regulatory association; or an agency or organization including, but not limited to, the Certified Financial Planner Board of Standards (CFP), National Association of State Boards of Accountancy (NASBA), National Association of Securities Dealers (NASD), North American Securities Administrators Association (NASAA), National Association of Insurance and Financial Advisors (NAIFA), Society of Financial Service Professionals (SFSP), LOMA (Life Office Management Association), LIMRA (Life Insurance Management and Resource Association); and federal and state departments of professional regulation.
    - b. 1 day of participation in a professional conference will earn 6 CSA CE credits; 2 (or more) days of participation in a professional conference will earn 12 CSA CE credits.
    - c. Attendance at the CSA International Summit also qualifies for 12 CSA CE credits.
  7. Group Presentations:
    - a. 1 CSA CE credit may be earned for each presentation to a different audience directly related to senior's issues.
    - b. Presentations of SCSA's *Nine Tips for Seniors to Avoid Financial Abuse*. Additional SCSA presentations may also be acceptable.
    - c. Other presentations directly related to working with seniors (such as aging, women and aging, or death and dying) may be submitted to the SCSA Certification Council for pre-approval for CSA CE credits. Visit the SCSA web site to download the pre-approval form or contact Janice Moore, SCSA Certification Manager, at JaniceM@csa.us.
    - d. The maximum number of allowable CSA CE credits for group presentations is 6.
  8. SCSA Faculty:
    - a. 2 CSA CE credits for each 50-minute hour of course instruction may be earned by faculty who teach the SCSA education course.
    - b. The maximum number of allowable CSA CE credits for teaching the SCSA education course is 10.
  9. CSA Journal:
    - a. 1 CSA CE credit for writing an article that is published in the CSA Journal.

**Summary of Recertification Requirements**

<b>Ways to Earn CSA CE</b>	<b>Minimum Required Hours</b>	<b>Maximum Hours Allowed</b>	<b>Comments</b>
Ethics	3*	n/a	* All CSAs are required to complete the <i>CSA Code of Professional Responsibility</i> online module during each three-year recertification cycle.
Volunteering for seniors	n/a	9	1 hour of CSA CE credit may be earned for each 1 hour of volunteering for seniors.
CE Courses	n/a	n/a	SCSA online ethics courses (optional): <ul style="list-style-type: none"> <li>• <i>Senior Market Sales Ethics</i>, 6 credits</li> <li>• <i>Maximizing Integrity in Decisions with Seniors</i>, 6 credits</li> <li>• <i>Effective and Ethical Communication with Seniors</i>, 6 credits</li> <li>• <i>SCSA's Critical Issues in Aging series</i>, three courses, 3 credits each; total 9</li> </ul> <p>A CE course, seminar or workshop that covers ethics or a topic directly related to working with seniors from selected providers approved by SCSA (6 credits each). Sales and marketing topics are not acceptable.</p>
Audit the SCSA Classroom Course	n/a	n/a	<ul style="list-style-type: none"> <li>• 15 CSA CE credits may be earned by auditing the SCSA classroom course if it has been more than 12 months since the individual earned the CSA designation.</li> <li>• CSAs may audit the one-day Fast Start orientation to the self-study version of the SCSA course for 6 CSA CE credits.</li> </ul>
Professional Conferences	n/a	n/a	1 day of participation in a professional conference from selected sponsors that provides CE and covers topics directly related to seniors earns 6 CSA CE credits. Two (or more) days of participation in this type of professional conference earns 12 CSA CE credits. <p>Attendance at the CSA International Summit qualifies for 12 CSA CE credits.</p>
Group Presentations	n/a	6	1 CSA CE credit for each presentation to a different audience. Includes presentations of SCSA's <i>Nine Tips for Seniors to Avoid Financial Abuse</i> .

			Other presentations should be submitted to the Certification Council for pre-approval. Turnaround time from the date the request is received is 7-14 calendar days. Visit the SCSA web site to download the pre-approval request form or contact Janice Moore, SCSA Certification Manager, at JaniceM@csa.us.
SCSA Faculty	n/a	10	2 CSA CE credits for each 50-minute hour of SCSA course instruction, up to a maximum of 10.
CSA Journal	n/a	n/a	1 CSA CE credit for writing an article published in the CSA Journal.

### **Verification of Compliance**

A random audit is conducted every year of CSAs (who fall into the applicable 3-year period) to verify that they are meeting the CSA CE recertification requirement. The purpose of the audit is to maintain the integrity and credibility of the CSA CE process and the CSA designation.

