

CFTEA



2024-2025

AWARD WORKSHEETS

Certificates
Certifications
Diplomas

CFTEA.ORG

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Any student approaching completion of an award is requested to confirm this with the CFTEA office.

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Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

Additions and updates to CFTEA awards are ongoing.

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[Contact CFTEA](#) with questions regarding updates and changes to awards.

Certificate, Certification and Diploma Requirements, General Information, Updates and Changes



The financial services industry encompasses a variety of career possibilities. CFTEA offers its own diplomas, certificates and certifications as well as certificates of the American Bankers Association and MindEdge. The combined series of programs offers classes of education and/or training in most of the career fields available in financial services.

Many CFTEA awards are the first step in a successful career path for bank employees and strive to provide our students with the competencies and educational background that will prepare them for the financial services career of their choice. Many meet the pre-certification education requirements that qualify a candidate to sit for the certification exam through the Institute of Certified Bankers (ICB) in their chosen field.

A brief description and worksheet for each award offered by CFTEA is available online under Academics within Certificate, Certification or Diploma areas of our website: www.cftea.org. General Information as well as updates and changes are listed below.



AMERICAN BANKERS ASSOCIATION: The American Bankers Association (ABA) is a continuing education curriculum for the financial services industry. Many of CFTEA's classes are products of the American Bankers Association. ABA provides banking specific educational programs and products and is CFTEA's first option in many banking-related classes. Any class or training program provided solely by ABA

will show an ABA logo beside the program name on each diploma/certificate worksheet. The Center for Financial Training and Education Alliance is a Local ABA Training Provider.



MINDEDGE: MindEdge's mission is to improve the way the world learns. Since its founding by Harvard and MIT educators in 1998, they have served some three million learners. MindEdge has been involved in online education and training since 1998, creating courses targeted to adult

learners. MindEdge draws upon its experience in developing effective online courses that will engage adult learners, relying content partners for specific content and expertise in the topic area. Utilizing their internal video, graphic designers, instructional designers, and project managers, MindEdge creates high-quality online courses that you own.

Please do not assume the CFTEA office will automatically know when a student has completed a CFTEA award.

CFTEA maintains a record of classes for each student under the student's name and birth month/day. If at any time, the birth month/day or a name change was not provided on a student registration, a new record may have been established.

For this and other reasons, it is requested that students confirm award completion.

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DIPLOMA AND CERTIFICATE UPDATES AND CHANGES

A mission of the Center for Financial Training and Education Alliance is to meet the educational needs of the financial services institutions it serves, and to offer its students the educational tools they may use to succeed in their careers. As educational requirements and necessary knowledge and expertise in the banking industry change, so do the requirements of our diplomas and certificates. As classes become obsolete or revised into new programs our diplomas and certificates must be revised also. As banking is an ever-evolving industry, CFTEA must keep current with its training and educational tools.

If you are currently working on a diploma or certificate program, please review the program's worksheet to be sure you know the most recent requirements of the program. If there are changes to the worksheet that will affect your completion of the program, please contact the CFTEA office for a review of your completed work and the changes that will affect you. ***CFTEA is committed to assisting you in the completion of your desired program and we will work with you to the extent that we are able to comply with the program requirements.*** Each student in this situation will be treated individually and fairly and given every avenue within reason to complete his/her diploma or certificate program. Some notes to keep in mind:

- Normally, a diploma or certificate program that is less than one-half completed will require the completion of any and all new requirements. (Exceptions for valid reasons may be made upon approval of the CFTEA Executive Director.)
- A diploma or certificate that is not completed within **eighteen months** after the new diploma or certificate requirements have been announced will need to be completed under the new program requirements. (Exceptions for valid reasons may be made upon approval of the CFTEA Executive Director.)
- **Any student approaching completion of an award is requested to confirm with CFTEA office. Completion deadline is May 31st annually.** Additions and updates to CFTEA awards are ongoing. The [CFTEA](#) website will always have the most current award information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

CFTEA DIPLOMA AND CERTIFICATE REQUIREMENTS and GENERAL INFORMATION

While you are reviewing the diplomas and certificates please pay close attention to the requirements. Each program has its own unique structure. Some information to keep in mind:

- If your goal is to achieve a certificate sanctioned by ABA, all of the programs with ABA on the top of the page require the completion of only ABA classes, with the exception of Verbal and Written Communication. CFTEA will award the same diploma/certificate with the use of classes and programs from CFTEA.
- Many ABA certificates may be completed as one self-paced bundled online program.
- Up to 50% of the required classes for the CFTEA diplomas may be transfer classes from an accredited college or university. Local programs and in-house programs may also be considered. Please see descriptions of transfers, local programs and in-house programs below.

