



# Financial Services Education

## Southern New England Region - FALL 2010

### Career Enhancing Courses and Diploma Programs

The **Center for Financial Training (CFT) Atlantic & Central States** has been in the business of training and educating bank and credit union employees for over 100 years. CFT tuition is NOT subject to registration fees or assessment fees. Even the textbook is included where applicable! If you have any questions about today's Center for Financial Training, please call Michael Meakem at 800-795-5242 x1178 or send an e-mail to [mike@cftacs.org](mailto:mike@cftacs.org).

#### CLASSROOM COURSES

#### MA - Berkshire Hills

Course No.	Sec No.	Instructor	Loc	Day	Date	Class Time	# of Sess.	Credit	Tuition	
Residential Mortgage Lending*	A201	07	Brittain	GCUW	T	9/7/2010	6:00 - 9:00 PM	15	3.00	\$545

#### MA - Merrimack Valley

With a minimum of four students, CFT can schedule any course we offer at your location. Visit [www.cftacs.org](http://www.cftacs.org) or call 800-795-5242 x1176 for details!

#### MA - Springfield Area

Business Math*	A236	03	Deloria	UCBW	M	9/13/2010	6:00 - 9:00 PM	15	3.00	\$545
Business Communication	A170	03-1	Smith	GSBG	T	9/7/2010	6:00 - 9:00 PM	15	3.00	\$545

#### MA - Worcester Area

Money & Banking*	A200	05	Raymond	HNH	M	9/13/2010	6:00 - 8:30 PM	15	3.00	\$545
Principles of Banking*	A207	05	Raymond	HNH	W	9/8/2010	6:00 - 8:30 PM	15	3.00	\$545

#### CT - Fairfield County

Deposit Accounts & Services	9921	20	Stanton	FCBW	W	10/6/2010	6:00 - 9:00 PM	6	1.00	\$345
Effective Referrals	A269	20	Poland	FCBW	T	9/7/2010	6:00 - 9:00 PM	1	0.25	\$175
Introduction To Financial Planning	9969	20	Poland	FCBW	M	9/13/2010	6:00 - 9:00 PM	2	0.50	\$195
Leading Your People to Success	9203	20	Stanton	FCBW	W	9/22/2010	6:00 - 9:00 PM	1	0.25	\$175
New Account Fraud	9851	20	Kinkade	FCBW	W	9/15/2010	6:00 - 9:00 PM	1	0.25	\$175

#### CT - Hartford County

Accounting*	A197	90	Brandriff	NABM	T	9/7/2010	6:00 - 9:00 PM	15	3.00	\$545
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#### CT - Litchfield County

Accounting*	A197	70	Borzilleri	TSBT	T	9/7/2010	5:30 - 8:30 PM	15	3.00	\$545
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#### CT - New London County

Business Math*	A236	30	Heon	DSBN	M	9/13/2010	6:00 - 9:00 PM	15	3.00	\$545
Principles of Banking*	A207	30	Heon	DSBN	W	9/8/2010	6:00 - 9:00 PM	15	3.00	\$545

\* ACE Approved for college transfer credit.

#### LOCATION GUIDE

GSBG	Greenfield Savings Bank	400 Main Street	Greenfield MA
HNHS	Holy Name Junior/Senior High School	144 Granite Street	Worcester MA
GCUW	Greylock Federal Credit Union	150 West Street	Pittsfield MA
UCBW	United Bank	95 Elm Street	West Springfield, MA
FCBW	Fairfield County Bank	190 Old Ridgefield Road	Wilton CT
DSBN	Dime Bank	290 Salem Turnpike	Norwich CT
TSBT	Torrington Savings Bank	129 Main Street	Torrington CT
NABM	NewAlliance Bank	923 Main Street	Manchester CT

## Win an Apple iPad or an HP Laptop!

To enter the drawing, please visit our new website at [www.cftacs.org](http://www.cftacs.org) and submit an entry form no later than August 31, 2010. No purchase necessary. Enter Today!

Employees of the Center for Financial Training and members of their immediate families are not eligible.

**INSTRUCTOR FACILITATED ONLINE COURSES**

	Course #	Sec #	Start Date(s)	Length	Credits	Tuition	ACE
Accounting	A197	OL1	9/20,10/18,11/15	15 Weeks	3.00	\$545.00	ACE
Analyzing Financial Statements	A199	OL1	9/13,10/12,11/8	15 Weeks	3.00	\$545.00	ACE
Asset Liability Management I	9805	OL1	9/7	4 Weeks	1.00	\$395.00	
Asset Liability Management II	9808	OL1	10/4	4 Weeks	1.00	\$395.00	
Business Communication	A170	OL1	9/27,12/6	15 Weeks	3.00	\$545.00	ACE
Business Math	A236	OL1	8/23,9/27,11/15	15 Weeks	3.00	\$545.00	ACE
Commercial Lending	A204	OL1	9/13,10/18,12/6	15 Weeks	3.00	\$545.00	ACE
Consumer Lending	A205	OL1	9/20,10/25	15 Weeks	3.00	\$545.00	ACE
Customer Service Excellence	9927	OL1	10/25,12/6	10 Weeks	2.00	\$495.00	
Economics	A195	OL1	9/27,11/8,12/6	15 Weeks	3.00	\$545.00	ACE
Financial Accounting	ACC201	OL1	9/13,10/12	15 Weeks	3.00	\$545.00	ACE
Fraud Identification	9807	OL1	10/4	5 Weeks	1.00	\$545.00	
Human Relations	SUP106	OL1	9/13,11/15	15 Weeks	3.00	\$545.00	ACE
IRA Overview (Self-Paced) - <b>NEW!</b>	A843	OL1	9/7,10/4,11/1,12/6	5 Weeks	0.25	\$195.00	
Law and Banking: Applications	A206	OL1	9/20,10/18	15 Weeks	3.00	\$545.00	ACE
Law and Banking: Principles Management	A196	OL1	9/13,10/12,12/6	15 Weeks	3.00	\$545.00	ACE
A443	OL1	10/4	15 Weeks	3.00	\$545.00	ACE	
Managing Human Resources	A513	OL1	10/25	15 Weeks	3.00	\$545.00	
Marketing	A198	OL1	9/20,11/8	15 Weeks	3.00	\$545.00	ACE
Money and Banking	A200	OL1	9/27,11/15	15 Weeks	3.00	\$545.00	ACE
Principles of Banking	A207	OL1	9/13,9/27	15 Weeks	3.00	\$545.00	ACE
Real Estate Appraisal	A217	OL1	10/4	15 Weeks	3.00	\$545.00	ACE
Real Estate Appraisal - Advanced	9838	OL1	10/4	5 Weeks	1.00	\$695.00	
Real Estate Finance	9987	OL1	10/4	15 Weeks	3.00	\$545.00	
Real Estate Law	A218	OL1	9/13	15 Weeks	3.00	\$545.00	ACE
Residential Mortgage Lending	A201	OL1	9/13,12/6	15 Weeks	3.00	\$545.00	ACE
Sales Excellence	9926	OL1	9/20,12/6	10 Weeks	2.00	\$495.00	
Supervision	A208	OL1	9/27,11/15	15 Weeks	3.00	\$545.00	ACE
Understanding Organizational Behavior	A564	OL1	10/18	15 Weeks	3.00	\$545.00	

CFT online courses provide students a convenient learning format that fits any busy lifestyle. Utilizing a website classroom and e-mail, students will read an online lecture, a chapter in their textbook, and complete an online assignment each week. Quizzes and exams are also administered electronically. And best of all, **students enjoy the flexibility of not being required to be online at a specific day or time**, the convenience of having an instructor with subject matter expertise only an e-mail away, and technical support available 24 hours a day! The industry standard for online course completion is less than 50%, but thanks to the dedication of CFT students and instructors, **better than 95% of CFT students successfully complete their online course.**

**GUIDED SELF-STUDY COURSES**

Length	Cr	Tuition	ACE
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**GUIDED SELF-STUDY COURSES**

