What You Accomplish Today Will Help Your Career Tomorrow

Congratulations on making the commitment to become a Certified Fraud Examiner (CFE), an achievement that will advance your career and enhance your professional stature as an anti-fraud expert.

Keep this guidebook handy — it will provide the necessary instructions, support and tips for helping you earn your CFE credential.

Whether you are beginning or continuing your journey in fighting fraud, obtaining the CFE credential positions you as a leader within the anti-fraud profession.

Those who earn the CFE credential have the proven ability to detect and deter a wide range of fraudulent conduct. Many major corporations, businesses, government agencies and global entities regard CFE status as an indicator of excellence in the profession.

Sincerely,

James D. Ratley, CFE, ACFE President and CEO

For technical support issues or any other questions, contact the ACFE:

(800) 245-3321 or +1 (512) 478-9000 from 8:00 a.m.-5:00 p.m. CST
ACFE.com • MemberServices@ACFE.com

To get started with the CFE Exam Prep Course right away, go to pg. 10.

Look for this symbol throughout the guide for hints and study tips.
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*Remember to find a pace and study method that works for you. Becoming a CFE is a challenging process, but with dedication, you can accomplish your goal.*
Steps to Becoming a Certified Fraud Examiner (CFE)

Complete the following steps to become a Certified Fraud Examiner using the CFE Exam Prep Course.

Step 1 — Meet the requirements. You must:

- Be an ACFE Associate Member in good standing. To join the ACFE, or for more information, visit ACFE.com or call (800) 245-3321 or +1 (512) 478-9000.
- Have a bachelor’s degree from an institution of higher learning (see CFE application for alternatives to the educational requirement).
- Have two or more years of professional experience either directly or indirectly related to fraud.

Step 2 — Complete the CFE Exam application.

- The CFE Exam application can be accessed at ACFE.com/CFEExamApplication. See pg. 18 for information about completing the application process. Payment of the application fee is required.
- You can study the CFE Exam Prep Course and work on obtaining your supporting documentation for the application simultaneously. We recommend you submit your completed application and supporting documents at least 30 days before you expect to take the exam.

Step 3 — Complete the CFE Exam Prep Course, including the practice tests.

- See pg. 8 for instructions on installing the CFE Exam Prep Course.
- Answer the questions in each of the four sections until you have answered them all correctly.
- Then, test your progress by taking a practice test.
- Score at least 85% in each of the four practice test sections. Study and take the tests as needed until you achieve a minimum score of 85%.

Note: To qualify for the Money-Back Pass Guarantee, you must complete the CFE Exam within 90 days of completing step 3.
Step 4 — Request Exam Activation Key.

- See pg. 19 for instructions on requesting your exam activation key.
- After requesting your exam activation key, you will receive your CFE Exam activation key via email within three to five business days. Continue to study and review the questions in the CFE Exam Prep Course until you receive your CFE Exam activation key and are ready to take the exam.
- You may continue to study with the CFE Exam Prep Course in between taking sections of the CFE Exam.
- If you request your exam activation key before completing the CFE Exam Prep Course, you waive your Money-Back Pass Guarantee.

Step 5 — Take the CFE Exam.

- The CFE Exam is included on your CFE Exam Prep Course. Use the exam key sent to you by the ACFE to access the exam.
- Take the exam on your own computer. The exam is timed, and once you begin a section, you must complete it in the time allotted.
- The exam is CLOSED BOOK. The use of notes, CFE Exam Prep Course study questions or reference materials is not permitted while taking the CFE Exam.
- Complete the CFE Exam affidavit. Visit the certification portal to access and upload your exam affidavit. Verify the completion of the exam without assistance.

After answering all questions correctly at least once, go back and review the questions again, one subsection at a time.
Your Certification Checklist

This checklist will help you follow the steps to become a CFE.

Check the following steps or requirements as you complete them. See pg. 4, “Steps to Becoming a Certified Fraud Examiner,” for more information about each step or requirement:

❑ I am an Associate Member of the ACFE in good standing.
❑ I meet the minimum education and experience qualifications.
❑ I have submitted the CFE Exam application, with proof of my education and three CFE Candidate Recommendation Forms.
❑ I have submitted payment of the application fee.
❑ I have answered all of the CFE Exam Prep Course questions correctly, and have scored at least 85% on each section of the practice test.
❑ I have requested and received my exam key code.
❑ I have submitted my exam results to the ACFE.
❑ I have submitted my CFE Exam affidavit.
❑ I have passed the CFE Exam.

