



CSA Certification Handbook

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About the CSA Certification Program

The CSA Certification

The Certified Senior Advisor (CSA)[®] certification program is the leading certification 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.

Earning the CSA certification requires individuals to pass a rigorous exam and to uphold the highest ethical standards for the benefit and protection of the health and welfare of seniors. The goal of the CSA program is to prepare working professionals to adjust to the rapidly changing age demographic by understanding the multiple processes of aging. Typically CSAs have expertise in a professional discipline and have chosen to supplement their existing professional knowledge by earning the CSA certification.

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.

Certified Senior Advisors who present themselves as CSAs are required to give consumers the following written disclosure statement prior to the purchase of a product or service:

“Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with older adults. It is recommended that you verify the validity of any professional's credentials with whom you conduct business and be sure you completely understand what those licenses, credentials and education signify. The CSA certification alone does not imply expertise in financial, health or social matters. For more details visit: www.csa.us.”

The CSA certification

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 benefit to the services they provide for seniors.

Scope of the CSA Certification

Certified Senior Advisors (CSAs) are professionals, who in the course of their practice, apply multi-disciplinary knowledge of the aging process and aging issues to identify the most appropriate options and solutions for seniors' individual needs and best interests to improve their lives.

The CSA Certification Council

The CSA Certification Council is a separately functioning entity established to oversee the CSA certification program.

The CSA 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 CSA designation.

The purpose of the CSA Certification Council is to:

1. Establish and implement policies and procedures that guide certification decisions, including the granting, maintaining, recertifying, expanding and reducing the scope of the certification, and suspending or withdrawing the certification
2. Review and impose sanctions on CSAs found in violation of the *CSA Code of Professional Responsibility*
3. Develop and maintain a valid, reliable, and legally defensible assessment
4. Assure the trust of the public is served through the certification program
5. Acquire, develop, disseminate, and preserve data and other valuable information that informs the CSA Certification Program
6. Represent and include the interests of interested parties and stakeholders affected by the CSA Certification

Eligibility Requirements

All applicants for the CSA certification must meet these requirements:

1. Complete the Candidate Information Profile
2. Complete the Disclosure Questionnaire
3. Pass the CSA examination
4. Pass a background check
5. Complete the CSA Ethics module
6. Complete and submit the signed Certified Senior Advisors Application for Certification, which includes agreeing to the CSA Terms of Awarding and Maintaining Certification.

Candidates have 12 months to complete the CSA certification exam after initial enrollment. Once a candidate has passed the CSA exam, the next step is to complete the CSA Ethics module. Depending on the amount of time that has elapsed between the date a signed Disclosure Questionnaire was submitted, a background check was performed and the date the CSA exam was complete, the CSA Certification Department 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. The CSA credential will only be awarded to individuals who meet all eligibility requirements.

Definitions

Applicant: An individual who has submitted the Application for CSA Certification

Candidate: An individual who meets the eligibility requirements for CSA Certification.

Certified Individual: An individual who has earned and maintained the CSA Certification and is authorized to use the Certified Senior Advisor (CSA)[®] mark.

Eligibility Appeals

Candidates who are denied eligibility may appeal this decision. The candidate may complete the CSA Certification Appeals Form and submit to the CSA Certification Department within 30 days of receipt of the eligibility decision. The form may be emailed to certification@csa.us or sent via mail. The mailing address of the CSA Certification Department is:

720 S. Colorado Boulevard
Suite 750 North
Denver, CO 80246

The Appeals Committee will review the candidate's information and will make a final decision regarding eligibility. The eligibility appeal will be reviewed within 45 days of receipt of the request for appeal and written notice of the final decision will be sent to the candidate within 30 days of the review.

The appeals form is attached in Appendix D.

Application

The application for CSA certification is included in this *CSA Certification Handbook* (Appendix A) and is available on SCSA's web site at www.csa.us. Candidates may also request a copy by contacting the CSA Certification Department at certification@csa.us or 1-800-653-1785.

Applications will be reviewed for completeness and compliance with eligibility requirements. Incomplete applications will not be accepted.

Electronic signatures will be accepted on the application. In compliance with federal "E-SIGN" legislation, the CSA Certification Department will securely store all online applications, renewal and recertification applications.

All candidates will be notified via email once their application for the CSA certification program has been processed and approved. The email will include detailed directions for how to register for the CSA examination.

Preparing for the Examination

The CSA examination is a 150-question, multiple-choice examination that is comprised of 135 scored items, and 15 unscored pretest items. Candidates are allowed 3 hours to complete the CSA examination.

The CSA examination was developed as the result of a rigorous development process. Working with experts in the development of certification examinations, CSA and the Certification Council have developed a reliable and valid certification examination. To validate the examination, measurement specialists worked with the Certification Council, CSA 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 content outline developed by CSA SMEs. CSA SMEs were also called upon to write, review, edit, and approve examination questions under the guidance of experts in testing and measurement.

Candidates are encouraged to prepare for the CSA examination. CSA offers an optional educational course to assist candidates in their preparation. Alternatively, candidates may choose other professional courses, college/university courses or self-study methods to prepare for the examination. This *CSA Certification Handbook* includes the CSA examination content outline which should be reviewed in preparation for the examination. A list of suggested reference materials is also included.

Certification Council Position on Training and Education

Please note that the Certification Council does not require applicants to take prescribed training or education programs from any company or organization. The Council does not recommend or endorse any training or education programs as preparation for the certification examination, nor does it accredit or endorse any source of education as a guarantee of success on the CSA certification examination. Certification is awarded solely on the basis of an individual's ability to meet the certification requirements.

