



Society of Certified Senior Advisors®
1325 South Colorado Blvd., B300A
Denver, CO 80222
303-757-2323
800-653-1785
www.csa.us
Society@csa.us

Questions and Answers about Certified Senior Advisors

WHO WE ARE AND WHAT WE DO

Q: What is Society of Certified Senior Advisors® (SCSA)?

A: SCSA is a credentialing organization that educates and certifies persons as a Certified Senior Advisor (CSA)®. SCSA was formed in 1997 by Ed Pittock, a respected Colorado businessman, with the help and guidance of gerontologists, doctors, attorneys, accountants, financial planners and other experts who believed there was a need for a standardized education for professionals who work with seniors.

What emerged from their work were a certification and a curriculum, both of which are designed to give professionals who work with seniors a greater understanding and appreciation of the challenges facing seniors, so that these professionals can:

- Help seniors by adding and applying senior-specific knowledge to their own professional skills
- Add value to their interactions with seniors through improved communication, better appreciation of senior-specific issues, increased empathy, better understanding and greater awareness of resources available to seniors.

SCSA is based on the belief that a combination of health, financial and social factors dominates the lives of the majority of seniors. We believe that understanding what these factors consist of — and recognizing that they work together — can enable professionals to be of greater value to seniors (including where to find qualified professional help if a senior's needs are outside the CSA's area of functional expertise). Understanding these dynamics benefits both the senior and the professional who has completed the CSA designation requirements.

Q: Who becomes a Certified Senior Advisor®?

A: In demographics, 80 percent of CSAs come from the most populous 20 states -- in descending order, California, Florida, Texas and Pennsylvania have the most CSAs. The majority of CSAs work in personal services such as home health care; in financial services industries as financial planners, insurance agents, security and commodity brokers, and dealers; as various kinds of consultants; and in services such as accounting and law.

The remaining 20 percent are professionals in fields such as social work, clergy and real estate. About 75 percent of CSAs are male, with more than half being in the 45-64 age group. More than 70 percent of members are in the top 40 percent of income earners.

Q: How many CSAs are there in the United States?

A: Approximately 10,000.

Q: How many CSAs are there in Canada?

A: Approximately 1,000

Q: Is the CSA designation a degree?

A: No.

Q: Is the CSA designation a professional designation?

A: Yes. The CSA designation is awarded to individuals who successfully complete eligibility requirements established by the independent SCSA Certification Council. To recertify the designation, CSAs must remain current in the field of aging by completing ongoing continuing education (CE) requirements, also established by the Certification Council.

Q: Is a CSA the same as an investment advisor?

A: No. The CSA designation supplements a professional's abilities, irrespective of his or her field.

Q: Is the CSA designation regulated in any way under the Investment Company Act of 1940?

A: No. The CSA designation is not a financial designation.

Q: Is it accurate to compare the requirements of the CSA designation to designations and credentials such as CFP, CLU, ChFC, CPA or others?

A: No. Unlike designations that provide licensing or training in how to sell a specific product, the CSA credential represents value-added education that can be applied to any profession. SCSA teaches professionals about people, which is why CSAs come from such disparate fields.

It is inaccurate to compare the CSA designation to a product- or profession-based credential.

Q: Do any major financial institutions recognize the CSA designation?

A: Yes. SCSA has working relationships with about 90 corporations, which support the designation in different ways, ranging from promoting the designation to giving full reimbursement for employees who earn it.

Q: SCSA is seeking accreditation through the National Commission for Certifying Agencies (NCCA). What does that mean?

A: Being accredited means that a professional designation such as CSA has met 21 NCCA standards that govern how a professional certification exam and program are developed and administered, in order to best assure that the public is being served in a competent and safe manner.

We believe that accreditation will make the CSA designation more valuable to its holders, more trustworthy to the public, and more authoritative with regulators and compliance officers.

Q: How long does it take to become accredited?

A: It takes an average of 12-18 months to do the work required by NCCA before SCSA can submit an application for accreditation. SCSA began its work in May 2007. SCSA is working quickly to submit its application as soon as possible in 2008.

