



2016

Course Schedule

Education and Training for
Banking Professionals



Welcome to PACB's new training partner The Center for Financial Training (CFT). The CFT provides extensive financial services curriculum offered in a variety of convenient delivery options, including online, assisted online, self-study and courses taught in your bank by internal instructors. Think of CFT as your bank's distance learning resource.

"The PACB is excited about our affiliation with CFT to provide Pennsylvania's community banks access to an extensive training suite. The curriculum is broad and deep and the diverse delivery options will make learning customizable and convenient for member banks. PACB is excited to expand our educational offering in such a dramatic way and we look forward to incorporating CFT as part of our educational strategy moving forward," said PACB president and CEO Dominic DiFrancesco, Harrisburg, Pennsylvania.

CFT offers flexible course delivery formats, 29 instructor-led online courses, 49 guided self-study courses; 23 industry-recognized diploma and certificate programs with concentration in key areas of the financial services industry. American Council on Education (ACE) college credit recommendations is available for 23 CFT courses. ACE accreditation provides bank employees the option to maximize their training time by learning important banking skills while obtaining college credit.

Make sure your bank incorporates CFT programs into its training process. PACB will work with you to determine how you can best utilize CFT in conjunctions with PACB programs to maximize training hours and dollars. CFT training and education curriculum assists banks in educating their teams to keep a competitive edge...bring that edge to you bank today!

Give Barbara Holbert a call (717)231-7447 or barbara@pacb.org to learn more about this exciting suite of programs.

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PRINCIPLES OF BANKING

The Foundation For Every Successful Banking Career.

Available in Online and Self-Study Formats
(see page 2 for details)

INSTRUCTOR FACILITATED ONLINE COURSES	Course #	Sec #	Start Date(s)	Length	Credits	Tuition*	ACE
Accounting	A197	OL1	6/6, 7/25	10 weeks	3.00	\$575.00	X
Analyzing Financial Statements	A199	OL1	6/13, 8/1	10 weeks	3.00	\$575.00	X
Bank Secrecy Act (Self-Paced Online)	9826	OL1	6/13	5 weeks	0.25	\$215.00	
Business Communication	A170	OL1	7/18	10 weeks	3.00	\$575.00	X
Business Math	A236	OL1	6/6, 7/11, 8/22	10 weeks	3.00	\$575.00	X
Commercial Lending	A204	OL1	6/13, 8/8	10 weeks	3.00	\$575.00	X
Consumer Lending	A205	OL1	7/11	10 weeks	3.00	\$575.00	X
Customer Service Excellence	9927	OL1	5/30, 7/11, 8/8	8 weeks	2.00	\$525.00	
Deposit Accounts and Services	9921	OL1	7/11	8 weeks	2.00	\$525.00	
Economics	A195	OL1	7/11	10 weeks	3.00	\$575.00	X
Financial Accounting	ACC201	OL1	6/6, 8/22	10 weeks	3.00	\$575.00	X
Human Relations	SUP106	OL1	7/11	10 weeks	3.00	\$575.00	X
Human Resource Management	A511	OL1	7/11	10 weeks	3.00	\$575.00	X
IRA Overview (Self-Paced Online)	A843	OL1	6/6	5 weeks	0.25	\$215.00	
Law and Banking: Applications	A206	OL1	7/11	10 weeks	3.00	\$575.00	X
Law and Banking: Principles	A196	OL1	7/18	10 weeks	3.00	\$575.00	X
Leading Your People to Success	9203	OL1	6/13	8 weeks	2.00	\$525.00	
Management	A443	OL1	7/11	10 weeks	3.00	\$575.00	X
Marketing	A198	OL1	7/18	10 weeks	3.00	\$575.00	X
Money and Banking	A200	OL1	7/11	10 weeks	3.00	\$575.00	X
Organizational Behavior	A564	OL1	7/25	10 weeks	3.00	\$575.00	X
Principles of Banking	A207	OL1	6/6, 7/11, 8/8	10 weeks	3.00	\$575.00	X
Real Estate Appraisal	A217	OL1	6/13	10 weeks	3.00	\$575.00	X
Real Estate Finance	9987	OL1	7/18	10 weeks	3.00	\$575.00	X
Real Estate Law	A218	OL1	6/20	10 weeks	3.00	\$575.00	X
Residential Mortgage Lending	A201	OL1	6/6, 7/11	10 weeks	3.00	\$575.00	X
Selling Fundamentals	A907	OL1	7/18	10 weeks	3.00	\$575.00	
Statistics	A1059	OL1	8/8	10 weeks	3.00	\$575.00	
Supervision	A208	OL1	6/6, 7/18	10 weeks	3.00	\$575.00	X
Teller Operations	9928	OL1	6/6, 7/25	8 weeks	2.00	\$525.00	