Length	Cr	Tuition	ACE
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Accounting - <b>NEW!</b>	6 Months	3.00	\$545.00	X	Law and Banking: Applications	6 Months	3.00	\$545.00	X
Accounting Basics	6 Months	3.00	\$545.00		Law and Banking: Principles	6 Months	3.00	\$545.00	X
Advertising - <b>NEW!</b>	6 Months	3.00	\$545.00		Leading Your People to Success	4 Months	2.00	\$495.00	
Analyzing Financial Statements	6 Months	3.00	\$545.00	X	Management	6 Months	3.00	\$545.00	X
Business Communication	6 Months	3.00	\$545.00	X	Managing Change	1 Month	0.25	\$345.00	
Business Math	6 Months	3.00	\$545.00	X	Managing Human Resources	6 Months	3.00	\$545.00	
Commercial Lending	6 Months	3.00	\$545.00	X	Managing Performance & Productivity	4 Months	2.00	\$495.00	
Communication Skills for Business	4 Months	2.00	\$495.00		Marketing	6 Months	3.00	\$545.00	X
Consumer Lending	6 Months	3.00	\$545.00	X	Money and Banking	6 Months	3.00	\$545.00	X
Consumer Lending Overview	1 Month	0.25	\$345.00		Motivating Your Staff	1 Month	0.25	\$345.00	
Customer Service Excellence	4 Months	2.00	\$495.00		Principles of Banking	6 Months	3.00	\$545.00	X
Deposit Accounts & Services	4 Months	2.00	\$495.00		Real Estate Appraisal	6 Months	3.00	\$545.00	X
Economics	6 Months	3.00	\$545.00	X	Real Estate Finance	6 Months	3.00	\$545.00	
Effective Business Writing	4 Months	2.00	\$495.00		Real Estate Law	6 Months	3.00	\$545.00	X
Employment & Labor Law	6 Months	3.00	\$545.00		Residential Mortgage Lending	6 Months	3.00	\$545.00	X
Ethics in Business	1 Month	0.25	\$345.00		Residential Mortgage Lending Overview	1 Month	0.25	\$345.00	
Human Relations	6 Months	3.00	\$545.00	X	Sales Excellence	4 Months	2.00	\$495.00	
Human Resource Development	6 Months	3.00	\$545.00		Supervision	6 Months	3.00	\$545.00	X
Human Resource Selection	6 Months	3.00	\$545.00		Teller Operations	4 Months	2.00	\$495.00	
Interviewing and Hiring Techniques	1 Month	0.25	\$345.00		The 21 <sup>st</sup> Century Supervisor	4 Months	2.00	\$495.00	
Intro to e-Commerce - <b>NEW!</b>	6 Months	3.00	\$545.00		The Future of Business	6 Months	3.00	\$545.00	
					Understanding Organizational Behavior	6 Months	3.00	\$545.00	

**Over 90% of the students who enroll in a CFT self-study course successfully complete their course.** You will be required to study on your own; however, you will have a local instructor only a telephone call away. Upon registering for a three credit course, you will be mailed a textbook, syllabus outlining your course, and your first open-book quiz. Your exams (two per class) will be proctored by an officer or manager at your financial institution. If you are registering for a guided self-study class with less than three credits, you will be sent everything you need to complete the course, including a syllabus outlining your course. Courses with less than three credits are all open book; therefore, proctors are not needed for exams. For all guided self-study courses, an advisor at the CFT office will keep in touch with you to provide additional assistance to help keep you on schedule. Upon satisfactory completion of your class, you will receive your grade and the appropriate credits for the class, which are the same as though you had earned them by attending the class week-to-week. If you have questions about CFT's Online or Guided Self-Study courses, please call 800-795-5242. **You may register for and begin a Guided Self-Study Program at any time throughout the year.**

**Tuition** - Includes textbook where applicable.  
**ACE** - The American Council on Education recommends these courses for college credit transfer.

## WEBINARS

A webinar is a seminar that combines the clarity of an audio teleconference with the interaction and visual presentation of the internet. All you need to fully participate is a telephone and an internet connection. If you do not have an internet connection, listening to the program over the telephone and following the written materials is an effective alternative! Webinar pricing (subject to change) is as follows:

Live Participation Webinar (one PC & Phone Connection)	\$255
On Demand Recorded Web Link	\$255
Combination of Live Participation & Web Link options	\$375

To register for a webinar, please use the registration form found on page 21 or visit our website at [www.cftacs.org](http://www.cftacs.org).

<u>DATE</u>	<u>TIME (EST)</u>	<u>WEBINAR TITLE</u>	<u>INSTRUCTOR</u>
Aug 24	11:00 am - 1:00 pm	Avoiding Bank Liability in the Collection Process	Adam Laboda
Aug 25	11:00 am - 1:00 pm	Notary Public	Terri Thomas
Aug 31	11:00 am - 1:00 pm	Record Retention	Carl Pry
Aug 31	2:00pm - 3:00 pm	*Compliance Perspectives (One Hour)	Carl Pry
Sep 1	11:00 am - 1:00 pm	Writing an Effective Credit Memorandum	Jeffery Johnson
Sep 2	11:00 am - 1:00 pm	Opening New Accounts I	Patrice Konarik
Sep 8	11:00 am - 1:00 pm	Appraisal Review for Residential Mortgage Decisions	J.T. Turner
Sep 14	11:00 am - 1:00 pm	Common Compliance Violations	Carl Pry
Sep 14	2:30 pm - 4:30 pm	Dealing with Subpoenas, Summonses, Garnishments, ETC.	Terri Thomas
Sep 16	11:00 am - 1:00 pm	Legal Liabilities When Check Fraud Occurs	Terri Thomas
Sep 21	11:00 am - 1:00 pm	Call Report	Ann Thomas
Sep 23	11:00 am - 1:00 pm	Opening New Accounts II	Patrice Konarik
Sep 28	11:00 am - 1:00 pm	Vendor Due Diligence	Carl Pry
Sep 28	2:00pm - 3:00 pm	*Compliance Perspectives (One Hour)	Carl Pry
Sep 29	2:30 pm - 4:30 pm	Best Sales Practices for the Front-Line	Honey Shelton
Sep 30	11:00 am - 1:00 pm	IRA Basics	Patrice Konarik
Oct 5	11:00 am - 1:00 pm	Real Estate Law for Bankers	Douglas Waldorf
Oct 6	11:00 am - 1:00 pm	Power of Attorney & Living Trust	Terri Thomas
Oct 7	11:00 am - 1:00 pm	How to Use Business Resolutions and Authorizations	Terri Thomas
Oct 13	11:00 am - 1:00 pm	Loan Origination	J.T. Turner
Oct 19	11:00 am - 1:00 pm	Regulation Z	Carl Pry
Oct 19	2:00pm - 3:00 pm	*Compliance Perspectives (One Hour)	Carl Pry
Oct 21	2:30 pm - 4:30 pm	Ratio Analysis to Determining Liquidity, Leverage, A/M Capability	Jeffery Johnson
Oct 27	2:30 pm - 4:30 pm	Managing a Successful Branch	Honey Shelton
Oct 28	11:00 am - 1:00 pm	Robbery Preparedness	Jim Rechel
Oct 28	2:30 pm - 4:30 pm	IRA: Beyond the Basics	Patrice Konarik
Nov 2	11:00 am - 1:00 pm	Home Equity Lines of Credit	J.T. Turner
Nov 3	2:30 pm - 4:30 pm	Train the Trainer	Janice Branch
Nov 4	11:00 am - 1:00 pm	IRA Audit	Patrice Konarik
Nov 9	11:00 am - 1:00 pm	Opening Trust, Minor, Benefit & Other Fiduciary Accounts	Patrice Konarik
Nov 9	2:30 pm - 4:30 pm	HMDA Fair Lending Review	Carl Pry
Nov 16	11:00 am - 1:00 pm	Are You Accepting Proper Appraisals?	Carl Pry
Nov 16	2:00 pm - 3:00 pm	Compliance Perspectives (One Hour)	Carl Pry
Nov 17	2:30 pm - 4:30 pm	What to Do When A Deposit Customer Dies	Terri Thomas
Nov 18	2:30 pm - 4:30 pm	Analyzing Financial Statements	John Barrickman
Dec 7	11:00 am - 1:00 pm	Safe Deposit Compliance & Legal Issues	David McGuinn
Dec 7	2:30 pm - 4:30 pm	IRS Information Reporting: 1098s, 1099s, and TIN Compliance	Carl Pry
Dec 8	11:00 am - 1:00 pm	Understanding Letters of Credit	Terri Thomas
Dec 9	2:30 pm - 4:30 pm	Excelling at Coaching Performance	Honey Shelton
Dec 14	11:00 am - 1:00 pm	Check Holds	Terri Thomas
Dec 14	2:00 pm - 3:00 pm	Compliance Perspectives (One Hour)	Carl Pry

\*The Compliance Perspectives webinars will cover hot compliance topics, upcoming deadlines, and new regulations. Two packages are available: 6 months for \$954 and 12 months for \$1749 (first month FREE!). Both packages include the live webinar and access to the recorded webinar for 30 days.