Q: How do I know SCSA is a credible organization?

A: SCSA is careful and diligent about ensuring that the quality of the information it teaches to CSA candidates is high because we appreciate the harm that can be done through ignorance or ineptitude in dealing with seniors. Through education and certification, SCSA aims to proactively prevent or

minimize jeopardy and harm to seniors. We screen all applicants and require all to adhere to a high ethical standard. We monitor their behavior through a number of avenues, not the least of which is CSAs themselves, who realize that the most important quality of a designation is its trustworthiness among the public.

Our staff is regularly invited to speak on subjects of interest to seniors at universities, industry conferences, civic and community organizations, and even the White House Conference on Aging. One of these SCSA presentations was memorialized in “Vital Speeches of the Day.” SCSA was also one of five finalists for the Colorado Ethics in Business Samaritan Award.

We take care to assure that our communication with members, potential members, and the public is fair and accurate. The CSA designation is a supplement to a professional’s existing abilities (not a substitute) that makes that professional more informed and effective in working with seniors. The **SCSA Disclosure Statement** reads:

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 additional information, go to www.csa.us.

Q: What is the goal of SCSA? Is it simply to issue a credential?

A: No. SCSA’s goal is to equip professionals with the knowledge they need to help seniors live happier, healthier, more secure lives. If we were some sort of credential mill, we would not be seeking accreditation of the CSA designation by NCCA, we would require much less of CSA candidates, we would have no CSA Continuing Education (CSA CE) requirement to recertify membership, no *CSA Code of Professional Responsibility*, and no Board of Standards to enforce it (see next section).

CSA CODE OF PROFESSIONAL RESPONSIBILITY

Q: Who enforces the *CSA Code of Professional Responsibility*?

A: The CSA Board of Standards.

Q: Is the CSA Board of Standards an independent body from SCSA?

A: Yes. The Board is composed of professionals from a variety of fields, all holding different designations. The Board also retains an attorney.

Q: How is the CSA Board of Standards independent?

A: SCSA has no vote on CSA Board of Standards actions or enforcement. SCSA cannot contest decisions made by the Board.

Q: How are complaints about CSAs referred to the CSA Board of Standards?

A: Complaints can come from citizens, regulators, other CSAs, or Society of Certified Senior Advisors itself. Visit www.csa.us for more information about the complaint process.

Q: How many complaints does the CSA Board of Standards receive a year?

A: It varies. In 2005, the CSA Board of Standards received 20 complaints. This number represents about .003 percent of CSAs. In 2006, the Board received 20 complaints. In 2007, the Board received nearly 40 complaints.

CSA DESIGNATION REQUIREMENTS

Q: What are the requirements for becoming a CSA?

A: To become a CSA, all candidates must successfully complete the following five designation requirements:

1. Complete the two-part application form: the *Information Profile* and the *Disclosure Questionnaire*:

Information Profile - consists of personal and professional information such as name, business contact information, licenses and other certifications, as well as an expression of interest with the following options:

- Yes, I want to apply for the CSA Course and Exam package (designation); or the CSA Exam Only (designation); or for the CSA Course Only (no designation)
- Let me check my calendar
- Keep me on the mailing list
- Thank you, I have no interest

If the individual wishes to apply for designation or for the CSA Course Only:

- The type of payment -- full or installment (installment plan is not available with the CSA Exam Only option)

If the individual wishes to apply for designation:

- *Education/ experience qualifications for designation*: requires applicants to legally verify with their dated signature that the information they have provided about their education and/or experience is complete and true

CSA Disclosure Questionnaire (DQ) - a legal document that requires applicants to verify with their dated signature that they have read and agree to the SCSA Terms of Designation (see below) and that their answers on the DQ are true; applicants must disclose if they have had any of these legal or disciplinary actions taken against them:

- Ever been accused or convicted of a felony
- In the last 10 years been a defendant or respondent in any criminal or civil action relating to their business or professional conduct, including a lawsuit, arbitration or mediation (or are currently named as a party in any such action)
- In the last 10 years, ever had a license, permit, etc. denied, suspended, revoked or restricted, or received any censure, fine, restriction or reprimand by a governmental, regulatory or administrative body
- Ever been the subject of an investigation or complaint by a governmental, regulatory or administrative body
- Ever been censured, fined, reprimanded or otherwise disciplined by any professional credentialing organization to which they belong or did belong, or been a subject of investigation or complaint by such organization

SCSA Terms of Designation. Below is a summary list of the topics covered in this section of the *CSA Disclosure Questionnaire*:

- Proper use of the CSA mark
- Right of the CSA Board of Standards to revoke the designation for failure to comply with the *CSA Code of Professional Responsibility*

Questions and Answers about SCSA and CSA (continued)

- Release of liability for the CSA Board of Standards and SCSA
- CSA Continuing Education (CSA CE) requirements for recertification every three years, including optional SCSA CE online ethics courses:
 - *Ethics in Selling to Seniors*
 - *Maximizing Integrity in Decisions with Seniors*
 - *Effective and Ethical Communication with Seniors*
 - *Critical Issues in Aging* series of three courses
- Suspension or revocation of the designation as a result of failure to pay membership fees
- Agreement to comply with all SCSA rules and requirements

2. Pass a background check

3. Pass the **CSA Code of Professional Responsibility** online module, *The CSA's Role, Rules and Responsibilities*; and sign the **CSA Code** and SCSA Membership Rules

4. Fulfill the education/ experience requirements *

Option 1: Complete the CSA course or its training equivalent AND have one year of paid work experience working with seniors OR 50 hours of volunteering with seniors in the last three years

Option 2: Have two years of paid work experience working with seniors OR 100 hours of volunteer experience with seniors within the last three years

Option 3: A certificate or degree in a field related to working with seniors from an accredited college or university

5. Pass the CSA exam

Individuals who are seeking the CSA designation may choose one of two paths, depending on their education/experience qualifications:

- CSA Course and Exam Package
- CSA Exam Only

Individuals not seeking the CSA credential may choose to enroll in the CSA Course Only.

- Candidates for designation may take the exam before they complete the education and/or experience requirement.
- Candidates have 2 years from the date they pass the CSA exam to complete all designation requirements.
- The CSA credential can only be used by individuals who meet all designation requirements, make satisfactory payment arrangements with SCSA, and are notified by SCSA that they have been designated.

* See the next page for definitions of education and experience.

Requirement 4: Definition of Education / Experience Requirements for Designation

A senior	A person who is age 65 or over.
Paid 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.
Training that is equivalent to the CSA Course	Any self-study or classroom training 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 SCSA Certification Council.
Types of certificate or degree programs that are acceptable	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.

Q: After earning the CSA designation, what would a CSA be qualified to do?

A: The CSA designation is a value-added education in aging that improves the quality of a professional's interactions with seniors. A CSA adds senior-specific knowledge to their existing professional skills and abilities to:

- Better understand the age-related needs of seniors
- Better communicate with seniors
- Have a wider knowledge of the resources available to seniors and their families
- Understand the ethical standards of working with seniors
- Be more empathetic to seniors
- Have more informed transactions with seniors

Earning the CSA designation is comparable to learning a new language. If you learn Spanish, it doesn't make you qualified to give financial advice, but if you are already qualified to give financial advice and then learn Spanish, you will certainly be more valuable to Spanish-speaking clients.

The CSA designation is a supplement to a professional's abilities, not a substitute. The **SCSA Disclosure Statement** reads:

SCSA 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 additional information, go to www.csa.us.

Q: How are CSAs instructed to describe the designation to seniors?

A: CSAs are taught to convey the designation as a mark of having acquired senior-specific information that adds to and complements their functional expertise (as an accountant, financial planner, attorney, etc.) to make them more beneficial to seniors.