How An Online Course Works: 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. The weekly assignment can be completed and submitted when convenient for the student. Quizzes and exams are also administered electronically.

GUIDED SELF-STUDY COURSES	Credits	Tuition*	ACE	GUIDED SELF-STUDY COURSES	Credit	Tuition*	ACE
Accounting	3.00	\$575.00	X	Law and Banking: Applications	3.00	\$575.00	X
Accounting Basics	3.00	\$575.00		Law and Banking: Principles	3.00	\$575.00	X
Advertising	3.00	\$575.00		Leading Your People to Success	2.00	\$525.00	
Agricultural Lending	3.00	\$575.00		Management	3.00	\$575.00	X
Analyzing Financial Statements	3.00	\$575.00	X	Managing Change	2.00	\$525.00	
Bank Management	3.00	\$575.00		Managing Performance & Productivity	2.00	\$525.00	
Business Communication	3.00	\$575.00	X	Marketing	3.00	\$575.00	X
Business Ethics	2.00	\$525.00		Money and Banking	3.00	\$575.00	X
Business Math	3.00	\$575.00	X	Motivating Your Staff	0.25	\$375.00	
Commercial Lending	3.00	\$575.00	X	Organizational Behavior	3.00	\$575.00	X
Communication Skills for Business	2.00	\$525.00		Principles of Banking	3.00	\$575.00	X
Consumer Lending	3.00	\$575.00	X	Project Management	2.00	\$525.00	
Customer Service Excellence	2.00	\$525.00		Project Management: Product	3.00	\$575.00	
Customer Service Innovation	2.00	\$525.00		Project Management: Managerial	3.00	\$575.00	
e-Commerce	3.00	\$575.00		Real Estate Appraisal	3.00	\$575.00	X
Economics	3.00	\$575.00	X	Real Estate Finance	3.00	\$575.00	X
Effective Business Writing	2.00	\$525.00		Real Estate Law	3.00	\$575.00	X
Employment & Labor Law	3.00	\$575.00		Residential Mortgage Lending	3.00	\$575.00	X
Financial Planning	3.00	\$575.00		Sales Excellence	2.00	\$525.00	
Fraud Examination	3.00	\$575.00		Selling Fundamentals	3.00	\$575.00	
Human Relations	3.00	\$575.00	X	Statistics	3.00	\$575.00	X
Human Resource Development	3.00	\$575.00		Supervision	3.00	\$575.00	X
Human Resource Management	3.00	\$575.00	X	Teller Operations	2.00	\$525.00	
Human Resource Selection	3.00	\$575.00		The 21 st Century Supervisor	2.00	\$525.00	
International Financial Management	3.00	\$575.00		The Future of Business	3.00	\$575.00	
Interviewing and Hiring Techniques	0.25	\$375.00		Wills, Trusts, and Estate Administration	3.00	\$575.00	

How A Self-Study Course Works: You may register for and begin a Guided Self-Study Course at any time throughout the year. You will be required to study on your own; however, you will have an instructor only an email or telephone call away. Upon registering for a three credit course, you will be mailed a textbook, a syllabus outlining your course, and your first of two open-book quizzes. 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 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 course, you will receive your grade and the appropriate credits for the course. If you have questions about CFT's Online or Guided Self-Study courses, please call 800-795-5242. **Students are given up to 4 months to complete a 3.00 credit course, 3 months for a 2.00 credit course, and 1 month for a 0.25 credit course.**