## **Policies**

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### **Accommodations**

The Certification Council will evaluate requests for accommodation in testing procedures, due to a permanent or temporary disability, on a case-by-case basis. A written request from the candidate and recent (within last three years) medical documentation will be required at least 30 business days prior to the test date.

Written requests for special accommodations in testing due to a physical or mental condition must be evaluated by the Certification Council. Requests must be received at least 30 business days prior to the test. Candidates should go to [www.csa.us](http://www.csa.us), "Become a CSA," and click on "Special Accommodations," under "Overview: CSA Certification Program and Exam" in the left navigation bar for a copy of the accommodations policy.

### **Cancellations and Refunds**

*CSA Course and Exam Package and CSA Course Only:* SCSA will refund the amount of tuition, less a cancellation fee of \$85, when all course materials are returned within 30 days of the purchase date. *CSA Exam Only:* No refunds are available. *CSA course materials purchased separately:* No refunds are available. Call SCSA at 1-800-653-1785 for more information.

### **Confidentiality**

All information provided to SCSA during the examination application and designation process is considered confidential and will not be disclosed unless required by law.

### **Directory of Certificants and Verification**

SCSA will verify the name of a CSA and that a CSA is a member of SCSA in good standing at the request of any member of the public. Anyone may verify a CSA's credential by contacting SCSA at 1-800-653-

1785 or e-mail: Society@csa.us, or by using the online CSA Verifier at <http://www.csa.us/CSAVerifier.aspx>. The online CSA Verifier allows any member of the public to find out if the professional they are considering is a CSA and a member of SCSA in good standing, and/or to locate a CSA in their area (inserting the name of the city and state into the CSA Verifier produces a directory list of CSAs in that area).

No information deemed to be confidential will be disclosed when verifying an individual's certification status.

CSAs' names and membership in good standing are considered public information. Use of CSA member information for solicitation purposes by businesses or individuals is strictly prohibited by SCSA.

### ***Reinstatement (Expiration of Less Than One Year)***

A CSA whose designation has expired for less than a year can reinstate his or her CSA credential. CSAs who wish to reinstate must do the following:

- Complete, sign, and return to SCSA the reinstatement form, which includes mandatory disclosure information
- Pay the reinstatement fee
- CSAs who qualify for reinstatement are not required to re-take the exam. After SCSA approves the application for reinstatement, the CSA will be sent a new certificate with a new designation date. Future renewals will be based on this date.

### ***Redesignation (Expiration of One Year or More)***

A CSA whose designation has expired for more than a year can redesignate his or her CSA credential. CSAs who wish to redesignate must do the following:

- Complete, sign, and return to SCSA the application form, which includes mandatory disclosure information
- Complete *The CSA's Role, Rules and Responsibilities (CSA Code of Professional Responsibility)* online module and sign the *CSA Code of Professional Responsibility* and SCSA Membership Rules
- Verify that he/she has read and agrees to abide by the SCSA Membership Rules
- Pay the redesignation fee
- Verify that he/she meets all eligibility requirements in effect at the time of application
- Re-take and pass the examination

Note: CSAs who have had their membership lapse and have redesignated must use their "redesignation date" as the date they designated. They may not use their original designation date.

### ***Nondiscrimination***

SCSA and the Certification Council do not discriminate on the basis of race, color, age, gender, national origin, ancestry, religion, disability, sexual orientation or marital status.



Event ID: \_\_\_\_\_

## SCSA Information Profile

### Part A *Please print*

Name: (check one)  Mr.  Ms.

Date \_\_\_\_\_

Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

Company name \_\_\_\_\_

Mailing Address: Street or PO Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Business Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Occupation \_\_\_\_\_

License(s) \_\_\_\_\_

Designations or Certifications \_\_\_\_\_

How did you hear about SCSA? \_\_\_\_\_

\_\_\_\_\_

### Part B

Please enroll me in the: \_\_\_CSA Course/Exam Package \_\_\_CSA Exam only \_\_\_CSA Course only

Must check my calendar before enrolling.

Keep me on the mailing list.

Please send me a **free “Working with Seniors Starter Kit”** with four valuable resources \*

\* *16 Great Things You Can Do for a Senior* – Creative ideas for how you can be more helpful, useful and beneficial to seniors

\* *Nine to Thrive: Nine ways you never thought of for success in the senior market* – Myths and methods of marketing to seniors, including how to make your communication clearer, using age-appropriate approaches and the value of volunteering.