Suggested Reading

The CSA certification represents knowledge about seniors and the health, social, financial and legal 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 Older Adults: A Professional's Guide to Contemporary Issues of Aging*, which is the foundation of the optional SCSA course that educates individuals on the core competencies necessary for serving older adults. The CSA Certification Department does not guarantee that the resources it provides, or those of any other entity, will ensure passing the CSA examination. The CSA Certification Department does not require candidates to purchase any of its resources as a condition of qualifying for the examination or awarding the CSA certification.

Books

- Atchley, Robert C., and Amanda S. Barusch. *Social Forces and Aging: An Introduction to Social Gerontology*. New York: Wadsworth Publishing, 2004.
- Bales, Connie W., and Christine S. Ritchie (eds.). *Handbook of Clinical Nutrition and Aging*, 2nd ed. New York: Springer, 2009.
- Bassi, Laurie J., Ed Frauenheim, Dan McMurrer, and Larry Costello. *Good Company: Business Success in the Worthiness Era*. San Francisco: Berrett-Koehler Publishers, 2011.
- Beerman, Susan, and Judith Rappaport-Musson. *Eldercare 911. The Caregiver's Complete Handbook for Making Decisions*. 2nd ed. Amherst, NY: Prometheus Books, 2008. Eldercare Locator. www.eldercare.gov
- Beauchamp, Tom L. and James Childress. *Principles of Biomedical Ethics*, 5th ed. New York: Oxford University Press, 2001.
- Erber, Joan T. *Aging and Older Adulthood*, 3rd edition. Hoboken, NJ: Wiley-Blackwell, 2013.
- The Gerontological Society of America. *Communicating with Older Adults: An Evidence-Based Review of What Really Works*, 2012. www.geron.org
- Hillier, Susan M., and Georgia M. Barrow. *Aging, the Individual, and Society*. 10th ed. Stamford, CT: Cengage Learning, 2014
- Hinrichsen, Gregory A. Interpersonal psychotherapy and psychodynamic psychotherapy. In V. Molinari (vol. ed.), *Specialty Competencies in Geropsychology*. New York: Oxford University Press, 2011.
- Lynn, Joann. *Sick to Death and Not Going to Take It Anymore! Reforming Health Care for the Last Years of Life*. Berkeley, CA: University of California Press, 2004.
- Morgan, Leslie A., and Suzanne Kunkel. *Aging, Society and the Life Course*. 3rd ed. New York: Springer 2007.
- Quadagno, Jill. *Aging and the Life Course: An Introduction to Social Gerontology*. New York: McGraw-Hill, 2013.
- Till, J., and T. Schneider. *Flexible Housing*. New York: Routledge Press, 2007.
- Rowe, John W., and Robert L. Khan, *Successful Aging*. New York: Dell, 1999.
- Working with Older Adults: A Professional's Guide to Contemporary Issues of Aging*, Society of Certified Senior Advisors, Denver, CO: 2015

Websites

<http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>: *Medicare & You 2016*, Centers for Medicare & Medicaid Services, U.S. Department of Health and Human Services

This is not a required reading list. The important topics that candidates should study to successfully prepare for the CSA examination are listed in the examination content outline (see below). Candidates are strongly encouraged to carefully review the examination content outline to identify any topic areas that may require extra review and study.

Candidates should decide what they want to read and study based on their current experience and knowledge about seniors and aging to determine how much preparation is required for each topic area of the examination.

Examination Content

Examination Matrix (effective January 1, 2020)

This exam matrix is provided to illustrate the general distribution of questions and the relative weight or emphasis given to a skill or content area on the examination.

Content Area	Percentage of Examination
Anthropology and Sociology	11.9%
Family and Aging	11.1%
Health and Wellness Aspect	13.3%
Lifestyle Aspects	17.8%
Financial Aspects	18.5%
Eldercare Planning	8.9%
Legal Aspects	5.9%
End-of-Life Planning	5.9%
Ethical Issues	6.7%
Total	100%

The task list below describes the activities which a Certified Senior Advisor® is expected perform on the job. All examination questions are linked to these tasks.

Content Areas		Percentage of Exam
A	Anthropology and Sociology	11.9%
1	Identify trends in aging	
2	Dispel myths/misconceptions about aging	
3	Identify social and cultural issues associated with aging	
B	Family and Aging	11.1%
1	Identify family dynamics	
2	Communicate with seniors and their families	
3	Develop resource/referral network	
C	Health and Wellness Aspects	13.3%
1	Identify healthy lifestyles for aging population	
2	Identify physical changes and challenges	
3	Identify mental changes and challenges	
4	Identify the signs and symptoms of potential elder abuse and exploitation	
D	Lifestyle Aspects	17.8%
1	Develop a network of resources for lifestyle issues	
2	Assess the lifestyle situation of the older adult	
3	Provide educational opportunities to older adults/families	
4	Identify social aspects of aging	
5	Identify technological aspects of aging	
6	Present information regarding mobility	
7	Identify sexuality issues of the aging	
E	Financial Aspects	18.5%
1	Develop a network of financial professional resources	
2	Identify concerns older adults/families have about finances	
3	Convey the importance of thinking about financial resources (now and in the future)	
4	Identify financial aspects of estate planning	
5	Educate about health benefit options	
6	Educate about financial assistance available to older adults	
7	Identify options for financing long term care (broad sense)	
8	Identify potential for financial fraud and abuse	
F	Eldercare Planning	8.9%
1	Develop network of professionals and resources	
2	Identify care needs	
3	Facilitate older adults/families to build a plan for care continuum	
G	Legal Aspects	5.9%
1	Develop a base of legal network resources	
2	Address importance of legal planning	

Content Areas		Percentage of Exam
H	End-of-Life Planning	5.9%
1	Educate seniors/families about end-of-life/care options	
I	Ethical Issues	6.7%
1	Adhere to CSA and professional codes of ethics	
2	Uphold senior's rights within professional ethical guidelines	
Totals		100%

Scheduling the Examination

Scheduling

All candidates will receive an email from the CSA Certification Department with detailed instructions for scheduling the examination at a Pearson VUE testing center. Candidates will have the opportunity to schedule their examination either online or by telephone. The CSA Certification Department will send an email to candidates with a complete list of examination registration instructions. The candidate should contact the CSA Certification Department immediately if they do not receive the emailed instructions.