Contact your dedicated CFE Exam Coach for more information:
CFE Exam Coach
CFECoach@ACFE.com
(800) 245-3321 / +1 (512) 478-9000

Note: You will receive your official certification after the Certification Committee has evaluated all of your documents and exam. Those who have attained the CFE credential will be invoiced at the CFE dues rate upon annual membership renewal.

Consider making a study plan. Are evenings or mornings better for you? Develop a weekly “to do” list to help you establish immediate objectives and goals through your study plan.
CFE Exam Prep Course Contents

The *CFE Exam Prep Course* contains the following essential components. To access these folders/files, right click on “Start,” select “Explore” and then locate the Program Files/CFE folder on your computer. A menu of folders/files included with the course will be displayed.

**AcroRead Folder**
This folder contains the Adobe Acrobat installation files, which will enable you to read the PDF files.

**Information Files**
These are the files needed to install the *CFE Exam Prep Course*:

- **Readme.txt** — This file describes the contents of the CD-ROM, system requirements and procedures for installing the *CFE Exam Prep Course*. The file also includes procedures for installing and troubleshooting Adobe Acrobat Reader, the Adobe licensing agreement and the process for viewing the *Fraud Examiners Manual*. Please read the contents carefully before installing the software on your computer.

- **Setup.exe** — This is the *CFE Exam Prep Course* installation file, which will copy all necessary files into the Program Files folder on your hard drive during installation.

- **2016 Fraud Examiners Manual.pdf** — This file contains the entire text of the *Fraud Examiners Manual*. 
Installation and Registration

System Requirements

- **Operating System**: Windows 10, Windows 8, Windows 7, Windows Vista or Windows XP Service Pack 3
- **Disk Space**: 150 MB of available disk space
- **Memory**: 1 GB minimum
- **Screen Resolution**: 1280x1024 or greater.
- **Processor**: 2 GHz
- **Internet**: An Internet connection is required for product activation and while submitting your results.

Installing the *CFE Exam Prep Course*

Exit all applications open on your computer before beginning the installation process.

1. Insert the *CFE Exam Prep Course* CD-ROM into the appropriate disk drive
2. Double-click “My Computer” or “Computer”
3. Double-click the CD-ROM drive icon
4. Double-click setup.exe
5. Click OK to begin the installation and follow the on-screen instructions

Administrator Permissions

To install the *CFE Exam Prep Course*, you must have administrator permission. The default installation directory is \C:\\program files\\CFE Exam Prep Course. Once installed, you can remove the administrator rights from your account, but you must maintain write permission. You need write permission because the progress information and the exam answers are written to a file in that directory.

Mark the questions that you missed or do not fully understand. You can easily go back to specific questions to answer them again.
Registering the *CFE Exam Prep Course*
To open the program select the Start menu ---> All Programs ---> *CFE Exam Prep Course* ---> *Prep Course*, or select the shortcut installed to your desktop. The first time you start the *CFE Exam Prep Course*, you will be prompted to register the software. You must complete this form before you can use the program.

**Product License Key**
To obtain your Prep Course license key, visit ACFE.com/LicenseKey.

**Additional Registration Information**
The information you enter will be used to tie your unique license key to your ACFE account. Please note that the First Name, Last Name, Email and Country are required fields. The address information is optional, but is recommended. You can change this information at any time by accessing Your Contact Information on the Quick Help menu.

After entering this information, select **Validate Key and Save** to begin the *CFE Exam Prep Course*.

**Important:** Once you have validated your license key, you must activate the key within ten days.

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Start by answering some questions to get a feel for the format of the course. It is recommended that you start by answering the questions and studying the detailed explanation and the material related to the questions as you go.
Getting Started

**CFE Exam Prep Course sections**

There are four main sections of the *CFE Exam Prep Course* and the CFE Exam:

- **Financial Transactions and Fraud Schemes** — Reviews the types of fraudulent financial transactions in accounting records. To pass this section, you will be required to demonstrate knowledge of basic accounting theory, numerous types of occupational and external fraud schemes and internal controls to prevent and detect fraud.