**[www.cftacs.org](http://www.cftacs.org)**

**Your Financial Services Training Superstore!**

# CFT DIPLOMAS AND CERTIFICATES

## INTRO TO FINANCIAL SERVICES CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Law and Banking: Applications or
- \_\_\_\_\_ Law and Banking: Principles
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service

## GENERAL FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the Intro to Financial Services Certificate, **PLUS**:

- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Money and Banking

## ADVANCED FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the General Financial Services Diploma, **PLUS**:

- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Selling Skills (min 1 credit)

### **Plus two of the following:**

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Residential Mortgage Lending

## INTRO TO FINANCIAL OPERATIONS CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Law and Banking: Applications or
- \_\_\_\_\_ Law and Banking: Principles
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Deposit Accounts & Services (min 1 credit)
- \_\_\_\_\_ Communication Skills (min 1 credit)

## FINANCIAL SERVICES OPERATIONS DIPLOMA

All of the requirements as shown above for the Financial Services Operations Diploma, **PLUS**:

- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ IRA's (minimum 1/4 credit)
- \_\_\_\_\_ EFTA (minimum 1/4 credit)

## INTRO TO HUMAN RESOURCES CERTIFICATE

- \_\_\_\_\_ Principles of Banking
  - \_\_\_\_\_ Communication Skills
  - \_\_\_\_\_ Managing Human Resources
  - \_\_\_\_\_ Human Relations
- Plus two of the following:**
- \_\_\_\_\_ Human Resource Development
  - \_\_\_\_\_ Human Resource Selection
  - \_\_\_\_\_ Employment & Labor Law
  - \_\_\_\_\_ Understanding Organizational Behavior

## PROFESSIONAL TELLER CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Teller Training
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Selling Skills (min 1 credit)
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Deposit Accounts & Services (minimum 1 credit)

## INTRO TO SUPERVISION CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Supervision
- \_\_\_\_\_ Leadership Skills (min 1/2 credit)
- \_\_\_\_\_ Human Relations

### **Plus two of the following:**

- \_\_\_\_\_ Managing Human Resources
- \_\_\_\_\_ Managing Performance & Productivity (minimum 1 credit)
- \_\_\_\_\_ Management
- \_\_\_\_\_ Managing Change (min 1/4 credit)
- \_\_\_\_\_ Interviewing and Hiring Techniques (min 1/4 credit)
- \_\_\_\_\_ Ethics (min 1/4 credit)
- \_\_\_\_\_ Motivating Your Staff (min 1/4 credit)

## FINANCIAL SERVICES MANAGEMENT DIPLOMA

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Understanding Organizational Behavior
- \_\_\_\_\_ Human Relations
- \_\_\_\_\_ Human Resource Selection
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Management
- \_\_\_\_\_ Economics
- \_\_\_\_\_ The Future of Business

### **Plus two of the following:**

- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Financial Accounting
- \_\_\_\_\_ Business Math

## INTRO TO MARKETING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Sales (minimum 1 credit)
- \_\_\_\_\_ Intro to eCommerce
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Ethics (minimum 1/4 credit)

## FINANCIAL SERVICES MARKETING DIPLOMA

All of the requirements as shown above for the Intro to Marketing Certificate, **PLUS**:

- \_\_\_\_\_ Advertising
- \_\_\_\_\_ Law and Banking: Applications or
- \_\_\_\_\_ Law and Banking: Principles
- \_\_\_\_\_ Management
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Financial Accounting
- \_\_\_\_\_ Business Math

## INTRODUCTION TO ACCOUNTING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Financial Accounting

## INTRO TO CREDIT ANALYSIS CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ Real Estate Law

## INTRO TO LENDING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Residential Mortgage Lending
- \_\_\_\_\_ Commercial Lending

## ALL LENDING DIPLOMAS

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Law and Banking: Applications or
- \_\_\_\_\_ Law and Banking: Principles
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Selling Skills (min 1 credit)

## CONSUMER LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Marketing

## REAL ESTATE LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Residential Mortgage Lending
- \_\_\_\_\_ Real Estate Law
- \_\_\_\_\_ Real Estate Finance
- \_\_\_\_\_ Real Estate Appraisal

## COMMERCIAL LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Real Estate Appraisal
- \_\_\_\_\_ Real Estate Finance
- \_\_\_\_\_ Analyzing Financial Statements



**For Specific Diploma  
and Certificate  
Requirements  
please visit our website  
at [www.cftacs.org](http://www.cftacs.org).**

# COURSE DESCRIPTIONS

Please read these descriptions carefully to ensure that you are selecting the course that is right for you. You can also call the CFT office at 800-795-5242 for guidance, or visit our website at [www.cftacs.org](http://www.cftacs.org) for additional course information.

CFT offers you seventeen (17) nationally recognized diplomas and certificates to choose from. Please see the worksheets on page 4 for the individual course requirements. Included with each description you will find a list of the CFT diplomas and certificates that apply to the course. The abbreviations are as follows:

FSC - Intro to Financial Services Certificate	IFSO - Intro to Financial Services Operations Certificate
GFS - General Financial Services Diploma	FSO - Financial Services Operations Diploma
AFS - Advanced Financial Services Diploma	PTC - Professional Teller Certificate
ILC - Intro to Lending Certificate	ICA - Intro to Credit Analysis Certificate
REL - Real Estate Lending Diploma	HRC - Intro to Human Resources Certificate
CON - Consumer Lending Diploma	ISC - Intro to Supervision Certificate
COM - Commercial Lending Diploma	IFSM - Intro to Financial Services Marketing Certificate
FSM - Financial Services Management Diploma	FSMK - Financial Services Marketing Diploma
IAC - Introduction to Accounting Certificate - <b>NEW!</b>	

**Accounting** (Recommended prerequisite: Accounting Basics or Accounting Fundamentals) **ACE approved for college credit transfer!**

Accounting teaches students the information needed to create financial statements, including trial balances, t-accounts, balance sheets, and various other accounts and their respective functions. Emphasis is placed on the conceptual framework involved in the classification and summarization of financial data. Valuation of assets and liabilities and recognition of revenue and expenses under the accrual basis are emphasized. Please note: Students should expect 6-8 hours of homework each week.

Audience: Students who require a fundamental knowledge of accounting  
Diploma Applications: GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC

## Accounting Basics

Accounting Basics provides a complete foundation in basic accounting procedures for students who have minimal or no college accounting or business background, or need a refresher course or to prepare for further accounting study.

Audience: Students with little or no accounting background at any level.  
Diploma Applications: GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC

**Advertising** (Recommended Prerequisite: Marketing)

This course presents a comprehensive view of the industry, from the creative stand-point while providing real life business examples. This course addresses the importance of Integrated Marketing Communications (IMC) in the field of Advertising and how it impacts advertising strategy through featured examples of IMC campaigns.

Audience: Anyone interested in the Marketing field.  
Diploma Applications: FSMK

## Agricultural Lending

This course will focus on how the major agricultural trends are impacting marketing and credit decisions, and how the competitive structure is changing. The differential credit analysis techniques will be introduced through short case studies; included will be the worksheets used for small and large commercial agricultural loans, ratio benchmarks for agricultural loans, common denominators of problem loans, and risk-rating systems for both small and large agricultural loans.

Audience: Audience: Lenders who will be beginning or are in their first few years of agricultural lending, credit analysts and loan review personnel, loan documentation personnel, and any ag-bank personnel who need an understanding of the agricultural lending function.

**Analyzing Financial Statements** (Prerequisite: Accounting) **ACE approved for college credit transfer!**

A practical introduction to financial analysis from the viewpoint of the commercial loan officer, this course gives you the skills you need to effectively assess a borrower's ability to repay loans. After successfully completing this course, you will be able to: relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis; analyze income statements, balance sheets, and pro forma statements; calculate key financial ratios and use them to compare a company's performance with that of the company's industry; use advanced analytical techniques - sensitivity analysis, sustainable growth, working investment analysis, break-even analysis, and operating leverage; determine when a funds flow statement is required; construct and analyze long-run, multiple-year forecasts of income statements and balance sheets; and construct and interpret a cash budget.

Audience: Designed for commercial loan officers, credit analysts and trainees who have a basic knowledge of accounting principles and practices and a familiarity with the commercial lending process.

Diploma Applications: AFS, COM, ICA, ILC

## **Asset Liability Management I**

Increased profitability correlates directly to a financial institution's management of its assets and liabilities. Users will learn how to establish financial goals, determine fundamental trade-offs between risks and returns, understand the link between GAP and net interest margin, determine conditions that affect market value of stockholders' equity, factors that make assets and liabilities price sensitive, and managing capital and liquidity risk. The following topics will be covered in this online course: Overview of Asset Liability Management; GAP and Sensitivity Analysis; Duration Analysis; Managing Capital Risk; and Managing Liquidity Risk.

Audience: All personnel involved in the funds management process.

## **Asset Liability Management II**

Think you have a good handle on the basics of asset liability management or you're ready to take the next step? Learn the income-based and wealth-based approach to asset/liability management, GAP management of interest rate risk, how to conduct a static GAP analysis, calculating asset/liability valuation and market risk, regulation of interest rate risk using the Federal Reserve System's IRR model, and explore hedging with derivative securities. The following topics will be covered in this online course: Asset Liability Management; GAP Management of Interest Rate Risk; Asset/Liability Valuation and Market Risk; Regulation and Interest Rate Risk Management; and Hedging with Derivative Securities.

Audience: Those individuals identified in the Asset Liability Management I course who are ready for the next step and more technical information.

## **Business Communication** *ACE approved for college credit transfer!*

A well-developed, consistently applied process approach to communication that is combined with integrated, hands-on application of current and emerging business technologies. Students learn a process for solving future communication problems, and how to use the Internet and electronic media to deliver their message, resulting in a tangible communication strategy they can use throughout their careers.

*Diploma Applications: AFS, COM, FSO, HRC, REL, CON, PTC, ISC, IFSO, FSM*

## **Business Math** *ACE approved for college credit transfer!*

This course provides a comprehensive coverage of personal and business related math topics. After successfully completing this course, you will be able to: understand how many ratios, payments, interest, etc. are calculated; understand how gross and net pay are calculated; understand the different types of banking accounts and how business math applies to them; calculate loan payments and interest; understand the cost of credit; calculate mortgage payments, including insurance costs; calculate life insurance premiums; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.

