



# Strategies for Creating Success



June 4, 2024



Why CFTEA? It is a good question. There are many learning and development options. As a non-profit, CFTEA is dedicated to providing accessible training with high student experience ratings. At no point do we provide canned training options and just move on. Our focus is centered on organizations, their employees, our students, and strengthening our communities through workforce/workplace development.

To do that we work directly with subject matter experts to gain insight and direction into the content of our certificates, diplomas, and the courses that make them up. Trust is at the center of any partnership with our non-profit.

Platinum  
Transparency  
2024  
  
Candid.

Five years in a row! CFTEA has received the 2024 Platinum Transparency designation from Candid, a national non-profit accountability organization. *Why does this matter?* Because CFTEA has been reviewed nationally regarding finances, board governance, and mission. Less than 1% of all nonprofit organizations in the United States are awarded the Platinum Seal of Transparency, and CFTEA is very pleased to be part of that elite group.



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## CFTEA: Investing In Your Success

### Mission

The Center for Financial Training and Education Alliance (CFTEA) strives to empower students to achieve their goals, support organizations to realize success and strengthen communities to create positive change by delivering specialized, relevant and accessible educational programs.



CFTEA Is a Local ABA  
Training Provider

CFTEA is guided by a volunteer board of directors interested in giving back to the next generation in the workplace. They are truly impactful career champions!

Connect With CFTEA

CFTEA Office:

PO Box 365 | Springvale, ME 04083  
[info@cftea.org](mailto:info@cftea.org) | 1.888.366.3242



Tammy Perkins with CFTEA for  
over 20 years!  
Learning Engagement  
Specialist  
[Tammy@cftea.org](mailto:Tammy@cftea.org)



Community National Bank, 2023

## Your Trusted Partner in Transforming Organizational Performance

The Center for Financial Training and Education Alliance (CFTEA) provides opportunities to individuals and teams to help organizations unlock business value by optimizing individual, team and organizational performance. With over 25 years as a non-profit in the learning and development field, CFTEA is a partner of choice for business growth, employee recognition and advancement. CFTEA has a reputation for providing high quality programs taught by subject matter experts with years of real-world experience. Our various programs, certificates and diplomas can be personalized to address unique client challenges, provide career pathing, reinforce culture and provide the greatest experience for students and organizations while delivering material locally or virtually.

### Why Choose CFTEA?

#### Flexible Solutions

Our vast selection of course offerings across various program areas can be tailored to create a learning solution that best meets your organization’s unique needs. Our personalized approach to each interaction allows us to deliver the right solution every time.

#### Collaborative Approach

We provide relevant, actionable and practical solutions tailored to address the challenges specific to each organization. Our partnership with learning and development areas allow for the ability to address gaps to ensure we are targeting the right goals with measurable results

#### Trusted Partner

We have been training financial institutions and businesses as a non-profit for more than 25 years. Our origin started in 1926 – almost 100 years ago! CFTEA is a valued partner that is more than just another training vendor as most of our client relationships span decades.

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Bookmark the [cftea.org News page](https://cftea.org) and sign up for the bi-weekly CFTEA newsletter for the latest information related to courses, career development, and the learning community.

Multiple delivery channels allow CFTEA to provide a flexible approach to personal and professional development. Our goal is to leverage technology and content combined with an engaging experience to provide online interaction and learning that equals or exceeds those taught in a live environment.

## In House ([More details on Page 15](#))

*Would you like the ability to provide live or video conferencing options to employees from just your organization?* Material from live classes can be customized and presented in-house by your own employees at a lower cost. How does that work? [Ask us and we're happy to give more details.](#)

## Instructor Led Online

ILO courses are substantially more expensive than CFTEA Virtual Classrooms or Guided Learning options. Each week students receive an online assignment. The assignments may include reading a chapter in your text, completing an assignment to post on the discussion board, taking a self-check test, or collaborating with other students using discussion boards and other engagement methods. Students are expected to keep pace with the course syllabus. An instructor is available to answer questions..

## Guided Learning ([Courses on Page 12](#))

Want the most flexible learning option? If you find attending live classes difficult with your busy schedule, Guided Learning is a powerful option. Each Guided Learning class has a dedicated instructor that is available to answer questions on the material. A suggested syllabus is provided to support student time management at their own pace. Upon registering for a Guided Learning class any needed textbook is mailed to the student. Access to additional course materials on CFTEA Workplace is provided. On the CFTEA Workplace site, everything needed to complete the course including downloadable versions of the activities are provided. Open book exams will be taken on the CFTEA Workplace site and may be taken from any computer. With Guided Learning you are free to work at your own pace on your own time.

## Live

Live training options provide face-to-face classroom interaction and networking at a location near you. Students attend in-person at a specified location and time.

## [Self-Paced eLearning](#)

Self-Paced eLearning topics provide accessibility at a time that works best for a student and provides a high quality experience. These may include mobile access to learning on the go.

## Seminars/Programs

Various seminars are available in person or through Zoom throughout the year based on requests and instructor availability. Seminars allow for live, small group discussions on highly specialized topics.

## [Virtual Classroom \(Courses on Page 13-14\)](#)

CFTEA Virtual Classrooms provide a live classroom experience within a video conferencing environment. Experience engaged learning with the convenience of attending anywhere with an Internet connection. Access to a device with a webcam and microphone is preferred. With a set date and time, students interact by preparing homework assignments for discussion and ask instructors topical questions to further learning.

## [Webinars](#)

If you've found a webinar, CFTEA can usually provide it. Purchasing Webinars through CFTEA directly supports nonprofit program and course development. This type of training program combines the clarity of a conference call with the interactions of online presentations. With video sharing ability, an entire room or organization of attendees can participate at the same low cost.

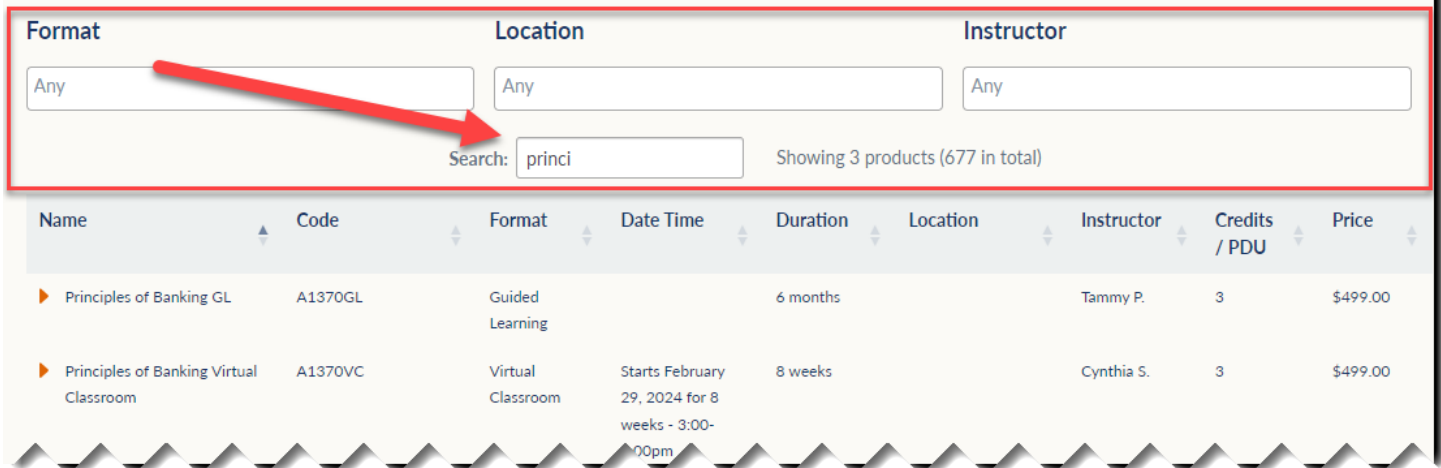
Unable to attend at the scheduled time? Programs are available for playback at a time that convenient for organizations and their employees. [Ask us and we're happy to give more details.](#)

# Search Our Full Course Listings

Find over 600 courses easily searchable through the [cftea.org website](https://cftea.org). Discover the power to filter the list by course format, instructor, location, or by typing in a portion of the course name. Tags continue to be added to aid in finding content based on search words.

## Search All Our Courses

We offer over 600 courses across 7 categories. Use the search box to the right to quickly and easily find what you are looking for. Search by course name, code, instructor, format, or any part of these.



Name	Code	Format	Date Time	Duration	Location	Instructor	Credits / PDU	Price
▶ Principles of Banking GL	A1370GL	Guided Learning		6 months		Tammy P.	3	\$499.00
▶ Principles of Banking Virtual Classroom	A1370VC	Virtual Classroom	Starts February 29, 2024 for 8 weeks - 3:00-00pm	8 weeks		Cynthia S.	3	\$499.00

[Example Above: Searching Principles of Banking]

Want to explore beyond the [career path page](#)? Gain instant access to and full filter and search capabilities to our website—[cftea.org](https://cftea.org). Click on course information to gain course descriptions and more!

[Online Companion Video: [Visual Course Search Demo](#)]

Orders completed through our website also provide automatic tracking for when a student is set up and/or materials are sent.

**Questions?** [Please contact us at the CFTEA office and we are happy to provide personalized guidance for accessible options.](#)

# Career Paths

Career paths have been developed for a variety of positions within today's business world. These career paths are suggestions for growth provided to managers, students and human resources a guide on educational goals within a current role or new career. Our career paths have been directly developed by subject matter experts and our education committee. Research details on our [Career Paths](#), located under Academics on our website.