***Tuition** - Includes textbook where applicable. There are no membership or registration fees. Subject to change. **ACE** - The American Council on Education recommends these courses for college credit transfer. **NEW COURSES SHOWN IN BLUE!**

CFT DIPLOMAS AND CERTIFICATES

The Center for Financial Training currently offers twenty-three (23) nationally-recognized diplomas and certificates, with concentrations in key areas of the financial services industry. These career learning tracks are designed for employees of banks, credit unions, and other financial service companies. For more information, including the course requirements for each of these diplomas and certificates, please visit our website at www.cftnow.org or call Marta Carey at 800-795-5242 x1179.

Career Track Options

Introduction to Financial Services Certificate (**FSC**)
General Financial Services Diploma (**GFS**)
Advanced Financial Services Diploma (**AFS**)

Introduction to Financial Services Operations Certificate (**IFSO**)
Financial Services Operations Diploma (**FSO**)

Introduction to Credit Analysis Certificate (**ICA**)
Introduction to Lending Certificate (**ILC**)
Real Estate Lending Diploma (**REL**)
Consumer Lending Diploma (**CON**)
Commercial Lending Diploma (**COM**)
Agricultural Lending Diploma (**AGL**)

Introduction to Human Resources Certificate (**HRC**)
Introduction to Supervision Certificate (**ISC**)
Financial Services Management Diploma (**FSMT**)
Project Management Diploma (**PMD**)

Professional Teller Certificate (**PTC**)
Universal Banker Certificate (**UBC**)
Universal Banker Diploma (**UBD**)

Introduction to Financial Services Marketing Certificate (**IFSM**)
Financial Services Marketing Diploma (**FSMK**)

Introduction to Accounting Certificate (**IAC**)

Introduction to Sales and Service Certificate (**ISSC**)
Sales and Service Management Diploma (**SSMD**)

Diploma Requirements and Eligibility:

- All required and elective courses must be completed with a passing grade (D or better) and the student's overall grade point average (GPA) must be 2.00 or higher.
- All courses must carry a minimum of 2.00 credits unless otherwise noted in the specific diploma and certificate requirements.
- You can transfer up to half of the course credits needed for each diploma or certificate from a college, university, or other educational organization. CFT will also consider awarding credit for other training programs (including internal training) on a case-by-case basis.
- You can complete the requirements of your diploma and certificate at a pace that suits your schedule and the courses can be completed in any order you choose.
- In order to keep pace with the ever-changing financial services landscape, it becomes necessary to revise the requirements of certain diplomas and certificates from time to time. However, once you have begun the process of completing the requirements for a specific CFT diploma or certificate, you can continue to do so right through to completion, under the requirement guidelines you started with.

You can earn the necessary credits to achieve these diplomas and certificates through a variety of options:

Instructor-Facilitated On-line Courses

Any Day/Any Time of the Week Format Make Taking a Class More Convenient Than Ever!

Guided Self-Study Courses

Work at Your Own Pace – You Decide Where and When to Complete the Course Work!

Traditional Classroom Courses

Spring and Fall Semesters Provide You With Many Options to Continue Your Education!

College Credit Transfer and Internal Training Credit

You Can Transfer Your College Credits to CFT and CFT Can Award Credit For Internal Training!

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.cftnow.org for additional course information.

Please see previous page for diploma application codes chart.

Accounting (Recommended prerequisite: Accounting Basics or Accounting Fundamentals)

ACE recommended 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, FSMT, FSMK, IAC, AGL

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.

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 (Recommended Prerequisites: Accounting and Business Math)

The Agricultural Lending Course introduces students to modern concepts and tools of finance, developed and applied to the agricultural sector. Using case studies, practical problems, and a lucid presentation, the course focuses on planning, analyzing, and controlling business performance in agriculture and related financial markets. Curriculum addresses recent structural changes in the food system, covering important topics such as the growth in vertical coordination within the food and fiber system, and the significant implications for financial analysis and risk management by those managing or financing the agricultural sector.

