

CONTINUING  
**EDUCATION**  
ESSENTIALS

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FOR PROFESSIONALS OF  
ALL FIELDS OF PRACTICE

# CONTINUING EDUCATION: BEST PRACTICES



Chambre  
de la sécurité  
financière

## TABLE OF CONTENTS

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<b>Introduction</b> .....	<b>3</b>	<b>Developing the CE activity</b> .....	<b>23</b>
Structure of this manual _ 4		<b>Drafting questions _ 23</b>	
		Multiple-choice or multi-select questions .....	24
		True-or-false questions .....	24
<b>Analyzing the CE project</b> .....	<b>5</b>	<b>Designing the educational content _ 25</b>	
<b>Analyzing CE needs _ 5</b>		Cognitive theory of multimedia learning .....	26
Current situations and desired outcomes .....	6	Principles derived from the cognitive theory	
Current situation .....	7	of multimedia learning .....	27
Desired outcome .....	7	Length of an e-learning course .....	29
CE needs and general objective .....	8	<b>Choosing the right instructor _ 30</b>	
<b>Describing the target audience _ 10</b>		Qualities of a good instructor .....	31
Information needed .....	10		
Characteristics of the adult learner .....	11	<b>Evaluating the satisfaction level and impact</b>	
		<b>of the CE activity</b> .....	<b>32</b>
<b>Designing the CE activity</b> .....	<b>13</b>	<b>Collecting information about the learners _ 32</b>	
<b>Writing specific objectives _ 13</b>		The Kirkpatrick-Katzell model .....	32
Number of specific objectives .....	14	Learning data .....	34
Formulation of a specific objective .....	14	<b>Facilitating the transfer of training _ 35</b>	
Bloom's revised taxonomy .....	15	Obstacles .....	35
Constructive alignment .....	18	Strategies .....	36
<b>Building the learning journey _ 20</b>			
Types of structures .....	20		
Choosing control measures .....	21	<b>Bibliography</b> .....	<b>37</b>

## INTRODUCTION

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Are you developing a continuing education course (“CE course”) that you would like recognized by the Chambre de l’assurance (the “Chambre”)? Want to make sure you offer learners high-quality CE activities? Did an audit of one of your CE activities result in specific recommendations?

If the answer to any of these questions is yes, then this manual on the best practices in continuing education is for you!

This manual is intended for the Chambre’s CE partners. It was designed to help them develop high-quality CE courses that are adapted to the needs and profiles of learners. It will also help providers comply with recognition requirements set by the Chambre.

It acts as a complement to the [\*Regulation of the Chambre de la sécurité financière respecting compulsory professional development\*](#) and the Guide to having training recognized (the “Guide”).

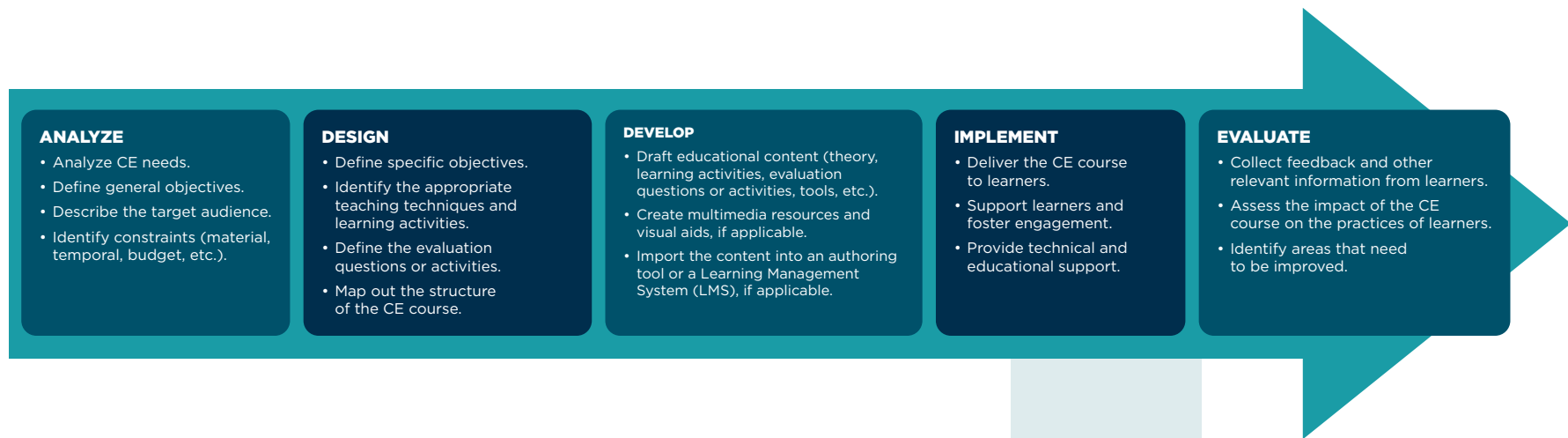


## INTRODUCTION

# Structure of this manual

This manual was heavily inspired by the ADDIE model, a renowned instructional design framework. Although the steps are often presented sequentially, you can move back and forth between them as needed, depending on your project.

A brief description of each step is presented below.



Because the field of continuing education is so vast, this manual focuses only on phases 1, 2, 3, and 5 of the ADDIE model: analyze, design, develop, and evaluate.

The explanations and advice provided herein are intended to be both practical and general enough to apply to a variety of CE courses, whether they are delivered in real time (synchronous) or are self-paced activities (asynchronous).

## ANALYZING THE CE PROJECT

### Analyzing CE needs

CE needs correspond to the gap between a current situation and a desired outcome. Therefore, an accurate description of these two situations must be defined. And to understand the root causes of this gap, a thorough assessment of the current situation needs to be undertaken. As a result, well-defined needs will justify the necessity of a CE course on a given topic.

By analyzing these needs, you'll most likely be able to formulate the general objectives of the CE course (Basque, s.d.-a, p. 5).

This section defines the terms “current situation” and “desired outcome” while explaining how to determine the gap between the two. It will also help you identify the needs and the general objectives of the CE course.

**It includes many examples of situations and behaviours. These examples are entirely fictional.**



## ANALYZING THE CE PROJECT

# Analyzing CE needs

### Current situations and desired outcomes

Here are a few fictional examples of current situations and desired outcomes:

CURRENT SITUATIONS	DESIRED OUTCOMES
Financial services professionals find it difficult to build strong relationships of trust with clients who were born abroad.	Financial services professionals establish long-term relationships of trust with clients who were born abroad, fostering a sense of loyalty.
Some financial services professionals issue recommendations that are not adapted to their client's situation.	Financial services professionals issue proactive recommendations that are adapted to their client's situation.
The entry into force of new regulations has an impact on the daily tasks of financial services professionals.	Financial services professionals understand the main requirements and make sure to comply with them.

In some cases, simply observing the current situation will reveal CE needs. Here are some fictional examples:

- “Clients who were born abroad are harder to retain than local ones.”
- “Over the past year, multiple offences were committed due to unsuitable products being recommended.”

In other cases, stating the desired outcome can reveal CE needs. Here are some fictional examples:

- “We want to create a CE course on intercultural communication for financial services professionals who engage with clients who were born abroad.”
- “We want financial services professionals to hone their ability to analyze financial needs. They’ll then be able to recommend products that are adapted to their clients’ needs.”

If you want to accurately determine CE needs, you need to have an excellent understanding of the current situation and what led to it. You also need a clear vision of the outcome desired.

## ANALYZING THE CE PROJECT

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# Analyzing CE needs

### Current situation

Various resources and techniques are available to help you gather the information needed to gain a clear understanding of the current situation. You can use these tools separately or combine them.

Examples:

- Read news articles.
- Find out the most common occurrences of professional misconduct or commonly submitted complaints in the industry.
- Review statistics or survey results.
- Conduct a survey to gather specific data.
- Lead one-on-one or group interviews with employees or managers.
- Observe financial services professionals in action.
- If applicable, rely on internal documentation issued by your organization (reports, performance evaluations, audits, CE history, competency profiles, etc.).

Once you've collected the necessary information about the current situation, you need to examine the causes: is it due to a lack of knowledge, inadequate skills, or the wrong attitudes? Which ones?<sup>1</sup>

### Desired outcome

The following questions can help you define the desired outcome:

- What do you want financial services professionals to know or be able to accomplish after they complete a CE course?
- What behaviours or attitudes should they adopt? (Basque, n.d.-a, p. 3)
- What values do you want to instill, or what insights do you hope to foster?

You may already have some elements of the answer you're seeking thanks to the information you collected when defining the current situation. Moreover, any competency profile that exists for the target audience can be a valuable tool for guiding your answers. A competency profile outlines the knowledge, skills, and attitudes a professional must rely on to properly perform their tasks and responsibilities.

1. When identifying the causes, you might find they do not stem solely — or at all — from inadequate training, but from other factors such as a lack of resources and motivation or even due to administrative constraints. Even though this aspect is not covered in this manual, it's important to keep it in mind.

## ANALYZING THE CE PROJECT

# Analyzing CE needs

### CE needs and general objective

By comparing observations on the current situation with the desired outcome for each observation, you can identify the required knowledge, skills, and attitudes for achieving that outcome (Basque, n.d.-a, p. 4). That's how you can identify your CE needs.

The table opposite shows a non-exhaustive example of this type of exercise. It's based on the following fictional current situation:

*“Financial services professionals find it difficult to build strong relationships of trust with clients who were born abroad.”*

OBSERVATIONS OF THE CURRENT SITUATION	DESIRED OUTCOMES	KNOWLEDGE, SKILLS, AND ATTITUDES TO BE DEVELOPED
Financial services professionals inadequately present products and services to their clients born abroad.	They explain the products, services, and resources available in a clear, comprehensive, and personalized way.	<b>Knowledge:</b> <ul style="list-style-type: none"><li>• Characteristics of the products, services, and resources intended for clients born abroad</li></ul> <b>Skills:</b> <ul style="list-style-type: none"><li>• Use clear communication techniques</li></ul>
Some financial services professionals ask closed-ended questions (the answers to which consist of either “yes” or “no”).	They use open-ended questions to better understand their clients' needs and demonstrate active listening.	<b>Skills:</b> <ul style="list-style-type: none"><li>• Ask open-ended questions</li><li>• Ask follow-up questions</li></ul> <b>Attitudes:</b> <ul style="list-style-type: none"><li>• Empathy, professional curiosity</li></ul>
Financial services professionals are reluctant to bring up sensitive topics with clients who were born abroad or from different cultural backgrounds.	They bring up sensitive topics in a tactful, respectful manner.	<b>Knowledge:</b> <ul style="list-style-type: none"><li>• Cultural differences</li></ul> <b>Skills:</b> <ul style="list-style-type: none"><li>• Apply the principles of intercultural communication</li><li>• Use empathetic communication techniques</li></ul> <b>Attitudes:</b> <ul style="list-style-type: none"><li>• An open mind, respecting cultural differences</li></ul>

## ANALYZING THE CE PROJECT

### Analyzing CE needs

The needs can then be translated into one or more general objectives that enable you to define the main areas of focus of the CE course in terms of topics, teaching techniques, and learning activities.