Availability of CBT sites

The CSA Certification Department makes it possible for the candidates to sit for the CSA certification examination, at a date and time that is convenient for them. In order to take full advantage of this convenience, the candidate will need to schedule their examination early. There are numerous other examinees from a wide variety of certification programs who are also taking their exams at Pearson VUE testing centers. Appointments are made on a first-come, first-served basis, according to availability of testing stations. Testing centers can fill up quickly. If the examination is not scheduled early, the candidate may have to delay taking the examination. The CSA Certification Department is not responsible for unavailability of test centers and the candidate will be subject to an extension fee to extend the examination deadline if they delay scheduling the examination. To increase the likelihood of receiving the first choice of date, time, and location, it is recommended that the candidate schedule at least 45 days before their desired examination date. The candidate can schedule their examination for any available appointment time within their eligibility period. If the examination is not scheduled in that time period authorization to test will expire and the candidate will be required to pay an additional examination extension fee. Neither the CSA Certification Department nor Pearson VUE is responsible if the candidate does not schedule an appointment before authorization expires.

Testing centers can be located by visiting the Pearson VUE website: www.pearsonvue.com/SCSA then click on "Find a test center."

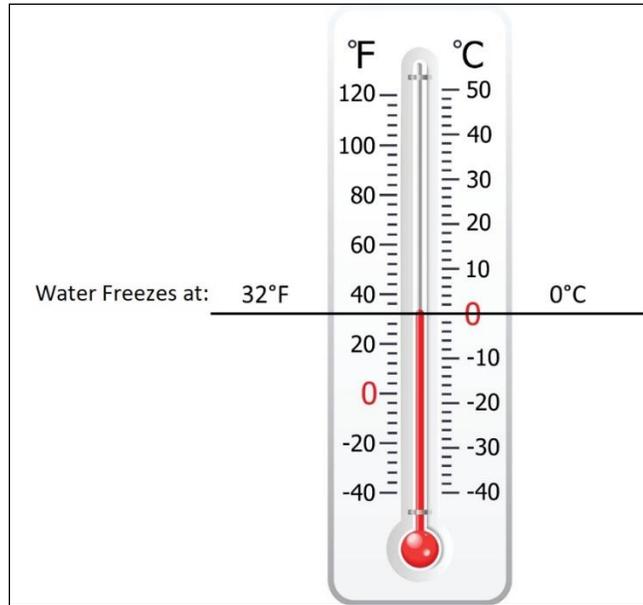
No Show policy

Once the CBT examination appointment is scheduled, the candidate will be permitted to make changes such as location, rescheduling or cancellation. Changes must be made no later than two days prior to

the scheduled appointment. After that time, if the candidate does not appear for their examination at their scheduled location on their scheduled date and time, they will be considered a “no-show,” and will forfeit their examination registration fee. The candidate will be required to pay a “no-show” fee in order to register for that examination again. Please contact the CSA Certification Department at 1-800-653-1785 for the fee schedule.

Scaled Scores/Scaling and Equating

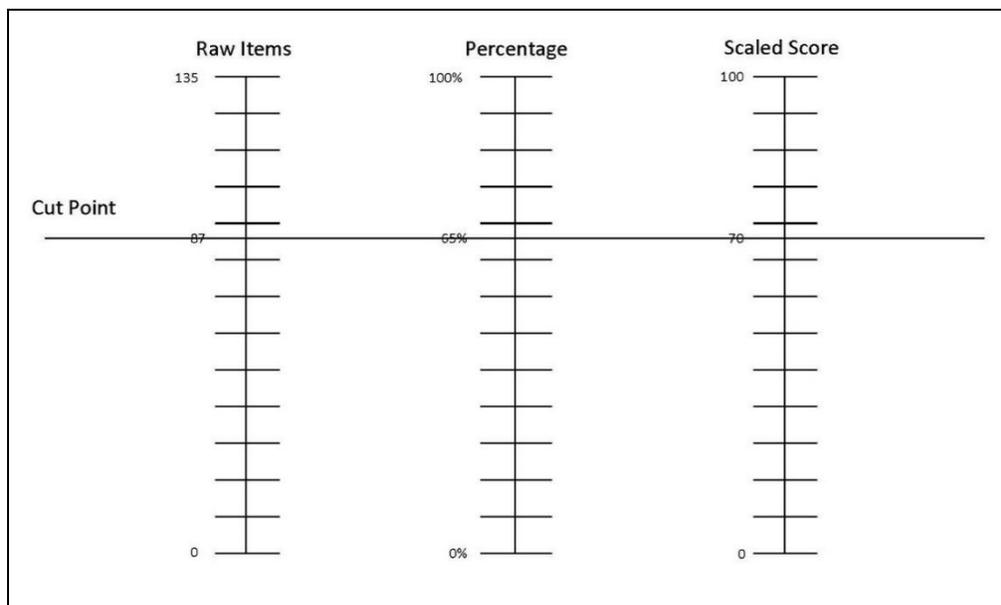
The Society of Certified Senior Advisors® uses a scaled score to report scores on the Certified Senior Advisor® Examination. Scaled scores are conversions of scores from one scale to another. An example



of two scales you might be familiar with are the temperature scales of Fahrenheit and Celsius. As illustrated, on the Fahrenheit scale, freezing occurs at the temperature of 32° while on the Celsius scale freezing occurs at the temperature of 0°. We don’t really have two different freezing points. We just have two different ways of reporting it.