Diploma Applications: AGL

Analyzing Financial Statements (Prerequisite: Accounting)

ACE recommended 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, AGL

Bank Management (Prerequisite: Supervision)

The Bank Management course explores the services that banks and their principal competitors (including savings and loans, credit unions, security and investment firms) offer in an increasingly competitive financial-services marketplace. Bank Management discusses the major changes and events that are remaking banking and financial services today. Among the key events and unfolding trends covered in the text are: Newest Reforms in the Financial System, including the new Dodd-Frank Financial Reform Law and the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009. Global Financial Sector coverage of the causes and impact of the latest "great recession." Systemic Risk and the presentation of the challenges posed in the financial system.

Audience: Financial Service Managers or personnel pursuing a position in management.

Diploma Applications: FSMT, SSMD, PMD

Bank Secrecy Act

This course provides a working knowledge of the Bank Secrecy Act (BSA). It covers various currency-reporting requirements. The course also reviews the importance of knowing customers, and properly verifying their identities, in order to detect and report suspicious activity. The purpose of the BSA is to help combat money laundering and other illegal financial activity. Course Objectives: Recognize the underlying purpose and key terms of the Bank Secrecy Act; Verify the identity of customers as required by Customer Identification Program (CIP) requirements; Identify reportable currency transactions; Recognize information needed to properly complete a Currency Transaction Report (CTR); Identify wire-transfer reporting requirements; Identify some common money laundering schemes; and Spot suspicious transactions and take appropriate action.

Diploma Applications: PTC, ISSC, SSMD, UBC, UBD

Business Communication

ACE recommended 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, FSMT, ISSC, IFSM, PMD, IAC, SSMD, AGL, UBC, UBD

Business Ethics

The Business Ethics course provides a unique multidisciplinary approach in critical analysis and integrates the perspective of philosophy with management, law, economics, and public policy; providing a clear, concise, yet reasonably comprehensive introductory survey of the ethical choices available to us in business.

Audience: Supervisors and Managers

Diploma Applications: ISC, IFSM, FSMT, AFS, FSMK, SSMD, UBD

Business Math

ACE recommended 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, FSMT, FSMK, IAC, AGL, UBC, UBD

Commercial Lending

ACE recommended 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, ISSC, SSMD, AGL

Communication Skills for Business

The Communication Skills for Business 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.

Consumer Lending

ACE recommended 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, ISSC, SSMD, UBD



Visit pacb.org or cftnow.org
for more course descriptions and course options!



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, ISSC, SSMD, AGL, UBC, UBD

Customer Service Innovation

Finding new ways to help people solve problems and get things done is why there are goods and services in the first place. In the Customer Service Innovation course, a vital need is filled by delivering the essential service guidance that can put your business on the latest frontier of value creation. Among the numerous key ideas and practices are: Insight on understanding the different types of clients you serve—and how your products deliver value to them; Ways to design specific frameworks for discovering service innovation opportunities for new, improved, and supplementary service products; Practical guidance on staying focused on the “fuzzy front end” of service innovation; and The fundamental elements of a winning service strategy.

Audience: Anyone involved in customer service.

Diploma Applications: GFS, AFS, FSO, REL, CON, COM, FSC, PTC, ISC, ISSC, SSMD, AGL, UBD

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, ISSC, SSMD, UBC, UBD

e-Commerce (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

Economics

ACE recommended for college credit transfer!

Macroeconomics applies economics to a 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, FSMT, FSMK, IAC, AGL

Effective Business Writing

This Effective Business Writing 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.

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

Essential Business English Skills

This course is designed for anyone who wants to improve his or her language skills. After successfully completing this course, you will be able to: use nouns, pronouns, verbs and adverbs properly; recognize and correct personal grammar problems; identify proper speech and sentence structure; identify the proper use of plural and possessive words; and build skills in punctuation, capitalization and number usage.