In the brochure SCSA offers to CSAs as a way to introduce themselves to clients, this is how we describe why a senior would use a CSA (updated February 2008):

“When you work with a professional who has added the CSA designation to his or her achievements, you know you’re working with someone who has invested time and effort in learning about the things that are important to you. CSAs become CSAs because they want to learn more about the health, financial, and social aspects of being 55 or older. They have made specific efforts to earn your trust. And they have committed to ongoing CSA continuing education standards that encourage volunteering for activities that help seniors...and that require additional education in the specialized needs of seniors.”

SCSA also has its **disclosure statement** (see previous question) on most of its publicly available materials that CSAs are required to use when presenting themselves as CSAs to their clients.

Q: Does SCSA ever turn down applicants for its designation?

A: Yes.

Q: Does SCSA do background checks on applicants?

A: Yes. (See CSA Designation Requirement 2, page 5).

THE CSA DESIGNATION EXAM

Q: What does the CSA designation 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)

The CSA exam has 150 multiple choice questions. The exam is closed book and proctored. Candidates have up to three hours to answer all questions. Classroom candidates take the exam on-site following the CSA course. Self-study (and CSA Exam Only) candidates take the exam at a professional test center in a Computer-Based Test (CBT) format.

Q: What is the passing score for the CSA designation exam?

A: As part of the work to apply for accreditation of the CSA designation, SCSA is in the process of reviewing the exam and passing score, using psychometric standards required by NCCA. This means the passing score for the exam will be available in early March 2008. Candidates can still take the CSA exam; there will be a short delay in receiving their test result if they test before March 31.

Q: Is a re-test available?

A: Yes, two re-test opportunities are available. Re-tests are given at a professional test center in CBT format. Candidates schedule their re-tests online for a date and time of their choosing within the test center's regular business hours. A waiting period of at least six weeks in between each test session is required. There is an additional fee of \$85 for each re-test.

Q: What is the pass/fail rate for the exam?

A: As part of the work to apply for accreditation, a new pass/fail rate for the CSA exam is being established based on the number of students taking the exam in 2008. The pass/fail rate will be available later in 2008.

THE CSA COURSE

Q: What are the objectives of the CSA Course?

A: The optional CSA Course prepares candidates to pass the CDA designation. The course emphasizes the need for professionals to customize their skills and practices to meet the special and unique needs of seniors, and to guide them to qualified professionals outside their areas of expertise. Through the CSA course, students:

- Acquire a body of knowledge about the health, financial, and social issues of aging that apply to seniors both as individuals and as a special population group, and become aware of how the dynamics among these complex issues can affect seniors' lives
- Increase their awareness and understanding of the ethical aspects of working with seniors and how students can improve their communications and interactions with seniors
- Become aware of many information sources and government and community organizations available to help seniors address aging issues

(Candidates whose education and/or experience qualifies them may choose the CSA Exam Only option to designate.)

Q: What subjects are covered in the CSA Course?

A: The optional CSA Course prepares candidates for the CSA exam by covering 23 subject areas that, taken as a whole, define and describe the lives of the majority of today's seniors. The CSA textbook, *Working With Seniors: Health, Financial, and Social Issues*, is divided into six parts:

PART 1: AGING

- | | |
|-----------|--|
| Chapter 1 | Trends in Aging |
| Chapter 2 | Aging and Society |
| Chapter 3 | Physiological Changes of Aging |
| Chapter 4 | Mental Health, Grief, and Loss in Later Life |
| Chapter 5 | The Experience of Aging |

PART 2: AGING WITHIN THE FAMILY AND COMMUNITY

- | | |
|-----------|---------------------------------------|
| Chapter 6 | The Family and Social Support Systems |
| Chapter 7 | Caregivers and Caregiving in America |
| Chapter 8 | Housing |
| Chapter 9 | Home and Community-Based Services |

PART 3: HEALTH AND MENTAL HEALTH

Chapter 10	Chronic Illness in Seniors
Chapter 11	Senior Nutrition, Fitness, and Healthy Lifestyles
Chapter 12	Cognitive Aging
Chapter 13	Spirituality and Aging
Chapter 14	End-of-Life Planning

PART 4: FINANCIAL LITERACY

Chapter 15	Estate Planning
Chapter 16	Financial Choices and Challenges for Seniors
Chapter 17	Long-Term Care Coverage
Chapter 18	Funeral Planning