A well-defined general objective will:

- Start with a concrete action verb that specifies the outcome of the learning, i.e., what the learner will ideally be able to do after completing the CE course.
- Be drafted from the point of view of the learner.
- Be general enough to encompass all the CE needs identified. (Lebrun and Berthelot, cited by Basque, n.d.-a, p. 5).
- Be realistic about the time needed to complete the CE activity.
- Take into account the constraints the learner may encounter in the real world.

The table opposite presents two general objectives that are based on the CE needs identified in the previous table.

	EFFECTIVE PHRASING	INEFFECTIVE PHRASING
OBJECTIVE 1	The financial services professional will be able to communicate in a way that is respectful and adapted to the clients who were born abroad in order to better assess their needs.	Present various techniques and strategies for efficiently communicating with empathy with clients who were born abroad. (The objective is stated from the perspective of the instructor [or provider], not the learner.)
OBJECTIVE 2	The financial services professional will be able to clearly and exhaustively present the characteristics (advantages, disadvantages, risks) of available products and services to clients who were born abroad.	The financial services professional will learn about the characteristics of the products and services intended for clients who were born abroad. (The verb “learn” does not concretely describe what the learner will be able to do once they complete the CE activity.)

## ANALYZING THE CE PROJECT

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# Describing the target audience

The target audience means the individual(s) targeted by the CE activity. Having an in-depth knowledge of the audience is essential for making the right choices in terms of topics, learning activities, and media when developing the CE activity (Basque, n.d.-b, p. 1).

Moreover, when the content resonates with the audience, they will be more motivated to get involved in their learning journey.

This section outlines the information you need to obtain to gain a clear understanding of your target audience. It also describes the key principles of “adult learning” and provides relevant recommendations.

### Information needed

Here is some essential information you should collect on your target audience:

#### General profile

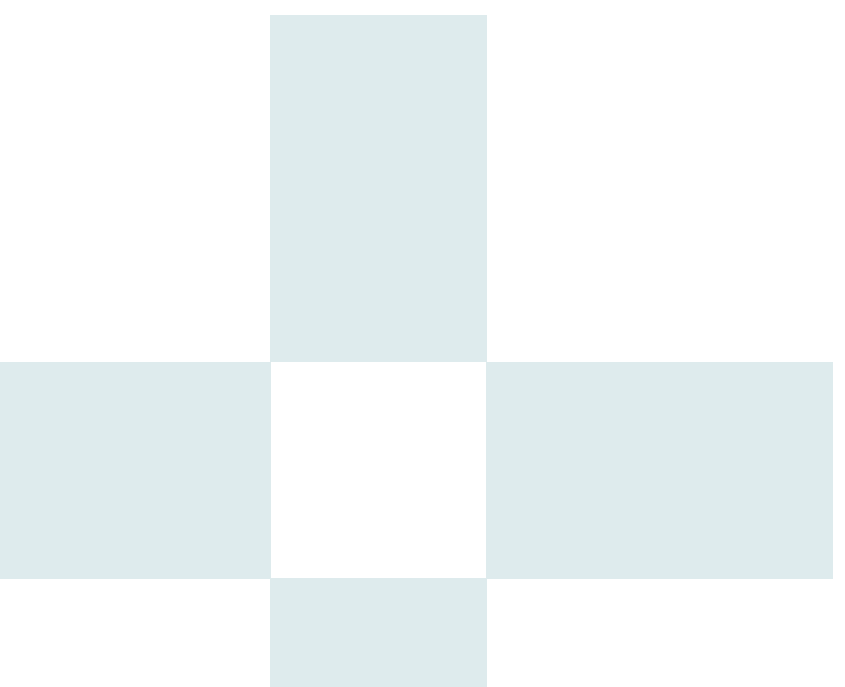
- Profession
- Licence(s) held
- Age bracket
- Language spoken
- Education
- Level of professional experience
- Workplace (medium or large company, independent, etc.)
- Clients they serve

#### About the CE activity

- Required prior knowledge
- What the audience already knows about the topic
- Attitudes towards the topic  
(e.g., interest, reluctance, apprehension, boredom, etc.)

#### Learning needs and logistics

- Number of learners targeted
- Preferred type of training  
(online synchronous/asynchronous, in person, etc.)
- Specific needs or disabilities (hearing, visual, cognitive, etc.)



## ANALYZING THE CE PROJECT

# Describing the target audience

### Characteristics of the adult learner

Malcolm Knowles was a pioneer of adult learning. He developed an adult learning theory known as andragogy in the 1960s.

At the time, andragogy was proposed as an approach that was completely distinct from pedagogy (the art and science of teaching children). Since then, a more nuanced view has highlighted several points the two approaches have in common. In other words, one should not exclude the other.

The fact remains that the way adults learn is shaped by their life experiences and maturity. This reality is reflected in six core principles that define the adult learner (Knowles et al., 2025, p. 43-47).

### 1. THE BENEFITS

Adults are more likely to fully engage in learning activities when they understand their value.

#### Recommendations

- From the get-go, describe the benefits of completing the CE activity.
- Show the added value of the training, for example by highlighting "exemplary" behaviours or using a diagnostic test to demonstrate a performance gap.

### 2. AUTONOMOUS LEARNING

The development of an adult's self-concept goes hand-in-hand with a need for self-direction. Self-direction makes adults want to be acknowledged and respected as independent individuals in their own right.

However, this may conflict with their previous educational experiences where they were dependent, passive students. That mental conflict often results in them dropping out of the learning process.

#### Recommendations

- Develop learning activities that build the learners' sense of autonomy over time, moving them from a dependent to an independent role.
- Encourage learners to participate during the CE activity.
- Provide them with the opportunity to make choices during the CE activity.
  - Ex.: 1: Present two different topics for a learning activity and get learners to pick the one they prefer in line with their field of practice or needs.
  - Ex.: 2: Provide them with the opportunity to consult the same content in several formats (text, audio, video).

### 3. UNIQUE PROFILES

Adults each come with their own baggage and experiences. This creates a diverse, heterogeneous group. Every learner has their own motivations, needs, interests, etc. They also have their own preferred ways of learning.

But be wary that this baggage can also lead to misconceptions or beliefs that hinder their openness to new lessons or perspectives.

#### Recommendations

- Take into account the group's heterogeneity when developing your CE activity.  
Examples:
  - Provide content in different formats (ex.: videos and transcripts). This will help you meet different learning preferences.
  - Provide an optional preparatory module if learners don't all have the same level of knowledge.
- Develop learning activities that highlight the experiences of learners (peer-led discussions, case studies, problem resolution, etc.).
- Design learning activities that invite learners to reflect upon — and even question — their own beliefs and values.

## ANALYZING THE CE PROJECT

# Describing the target audience

### 4. WILLINGNESS TO LEARN

Adults are predisposed to learn when the lessons meet tangible, current needs, i.e., needs they encounter in their real, professional life.

In other words, the CE activity should be available when learners actually need it.

#### Recommendations

- Make sure that learners can apply the knowledge they acquire in a near future.
  - Ex.: Offer a CE activity on a new product shortly after it becomes available on the market.
- Make sure that learners are “ready” to analyze the situations that are the subject of the CE activity.
  - Ex.: A financial services professional just starting their career will probably not be ready to follow a CE activity on succession or business transfers.
- Include relevant learning activities to facilitate the transfer of learning.

### 5. LEARNING THAT APPLIES TO THE REAL WORLD

Adults learn best when they can apply the knowledge they acquire to real-world tasks or problems.

That means:

- They are more motivated when they believe the lessons will help them improve their performance or overcome real-world challenges.
- They learn more efficiently when the content is contextualized using situations they are likely to encounter.

#### Recommendations

- Develop learning activities that feature realistic scenarios reflecting the day-to-day lives of learners.
- Explain how a CE or learning activity will help them better accomplish tasks or resolve problems (especially when the benefits might not be obvious).

### 6. SOURCES OF MOTIVATION

Intrinsic factors are the most powerful motivators for encouraging adults to learn.

#### What are intrinsic factors?

How motivated a learner is to learn is influenced by the following two broad categories of factors:

- Intrinsic factors: personal sense of accomplishment, self-confidence, professional satisfaction, etc.
- Extrinsic factors: promotion, better salary, obtaining Professional Development Units (PDUs), etc.

Keep in mind that even though most adults want to take part in professional development, a lack of confidence, time, opportunities, or resources often stops them.

#### Recommendations

- Adopt a kind and supportive approach while commending the hard work of learners.
- View mistakes as opportunities to learn.
- Take into account common types of constraints.
  - Ex.: 1: Make sure online CE activities are available on mobile devices (smartphones or tablets). This makes learning flexible and accommodates busy schedules.
  - Ex.: 2: Give learners the flexibility to save their progress or use short, modular training so they can progress at their own pace.

Depending on the CE activity, it might not always be possible to apply all these recommendations.

Moreover, the principles that define the adult learner (except the third one pertaining to unique profiles) must not result in learners being seen as a uniform group. Every adult has their own unique experience, cognitive abilities, motivations, and personality. Always take this into consideration when developing CE activities.

## DESIGNING THE CE ACTIVITY

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### Writing specific objectives

The specific objectives can be formulated once you start planning the topics, teaching techniques, learning activities, evaluation questions or activities for the CE course.

Whether the content already exists or not, and regardless of its level of maturity, this exercise will help you, among other things, to:

- Confirm or change the general objective of the CE activity.
- Choose teaching techniques and learning activities.
- Draft evaluation questions and/or activities.
- Select, draft, or alter the content.

The benefits also extend to the learner. By understanding the general and specific objectives from the beginning, they'll get a clear idea of what they'll learn and the advantages of enrolling in the CE course.

This section describes the number of specific objectives to include in a CE activity as well as the manner in which to formulate them based on Bloom's revised taxonomy.

Please note that this section does not address a competency-based approach, which is more complex and generally used in academic courses or programs of study that aim to develop competencies over a long period of time (Basque, 2006, p. 5).

For CE providers interested in learning more about the competency-based approach, we recommend the article *Approche par objectifs ou approche par compétences? Repères conceptuels et implications pour les activités d'enseignement, d'apprentissage et d'évaluation au cours de la formation clinique* (in French only).