- Accounting
- Administrative Assistant
- Business
- Business Analysis
- Call Center / Customer Care
- Career Development
- Cash Management / Merchant Services
- Commercial Lending
- Commercial Loan Assistant
- Commercial Loan Underwriting
- Commercial Portfolio Manager
- Compliance
- Consumer Lending
- Credit Analysis
- Data Analytics
- Deposit Operations / Services
- Digital Banking
- Entrepreneurship
- Facilities
- Human Resources
- Information Technology
- Leadership / Management
- Learning and Development
- Loan Collections
- Loan Operations / Servicing
- Marketing
- Non-Profit Management
- Personal Enrichment
- Residential Mortgage Lender
- Residential Loan Processing
- Residential Loan Underwriting
- Retail Branches
- Small Business Management
- Trusts / Wealth Management

## Why Employee Education Is A Business Priority

Aside from company perks and monetary compensation, today's top talent looks for employers that enable them to learn and grow professionally. **A recent LinkedIn report noted that 94 percent of workers would stay at a company longer if they had more access to employee education and learning opportunities. Less than 2 percent of employees actually take advantage of them.** While employee education is not a new concept, it is clear that it opens doors. These opportunities provide tangible benefits which extend from the personal to the organizational and into the societal level. Employees with access to learning opportunities that develop skills, grow their knowledge, and advance their careers see personal and organizational benefits. Successful organizations view employee education as a strategic investment that's measurable and delivers a return—not a costly perk or benefit.

## Transfer Course Equivalencies



### Let CFTEA Help You Reach Your Goals

Stretch training dollars further by transferring other training. Reach certificate and diploma goals quicker by transferring education already completed!

Examples:

- Teller Training
- Compliance Courses
- Prior Experience
- Internal / External Training

[Reach out to the CFTEA office for training to be evaluated and compared against CFTEA award requirements.](#)

## As a Non-Profit, CFTEA Gives Back To Our Learning Community for Accessible Education

CFTEA is unique in providing free content. In 2023-2024, the number of free courses, workbooks, board training, and exam retakes equaled:

**Content: 145**

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**Returned Value: \$18,848**





## Certificate, Diploma and Certification Programs

The Center for Financial Training and Education Alliance (CFTEA) provides industry and nationally recognized certificates, diplomas and certifications to help professionals advance through the mastery of specific competencies. By covering foundational concepts with job focused tools and knowledge, employee effectiveness is enhanced. Students walk away equipped with specialized skills that build experience and confidence allowing for significant contributions to their career and organization.

Through our alliance with over twenty national education partners, CFTEA brings together the best learning experiences and material to offer accessible, quality experiences. This unique approach allows organizations and professionals who are looking for an educational career path, certificate, diploma or certification program to receive national recognition that supports their development from the best in the nation.

### The CFTEA Custom Experience

What is important to your organization? For many, especially those with limited training budgets, focusing in on the right type of learning and development that will empower and advance your team is critical. *All of our courses, certificates, diplomas and certifications can be customized and include aspects of your internal training to provide a truly unique experience, unlike any other.* Choose from our library of existing courses or the material can be customized to fit your organizational needs and approach.



# Certificates and Certifications

## Business Skills

Accounting  
Administrative Assistant  
Asset Management  
Assistant Branch Manager  
Bank Financial Management  
Bank Solutions Provider  
**Bookkeeper (Coming 2025)**  
Branch Manager  
Branch Manager Bootcamp  
Call Center / Customer Care  
Cash Management  
*Certified Modern Banking Representative*  
*Certified Modern Branch Professional—Level 1*  
*Certified Modern Branch Professional—Level 2*  
Customer Service Representative  
Data Analytics  
Deposit Operations  
Deposit Operations Fraud Detection  
Digital Banker  
Digital Marketing  
Diversity & Inclusion in HR Management  
Emergency Management  
Entrepreneurship  
Essentials of Success  
Evolving Professional  
Fiduciary Relationship Management  
Foundational Bank Marketing  
Foundations in Banking  
Front-Line Fraud Detection  
General Business  
Human Resource Management  
Integrated Wealth Planning and Advice  
Introduction to Business Analysis  
Modern Workforce  
Non-Profit Management  
Organizational Behavior  
Personal Banker  
Professional Speaking  
Professional Writing  
Sales Essentials  
Small Business Banker  
Small Business Management  
Trust Administration  
Universal Banker

## Compliance

BSA and AML Compliance  
Compliance Essentials  
Deposit Compliance  
Fiduciary Risk & Compliance Management Skills  
Financial and Credit Risk Management  
Fraud Prevention for BSA Department  
Lending Compliance  
Mortgage Lending Compliance  
Operational Risk Management  
Risk Management Frameworks

## Leadership, Managerial &

## Supervisory

Finance Essentials for Managers  
Introduction to Leadership  
Leadership for Women in Business  
Management Skills  
Modern Manager  
Modern Supervisor  
Professional Team Leader / Supervisor  
Project Management  
Project Management for Teams  
Project Management Team Leadership  
Supervisor / Team Leader  
Wharton Emerging Leaders: Advanced Leadership

## Learning and Development

Online Learning  
*Modern Classroom Certified Trainer (MCCT)*

## Lending

Business & Commercial Lending  
Commercial Loan Assistant  
Commercial Lending Underwriting  
Commercial Portfolio Manager  
Commercial Real Estate Lending Decision Program  
Consumer Lending  
Loan Collections  
Loan Servicing  
Residential Loan Processing  
Residential Loan Underwriting

# Certificates & Certifications / Diplomas

## Lending

Residential Mortgage Fraud Detection  
Residential Mortgage Lender  
Residential Mortgage Lending  
Small Business Lending & Selling Skills

## Professional Skills & Special Topics

Advanced Professional Development  
AGILE Project Management  
*Certified Health Savings Professional (CHSP)*  
*Certified IRA Specialist I (CIS I)*  
Conflict Management  
Core Concepts and Ethics for Fiduciary Advisors  
Creativity and Innovation

## Technology & Business Software

CompTIA A+  
CompTIA Cybersecurity Analyst (CySA+)  
CompTIA Network+  
CompTIA Security+  
Cybersecurity  
ITIL 4 Foundation Certificate (AXELOS)

## Business Skills Diplomas

Accounting  
Administrative Assistant  
Advanced Financial Services  
Assistant Branch Manager  
Bank Marketing  
Bank Operations  
Call Center / Customer Care  
Cash Management  
Deposit Operations  
General Banking  
Human Resources  
Universal Banker

## Learning & Development Diplomas

Adult Educators Diploma

## Lending Diplomas

Business Banking and Commercial Lending  
Commercial Loan Assistant  
Commercial Portfolio Manager  
Consumer Lending  
Credit Analyst  
Financial Lending  
Loan Collections  
Loan Servicing  
Residential Loan Processing  
Residential Loan Underwriting  
Residential Mortgage Lending

## Leadership, Managerial &

## Supervisory Diplomas

Supervision

## Our Guided Learning courses have gotten even better over time!

- Looking for that course format with the most flexibility and your own dedicated instructor?
- Would you like to have instant access to an online companion site for course information and assessments without additional scanning, paper or postage?
- Would you like to complete a wide range of courses that work with your schedule?

If so, [Guided Learning is an excellent choice!](#)

### Guided Learning

#### Flexible Option for Busy Professionals

Explore the CFTEA library of options that support your career goals at a time that is convenient for you.



cftea.org

[\*Accounting, Financial\*](#)

[\*Analyzing Financial Statements\*](#)

[\*Business Math\*](#)

[\*Consumer Lending\*](#)

[\*Front-Line Fundamentals\*](#)

[\*Human Relations\*](#)

[\*Legal Foundations in Banking\*](#)

[\*Management\*](#)

[\*Money and Banking\*](#)

[\*Quality Service\*](#)

[\*Speaking for Success with Impact & Authority\*](#)

[\*Supervision\*](#)

[\*Understanding Banking Products\*](#)

[\*Verbal Communication\*](#)

[\*Accounting, General\*](#)

[\*Banking Today\*](#)

[\*Commercial Lending\*](#)

[\*Deposit Accounts and Services\*](#)

[\*Fundamentals of Real Estate Appraisal\*](#)

[\*Human Resource Management\*](#)

[\*Loan Collectors Training\*](#)

[\*Marketing\*](#)

[\*Principles of Banking\*](#)

[\*Residential Mortgage Lending\*](#)

[\*Statistics\*](#)

[\*The Leadership Experience \(Coming 2025\)\*](#)

[\*Written Communication\*](#)

\*Italicized courses may be directly applied to the Bachelor's Degree in Business Administration or another degree. (See pages 30-32)

# Virtual Classroom Spotlight

Our Virtual Classrooms combine the personal interaction of a live class with the convenience of attending a class anywhere. [View the entire listing on our website](#) or click on the course to gain more information.

[Adobe Acrobat DC: Beyond the Basics](#)

[ITIL 4 Foundation Certificate](#)

[Adobe Acrobat DC: Creating Interactive Forms](#)

[ITIL 4 Specialist Create, Deliver, Support](#)

[Adobe Acrobat DC: Polishing and Protecting PDFs](#)

[ITIL 4 Specialist Drive Stakeholder Value](#)

[Branch Manager Bootcamp: The Evolving Role of the Branch Manager](#) ★

[ITIL 4 Specialist High Velocity IT](#)

[Calming Upset Customers](#) ★

[ITIL 4 Strategic Leader: Digital IT Strategy](#)

[CompTIA Cybersecurity Analyst \(CySA+\)](#)

[ITIL 4 Strategist: Direct, Plan, and Improve](#)

[CompTIA Network+](#)

[Legal Foundations in Banking](#) ★

[CompTIA Security+](#)

[Outside Calling School](#) ★

[CompTIA Servers+](#)

[Principles of Banking](#) ★

[Written Communication](#) ★

## Virtual Classroom Spotlight

### [Calming Upset Customers with Jessica Bollotta](#)

Looking for a live learning option newly added to CFTEA awards? This course is a valuable investment for businesses and individuals alike. By equipping employees with the skills and knowledge to handle difficult interactions effectively, [Calming Upset Customers](#) can contribute to a more positive and productive work environment, improved customer relationships, and ultimately, a stronger bottom line.