Audience: Anyone wishing to sharpen their math skills

*Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, PTC, IFSO, ICA, FSM, FSMK, IAC*

## **Check Fraud**

The greatest potential loss in your institution is check fraud. Know how to detect it and how to prevent it from happening. This course covers: major types of checks and their characteristics; check acceptability and authenticity; check security features; typical check fraud schemes and warning signs; and detection and prevention of check fraud.

Audience: Customer service representatives, personal bankers, new account personnel, supervisors, managers and tellers.

## **Commercial Lending** *ACE approved for college credit transfer!*

This course will give you the knowledge and skills to be an effective commercial lender. After successfully completing this course, you will be able to: explain why good human relations skills are critically important to the successful lending officer in many stages of the commercial lending process; identify the functions of the loan interview and credit investigation; describe how the borrower's financing needs and business type can affect the structuring of a loan; list important elements of loan documents and describe their functions; and name some warning signs of problem loans and identify ways that you can prevent problem loans.

Audience: Designed for entry-level commercial lending officers, officer trainees, or personnel supporting commercial lending officers.

*Diploma Applications: AFS, COM, ICA, ILC*

## **Commercial Real Estate Lending: A to Z**

Commercial loans secured by real estate constitute the largest and most risky category of specialized loans in a financial institution's portfolio. A significant number of commercial loans include real estate as primary or secondary collateral. Regulators recognize this situation and pay special attention to these loans in evaluating appraisals, the quality of the lender's review and internal risk management practices. Topics to be covered include: Inherent Risks in Commercial Real Estate Lending; Types of Commercial Real Estate Loans; Underwriting the Borrower and the Guarantor; Underwriting the Project; Understanding the Commercial Real Estate Appraisal; and a Construction Lending Overview.

## Communication Skills for Business

This course explores the perception process that underlies and colors all communication. It also focuses on two communication skills that are sometimes neglected: effective listening and nonverbal communication. These skills are key elements in building good relationships with customers and co-workers. After successfully completing this course, you will be able to: define the five elements of the communication process and describe the key characteristics of communication; describe and identify examples of nonverbal communication and the messages they send when used; list the barriers to effective listening; and explain how understanding goals, norms and roles can help build better group communication; and list examples of norms that can affect team communication in financial institutions.

Audience: Anyone wishing to sharpen their communication skills.

*Diploma Applications: IFSM, IFSO, FSM, AFS, FSO, CON, REL, COM, PTC, ISC, HRC, IAC*

## Consumer Lending **ACE approved for college credit transfer!**

In this comprehensive overview of the consumer lending business, participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. They also trace the consumer lending process from developing and taking loan applications to collection and recovery. After successfully completing this course, you will be able to: describe key laws or regulations affecting consumer lending; list characteristics, benefits, and disadvantages of direct lending, indirect lending, and open-end credit products; explain how effective marketing can increase loans outstanding and application volume; describe consumer loan information sources and the credit verification process; explain how the five C's of credit are used in credit evaluation and decision making.

Audience: Designed for entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

*Diploma Applications: AFS, CON, ILC*

## Consumer Lending Overview

The content of the course includes the following: advantages of consumer loans; classification of consumer loans; common types of loans; major steps in the lending process; identification of loan application elements; verification of applicant information; understanding closing and servicing; major regulations affecting lending

Audience: This course is designed for lending professionals, tellers, customer service representatives, supervisors or anyone interested in learning about consumer lending fundamentals.

## Customer Service Excellence

Discover why improving your service to consumers is a career investment. Learn how to provide service that meets the needs and expectations of every consumer. Course content includes: recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; describe how to effectively use the telephone to communicate; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; explain the role of technology in customer service; describe the importance of effectively working with internal customers.

Audience: Anyone who has direct or indirect contact with consumers.

*Diploma Applications: GFS, AFS, FSO, REL, CON, COM, FSC, PTC, ISC*

## Deposit Accounts and Services

This course provides the tools you need to effectively open deposit accounts and help potential customers make the best account choices. It will increase your understanding of the different types of account ownership. At the conclusion of the program participants will be able to: understand deposit investment counseling; state the account owner's rights and responsibilities; examine new account precautions; compare savings, checking, money market accounts and certificates of deposit; define individual, joint, corporate, partnership and trust account ownership; understand contributions and distributions of Traditional, Roth, Education, SEP and SIMPLE IRAs; and accurately administer decedent accounts when an owner dies testate or intestate.

Audience: Financial counselors, personal bankers, supervisors, managers, tellers and customer service representatives.

*Diploma Applications: FSO, PTC, IFSO*

## Economics **ACE approved for college credit transfer!**

Macroeconomics applies economics to phenomenon that students are familiar with and interested in, this course teaches students how economic analysis can be applied to virtually anything of interest, thus helping students develop true economic intuition. This course focuses on macroeconomics, and offers a unique blend of solid theory, while utilizing intriguing applications that convey the prevalence of economics in everyday life.

Audience: Students who have not had a formal course in economics and who wish to increase their understanding of macroeconomics.

*Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC*

## Effective and Efficient E-Mail Writing

By focusing on an efficient e-mailing process and practicing it throughout the day, you will walk away from this course creating clear, concise, complete, courteous, and correct e-mail. Topics to be covered include: understand the qualities that make e-mail a unique mode of communication; use e-mail strategically facilitate the company's communication objectives; determine the purpose of your e-mail message; organize the e-mail for reader ease; develop techniques for checking tone; revise and edit e-mail for clarity, conciseness, and completeness; and review basic grammar and punctuation to sharpen the e-mail's quality.

Audience: Professional and technical staff who write e-mail as a primary means of communication within and outside the organization.

## Effective Business Writing

This course helps you to improve your written communication skills. Good grammar and punctuation skills are prerequisites for this course. The course content includes: three stages of the writing process and special financial service writing characteristics; the "you attitude" writing technique; determining the reader's need for scope, depth and language; complete, efficient and emphatic sentences that build to unified and organized paragraphs; common business letter characteristics and formatting; effective memos, emails, and letters for good-news, bad-news and persuasive writing situations; and writing effective reports and job procedures.

Audience: Designed for anyone whose current or future job requires effective written communication.

*Diploma Applications: HRC, AFS, COM, FSO, REL, CON, PTC, ISC, IFSO, FSM*

## Effective Referrals

This course will provide participants with the skills needed to make confident and effective referrals. This course supports the Relationship Selling model used in the Introduction to Relationship Selling course. After successfully completing this course, you will be able to: describe what customers expect from their bank; identify sales and service referral opportunities; use benefit statements to make the referral; make the 'hand-off' to a specialist; and identify follow-up situations and develop appropriate techniques.

Audience: Designed for branch or operations personnel who initiate needs assessment but are not involved in making or closing the sale.

## Employment and Labor Law

During the past decade, American businesses have shifted their focus in human resource management and labor relations to employment issues such as wrongful discharge, sexual discrimination, and other employee rights. After successfully completing this course, you will be able to: describe Employment-at-will; identify commonly committed workplace torts; understand Title VII of the Civil Rights Act and Race Discrimination; describe gender and family issues legislation, as well as discrimination based on religion and national origin; discuss discrimination based on age and disability; and understand and describe EEO legislation.

Audience: Human Resource and Department Managers

*Diploma Applications: HRC*

## Essentials of Financial Services

This one-day workshop looks briefly at some topics chosen from the *Principles of Banking* course. The program helps participants understand how banking has evolved to become the industry it is today and provide a better understanding of financial services. It will also identify a path for additional education or direction for a financial services career. Topics covered include: the Business of Financial Services; the Development of U.S. Banking; the Federal Reserve and its Impact; deposits in Financial Institutions; Negotiable Instruments; and Loans.

Audience: This accelerated version of the Principles of Banking course does not meet the CFT diploma and certificate requirement and is designed for those with advanced college degrees and little banking experience.

## Ethics in Business

Well-meaning people often make errors in judgment simply because they have not given enough thought to issues. Good and bad, or right or wrong, are not always easily discerned. However, ethical management practices are essential to every business's continued success. In addition to making sure organizational rules and codes of conduct are followed, a manager must face ethics issues that concern relationships – employee discipline and conduct, performance evaluations, safety and reward systems, business goals and strategies, supervision techniques, and general administrative policy. Ethics in Business will help managers recognize and think through ethical issues when they arise, correct unethical practices that may have been previously unnoticed or ignored, and communicate the need for applying ethical principles at all organizational levels.

Audience: Supervisors and Managers

*Diploma Applications: ISC, IFSM*

## Financial Accounting (Recommended prerequisite: Accounting Basics)

**ACE approved for college credit transfer!**

This course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and their characteristics.

Audience: Appropriate for students who need a working knowledge of accounting. Students should expect 6-8 hours of homework each week.

*Diploma Applications: GFS, AFS, COM, FSO, REL, CON, FSM, ICA, ILC, FSMK, IAC*

## Fraud Identification

A seasoned state bank regulator facilitates this interactive, on-line course. The 5-week course consists of many activities, including: analyzing 21 actual fraud cases; viewing PowerPoint presentations on audit, internal controls, and cyber banking; reflecting on and discussing specific fraud issues; interacting with the other participants and the facilitator regarding these issues and the red flags associated with the fraud cases. To fully benefit from the course, you should participate on a regular basis (at least 2-3 times a week) in the threaded discussions. The amount of time necessary to complete the activities is approximately five hours per week.