Financial Accounting (Recommended prerequisite: Accounting Basics)

ACE recommended 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, FSMT, ICA, ILC, FSMK, IAC, AGL

Financial Planning

In the midst of today's shifting financial environment and fast-paced, changing lives, solid financial planning is more important than ever. Personal Financial Planning provides students with the tools, techniques, and understanding they need to define and achieve their financial goals. The course follows a life-cycle approach — addressing financial plans, assets, credit, insurance, investment, and retirement — as individuals and families progress through a lifetime. The latest updates throughout this edition reflect the most recent financial developments and research — from new tax laws to professional financial advice that considers the impact of the recent global financial crisis. This course incorporates opening vignettes, cases, and numerous examples from life as well as a proven, integrated learning system to ensure understanding. Step-by-step features teach students to use today's most critical financial tools and technology. CFP® practice questions provide valuable practice.

Diploma Applications: SSMD

Fraud Examination

Learn to identify, detect, investigate, and prevent financial fraud with fraud examination. Study and understand the nature of fraud investigation today with memorable business examples and numerous actual fraud cases to ensure your understanding of today's most important fraud concepts. Examine the many types of fraud—from tax fraud and e-business fraud, to consumer fraud—and review legal options for victims of fraud. Significant new discussion familiarizes students with forensic analysis. Throughout this course, technology is increasingly used to accomplish fraud and used to detect fraud.

Diploma Applications: FSMT

Human Relations

ACE recommended 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, FSMT, PMD, SSMD, UBC, UBD

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 Management

ACE recommended for college credit transfer!

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, FSMT, PMD

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, FSMT

IRA Overview

This IRA training course covers Contributions, Distributions, Rollovers and Transfers. It explains the regulations that govern IRA contributions, including traditional IRA contributions, Roth IRA contributions, rollovers, transfers, excess contributions, recharacterizations, and conversions. It also focuses on IRA distribution rules, beginning with basic IRA distribution information and, in addition, covering distribution documentation and reporting as well as the responsibilities of IRA owners and financial organizations serving as IRA custodians/trustees.

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

Law and Banking: Applications

ACE recommended 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, AGL

Law and Banking: Principles

ACE recommended 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, AGL

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 recommended 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, FSMT, FSMK, PMD, SSMD

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, PMD, SSMD, UBD

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 recommended 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, FSMT, CON, PTC, IFSM, FSMK, ISSC, SSMD, PMD, UBD

Money and Banking (Recommended prerequisite: Economics)

ACE recommended 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, AGL

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, UBD

Organizational Behavior

ACE recommended for college credit transfer!

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: FSMT, HRC, PMD

Principles of Banking

ACE recommended 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: This course is required for all diplomas and certificates.

Project Management

All managers, whether brand-new to their positions or well established in the corporate hierarchy, can use a little brushing-up now and then. The skills-based project management course is filled with ideas and strategies to help managers become more capable, efficient, effective, and valuable to their corporations.

Diploma Applications: PMD

Project Management: The Managerial Process (Recommended prerequisite: Project Management)

The Project Management: The Managerial Process course is distinguished by its balanced treatment of both the technical and behavioral issues in project management. It focuses on how project management is integral to the organization as a whole.

Diploma Applications: PMD

Project Management: New Product Development (Recommended prerequisite: Project Management)

The Project Management: New Product Development course shows you how to manage the translation of ideas into new products and services and get them to market cheaper, better, and faster using advanced project management tools and techniques. Packed with detailed case studies and illustrations, this unique project management course explains how to move new products and services quickly from concept to product to market as a managed and seamless process free of problems and delays. This project tool also shows how to ensure that bad products are stopped at gateway points, before they become product and project failures.

Diploma Applications: PMD

Real Estate Appraisal (Recommended prerequisite - Residential Mortgage Lending)

ACE recommended 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 Finance

ACE recommended for college credit transfer!

