



The CCPS Code of Ethics

The NICCP has adopted the Code of Ethics to provide principles and rules to all persons who have been certified to use the CCPS, Certified College Planning Specialist certification. Persons not certified as a CCPS are prohibited from using the CCPS marks in any fashion or form including but not limited to written, verbal, and or electronic. The NICCP determines who is certified and authorized to use the CCPS designation. Persons certified to use the CCPS designation are obligated to abide by the principles and rules and to also take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Membership in the NICCP is voluntary and all CCPS designees, whether or not a member of the NICCP, must adhere to the Code of Ethics. The Code of Ethics guides CCPS designees and NICCP members in the performance of their professional responsibilities. NICCP members have responsibilities to those who use their professional services. NICCP members also have a responsibility to cooperate with each other to improve the college financial planning profession.

A person certified to use the CCPS designation is called a CCPS designee. This Code of Ethics applies to all CCPS designees.

The Code of Ethics consists of principles which are statements of the ethical and professional ideals that CCPS designees are expected to adhere to in their professional activities. The Code of Ethics also consists of rules that provide guidelines for the principles. These rules describe the standards of professional conduct expected of CCPS designees.

All CCPS designees must comply with this Code of Ethics. Compliance with the Code of Ethics requires a CCPS designee to be knowledgeable with the following Code of Ethics principles and rules.

Principle of Integrity

A CCPS designee must provide college financial planning services with the highest degree of integrity. A CCPS designee must rely on his or her integrity to determine what is right for the client. Integrity must not be sacrificed for personal gain. Allowances can be made for innocent errors and legitimate differences of opinion; but integrity must not be compromised by deceit or by sacrificing principles.

Rules of Integrity

- a. A CCPS designee must not solicit clients through false or misleading communications or advertisements.
- b. A CCPS designee shall not engage in conduct involving dishonesty, fraud, deceit or misrepresentation, or knowingly make a false or misleading statement.

Principle of Objectivity

A CCPS designee must be objective in providing college financial planning services to clients. Objectivity requires honesty and impartiality. A CCPS designee should maintain integrity, objectivity and avoid compromising of his or her judgment.

Rules of Objectivity

- a. A CCPS designee shall exercise reasonable and prudent professional judgment in providing professional services.
- b. A CCPS designee must act in the interest of the client.

Principle of Competence

A CCPS designee must attain and maintain a level of knowledge and skill that will enable him or her to competently provide college financial planning services to clients. In addition to obtaining the CCPS certification, a CCPS designee must make a commitment to obtain ongoing continuing education and professional improvement.

Rules of Competency

- a. A CCPS designee must keep informed of changes in the business and related news and take continuing education classes in order to improve professional competence. A CCPS designee is required to obtain at least the minimum continuing education requirements established by the CCPS Board.
- b. A CCPS designee shall offer advice only in those areas in which he or she is competent.

Principle of Fairness

A CCPS designee must perform college financial planning services in a manner that is fair and reasonable to clients, and must disclose conflicts of interest in providing such services. Fairness requires impartiality, honesty and disclosure of conflicts of interest. Fairness is treating others in the same fashion that you would want to be treated.

Rules of Fairness

- a. A CCPS designee must disclose to the client information that is relevant to the professional relationship, including, conflicts of interest, credentials, qualifications, licenses, compensation structure, and any agency relationships.
- b. A CCPS designee must make timely written disclosure of all material information relative to conflicts of interest and sources of compensation.
- c. A CCPS designee must provide upon written request by the client, information regarding all compensation related to the college financial planning service, including all compensation and/or commissions derived from implementation of the college financial plan.

Principle of Confidentiality

A CCPS designee must not release and or disclose any confidential client information without the consent of the client. Creating a relationship of trust and confidence between a CCPS designee and a client can only be built upon the understanding that any and all information obtained by the CCPS designee regarding the client will be kept confidential.

Rules of Confidentiality

- a. A CCPS designee must not reveal or use for his or her own benefit any client information without the consent of the client.
- b. A CCPS designee shall maintain the same standards of confidentiality to employers or partners as to clients.

Principle of Professionalism

A CCPS designee's conduct must reflect positively upon the profession. A CCPS designee must behave with dignity and courtesy. In addition, a CCPS designee must cooperate with other designees to enhance and maintain the profession's public image and to improve the quality of services.

Rules of Professionalism

- a. A CCPS designee must use the CCPS designation in compliance with the rules and regulations of CCPS Board.
- b. A CCPS designee must show respect for other financial planning professionals by engaging in fair and honorable practices.
- c. A CCPS designee who has knowledge that another designee has committed a violation of this Code of Ethics or an illegal activity must inform the CCPS Board and the appropriate regulatory or professional bodies.
- d. A CCPS designee must perform college financial planning services in accordance with any applicable laws, rules, and regulations of governmental agencies and other applicable authorities.
- e. A CCPS designee must not engage in any conduct which reflects adversely on his or her integrity as a CCPS designee.
- f. A CCPS designee must comply with all applicable renewal requirements including payment of the annual CCPS certification renewal fee, and obtaining the required continuing education credit.