[Course runs Wednesday October 2, 2024 3pm—5:00 pm. or Tuesday, October 8, 2024, 6pm—8:00pm. Sign up today!](#)

“I plan to utilize many of the tools, tips and tricks provided through this course!”

“I found my CFTEA course to be very helpful and eye opening. I feel empowered to ask the right questions and hone my listening skills. So informative! I’m glad I took it.”

“I believe my CFTEA course will help me protect and educate my customers, friends and family!”

# Virtual Classrooms and Awards Catalog

 **Featured**

## Legal Foundations in Banking Virtual Classroom

**Gain Industry Insights  
with Nancy Hines**

Gain understanding of the underlying legal structure in the banking industry and how it applies to your role at a financial institution.



Starts Wednesdays,  
October 2, 2024 for 8 weeks

[Click to Learn More!](#)

[cftea.org](https://cftea.org)

 **Featured**

## Principles of Banking Virtual Classroom

**Connect the pieces and see how  
your role connects to a larger world  
with Cynthia Stuart**

Principles of Banking is a foundational course that supports career understanding. Every employee of a financial institution benefits from understanding how they are part of the overall business.



Starts Thursdays,  
October 17 for 8 weeks!

[Click to Learn More!](#)

[cftea.org](https://cftea.org)

 **Featured**

## Written Communication Virtual Classroom

**Enhance Your Writing  
with Nancy Hines**

Deliver communication that is clear, concise, well-organized, and successful. Receive individual feedback on your writing and grammar to enhance your professionalism.



Starts Tuesdays,  
October 22 for 8 weeks!

[Click to Learn More!](#)

[cftea.org](https://cftea.org)

Gain individual feedback and guidance to enhance your writing.

### Key Topics:

- How to spend less time writing
- Strategies to organize your message
- Follow acceptable e-mail protocol
- Gain grammar insights and practice

Typographical errors and vague information can cause an appearance of unprofessionalism or misunderstandings.

[Join Nancy and implement techniques to effectively improve your writing with customers and co-workers.](#)

# Custom In House Option

Interested in:

- Stretching your training budget dollars with greater accessibility to courses?
- Access to instructor materials at no charge?
- Incorporating your organization's policies, procedures, and culture into source material without recreating content?
- Engaging and retaining employees, enhancing confidence, and building a powerful team?
- Actively recognizing employee growth and initiative?
- Building an education culture at your organization?

CFTEA enables organizations to share the knowledge and empower a whole new generation of employees with confidence, insights, and real-world understanding of the banking industry. All this at a fraction of the regular price. (\$60 a student plus materials for shorter classes and \$90 a student plus materials for 3 credit classes.)

[Contact the CFTEA office](#) today to find out how your organization and employees can benefit from this unique solution and what is required to gain approval as a CFTEA instructor.



# CFTEA Courses (Self Paced or Ask About In House Availability)

- 3-Credit ABA & CFTEA Courses
- [A Step-by-Step Guide to Repairing Your Credit](#)
- [Adapting Your Leadership Style](#)
- [Art of Influencing Others](#)
- [Assertiveness Skills](#)
- [Automated Clearing House \(ACH\)](#)
- [Balancing Priorities](#)
- [Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork](#)
- [Behavioral Interviewing](#)
- [BSA for Operations](#)
- Ethical Issues for Bookkeepers (Coming 2025)
- [Business Etiquette for Supervisors](#)
- [Business Telephone Skills](#)
- [Calming Upset Customers & Coworkers](#)
- [Cash Management Services](#)
- [Challenging Negative Attitudes](#)
- [Coaching for Development](#)
- [Consumer Credit Reporting, Credit Bureaus, Credit Scoring & Related Policy Issues](#)
- Consumer Credit Products
- [Contributing to a Respectful Workplace](#)
- [Creating a Culture of Ownership & Responsibility](#)
- [Creating Chemistry in Teams](#)
- Creating Psychological Safety at Work (Coming 2025)
- [Creative Problem Solving](#)
- [Critical Thinking Skills](#)
- [Cultural Competency](#)
- [Dealing with Distractions](#)
- [Delegating for Growth](#)
- [Developing Positive Work Relationships](#)
- [Developing Your Direct Reports](#)
- [Diversity Awareness](#)
- [Effective Presentation Skills](#)
- [Effectively Managing Stress in the Workplace](#)
- [Emotional Intelligence](#)
- [Employee Engagement](#)
- [Engaging Adult Learners](#)
- [Essential Online Chat with Customers](#)
- [Essentials of Project Management](#)
- [Essentials of Workplace Conduct](#)
- [Ethics in the Workplace](#)
- Exploring P2P and Digital Payments
- [Fair Lending Overview](#)
- [Fighting Fraud: Top Scams Targeting Our Nations Seniors](#)
- [Finding Your Way by Finding Your Why](#)
- [Flood Insurance](#)
- [Frauds, Scams, and Cons](#)
- [Frontline Fundamentals](#)
- Fundamentals of Bookkeeping (Coming 2025)
- [Fundamentals of Consumer Lending](#)
- [Fundamentals of Mortgage Lending](#)
- Fundamentals of QuickBooks Online (Coming 2025)
- [Fundamentals of Small Business Banking](#)
- [Fundamentals of Strategic Planning](#)
- [Handling Challenging Behaviors in the Workplace](#)
- [Handling Workplace Conflict](#)
- [Home Equity \(Open End Credit\)](#)
- [How To Make Yourself a Valued Professional](#)



# CFTEA Courses (Self Paced or Ask About In House Availability)

- [Increasing Your Financial Intelligence](#)
- [Instant Messaging in the Workplace](#)
- [Introduction to Analyzing Financial Statements](#)
- [IRA Fundamentals](#)
- [Keys to Successful Mentoring](#)
- [Leadership Fundamentals](#)
- [Leading Others Through Change](#)
- [Learning to Manage](#)
- [Managing Remote Employees](#)
- [Managing the Work of Your Direct Reports](#)
- [Managing Emotions in Times of Stress & Uncertainty](#)
- [Managing Up](#)
- [Managing Your Time at Work](#)
- [Meaningful Recognition for Today's Workforce \(Coming 2025\)](#)
- [Meetings That Work](#)
- [Meeting Minutes That Matter](#)
- [Modern Supervisor Program](#)
- [Mortgage Fraud and Ethical Behavior](#)
- [Mortgage Fraud Detection, Reporting & Prevention](#)
- [Motivating Employees to Be Their Best](#)
- [Navigating Difficult Conversations](#)
- [Onboarding New Employees](#)
- [Ongoing Performance Development](#)
- [Organizational Trust](#)
- [Productive Work Habits](#)
- [Purposeful Relationship Building: Keeping Customers Engaged](#)
- [Reach Your Goals](#)
- [Resilience in Challenging Times](#)
- [Responding to an RFP \(Request for Proposal\)](#)
- [Safeguarding Customer Information and Nonpublic Areas](#)
- [Servant Leadership](#)
- [Solid Business Writing](#)
- [Staying Focused: Handling Change & Uncertainty in the Workplace](#)
- [Steps to a Powerful Personal Brand](#)
- [Supervisor Communication Skills](#)
- [Supporting PCI Essentials for Business Customers](#)
- [Taking Initiative](#)
- [Talk Like a Leader](#)
- [Team Excellence](#)
- [The Business of Listening](#)
- [The Purpose Project: Fearlessly Find and Foster Your Life](#)
- [Top 10 Financial Habits That Matter The Most](#)
- [Toughest Supervisor Challenges](#)
- [Transformational Leadership](#)
- [Transforming Key Areas of Your Life](#)
- [Understanding Budgets and Financial Reports \(Coming 2025\)](#)
- [Understanding Generational Differences](#)
- [Understanding SBA Eligibility & Loans](#)
- [Upping Your Professional Game Bundle](#)
- [Why We Struggle with Tough Decisions](#)
- [Wire Transfers](#)
- [Working Effectively with Co-Workers](#)
- [Your Role as a Facilitator](#)
- [Your Role as a Professional Banker](#)

# COMING 2025

## Guided Learning: The Leadership Experience **\$ 499.00**

Master critical leadership skills and gain an understanding of the theory needed to become an effective leader in today's turbulent times.

This course is approved for St. Joseph's College Credit.

**NEW**

## The Leadership Experience



**NEW**



## Bookkeeper Certificate **\$ 799.00**

Bookkeeping was among the top 20 careers in the 2021 U.S. News Best Jobs Report.

This robust certificate covers accounting fundamentals, QuickBooks, Ethical Issues for Bookkeepers, Budgets, and Financial Reports, as well as much, much more!

# Introducing

## 2025 Training Conference & Expo



Go beyond a limited audience! Gain SHRM credits! Discover a new experience and the latest in adult learning and development from across the United States. For over 45 years, learning experts and professionals from all industries and experience levels have come together to learn real-world best practices at the annual Training Conference & Expo. Produced by Training magazine, the conference is the training industry's leading event to develop yourself and your team. Sessions give attendees the very best in skill-building content, covering train-the-trainer essentials (design, development, delivery, management, evaluation and measurement), eLearning, behavioral analytics, emerging technologies, and more. Attendees can also attend in-depth pre-conference Certificate Programs.

**BOOK EARLY! As a CFTEA member, you can save \$150 off the 3-Day Conference & Expo fee with discount code: CFTEA.**

**This discount may be used on top of the Early Bird rates for a potential \$450 savings!**

Training 2025 Conference & Expo • February 17-19, 2025 • Orlando, FL

Learn more at: <https://cftea.org/product/training-conference-expo/>

Disney's Coronado Springs Resort is the venue and hotel for Training 2025. Registration and hotel reservations open August 2024.