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, AGL

Real Estate Law (Recommended prerequisite - Residential Mortgage Lending)

ACE recommended 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 recommended 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, ISSC, SSMD, UBD

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: AFS, REL, COM, CON, PTC, IFSM, FSMK, ISSC, SSMD, AGL, UBD

Selling Fundamentals

Selling Fundamentals prepares students with a detailed, yet broad, step-by-step selling process that is universal in nature. Selling Fundamentals demonstrates to students the order of steps within the selling process; provides numerous examples of what should be in each step; and shows how the steps within the selling process interact with one another. Combined with up-to-date content and a strong ethical focus, Selling Fundamentals teaches sales the way a mentor would: with a strong, practical focus that puts the customer first.

Diploma Applications: AFS, REL, COM, CON, PTC, IFSM, FSMK, ISSC, SSMD, AGL, UBC, UBD

Statistics (Prerequisite: Business Math)

ACE recommended for college credit transfer!

Students should have access to (and a working knowledge of) Excel or a similar spreadsheet program to fully participate in this course.

The Statistics Course delivers clear and understandable explanations of core business statistics concepts. Course work emphasizes the importance of interpreting statistical results to make effective decisions to improve business processes. The text offers real applications of statistics that are relevant to today's business students which can be seen in the continuing case studies throughout the book. Continuing cases span throughout a chapter or even groups of chapters, easing students into new topic areas.

Diploma Applications: FSMK

Supervision *ACE recommended 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, SSMD

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, ISSC, SSMD, UBC, UBD

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: FSMT, PMD

Wills, Trusts, and Estate Administration

A trusted resource in paralegal education for more than three decades, WILLS, TRUSTS, AND ESTATE ADMINISTRATION, introduces the basics of estate planning and bequeathing property through wills and trusts, along with the laws and procedures involved, including the Uniform Probate Code. In addition to substantive probate law, the course covers procedural law, tax implications, ethical considerations, and the roles paralegals and other professionals play in the process. The text's approach helps students hone their critical thinking skills; the writing is clear and free of confusing legalese. This course is packed with student-friendly case summaries, state-specific examples, and detailed documents and exhibits.

Diploma Applications: SSMD



Visit pacb.org or cftnow.org
for more course descriptions and course options.



Transfer Your CFT Credits to a 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 twenty-three (23) 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	Lower division baccalaureate/associate degree category
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	Lower 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	Lower division baccalaureate/associate degree category
Human Resource Management	3.00 credits	Lower division baccalaureate degree category
Law and Banking: Applications	3.00 credits	Upper division baccalaureate degree category
Law and Banking: Principles	3.00 credits	Lower division baccalaureate/associate degree category
Management	3.00 credits	Upper and lower division baccalaureate/associate degree category
Marketing	3.00 credits	Upper division baccalaureate degree category
Money and Banking	3.00 credits	Upper and lower division baccalaureate/associate degree category
Organizational Behavior	3.00 credits	Lower division baccalaureate/associate degree category
Principles of Banking	3.00 credits	Upper division baccalaureate degree category
Real Estate Appraisal	3.00 credits	Lower division baccalaureate/associate degree category
Real Estate Finance	3.00 credits	Lower division baccalaureate/associate degree category
Real Estate Law	3.00 credits	Lower division baccalaureate/associate degree category
Residential Mortgage Lending	3.00 credits	Upper division baccalaureate degree category
Statistics	3.00 credits	Lower division baccalaureate/associate degree category
Supervision	3.00 credits	Lower division baccalaureate/associate degree category

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 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@cftnow.org, or visit www.cftnow.org.

CFT Flagship College Partner The New England College of Business

The New England College of Business (NECB) and Center for Financial Training (CFT) has an agreement to designed to assist CFT's Advanced Financial Services Diploma graduates in completing their college degree. This agreement benefits the student and the employer by offering a 25% tuition discount at NECB and formalizing the procedures for graduates to transfer between the two institutions.

The Advanced Financial Services Diploma is a comprehensive education track designed for employees of banks, credit unions, and other financial service companies. The curriculum provides students with the specific competencies and in-depth knowledge needed to establish a foundation for a successful career in the financial services or banking industry. Credits transferred from CFT can now be used toward numerous business related Associate's, Bachelor's and Master's degrees offered by NECB focusing in Banking, Management, Marketing, Accounting, and Finance.