NGUYEN, Diem-Quyen, and Jean-Guy BLAIS,  
*Pédagogie médicale*, vol. 8, no 4 (2007), p. 232-251,  
<https://doi.org/10.1051/pmed:2007026>

## DESIGNING THE CE ACTIVITY

# Writing specific objectives

### Number of specific objectives

Usually, a general objective has three to five specific objectives (Université Laval, n.d.; Université du Québec à Montréal, n.d.). This approach helps to prevent fragmented learning caused by being confronted with too many objectives.

You can start with a brainstorm to identify all the learning outcomes desired and then group similar elements together. These groups can serve as a basis for formulating distinct specific objectives.

If you've created a CE needs table (see the section "Analyzing CE needs – CE needs and general objective"), it can serve as the basis for setting specific objectives.

### Formulation of a specific objective

The formula recommended for drafting a specific objective is the following (Anderson and Krathwohl, 2001, p. 23):

(The learner will be able to) [**action verb**] [**knowledge**].

Here are some specific examples of this formula:

- **Define** the **characteristics of the most common investment vehicles**.
- **Interpret** the dynamic relationship between **interest rate, inflation, and investment returns**.
- **Carry out** a **financial assessment** using information provided by a client.

At first glance, a specific objective can resemble a general one. It starts with an action verb and is drafted from the perspective of the learner.

However, as the name implies, a specific objective requires a greater level of precision which in turn requires greater care.

- The **action verb** corresponds to the targeted "cognitive process". That is to say, the mental (or intellectual) operation that the learner is expected to develop during the CE course. Bloom's revised taxonomy<sup>2</sup>, detailed in the next section, is generally used as a guide when selecting the appropriate cognitive process.
- The **knowledge** specifies the subject in question and implicitly indicates the type of knowledge targeted: factual, conceptual, procedural, or metacognitive. The knowledge can be defined using the content of the existing CE activity (when available), the defined CE needs, and the general objectives previously formulated.

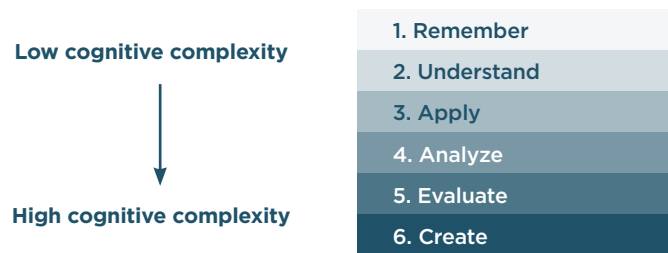
2. Besides the cognitive taxonomy for learning, other types of taxonomies exist, including the affective and psychomotor taxonomies. However, these are less solicited in CE courses in our industry and are therefore not covered in this manual.

## DESIGNING THE CE ACTIVITY

# Writing specific objectives

### Bloom's revised taxonomy

Bloom's revised taxonomy includes six levels of cognitive learning that start out simple and get progressively more complex (Anderson and Krathwohl, 2001, p. 31):



Each level encompasses a set of cognitive processes that are used to establish specific objectives.

The table opposite illustrates the cognitive processes pertaining to each level, along with examples of teaching techniques, learning activities, types of evaluation questions or activities that can facilitate them<sup>3</sup>.

COGNITIVE LEVELS AND PROCESSES		EXAMPLES TO SUPPORT THEM
<b>1. Remember</b> Remember or recall knowledge previously acquired.		
<ul style="list-style-type: none"> <li>• Name</li> <li>• List</li> <li>• Enumerate</li> <li>• Cite</li> <li>• Recite</li> </ul>	<ul style="list-style-type: none"> <li>• Identify</li> <li>• State</li> <li>• Define</li> <li>• Describe</li> </ul>	<ul style="list-style-type: none"> <li>• Listen to a lecture, a webinar, a podcast</li> <li>• Read texts</li> <li>• Use flashcards</li> <li>• Closed-ended questions (multiple-choice, multi-select, drag-and-drop, fill-in-the-blanks, etc.)</li> </ul>
<b>2. Understand</b> Construct or make sense out of knowledge acquired.		
<ul style="list-style-type: none"> <li>• Paraphrase</li> <li>• Reformulate</li> <li>• Translate (into other words)</li> <li>• Interpret*</li> <li>• Explain*</li> <li>• Exemplify</li> <li>• Illustrate</li> <li>• Demonstrate</li> <li>• Summarize</li> <li>• Generalize</li> </ul>	<ul style="list-style-type: none"> <li>• Classify*</li> <li>• Categorize*</li> <li>• Diagram</li> <li>• Compare*</li> <li>• Oppose</li> <li>• Distinguish</li> <li>• Deduct</li> <li>• Conclude</li> <li>• Extrapolate</li> <li>• Predict</li> </ul>	<ul style="list-style-type: none"> <li>• Annotated reading of texts</li> <li>• Closed-ended questions (multiple-choice, multi-select, drag-and-drop, fill-in-the-blanks, etc.)</li> <li>• Short-answer questions</li> <li>• Reformulate with a peer (where one person presents a concept and the other listens and then rephrases it)</li> <li>• Prepare a comparative table</li> <li>• Design a mind map or a simple diagram</li> <li>• Study simple case studies</li> <li>• Share experiences (for examples)</li> <li>• Guided discussion</li> </ul>
<b>3. Apply</b> Leverage knowledge to accomplish a given task.		
<ul style="list-style-type: none"> <li>• Execute</li> <li>• Complete</li> <li>• Carry out</li> <li>• Apply</li> <li>• Implement</li> <li>• Use</li> </ul>	<ul style="list-style-type: none"> <li>• Choose*</li> <li>• Select*</li> <li>• Resolve*</li> <li>• Calculate</li> <li>• Classify*</li> <li>• Categorize*</li> </ul>	<ul style="list-style-type: none"> <li>• Watch a demo</li> <li>• Solve a problem (that is familiar and requires an expected solution)</li> <li>• Questions requiring a moderate-length response</li> <li>• Guided discussion</li> <li>• Roleplay</li> </ul>

3. The list is not exhaustive. If you enter "Bloom's revised taxonomy" into a search engine, you'll easily find other examples of cognitive processes associated with each level.

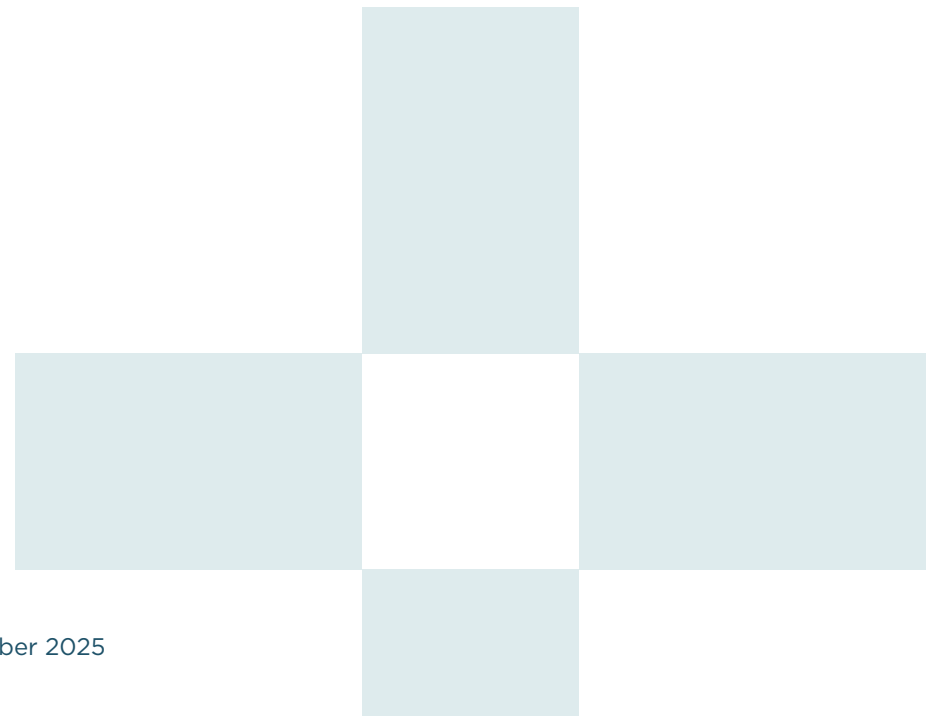
## DESIGNING THE CE ACTIVITY

# Writing specific objectives

COGNITIVE LEVELS AND PROCESSES		EXAMPLES TO SUPPORT THEM
<b>4. Analyze</b> Break down a whole into its constituent parts and demonstrate how these parts fit together and relate to the whole.		
<ul style="list-style-type: none"> <li>• Differentiate</li> <li>• Discriminate</li> <li>• Compare*</li> <li>• Choose*</li> <li>• Select*</li> <li>• Classify*</li> <li>• Categorize*</li> <li>• Organize</li> <li>• Order</li> <li>• Structure</li> </ul>	<ul style="list-style-type: none"> <li>• Break down</li> <li>• Deconstruct</li> <li>• Explain*</li> <li>• Interpret*</li> <li>• Attribute (a point of view, bias, values, or intentions to someone or something)</li> </ul>	<ul style="list-style-type: none"> <li>• Questions that require detailed answers</li> <li>• Design a concept map</li> <li>• Study elaborate case studies</li> <li>• Guided discussion</li> <li>• Peer-led discussions</li> </ul>
<b>5. Evaluate</b> Judge something based on defined criteria and justify that judgment.		
<ul style="list-style-type: none"> <li>• Verify</li> <li>• Detect (an inconsistency, a mistake, the effectiveness of something, etc.)</li> <li>• Evaluate</li> <li>• Critique</li> </ul>	<ul style="list-style-type: none"> <li>• Judge (the effectiveness of something, compliance with something, the suitability of something, etc.)</li> <li>• Choose*</li> <li>• Select*</li> </ul>	<ul style="list-style-type: none"> <li>• Questions that require detailed answers</li> <li>• Critique a simulated demonstration</li> <li>• Debate with peers</li> </ul>

COGNITIVE LEVELS AND PROCESSES		EXAMPLES TO SUPPORT THEM
<b>6. Create</b> Assemble elements to produce an original work or develop a detailed plan for it.		
<ul style="list-style-type: none"> <li>• Generate (a hypothesis)</li> <li>• Plan</li> <li>• Design</li> <li>• Elaborate</li> <li>• Formulate (recommendations)</li> </ul>	<ul style="list-style-type: none"> <li>• Compose</li> <li>• Produce</li> <li>• Build</li> <li>• Invent</li> <li>• Resolve*</li> </ul>	<ul style="list-style-type: none"> <li>• Resolve a problem (that is complex and requires a novel solution or one of several potential solutions)</li> <li>• Develop a project that ends with a presentation</li> <li>• Draft a guide, tool</li> </ul>

(Table adapted from Anderson and Krathwohl, 2001, p. 2; Association francophone à l'éducation des services à l'enfance de l'Ontario, 2014; Cégep à distance, 2013, p. 73)



## DESIGNING THE CE ACTIVITY

### Writing specific objectives

In the previous table, **processes marked by an asterisk (\*)** may apply to more than one cognitive level. The verb alone doesn't always determine the level – the context and the expected degree of complexity also play a part.