\* *CSA Connections* – Our free monthly e-newsletter gives you advice on working successfully with seniors and insights into developments in the field of aging.

\* *Basics* – Answers to some of the most often-asked questions about Social Security, Medicare, Medicaid, home health care and long-term care insurance.

**Society of Certified Senior Advisors®**

1325 South Colorado Boulevard, B-300 Denver, CO 80222 Toll-free: 800-653-1785 Fax: 303-757-7677

## Part C - Education/Experience Requirements for the CSA Designation

You may choose from two options to earn the CSA designation -- the CSA Course and Exam Package, or the CSA Exam Only.

**Instructions:** Under the option you select, check off *at least one* statement that best matches your education and/or experience qualifications, AND provide details in Sections A and B below, as applicable. You may take the CSA exam before you meet the experience / education requirement. For definitions of the terms below, visit our website at [www.csa.us](http://www.csa.us), "Becoming a CSA," and click on "How Do I Become a CSA?" (CSA Designation Requirements).

**Seniors:** Individuals age 65 and over

### OPTION 1: CSA Course and Exam Package

I have completed:

- 1 year of paid work experience with seniors.
- 50 hours of volunteer work with seniors.

### OPTION 2: CSA Exam Only

I have completed:

- A certificate or degree in a field related to working with seniors from an accredited college or university.
- Training equivalent to the CSA course PLUS 1 year of paid work experience with seniors.
- Training equivalent to the CSA course PLUS 50 hours of volunteer work with seniors.
- 2 years of paid work experience with seniors.
- 100 hours of volunteer work with seniors.

**Note:** If you meet any one of the criteria for Option 2: CSA Exam Only, you also qualify for the CSA Course and Exam Package. You may make your selection for either option on page 3 under Payment Information.

- I have not yet satisfied any of the requirements listed above for either Option 1 or 2, but know that I must do so within two years of passing the exam.**

### Section A: Education or Equivalent Training

Type of degree, certificate, or training equivalent to the CSA Course	Dates	Offered by	City and state	Field related to seniors

### Section B: Work with Seniors -- Paid or Volunteer

Organization Name	Job title or description of volunteer work	Dates	Contact Name and Phone Work: Supervisor Volunteer: Person you reported to

### Section C: Information for Required Background Check

Please provide your Social Security Number for the background check that is required to qualify for the CSA designation:  
Social Security Number: \_\_\_\_\_

# Payment Information

CSA Designation and SCSA Membership	CSA Course Only
<p><b>Option 1: CSA Course and Exam Package</b>  <i>Please select your preferred delivery method:</i></p> <p><b>Classroom</b>  <input type="checkbox"/> \$1,395 Full Payment  <input type="checkbox"/> \$1,430 Installment Plan A *            City _____            Dates _____</p> <p><b>Private Class</b>            City _____            Dates _____  <i>Fees: Please contact your SCSA Account Representative</i></p> <p><b>Fast Start 1-Day Orientation to Self-Study</b>  <input type="checkbox"/> \$1,295 Full Payment  <input type="checkbox"/> \$1,330 Installment Plan C *            City _____            Date _____</p> <p><b>Self-Study</b>  <input type="checkbox"/> \$1,195 Full Payment  <input type="checkbox"/> \$1,230 Installment Plan E *</p> <p><b>Option 2: CSA Exam only</b>  <input type="checkbox"/> \$550            No installment plan.  <i>Course materials are available for purchase with the Exam only option. See <a href="http://www.csa.us">www.csa.us</a> for a price list.</i></p>	<p><i>Please select your preferred delivery method:</i></p> <p><b>Classroom</b>  <input type="checkbox"/> \$955 Full Payment  <input type="checkbox"/> \$990 Installment Plan B *            City _____            Dates _____</p> <p><b>Fast Start 1-Day Orientation to Self-Study</b>  <input type="checkbox"/> \$855 Full Payment  <input type="checkbox"/> \$890 Installment Plan D *            City _____            Date _____</p> <p><b>Self-Study</b>  <input type="checkbox"/> \$755 Full Payment  <input type="checkbox"/> \$790 Installment Plan F *</p> <p><i>Note: There is no exam with the CSA Course Only.</i></p> <hr/> <p><b>Professional CE Credit</b> (available ONLY with the CSA Course and Exam Package)  <input type="checkbox"/> I do not want CE.  <input type="checkbox"/> I want CE. Call me for my CE information.</p>

\* Includes administrative processing fees

## Installment Plans \*\*

All plans require a \$350 down payment, plus 4 monthly payments every 30 days of:

Plan A: \$270	Plan B: \$160	Plan C: \$245	Plan D: \$135	Plan E: \$220	Plan F: \$110
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- Check:** Enclosed is my \$350 down payment check, plus 4 checks postdated every 30 days from the down payment date, and in the correct plan amount.
- Credit/debit card:** I authorize \*\*\* a \$350 down payment charge, plus 30-day installment charges for the plan I selected.