Audience: A must for all personnel working in a financial institution.

## Human Relations

**ACE approved for college credit transfer!**

This course provides an examination of the evolution of human relations in the workplace, concepts of motivation, and leadership behavior. The role and function of the individual within an organizational structure are addressed.

*Diploma Applications: HRC, ISC, FSM*

## Human Resource Development

Employee skills and motivation are critical for organizational success. This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part. After successfully completing this course, you will be able to: understand the concepts, processes, and practices that form the basis of successful HRD; show how concepts and theory can and have been put into practice in a variety of organizations; focus on the shared role of line management and human resource specialists in HRD; and reflect the current state of the field, blending real-world practices and up-to-date research.

Audience: Anyone responsible for supervising or managing people.

*Diploma Applications: HRC*

## Human Resource Selection

This course offers advanced treatment of the technical issues involved in developing and implementing selection programs within organizations. This course provides up-to-date research and applications for those already working in selection and provides current examples and exhibits. Human Resource Selection covers legal, global and ethical concerns, psychometric measurement concepts, job analysis, predictors of job performance and criteria measures.

Audience: Those working in Human Resources or who are heavily involved in the hiring process.

*Diploma Applications: HRC, FSM*

## Individual Retirement Accounts

This newly revised course covers the changes prompted by The Economic Growth and Tax Relief Reconciliation Act of 2001 and the Re-proposed Required Minimum Distribution Regulations. After successfully completing this course, you will be able to: describe the eligibility requirements and contribution limits for IRAs; understand the tax deductibility requirements of IRA contributions; identify the rollover contribution types and allowable distribution options; report the requirements for different types of IRAs; understand the tax consequences for premature distribution; compare the procedures, forms & disclosure requirements for opening different IRAs; and compare the advantages and disadvantages of each type of IRA.

*Diploma Applications: FSO*

## Interviewing & Hiring Techniques

The workforce today is made up of more diverse groups than ever before. With so many applicants to choose from, hiring managers are challenged to select the best people for their job openings. Interviewing & Hiring Techniques will provide tips on evaluating cover letters and resumes as well as pointers for conducting the all-important interview. Other hiring considerations, such as testing and reference checking, are also covered. Perhaps as important as learning about these steps, is understanding the changes that shape today's workplace. Accommodating diversity and using email and the Internet to accept and respond to electronic applications are some of the topics covered in this course.

Audience: Anyone involved in the hiring process

*Diploma Applications: ISC*

## Intro to eCommerce (Recommended prerequisite: Marketing)

Introduction to eCommerce provides a solid foundation in all aspects of conducting business in the networked community. This course focuses on what a manager needs to know about internet infrastructure, strategy formulation and implementation, technology concepts, public policy issues, and capital infrastructure in order to make effective business decisions.

Audience: Anyone wishing to expand their technological marketing knowledge.

*Diploma Applications: IFSM, FSMK*

## Introduction to Financial Planning

This course provides an understanding of the basic security options available to consumers such as stocks, bonds and mutual funds. Emphasis is placed on mutual fund categories commonly available through company 401-K plans. While this course is not intended to be a financial planning session, it will help educate students about the characteristics, risks, and rewards of investment securities

## Law and Banking: Applications

**ACE approved for college credit transfer!**

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Negotiable Instruments; Creditors' Rights and Bankruptcy; Agency Formation and Duties; Liability to Third Parties and Termination; Administrative Law; Consumer and Environmental law; Cyberlaw and E-Commerce.

*Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, IFSO, FSMK*

Visit [www.cftacs.org](http://www.cftacs.org) for more course descriptions and course options!

## Law and Banking: Principles

*ACE approved for college credit transfer!*

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Torts; Criminal Law and Procedures; Contracts: Nature and Terminology, Agreement, Consideration and Capacity of Assent; Breach of Contract and Remedies; The Formation of Sales and Lease Contracts; Title, Risk, and Insurable Interest; Sole Proprietorships and Partnerships; Corporations: Formation and Financing, Directors, Officers, and Shareholders; Limited Liability Companies and Limited Partnerships; Wills, Trusts, and Elder Law; Personal Property and Bailments; Real Property.

*Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, IFSO, FSMK*

## Leading Your People to Success

This course discusses how supervisors can use proven techniques to empower their employees. The content of the course includes: team building skills; group dynamics; coaching and counseling; productive performance appraisals; support of employee career development; creating a high-opportunity work environment; embracing change; and continuous improvement of employees.

*Diploma Applications: ISC*

## Management (Recommended prerequisite - Supervision)

*ACE approved for college credit transfer!*

This course presents management theory and applications in an engaging narrative style not commonly found in textbooks. The author's unique organization and features focus on the critical theories and enhance them with detailed examples that draw the reader into the reading and clearly show their implications for managers and organizations. The text's unique organization focuses on how managers "make things happen" in modern organizations, exploring the role and impact of management on individuals and organizations.

Audience: Designed for new or experienced supervisors and first-line managers or those preparing for such a role.

*Diploma Applications: ISC, FSM, FSMK*

## Managing Change

Change is an everyday reality in business today and the responsibility for making it work falls to managers and supervisors who must take the leadership role. People in your workforce can be confused, resistant, and disheartened – mergers, takeovers, layoffs, downsizing, new technology, and the intensity of increased competition are only words until they happen to you. Job security, company loyalty, and steady career development are no longer factors in how people look at their jobs. It is up to you to respond creatively as a change leader to build a motivated and productive group under these conditions. Managing Change gives you step-by-step advice that will help you to prepare your group for change, to understand and manage people through this change, and to guide you through the culture change as a new organization takes shape. With the basics of this course and your common sense and good judgment, you will find that you are well-equipped to handle change and see it as an opportunity.

Audience: Supervisors and Managers

*Diploma Applications: ISC*

## Managing Human Resources

This course covers all aspects of human resource management and its impact on both individuals and organizations. The text builds on a foundation of research and theory but also provides a practical framework focusing on critical issues and successful practices. Over 500 different organizations from a variety of settings are used as examples to illustrate key points and make the connection to HR practice. Important issues and critical trends are spotlighted in each chapter and reflected in the comprehensive and chapter ending cases included in the text. Managing Human Resources' balance of theory and practice, hands-on activities, applications, and examples helps students develop the competencies to understand and help their organizations create a sustainable competitive advantage through people.

Audience: Human Resource and Department Managers.

*Diploma Applications: HRC, ISC, FSM, FSMK*

## Managing Performance and Productivity

This course covers the management principles needed by today's supervisors. It discusses how supervisors can use processes and systems to encourage maximum productivity of their employees. Topics to be covered: how to use an effective interview process to select the best candidate; the mentor system and techniques for training employees; establish expectations and measure productivity and performance; work simplification and time management skills; use technology to improve productivity; manage meetings and give presentations; and how to use problem-solving tools to reach results.

Audience: New or experienced supervisors and first-line managers or those preparing for such a role.

*Diploma Applications: ISC*

## Marketing

*ACE approved for college credit transfer!*

The primary objective of Essentials of Services Marketing: Concepts, Strategies Cases, is to provide materials that not only introduce the student to the field of services marketing, but also acquaint the student with specific customer service issues. The business world now demands, in addition to traditional business knowledge, increasing employee competence in customer satisfaction, service quality, and customer service - skills that are essential in sustaining the existing customer base.

Audience: Students who have not had a formal course in marketing and who wish to increase their understanding of all facets of marketing.

*Diploma Applications: FSC, GFS, AFS, ILC, FSM, CON, PTC, IFSM, FSMK*

**Money and Banking** (Recommended prerequisite: Economics)**ACE approved for college credit transfer!**

Money and Banking teaches the role of money, credit, and financial institutions in the U.S. economy. Topics include commercial banks, thrifts, credit unions, the Federal Reserve system, credit markets, and monetary theory and policy. It emphasizes the effects of structural change, globalization, financial innovation, and technology on the financial environment.

Audience: Students who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through mid-management level bankers.

*Diploma Applications:* COM, FSO, REL, CON, ICA, GFS, AFS

**Motivating Your Staff**

The concepts in this course are meant to help create a work environment where people are empowered and inspired to excel. There are simple ways to identify and remove the complications that make it difficult to do a good job and every supervisor or manager can learn them. *Motivating Your Staff* explains what people want most in their jobs and shows how to create the conditions to give it to them and reap the benefits of a better and more productive workplace. It really isn't hard to help people succeed, and this course will show you that people succeeding is the most powerful tool for increasing productivity.

Audience: Anyone wanting to help others succeed.

*Diploma Applications:* ISC

**New Account Fraud**

Learn to detect new account fraud at every stage—from the application to the account-opening decision. Course content includes: new account fraud types; applicant interview process; identification documents and verifying applicant information; suspicious applicant behavior and transactions; account opening decision-making process.

**Principles of Banking****ACE approved for college credit transfer!**

This course explores the principles and practices of banking and credit in the United States. The course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

*Diploma Applications:* FSC, HRC, GFS, AFS, COM, FSO, REL, CON, PTC, ISC, IFSO, ICA, ILC, FSM, IFSM, FSMK, IAC

**Principles of Banking Boot Camp**

This intensive 3-day session explores the principles and practices of banking and credit in the United States. The course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

Audience: This accelerated version of the Principles of Banking course does not meet the CFT diploma and certificate requirement and is designed for those with advanced college degrees and little banking experience.