The table below outlines the cognitive processes that may apply to more than one cognitive level, depending on the task and the depth of reasoning required by the learner.

COGNITIVE PROCESSES	POSSIBLE COGNITIVE LEVELS	DEFINITIONS OF COGNITIVE PROCESSES BY LEVEL
Interpret	2. Understand	Interpret an idea, concept, situation, or simple graphic element.
	4 Analyze	Interpret information in an ambiguous or complex context.
Explain	2. Understand	Explain an idea, concept, situation, or simple graphic element in your own words.
	4 Analyze	Explain the causes of a complex problem and how they relate to one another.
Compare	2. Understand	Compare two basic notions such as the advantages and disadvantages of various options or situations.
	4 Analyze	Compare complex situations by identifying similarities or causal relationships.

Keep in mind that mastering a cognitive process between level 2 and 6 generally implies that the lower levels have been mastered. For instance, if a learner can create something, we can assume they're also able to remember, understand, apply, analyze, and evaluate elements pertaining to the topic.

The following table provides an example of this logic. Higher levels presuppose elements from lower levels have been mastered.

COGNITIVE LEVELS	SPECIFIC OBJECTIVES
1. Remember	Cite the rules governing conflicts of interest in your professional practice.
2. Understand	Interpret legislation related to conflicts of interest in your professional practice.
3. Apply	Apply the guidelines pertaining to managing conflicts of interest to various professional situations.
4. Analyze	Deconstruct a situation into its base elements and explain how they lead to a conflict of interests.
5. Evaluate	Evaluate if a given situation constitutes a conflict of interest with respect to the laws and regulations in effect.
6. Create	Establish a personal protocol to prevent conflicts of interest in your professional practice.

## DESIGNING THE CE ACTIVITY

# Writing specific objectives

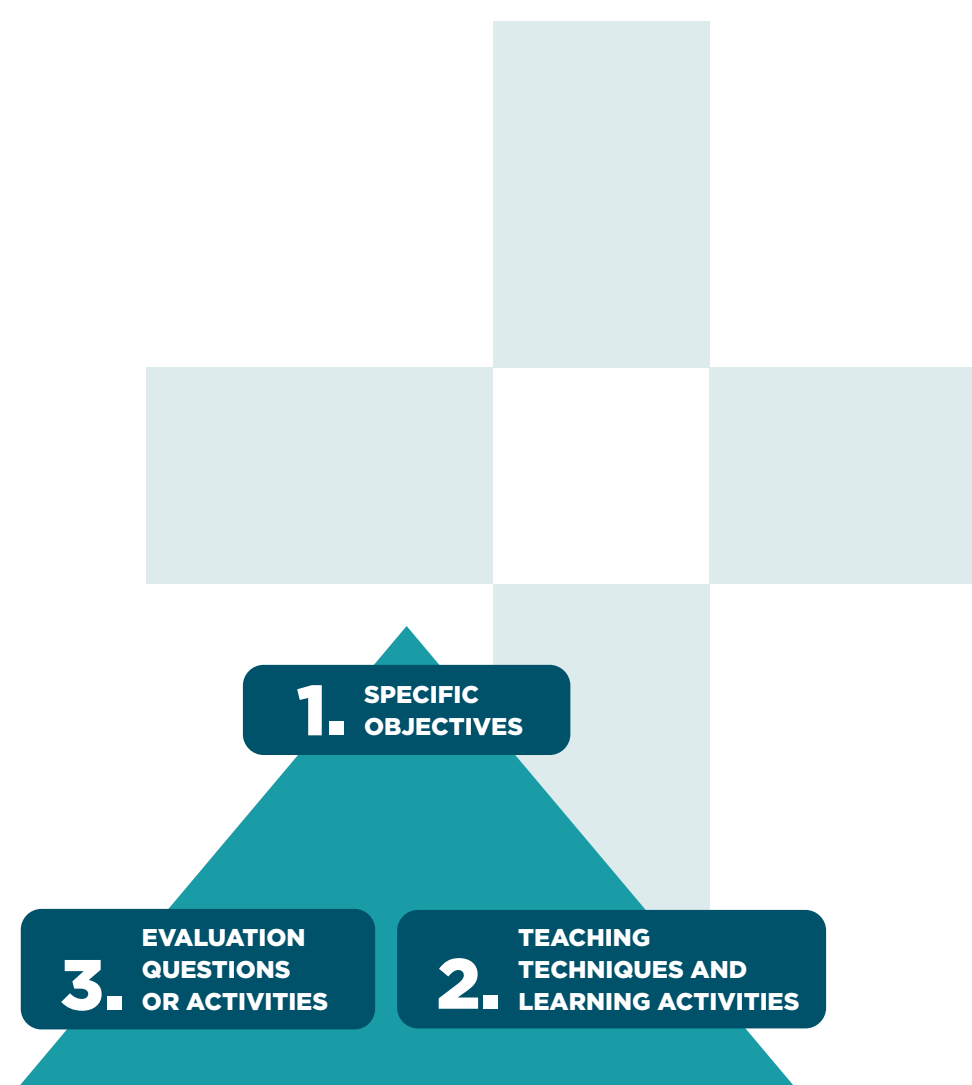
### Constructive alignment

Specific objectives must be closely aligned with teaching techniques, learning activities, and evaluation questions or activities.

This principle falls under what is known as constructive alignment, a framework proposed by Biggs (1996, p. 347), which views the learner as an "active constructor" of their knowledge.

This framework is useful for validating the following elements to ensure the coherence of your CE activity:

1. Do the **specific objectives** correspond to the right cognitive level, according to the learner's expected performance?
2. Do the **teaching techniques and learning activities** enable the learner to reach these objectives and achieve the performance goals?
3. Do the **evaluation questions or activities** sufficiently cover what was taught and learned?



## DESIGNING THE CE ACTIVITY

### Writing specific objectives

The table below illustrates an example of constructive misalignment. The teaching techniques, learning activities, and evaluation questions outlined for objective 4 do not support the targeted cognitive process (level 3 – Application).

General objective Behave appropriately to prevent situations that could lead to conflicts of interest.		
SPECIFIC OBJECTIVES	TEACHING TECHNIQUES AND LEARNING ACTIVITIES	EVALUATION QUESTIONS
1. Define what a conflict of interest is in your professional context.	<ul style="list-style-type: none"> <li>Listen to a lecture</li> <li>Multiple-choice questions</li> </ul>	Multiple-choice questions
2. Provide examples of situations in your practice that can lead to a conflict of interest.	<ul style="list-style-type: none"> <li>Share experiences with the entire group</li> <li>Guided discussion</li> </ul>	
3. Summarize the main legal obligations pertaining to managing conflicts of interest.	<ul style="list-style-type: none"> <li>Listen to a lecture</li> <li>Reformulate with a peer</li> </ul>	
4. Apply the regulatory requirements in terms of conflicts of interest in various professional situations.	<ul style="list-style-type: none"> <li>Listen to a lecture</li> <li>Guided discussion</li> </ul>	

Other teaching techniques and learning activities should be proposed that promote the application of knowledge.

Furthermore, the evaluation questions should include more than multiple-choice questions. This will better reflect the highest cognitive level targeted in the CE activity (level 3 – Application) and better assess the ability of learners to correctly apply the regulatory requirements pertaining to conflicts of interest.

The table below illustrates recommendations in green.

General objective Behave appropriately to prevent situations that could lead to conflicts of interest.		
SPECIFIC OBJECTIVES	TEACHING TECHNIQUES AND LEARNING ACTIVITIES	EVALUATION QUESTIONS
1. Define what a conflict of interest is in your professional context.	<ul style="list-style-type: none"> <li>Listen to a lecture</li> <li>Multiple-choice questions</li> </ul>	<b>Choice of:</b> <ul style="list-style-type: none"> <li>Evaluated roleplaying</li> <li>Resolution of a problematic situation</li> <li>Questions requiring a moderate-length response</li> </ul>
2. Provide examples of situations in your practice that can lead to a conflict of interest.	<ul style="list-style-type: none"> <li>Share experiences with the entire group</li> <li>Guided discussion</li> </ul>	
3. Summarize the main legal obligations pertaining to managing conflicts of interest.	<ul style="list-style-type: none"> <li>Listen to a lecture</li> <li>Reformulate with a peer</li> </ul>	
4. Apply the regulatory requirements in terms of conflicts of interest in various professional situations.	<ul style="list-style-type: none"> <li>Watch a demonstration by the instructor</li> <li>Solve simple problematic situations</li> <li>Roleplay</li> </ul>	

## DESIGNING THE CE ACTIVITY

# Building the learning journey

A structured learning process facilitates the learner’s understanding and keeps them attentive. The structure acts as a thread that guides the evolution of the content. Think of it as the underlying plot of a movie. Without this guiding thread, the content could appear disjointed and incoherent.

This section provides avenues to help you choose one or more structures adapted to the content. This will help you organize your ideas and make it easier for the learner to internalize them.

You’ll also find various control measures you can implement as a provider of CE courses recognized by the Chambre.

Finally, this section describes the most optimal ways to efficiently integrate learning activities in your CE course.

## Types of structures

The structure of a training course or module is often obvious. However, there are some cases that require more careful consideration.

The following table will help you with this step and outlines the most common types of structures used to organize content. Depending on the context, you can combine several structures within the same CE course or module.

STRUCTURES	DEFINITIONS	APPROPRIATE TO...
<b>Chronological</b>	The content is organized in the order in which the events or tasks occur.	<ul style="list-style-type: none"> <li>Present the steps of a process or procedure.</li> <li>Go over the history of a practice or product.</li> </ul>
<b>From general to specific</b>	The content begins with an overall view of the system. Then each part is described in detail.	<ul style="list-style-type: none"> <li>Present the steps of a process or procedure.</li> <li>Present how a system (ex.: financial) or methodology works, then explore each aspect.</li> <li>Deconstruct, explain in simple terms, or illustrate the components of a product, production, or demonstration.</li> </ul>
<b>From theory to practice</b>	The content starts by integrating concepts and moves to experimenting with or applying them in real-world situations.	<ul style="list-style-type: none"> <li>Introduce concepts that need to be applied in a gradual manner.</li> </ul>
<b>Simple to complex</b>	The content is organized based on the level of complexity. The simplest tasks or concepts are introduced first before elements that are more complex are addressed.	<ul style="list-style-type: none"> <li>Introduce notions that are concrete before moving on to the abstract.</li> <li>Work on tasks and provide close guidance at first and then gradually help the learner become fully independent.</li> </ul>
<b>Familiar to unfamiliar</b>	The content is organized according to how familiar learners are with the concepts, starting from what they already know and moving towards concepts that are new to them.	<ul style="list-style-type: none"> <li>Introduce new concepts based on professional situations experienced.</li> </ul>
<b>Frequent to less frequent</b>	The content is organized depending on how frequently tasks or situations arise. The most common are addressed first before moving on to those that occur less frequently.	<ul style="list-style-type: none"> <li>Focus on situations that occur often then move on to situations that are less common.</li> <li>Focus on the most-used functions of a tool before moving on to ones that are less utilized.</li> </ul>

(Gagné et al.; Rothwell and Kazankas, cited in Rivard and Lauzier, 2013, p. 152-153; Basque, 2007, p. 13-14)

## DESIGNING THE CE ACTIVITY

# Building the learning journey

## Choosing control measures

The Guide states that every CE course recognized by the Chambre must include one or more sufficient control measures to confirm that learners have completed the entire CE activity.