## Full Payment \*\*

- Check                       Credit/debit card: I authorize \*\*\* immediate payment in full by credit card.

\*\* If you are enrolling in a private class, contact your SCSA Account Representative for payment information.

## Credit Card Information

Card Number	Expiration Date	Zip code from your card statement
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\*\*\* Signature (authorizes credit card charges)

Print your name as it appears on card

Date

**Annual Renewal Fee:** The annual \$195 membership fee for the first year is included in the cost of the CSA Course/Exam Package and the Exam Only. (CSAs age 80 and older renew without charge.) **Cancellations:** Amount of tuition paid, less an \$85 cancellation fee, will be refunded if course materials are returned within 30 days of purchase.

**If you are seeking the CSA designation: Complete the Disclosure Questionnaire on the next page.**

# CSA Disclosure Questionnaire

Note that you must attach a detailed **written explanation for any “yes” answers**. Please be advised that SCSA performs background checks.

YES NO

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Have you been accused or convicted of a felony?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Within the last ten years, have you been a defendant or respondent in any criminal action relating to your professional or business conduct, or are you currently named as a party in any such action?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Within the last ten years, have you been a defendant or respondent in a civil action, which includes, but is not limited to, a lawsuit, arbitration, or mediation relating to your professional or business conduct, or are you currently named as a party in any such action? |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Within the last ten years, have you had a license, permit, certificate, registration or membership denied, suspended, revoked or restricted by any governmental, regulatory, or administrative body, or has any such body censured, fined, restricted or reprimanded you?      |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. Has any governmental, regulatory, or administrative body named you as a subject of an investigation or complaint?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. Have you ever been censured, fined, reprimanded, or otherwise disciplined by any professional credentialing organization to which you did or do belong, or has such organization named you as a subject of an investigation or complaint?                                      |

**By my signature below, I affirm that:**

- My answers to questions 1- 6 above are true
- All the information I provided on page 2 is true (education, experience, etc.)
- I understand and agree to the following SCSA Terms of Designation:
  - a) **Permission to use** the mark Certified Senior Advisor (CSA)<sup>®</sup> and related marks is valid for a period of one year from the date of my CSA designation, assuming I remain a member in good standing. If I fail to comply with requirements to renew my membership in SCSA at the end of the first year and annually thereafter, I will immediately cease use of the mark(s) and will not hold myself forth as a CSA. SCSA may publish on its website names of certain individuals who have used the designation in an unauthorized manner.
  - b) **The CSA Board** of Standards (“Board”) has the absolute and unrestricted right to revoke my CSA designation, including any rights I may have to use CSA marks, if it finds that I have failed to comply with the *CSA Code of Professional Responsibility*. The Board authorizes SCSA to publish on its website names of certain individuals for whom the right to carry the CSA designation has been revoked.
  - c) **In consideration of** the designation granted, neither the CSA Board of Standards, nor SCSA, its directors, officers, employees and others acting on its behalf, shall be liable to me for any actions taken or omitted to be taken in any official capacity or in the scope of employment, except to the extent that such actions or omissions constitute willful misconduct or gross negligence, and I hereby release the CSA Board of Standards and SCSA from any liability for such actions or omissions.
  - d) **I will fulfill any** ongoing continuing education required by SCSA. I must complete 18 CSA Continuing Education (CSA CE) hours every three years to renew my membership for the fourth year.
  - e) **SCSA may suspend** or revoke my CSA designation for nonpayment of enrollment or membership renewal fees, or for nonpayment of other purchases from SCSA.
  - f) **I will comply** with all rules and requirements of SCSA. If designated as a CSA, I will comply with all standards and requirements that SCSA may issue from time to time, including usage standards for the Certified Senior Advisor (CSA)<sup>®</sup> designation and all other SCSA proprietary mark(s). I acknowledge that SCSA is not responsible for any usage standards put in place by outside entities.
  - g) **I understand that** SCSA has authority to perform background checks.

Signature

Print Name

Date

**After completing this form in its entirety, please sign, date, and return it with the rest of this application to: Society of Certified Senior Advisors<sup>®</sup> Fax: 303-757-7677**