



AFCPE® certifies that

Daniel, Elise A.

has successfully completed the course requirements and has agreed to abide by the Professional Code of Ethics and Standards as an

AFCPE® Accredited Financial Counselor®

With all rights, privileges and honors appertaining thereunto. In testimony thereof we set signatures and affix the seal of the Association for Financial Counseling and Planning Education®.



Rebecca A. Wiggins

AFCPE Executive Director

Jan Shin

AFCPE President

August 15, 2016

Date