**Real Estate Appraisal** (Recommended prerequisite - Residential Mortgage Lending)**ACE approved for college credit transfer!**

Mastering real estate appraisal has never been easier. Both simple and complex subjects are covered in terms that are easy to understand and accurate. This course references and explains the Uniform Standards of Professional Appraisal Practice, introducing all of the appraisal related topics listed in educational requirements for universal state licensing and certification.

*Diploma Applications:* COM, REL

**Real Estate Appraisal - Advanced**

This course will provide appraisal information about the Interagency Guidelines, Appraisal Rules, Uniform Standards Professional Appraisal Practice (USPAP), appraisal reports, appraisal valuation process, concepts of value, and the three approaches to value (cost, direct sales comparison, and income capitalization). This course will enable you to: Explain how the regulatory agencies use appraisal reports; Describe the various types of appraisal reports; Explain the appraisal valuation process; Describe the identification aspects of highest and best use analysis step of the appraisal valuation process; Describe and apply the cost approach to valuation; Describe and apply the direct sales comparison approach to valuation; Describe and apply the income capitalization approach to valuation; and Define pertinent appraisal terms.

**Real Estate Finance**

This course provides cutting-edge coverage of specialized mortgage lending procedures—including sources of mortgage money, constraints on those sources, loan qualifications, and laws and regulations that guide practices.

*Diploma Applications:* COM, REL

**Real Estate Law** (Recommended prerequisite - Residential Mortgage Lending)**ACE approved for college credit transfer!**

This course brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues. As a result of this course, students will be able to: understand partial ownership AND co-ownership of real property, and lending issues related to these topics; discuss real estate, residential and commercial leases; understand mechanic's liens (strikethrough: methods of real property conveyance); discuss constitutional issues, specifically eminent domain powers; and understand environmental issues in real property, focusing on the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA).

*Diploma Applications:* REL, ICA

## **Residential Mortgage Lending**

*ACE approved for college credit transfer!*

This course covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. Additionally, the coverage of laws and regulations affecting mortgage lending provide an understanding of mortgage lending's history and a glimpse into its future.

*Diploma Applications: AFS, REL, ILC*

## **Residential Mortgage Lending Overview**

The content of the course includes the following: mortgage loan products and documents; types of costs associated with a loan; interest, simple interest and amortization; fixed-rate and adjustable-rate mortgages; regulations that affect lending practices; steps in the lending cycle; analyzing an applicant's income, assets and debts; and the steps in loan closing.

## **Sales Excellence**

This course challenges financial institution employees to see themselves as sales professionals. It provides the tools needed to achieve the level of sales professionalism required by financial institutions today. Upon completion of this course, participants will be able to: overcome hesitations about selling and benefit from a professional approach to sales; recognize how your sales efforts benefit your institution, your customer and you; adjust your selling techniques to comply with the unique challenges of financial selling; identify customers' financial needs quickly and efficiently in a variety of customer situations; structure your sales presentation as a dialog with the customer, rather than pitching' the product; and use goal setting and the power of positive thinking to improve sales success.

*Diploma Applications: AFC, REL, COM, COM, PTC, IFSM, FSMK*

## **Supervision**

*ACE approved for college credit transfer!*

Supervision blends skill-building techniques and traditional management principles to prepare students to become supervisors in today's business world. The course will emphasize that supervision is working through people to develop and empower them to become better and more efficient in their roles, and closely follows the SCANS requirements for the five workplace competencies and three-part foundation of skills and personal qualities needed for job performance.

*Diploma Applications: ISC*

## **Teller Essentials for Loss and Error Prevention**

Tellers are the first line of defense against fraud. This program will give your tellers some tools to fight the war on fraud. They will learn how to spot red flags, learn some techniques to look for suspicious items, and learn how to put it into practice. Topics to be covered include: learn how tellers can be the first defense against fraud; increase awareness of types of losses so that you can help your bank reduce them; learn techniques for identifying fraudulent identification, checks, and endorsements; practice techniques for responding to customer questions/objections; and what contributes to "non-credit" losses and why they are increasing; tellers are the first line of defense.

## **Teller Operations**

After successfully completing this course, one will be able to: describe the expectations of your role as a teller; respond effectively to difficult customer situations; understand the cross-selling opportunities provided by daily transactions; distinguish between genuine and counterfeit currency; avoid balancing errors; conduct proper procedures during a robbery, fire or other emergency; explain the Currency Transaction Report; describe endorsement types and their individual features; and utilize negotiability and security measures to prevent check fraud.

*Diploma Applications: PTC*

## **The 21st Century Supervisor**

A new or experienced supervisor and first-line managers or those preparing for such a role will find that this course offers training of the following topics: challenges facing today's supervisor; methods for smoothly transitioning to a new supervisory role; SMART goals to develop planning strategies; and ways to effectively communicate to staff.

## **The Future of Business**

This course offers a brief yet complete introduction to business concepts and terminology using a student-centered, practical, and relevant approach. Students learn to navigate through the sometime stormy business environment by stressing important business issues such as customer satisfaction and quality, entrepreneurship, cultural and workplace diversity, ethics, global business, technology, teams, and e-business.

*Diploma Applications: FSM*

## **Understanding Organizational Behavior**

This course studies the scholarly foundations upon which the science of organizational behavior is built. You will learn how to transform business challenges into personal opportunities and organizational advantages. This course builds upon a powerful theme of change to clearly demonstrate how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. This course addresses timeless organizational behavior topics, such as motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today. Supporting themes focus on the challenges and opportunities within globalization, diversity, and ethics today. You learn not only the concepts and theories that help enhance the management of human behavior at work, but also learn how to practice these skills.

*Diploma Applications: FSM, HRC*

# Transfer Your CFT Credits to Your Local College or University!

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and **recommended college credit for the following nineteen (19) CFT courses**. The American Council on Education, the major coordinating body for all the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives.

<u>CFT Course Title</u>	<u>Credits</u>	<u>ACE CREDIT Transfer Value</u>
Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Analyzing Financial Statements	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Business Communication	3.00 credits	Lower division baccalaureate/associate degree category
Business Math	3.00 credits	Lower division baccalaureate/associate degree category
Commercial Lending	3.00 credits	Upper division baccalaureate degree category
Consumer Lending	3.00 credits	Upper division baccalaureate degree category
Economics	3.00 credits	Lower division baccalaureate/associate degree category
Financial Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Human Relations	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Law and Banking: Applications	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Law and Banking: Principles	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Management	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Marketing	3.00 credits	Upper division baccalaureate degree category
Money and Banking	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Principles of Banking	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Real Estate Appraisal	3.00 credits	Upper division baccalaureate degree category
Real Estate Law	3.00 credits	Upper division baccalaureate degree category
Residential Mortgage Lending	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Supervision	3.00 credits	Upper and lower division baccalaureate/associate degree categories

These CFT courses will carry the same ACE college credit transfer recommendation, whether taken via classroom, on-line, or guided self-study.

ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

CFT educational programs deliver real value and industry-specific training to employees in the financial services community. CFT curriculum often ties directly to the financial institution's corporate training. The American Council on Education's (ACE) College Credit Recommendation Service provides the added value of credit toward a college degree. Students who successfully complete ACE-evaluated CFT courses are able to have college credit recommendations from the ACE Transcript Service, a central national database, submitted to various institutions of higher learning for consideration.

In addition to the ACE CREDIT transfer recommendations, CFT Atlantic & Central States also has transfer credit agreements with several local colleges and universities. These agreements detail exactly which CFT course credits will be accepted, and to which college courses they will be applied. Students will find business and banking related degree programs at these colleges that will complement their CFT course work.

For more information on CFT's diplomas and certificates, the American Council on Education college credit transfer recommendations, and **affiliated college degree programs**, please call 800-795-5242 x1176, send an e-mail to [deb@cftacs.org](mailto:deb@cftacs.org), or visit [www.cftacs.org](http://www.cftacs.org).

# College Degree Programs Welcome CFT Credits

The Center for Financial Training Atlantic & Central States **OFFERS ALL CFT STUDENTS** three highly respected **distance degree programs to choose from**. Our partnerships with Excelsior College, Thomas Edison State College, and Charter Oak State College guarantee that your CFT courses will transfer!

## Excelsior College

Excelsior College, an accredited world leader in distance education for working adults for over 35 years, has agreed to transfer in American Council on Education (ACE) reviewed course credits from the Center for Financial Training Atlantic & Central States (CFT) for those students who wish to apply those credits toward earning an associate or bachelor's degree. To earn an Associate in Science in Business, up to 30 ACE-assessed credits can be applied toward the 60 credit total needed for graduation. For a Bachelor of Science in General Business, up to 57 ACE-assessed credits to the 120 credit total needed for graduation. For a Bachelor of Science in Finance, up to 57 ACE-assessed credits to the 120 credit total needed for graduation. Many courses may also be applied toward associate and bachelor's degrees in the School of Liberal Arts. Excelsior College also accepts applicable military and corporate training that has been assessed for college level credit. For additional information about Excelsior College and how your CFT courses can be applied to degree requirements, contact an Admissions Counselor toll-free at (888) 647-2388, extensions 2 through 7, or at [admissions@excelsior.edu](mailto:admissions@excelsior.edu).