Control measures chosen will also depend on whether the CE activity is synchronous or asynchronous. The table opposite presents a few examples.

The Chambre does not impose any specific control measure but reserves the right to audit any recognized CE course offered by a provider. The provider must ensure that the control measure(s) chosen are appropriate and diligently implemented in their CE activity.

CONTROL MEASURES	DESCRIPTION	SUITABLE FOR...
<b>Evaluation questions</b>	The learner answers a minimum number of questions at the end of the CE activity. The passing grade is 60%. <b>Examples of evaluation questions:</b> <ul style="list-style-type: none"> <li>• Multiple-choice or multi-select questions</li> <li>• Questions requiring short, moderate, or detailed responses</li> </ul>	<ul style="list-style-type: none"> <li>• In person</li> <li>• E-learning</li> <li>• Live webinar</li> <li>• Pre-recorded webinar</li> </ul>
<b>Evaluation activities</b>	The learner completes a minimum number of activities or answers a minimum number of questions throughout the CE activity. The passing grade is 60%. <b>Examples of evaluation activities:</b> <ul style="list-style-type: none"> <li>• Multiple-choice or multi-select questions</li> <li>• Questions requiring short, moderate, or detailed responses</li> </ul>	<ul style="list-style-type: none"> <li>• In person</li> <li>• E-learning</li> <li>• Live webinar</li> <li>• Pre-recorded webinar</li> </ul>
<b>Badge</b>	The learner wears a badge that is scanned every time they enter or leave the room, including during breaks and lunch. The data collected shows precisely when they attended the CE activity.	<ul style="list-style-type: none"> <li>• In person</li> </ul>
<b>Attendance sheet</b>	The learner signs an attendance sheet (and indicates the time) every time they enter or exit the room. They may be absent for a total of 5 minutes, no matter the length of the CE activity.	<ul style="list-style-type: none"> <li>• In person</li> <li>• Live webinar</li> </ul>
<b>Question or key word</b>	At one or more random points during the CE activity, an identification question (e.g., the learner's certificate number) or a key word will appear on the screen. The learner enters the information in a field or form to confirm they are still present.	<ul style="list-style-type: none"> <li>• Live webinar</li> </ul>
<b>Data of the learning platform</b>	A Learning Management System (LMS) can collect data on: <ul style="list-style-type: none"> <li>• How long each learner spends listening or completing the modules</li> <li>• How much of each module the learner has completed</li> <li>• Signs the learner is absent during the CE activity</li> </ul>	<ul style="list-style-type: none"> <li>• E-learning</li> <li>• Live webinar</li> <li>• Pre-recorded webinar</li> </ul>
<b>The video player is locked</b>	The video player is locked to prevent the learner from fast forwarding or skipping sections, at least the first time they watch the video.	<ul style="list-style-type: none"> <li>• Pre-recorded webinar</li> </ul>
<b>The navigation is locked</b>	Navigation within the CE course platform is locked to prevent the learner from skipping sections when viewing them for the first time.	<ul style="list-style-type: none"> <li>• E-learning</li> </ul>

## DESIGNING THE CE ACTIVITY

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### Building the learning journey

You might want to implement more than one control measure in case the first one fails. For instance, a badge and attendance sheet can be two control measures for a CE activity held in a classroom. If a technical problem occurs with some learners' badges, they may still confirm their attendance with the attendance sheet.

Moreover, adding evaluation questions and activities in the CE activity can be an educational practice worth considering. Thanks to the presence of evaluation questions, the evaluation activities become more like learning activities. They promote active learning by helping the learner put theory into practice and ensuring they've understood and consolidated what they've learned.

Rivard and Lauzier (2013, p. 162) have put forward three conditions for the efficient integration of learning activities:

- **Relevance:** They should support the development of specific objectives (or competencies) targeted. Moreover, the “Designing the CE activity – Constructive alignment” section emphasizes the importance of connecting the learning activities to specific objectives.
- **Quantity:** There should be a significant number of activities in the CE activity or in each module.
- **Feedback:** They should provide feedback that allows the learner to understand why their answer is correct or incorrect. This will reinforce their understanding. Feedback also enables the learner to reflect on their learning progress and offers insights into their strengths and weaknesses. This will help them adjust their learning strategy if needed (Malcourant, Raucant, and Wouters, 2020, p. 63).

If your CE activity is synchronous, you can employ a range of tools to encourage learners to participate. These include:

- **Classroom training:** Tools such as Kahoot!, Slido, Wooclap, or Socrative allow learners to answer questions in real time on their smartphone.
- **Live webinar:** The tools listed under classroom training can be used. You can also use the polls and quizzes features that are built into platforms such as Teams and Zoom.

## DEVELOPING THE CE ACTIVITY

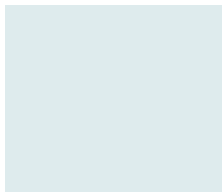
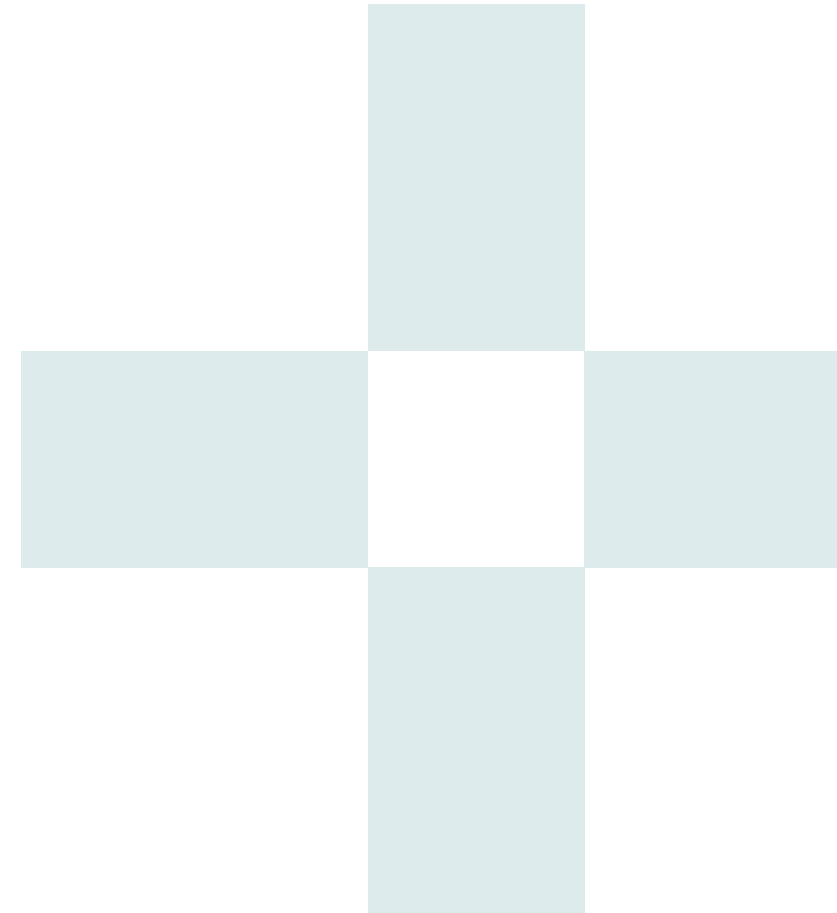
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# Drafting questions

Evaluation questions/activities and learning activities often feature multiple-choice, multi-select, and true-or-false questions.

These types of questions are generally used to assess the learnings associated with the first three cognitive levels as outlined in the “Designing the CE activity - Bloom’s revised taxonomy” section.

This section provides recommendations for drafting multiple-choice, multi-select or true-or-false questions that are clear and unambiguous.



# Drafting questions

## Multiple-choice or multi-select questions

A **multiple-choice question** is one with only one right answer among several options. A **multi-answer question** features two or more correct answers from a list.

Here are a few guidelines for drafting the question stem and answer choices (Piskurich, 2015, p. 187; Malcourant, Raucent and Wouters, 2020, p. 38):

### Question stem

- Only focus on one concept. And make sure it is explicit.
- Be concise. Make sure the question does not include any superfluous words that make it hard to read.
- Be clear. The learner should be able to answer without having to even check the answer choices.
- If you choose to use a negative statement (which is not recommended), the negative aspect must be obvious (ex.: in bold, underlined, in capital letters).
- If you draft a multi-answer question, you should specify the number of correct answers. This helps guide the learner and makes them aware that more than one answer should be selected.

### Answer choices

- Provide a minimum of four possible choices.
- Make sure the choices of answers are similar in phrasing and length. This will prevent any answer from standing out.
- When appropriate, make sure the choices are presented in a logical, ascending, or chronological order.

## True-or-false questions

In the same vein as the recommendations listed previously, true-or-false questions should not be ambiguous in any way.

For instance, if the learner can easily answer “it depends”, then the question is too ambiguous. You can then:

- Specify the context or reformulate the statement to make it clearer.
- Add terms such as “generally”, “always”, or “never” and make sure they are obvious (bold, underlined, in capital letters, etc.) to add nuance and make the answer more clearly true or false.
- Turn the question into another kind of question, e.g., a multiple-choice question.

Because true-or-false questions only offer two options, the learner has a 50% chance of correctly answering at random. As a result, this type of question does not always lead to reflection and can cause the learner to guess instead of using their reasoning (Piskurich, 2015, p. 188). That’s why you should only use true-or-false statements as evaluation questions sparingly.

## DESIGNING THE CE ACTIVITY

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# Designing the educational content

There are two key elements to designing educational content.

- Drafting the content itself (ex.: theory, learning activities, evaluation questions or activities, tools, etc.)
- Organizing the content in a specific medium (“container”) such as a PowerPoint presentation, Word document, storyboard, video, etc.