## Learning on the Go!

The CFTEA Global Workplace Skills Library of audiobooks combines an entire library for one price. This is not a subscription. Many of the titles include exclusive eBook content as a supplement.

### Current Titles Include:

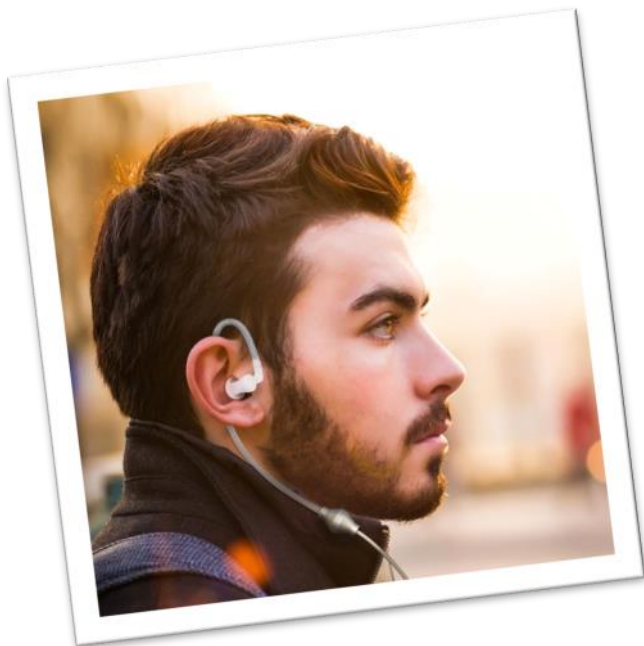
- Building Confidence and Assertiveness
- Beating Burnout
- Gratitude Journaling
- Improving Mindfulness
- Increasing Your Happiness
- Pain Points: Delegation
- Pain Points: Distractions at Work
- Pain Points: Flexible Work Schedules
- Pain Points: Receiving Feedback
- Real Life Body Language
- Today's Most Important Soft Skills
- Transforming Key Areas of Your Life
- Work—Life Balance Strategies

### More Audiobooks Titles Added in 2024

- Network Within Your Organization
- Pain Points: Anger in the Workplace
- Pain Points: Becoming a Manager
- Pain Points: Pressure at Work
- Pain Points: Seasonal Stress—Holiday Special

### Coming in 2025

- Building Better Boundaries
- Life Lessons: Why Didn't Anyone Tell Me
- Pain Points: Difficult Conversations at Work
- Pain Points: What Are the Dos and Don'ts of Interviewing People?
- Pain Points: How Can I Improve My Company Culture?
- And More!



**A full library of audiobooks is available for purchase for one price. Future releases will be added at no additional charge! Or buy individually—you control the experience.**

Audiobooks can be accessed multiple ways through the CFTEA Workplace app or on your smartphone browser. [Contact the CFTEA office to learn more!](#)

# Announcing: Upping Your Professional Game Bundle

Entering the professional world can be a bit overwhelming, even more so after the whirlwind of the pandemic and the stress of today's world. Anxiety is the number one issue reported by U.S. workers in 2023. It manifests in the workplace as difficulty concentrating, feeling overwhelmed, and struggling to meet deadlines. By gaining effective tools in the workplace to manage anxiety and approaches to work, your career can be transformed.

## ★ UPPING YOUR PROFESSIONAL GAME BUNDLE



This isn't just another course; it's a launchpad to a successful professional journey!

### **Self-Paced Bundle includes:**

- Essential Life Skills: A Practical Guide to Navigating Everyday Living
- Managing Anxiety Handbook
- Managing Emotions in Times of Stress and Uncertainty
- Resilience in Challenging Times
- Social Confidence Workbook
- Top 10 Financial Habits That Matter Most
- Life Lessons: Why Didn't Someone Tell Me

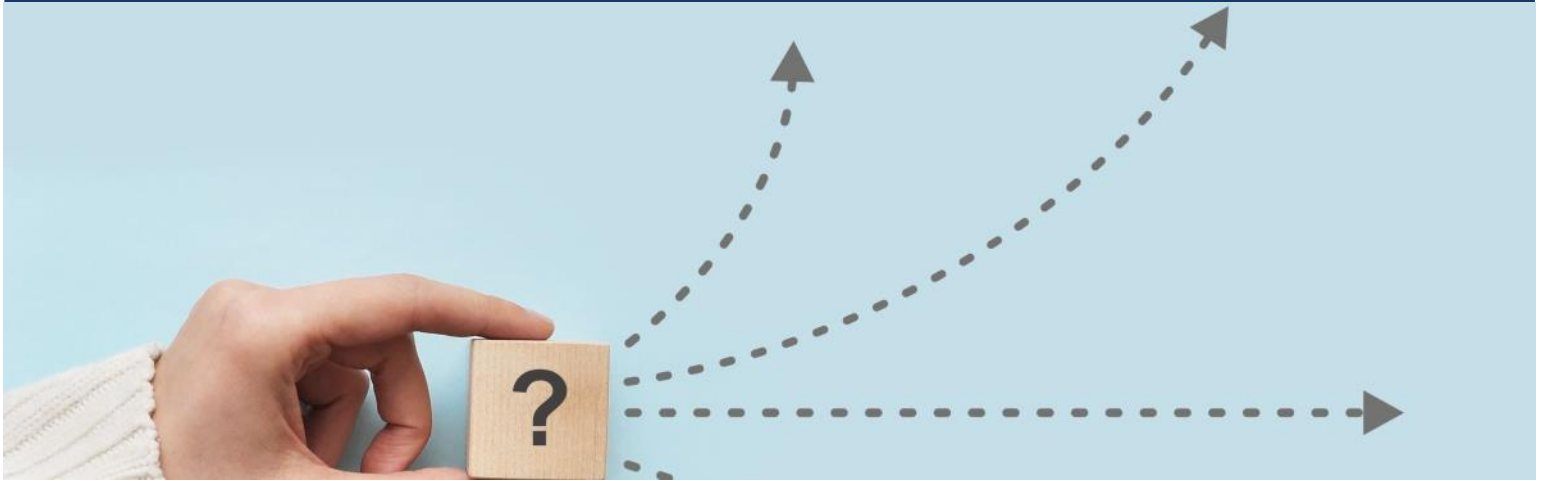
**Purchased Separately**

~~\$391~~



### **Explore beyond this bundle for more workplace success topics:**

- How To Make Yourself a Valued Professional
- Essentials of Success Certificate
- Steps to a Powerful Personal Brand
- Your Role as a New Banker

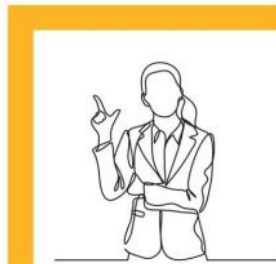


## [Professional Writing Certificate](#)



Our [Professional Writing Certificate](#) provides a cost-effective and engaging self-paced experience with an Ask the Expert feature for instructor feedback. *This new certificate provides SHRM, HRCI, CEU, and PDU professional credits.*

## [Professional Speaking Certificate](#)



Our [Professional Speaking Certificate](#) provides a cost-effective and engaging self-paced experience with an Ask the Expert feature for instructor feedback. *This new certificate provides SHRM, HRCI, CEU, and PDU professional credits.*

## WHAT'S NEXT

### [Verbal Communication Guided Learning](#)



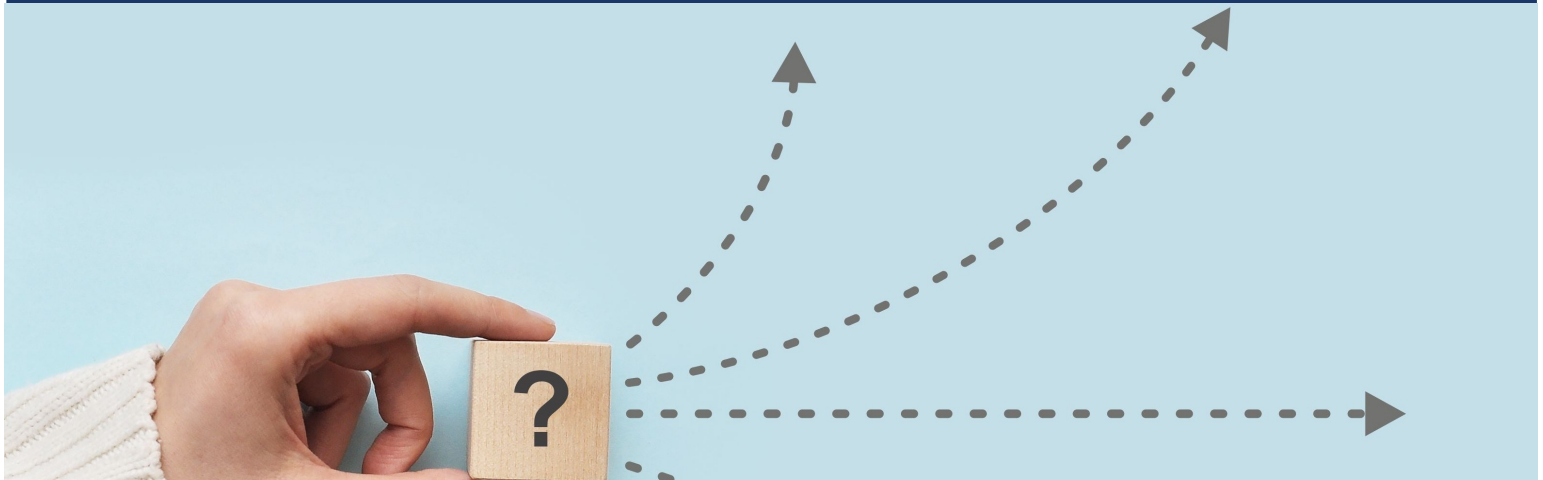
Looking for a learning experience tailored to your speaking goals with customers, co-workers, small groups, volunteering, or large groups? [Verbal Communication](#) is available as a Guided Learning option with instructor support. This course is part of several [CFTEA diplomas](#).