## Thomas Edison State College

Thomas Edison State College and the Center for Financial Training (CFT) have announced an expansion of their educational partnership agreement. This partnership, called the College Accelerated Program (CAP), will incorporate several CFT courses into Thomas Edison State College associate and baccalaureate programs. This agreement will allow CFT students, who have successfully completed courses, to apply their credits toward degree programs in Business Administration, Finance, Financial Institution Management and General Management at Thomas Edison State College. The CFT courses have also been recommended for college credit by the American Council on Education (ACE). As a CFT student, you can transfer up to 33 of your CFT credits toward an Associate in Business Administration Degree, up to 51 credits toward a BSBA in Financial Institution Management, and/or up to 45 credits toward a BSBA in Finance or General Management Degree at Thomas Edison State College. To order your CAP packet which includes all degree requirements and additional information about Thomas Edison State College, please contact Karen McMullen at (800) 795-5242 x9958, [karen@cftacs.org](mailto:karen@cftacs.org), or download the information at [www.tesc.edu/cftacs](http://www.tesc.edu/cftacs).

## Charter Oak State College

Charter Oak State College and the Center for Financial Training Atlantic & Central States (CFT) have entered into a partnership to assist students who have taken American Council on Education (ACE) reviewed CFT courses to earn an associate or bachelor's degree. The CFT courses that have been reviewed by the American Council on Education (ACE) will meet elective requirements and specific concentration requirements in some bachelor's degree programs. For an associate's degree, approximately 23 ACE-assessed credits can be applied toward the 60 credits needed to graduate. For a bachelor's degree, it may be possible to apply all 57 ACE-assessed credits to meet concentration or elective credit requirements in an individualized studies concentration. Courses can also meet some requirements in other concentrations such as Business Administration. For additional information about Charter Oak and how your CFT courses meet degree requirements, contact the Charter Oak Admissions Department at (860) 832-3855 or at [info@charteroak.edu](mailto:info@charteroak.edu).

# IMPORTANT STUDENT INFORMATION

## Code of Ethics and Conduct

The Center for Financial Training recognizes that it takes more than quality education and a commitment to the financial services industry to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of customer retention and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteers, students, instructors, and all other individuals and organizations - involved with CFT.

Those associated with CFT in any capacity shall commit themselves to:

- Maintaining the highest standard of personal conduct, avoiding even the perception of improper conduct
- Striving for excellence in all aspects of CFT
- Using only legal and ethical means in all CFT activities, including conducting all financial transactions in a responsible manner
- Acting with impartiality in all CFT matters
- Maintaining the confidentiality of privileged information entrusted or known to them by virtue of their association with CFT
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFT or the financial services industry
- Communicating in a truthful and accurate manner

## Academic Integrity

CFT strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, helping others to commit dishonest acts, etc., and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences. Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of an appropriate office official immediately, for prompt investigation, review, and action.

## Attendance

Student attendance and class participation play an important role in the education process. For this reason, the Center for Financial Training has adopted the following attendance policy. ***More than three absences in a 15 week course, two absences in a 10 week course, one absence in a five/six week course, or any absence in a course of less than five weeks may result in the loss of course credits.***

## CFT Grading System

The Center for Financial Training uses an official letter grading system for courses eligible for awarding credit. Letter grades are awarded as follows:

A (90-100)	Superior
B (80-89)	Excellent
C (70-79)	Satisfactory
D (60-69)	Lowest Passing
F (< 60)	Failing

I = Incomplete ("I" is recorded if the student is unable to complete the work in a course upon conclusion for legitimate reasons. If the work is not completed within one month of the conclusion of the course, the "I" automatically becomes an "F".)

P = Passing (This grade is used for programs of less than two credits, for which the letter grading system is inappropriate. The "P" is excluded from calculation of the grade point average.)

CC = College Credit (This grade is recorded for transfer credit from accredited colleges and universities. Only courses completed with a grade of "C" or better may be considered for transfer credit. The "CC" is excluded from a calculation of the grade point average.)

W = Withdrawal (Used when written notification is received prior to the conclusion of class. An "F" will be recorded by the CFT office if the student has not withdrawn in writing.)

## Smoking Policy

There is absolutely no smoking allowed in financial institution buildings, school buildings, halls, classrooms or exits. Those who smoke will have to do so in designated areas outside of the building.

## Non-Discrimination Clause

The Center for Financial Training reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, gender, age, religion, national origin, handicap, or veterans status.

## Inclement Weather Policy

In the event of inclement weather, students attending classes held at schools or colleges should listen to their local radio station for closing announcements. Students attending classes held at financial institutions, etc. will be notified by their instructor if a class is cancelled due to inclement weather. If you are ever in doubt, please call your instructor or the CFT office at 800-795-5242.

## STUDENT ACADEMIC RECORDS

The Center for Financial Training follows a strict confidentiality policy regarding CFT student records. All requests for CFT student records must be in writing from the student. The one exception to this requirement is for the appropriate representative at the student's financial institution to receive the student's grade upon the completion of classes, and periodically receive transcript information on employees for personnel files. Students sign an authorization to release this information to their employer when they register for a CFT course. Following are the types of recordkeeping services available from the Center for Financial Training:

### Student Transcripts

The Center for Financial Training maintains all student records on a permanent file at the CFT office. Students who wish to obtain a copy of their CFT student records should complete the Center for Financial Training Recordkeeping Services Request Form found on page 19. Most colleges and universities require an official transcript when students request a transfer of CFT credit. An official transcript costs \$10.00 and includes an unofficial copy to the student. The official transcript fee, along with the Recordkeeping Services Request Form, must be mailed to the CFT office.

### Transfer Credit Evaluation

CFT accepts transfer college credits from most colleges and universities, and can award credit for a variety of other training programs students have taken outside of CFT. In order to receive transfer credit into a CFT student's record, students will need to complete the Center for Financial Training Recordkeeping Services Request Form (p. 19), and forward it to the Center for Financial Training office, along with the \$30.00 transfer credit evaluation fee. Please instruct your college to send your official transcript directly to the CFT office. Upon completion of the transfer credit evaluation by the Center for Financial Training, students will receive a CFT transcript reflecting which college credits were accepted into their CFT student record.

### Diploma and Certificate Eligibility

Diplomas and Certificates are issued each Spring to eligible students. To confirm and request a diploma or certificate at any other time, please complete the Student Recordkeeping Services request form on page 19.

### Diploma or Certificate Replacement

The fee to replace a lost CFT diploma or certificate is \$10.00. To request a replacement diploma or certificate please complete the Student Recordkeeping Services request form on page 19.

### Student Request For Recordkeeping Services Form

A copy of the Recordkeeping Services Request Form can be found on page 19. Please make copies of this form as needed, or call the CFT office at 800-795-5242, and we will mail or fax one to you. You can also obtain the Recordkeeping Services Request Form on our website located at [www.cftacs.org](http://www.cftacs.org).

## STUDENT REGISTRATION PROCEDURES

Before students choose a course of study, a careful assessment of their talents and interests in light of current job responsibilities and long-range goals, is in order. Students should review the course descriptions found on pages 5-12 to be certain that the course selection is what they are looking for. Students should also make sure that any prerequisites have been satisfied before enrolling in the course. Since all courses offered are of college level, students should expect homework assignments and should be prepared to take on this additional workload. Students are encouraged to check with their Chapter Representative, Supervisor, Human Resource Officer or CFT staff for guidance in their course selection.

**Students must complete a registration form (page 21 or online at [www.cftacs.org](http://www.cftacs.org)) for the course(s) they select. All registration forms must be signed by the student and signed by the student's supervisor or designated other. Your financial institution may also have additional forms for you to complete along with your CFT registration form.**

## REGISTRATION DEADLINES

### Classroom Courses and Seminars

The **Fall 2010 Semester registration deadline is 10 business days prior to the start of class.** Any registrations received after the registration deadline are subject to availability. The Center for Financial Training reserves the right to cancel courses in which enrollments are below an acceptable standard. Courses will be filled on a first-come, first-served basis, so students should return their registration forms as early as possible to avoid disappointment. **After submitting your registration form, please consider yourself registered and attend the first night of class, unless you hear otherwise from the CFT office.**

### On-line Courses

CFT's On-line courses feature continuous start dates and the registration deadline is 5 business days prior to the start of class. Any registrations received after the registration deadline are subject to availability.

### Guided Self-Study Courses

Students can register and begin a Guided Self-Study Course at any time throughout the year.

## COURSE WITHDRAWAL FEES AND POLICIES

The Center for Financial Training requires all students who enroll in CFT courses to sign a registration form which states that they have read and understand the CFT withdrawal policy. Students who must withdraw from a CFT course should submit a completed Course Withdrawal Form (p. 18) to the CFT office. Employers may seek reimbursement from students who incur withdrawal charges.

