



March 1, 2005

RE: Validation of Counseling Certification and Training Program

Evaluation Period: December 2003 – February 2005

This is to confirm that Cambridge Credit Counseling Corporation (“Cambridge”) has continued to maintain the highest quality standards for its internal training program. The Counseling Certification and Training Program (“CCTP”) was originally certified to the standards established by the American Society of Training and Development and exceeded the standards represented by that organization’s best practices. During the evaluation period, Cambridge has updated the training content and improved training procedures based, in part, on feedback gathered through a unique customer relationship system. Ongoing surveys of clients provide timely feedback, which is then used to modify the training content to better address ever-changing client needs. I can state with confidence that there does not exist, within this industry, a better example of measuring training impact and improving transfer-of-training than the use of this system to continually collect real customer feedback to increase counselor knowledge and improve performance.

By actively learning from their clients, Cambridge is able to update the skill sets of counselors and customer service representatives to best address the questions and real concerns of consumers. Over the past 12 months, Cambridge has updated and significantly revised 50% of the training content and added three new topics to the CCTP (information on FACTA, the Psychology of Spending, and Payday Loans).

The CCTP provides comprehensive training on content that is important and relevant to the clients they serve, the training is delivered by instructors with substantial expertise, and the teaching and testing methods and procedures are solidly entrenched in learning theory. Listed below are example behavioral anchors from the CCTP for each training criterion that MEET or EXCEED the standards for certification:

I. Training Objectives

Meets standards: Objectives of training are clearly stated and based on job descriptions
Exceeds standards: Tested knowledge and skills correspond with current customer feedback

II. Training Antecedents and Consequences

Meets standards: Provide training to all counselors; measure turnover rate among counselors; measure counselor perceptions of training
Exceeds standards: Rigorous screening of counselors prior to training; explore the role that training plays in turnover; train customer service representatives in addition to credit counselors

III. Psychometrics and Performance

Meets standards: Establish reliable and valid scoring procedures; consequences for failure
Exceeds standards: Establish test/re-test procedures

IV. Transfer of Training

Meets standards: Re-testing conducted periodically to ensure training permanence
Exceeds standards: Training behaviors are reinforced on the job to ensure permanence

V. Training Maintenance

- Meets standards: On-the-job effectiveness of the training process is measured; Counselors provide multiple occasions for training updates
- Exceeds standards: On-the-job performance and customer feedback is incorporated into training materials to improve ongoing training

VI. Training Support

- Meets standards: Sufficient resources invested in training; training receives wide organizational support
- Exceeds standards: Training viewed not as a single event but as ongoing process that is necessary for continuous improvement

It is notable that the CCTP exceeds the standards on all six major training criteria. The CCTP is, to my knowledge, the only credit counselor training program in the nation that exceeds the Training Maintenance criterion by continually modifying and updating the training content to reflect actively solicited client feedback and concerns.

As the independent evaluator of Cambridge Credit Counseling Corporation, IOTA Solutions hereby certifies that the CCTP continues to meet and exceed the established standards for credit counselor training during the evaluation period.

Sincerely,

Matthew V. Champagne, Ph.D.
President, IOTA Solutions, Inc.
One Meca Way
Norcross, GA 30093