PART 5: MEDICARE, MEDICAID, AND SOCIAL SECURITY

Chapter 19	Medicare
Chapter 20	Medicaid and Seniors
Chapter 21	Social Security and Supplemental Security Income

PART 6: THE COMMUNITY OF CERTIFIED SENIOR ADVISORS

Chapter 22	Ethics in Doing Business with Seniors
Chapter 23	Marketing to Seniors
Chapter 24	Now That You Are a CSA

The core body of knowledge in the textbook begins with a high-level look at some surprising trends affecting seniors – social, economic and health patterns and the seismic shift in demography that has far-reaching, thought-provoking implications for all of us (such as the fact that 10,000 Americans a day will turn 60 this year). Next is an examination of how society views the aging process and seniors, including myths (such as “age equates to frailty”) and stereotypes about aging, seniors’ activities in later life and how many seniors tend to move through major life changes such as retirement and the loss of a spouse.

Following that, the *Physiological Changes of Aging* shows how the aging process is unique for each individual (such as the loss of the ability to taste sweet and salty flavors – a process that actually begins at age 20 – and the ensuing greater intake of potentially harmful levels of salt and sugar). From physiology we move to psychology and sociology – including how to understand and deal with mental health, grief and loss. The *Experience of Aging* casts aging as an experience to be savored, not a state to be feared, and introduces the concept of “successful aging.” Then we explore outside influences on the lives of seniors: family and social support systems, caregivers, housing, and home and community-based services that are invaluable to those who work with seniors.

We also learn about *Chronic Illness in Seniors* (and what one can do about it), and get the essentials of *Senior Nutrition, Fitness and Healthy Lifestyles*. *Cognitive Aging* dispels misconceptions about dementia – particularly Alzheimer’s disease. (Alzheimer’s affects nearly half of the fastest-growing population in the U.S. – persons over 85.) We learn where to find helpful resources in our community and improve our own ability to deal with very difficult situations. The chapter on *Spirituality and Aging* shows the central role that beliefs and values play for seniors. *End-of-Life Planning* delves into some of the wrenching decisions many of us have read about lately in the news and elsewhere – and how preparation is essential to deal with any of the possibilities life throws at us.

The *Financial Literacy* section covers the importance of *Estate Planning* and *Financial Choices and Challenges for Seniors* (including how to help seniors avoid financial pitfalls such as financial fraud), then addresses *Long-Term Care (LTC) Coverage*, including key questions a senior should ask before buying a LTC policy. We then learn some of the key ins and outs of *Medicare, Medicaid and Social Security*.

Questions and Answers about SCSA and CSA (continued)

Next is a section on the special ethical considerations involved with the CSA's interactions with seniors, in the *Ethics of Doing Business with Seniors* chapter. It's at this point where we also cover the *CSA Code of Professional Responsibility* and the obligation of every CSA to follow its rules for ethical business conduct. *Marketing to Seniors* examines how best to get messages across to seniors – differences between emotional and logical appeals, gender differences that affect a communication approach, the value of relationship marketing, and guidelines to follow in using different media. The last session of the CSA course focuses on the CSA designation itself and how CSAs can (and cannot) use it to get the most from it, and from SCSA as their member support organization.

Q: Who developed the content of the CSA course?

