

Household Emergency Preparedness Manual

Addendum L: Economic & Financial

Learning Path Reference

Northern Utah / Wasatch Front Edition

Every course, certification, and organization referenced across all four stages of this addendum, gathered into one reference card. See the full addendum for the reasoning and context behind each resource.

Stage 1: Foundations (Awareness)

Resource	Cost / Format	Notes
Your own homeowner's/renter's insurance policy documents	Free, already owned	Read your actual ALE provision in full, not a generic explanation; find your specific percentage cap.
Utah Code Title 13, Chapter 41 (Price Controls During Emergencies Act)	Free, online	le.utah.gov. Already cited in Chapter 12; read the actual statute text.
A basic budgeting framework (50/30/20 rule or zero-based budgeting overview)	Free, widely available online	Any reputable personal finance resource; the specific framework matters less than actually using one.

Stage 2: Applied Practice (Competent)

Resource	Cost / Format	Notes
Financial Peace University	Free—\$130 depending on host/church/credit union	ramseysolutions.com/money/financial-peace. Available through Beehive Federal Credit Union and many Utah churches.
A dedicated budgeting app or simple spreadsheet	Free—\$15/month depending on tool	The specific tool matters less than actually using it consistently for the tracking exercise.

Resource	Cost / Format	Notes
A bound ledger notebook	\$5–\$15	Already cited in Chapter 12's Tier 2 equipment; bound pages resist disputed after-the-fact edits.

Stage 3: Self-Sufficiency (Proficient)

Resource	Cost / Format	Notes
AFC (Accredited Financial Counselor) coursework	Program fees vary by AFCPE-approved provider	afcpe.org/certification/afc . Even incomplete coursework builds real financial counseling-level knowledge.
An AFCPE-approved course provider	Costs vary	findanafc.org lists current approved programs and providers.
Continued barter practice with a consistent trade network	No direct cost beyond goods/skills traded	The relationship-building itself is the resource at this stage, not a class.

Stage 4: Mastery & Teaching (Expert)

Resource	Cost / Format	Notes
AFC (Accredited Financial Counselor) full certification	Coursework, exam, and 1,000 supervised hours	afcpe.org/certification/afc . NCCA-accredited; the recognized professional standard.
Financial Peace University Coordinator program	Free (volunteer role)	ramseysolutions.com/ramseyplus/coordinator . A genuine, low-barrier teaching mechanism.
CFP Board information (if pursuing full financial planning licensure)	Multi-year program; significant cost	cfp.net . The real professional ceiling beyond AFC's counseling scope.