Certification Bodies frequently use scaled scores to report candidate scores because the actual passing percentage or the number of test questions that a candidate has to answer correctly to pass may change based upon the difficulty of the examination. It wouldn’t be fair to candidates if some candidates had to obtain a 70% to pass on a very easy test while others had to obtain a 70% to pass on a very hard test.

Thus the passing percentage is adjusted to account for the differences in test difficulty. Consider the graphic below:



There are three scales in the above example. The raw items scale is the actual number of test items that the candidate must answer to pass. The percentage scale is the raw scale converted to a percentage of the exam that the candidate must answer correctly to pass. And the scale score scale is the scale where the passing score has been converted to another number. To use the scale, let's say a candidate must answer 87 of 135 test items correctly to pass the exam. This converts to a percentage score of 65%. SCSA would scale that number to a 70. Every score above and below the passing score would also be scaled similarly to a Fahrenheit and Celsius scale.

To pass the SCSA examination, the candidate must obtain a scaled score of 70. The actual passing score (raw score and percent score) was determined using a passing score study on a single form of the examination. The passing score study looked at the characteristics of the examination (such as the difficulty of the test items) and used the methodologies of Angoff and Hofstee in a facilitate group meeting, to establish what the point at which the group of experts felt a score higher would represent knowledge to be competent and a score lower would represent a lack of knowledge to be competent. Subsequent forms of the examination are statistically equated to the first form and the raw score necessary to pass adjusted as necessary.

Taking the Examination

All CSA candidates must have prior authorization from the CSA Certification Department to take the examination and present a valid photo ID to the examination proctor, as well as meet all other test security requirements at the examination location. Additional details on taking the examination are provided to candidates in the email they receive from the CSA Certification Department once their application is approved.

If candidates experience problems that affect their ability to take the examination, they must notify a test administrator **immediately**.

Test administrators cannot answer any questions about test items or content of the examination. However, if candidates have a procedural question, the testing staff will do their best to assist them.

If during the examination the candidate has questions or concerns about a test item, they can leave a comment by clicking the "comment" button in the upper left-hand corner of the computer screen. All examination questions are copyrighted property of the CSA Certification Department. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these examination questions by any means, in whole or in part. Doing so may subject the candidate to severe civil and criminal penalties and actions by the CSA Certification Department.

The Test Administrator will keep the official time and ensure that the candidate is given the allotted time of 3 hours for the examination. If the candidate leaves the room to take a restroom break the examination time will not stop. **Candidates are not permitted to leave the examination area to go to their cars, to speak to anyone, or make personal calls.**

The Test Administrator may dismiss a candidate from the examination for any of the following reasons:

- If the candidate's admission to the examination is unauthorized
- If a candidate creates a disturbance or gives or receives help

- If a candidate attempts to remove examination materials or notes from the testing room
- If a candidate attempts to take the examination for someone else
- If a candidate has in his or her possession any prohibited item
- If a candidate exhibits behavior consistent with memorization or copying of examination items

Examination Security Procedures

Candidates who are taking the CSA examination at a Pearson VUE testing center will be required to provide two forms of valid ID, one primary with a photo and signature, one secondary with a signature.

Primary	<p>The following IDs meet the primary ID requirements:</p> <ul style="list-style-type: none"> • Government-issued driver’s license • State/national identification card • Passport* • Military ID* • Alien registration card (green card, permanent resident visa) • U.S. Passport card • U.S. Dept. of State Driver’s License <p>* The primary ID must contain a photo and signature unless the signature is embedded in the identification. When this occurs, candidate must present another form of signature identification from the primary or secondary list.</p>
Secondary	<p>The following IDs meet the secondary ID requirements:</p> <p>Any ID on the primary list Social Security card Credit/bank ATM card (signature required).</p>

Biometrics

Some Pearson VUE testing centers (all those designated as Pearson Professional Centers and some designated as Select Pearson VUE Testing Centers) require palm vein capture. All centers require electronic signature and a digital photo.

Erasable note board

Standard procedure is that the candidate receives one erasable note board to use as scratch paper during the examination.

Personal items

Candidates are not allowed to bring personal items into the testing room. Consideration is made for comfort items (such as a pillow, crutches, and tissues), which the testing center administrator must

inspect. A designated area will be provided in the testing environment for all personal belongings, but neither Pearson VUE nor the CSA Certification Department is responsible for any personal belongs left in the area before, during or after the examination.

After the Examination

Examination Results

Candidates will be provided with a printed report of their results at the completion of their examination.

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

SCSA provides diagnostic score reports to candidates. The diagnostic score reports provide data regarding the percentage of items correct in each of the domains. *Candidates are cautioned about making inferences based on the diagnostic scores due to the fact that there may not be sufficient items in each of the domains for accurate inferences.* This statement is to be placed on all future diagnostic score reports.

Candidates who have successfully passed the examination will be notified of their certification status by the CSA Certification Department. Those who have passed the examination and met all other eligibility requirements will receive a CSA Welcome Packet that includes a CSA certificate 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 policies of the CSA Certification Council.

Disputed Results

The CSA Certification Department employs a rigorous process to ensure that no errors occur in the scoring of exams, including a quality control scoring audit and statistical analysis of all questions. Due to the accuracy of electronically scored exams, changes as a result of rescoring are highly unlikely. However, a candidate may request a hand-score of his or her exam by filling out and submitting the *Application to Hand Grade Answer Sheet* (included in Appendix B) with the requisite fee. Please contact the CSA Certification Department at 1-800-653-1785 for the fee schedule. All such requests must be sent to the CSA Certification Department within 90 days of the test date, as directed in the application, which is included in the back of this handbook. Applications received after the 90th day will be returned to the candidate.

