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## Financial Counselor Code of Ethics and Conduct

### Code of Ethics

CFE certified financial empowerment counselors and coaches shall be guided by the following principles and values:

- Integrity and honesty
  - Engage and conduct oneself in a manner that encourages honesty and ethical conduct among clients, the organization and external parties
  - Disclose any potential conflicts of interests
  - Avoid the appearance of impropriety or self-dealing
- Confidentiality
  - Acquire and disseminate information through ethical and appropriate means
  - Safeguard restricted or confidential information
  - Secure client's informed consent and understanding of need to share before sharing client's restricted or confidential information
- Competence
  - Apply and continuously update knowledge, skills and/or training necessary to assist clients
  - Maintain and facilitate access or referrals to expert and other resources to provide the client with competent guidance in matters beyond the scope of counselor/coach expertise
- Professionalism
  - Exhibit respect and honesty in all dealings with client and others
  - Engage in conduct that exhibits respect for a client's concerns, goals and values; and does not dismiss, disparage or display untrustworthy behavior towards client or others
- Respect
  - Treat everyone with respect and dignity
  - Promote and enforce zero tolerance towards conduct and policies that discriminate based on gender, race, ethnicity, national origin, religion or sexual orientation, socio-economic status or educational attainment; or demonstrate favoritism, or create a hostile environment for clients, co-workers or others