

# CreditSmart<sup>®</sup> Coach Training Program Terms of Use

Effective as of July 2, 2021

**CreditSmart® Coach is Freddie Mac's train-the-trainer program that certifies facilitators to teach CreditSmart® Essentials, our financial capability curriculum for consumers. In order to maintain the highest level of quality and maximum consistency in the consumers' education, we have outlined a set of standards for our certified facilitators. By using the CreditSmart Essentials program, you are agreeing to adhere to these standards.**

## **Agreement to Terms of Use; Amendment of CreditSmart® Materials and Terms of Use**

These CreditSmart® Coach Training Program Terms of Use govern the use of CreditSmart® Coach and the offering and presentation of CreditSmart® Essentials. By clicking “I agree” at registration or accessing or using the CreditSmart® Coach materials, you hereby acknowledge that you (i) are 18 years of age or older, and (ii) have read these Terms of Use and agree to be legally bound by them and all terms that are or may hereafter be incorporated into them by reference. If you do not expressly agree to all of the Terms of Use, you are not authorized to access or use the CreditSmart® Coach materials or to teach CreditSmart® Essentials.

Any new features or tools that may be added to the CreditSmart® Coach materials will be subject to these Terms of Use. You can review the most current version of the Terms of Use at any time under the “Terms of Use” link on the CreditSmart® website. As exclusive owner of all CreditSmart materials, Freddie Mac maintains the rights to revise, update, replace, discontinue, or otherwise change the curriculum, any related materials, the workshop presentation, and your authorization to conduct or promote CreditSmart workshops by posting updates and/or changes on the website. Your continued access or use of the CreditSmart® Coach materials following the posting of any changes constitutes acceptance of those changes.

### **Workshop Presentation**

Each CreditSmart Essentials learning path is divided into courses which are further divided into micro-modules. Facilitators may present any number of courses within the five independent learning paths in any order, as long as individual courses are presented in their entirety. Do not present anything less than a complete course.

### **Workshop Materials**

Facilitators should distribute related CreditSmart materials to workshop participants, including slides from the workshop presentation, as well as additional downloadable resources from the CreditSmart website, <https://creditsmart.freddiemac.com>.

- The CreditSmart Essentials curriculum and its related materials may not be changed, altered, or revised in any way. Any copies made must be exact replicas of the originals, and must include all logos, trademarks, and copyright notices affixed by Freddie Mac.
- The CreditSmart Essentials curriculum and its related materials may not be copied or integrated into any other materials (print, online, or otherwise), unless permission is granted by Freddie Mac’s Brand Management at [brand\\_standards@freddiemac.com](mailto:brand_standards@freddiemac.com). While the CreditSmart® materials may be co-branded with prior authorization from Freddie Mac, CreditSmart® materials or workshops may not be offered without attribution to Freddie Mac; they may not be attributed to or branded solely by any party.
- Facilitators are encouraged to augment CreditSmart Essentials workshops with additional resources. These materials should be presented as additional or supplemental, but not part of the CreditSmart suite of materials.

## Consumer Fees and Solicitation

- If necessary, sponsoring organizations may charge a reasonable fee to cover the cost of offering a workshop to consumers, but the fee should only cover the costs of the workshop and may not be used or designed to generate a profit.
- Facilitators may recommend the services of community-based organizations or make general recommendations in response to participant questions, but facilitators should not solicit workshop participants to buy products or services from them or any third party. In addition, facilitators may not make any compensated referral that might violate the Real Estate Settlement Procedures Act (RESPA) or any other applicable law.

## Promoting CreditSmart Workshops

To ensure success with your workshop, you will want to create a strong marketing campaign that reaches your target audience. Freddie Mac recognizes that you know your community the best and that you know which marketing channel(s) will best serve your audience. Freddie Mac requires that when you promote your workshop, you do so in a non-discriminatory manner and adhere to the following guidelines:

### Attribution and Trademark

- CreditSmart is always one word and the “S” is always capitalized.
- Facilitators and associated organizations must identify and include Freddie Mac in any CreditSmart promotion. All promotions must refer to the CreditSmart financial capability curriculum or workshop as follows: “The Freddie Mac CreditSmart® Essentials curriculum” or “Freddie Mac CreditSmart® Essentials workshop.” Please include the registration mark in the headline and on the first mention in the text.

### Working with the Media

Press releases, public statements, and other media outreach related to the CreditSmart Essentials curriculum, materials, or workshops must attribute them to Freddie Mac and must be reviewed and approved in advance by Freddie Mac. Please contact us for more information.

### Promotional Tools

To assist with your promotion of CreditSmart Essentials, Freddie Mac has developed an array of marketing collateral—posters, flyers, social media templates and more. Some of the marketing materials are co-brandable. Access these engaging marketing tools today by visiting our promotional toolkit at <https://creditsmart.freddiemac.com/partners>.

- To promote CreditSmart in your own marketing communications, or in materials you have designed, you must first obtain permission and guidance from Freddie Mac. Please contact us for more information.

## Workshop Activities and Reinforcers

Exercises, games, infographics and interactive activities are great reinforcers for learning. Be sure to incorporate them into your lesson plans.

## Certificate for Facilitators

The CreditSmart Coach certificate of achievement for certified facilitators is valid for three years and we highly recommend facilitators renew their certification every three years to keep abreast of market trends and regulatory changes. The CreditSmart® workshops or training sessions may only be offered and presented by a certified facilitator.

## Diploma for CreditSmart Essentials Workshop Participants

CreditSmart Essentials workshop participants can earn the CreditSmart Essentials Diploma. This diploma signifies the significant steps participants have taken towards meeting their personal financial goals to become more financially empowered. This diploma is not a homeownership education certificate. Consumers should visit the CreditSmart Homebuyer U course at <https://creditsmart.freddie.mac.com/homebuyer-u> if they wish to obtain a homeownership education certificate.

Certified facilitators may only provide a diploma to CreditSmart Essentials workshop participants who complete a minimum number of “Apply it” activities within each learning path. Facilitators are responsible for tracking completion of these activities in their Diploma Progress Trackers (see Appendix E of the CreditSmart Essentials Participant Guide). Facilitators are responsible for reviewing workshop participants’ Diploma Progress Trackers to certify that participants have reported completion prior to awarding diplomas. To issue a diploma for qualified CreditSmart Essentials workshop participants, certified facilitators can log into CreditSmart Coach online and access the diploma from the facilitator toolkit.

---

## How to Contact Freddie Mac’s CreditSmart Coach and Essentials Team

If you have questions about the CreditSmart Coach training program or CreditSmart Essentials curriculum, please email [creditsmart\\_training@freddiemac.com](mailto:creditsmart_training@freddiemac.com).