Retests

Candidates who fail the examination may schedule a re-test by contacting the CSA Certification Department. Candidates must wait at least 30 days before re-testing. Re-tests must be completed within 1 year of the initial enrollment date. All candidates must reapply for certification after the 1-year mark.

Re-tests are taken at a Pearson VUE testing center. The CSA Certification Department will provide candidates with retest instructions by email. There is an additional testing fee for each retest.

Please contact the CSA Certification Department at 1-800-653-1785 for a fee schedule.

Maintenance of Certification and Recertification

The CSA recertification program 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 credentialing program and it is designed to ensure that CSAs increase and expand their knowledge of the health, social, financial, and legal issues facing seniors. The requirements for recertification, and the means by which CSAs demonstrate compliance with the recertification requirements, are based on the philosophy of *continued competence* through recertification. As such, specific recertification requirements have been established.

Certification is awarded for a period of three years, with a fee and Disclosure Questionnaire submitted annually. The CSA maintenance of certification process was developed to ensure the continuing commitment of CSAs to the credential and to ensure CSAs continue to meet minimum standards for certification. The recertification period is three years; however, the Certification Council requires maintenance of certification annually to reinforce the significance of a CSA's commitment to the protection and welfare of seniors.

Annual Maintenance and Reporting Requirements

On an annual basis during the three-year recertification cycle, CSAs must:

1. Complete, sign, and submit the CSA Disclosure Questionnaire
2. Pay the annual fee

As a condition of maintaining certification and continued use of the CSA certification and marks, the CSA must agree to permit the CSA Certification Department to investigate "affirmative answers" on the Disclosure Questionnaire. In so doing, the CSA permits the following actions:

- The CSA Certification Department 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, certification office personnel may ask the renewing CSA to provide additional information, and/or it may decide to research the matter on its own.
- The CSA Certification Department is empowered to require sufficient explanations for affirmative answers. In certain cases when certification personnel deems an explanation of an affirmative answer to be 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.
- The CSA Certification Department may refer any possible disciplinary issues or possible violations of the *CSA Code of Professional Responsibility* to the CSA Ethics & Disciplinary Council for appropriate action.
- At the Certification Council's request, the CSA Certification Department may provide a report or other description of affirmative answers received on applications.

Recertification

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 credentialing program and it is designed to ensure that CSAs increase and expand their knowledge of the financial, health, social, and legal issues facing seniors. Recertification is required every three years.

Every three years, CSAs are required to earn 30 CSA Continuing Education (CE) credits, must agree to continue to abide by and uphold the *CSA Code of Professional Responsibility*, pass a background check, complete and submit the Disclosure Questionnaire, and comply with the policies of the Certification Council. Failure to comply with recertification requirements will result in the expiration of certification and removal of the CSA credential.

Denial of Recertification

Certified individuals who do not meet the recertification requirements will be notified that their recertification has been denied within 30 days of receipt of the application. The reasons for the denial shall be indicated, and the certified individual shall receive instructions on how to reapply.

Appeal of Denial of Recertification

Applicants who are denied recertification may request reconsideration of the decision of denial by completing the CSA Certification Appeals Form and submitting to the CSA Certification Department. Depending on the reason for denial, the CSA Certification Department will forward the request for appeal to either the Ethics & Disciplinary Council or the Appeals Committee. Requests for an appeal must be made no later than 30 days after the applicant is denied. The decision of the appeal is final.

The appeals form is attached in Appendix D.

Issuing Certificates

A certificate with the dates of renewal is issued to certified individuals upon successful completion of all recertification requirements.

Extensions

CSAs may be granted an extension to meet all recertification requirements for a period not to exceed 120 days. Extensions are granted on a case-by-case basis and at the discretion of the CSA Certification Department staff. The CSA's original date of expiration will remain valid when the new certificate is issued. If the certified individual does not recertify within the designated time period, certification will

The CSA recertification process

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.

expire. If in the future the individual wishes to become certified, a new application will be required. All application, examination and fee requirements shall apply.

Continuing Education

CSAs are required to earn 30 CSA Continuing Education (CE) credits every 3 years. Credits applied toward meeting the recertification requirements must be completed during the certification cycle. If a CSA reaches the 30 credit requirement within the three year certification cycle, a maximum of 10 credits earned in the last 3 months of the three year cycle may be carried over into the next three year certification cycle.

CSAs are required to earn 30 CSA Continuing Education (CSA CE) credits every three years.

To be eligible for credit all CE course topics must be directly related to seniors and/or ethical issues.

Acceptable topic areas include ethics; financial, health or social issues related to aging; spirituality and aging; general aging issues; death and dying, etc. Sales and marketing topics are not acceptable. To ensure that the recertification process contributes to the professional development of CSAs across a variety of issues, CE credits must meet the following guidelines:

Ethics: Completion of a minimum of 3 CSA CE credits specifically related to ethics is required for all CSAs. CSAs may earn the required 3 ethics CSA CE credits using the following options:

- i. Completion of the CSA Ethics Module - Three (3) CE units awarded.
- ii. One of the CSA ethics courses offered online by WebCE: <https://www.webce.com/csa>
 - Senior Market Sales Ethics (6 CE credits)
 - Maximizing Integrity in Decisions with Seniors (6 CE credits)
 - Effective and Ethical Communication with Seniors (6 CE credits)
- iii. Ethics courses approved for ethics CE credits by other professional organizations on topics directly related to seniors' needs and issues – for example, ethics courses offered by CFP, AICPA or CLTC, or a state L&H or real estate insurance license. These courses must be pre-approved by the Office of CSA Certification.