NECB's President Howard E. Horton, Esq. stated, "We are glad to be working with the Center for Financial Training, a respected leader in bank educational training programs. For many years we have enrolled students who have completed their professional development training at CFT and moved on towards pursuing degree completion at NECB. This new agreement formalizes the transferability of courses and helps the students pursue their education goals, save time, and save money." As part of this agreement CFT Advanced Financial Services Diploma graduates will receive a 25% tuition discount at NECB and in return CFT will introduce their graduates to the College. President Horton commented, "Both working adults and their employers benefit when professional development courses can be used to improve job skills and help employees complete a college degree."

Center for Financial Training President and CEO Mike Meakem said, "We are honored to be working with NECB. We share a common history of educating working adults in the banking industry. NECB will help our Advanced Financial Services Diploma graduates gain the knowledge and training they need to earn a college degree, and ultimately advance their career and succeed in the banking and financial services industry."

NECB offers flexible and affordable online degree programs to students around the world entering the business, banking, and financial services industries. To meet the ever-changing needs of their students, who must often balance work and family obligations with their studies, NECB will collaborate with CFT to develop enhanced educational opportunities and degree completion options. CFT Advanced Financial Services Diploma graduates may contact NECB to learn more about this exciting new opportunity by calling 1-800-997-1673.

Founded in 1909, New England College of Business and Finance (NECB) is a leading Boston institution offering quality education and online degrees at the undergraduate and graduate levels. NECB empowers students with skills and expert knowledge taught by seasoned business leaders and research faculty, using state-of-the-art online courses. Serving students across the United States, NECB is an online college accredited by the New England Association of Schools and Colleges (NEASC), and is licensed by the Massachusetts Department of Higher Education. Online enrollments in the U.S. are growing at rates far in excess of the total higher education student population, with no signs of slowing, according to a recent national report by the Babson Survey Research Group. For information or to enroll in NECB, visit www.necb.edu/partner/cftacs or call 1-800-997-1673.

College Distance Degree Partners

CFT Credit Transfer

The Center for Financial Training **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 (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.

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@cftnow.org, or download the information at www.tesc.edu/cftacs.

Charter Oak State College

Charter Oak State College and the Center for Financial Training (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.

Credit Transfer Agreement with Post University

The Center for Financial Training (CFT) has been named a Partner in Education by Post University. As a result of this partnership, CFT students, and members of their immediate family, can receive a 10% tuition grant toward an associate's degree, a bachelor's degree, or a certificate program at Post University. In addition, CFT students can transfer up to 54 credits from courses completed (*or to be completed*) through CFT. This arrangement saves CFT students, and employers both time and money.

54 CFT credits are being accepted toward the following Bachelor of Science Degrees:

Accounting
Business Administration (with a concentration in Finance) Business
Administration (with a concentration in Accounting)

27 CFT credits are being accepted toward the following:

Associate's Degree in Accounting
Bachelor's Certificate in Accounting
Certificate in Forensic Accounting
Certificate in Finance



In addition to a 10% grant toward Associate's/Bachelor's degrees and certificate programs, Post University will also extend this grant toward any of their Master's degree programs. The online M.B.A. program offers concentrations in Finance, Leadership, Corporate Innovation, Entrepreneurship, and Marketing.

Through this special arrangement, you will have access to:

- **Quality Education:** Earn a degree from a regionally accredited university. Work with other working adults and talented faculty in a highly interactive format.
- **Convenience:** Complete your degree without interrupting your work or personal life by taking online classes at a time and place that is convenient for you.
- **Accelerated Degree Programs:** Earn a Bachelor's degree in as little as 18 months, or a Master's degree in as little as 14 months - all while balancing work, family and other commitments. Post University also offers a number of certificate programs in areas such as Forensic Accounting and Finance.
- **Recognition of Credit:** Receive up to 54 credits for CFT courses, and credits earned at other accredited universities.
- **Affordability:** Receive a 10% grant toward your tuition for courses taken at Post University. You also can take advantage of federal financial aid if you qualify.
- **Top-Notch Faculty:** Post University professors not only have advanced degrees, they have extensive and relevant business experience. You will learn from experts in their fields who know how to strike the right balance between theory and practice.