- **Law** — Ensures that you are familiar with the many legal ramifications of conducting fraud examinations, including criminal and civil law, rules of evidence, rights of the accused and accuser and expert witness matters.

- **Investigation** — Includes questions about interviewing, analyzing data, obtaining information from public records, tracing illicit transactions, evaluating deception and writing reports.

- **Fraud Prevention and Deterrence** — Tests your knowledge of why people commit fraud and what can be done to prevent it. Topics covered in this section include crime causation, white-collar crime, fraud prevention, fraud risk assessment and the ACFE Code of Professional Ethics.

**Subsection and Topics**

Each main section is divided into subsections and topics. You can view these subsections, topics and the number of questions in each by viewing the **Current Status** section on the **Home** tab.

**To see progress for each section, click the section name.**

<table>
<thead>
<tr>
<th>Current Status</th>
<th>For both CFE Exam Prep Course and CFE Exams</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SECTION</strong></td>
<td><strong>REVIEW SESSION</strong></td>
</tr>
<tr>
<td>Financial Transactions and Fraud Schemes</td>
<td>0 correct of 625</td>
</tr>
<tr>
<td>Fraud Prevention and Deterrence</td>
<td>0 correct of 225</td>
</tr>
<tr>
<td>Investigation</td>
<td>0 correct of 375</td>
</tr>
<tr>
<td>Law</td>
<td>0 correct of 300</td>
</tr>
</tbody>
</table>
To see progress for each topic, select the subsection name.

Completing the Pre-Assessment (Optional)
The Pre-Assessment is optional and can only be taken one time. It is designed to identify your topical strengths and weaknesses.

Combined with the ACFE’s Weekly Study Plans (pg. 12), the results of the Pre-Assessment will help you choose a study schedule to meet your certification goal. The time required to complete the pre-assessment will vary by user. On average, the pre-assessment should take roughly 30-60 minutes to complete.

To start the Pre-Assessment:

1. Select the Pre-Assessment tab.
2. Select **Start Assessment** in the lower right-hand corner of the page.
Creating Your Weekly Study Plan

**Determine Your Target Goal for Certification**

Before starting the *CFE Exam Prep Course*, it is important to set a target date for earning the CFE credential. All CFE candidates are required to pass a 500 question exam covering the four main areas of fraud examination, including Financial Transactions and Fraud Schemes, Law, Investigation and Fraud Prevention and Deterrence. Although the breadth of information covered in the CFE Exam can be intimidating, if you create a weekly study plan, you can be certified in as little as 90 days simply studying on your lunch hour.

Begin by choosing a study schedule you can fit into to your current schedule. Based on the suggested study times listed below, set a manageable goal for completing the *CFE Exam Prep Course* and CFE Exam.

<table>
<thead>
<tr>
<th>Target Days to Completion</th>
<th>Study Time Required Per Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days</td>
<td>15 hours</td>
</tr>
<tr>
<td>60 days</td>
<td>7.5 hours</td>
</tr>
<tr>
<td>90 days</td>
<td>5 hours</td>
</tr>
</tbody>
</table>

**Set Your Target Dates in the *CFE Exam Prep Course***

After installing the *CFE Exam Prep Course*, the Getting Started section offers you the option to set target dates for completion.

**Complete the Pre-Assessment**

After setting your target dates for completion, take the Pre-Assessment. The Pre-Assessment is designed to identify your topical strengths and weaknesses, which will allow you to structure your work with the *CFE Exam Prep Course* effectively and efficiently. The Pre-Assessment is optional, but is recommended, and will take 30-60 minutes to complete (see page 11 to find out more about the Pre-Assessment).

**Complete Study Questions for Your Strongest Section**

After completing the Pre-Assessment, begin studying with your strongest section first. This way, you are studying your weaker areas closest to taking the exam.

As you complete the study questions, review the explanations for each question. If you’re struggling with a particular topic, you can refer to the *Fraud Examiners Manual* for more information. You should also mark study questions that need additional review.
Take the Practice Exam
After completing all the review questions, complete the practice exam. A minimum score of 85% is required to qualify for the Money-Back Pass Guarantee. To aid in your CFE Exam preparation, review the questions you missed on the practice exam.

Complete the Remaining Sections
Continue the same process, working from your strongest to weakest sections, until you have completed all four sections of the Prep Course and scored more than 85% on the practice exams.

