

**CHAPTER 57. DEBT MANAGEMENT SERVICES  
CONTINUING EDUCATION**

**Subchap.**

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**Authority**

The provisions of this Chapter 57 issued under section 9(c) of the Debt Management Services Act (63 P. S. § 2409(c)), unless otherwise noted.

**Source**

The provisions of this Chapter 57 adopted January 23, 2015, effective January 24, 2015, 45 Pa.B. 408, unless otherwise noted.

**Subchapter A. GENERAL PROVISIONS**

Sec.  
57.1. Definitions.

**§ 57.1. Definitions.**

The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

*Act*—Debt Management Services Act (63 P. S. §§ 2401—2449).

*Certifying organization*—An independent third-party offering debt management services certification for credit counselors and continuing education courses for credit counselors and supervisors.

*Continuing education unit*—An hour of continuing education.

*Credit counselor*—An individual who interacts, corresponds or otherwise communicates with a consumer on behalf of a licensee to discuss, develop, implement or maintain a consumer education program for the consumer regarding debt management services.

*Licensee*—A debt management service provider licensed by the Department under the act.

*Supervisor*—An individual with direct responsibility for the actions of one or more credit counselors, including a manager.

**Subchapter B. CREDIT COUNSELORS AND SUPERVISORS**

Sec.  
57.11. Continuing education requirements.  
57.12. Course format.  
57.13. Former registered certifying organizations.

**§ 57.11. Continuing education requirements.**

Credit counselors and supervisors shall complete a minimum of 16 continuing education units every 2 years which meet the following criteria:

- (1) The continuing education units shall be earned through a registered certifying organization.
- (2) A minimum of 1 of the 16 continuing education units must relate to ethics.
- (3) The continuing education units which do not relate to ethics must address topics associated with consumer education programs as defined in section 2 of the act (63 P. S. § 2402).

**§ 57.12. Course format.**

A credit counselor or supervisor may complete continuing education units through a course format offered by a registered certifying organization including live instruction, web and teleconference formats.

**§ 57.13. Former registered certifying organizations.**

(a) The Department will remove a certifying organization from the acceptable provider list posted on the Department's web site under § 57.31(b) (relating to registration) if the certifying organization does not meet the requirements of this chapter.

(b) If a credit counselor or supervisor completes courses with a certifying organization that the Department removes from the provider list, the Department will consider the continuing education units:

- (1) Valid if the credit counselor or supervisor completed the units before the Department removed the certifying organization from the list and the Department will not take administrative action against the licensee for failing to comply with a regulation issued by the Department as permitted under sections 10(2), 16 and 17 of the act (63 P. S. §§ 2410(2), 2416 and 2417).
- (2) Invalid if the credit counselor or supervisor completed the units after the Department removed the certifying organization from the list and the Department will consider taking administrative action against the licensee for failing to comply with a regulation issued by the Department as permitted under sections 10(2), 16 and 17 of the act.

**Subchapter C. LICENSEES**

Sec.	
57.21.	Reporting.
57.22.	Recordkeeping.
57.23.	Compliance.
57.24.	Enforcement.

**§ 57.21. Reporting.**

(a) The licensee shall prepare a statement verifying that the credit counselors and supervisors employed by the licensee meet the continuing education requirements.

(b) The statement must include a list for each credit counselor that contains the credit counselor's:

- (1) Name.
- (2) Job title.
- (3) Work address.
- (4) Certification number.
- (5) Hire date.
- (6) Certification effective date.
- (7) Certification expiration date.
- (8) Certifying organization.

(c) The statement must include a list for each supervisor that contains the supervisor's:

- (1) Name.
- (2) Job title.
- (3) Work address.
- (4) Completed continuing education units within the past 24 months.
- (5) Hire date.
- (6) Certifying organization.

(d) The licensee shall submit the statement to the Department as part of each debt management license renewal application.

**§ 57.22. Recordkeeping.**

The licensee shall keep records regarding completion of the continuing education requirements for four license renewal periods.

**§ 57.23. Compliance.**

The Department will verify compliance with this chapter through the methods statutorily available to the Department under the act, including examination. If the Department conducts an examination, the Department will assess examination costs on the licensee consistent with section 17(1) of the act (63 P. S. § 2417(1)).

**§ 57.24. Enforcement.**

(a) A violation of this chapter is a violation of the act.

(b) If the licensee violates this chapter, the Department will use the enforcement options statutorily available to it under the act, including revocation of the license, suspension of the license or assessment of a penalty.

**Subchapter D. CERTIFYING ORGANIZATIONS**

- Sec.  
57.31. Registration.  
57.32. Criteria.  
57.33. Verification.

**§ 57.31. Registration.**

(a) The certifying organization shall submit a completed registration form to the Department to be considered an acceptable certifying organization. The Department will provide the form on the Department's web site.

(b) The Department will maintain a list of registered certifying organizations on its web site at [www.dobs.pa.gov](http://www.dobs.pa.gov).

**Cross References**

This section cited in 10 Pa. Code § 57.13 (relating to former registered certifying organizations).

**§ 57.32. Criteria.**

The Department will consider the certifying organization to be an acceptable continuing education provider if the certifying organization:

- (1) Submits the registration form to the Department.
- (2) Requires at least 16 continuing education units for credit counselor certification of which:
  - (i) A minimum of one continuing education unit is related to ethics.
  - (ii) The continuing education units not related to ethics address topics associated with consumer education programs as defined in section 2 of the act (63 P. S. § 2402).
- (3) Offers credit counselor certification that is valid for no longer than 24 months.
- (4) Permits supervisors to attend continuing education courses.

**Cross References**

This section cited in 10 Pa. Code § 57.33 (relating to verification).

**§ 57.33. Verification.**

The Department will request that the registered certifying organization resubmit the registration form to the Department every 24 months as verification that the certifying organization continues to meet the criteria listed in § 57.32 (relating to criteria).

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