While arranging the content may seem intuitive, it is actually based on well-established cognitive principles. Understanding them will help you structure the information in a way that optimizes integration and retention.

This section presents the cognitive theory of multimedia learning and its basic principles. It also provides useful metrics for estimating the duration of an e-learning course.



## DESIGNING THE CE ACTIVITY

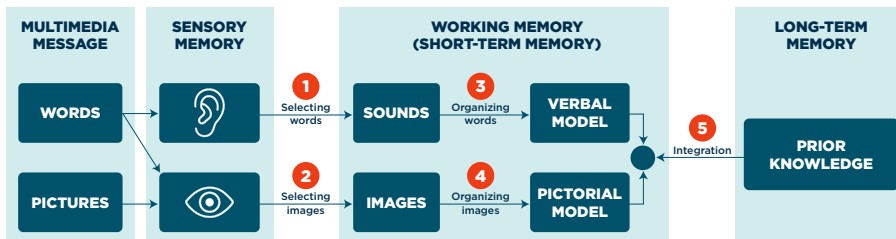
# Designing the educational content

## Cognitive theory of multimedia learning

Multimedia learning is a learning mode that relies on several types of media such as texts, images, audio, or video.

The cognitive theory of multimedia learning was established by Clark and Mayer (2016, p. 35-36). It describes the cognitive mechanisms at play that occur with multimedia learning.

The diagram below illustrates this theory:



(Clark and Mayer, 2016, p. 35)

According to the theory, five key cognitive processes are in play when a learner processes information in order to acquire long-lasting knowledge.

### • Processes 1 and 2

**Selecting words and images:** When words (read or heard) are perceived through the auditory channel, and images are captured through the visual channel, the learner selects certain words and certain images — either consciously or unconsciously — and processes them more deeply in their working memory.

The selection of words and images occurs simultaneously through the joint use of both channels (auditory and visual).

### • Processes 3 and 4

**Organizing words and images:** Some of the words are mentally organized into a verbal representation, while some of the images are structured into a pictorial representation. These two models refer to structured and coherent mental representations of the information.

Since a learner's working memory has a limited capacity, they can only simultaneously process a restricted number of elements in it — approximately  $7 \pm 2$  items (Miller, cited in Clark and Mayer, 2016, p. 37).

### • Process 5

**Integration:** The learner connects the verbal and pictorial models while also linking them to the knowledge they've stored in their long-term memory.

A person's long-term memory can store an unlimited amount of information. This information usually remains accessible throughout their lifetime (Reed, 2017, p. 119).

Clark and Mayer (2016, p. 35) emphasize the importance of the learner's active engagement in each of these cognitive processes. The learner selects the relevant information, organizes it into a structured and coherent form, and then integrates it with their existing knowledge. It is this "active information processing" that enables the learner to achieve meaningful learning.

## DESIGNING THE CE ACTIVITY

# Designing the educational content

## Principles derived from the cognitive theory of multimedia learning

Clark and Mayer relied on the cognitive theory of multimedia learning to formulate various principles that support the learner in the processing of information and promote efficient learning.

Although initially developed for asynchronous e-learning courses, these principles are also applicable to webinars or in-person CE courses that use materials like PDFs or multimedia presentations (ex.: PowerPoint, Prezi).

The table below summarizes these principles.

PRINCIPLES	DEFINITIONS AND EXAMPLES	IMPACTS ON COGNITION
<b>The principle of coherence</b>  (Clark and Mayer, 2016, p. 151, 152)	Don't include superfluous visual, text, or audio content that doesn't support the specific objectives.  <b>Examples of superfluous content:</b> <ul style="list-style-type: none"> <li>• Background music.</li> <li>• Decorative images.</li> <li>• Words or turns of phrases that make sentences harder to read.</li> <li>• Nice-to-have but non-essential information.</li> </ul>	Decreasing the number of superfluous elements in your CE course will free up the learner's processing capacity in their working memory. This allows them to focus on the information that is truly relevant.
<b>The signaling principle</b>  (Mautone and Mayer, 2001, p. 378-379; Fiorella and Mayer, 2021, p. 185, 189-190)	Highlight the key elements of a text, image, or video.  <b>Examples:</b> <ul style="list-style-type: none"> <li>• Ensure the important words of a text are in bold or in a different colour. But don't go overboard, and avoid adding too many colours.</li> <li>• Use titles and subheads to structure a text.</li> <li>• Try to use short sentences, bullet points, and key words in multimedia presentations.</li> <li>• Use arrows, icons, or sidebars to highlight important elements in an image or video.</li> </ul>	Emphasizing key elements ensures the learner pays attention to them and helps them structure the content. This in turn facilitates cognitive processes related to selection and organization.

PRINCIPLES	DEFINITIONS AND EXAMPLES	IMPACTS ON COGNITION
<b>The spatial contiguity principle</b>  (Clark and Mayer, 2016, p. 92, 100)	Keep text, visuals, or elements that pertain to the same information close to each other.  <b>Examples:</b> <ul style="list-style-type: none"> <li>• Place the labels close to their corresponding element in a diagram.</li> <li>• Group the scenario and the instructions for the exercise on the same page to allow the learner to view both at the same time.</li> <li>• Ensure the feedback appears on the same slide as the question. This enables the learner to read both simultaneously.</li> </ul>	The spatial proximity between these elements makes it easier for the learner to establish links between them, which optimizes how they are processed in their working memory.
<b>The temporal contiguity principle</b>  (Clark and Mayer, 2016, p. 104, 107)	Make sure the audio (narration) appears in sync with the corresponding visual or text.  <b>Examples:</b> <ul style="list-style-type: none"> <li>• Make the text appear on screen when the instructor discusses it.</li> <li>• In a video, describe a step as the animation appears.</li> </ul>	Synchronizing the narration and textual or visual content helps the learner make connections between these elements. This makes it easier to process them in their working memory.
<b>The redundancy principle</b>  (Clark and Mayer, 2016, p. 133, 136)	When the narration discusses an animation or visual (ex.: image, diagram), avoid displaying the identical text on screen.  <b>Exceptions:</b> <ul style="list-style-type: none"> <li>• Only key words appear.</li> <li>• Subtitles or a transcript the learner can activate or deactivate.</li> </ul>	Omitting the text for a visual that is being narrated avoids overloading the learner's visual channel.
<b>The principle of step-by-step demonstration</b>  (Clark and Mayer, 2016, p. 240-241, 243)	Explain how a task is executed or a complex problem is solved in a progressive way, by demonstrating the steps and then guiding the learner to becoming autonomous.  <b>Examples of complex tasks or problems:</b> <ul style="list-style-type: none"> <li>• Managing succession conflicts.</li> <li>• Developing a pitch to convince an anxious client to keep their investments.</li> <li>• Planning the succession of a family business.</li> </ul>	Demonstrations allow learners to learn by imitation. They will "borrow" knowledge which reduces the cognitive load in their working memory when processing information.

## DESIGNING THE CE ACTIVITY

# Designing the educational content

PRINCIPLES	DEFINITIONS AND EXAMPLES	IMPACTS ON COGNITION
<p><b>The segmenting principle</b></p> <p>(Clark and Mayer, 2016, p. 206)</p>	<p>Break down a piece of content into logical segments. This will enable the learner to reflect upon and assimilate new knowledge before moving forward.</p> <p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>• Divide a long video into shorter excerpts that feature a “Next” button.</li> <li>• Segment the explanation of a complex idea into several parts. Make sure there are pauses to help the learner take notes.</li> <li>• Alternate between theory and practical exercises at different points throughout a learning sequence.</li> </ul>	<p>Dividing content (especially voluminous content) into smaller “chunks” allows the learner to internalize the content at their own pace and prevents a cognitive overload.</p>
<p><b>The pre-training principle</b></p> <p>(Clark and Mayer, 2016, p. 210-211)</p>	<p>Present and define key concepts or vocabulary before discussing them in greater depth within a module.</p> <p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>• Define the key terms before showing a video on the topic.</li> <li>• Define key concepts and ask the learner to complete short comprehension exercises before addressing the more complex notion that encompasses them.</li> </ul>	<p>By reducing the amount of new content to process simultaneously, the learner will have more space in their working memory to process content that is more complex.</p>
<p><b>The modality principle</b></p> <p>(Clark and Mayer, 2016, p. 115-119)</p>	<p>Use audio (narration) to describe a visual element instead of text.</p> <p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• Use narration to describe an animation, image, or diagram instead of a text. (You can still display key words.)</li> </ul>	<p>Using audio is a good way to ensure that information processing is proportionally divided between the visual and auditory channels.</p>

PRINCIPLES	DEFINITIONS AND EXAMPLES	IMPACTS ON COGNITION
<p><b>The personalization principle</b></p> <p>(Clark and Mayer, 2016, p. 182, 184)</p>	<p>Use a conversational style that is natural and engaging instead of one that is more formal and impersonal.</p> <p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>• Speak to the learner in a direct manner (use “you”).</li> <li>• Adopt a polite, warm tone instead of using direct sentences (e.g., imperative).</li> <li>• Use a human narrator, not a digital alternative.</li> <li>• If you are offering an asynchronous e-learning course, include an avatar that acts as a friendly guide.</li> </ul>	<p>The warm, conversational aspect of the text or narration draws the learner in, which makes them more inclined to activate their cognitive processes and engage in their learning journey.</p>
<p><b>The multimedia principle</b></p> <p>(Clark and Mayer, 2016, p. 70)</p>	<p>Support verbal content (whether written or narrated) with a relevant visual that illustrates the message.</p> <p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>• Explain a concept using animated content.</li> <li>• Use graphics to show how a phenomenon has evolved over time.</li> <li>• Demonstrate a behaviour using animated content or illustrated scenarios.</li> </ul>	<p>When the learner connects both the verbal and pictorial models to their existing knowledge — like daily life and professional tasks — their understanding will be deeper than if they only relied on linking the verbal model to their existing knowledge.</p>
<p><b>The engagement principle</b></p> <p>(Clark and Mayer, 2016, p. 219-220, 226-227, 232)</p>	<p>Promote the learner’s mental engagement throughout the CE course.</p> <p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>• Alternate theory with relevant exercises.</li> <li>• At various points, ask questions that lead to reflection.</li> <li>• Use visuals to support a concept. This helps the learner engage in observation and critical thought (and thereby connect the verbal and pictorial models.)</li> </ul>	<p>A mentally engaged learner will mobilize their cognitive processes. This will make it easier for them to process the information. In other words, it will promote meaningful learning.</p>

# Designing the educational content

## Length of an e-learning course

The length of a CE course is proportional to the number of Professional Development Units (PDUs) recognized. That's why it's so important to determine its length. To qualify for recognition, a CE course must include eligible content that matches the requested number of PDUs.