Final Review for the Exam
Before starting a section on the CFE Exam, it is helpful to:

• Review any marked questions in the section you are planning to take.

• Retake the practice exam and review the results. Not only will you receive your overall score, but a score per subsection. If you scored less than 75% on a particular subsection, review these subsection in the Prep Course before taking the exam.

Starting a Review Session
To begin a review session, click on the Review Sessions tab. You will then define your review session by choosing the section, subsection and topics covered and the structure of the review.

1. Select which section you would like to review. You can do so by using the drop-down menu on the right side of the screen.

2. Choose the topics to include in this review session. Include All Topics is selected by default. Uncheck the Include all Topics checkbox if you are interested in reviewing only certain subsections:
3. Select the types of questions you would like to see in your review session. You can view unanswered questions, questions you’ve missed, questions you’ve marked for review, answers you got right or a combination of any of these options:

4. By limiting your review session, you can schedule a study session for a certain number of questions or for a pre-determined amount of time. This selection is optional and not required to start a review session:

5. Finally, select the Start Review Session button to begin:

Ending a Review Session

To end a session, click the End Review button in the lower right-hand corner or select Exit from the menu at the top of the screen. If you have answered at least one question, a session report will automatically appear with your results from the current session.

Note: Individual session report summaries CANNOT be retrieved after the application is closed.

Marking Questions

If you are having difficulty with a question, the Mark for Review function allows you to mark a question to revisit at a later time. To mark a question for review, click the Mark for Review checkbox when answering practice questions.

To find Marked Questions:

1. During a review session, you can select the First Marked button on any question:

2. When defining a review session, you can choose to view Marked Questions:
Checking Your Progress

Each main section includes subsections and topics — you can view these subsections, topics and the number of questions in each by viewing the **Current Status** section on the **Home** tab.

<table>
<thead>
<tr>
<th>Current Status</th>
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<tbody>
<tr>
<td><strong>SECTION</strong></td>
<td><strong>REVIEW SESSION</strong></td>
</tr>
<tr>
<td>Financial Transactions and Fraud Schemes</td>
<td>0 correct of 800</td>
</tr>
<tr>
<td>Fraud Prevention and Deterrence</td>
<td>0 correct of 225</td>
</tr>
<tr>
<td>Investigation</td>
<td>0 correct of 879</td>
</tr>
<tr>
<td>Law</td>
<td>0 correct of 800</td>
</tr>
</tbody>
</table>

To see progress for each section, click the section name.

<table>
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<tr>
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<tbody>
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<td><strong>SECTION</strong></td>
<td><strong>REVIEW SESSION</strong></td>
</tr>
<tr>
<td>Financial Transactions and Fraud Schemes</td>
<td>0 correct of 800</td>
</tr>
<tr>
<td>Sub Sections</td>
<td>Percent Correct</td>
</tr>
<tr>
<td>Accounting and Auditing</td>
<td>0.0%</td>
</tr>
<tr>
<td>Occupational Fraud Schemes</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other Fraud Schemes</td>
<td>0.0%</td>
</tr>
<tr>
<td>Law</td>
<td>0 correct of 800</td>
</tr>
</tbody>
</table>

To see progress for each topic, select the subsection name.

<table>
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<td>0.0%</td>
</tr>
<tr>
<td>Other Fraud Schemes</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Make sure you are consistently scoring 85% or higher in each section to ensure that you are ready for the exam.
Using the *Fraud Examiners Manual*

An excellent reference guide to use while taking the *CFE Exam Prep Course* is the *Fraud Examiners Manual*. The *Fraud Examiners Manual*, regarded as the reference standard for the anti-fraud profession, is a comprehensive guide fully explaining the latest fraud examination techniques, methods and procedures.

A PDF of the manual is installed on your computer with the *Prep Course*. It is titled, “2016 Fraud Examiners Manual.pdf.” You must use Adobe Acrobat Reader to view the file. If you do not have Adobe Acrobat installed, open the “AcroRead” folder on the CD and choose “setup.exe” to install the Reader software.

You may also print out all or part of the manual. Alternatively, a printed version of the *Fraud Examiners Manual* is available for purchase from the ACFE. You may also use the *Fraud Examiners Manual* as a reference tool separately from the *CFE Exam Prep Course*.