A: Gerontologists, geriatric MDs, elder law attorneys, clergy and senior health care professionals. Contributors to the SCSA textbook, *Working with Seniors: Health, Financial, and Social Issues*, included Edwin J. Pittock, president, SCSA; Norm Bouchard, MDiv, vice president, SCSA; Elizabeth Vierck, MS; Robert C. Atchley, PhD, Chair, Department of Gerontology and Director, Research Office, Naropa University; Sharil Baxter, CLTC, LTCP, CSA, LTCI Partners; Janice Blanchard, MSPH, CSA; Karen Brady, JD, Karen Brady & Associates, P.C.; William E. Comfort, CSA, CLTC, Comfort Assurance Group, LLC; Erin E. Emery, PhD, Long Island Jewish Medical Center; V. Raymond Ferrara, CFP, ProVise Management Group, LLC; Stephen M. Golant, PhD, Center for Gerontological Studies, University of Florida; Gregory A. Hinrichsen, PhD, Directory of psychology training, the Zucker Hillside Hospital and associate professor of psychiatry, Albert Einstein College of Medicine; Mary Jean Kindschuh, Esq., attorney and counselor at law; Michael J. Klug, JD, Westport Cooperative Services, Caregiver Training & Support Services; Harry R. Moody, PhD, director of academic affairs, AARP; Lee E. Norrgard, director, Catholic Relief Services; Janice K. Olson, RN, MS, Med, CSA, nursing consultant, geriatrics and long-term care; Michael Snowdon, CFP, CMFC, professor, financial planning, The College for Financial Planning; and David Wolfe, The Center for Ageless Marketing.

Q: How is the CSA course delivered?

A: The optional CSA Course is offered in **two delivery methods: classroom and self-study** (see descriptions below). The self-study version has a **Fast Start** feature: a one-day classroom orientation to the self-study course. **Regardless of delivery method, all students receive the same course content, instructional materials and exam.**

- **Classroom:** a three-day culminating learning event; delivered by four or more CSA faculty members, who have each passed a strict application and ongoing evaluation process to be faculty members. Each faculty lecture is a 50-minute PowerPoint presentation that corresponds to the respective textbook chapter. Students are invited to participate in demonstrations of the experience of aging: diminished sight, sound and hand flexibility.
- **Self-study:** a set of 23 CDs with videotapes of CSA instructors' classroom lectures and PowerPoint presentations that correspond to CSA textbook chapters re-create the classroom experience for self-study students (including Fast Start) as if they were actually there.

CSA course materials include:

- **CSA textbook**, *Working with Seniors: Health, Financial, and Social Issues* (see Table of Contents below), approximately 700 pages
- **Participant Workbook**, 120 pages, with more than 300 review questions (pre-test) that correspond to textbook chapters – key terms and concepts and multiple choice items (answers provided in the workbook)
- **CSA faculty lectures** that correspond to the CSA textbook

Q: How are faculty members selected?

A: SCSA selects experts in their fields with pertinent academic and/or professional credentials. All faculty either are or have been professionals in the field, so they have real-world experience. Prospective faculty candidates submit a resume and a videotape of themselves in a class setting.

Q: Is the CSA designation approved for any continuing education (CE) credits?

A: Yes, the CSA Course and Exam Package has received several significant professional CE approvals:

- CFP approval for 15 hours
- PACE approval for 15 hours
- The National Association of Boards (NAB) of Examiners of Long-Term Care (LTC) Administrators / NCERS for 20 hours of CE (10 credit hours in Florida)
- A recommended 23 CPE credits for the classroom (Group-Live) version from NASBA (CPE is not available for the self-study version. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit.)
- Enrolled agent CPE for 3 credit hours, plus 1 credit in ethics
- Funeral CE in several states (number of credits varies by state)

CE is not available for the CSA Exam Only or CSA Course Only. For the most current CE information, visit our website at www.csa.us, click on “Become a CSA,” then click on “CE Credits” or contact an SCSA Education Representative at 1-800-653-1785.

RECERTIFICATION AND ONGOING EDUCATION

Q: What are the recertification requirements?

A: To recertify, CSAs must:

- Continue to comply with the requirements of the *CSA Code of Professional Responsibility* and SCSA Member Rules
- Pay an annual membership fee. This fee is used to create and distribute publications and to fund operations of the CSA Board of Standards.
- Complete recertification requirements established by the independent SCSA Certification Council: 18 CSA Continuing Education (CSA CE) credits every three years, including a minimum of 6 CSA CE ethics credits (a maximum of 12 ethics credits is allowed every three years).

The 18 CSA CE hours requirement can be met in several ways, including optional online SCSA ethics courses targeted to serving seniors, and community volunteering for senior organizations or causes.