Volunteering: A maximum of 16 CSA CE credits may be awarded.

- i. 1 hour of CSA CE credit may be awarded for each 1 hour of volunteering for seniors. The maximum number of allowable CE credits earned by volunteering is 16 every three years.
- ii. Providing direct care for a senior relative or family member can be included as volunteer experience. There is a maximum allowance of 8 CSA CE credit every three years for this type of volunteering.
- iii. 1 hour of CSA CE credit may be awarded for each 1 hour of volunteering as a qualified Subject Matter Expert (SME) actively participating in CSA examination development activities. The

following activities are approved for volunteer credit: participating in a job analysis workshop, participating in item writing training and development including the submission of usable examination items, participating in passing score studies.

Course Work: 1 CSA CE credit is awarded for every 45 – 60 minutes of eligible coursework. The total number of CE credits awarded for each eligible course, seminar, or workshop is at the discretion of the CSA Certification Department.

- i. CE courses, seminars or workshops on topics directly related to seniors and approved or offered by a national trade, industry, licensing, or regulatory association.
- ii. State-approved insurance and other professional CE courses on topics directly related to seniors.
- iii. CE courses, seminars or workshops approved or offered by accredited universities and colleges on topics directly related to seniors.
- iv. WebCE courses on ethics and/or topics directly related to seniors www.webce.com/csa

Audit the *Working with Older Adults* course: A maximum of 20 CSA CE credits may be awarded.

- i. 20 CSA CE credits may be awarded by auditing the *Working with Older Adults* course (classroom or web) if it has been more than 12 months since the individual earned the CSA designation. The CSA examination is not required to earn the CE for auditing the course.
- ii. In order to receive all 20 CSA CE credits, CSAs must audit the course (classroom or web) in its entirety.

CSA Webinars: 1 CSA CE credit is awarded for each webinar.

- i. Monthly educational webinars are offered by SCSA for CSAs. Archived webinars can also be accessed on the www.csa.us website through the member portal.

Professional Conferences: A maximum of 12 CSA CE credits may be awarded per conference.

- i. For each day of participation in a professional conference CSAs will earn 6 CSA CE credits, with a maximum of 12 CSA CE credits per conference. The total number of CSA CE credits awarded is at the discretion of the CSA Certification Department based on program eligibility.

Presentations: 1 CSA CE credit is awarded for every 45 – 60 minutes of eligible presentations given by a CSA. A maximum of 10 CSA CE credits may be awarded.

- i. Credit may only be earned once, unless given to a different audience or on a different subject.

CSA Journal: CSA CE credits may be awarded through completion of the Case in Point section of the CSA Journal and/or writing a published article in the CSA Journal.

- i. 5 CSA CE credits are awarded for reading a Case in Point article and successfully completing the associated online quiz.
- ii. 10 CSA CE credits are awarded for writing an article that is published in the CSA Journal.

CSA Examination: 27 CSA CE credits are awarded for taking and passing the CSA examination.

- i. In taking and passing the CSA examination, CSAs may satisfy all continuing education requirements with the exception of the ethics requirement (3 CSA CE credits).

Verification of Continuing Education Compliance

The CSA Certification Department will review and confirm the accuracy and authenticity of all continuing education submitted for recertification by certified persons. The CSA Certification staff, at their discretion, may require additional evidence or documentation to ensure certified persons are meeting continuing education requirements whenever necessary.

CSA Code of Professional Responsibility

The Code

The CSA Certification Department issues the *CSA Code of Professional Responsibility* to provide ethical principles and rules for all persons who are certified by the Certification Council to use the CSA designation. Implicit in a CSA's acceptance of the certification is an obligation to comply with the mandates and requirements of all applicable laws and regulations, and to take the responsibility to perform all professional services and activities in an ethical manner. The *CSA Code of Professional Responsibility* is based on the standards of competence, honesty, trustworthiness, fairness, and professionalism.

The CSA Ethics and Disciplinary Council

The CSA Ethics and Disciplinary Council is an independent, nonprofit corporation established to enforce the provisions of the *CSA Code of Professional Responsibility*. The Ethics and Disciplinary Council investigates formal complaints lodged against CSAs for alleged violations of the Code. The Ethics and Disciplinary Council reviews all complaint cases and disciplines CSAs when appropriate.

The *CSA Code of Professional Responsibility* is available on the CSA web site at www.csa.us, or by contacting CSA Certification Department.

Additional Policies

Special Accommodations

The Certification Council complies with the Americans with Disabilities Act (ADA) and shall ensure no individual is deprived of the opportunity to take the certification examination solely by reason of a disability as defined under the ADA. Candidates must submit a written request and recent (within the last three years) supporting documentation related to disability needs. The request and supporting documentation must be received at least 30 days prior to the examination. Requests for special testing

accommodations require documentation of a formally diagnosed and qualified disability by a qualified professional who has provided evaluation or treatment for the candidate.

The CSA Certification Department will evaluate requests for special accommodations in testing procedures, on a case-by-case basis.

The ADA Accommodation Request Form is included in this handbook in Appendix C.

Appeal of Denial of Request for Special Accommodations

Candidates who are denied their request for Special Accommodations may file an appeal by completing the CSA Certification Appeals Form and submitting it to the CSA Certification Department. The appeal form must be submitted within 30 days within of the initial decision and will be reviewed by the Certification Council. The decision of the Certification Council is final.

The appeals form is attached in Appendix D.

Confidentiality

All information provided to the CSA Certification Department during the examination application and certification process is considered confidential and will not be disclosed unless required by law. In the event the CSA Certification Department is required to disclose information otherwise considered confidential, they will notify the applicable individual via email, mail, or fax of the release of their information.