**Practice Exams**

Practice exams simulate the experience of taking the CFE Exam. Each section contains 125 practice questions randomly selected from the corresponding section in the *CFE Exam Prep Course*.

Like the CFE Exam, the practice exams are timed. During a practice exam, you are allotted a maximum of 75 seconds to answer each question. You may go back and change an answer to a previously completed question as long as there is time left on the question timer.

**To Start a Practice Exam:**

1. Select *Practice Exam* from the navigation tabs.

2. On the left side of the screen, select the practice exam section you wish to complete.
Working on Two Computers

The CFE Exam Prep Course gives you the flexibility to work on two computers. First, you must install the CFE Exam Prep Course program on both computers. Then you may export your progress file from one computer and transfer it to your second computer. This can be done by flash drive or by email. On the second computer, open the CFE Exam Prep Course application and import the file.

Exporting and Importing Your Progress File

The Export Progress utility is used to export a record of your study progress from one computer to another and to create a file to send to the ACFE after the Prep Course requirements are fulfilled. It can also be used as a way to back up your progress as you work through the material.

To Export Your Progress File:

1. Click on the Home tab.
2. Access the Utilities section of the Quick Help Menu and select Export Progress File.
3. Select your save destination and enter the file name using firstname_lastname_MMDDYY.
4. You will receive notification confirming the export was successful.

To import Your Progress File:

1. Click on the Home tab.
2. Access the Utilities section of the Quick Help Menu and select Import Progress File.
3. Select the file from the location where you saved it and click Open.
4. Confirm that you wish to overwrite the previous progress file by selecting Yes.*
5. You will receive notification confirming the import was successful.

*You will not be able to retrieve the previous progress once you have overwritten the file.
Completing the *CFE Exam Prep Course*

To take the CFE Exam and qualify for the Money-Back Pass Guarantee (see pg. 19 for more details), you must take the following steps within one year of purchase:

1. Complete all sections of the *CFE Exam Prep Course* by answering each question correctly.
2. Score at least 85% on the practice exam for each section.
3. Choose Request Exam Activation Key from the Quick Help Menu.
4. Take the CFE Exam within 90 days* of completing Steps 1 and 2 above.

*Completion date is recorded automatically by the software the day of the last completed practice exam, or on the date you answered all questions correctly — whichever is later.

Submitting Your CFE Exam Application

To take the CFE Exam, you must submit a completed CFE Exam Application. To apply online, visit [ACFE.com/CFEExamApplication](http://ACFE.com/CFEExamApplication).

You must submit your CFE Application with proof of your education, three CFE Candidate Recommendation Forms, a recent photograph and payment. A photocopy of transcripts or certificates of any degrees earned and professional certifications acquired are acceptable for proof of education.
The Money-Back Pass Guarantee

To qualify for the guarantee, you must meet the following conditions:

- Correctly answer all questions in the Prep Course database at least once. If you incorrectly answer a question, it will return to the question pool and you will be asked the question again at a future time.

- As soon as you have answered all the Prep Course questions at least once and scored at least 85% on each practice exam, you may take the CFE Exam. However, you must complete the Prep Course within one year of the purchase date and finish the exam within 90 days of completing the Prep Course. Use the tear-off reminder card in the back of this guidebook to help you keep track of your purchase date.

NOTE: If you fail any of the four sections of the exam, you may retake those sections again at no additional cost. If you do not wish to retake the sections, then you may receive a refund of the purchase price of the CFE Exam Prep Course software. (Please note that if you received/purchased this software in connection with a special offer, such as a bundle or as part of a live instructional program, you may only receive a refund of that portion of the purchase price that is allocated to the Prep Course software.)

Accessing the CFE Exam

To Open the CFE Exam:

- Launch CFE Exam on the Quick Help Menu;
- Double click the CFE Exam desktop icon; or
- Under the Start Menu, select All Programs --- CFE Exam Prep Course --- CFE Exam.

Requesting Your Exam Key:

1. Select Request Exam Activation Key located under CFE Certification on the Quick Help Menu.

2. If you've completed the CFE Exam Prep Course, verify that your email address is correct and click Submit Request.

3. You will receive confirmation that your Exam Key Request was successfully sent. Please allow 3-5 business days for the Exam Key to arrive.