Principle of Diligence

A CCPS designee must be diligent in providing college financial planning services. Diligence is providing college financial planning services in a prompt manner, with the proper supervision required in rendering these services.

Rules of Diligence

- a. A CCPS designee must provide college financial planning services in a diligent manner.
- b. A CCPS designee must enter into a college financial planning engagement only after obtaining sufficient information to satisfy the designee that the client's needs and objectives can be met and that the designee has the expertise to provide competent services to the client.
- c. A CCPS designee must make and/or implement only recommendations which are suitable for the client.
- d. A CCPS designee must make a reasonable investigation regarding the financial products recommended to clients. Such an investigation may be made by the designee or by others provided the designee acts reasonably in relying upon such investigation.
- e. A CCPS designee must properly supervise subordinates with regard to their delivery of college financial planning services, and shall not accept any violation of this Code of Ethics by subordinates.

Public Complaint Procedures

The NICCP takes seriously the ethical conduct of Certified College Planning Specialists (CCPS). Therefore, the following Public Complaint Procedures information is being provided to the public to acquaint them with the process for filing a complaint against a CCPS certificant. These procedures provide for a review and a determination as to whether there has been a violation of the NICCP and CCPS's Code of Ethics. If it has been determined that a violation of the Code of Ethics has occurred, the appropriate disciplinary actions will be imposed on the CCPS certificant.

If a member of the public feels that the Code of Ethics has been violated, the public member should immediately notify the NICCP by emailing us at Staff@NICCP.com or mailing us at 121 N Main St -Plentywood, MT 59254. When filing a complaint, the public member must identify themselves, submit a written account of the complaint, and provide any documentation relevant to the alleged violation. This written documentation will be provided to the CCPS certificant for their review and response. The NICCP will then use the procedures specified in the Code of Ethics to determine if a violation has occurred. If the NICCP determines a violation has occurred, the appropriate disciplinary actions will be taken. The public member will be notified by email of the receipt of the complaint and informed of the action taken by the NICCP.

A complaint filed against a CCPS certificant is a serious matter that could adversely affect the certificant's career and reputation. Therefore, a public member must give careful consideration before filing a complaint.

Code of Ethics Disciplinary Rules and Procedures

I. The NICCP has adopted a Code of Ethics which establishes the professional conduct for CCPS designees. The NICCP has the right to require that CCPS designees adhere to the Code of Ethics and the right to enforce the provisions of the Code of Ethics.

II. The NICCP has the duty of reviewing and taking appropriate disciplinary action for violations of the Code of Ethics.

III. Any written complaint(s) made by any person involving a CCPS designee regarding potential ethics violations shall be directed to the NICCP. In order to determine whether to proceed, the NICCP may make any inquiries it deems appropriate regarding claims in the complaint.

IV. The NICCP shall determine if there is probable cause to believe grounds for discipline exists and shall either dismiss the allegations as being without merit, issue a cautionary letter, or recommend a form of discipline as described in Section VII. The NICCP has the right to require a CCPS designee to complete additional continuing education or other remedial work in addition to, or instead of, any disciplinary action. Violation of the Code of Ethics or criminal laws, or any unprofessional conduct by a CCPS designee shall constitute grounds for discipline, whether or not the act occurred in the course of a client relationship.

V. Although a CCPS designee's right to use the designation shall not be suspended until the NICCP has made its determination, if a CCPS designee has been convicted of a serious crime, or has engaged in conduct which poses an immediate threat to the public, or received a letter of professional suspension from a governmental or industry self-regulatory authority that the designee has been the subject of an order of professional suspension, the NICCP may immediately suspend the CCPS designee's right to use the CCPS designation.

VI. Upon receipt of a written complaint containing allegations which indicate a violation of the Code of Ethics, the CCPS designee shall be given written notification of the allegations. The designee may obtain copies of all documents which are not privileged and which are relevant to the complaint. The designee shall have thirty (30) calendar days from the date of receipt of the complaint notice to file a written response to the allegations with the NICCP. At the expiration of the thirty (30) calendar-day period the NICCP shall compile all documents and materials and commence probable cause determination procedures as soon thereafter as is reasonably practicable.

VII. The NICCP will follow the disciplinary rules and procedures set forth below when enforcing the Code of Ethics. Where grounds for discipline have been established, the following forms of discipline may be imposed:

- 1) The NICCP may order a private censure of a CCPS designee.
- 2) The NICCP may order that a Letter of Reprimand be issued, and that letter may be published in a press release identifying the CCPS designee.
- 3) The NICCP may order suspension for a specified period of time. Said suspension may be, at the NICCP's option, published in a press release identifying the CCPS designee.
- 4) The NICCP may order permanent revocation of a CCPS designee's right to use the designation. A notice of permanent revocation may be, at the NICCP's option, published in a press release identifying the CCPS designee.

VIII. All appeals must be appealed within thirty (30) calendar days after notice of the disciplinary action is received by the designee or the decision of the NICCP shall become final.

IX. After the revocation or suspension of a designee's right to use the CCPS designation is final, the designee shall promptly terminate any use of the designation.