However, the self-paced nature of e-learning can make it difficult to determine a consistent length. Because every person reads, reflects on, and assimilates the content at their own speed, it can be hard to estimate how long it will take them to complete the CE course.

To help you with this task, here are a few guidelines based on the most common components of an e-learning course:

- **Narrated slides:** On average, American English-speakers talk at a rate of 100 to 150 words per minute (wpm) in presentations (Barnard, 2022). However, you should keep in mind that a rate of 150 wpm is more realistic. Watch the video "[TOEFL Speaking – Speaking speed matters \(Proof\)](#)", to see a comparison of both speeds.

We can also apply this rate to French-speakers (who don't have pronounced accents) since they speak at a pace similar to English-speakers (Grosjean, 2013).

- **Reading:** An average reader will read between 200 and 300 wpm (Service de soutien à l'apprentissage de l'UQAM, 2019). In a learning context — such as an e-learning course — a rate of 200 wpm is more realistic.

However, if your texts contain complex elements (formulas, tables to be interpreted, abstract concepts), the reading speed will be lower, especially if the target audience is unfamiliar with the subject. They'll most likely need time to integrate the knowledge presented.

- **Questions:** Whether you are developing learning activities, evaluation questions or activities, the time required to answer a question will depend on its complexity. For instance, a true-or-false question will require less time than a multiple-choice question on a case study. As a result, in addition to reading time, you need to allocate reflection time that is proportionate to the difficulty of each question.

## DESIGNING THE CE ACTIVITY

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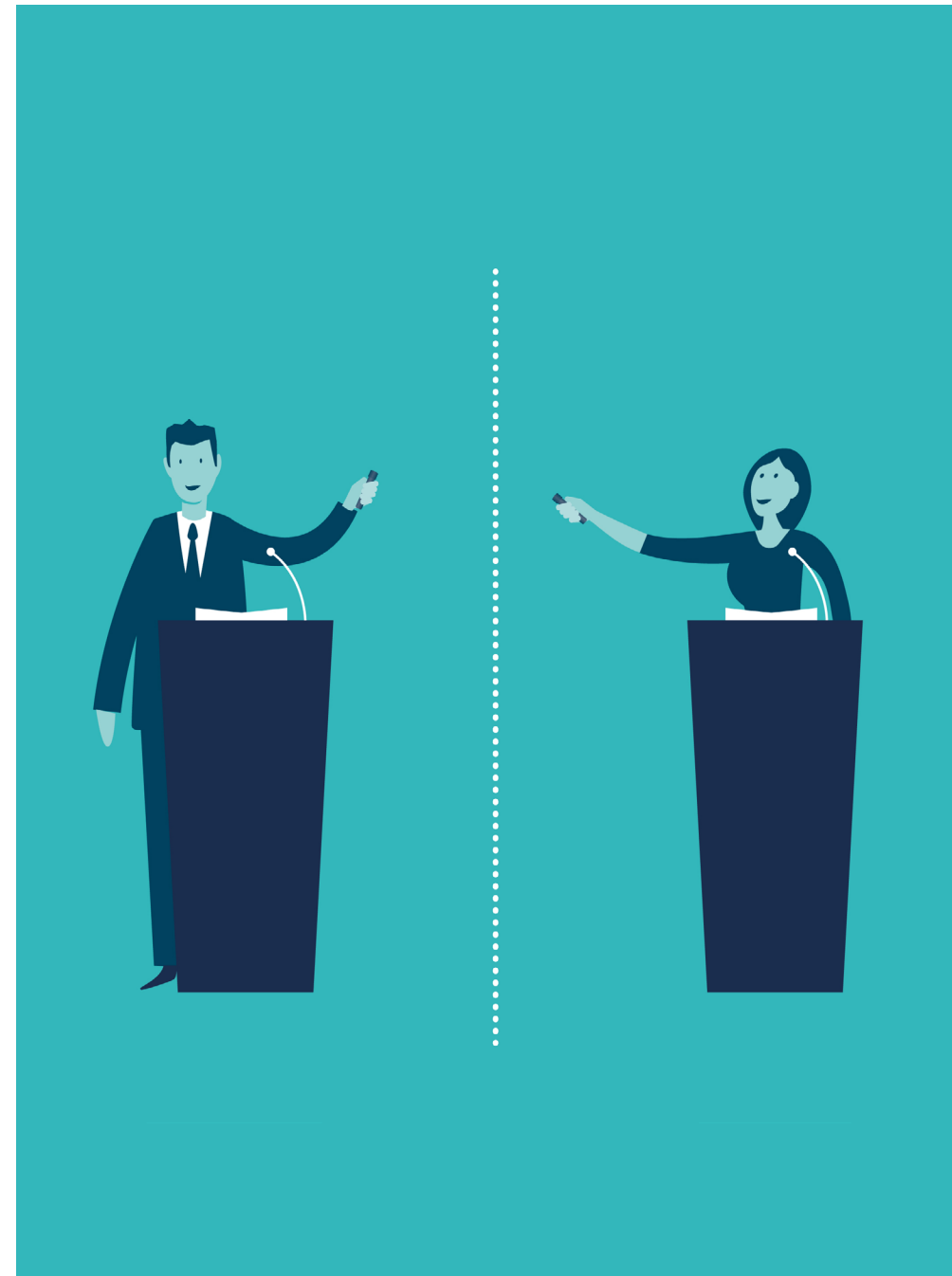
# Choosing the right instructor

If you are developing a synchronous course, you will most likely need one or more instructors to present it.

Choosing the right instructor should not be taken lightly because it can have a huge impact on the climate, engagement of learners, and quality of their learning journey.

Moreover, keep in mind that the competency of the instructor is one of the criteria evaluated by the Chambre when it audits a recognized CE course.

The following section describes the qualities you should look for in an instructor. You'll find tips for selecting a competent person who will be able to create an enriching, pleasant learning experience.



# Choosing the right instructor

## Qualities of a good instructor

When selecting an instructor, your initial instinct might be to look for someone who has an in-depth expertise in the topic.

Even though this expertise is invaluable, you also need to consider a person's communication and interpersonal skills. These are also paramount. The truth is that even the most experienced specialist will have little impact if they don't know how to transmit their knowledge in a clear, engaging way.

The following list describes the interpersonal qualities and aptitudes that can make all the difference in a CE course.

- **Communication skills:** The instructor's explanations must be clear and structured to help learners comprehend the meaning.
- **Sense of observation:** Some explanations can be more complicated. A good instructor knows how to recognize the signs their audience doesn't understand. They will then be able to adjust their approach to go over certain concepts again or clarify them.
- **Actively seeks feedback:** Throughout the CE course, the instructor should be asking learners for feedback. For instance, they can ask questions: "Are my explanations clear?" or "Are there any questions before we move on?" This is a sign they want to ensure everyone understands.
- **Considers the needs of learners:** The instructor must ensure that the activity is adapted to the reality of learners. As detailed in the section "Facilitating the transfer of training - Obstacles", a lack of facilitating elements in the CE activity will hinder the transfer of training. That's why it's so important for the instructor to be

aware of learners' realities. The instructor also needs to know how to establish relevant links between the content and the professional context of learners.

- **Facilitation skills:** An instructor's presentation and facilitation abilities are especially important during plenary sessions. The instructor needs to be able to foster participation, highlight key points of exchanges, and create a climate that is conducive to holding enriching, respectful discussions.
- **Respect and empathy:** The instructor must commend learners for their efforts and participation, even if mistakes are made. As emphasized in the section "Facilitating the transfer of training - Strategies" the perception a learner has of their ability to succeed will directly impact how motivated they are to learn. This perception is partly influenced by the instructor's attitude.

Moreover, inappropriate jokes or comments should never be made in a CE context.

- **Diligence:** The instructor acts on behalf of the provider throughout the CE course, unless this responsibility has been delegated to someone else. This role involves important duties, including monitoring and confirming learners' attendance. For example, if a learner doesn't seem to be paying attention, it is up to the instructor to intervene in an appropriate manner.

Moreover, the instructor must respect the time allotted, both in terms of breaks and the total duration of the CE course. For instance, a CE activity that lasts one (1) hour must not be shortened to 50 minutes.

## EVALUATING THE SATISFACTION LEVEL AND IMPACT OF THE CE ACTIVITY

### Collecting information about the learners

There are many ways to assess a CE activity. It is a process that helps you identify the strengths and areas of improvement to adjust the CE activity the next time it is given.

This section outlines the four steps of the Kirkpatrick-Katzell evaluation model, the most popular method of evaluating professional learning programs. It also suggests a complementary assessment method for asynchronous training: collecting learning data.

Note: The evaluation model is commonly known as the “Kirkpatrick model” though Raymond Katzell has been credited with laying its foundations while Donald Kirkpatrick has been recognized for making it widespread. The following article describes the origins of the model:

THALHEIMER, Will. “Donald Kirkpatrick was NOT the Originator of the Four-Level Model of Learning Evaluation”, *Work-Learning Research*, 2018, <https://www.worklearning.com/2018/01/30/donald-kirkpatrick-was-not-the-originator-of-the-four-level-model-of-learning-evaluation/>

### The Kirkpatrick-Katzell model

The Kirkpatrick-Katzell model includes four levels of evaluation.

The following table illustrates these levels. It outlines the primary question each level aims to address (i.e., what’s being assessed) and offers examples of tools or methods that can collect the required data.

LEVELS	QUESTIONS ASKED	TOOLS OR METHODS TO COLLECT DATA
<b>1. Reaction</b>	Is the learner satisfied with the overall CE course (content presented, material used, learning activities completed, instructor [if applicable], etc.)?	Generally, shortly after the CE activity: <ul style="list-style-type: none"><li>• Evaluation form</li><li>• Satisfaction survey</li><li>• Interview</li></ul>
<b>2. Learning</b>	Has the learner acquired the expected knowledge, skills, and/or attitudes during the CE activity?	During or shortly after the CE activity, or a few/several weeks later: <ul style="list-style-type: none"><li>• Pre-test, post-test</li><li>• Evaluation activities</li><li>• Evaluation questions</li><li>• Interview</li></ul>
<b>3. Behaviour</b>	Does the learner apply their new knowledge in their professional practice?	A few/several weeks after the CE activity: <ul style="list-style-type: none"><li>• On-site observation with a structured checklist</li><li>• Questionnaire</li><li>• Interview</li></ul>
<b>4. Results</b>	Does the learner’s new behaviour (i.e., the application of new knowledge) have a positive impact on their organization? <sup>4</sup>	A few/several months after the CE activity: <ul style="list-style-type: none"><li>• Return on investments (ROI) reports</li><li>• Pre- and post-training comparison of indicators (e.g., performance, sales)</li></ul>

(Table adapted from Kirkpatrick, 1959, 2007, cited in Gilibert and Gillet, 2010, p. 222-223)

4. It is usually difficult to establish a direct link between a course and the observed results because multiple external factors can be involved. For instance, if several financial services professionals leave an organization shortly after completing a CE activity on sales techniques, and that this departure is not connected to the CE course, this coincidence can distort indicators like the number of sales pre- and post-training.