For complete information about CSA CE Program: www.csa.us/CSACERequirements.aspx

Q: What opportunities does SCSA provide for post-certification education of CSAs?

A: **Educational Publications.**

SCSA provides members with a steady stream of educational information that keeps them abreast of current issues and developments in the area of aging, which is of value to them in their work

Questions and Answers about SCSA and CSA (continued)

with seniors. This educational information is provided to CSAs primarily through three publications – the *CSA Journal*, *Significant Summaries* and *Senior Spirit* – as well as through a monthly electronic newsletter, *CSA DesigNation*.

Educational Conferences.

SCSA also makes special efforts to update members on timely subjects. For example, SCSA hosted a teleconference when Medicare Part D was rolled out.

CSA International Summit. Also, SCSA hosts a regular member conference, where CSAs attend sessions on health, financial and social issues affecting seniors that are presented by leading academic and professional experts.

CSA Continuing Education (CSA CE) Program.

CSA CE requirements also contribute to CSAs' ongoing education. Members have several options for earning CSA CE credits every three years. One of these options is to take one or more of SCSA's online ethics courses, offered through WebCE, which build on the foundation of the CSA textbook and go into more depth about seniors and the knowledge that CSAs need to serve them. Following are brief descriptions of three of the optional SCSA ethics courses:

- ***Ethics in Selling to Seniors.*** Learn how to identify ethical concerns and issues at each step of the sales process -- the approach; the opening and fact-finding interview; presenting a proposal; and implementing and following up if the prospect or client purchases a product or service.

This course also shows you how to modify your sales tools and methods to meet higher ethical standards; for example, the specific language to use – and not use – in your marketing and sales materials to avoid misleading people.

- ***Maximizing Integrity in Decisions with Seniors.*** One of the most difficult situations a CSA can face is when a senior begins to show signs of possible cognitive difficulty or impairment, but is still legally competent to make decisions – or when family members question a senior's behavior and decisions, and want the CSA to become involved.

What are the proper ethical actions for the CSA who wants to ensure the senior's best interests are protected and served? This course shows you how to use your influence ethically when working with seniors in these types of situations, including when possible elder abuse or neglect is suspected, and what steps you should take to protect their professional standing.

- ***Effective and Ethical Communication with Seniors.*** Why would most professionals tell you that communicating in person with their clients is one of the most important things they do? Further, why would they tell you that face-to-face communication with senior clients who have special needs and interests is critical for ethical conduct? And why would they tell you that such communication with senior clients is one of the most challenging things to do well?

Effective and Ethical Communication with Seniors gives you real answers to these questions. You'll find yourself using this information many times in your professional practice with seniors, and even in your personal relationships. This course goes beyond typical courses on communications, because it focuses on a comprehensive set of knowledge and skills that will enable you to better communicate with seniors.

OPTIONS AND FEES

Q: How much does it cost to enroll in the CSA designation program?

A: There are **two paths to earning the CSA designation** – the **CSA Course and Exam Package** and the **CSA Exam Only**. Prices for each option are provided in the chart below. (Individuals who are seeking the CSA education, but not the designation, may choose to enroll in the CSA Course Only.)

Installment plans are available with the CSA Course and Exam Package and the CSA Course Only options. An installment plan is not available with the CSA Exam Only option.

The prices listed in this chart include administrative fees. The fee for the CSA Exam Only does not include instructional materials; these may be purchased separately.

For more information about the installment plans, a description of course materials included in the fee, and prices of individual course materials when purchased separately, visit www.csa.us, click on “Become a Member,” then click on “Options and Fees” in the left navigation bar.

Course Delivery Method	CSA Course Only	CSA Exam Only	Total if you purchase the course and exam separately	Course and Exam Package
Class	\$955	\$550	\$1,495	\$1,395
Fast Start orientation to self-study	\$855		\$1,395	\$1,295
Self-study	\$755		\$1,295	\$1,195
	<i>Installment plan is available</i>	<i>No installment plan</i>		<i>Installment plan is available</i>

Q: How can I get more information about SCSA or CSAs?

A: Call us at 800-653-1785, or visit our website: www.csa.us