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 CONNECTION with the material (influence attitudes); and find an APPLICATION to real life (improve skills and performance).成人学习者有:

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.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Define</td>
<td>Classify</td>
<td>Act</td>
<td>Assume</td>
<td>Assess</td>
<td>Build</td>
</tr>
<tr>
<td>Describe</td>
<td>Compare</td>
<td>Construct</td>
<td>Categorize</td>
<td>Determine</td>
<td>Construct</td>
</tr>
<tr>
<td>Distinguish</td>
<td>Contrast</td>
<td>Develop</td>
<td>Compare</td>
<td>Estimate</td>
<td>Develop</td>
</tr>
<tr>
<td>Duplicate</td>
<td>Demonstrate</td>
<td>Identify</td>
<td>Contrast</td>
<td>Evaluate</td>
<td>Design</td>
</tr>
<tr>
<td>Identify</td>
<td>Explain</td>
<td>Model</td>
<td>Differentiate</td>
<td>Judge</td>
<td>Estimate</td>
</tr>
<tr>
<td>List</td>
<td>Illustrate</td>
<td>Organize</td>
<td>Distinguish</td>
<td>Justify</td>
<td>Minimize</td>
</tr>
<tr>
<td>Recall</td>
<td>Interpret</td>
<td>Plan</td>
<td>Examine</td>
<td>Rate</td>
<td>Modify</td>
</tr>
<tr>
<td>Recognize</td>
<td>Outline</td>
<td>Select</td>
<td>Organize</td>
<td>Recommend</td>
<td>Investigate</td>
</tr>
<tr>
<td>Relate</td>
<td>Summarize</td>
<td>Solve</td>
<td>Survey</td>
<td>Select</td>
<td>Predict</td>
</tr>
<tr>
<td>State</td>
<td>Translate</td>
<td>Utilize</td>
<td>Test</td>
<td>Support</td>
<td>Propose</td>
</tr>
</tbody>
</table>

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