



Instructor: Brandy B.

# FUNDAMENTALS OF CONSUMER LENDING WEBCOURSE

Course #: C6024WC

NOVEMBER 5, 2019 & NOVEMBER 12, 2019

TWO SESSIONS FROM 6:00 PM—8:00 PM

## course description

Fundamentals of Consumer Lending covers the basics of consumer credit including terminology, categories of credit, and credit worthiness. It explains the application process and the actions required to ensure bank compliance with regulations

### Objectives:

- Describe consumer credit basics including examples of consumer credit, the consumer credit operations of a bank, and the credit application process
- Define basic categories of consumer credit and terminology
- Explain how banks make money from loans including which rate types banks use, which factors determine loan pricing, and which loan cost categories affect loan profitability
- Describe the credit evaluation and decision-making systems, namely the Five C's of Credit and credit scoring.

Looking for more details? [Visit our website](#) for detailed course descriptions.

## how to enroll

Enroll online at our website, [CFTEA.org](#) under Business Skills.

## how class works

Course sessions run for two nights by logging in at a computer, tablet or phone. Students complete homework, assessments and mini-presentations to display a solid grasp of the material.

## tuition

\$295 per participant for two nights of training, assessments, materials and exam.

## withdrawal policy

CFTEA withdrawal policy is outlined within our latest catalog and on our website. Before class begins the enrollment may be transferred to another student with the approval of the student's employer and the CFTEA office.

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