GRADES: All classes used toward a diploma or certificate must be completed with a passing grade. A minimum grade point average of "C" must be earned in order for the diploma to be awarded.

CREDITS: CFTEA diplomas are no longer awarded according to number of credits earned. All diplomas and certificates are awarded according to the classes required.

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TRANSFERS: A Transfer is the use of a class from another educational institution to satisfy a class requirement of a CFTEA diploma or certificate. All transfers must be approved by the CFTEA office. **Please contact the CFTEA office before beginning the transfer process to go over the process before any money is invested by the student or institution.** In order to review a class for transfer, an official transcript from the educational institution showing the class to be reviewed must be sent to the CFTEA office along with a course description of the class from the semester it was taken. Transfers will only be accepted for business or banking classes and only classes with a grade of "C" or better will be accepted for transfer. (Should the class be a pass/fail program only classes evidencing a Passing grade will be reviewed for transfer.) Transcripts are reviewed at a cost of \$90.00 per transcript. You may print the [Recordkeeping Form](#) at WWW.CFTEA.ORG to once you have begun the process by reaching out to the CFTEA office.

LOCAL PROGRAM REVIEW: Several organizations other than educational institutions provide training programs that may be used as substitutions for some CFTEA requirements. CFTEA will review for transfer any programs that can be evidenced by a certificate of completion, course description, qualifications of the instructor and length of time of the training. Transfer credit fees may apply.

IN-HOUSE PROGRAMS: Many financial institutions provide in-house training using their employees as their trainers. CFTEA will review for transfer or substitution any programs that can be evidenced by a letter from the financial institution detailing the description of the program, qualifications of the instructor and length of time of the training. Transfer credit fees may apply.

CLASS TITLES: Titles of the classes offered by CFTEA may occasionally be slightly changed, and some classes of similar titles may be used as substitutions for other classes of the same topic. Please contact the CFTEA office if in doubt as to whether a class with a slightly different title may be used to satisfy the class requirement.

CFTEA FORMAL/OFFICIAL TRANSCRIPTS: A Formal CFTEA Transcript indicating classes and awards completed by a student may be requested at any time by submitting a [Recordkeeping Form](#) with an accompanying payment of \$25.00.

CFTEA INFORMAL/UNOFFICIAL TRANSCRIPTS: An Informal CFTEA Transcript indicating classes and awards completed by a student can be requested in writing (an email message is satisfactory) at any time with no fee. Requests should be emailed to the [CFTEA Office](#).

GRADE REPORTS: A grade report for a completed class may be requested by a student IN WRITING (an email message is satisfactory) at any time. There is no fee for a grade report of a single class; however, the request will be honored only after CFTEA has received official documentation of the final grade for the class.

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Suggested Educational Career and Development Paths through CFTEA

Employees are more engaged with an organization that supports education. They are highly motivated about their future when they have a clear understanding of themselves and how their career could develop. Supporting employees in making well-informed choices about industry topics can lead them to have a more optimistic outlook on life, sense of purpose and greater level of contribution that they make to their organization and community. There are economic and social benefits when employees are supported to make effective and educated transitions within their careers.

- Are you a long-time employee looking for a place to start your education?
- Are you new to your financial institution or organization? Looking for additional options?

Contact the CFTEA office to discuss additional educational career paths.

Educational career paths are suggestions to support employees and managers in development opportunities focused in their field.

Looking for a great starting course that is a gold standard to fully understand the banking industry?

Principles of Banking is that go-to class.

Click on any career path below to be directed to job-specific certificates, certifications and diplomas.

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

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Center for Financial Training
& Education Alliance

Unlock your potential.