Indeterminate Scores

The Certification Council is concerned with reporting only valid scores. On rare occasions, circumstances may invalidate exam scores. The Council reserves the right to cancel or withhold exam scores if there is any reason to question their validity. The Council may cancel or invalidate exam results if, upon investigation, violations of policies have been committed.

Doubts may be raised about the validity of candidates' scores because of suspected misconduct; in such circumstances candidates will be notified of procedures to ensure fair treatment. Some scores may be rendered invalid due to circumstances beyond candidates' control, such as faulty exam materials or mistiming. In this event, retesting will be arranged at no additional cost to the candidate.

Issuing Certificates

Certificates are issued by the CSA Certification Department to individuals who meet all requirements for earning certification, including passing the exam. Certificates shall be issued within thirty days of confirmation of completion of the certification requirements. A new certificate with the date of expiration will be issued to CSAs who meet the recertification requirements.

Certification Directory and Verification of Certification Status

The CSA Certification Department will verify the name of a CSA and that the CSA is in good standing at the request of any member of the public. Anyone may verify a CSA's credential by contacting the CSA Certification Department at 1-800-653-1785 or e-mail certification@csa.us. The online CSA Locator

allows any member of the public to verify if the professional they are considering is a CSA in good standing. The CSA Certification Department has the right to include all of the following information about CSAs in good standing in the online CSA locator:

- Name
- Contact Information
- Industry/Profession
- Company Information
- Recertification and Designation Dates

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

CSAs' names and standing are considered public information. Use of CSA information for solicitation purposes by businesses or individuals is strictly prohibited by the CSA Certification Department.

Nondiscrimination

The CSA Certification Department 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.



Certified Senior Advisor (CSA)® Application for Certification

Certifications or Certifications Held _____

Part B – Background Check Information

You will be provided with information on submitting the third-party CSA Background Check consent. To assist with background screenings, please provide the following information:

Date of Birth: _____ Home County: _____

PART C—Request for Special Accommodations to Test

If you have a disability covered by a national disabilities program (e.g. Americans with Disabilities Act), and you wish to request accommodation for a qualified disability, please check Yes and you will be sent instructions for submitting your request. The request and supporting documentation must be received at least 30 days prior to the examination.

Yes

PART D – Payment Information

The certification fee is \$395.00 which is comprised of an application fee of \$75.00 and an examination fee of \$320.00. The payment that accompanies this application must be \$395. Should your application not be approved for certification, the examination fee may be refunded. The application fee is non-refundable.

Please choose your method of payment:

- Check: Enclosed is my payment check
 Credit/debit card—I authorize CSA Certification staff to charge my credit card \$ _____ USD

Credit Card Information

Table with 3 columns: Card Number, Expiration Date, CVV code; Billing Address, City, State, Billing Zip code; ** Signature (authorizes credit card charges), Print your name as it appears on card

Cancellations/Refunds: If you are not satisfied with the Working with Older Adults Course, we will refund your tuition, minus a \$75 cancellation/administrative fee, when all educational materials are received by SCSA within 30 days of the purchase date and if the exam has not yet been scheduled.

This policy only applies to new enrollments for the course. It does not apply to the CSA Exam, re-certifications, reinstatements, or re-designation purchases. These sales are all final upon purchase.



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Disclosure Questionnaire

As part of your application for CSA certification, you must complete the following Disclosure Questionnaire

You must attach a detailed written explanation for any "yes" answers for questions 1- 6. Note that CSA Certification Staff performs background checks. Additional information may be required upon review of your application.

YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	1. Have you ever been accused or convicted of a felony?
<input type="checkbox"/>	<input type="checkbox"/>	2. Within the last 10 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 10 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 10 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. Within the last 10 years, have you been named as a subject of an investigation or complaint by any governmental, regulatory, or administrative body?
<input type="checkbox"/>	<input type="checkbox"/>	6. Within the last 10 years, have you 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?
<input type="checkbox"/>	<input type="checkbox"/>	7. Are you or have you ever been registered with FINRA (Financial Industry Regulatory Authority)? If yes, please supply your CRD#:
<input type="checkbox"/>	<input type="checkbox"/>	8. Are you or have you ever been licensed to sell Insurance? If yes, please include what state(s) and your NPN number:

Attestation Statement

By checking below, I affirm that:

- My answers to the disclosure questions 1- 8 above are true
- All the information and documentation I have provided in the application is true
- I understand and agree to the following CSA Terms of Awarding and Maintaining Certification:
 - a) Permission to use the mark Certified Senior Advisor (CSA)® and related marks is valid for a period of three years, as long as I remain in good standing with the CSA Certification Council and use the certification and marks in an authorized manner. The CSA Certification Council may publish on its website names of certain individuals who have used the certification in an unauthorized manner.
 - b) The CSA Certification Council, following the recommendation of the CSA Ethics and Disciplinary Council, has the absolute and unrestricted right to revoke my CSA certification, 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* or the CSA Policies. The CSA Certification Council has the authority to publish on its website names of certain individuals for whom the right to carry the CSA certification has been revoked.
 - c) In consideration of the certification granted, the CSA Certification Council, CSA Ethics and Disciplinary Council, employees of the Society of Certified Senior Advisors® and others acting on its behalf, shall not 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; I hereby release the CSA Certification Council, CSA Ethics and Disciplinary Council, SCSA and its agents from any liability for such actions or omissions.
 - d) I will fulfill recertification requirements to maintain CSA certification.
 - e) I will comply with all policies and requirements of the CSA Certification Council. If certified as a CSA, I will comply with all standards and requirements that the CSA Certification Council may issue from time to time, including usage standards for the Certified Senior Advisor (CSA)® certification and all other proprietary mark(s). I acknowledge that SCSA and the CSA Certification Council are not responsible for any usage standards put in place by outside entities.
 - f) I understand that CSA Certification Council and certification staff has the authority to perform background checks. I agree to cooperate with any actions and further understand that providing false information, or having others do so, is a violation of the *CSA Code of Professional Responsibility* and CSA Policies and may result in sanctions.
 - g) I agree to immediately inform the Certification staff of all changes to the information included in this application while I am an applicant, and for as long as I am certified by the CSA Certification Council, and to immediately inform the Certification staff of any matters that may affect my capability to continue to fulfill certification requirements.
 - h) I understand that if successful I will be listed in the online certification directory; however, if in the future should I not want to continue to be listed in the online directory, I will contact the Certification staff to request removal from the list. I understand that even if my credentials are not listed in the online directory, the Certification staff will continue to verify credentials upon request.
 - i) I agree to give the Certification Council, Certification staff and its agents permission to contact me by U.S. mail, electronic mail, facsimile, or through other media on matters that CSA believes may be of importance to me. Should I wish to be taken off the mailing list, I will send an e-mail request stating such to certification@csa.us.