NOTE: If you are requesting your exam key before meeting the Money-Back Pass Guarantee requirements, the system will provide you with a warning message before proceeding. If you would like to waive the Money-Back Pass Guarantee, choose Submit Request.
About the CFE Exam

All CFEs are required to pass the CFE Exam in order to earn their CFE credential. The CFE Exam is administered via computer so you can take it at a convenient time.

The CFE Exam contains 500 multiple choice and true/false questions designed to test your knowledge in four areas:

- Financial Transactions and Fraud Schemes
- Law
- Investigation
- Fraud Prevention and Deterrence

Additional Study Resources and Support

The ACFE has numerous resources to assist you through the process of obtaining your CFE credential. Take advantage of these resources today.

- **Find a CFE in Your Area** — Locate a CFE in your area to learn more about the certification process and the benefits of becoming a CFE. You can also meet mentors and study with others in your local ACFE chapter. To use either of these services, visit the ACFE website at ACFE.com and click on the “Fraud Resources” link.

- **A Dedicated Coach** — The CFE Coach is dedicated to providing you with the encouragement and support you need throughout the certification process. This ACFE staff member works exclusively with members who are preparing for the CFE Exam. Email: CFECoach@ACFE.com.

- **Discussion Forums** — ACFE members can visit the CFE Exam/Prep discussion forum to post questions online and receive feedback from other members and ACFE staff. The discussion forums are located in the Members Only section of ACFE.com.

- **CFE Exam Coach E-Newsletter** — Containing study tips, practice questions, suggestions from members who have taken the exam and more, this monthly e-newsletter is a useful tool for anyone pursuing the CFE certification. Be sure to keep your email address updated with the ACFE to receive this valuable tool.
• **CFE Exam Review Course** — Prefer a classroom environment? This 3½-day, instructor-led course provides the essentials needed to pass the CFE Exam and become a Certified Fraud Examiner. This course, in combination with the **CFE Exam Prep Course** software, will provide you with an unbeatable combination for passing the exam.

• **Support Staff** — The ACFE staff will be happy to help you with technical support issues or any other questions you may have. Contact an ACFE Member Services Representative at (800) 245-3321 / +1 (512) 478-9000 between 8 a.m. – 5 p.m. CST or by email at MemberServices@ACFE.com.

**Continuing Professional Education Credits**

If you complete the **CFE Exam Prep Course**, you may earn 35 Continuing Professional Education (CPE) credits. Due to changes in NASBA’s CPE standards, we are not issuing NASBA-compliant CPE credits for this course; however, your local licensing body may still grant CPE credit. Please contact the organization for which you plan to claim CPE credit to determine if it will grant CPE hours for completion of this course.

**To Claim CPE Credit**

To earn CPE credit, you must complete each section of the **CFE Exam Prep Course** by answering each question correctly at least once AND you must score at least 85% on each of the practice tests for the four major subject areas (Financial Transactions and Fraud Schemes, Law, Investigation and Fraud Prevention and Deterrence). If you are currently not a CFE, CPE credits earned before obtaining the CFE cannot be claimed in the future.

**Maintaining Your CFE Credential**

All CFEs must exemplify the highest moral and ethical standards and must agree to adhere to the Code of Professional Ethics. CFEs are also required to complete at least 20 hours of CPE per 12 months. At least 10 hours of CPE credit must be fraud-related and at least two hours must relate directly to Ethics. CFEs must certify their compliance with CPE requirements on an annual basis by their anniversary date. For more information, visit ACFE.com/CPE.
Technical Support

To report an issue in the Prep Course software, access the Report an Issue Utility on the Quick Help Menu. The types of issues you can report from this utility include a bug, incorrect answer, typographical error or general comment. If your issue is related to a specific question, please include the question number and any other details you have about the issue. You may be contacted by the ACFE if any additional information is necessary.

For additional support, you can also contact an ACFE Member Services Representative directly at (800) 245-3321 / +1 (512) 478-9000 between 8:00 a.m.-5:00 p.m. Central Time or by email at MemberServices@ACFE.com.

End User License Agreement

This End-User License Agreement ("EULA") is a legal agreement between you (either an individual person or a single legal entity, who will be referred to in this EULA as "You") and the Association of Certified Fraud Examiners, Inc. ("ACFE") for your use of the ACFE Software Product that accompanies this EULA. For purposes of this EULA, the term "Software Product includes:

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