CFTEA Certificates

CFTEA certificates provide students with an attainable job-specific educational career path to greater knowledge and opportunity in the business world. Certificates are a steppingstone toward college level diplomas.

Click on any award title to be taken to the CFTEA website page with course listings.

Many certificates do not need a worksheet as all the required course work is included in one registration. Those awards **highlighted** do not have award worksheets. The worksheets for all others will follow.

- [Accounting Certificate](#)
- [Administrative Assistant Certificate](#)
- [AGILE Project Management Certificate](#)
- [AGILE Project Management Certificate \(ACE CREDIT\)](#)
- [Asset Management \(ABA\) Certificate](#)
- [Assistant Branch Manager Certificate](#)
- [Bank Financial Management \(ABA\) Certificate](#)
- [Bank Solutions Provider \(ABA\) Certificate](#)
- [Bank Teller \(ABA\) Certificate = Alternative: Certified Modern Banking Representative](#)
- [Bookkeeper Certificate \(Coming 2025\)](#)
- [Branch Manager \(ABA\) Certificate](#)
- [Branch Manager Bootcamp Certificate](#)
- [BSA and AML Compliance \(ABA\) Certificate](#)
- [Business and Commercial Lending \(ABA\) Certificate](#)
- [Call Center / Customer Care Certificate](#)
- [Cash Management Certificate](#)
- [Commercial Lending Underwriting Certificate](#)
- [Commercial Loan Assistant Certificate](#)
- [Commercial Portfolio Manager Certificate \(New\)](#)
- [Commercial Real Estate Lending Decision Process \(ABA\) Certificate](#)
- [Compliance Essentials \(ABA\) Certificate](#)
- [Conflict Management Certificate \(ACE CREDIT\)](#)
- [Consumer Lending Certificate](#)
- [Core Concepts and Ethics for Fiduciary Advisors \(ABA\) Certificate](#)
- [Creativity and Innovation Certificate](#)
- [Customer Service Representative \(ABA\)](#)
- [Cybersecurity Certificate](#)
- [Data Analytics Certificate](#)
- [Deposit Compliance \(ABA\) Certificate](#)
- [Deposit Operations Fraud Detection Certificate](#)
- [Deposit Operations Certificate](#)
- [Digital Banker Certificate \(ABA\)](#)
- [Digital Marketing Certificate](#)
- [Digital Marketing Certificate \(ACE CREDIT\)](#)
- [Diversity and Inclusion in HR Management Certificate Bundle](#)
- [Emergency Management Certificate](#)
- [Entrepreneurship Certificate](#)
- [Entrepreneurship Certificate \(ACE CREDIT\)](#)

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- [Essentials of Success Certificate](#)
- [Evolving as a Professional Certificate](#)
- [Finance Essentials for Managers Certificate](#)
- [Financial and Credit Risk Management \(ABA\) Certificate](#)
- [Fiduciary Relationship Management \(ABA\) Certificate](#)
- [Fiduciary Risk and Compliance \(ABA\) Certificate](#)
- [Foundational Bank Marketing \(ABA\) Certificate](#)
- [Foundations in Banking Certificate](#)
- [Fraud Prevention \(ABA\) Certificate – for BSA Department](#)
- [Frontline Fraud Detection Certificate](#)
- [General Business Certificate](#)
- [Human Resource Management Certificate](#)
- [Human Resource Management Certificate \(ACE CREDIT\)](#)
- [Integrated Wealth Planning and Advice \(ABA\) Certificate](#)
- [Introduction to Business Analysis Certificate](#)
- [Introduction to Leadership Certificate](#)
- [Introduction to Leadership Certificate \(ACE CREDIT\)](#)
- [ITIL 4 Foundation Certificate](#)
- [Leadership for Women in Business Certificate](#)
- [Leadership for Women in Business Certificate \(ACE CREDIT\)](#)
- [Lending Compliance \(ABA\) Certificate](#)
- [Loan Collectors Certificate](#)
- [Loan Servicing Certificate](#)
- [Management Skills \(ACE CREDIT\) Certificate](#)
- [Modern Manager Certificate](#)
- [Modern Supervisor Certificate](#)
- [Modern Workforce Certificate](#)
- [Mortgage Lending Compliance \(ABA\) Certificate](#)
- [Non-Profit Management Certificate](#)
- [Non-Profit Communication Certificate](#)
- [Online Learning Certificate](#)
- [Operational Risk Management \(ABA\) Certificate](#)
- [Organizational Behavior Certificate](#)
- [Personal Banker \(ABA\)](#)
- [Professional Speaking Certificate](#)
- [Professional Team Leader/Supervisor Certificate](#)
- [Professional Writing Certificate](#)
- [Project Management Certificate \(ACE CREDIT\)](#)
- [Project Management for Teams](#)
- [Project Management Team Leadership](#)
- [Residential Loan Processing Certificate](#)
- [Residential Loan Underwriting Certificate](#)
- [Residential Mortgage Fraud Detection Certificate](#)
- [Residential Mortgage Lender \(ABA\) Certificate](#)
- [Residential Mortgage Lending Certificate](#)
- [Risk Management Frameworks \(ABA\) Certificate](#)
- [Sales Essentials Certificate](#)
- [Small Business Banker \(ABA\) Certificate](#)
- [Small Business Lending and Selling Skills Certificate](#)
- [Small Business Management Certificate](#)
- [Small Business Management Certificate \(ACE CREDIT\)](#)
- [Supervisor/Team Leader \(ABA\) Certificate](#)
- [Trust Administration \(ABA\) Certificate](#)
- [Universal Banker \(ABA\) Certificate](#)
- [Wharton Emerging Leaders: Advanced Leadership Certificate \(ABA\)](#)