## WHAT'S NEXT

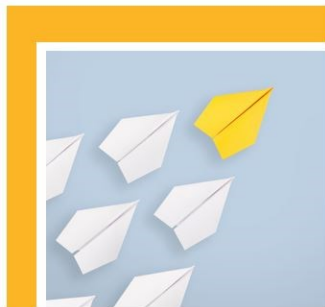
### [Written Communication Guided Learning](#)



Take the next step with your writing and enhance your professional image. [Written Communication](#) Guided Learning gives you access to personalized feedback on your writing from a business professional. This course is part of several [CFTEA diplomas](#).



## Succeeding as a Team Leader / Supervisor Bundle



A team leader or supervisor's ability to motivate, inspire, guide, and coach their teams can impact everything from employee engagement to retention to productivity. The [Succeeding as a Team Leader / Supervisor Bundle](#) was created to support team leaders and supervisors in modern workforce challenges. This bundle directly applies toward the [Professional Team Leader / Supervisor Certificate](#) and includes the following courses:

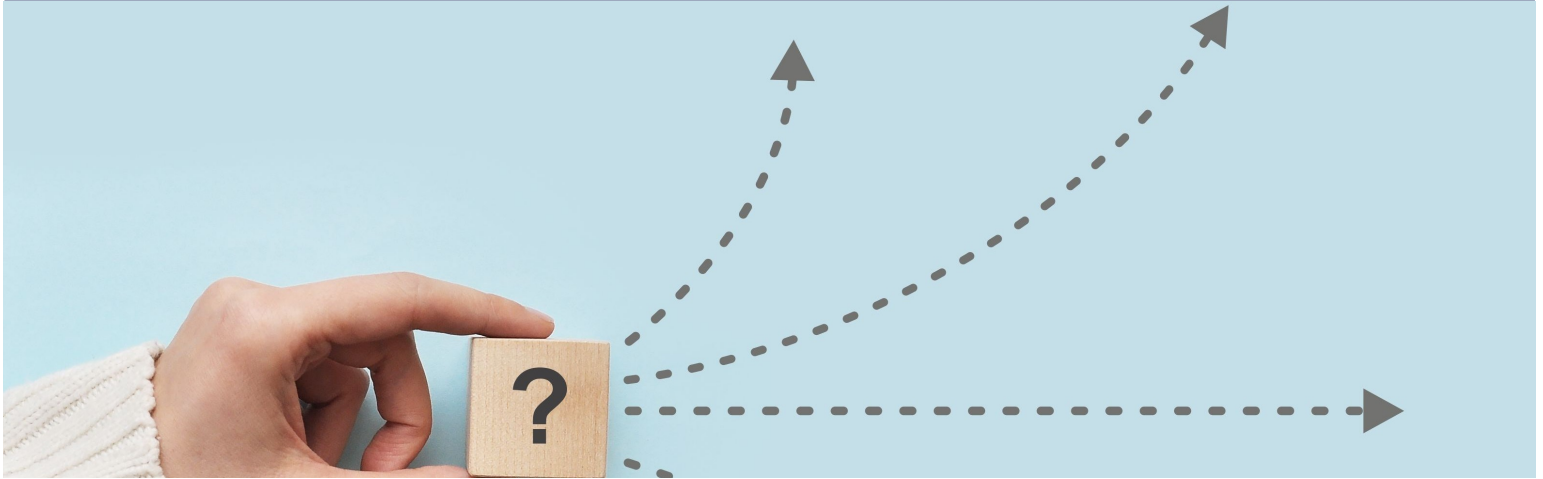
- Balancing Priorities
- Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork
- Team Excellence
- The Art of Influencing Others
- Staying Focused: Handling Change and Uncertainty in the Workplace

## Growing as a Team Leader / Supervisor Bundle



A good team leader or supervisor makes an impactful difference in the workplace. So how can you improve? And how can you avoid common mistakes? The cost-savings [Growing as a Team Leader / Supervisor Bundle](#) was created to help foster critical people skills needed for continued growth. This bundle directly applies toward the [Professional Team Leader / Supervisor Certificate](#) and includes the following courses:

Handling Workplace Conflict, Mental Models: Making Reality-Based Decisions, Navigating Difficult Conversations, Listening with Intent, and Managing Time at Work



## Creating a High Performing Team Bundle

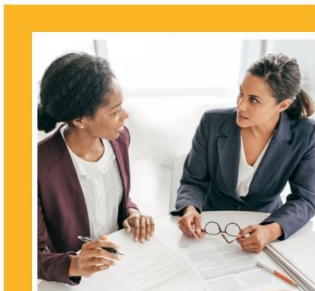


A high-performing team is more than a collection of skilled employees. They need coordination, communication, and the ability to complement each other's skills and working styles. The [Creating A High Performing Team Bundle](#) highlights a team leader or supervisor's role in building a team with inspiration and diversity. This bundle includes the

following courses:

- Adapting Your Leadership Style
- Assertiveness Skills
- Creating a Culture of Ownership and Responsibility
- Keys to Successful Mentoring
- Onboarding New Employees

## Modern Supervisor Certificate

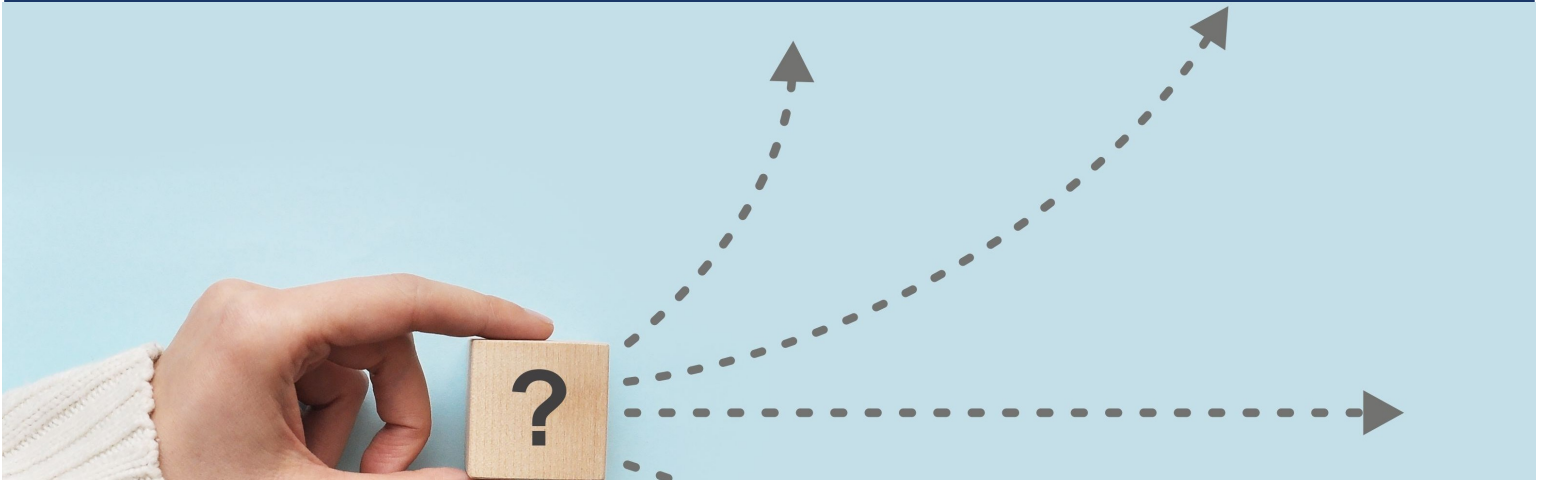


Put theory into practice. Gain the proper tools for success as you advance as a Supervisor. This certificate program enhances skills needed to thrive in the role of a new supervisor. This certificate includes the following courses:

- Behavioral Interviewing
- Coaching for Development
- Delegating for Growth
- Ethics in the Workplace
- Learning to Manage
- Ongoing Performance Development
- Staying Focused: Handling Change and Upheaval in the Workplace
- Toughest Supervisor Challenges

**Plus topics on recognition and psychological safety coming in 2025!**





## Boost Your Confidence Bundle



Confidence and productivity are closely related. And, while we can be our best cheerleader, we can also be our biggest critic. This cost-savings bundle provides good news to be more cheerleader and less critic. The [Boost Your Confidence Bundle](#) was created to provide access to critical skills for success and confidence—personally and professionally. This bundle directly applies toward the [Essentials of Success Certificate](#) and includes the following courses:

- Steps to a Powerful Personal Brand
- Transforming Key Areas of Your Life
- Finding Your Way by Finding Your Why
- Fearlessly Find and Foster Your Life
- Managing Emotions in Times of Stress and Uncertainty

## Skills for Your Best Tomorrow Bundle



The future of work is changing rapidly. How can we keep pace with change to ensure future career success? Developing your skills today can give you the best tomorrow in many ways. You can increase your earning potential, become more marketable to employers, and improve your overall quality of life. The cost-savings [Skills for Your Best Tomorrow Bundle](#) was created to help foster critical soft skills. This bundle directly applies toward the [Essentials of Success Certificate](#) and includes the following courses:

- Resilience in Challenging Times
- Emotional Intelligence
- Critical Thinking Skills
- Dealing with Distractions
- Reach Your Goals