**For more information visit: www.post.edu/cft or call 800.345.2562
and indicate that you have taken CFT classes.**

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.)

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 veteran status.

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 20. 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. 20), 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 20.

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 20.

Student Request for Recordkeeping Services Form

A copy of the Recordkeeping Services Request Form can be found on page 20. 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.cftnow.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 7-11 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) 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

Online Courses

CFT's Online 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.



Visit pacb.org or cftnow.org.



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. 19) to the CFT office. Employers may seek reimbursement from students who incur withdrawal charges.

Instructor Facilitated Online Course Withdrawal Policy

A student who must withdraw from a CFT instructor-led on-line course must submit a completed Course Withdrawal Form (p. 19). 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. 21) 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.

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 has prerequisite requirements:

Course

Analyzing Financial Statements
Commercial Lending
Statistics

Required Course Prerequisite

Accounting or Financial Accounting
Analyzing Financial Statements
Business Math

Course

Accounting
Advertising
Financial Accounting
Fraud Examination
eCommerce
Management
Money and Banking
Real Estate Appraisal
Real Estate Law

Recommended Prerequisite

Accounting Basics (or Accounting Fundamentals)
Marketing
Accounting Basics (or Accounting Fundamentals)
Accounting or Financial Accounting
Marketing
Supervision
Economics
Residential Mortgage Lending
Residential Mortgage Lending



Visit pacb.org or cftnow.org



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 HR 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

HR 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@cftnow.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/CELLPHONE: _____

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)

PLEASE SEND THE ABOVE ITEM(S) TO MY: *(Please circle one)* HOME WORK

SIGNATURE _____ DATE _____

PLEASE SEND COMPLETED FORM TO: DEBORAH RONDEAU - CENTER FOR FINANCIAL TRAINING

Fax: 860-823-1410 e-Mail: deb@cfteducation.org Mail: P.O. Box 969, Norwich, CT 06360

Pay by Credit Card at www.cftnow.org or call 800-795-5242 x1176. Make Checks Payable to Center for Financial Training.

PACB - CFT COURSE REGISTRATION FORM

Please know that you also have the option of registering online at www.pacb.org or cftnow.org

Name _____ Last 4 Digits of SS# _____
First MI Last

Company Name _____
 Co. Street Address _____ (No P.O. Box numbers please)
 City/State/Zip _____
 Direct Work Phone # _____
 Work Fax # _____
 E-Mail Address _____ (required for online courses and course confirmations)
 Home/CellPhone# _____

COURSE SELECTION #1

Course Type(circle one): Classroom Guided Self-Study Instructor-Led Online Webinar
 Course Title _____
 Course No. _____ Section No. _____ Start Date _____ Location _____
(if applicable) (if applicable)

COURSE SELECTION #2

Course Type(circle one): Classroom Guided Self-Study Instructor-Led Online Webinar
 Course Title _____
 Course No. _____ Section No. _____ Start Date _____ Location _____
(if applicable) (if applicable)

STUDENT DISCLOSURES

I acknowledge that I have read the withdrawal policy and academic integrity statement fully understand their meaning. I authorize the Center for Financial Training to release my grades and course progress to the appropriate representative at my company and share educational information with me via e-mail. I understand that if I fail to meet the tuition reimbursement requirements of my company, I will be held personally responsible for tuition and fees to my company and/or CFT, as well as any fees associated with the collection of these balances.

Student Signature _____ Date _____
 Authorized By _____ Date _____

Payment Options: ___ Bill My Employer ___ Check Enclosed (\$ _____) ___ Credit Card (call 800# below)

Please send to:
 Center for Financial Training
 Attn: Sharon Courtot
 P.O. Box 969 Norwich, CT 06360

 Phone: (800) 795-5242 x1177
 Fax: (860) 823-1410

