# GUIDANCE DOCUMENT:
WRITING MEANINGFUL LEARNING OBJECTIVES

The CFP Board Council on Education has developed a set of CE Quality Standards for various steps of the program development process. Every program starts with a good idea that leads to a program description. A good description narrows and articulates, in a few short sentences, the purpose of the program. It outlines the main topics and themes to be covered. The **Learning Objectives**, however, are the key to creating well-organized and impactful content.
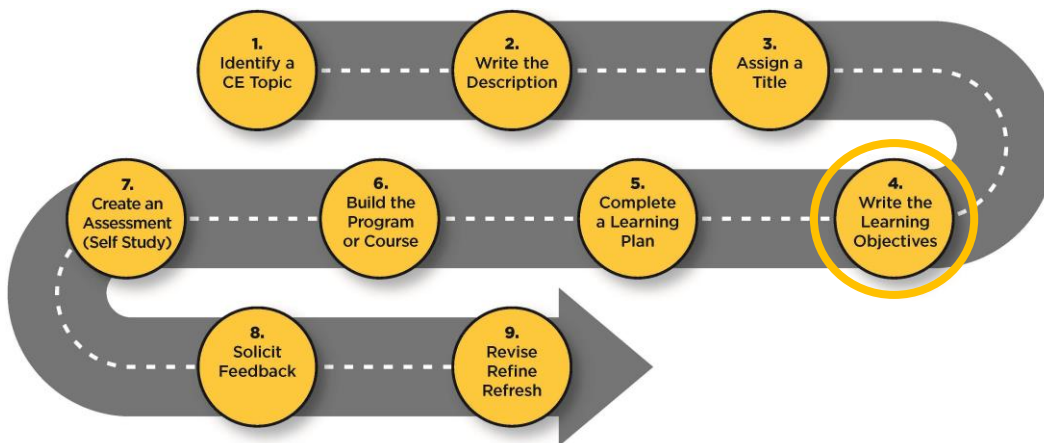
How Adult Learners Approach Continuing Education:

Adult learners need to receive CONTENT (increase knowledge); retain it by making a CONNECTTION with the material (influence attitudes); and find an APPLICATION to real life (improve skills and performance).   Adult learners have:

1. Work and personal experiences (including mistakes) that make them open to learning
2. An interest in what is immediately relevant and will positively impact their job or personal life
3. A task-oriented mindset
4. An approach that continually asks '*What's In It for Me?'* (WIIFM)

About Learning Objectives:

Learning objectives connect the learner to WIIFM. They are a series of concise statements that define the expected goal or outcome of the program in terms of the participants' ability to demonstrate newly acquired knowledge or skills. Learning objectives define expectations; they are measurable and used as the basis for developing a graded final project and/or assessment.

Learning objectives are SMART:
    Specific to a single outcome
    Measurable
    Acceptable to the presenter
    Realistic to achieve
    Time-bound with a deadline

Write the Learning Objectives

A good learning objective starts with an appropriate verb or "action word" reflecting the intended outcome and level of complexity. Use this chart as a guide to apply the verb best suited for the level of complexity.

Remembering LOC: Basic	Understanding LOC: Basic	Applying LOC: Intermediate	Analyzing LOC: Intermediate	Evaluating LOC: Advanced	Creating LOC: Advanced
Define	Classify	Act	Assume	Assess	Build
Describe	Compare	Construct	Categorize	Determine	Construct
Distinguish	Contrast	Develop	Compare	Estimate	Develop
Duplicate	Demonstrate	Identify	Contrast	Evaluate	Design
Identify	Explain	Model	Differentiate	Judge	Estimate
List	Illustrate	Organize	Distinguish	Justify	Minimize
Recall	Interpret	Plan	Examine	Rate	Modify
Recognize	Outline	Select	Organize	Recommend	Investigate
Relate	Summarize	Solve	Survey	Select	Predict
State	Translate	Utilize	Test	Support	Propose

Here are a few examples:

Remembering: *Recognize* the potential sources of income during retirement and *Describe* the tax implications.

Understanding: *Explain* the use of life insurance products in retirement plan portfolios.

Applying: *Identify* the laws and regulations concerning money laundering.

Analyzing: *Compare* available deductions and exemptions in the new tax code to those of the prior system.

Evaluating: *Recommend* a plan for maximizing the probability of achieving the client's retirement goals and mitigating longevity risk.

Creating: *Construct* an optimal client portfolio by the allocation of wealth amongst risky assets and the risk free security.

Resource: Writing Student Learning Objectives, Missouri State University

Additional Guidance Documents:

- Levels of Complexity (Defined)
- Developing a Learning Plan
- Creating Effective Assessment Questions
- Building a Quality Live Program
- Building a Quality Online Course
- Designing a Program Evaluation
- Sample Program Evaluation

Comments or Questions? Please email us at cesponsor@cfpboard.org