### Evening Classroom Course Withdrawal Policy

**No Charge** if a completed Course Withdrawal Form is received at the CFT office prior to the registration deadline. This form may be faxed to the CFT office at 860-823-1410.

**\$25.00 Withdrawal Fee** if a student withdraws after the registration deadline but prior to the first night of class. A Course Withdrawal Form and the withdrawal fee, must be received at the CFT office before the first night of class. This fee applies to each course withdrawal.

**100% Tuition Charged** if a student withdraws after the first night of class. A Course Withdrawal Form must be sent to the CFT office in order for the student to receive a grade of "W" rather than an "F".

### Instructor Facilitated On-Line Course Withdrawal Policy

A student who must withdraw from a CFT instructor-led on-line course must submit a completed Course Withdrawal Form (p. 18). Students who withdraw 7 days or more before the start date of class are not subject to a withdrawal fee or tuition charge. Students who withdraw between 6 days before the class begins and 13 days from the start date will be responsible for a withdrawal fee of \$100 plus book cost (if applicable) unless the book is returned in new condition within 7 days of the withdrawal. A student who withdraws after 13 days from the start date will be responsible for the full class tuition.

### Guided Self-Study Course Withdrawal Policy

A student wishing to withdraw from a Guided Self-Study Course must submit a Course Withdrawal Form (p. 18) within seven days of the course start date in order to receive a refund, less a \$100.00 per course withdrawal fee. The student is also responsible for the book cost unless the book is returned in new condition within seven days of the withdrawal. There will be no refunds given after the seven day period. All students who withdraw after the initial seven day period will be responsible for the full tuition amount, and must submit a completed Course Withdrawal Form in order to receive a course grade of "W" rather than an "F".

A one-time extension of 60 days may be granted to Guided Self-Study students on an individual basis. All requests for extensions must be made in writing prior to the scheduled ending date of the program. A \$75.00 extension fee will be due and payable by the student before an extension becomes official.

### Seminar Withdrawal Policy

Cancellations received prior to the registration deadline will receive a full refund or a credit toward a future CFT seminar. Cancellations received after the registration deadline will not receive a refund or a credit. Substitutions may be made at any time. No-shows will be charged the full amount due.

## COURSE PREREQUISITE REQUIREMENTS

Before you can enroll in certain credit courses, the CFT office will need verification that you have met any prerequisite requirements. CFT staff will review your CFT transcript history on file before accepting a registration into any course with a prerequisite requirement. If your record does not demonstrate that you have met the requirement, you will be contacted to discuss your options. You must then demonstrate that you have satisfactorily completed the prerequisite course with an official college transcript showing that the course requirements have been met. An exception can be made for this requirement if you, through a letter from your supervisor or human resource representative, can demonstrate that work experience has enabled you to achieve these skills. The following list of credit courses have prerequisite requirements:

<u>Course</u>	<u>Required Course Prerequisite</u>
Analyzing Financial Statements	Accounting
Intro to Analyzing Fin Statmnts	Overview of Financial Statements

<u>Course</u>	<u>Recommended Prerequisite</u>
Accounting	Accounting Basics (or Accounting Fundamentals)
Advertising	Marketing
Financial Accounting	Accounting Basics (or Accounting Fundamentals)
Intro to eCommerce	Marketing
Management	Supervision
Money and Banking	Economics
Real Estate Appraisal	Residential Mortgage Lending
Real Estate Law	Residential Mortgage Lending

# CFT Course Withdrawal Form

Students who wish to withdraw from any CFT course, including classroom, guided self-study, and online, must complete this form, have it signed by their manager and by their CFT Representative (if applicable), and return it via fax (860-823-1410) or mail to: Center for Financial Training, P.O. Box 969, Norwich, CT 06360. All withdrawals are subject to CFT catalog policies. **You will not be officially withdrawn until you hear from the CFT office either by email or phone confirming that we have received and accepted your withdrawal request. We will confirm all withdrawals within 48 hours.**

Any student who officially withdraws from their course prior to taking the final exam will be eligible to receive a grade of **W** (withdraw) for the course. Students who simply stop attending a course will receive a grade of **F** (fail) for the course.

**PLEASE PRINT:**

\_\_\_\_\_  
Last 4 Digits of Social Security Number

\_\_\_\_\_  
Student Name

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Work Phone

\_\_\_\_\_  
E-mail address

\_\_\_\_\_  
Course Title

\_\_\_\_\_  
Course Number/Section Number

**Course type:**  
(circle one)

Classroom

Online

Guided Self-Study

\_\_\_\_\_ Please officially withdraw me from the course listed above.

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Manager's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
CFT Representative's Signature

If you have any questions regarding the CFT Course Withdrawal Policy, please call 800-795-5242 or send an e-mail to [info@cftacs.org](mailto:info@cftacs.org).

# Center for Financial Training Recordkeeping Services Request Form

STUDENT NAME: \_\_\_\_\_

LAST 4 DIGITS OF SS#: \_\_\_\_\_

EMPLOYER NAME: \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

BUSINESS PHONE: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

HOME/CELL PHONE: \_\_\_\_\_

**PLEASE CHECK DESIRED SERVICE(S):**

- ( ) Official Transcript (will be mailed directly to the college) Fee \$10.00  
*(includes an unofficial copy to the student)*

Please send my transcript to the following school:

School Name: \_\_\_\_\_  
 Attention: \_\_\_\_\_  
 Address: \_\_\_\_\_

- ( ) Transfer Credit Evaluation Fee \$30.00  
 \_\_\_\_\_ I have requested that \_\_\_\_\_ mail my transcript directly to CFT.  
(college or university)

- ( ) Unofficial Transcript Fee no charge

- ( ) Diploma/Certificate Request Fee no charge  
 \_\_\_\_\_  
(Diploma or Certificate Title)

- ( ) Diploma/Certificate Replacement Fee \$10.00  
 \_\_\_\_\_  
(Diploma or Certificate Title)

- ( ) Webinar Credit Request - Webinar Title: \_\_\_\_\_ Fee \$15.00

PLEASE SEND THE ABOVE ITEM(S) TO MY: (CIRCLE ONE) HOME WORK

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

PLEASE MAKE CHECKS PAYABLE TO THE **CENTER FOR FINANCIAL TRAINING** AND MAIL TO:  
 Center for Financial Training, Attn: Deborah Rondeau, P.O. Box 969, Norwich, CT 06360-0969  
 Unofficial Transcript requests can be faxed to: 860-823-1410. To pay by credit card, please call 800-795-5242 x1176.

# CFT STAFF DIRECTORY

Please call the office serving your state for information on courses currently being offered in your area, teaching opportunities, to request a class or seminar, and for information regarding contract (on-site) training options in your region.

## Alabama, Georgia, Louisiana, Mississippi Region

**Crista Olson**, Vice President & Regional Director - [crista@cftacs.org](mailto:crista@cftacs.org) - x9003

Phone: 800-795-5242  
Fax: 314-241-9968  
Address: 720 Olive Street, Suite 440  
St. Louis, MO 63101

## Arkansas and Oklahoma Region

**Marta Carey**, Vice President/Distance Learning Manager - [marta@cftacs.org](mailto:marta@cftacs.org) - x1179

Phone: 800-795-5242  
Fax: 860-823-1410  
Address: P.O. Box 969  
Norwich, CT 06360

## Connecticut, Massachusetts, Rhode Island Region

**Michael Meakem**, President - [mike@cftacs.org](mailto:mike@cftacs.org) - x1178

**Scott Briggs**, Senior Vice President - [scott@cftacs.org](mailto:scott@cftacs.org) - x1180

**Deborah Rondeau**, Education Administrator - [deb@cftacs.org](mailto:deb@cftacs.org) - x1176

**Sharon Courtot**, Education Support Specialist - [sharon@cftacs.org](mailto:sharon@cftacs.org) - x1177

Phone: 800-795-5242  
Fax: 860-823-1410  
Address: P.O. Box 969  
Norwich, CT 06360

## Greater New York Region

**Tom Owen**, Senior Vice President & Regional Director - [tom@cftacs.org](mailto:tom@cftacs.org) - x9973

**Renée Few**, Customer Service Specialist - [renee@cftacs.org](mailto:renee@cftacs.org) - x9974

Phone: 800-795-5242 or 716-604-9973  
Fax: 716-847-2138  
Address: 331 Alberta Drive, Suite 209  
Amherst, NY 14226

## Missouri, Illinois, Indiana, Memphis Region

**Crista Olson**, Vice President & Regional Director - [crista@cftacs.org](mailto:crista@cftacs.org) - x9003

**Molly Walsh**, Program Coordinator - [molly@cftacs.org](mailto:molly@cftacs.org) - x9002

Phone: 800-795-5242 or 314-655-0003  
Fax: 314-241-9968  
Address: 720 Olive Street, Suite 440  
St. Louis, MO 63101

## New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Northern Virginia Region

**Karen McMullen**, Senior Vice President & Regional Director - [karen@cftacs.org](mailto:karen@cftacs.org) - x9958

**Jerry Vitale**, Customer Service Specialist - [jerry@cftacs.org](mailto:jerry@cftacs.org) - x9959

Phone: 800-795-5242 or 908-325-9958  
Fax: 908-709-6788  
Address: P.O. Box 969  
Norwich, CT 06360