## Modern Workforce Skills Bundle



There are tasks and there are skills to enter and remain viable in the workforce. The [Modern Workforce Skills Bundle](#) was developed to address in-demand skills required to stand out and excel among peers. Use these educational tools to think about developing skills and qualifications that make you unique. This bundle directly applies toward the [Modern Workforce Certificate](#) and includes the following courses:

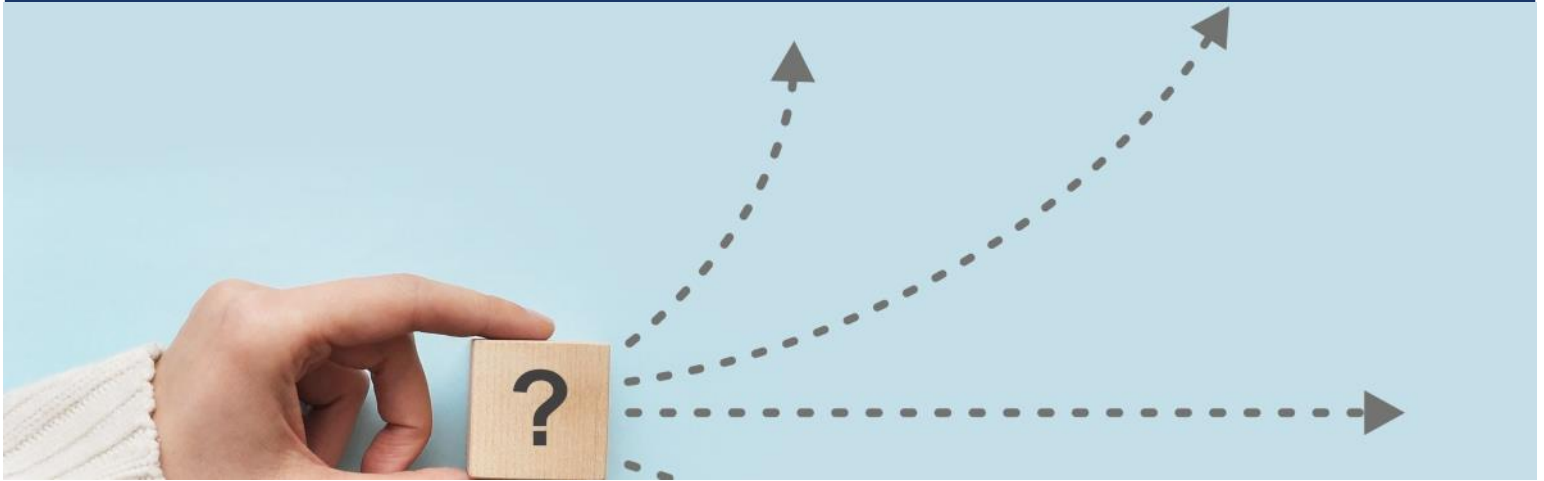
- Creative Problem Solving
- Emotional Intelligence
- Quality Service

## Modern Workforce Mindset Bundle



What's the secret to long-term happiness at work? It's your mindset. Organizations that foster a growth mindset environment see greater innovations and a stronger sense of trust, ownership, and commitment across teams. How can you unlock it? The cost-savings [Modern Workforce Mindset Bundle](#) was developed to support looking at things in new ways and challenging you to be your best version in the modern world. This bundle directly applies toward the [Modern Workforce Certificate](#) and includes the following courses:

- Effectively Managing Stress in the Workplace
- How to Make Yourself a Valued Professional
- Staying Focused: Handling Change and Uncertainty in the Workplace
- Your Role as a New Banker



## Unlocking Your Potential as a Professional Bundle



### Professional Certificate

Do you want to maximize your success? With the right tools you can open up a world of opportunities for yourself in a highly competitive market. The Unlocking Your Potential as a Professional Bundle was developed to support your career potential while unlocking new doors. This bundle directly applies toward the Evolving

- Balancing Priorities
- Developing Positive Work Relationships
- Emotional Intelligence
- Staying Focused: How to Handle Change and Upheaval
- Your Role as a New Banker

## Career Planning Bundle



Life is moving quicker than ever. Soft skills have moved away from traditional knowledge and rely on leveraging new perspectives. Enhance your personal and professional experiences. This certificate directly applies toward the Career Planning Bundle and includes the following courses:

- Critical Thinking Skills
- Handling Workplace Conflict
- How To Make Yourself a Valued Professional
- The Art of Influencing Others
- Working Effectively with Co-Workers

# Gaining Outside Credits / 2024-2025 Awards



Have you completed an ABA, ICBA, internal or outside training through another organization? A course may transfer for credit into CFTEA to apply toward certificates or diplomas. There is a nominal \$15-\$25 charge per course transfer to cover review and acceptance. Think about the variety of your current training and discover if you are already closer to a career certificate or diploma than you think!

Organizations submitting a large number of transfers may receive a discount based on a case-by-case basis.

**Your Goals.**

**Our  
Training.  
Success!**

## [2024-2025 Certificate, Diploma, and Certification Worksheets](#)

### Look To Complete Your Next CFTEA Award!

- Have you seen the latest updates to our awards (certificates, certifications, and diplomas)?
- Would you like to print off award worksheets?
- Not sure where to begin to advance your career?

Look at suggested options from CFTEA under [your current](#) or [desired position](#). [Contact the CFTEA office for individual guidance](#).

Discover the full range of options, hyperlinked to our website, and with printable worksheets to track your progress as you work toward your career goals.



# Foundations in Banking Certificate / NMLS CEUs



## Unlock Your Career in Banking Foundations in Banking Certificate

CFTEA makes it easy to access the key to your career in the field of banking. By leveraging high quality materials and flexible options, our Foundations in Banking Certificate consists of three courses:

- [Calming Upset Customers](#)
- [Frontline Fundamentals](#) or may be substituted with proof of internal teller training at your organization at no charge.
- [Your Role as a Professional Banker](#)

How do you present yourself as a professional? This certificate program prepares those aspiring for a successful career in a financial institution with critical and in-demand skills.

The targeted courses provides the necessary knowledge and skills for potential employees as well as those new to the financial industry. It is a direct path to a career in banking and the foundation to build toward the [Certified Modern Banking Representative](#).

### **Mortgage education, on your time**

Training to support your mortgage loan officer (MLO) career and NMLS continuing education credits.



- [Earn your NMLS license in any state.](#)
- [Access test prep classes and study tools](#)
- [Renew your mortgage license](#)



**Click to search  
for convenient  
online mortgage  
training for every  
state.**

Looking for a course that gives an overview of Principles of Banking to an employee new to a financial institution without the full expense? Discover options for the course Banking Today!

## Banking Today

### Guided Learning: [Banking Today](#)



**Course Access:** Four months to complete on days/times that are convenient to you. Students control how quickly they finish the material and have access to a subject matter expert for questions. The material covers the basics on how the banking world operates, how it relates to the United States economy, and how financial institutions function as a business. This information is centered around empowering banking employees to understand the world in which they function.

This course is part of the [Certified Modern Banking Representative](#) as well as fifteen other certificates.

## Principles of Banking

### [Principles of Banking](#) Options



This course is foundational to all employees of a financial institution and is recognized as the most comprehensive introduction to the banking industry for over 50 years. Course material covers the fundamental information employees need to fully understand the business of banking, how they as an employee are part of the overall business while examining contemporary issues.

- May be taught in-house at any organization. [Ask for more information.](#)
- [Guided Learning Principles of Banking](#) (Up to six months to complete)

**A comparison of the importance CFTEA places on accessible options as a community non-profit:**

**(Principles of Banking)**

**Other Organizations: \$795**

**ABA Direct: \$765**

**CFTEA: \$499**

# Certified Modern Banking Representative

## Why Certifications Are Important?

Certification programs go beyond training by providing a nationally recognized measurement of knowledge and skills. [See our website cftea.org for details on all our certifications.](http://cftea.org)

Certifications allow professionals to stay up to date, earn more money, provide professional growth and the ability to stay ahead of the pack in the professional world. Today's employee wants engagement in different forms. Many employees today have options. They know the labor market is limited and employers are willing to do more than just offer a job. While some compete for better wages, many will stay with a company that offers the ability to develop and grow their career.

## Certified Modern Banking Representative

This certification is designed for entry level employees at financial institutions and shows the world you are serious about making a difference in your career. With so much information coming at a newer employee, the focused content equips students to take on modern banking challenges.



### Banking Today

[Guided Learning](#) C1011GL



### Legal Foundations in Banking

[Guided Learning](#) A1080GL  
[Virtual Classroom](#) A1080VC



### Quality Service

[Guided Learning](#) C1045GL



### Fighting Fraud: Top Scams Targeting Our Nations Seniors

Self Paced Online C1063SP

When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!



### **Earn Your Distinction and Stand Out**

As a new front-line banking professional, the updated **Certified Modern Banking Representative** allows you to stand out and grow your career.



[CLICK HERE](#)

# Certified Modern Branch Professional—Level 1

## Certified Modern Branch Professional—Level 1

This certification is designed for branch employees seeking a true and rich universal banking model and is suited as a career path beyond entry-level through assistant branch manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics. *Next level after the Certified Modern Banking Representative.*



### Calming Upset Customers

Virtual Classroom [C1026VC](#)



### Deposit Accounts and Services

Guided Learning [C1048GL](#)



### Contributing to a Respectful Workplace

Self Paced Online [C5057SP](#)



### IRA Fundamentals Course

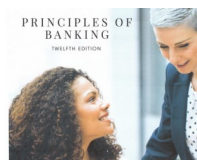
Self Paced Online [S5017SP](#)



### Legal Foundations in Banking

Guided Learning [A1080GL](#)

Virtual Classroom [A1080VC](#)



### Principles of Banking

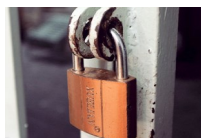
Guided Learning [A1370GL](#)

Virtual Classroom [A1370VC](#)



### Sales Essentials Certificate

Self Paced Online [C5046SP](#)



### Safeguarding Customer Information and Nonpublic Areas

Self Paced Online [C2238P](#)



When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!