### Collecting information about the learners

The Chambre acknowledges that it is harder to implement levels 3 and 4 of the evaluation model, especially when CE course providers design their activities for learners who are outside their organization.

A good practice for evaluating how satisfied your learners are with your CE course is to evaluate level 1 (the reaction of learners to the activity). With this data in hand, the provider will be able to identify what needs to be improved, better understand the needs and interests of their target audience, and boost the quality of their CE activity.

If you decide to opt for an evaluation form or satisfaction survey, you can use Likert scales. These types of rating scales are commonly used to measure how much respondents agree or disagree with a statement. To make your results even more edifying, you can also combine various tools and methods. For instance, distribute a survey to all learners and then subsequently schedule one-on-one meetings with a few of them.

Here are a few examples of statements that you can present to learners when conducting a level 1 evaluation. (They can also be turned into questions in interviews with learners).

- “The content was accurate and up to date.”
- “The concepts addressed were relevant to my professional practice.”
- “The content was relevant to the challenges I face in my position.”
- “The learning activities helped me make tangible connections to my work environment.”
- “I believe I will be able to apply what I learned in my work environment.”
- “The instructor’s explanations were clear and easy to understand.”
- “The instructor efficiently answered questions participants had.”

The Chambre reserves the right to conduct a satisfaction survey on any recognized CE course. If a survey reveals worrisome results about the CE course or instructor, the Chambre may follow up with the provider to remedy the situation.

## EVALUATING THE SATISFACTION LEVEL AND IMPACT OF THE CE ACTIVITY

### Collecting information about the learners

#### Learning data

If your CE activity is asynchronous and delivered via a Learning Management System (LMS), you may want to contact your LMS provider to find out if you can collect learning data (learning analytics).

This data may reveal interesting trends about the behaviour of learners in a CE activity. Learning analytics may also allow you to identify any hindrances to their learning journey, such as a content that is hard to understand or not explained well. Moreover, cross-referencing these findings with a satisfaction survey or one-on-one interviews will make your assessment process more comprehensive.

The table below illustrates examples of learning data that is useful to collect if a CE activity includes evaluation questions or activities.

LEARNING DATA	USEFULNESS
<b>Success rate per evaluation question or activity</b>	<ul style="list-style-type: none"><li>• A high failure rate may be a sign there is a problem in how certain evaluation questions or activities are worded, or how difficult they are.</li><li>• It may reveal the content is not clear.</li></ul>
<b>Average results per period (e.g., per continuing education cycle)</b>	<ul style="list-style-type: none"><li>• Differences over time, especially after the CE course has been modified, should be closely examined.</li><li>• A low average may reveal issues pertaining to the quality of the content or the complexity of evaluation questions or activities.</li></ul>
<b>Drop-out or non-completion rate</b>	<ul style="list-style-type: none"><li>• A high drop-out rate can be a sign there is a problem with the CE course (ex.: structure, relevance).</li><li>• If you know the specific module or area where the drop-out rate spikes, you'll be better able to assess what changes need to be made.</li></ul>



## EVALUATING THE SATISFACTION LEVEL AND IMPACT OF THE CE ACTIVITY

### Facilitating the transfer of training

A successful transfer of training occurs when the learner is able to sustainably apply what they learned during a CE course in their professional environment.

This transfer is vital because all courses are in essence developed to promote a change in behaviour in the learner through the acquisition of knowledge, skills, and attitudes.

If the CE course does not lead to a transfer of learning, it will have no tangible impact on clients or the organization.

This section describes a few challenges that can hinder the transfer of training and outlines some strategies to promote it. Even though a transfer of training occurs after a CE activity has been completed, strategies for promoting it must be taken into account when you design your CE course.

#### Obstacles

According to Baldwin and Ford (cited in Rivard and Lauzier, 2013, p. 241), the transfer of training depends on three major factors:

- Characteristics of the learner (ex.: motivation, cognitive abilities, prior experience)
- Characteristics of the training (ex.: educational strategies, climate of learning if the activity is synchronous)
- Characteristics of the environment (ex.: opportunities to apply knowledge, access to required material resources)

For each category, research has highlighted elements that can facilitate or hinder the transfer of training. Here are a few:

- **Resistance to change:** Resistance to new ideas can be explained by the fact that they clash with the learner's deeply held beliefs or ingrained habits (Kolb, 1984, p. 28). In other words, the challenge does not lie in the learning itself, but in how new habits are adopted (change in behaviour).

It bears repeating that adult learners come with their own experiences and convictions, as evidenced by the "Unique profiles" principle in the "Analyzing the CE project - Characteristics of the adult learner" section.

- **Motivation linked to perceived value:** Learners who are engaged in their work and convinced of the value of a training tend to be more motivated to learn and transfer their newfound knowledge (Noe and Schmitt, 1896; Baumgartel *et al.*, 1984, cited in Baldwin and Ford, 1988, p. 69).
- **Lack of enabling conditions:** A low transfer is often due to a lack of enabling conditions during the course (Rivard and Lauzier, 2013, p. 243). These can include concrete examples or relevant learning activities.
- **Information retention:** Memories fade and trainings are no exception to this rule. The more time that elapses before putting the learning into practice, the greater the risk of the learner forgetting the information and the greater the quantity of knowledge lost.

## EVALUATING THE SATISFACTION LEVEL AND IMPACT OF THE CE ACTIVITY

# Facilitating the transfer of training

### Strategies

When designing a CE activity, you can employ certain strategies to mitigate the risks of obstacles arising in connection with the transfer of training.

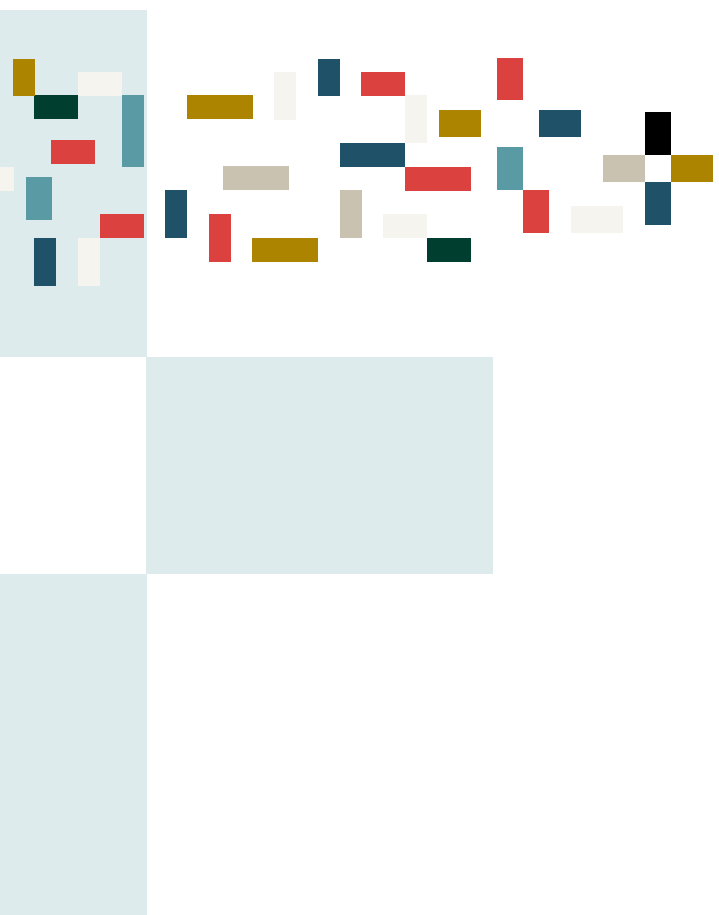
The table opposite illustrates a few of these strategies. Each includes an example from a fictional CE course on the entry into force of a law pertaining to the protection of personal information.



STRATEGIES	EXAMPLES IN A CE COURSE
<p>Deconstruct preconceived notions before introducing a new topic, in order to create mental space conducive to welcoming new learning (Kolb, 1984, p. 28).</p> <ul style="list-style-type: none"> <li>Stimulate the learner's motivation by acting on three main levers (Viau and Louis, 1997, p. 148-150):</li> <li>Highlight the relevance of content or a learning activity for the learner and their needs.</li> <li>Strengthen the learner's sense of confidence in their ability to perform the proposed learning activities.</li> <li>Allow the learner to manage certain aspects of a learning activity to help them succeed.</li> </ul>	<ul style="list-style-type: none"> <li>Before presenting the content of the new law, outline the limits of current laws in terms of protecting the personal information of clients.</li> <li>Present the benefits of the CE activity from the get-go and continuously highlight these benefits across the different subjects and learning activities.</li> <li>Tailor the level of difficulty of the topics and learning activities to the target audience.</li> <li>In a synchronous course, make sure the instructor commends learners for their efforts (even if they make mistakes!).</li> <li>In a learning activity on the impacts of the law, provide the learner with a choice between two options based on their professional environment (whether they work for a firm or are independent).</li> </ul>
<p>Help learners apply their knowledge in various professional situations.</p> <ul style="list-style-type: none"> <li>Highlight the concrete benefits of the training by establishing clear connections between the theory and real-life situations.</li> <li>Ensure the CE course includes several opportunities to apply the learning.</li> <li>Foster metacognition by getting the learner to set their own goals, construct new ideas based on what they already know, and deepen their understanding of the topics presented (Scardamalia, Bereiter and Steinbach, cited in Smith, Ford and Kozlowski, p. 106).</li> </ul>	<ul style="list-style-type: none"> <li>Avoid presenting sections of the law in a decontextualized way. Instead, explain their scope and impact on the day-to-day tasks of learners.</li> <li>Promote self-reflection with questions.                         <ul style="list-style-type: none"> <li>What do you hope to gain from this CE activity in connection with your professional activities?</li> <li>How is section X of the law similar to/ different from the procedures you already follow?</li> <li>How will you make sure you comply with section Y of the law in your work?</li> <li>What obstacles do you anticipate facing as you put this law into practice?</li> <li>What strategies could you employ to overcome these obstacles?</li> </ul> </li> </ul>
<p>Support the transfer of learning in a professional setting.</p>	<ul style="list-style-type: none"> <li>Provide the CE activity at strategic times (ex.: shortly before the new law enters into force). This will allow learners to apply what they learned soon after completing the CE course.</li> <li>Provide a memory aid to help them remember the key points.</li> <li>Provide a performance support tool that enables "just-in-time" access to information when it's needed in a real-world setting.</li> </ul>

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