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- j) I understand and acknowledge that the *CSA Certification Handbook* contains the policies applicable to applicants and certifiants. To review and print a copy of the *CSA Certification Handbook* go to the CSA Website at https://csa.us/wp-content/uploads/csa_certification_handbook.pdf.
- k) I agree to abide by and adhere to the Rules and Standards as specified in the *CSA Code of Professional Responsibility*. To review and print a copy of the *CSA Code of Professional Responsibility* go the CSA Website at https://www.csa.us/wp-content/uploads/csa_code_of_professional_res.pdf.

I have read, understand, and agree to the terms listed above.

Signature

Print Name

Date



**CERTIFIED SENIOR ADVISOR (CSA)®
ADA ACCOMMODATION REQUEST FORM**

If you have a disability covered by the Americans with Disabilities Act of 1990 (ADA) and would like to request an accommodation in testing, please complete all sections below and have an appropriate professional (educator, doctor, psychologist, psychiatrist) with current knowledge of your disability complete Section 2 below if your disability is not medical.

As provided in Section 3 below, please submit documentation in support of your request. If you have existing documentation of having the same or similar accommodation provided to you in another testing situation, you may submit such documentation as compliance with the requirements in Section 3.

This form must be completed in its entirety for your request to be processed. Please submit this request as soon as possible as it takes time to review your request and set up an accommodation. The CSA Office on Certification will process your request as expeditiously as possible in order to not delay testing.

Section 1 (To be completed by Candidate)

Please type or print clearly

Name _____

Social Security Number (last 4 digits) _____

Address _____

City _____ State _____ Zip Code _____

Disability _____

By signing below, I attest that the information I have provided on this application is accurate, true and correct to the best of my knowledge. I agree to and authorize the release of the information requested to the CSA Office on Certification for use in determining eligibility for the requested accommodation in testing. If the information provided is not sufficient to evaluate the request, I authorize the CSA Office on Certification to request additional information from me. I understand the CSA Office on Certification reserves the right to verify any and all information in my application, this request, or in connection with my certification. I understand and agree that failure to provide accurate, true and correct information shall constitute grounds for rejection of my application, request for this accommodation in testing, or denial or revocation of my certification.

Signature _____ Date _____

Section 2 (To be Completed by Candidate or Appropriate Professional)

Please Type or Print Clearly

From Professional:

I have known _____ since _____
(Full name of candidate) (Date)

In my role as a _____
(Professional title)

The candidate has discussed with me the nature of the certification examination to be administered. It is my opinion that because of this candidate’s disability as detailed on the attached letter and supporting documentation, he/she should be accommodated by providing the following (please check all that apply):

- Reader
- Scribe
- Extended time
 - Time-and-a-half
 - Double time
 - More than double time (please justify)
- Separate testing area
- Use of computer or other adaptive equipment
(Please specify) _____
- Other (please specify) _____

To be completed by Candidate:

Name _____

Signed _____ Date _____

To be completed by Professional:

Name _____

Signed _____ Date _____

Title _____

License # & State _____

Organization _____

Address _____

City _____ State _____ Zip Code _____

Phone _____ Fax _____

Email _____

Section 3 (To be completed by Candidate or Appropriate Professional)

If requesting accommodations due to a learning disability, please submit relevant diagnostic test results detailing the specific nature of the candidate’s disability as it relates to the request and the reasons for requesting the accommodation.

If requesting accommodations due to a medical issue, please have the appropriate professional submit a letter detailing the nature of the disability and the reasons for requesting the accommodation. The letter must be written on the professional’s letterhead and must have an original signature. This letter may not be dated longer than 3 years prior to this application.

Please Note: All requests for special accommodations must be mailed to the address below:

CSA Office on Certification
Attn: Exam Accommodations
720 S. Colorado Boulevard
Suite 750 North
Denver, CO 80246
Ph: 800-653-1785
Certification@csa.us



CSA Certification Appeals Form

Name of Person Filing an Appeal:

First Name

Last Name

Contact Information:

Email

Phone Number

Are you a CSA? (Circle One) **Yes** **No**

Please select the option that best describes the reason for your appeal:

- Appeal for the denial of initial certification
- Appeal for the denial of recertification (excluding disciplinary actions)
- Appeal for the denial of request for special accommodations (ADA)
- Appeal for disciplinary actions of suspension or revocation

The request for appeal must be submitted in writing via the CSA Certification Appeals Form within 30 days of the receipt of the decision related to the complaint. All requests for appeals must be submitted to the CSA Certification Department.

Please provide detailed information regarding your appeal:

The CSA Certification Department will acknowledge receipt of your appeal within 2 business days.

Revised 4/27/2021