# Certified Modern Branch Professional—Level 2

This certification is designed for branch employees seeking a true and rich universal banking model and is suited as a career path beyond entry-level through assistant branch manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics. *Prerequisite: Certified Modern Branch Professional—Level 1*



## Fundamentals of Consumer Lending

[Self Paced Online](#) [C6024SP](#)



## Fundamentals of Mortgage Lending

[Self Paced](#) [C6026SP](#)



## Fundamentals of Small Business Banking

[Self Paced Online](#) [C6056SP](#)



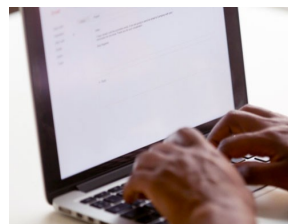
## The Leadership Experience

[Guided Learning - Coming 2025](#)



## Introduction to Analyzing Financial Statements

[Self Paced Online](#) [A1076SP](#)



## Written Communication or Professional Writing Certificate

[Guided Learning](#) [C1865GL](#)

[Self Paced Online](#) [M5155SP](#)



When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!

The debate whether leaders are born or made has been waged for many years. The question centers around how various leadership qualities are acquired.

Perhaps a more pressing question for hopeful leaders is, if they don't inherently have the needed core skills, can they be learned? The answers, while not endorsed unanimously, are based on a number of observed realities. Of the many skills required to lead well, it's hard to imagine anyone being born with them all; they are too intricate and diverse for one personality. Most experts agree that many leadership attributes require experience to possess.



"I got a lot out of the [Leadership for Women in Business Certificate](#) and would recommend it to other women leaders. At first, I thought it would benefit new leaders only, but it included good reminders on topics that I hadn't considered for a while. It is worth the time and investment to any female leaders." - Judy Folsom, Bar Harbor Bank & Trust

## Discover more about CFTEA leadership options!

[ABA Wharton Emerging Leaders: Advanced Leadership Certificate](#)

[Adapting Your Leadership Style](#)

[Authentic Leadership](#)

[Basics of Style: How Personality Shapes Communication, Leadership & Teamwork](#)

[Leadership Fundamentals](#)

[Servant Leadership](#)

[Talk Like a Leader](#)

The Leadership Experience Guided Learning (**Coming 2025**)

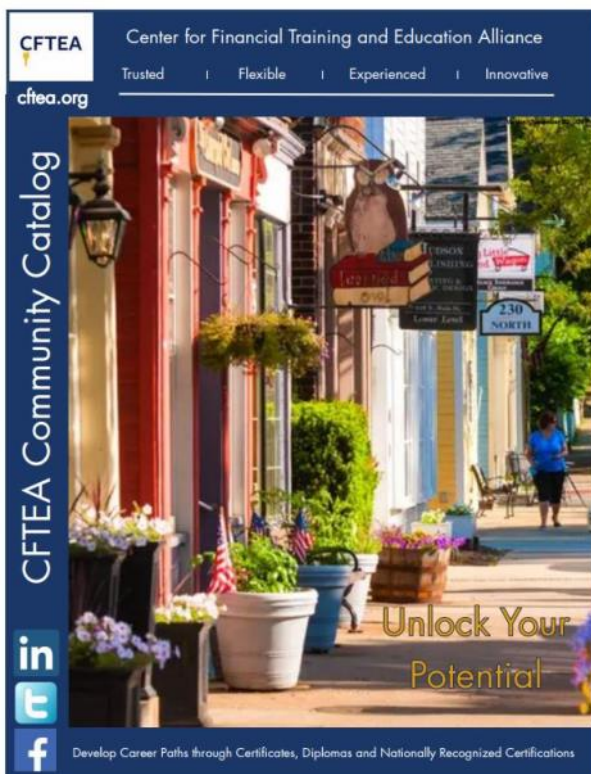
[Transformational Leadership](#)

[Introduction to Leadership Certificate](#) or [with ACE CREDIT](#)

[Leadership for Women in Business Certificate](#) or with [ACE CREDIT](#)

Financial institutions are the front-runners in supporting the community. Do you know a local Non-profit that could benefit from accessible training to support their mission? The following content is available through CFTEA and can be taken as a certificate or individual courses.

- [Certificate in Nonprofit Management](#)
  - Budgeting in a Nonprofit Organization
  - How to Read a Nonprofit Financial Statement
  - Leadership in a Nonprofit Organization
  - Nonprofit Board and Volunteer Development
  - Principles of Marketing for Nonprofits
  - Strategy for Nonprofits
  - Capital Campaigns
  - Introduction to Grant Writing
  - Introduction to Nonprofit Management
  - Social Media for Nonprofits
  - Fundraising for Nonprofits
- [Meeting Minutes That Matter](#)
- [Nonprofit Advanced Grant Writing](#)
- [Nonprofit Communication Certificate](#)
  - Communication with the Public
  - Communication Styles
  - Communication with Staff
  - Communicating with Your Board
  - Communicating with Volunteers
- [Start Your Own Nonprofit Organization](#)



## Discover CFTEA Community Connections

As a perk for working with CFTEA, our courses (many non-banking related) and preferred pricing, are available to your customers in the community.

CFTEA works with numerous community groups and adult education programs to collaborate in identifying, re-skilling, and training potential qualified job candidates. Find out what partnership opportunities may be available in your area.

Explore the [CFTEA Community Catalog](#) for details.

# Bachelor of Science in Business Administration (BSBA) Banking Major at St. Joseph's College

Affordable CFTEA 3-credit courses can be used toward St. Joseph's College's BSBA Banking Major or another degree. Up to 90 transferrable credits can provide a huge savings!



## FIND YOUR TRANSFERABLE CREDITS TODAY

Choose **Degrees** under the **Explore** tab at [cftea.org](https://cftea.org) or speak with the CFTEA office to navigate your options.

### Business Administration Degree with Banking Major

#### CFTEA Required Courses

- Analyzing Financial Statements
- Commercial Lending
- Consumer Lending
- Legal Foundations in Banking
- Marketing for Bankers
- Money and Banking
- Principles of Banking
- Residential Mortgage Lending
- Supervision
- Verbal Communication
- Written Communication

### Other CFTEA courses approved for transfer to St. Joseph's College into a degree program.

- Business Math
- Financial Accounting
- Fundamentals of Real Estate Appraisal
- General Accounting
- Human Relations
- Human Resource Management
- Statistics
- The Leadership Experience
- or CFTEA certificates with ACE Accreditation

## Flexible. Affordable. Accredited.

**With 40 years of experience, we are one of the oldest accredited distance education providers in the United States.** Since 1976, Saint Joseph's College of Maine has been empowering students with industry-relevant and mission-driven degrees they can earn off-campus.

**With our courses offered 100 percent online,** you determine the time and location of completing your coursework. Learn whenever you want, wherever you are!

**You will be assigned a dedicated student support specialist** who will provide guidance on course selection and act as a mentor as you complete your degree. He or she will be your personal advocate and will provide an important link to the faculty, administration, and other college resources.

**You are not alone.** Every student has access to our dynamic learning environment, as well as to our information technology helpdesk. Our online student orientation provides valuable information about our learning management system and the various academic resources available to you.

**Your instructor is only an email away.** One of the unique aspects of Saint Joseph's online programs is the one-on-one relationship you will have with your instructors. As experts in their fields, they are also an excellent source of professional networking.

**Life happens and our flexible schedule is meant to adjust to your needs.** Your support specialist will assist you in selecting each course and an appropriate start date, allowing you to complete your program at a pace that is comfortable and realistic for you.

**We encourage you to visit our campus any time.** Swim at the beach, walk the trails, study at the library and more. Located on the edge of Sebago Lake with all departments on-campus, Saint Joseph's College is a great place to be. We'd love to see you here!



### Request More Information

No matter where you are in your education, or where you are headed, Saint Joseph's College offers an online program that will help you get there.



Online Admissions: 800-752-4723

Visit [sjcme.edu/online](http://sjcme.edu/online)

Established in 1912.  
Educating for life.  
Saint Joseph's College  
278 Whites Bridge Road  
Standish, ME 04084

ONLINE PROGRAMS SUMMER 2020

**Ready to get started on your degree? Apply now at [www.sjcme.edu/apply](http://www.sjcme.edu/apply)**

## Withdrawal Policy

Withdrawal from a seminar, live, guided learning, or virtual classroom course is required in writing to the CFTEA office. A student may withdraw from a class with no fees assessed up to ten business days before the start of the class. Within ten business days, refunds will deduct a \$25.00 cancellation fee, cost of materials, and postage/handling. No-shows at the start of class receive no refund. To avoid a cancellation fee, the course may be transferred to another student for \$50 before the start date.

Additional cancellation charges:

Instructor Led Online 8-16 week or  
daytime seminars/classes. \$130 Cancellation Charge

Instructor Led Online  
short classes.....\$ 75 Cancellation Charge

Self—Paced classes.....No refunds

Any student who registers for a class, does not inform the CFTEA office of withdrawal and does not attend the class will be charged the full tuition rate.

## Cancellation Due to Bad Weather

Winter weather can be volatile and unpredictable. Because of this CFTEA will expect payment for any enrollment cancellation due to anticipated bad weather after the deadline requirements in the Withdrawal Policy. At the discretion of CFTEA, with the exception of classes held at a high school, college or university, should bad weather become a deterrent for any student(s) to attend a class on the day/evening of the program, there will be no charge for the enrollment. The decision to cancel any evening class will be made by 2:00 PM. Daytime classes will be cancelled by 3:00 PM the day before the class. The CFTEA office will contact a student enrolled in a cancelled class.

NOTE: Classes being held at a high school, college or university will be canceled when the school makes the decision to close for bad weather.

## CFTEA Smoking Policy

A smoke-free environment is maintained at all CFTEA classes, seminars and workshops, and social events. This includes the use of all e-cigarettes.

## Class Attendance Policy

Student attendance and class participation are critical to successful learning objectives and the integrity of CFTEA's reputation in the learning community.

- Student absences are considered with documented reasons on a case-by-case basis by the instructor and after discussions with the CFTEA office.
- Each instructor will outline how attendance will impact a student's overall grade in the course syllabus for a live or virtual classroom.
- A lack of attendance can impact the final grade for a student as it is considered part of the participation percentage for the overall course.

## CFTEA In-House Cancellation Policy

CFTEA appreciates being a preferred educational partner and provides work setting up In-House live programs for the benefit of organizations. At times changes or situations may occur that impact a course running. It is important to communicate with the CFTEA office if there is any change that impacts an agreed upon course to run. If a course cannot be rescheduled with a planned outside instructor engaged, the following cancellation policy is applicable.

Cancelation of the program within:

- 30 days of program date—100% recoupment of program costs.
- 60 days of program date—50% recoupment of program costs.
- 90 days of program date—25% recoupment of program costs.

## CFTEA Code of Ethics and Conduct Policy

The Center for Financial Training and Education Alliance (CFTEA) recognizes that it takes more than quality education and a commitment to the students that it serves 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 organizational support and respect.

Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteer leaders, students, instructors, and all other individuals and organizations - involved with CFTEA.

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

- Striving for excellence in all aspects of CFTEA;
- Using only legal and ethical means in all CFTEA activities, including conducting all financial transactions in a responsible manner;
- Acting with impartiality in all CFTEA matters;
- Maintaining the confidentiality of privileged information entrusted or known to them by virtue of their association with CFTEA;
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFTEA or our business partners; and
- Communicating in a truthful and accurate manner.

## Academic Integrity Policy

CFTEA 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, aiding 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 center official immediately for prompt investigation, review and action.

## Student File Change Policy

Student files are maintained at the CFTEA office. A file is begun for a student when his/her first enrollment form for any class arrives at the CFTEA office. Student records are maintained by the last four digits of the student's social security number. Should you desire not to provide us with this information, we will assign a student identification number to the enrollment listed on the enrollment form.

If a student changes their name or place of employment, please contact the CFTEA office with corrections as soon as possible at 888.366.3242 or [info@cftea.org](mailto:info@cftea.org).

## ACE College Credit Recommendations

The American Council on Education's College Credit Recommendation service (ACE Credit) has evaluated and recommended college credit for several Instructor-Led online classes listed in this catalog and the credit recommendation is listed in the indicated column.

The American Council on Education, the major coordinating body for 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. 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.

These recommendations do not guarantee you will receive college credit for these classes. The decision is made independently by each college or university. The ACE website lists the Colleges and Universities that have agreed to accept the credit recommendations when appropriate.

Prior to enrolling into a course specifically to transfer the credits to the college or university you are attending please confirm directly with the school that they will accept the credits upon successful completion of the class.

## Grading Policy

In-class: Grade reports will be sent to students as soon as possible after the grades have been received from the instructor. Grade reports to the financial institutions will be sent in bulk at the end of the semester - in January and in July. A student may request in writing that a grade report be sent to his/her human resource department sooner than at the end of the semester if the grade is necessary for a promotion, salary increase, etc.

Online and Self Study: Grades are sent to students upon CFTEA's receipt of the final grade from the instructor or completion of the self-paced programs.

CFTEA uses an official letter grading system for courses eligible for credit, but does not include pluses (+) or minuses (-). Letter grades are as follows:

- 90 - 100 = A (Excellent)
- 80 - 89 = B (Above Average)
- 70 - 79 = C (Average)
- 60 - 69 = D (Below Average)
- Below 60 = F (Failing)
- P = (Passing)
- W = (Withdrawn)
- I = (Incomplete, may be completed and a grade posted.)

A class showing an incomplete grade must be successfully completed within three months of the end date of the class in order for the grade to be changed to a letter grade. Otherwise the incomplete grade will remain as a permanent record on the transcript.

## Transcript Policy

An unofficial transcript of a student's classes may be requested by the student in writing. An official transcript may be sent to a college or other educational facility. There is a \$25.00 fee for an official transcript which must be paid at the time of the request.

When ordering, please include in the request your name, your month and day of birth or your student ID number, your telephone number and the address to which the transcript should be sent, along with the \$25.00 fee payable to CFTEA.

All CFTEA records are maintained under month and day of birth. If this information was not supplied to the CFTEA office during an registration for a course, it may cause any transfer request to be incomplete.

## Transfer Credit Policy

To save students time and added expense, please first contact the CFTEA office at 888.366.3242 or [info@cftea.org](mailto:info@cftea.org) for assistance to complete the appropriate paperwork.

Credit for completed college courses may be transferred to a student's CFTEA transcript. Classes must be completed at an accredited post-secondary institution. The credits must be accompanied by grades of "C" or better in order to be eligible for transfer.

In order to transfer credits from a college to CFTEA, the CFTEA office must be sent an official transcript of the student's credits and grades from the college as well as course descriptions for the classes intended to be transferred. A fee of \$90.00 is assessed for the evaluation of each transfer of credit from different colleges.

## Tuition Policy

Tuition rates for all learning formats may be found on the pages listing the programs.

### In-House Course Tuition:

- 1/4 and 1/2 Credit Classes..... \$60.00
- 1 ..... \$70.00
- 2 or 3 Credit Classes..... \$90.00

### Transfers from Vendor Programs (outside enrollment):

- Per course transfer (under 1 credit)..... \$15.00
- Per course transfer (greater than 1 credit).\$25.00

### Transfers from College Programs:

- Per institution transfer ..... \$90.00



# Policies

## Enrollment Policy

Students may enroll in any CFTEA course by paying at registration or with their approval of their supervisor, learning and development department or Human Resources.

Enrollments not directly paid by a student are billed to an organization throughout the month and are based on the guidelines found in the policies section of this catalog.

## Extension Policy

Extensions are granted upon request prior to the original due date when students have completed at least 50% of the course by the original due date.

### Extensions are available for Self Paced courses.

- \$30 Extension Fee of one month for self-paced courses costing \$99 or less.
- \$50 extension fee of one month for self-paced courses costing \$100—\$449.
- \$100 extension fee for one month for self-paced courses costing greater than \$450.

### Extensions are available for Guided Learning courses.

- \$100 extension fee for three months for guided learning courses.

## Grandfathered Certificate and Diploma Policy

Certificates and diplomas may change at any time based on the needs of the business community. Any student actively worked on a certificate or diploma will be grandfathered for 18 months allowing for the completion of the original certificate and/or diploma.

## Policy of Nondiscrimination

CFTEA reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, sexual orientation, age, religion, ethnic or national origin, handicap or veteran status.

## Additional Assessment Attempts Policy

CFTEA courses found within the CFTEA Workplace portal receive two assessment attempts for Guided Learning and CFTEA self-paced content. An additional two attempts may be purchased for \$25.

## Textbook Purchase Policy

Textbooks purchased through the CFTEA office for a live or in-house course will be billed to the organization.

At times additional textbooks are sent to an organization cover late enrollments. Remaining textbooks may be kept by an organization for future classes. Unused textbooks stocked by the CFTEA office may be returned within 30 days to avoid a charge. Always check with the CFTEA office to ensure that a textbook is one that is stocked before sending them. Textbooks will be examined for acceptable condition. Any textbooks not in a usable condition will be billed to the organization.

## Parking Policy

CFTEA does not pay for student parking at locations where free parking is not available. In most cases, a student's financial institutions also do not pay for student parking. Please inquire within your financial institution prior to submitting for payment through your organization.

## Payment Policy

CFTEA will invoice approved organizations for payment or accept payment at time of registration MasterCard, Visa, Discover and American Express credit cards are also accepted.

## Course Descriptions Policy

All updated course descriptions are located on our website under each product at [www.cftea.org](http://www.cftea.org).



# MANUAL ENROLLMENT FORM

Enroll online at: [www.cftea.org](http://www.cftea.org)

Or complete form, scan to email: [info@cftea.org](mailto:info@cftea.org)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name (please print)	M	Last Name	Month/Day of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Work Telephone	Cell Telephone	Work Email	

## Organization Name and Address (Mailing and Physical Address):

<input type="text"/>
<input type="text"/>
<input type="text"/>

## Using a different email address for course communication? Please provide below:



<input type="text"/>
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Testing out of a guided learning course? Course # and Name: \_\_\_\_\_

Course #	Course Title	Location, if applies	Date, if applies

Students paying their own tuition must pay the full amount at time of enrollment. Visit our website and pay directly for courses and/or textbooks with your credit card.

I approve full payment responsibilities for the selected course(s) and material(s). I confirm that I have read CFTEA withdrawal policies and code of ethics statement and fully understand their meaning. I hereby authorize CFTEA to release my grades to the appropriate representative of my organization. I understand that if I fail to meet the requirements of my organization, I may be held personally responsible for tuition and fees to my organization. If I am a degree student at a school affiliated with CFTEA, I authorize CFTEA to release my transcript and grades to the college I am attending. **\*\*I have read and understand CFTEA's withdrawal policies.\*\*** By registering for courses, I hereby authorize third parties who administer the underlying course(s) to share my course completion, certification and/or exam results with CFTEA. Students receive access to our bi-weekly newsletter and may unsubscribe at any time.

<input type="text"/>		<input type="text"/>	
Student Signature		Date	Authorization of Student's Employer

Additional Notes to CFTEA Office: \_\_\_\_\_