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The following CFTEA certificates have worksheets that begin on the next page:

- [Accounting Certificate](#)
- [Administrative Assistant Certificate](#)
- [Assistant Branch Manager Certificate](#)
- [Bank Financial Management \(ABA\) Certificate](#)
- [Bank Solutions Provider \(ABA\) Certificate](#)
- [Bank Teller \(ABA\) Certificate = Alternative: Certified Modern Banking Representative](#)
- [Branch Manager \(ABA\) Certificate](#)
- [Business and Commercial Lending \(ABA\) Certificate](#)
- [Call Center / Customer Care Certificate](#)
- [Cash Management Certificate](#)
- [Commercial Loan Assistant Certificate](#)
- [Commercial Portfolio Manager Certificate \(New\)](#)
- [Creativity and Innovation Certificate](#)
- [Customer Service Representative \(ABA\)](#)
- [Deposit Operations Fraud Detection Certificate](#)
- [Deposit Operations Certificate](#)
- [Essentials of Success Certificate](#)
- [Evolving as a Professional Certificate](#)
- [Foundational Bank Marketing \(ABA\) Certificate](#)
- [Foundations in Banking Certificate](#)
- [Frontline Fraud Detection Certificate](#)
- [General Business Certificate](#)
- [Introduction to Leadership Certificate](#)
- [Introduction to Leadership Certificate \(ACE CREDIT\)](#)
- [Leadership for Women in Business Certificate](#)
- [Leadership for Women in Business Certificate \(ACE CREDIT\)](#)
- [Lending Compliance \(ABA\) Certificate](#)
- [Loan Collectors Certificate](#)
- [Loan Servicing Certificate](#)
- [Modern Manager Certificate](#)
- [Modern Supervisor Certificate](#)
- [Modern Workforce Certificate](#)
- [Organizational Behavior Certificate](#)
- [Personal Banker \(ABA\)](#)
- [Professional Speaking Certificate](#)
- [Professional Team Leader/Supervisor Certificate](#)
- [Professional Writing Certificate](#)
- [Residential Loan Processing Certificate](#)
- [Residential Loan Underwriting Certificate](#)
- [Residential Mortgage Fraud Detection Certificate](#)
- [Residential Mortgage Lender \(ABA\) Certificate](#)
- [Residential Mortgage Lending Certificate](#)
- [Small Business Banker \(ABA\) Certificate](#)
- [Supervisor/Team Leader \(ABA\) Certificate](#)
- [Universal Banker \(ABA\) Certificate](#)

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This curriculum introduces students to the role of accounting and the supporting functions it provides to an organization. The programs provided in this certificate provide a balanced approach to necessary skills to support the knowledge and trust within an accounting role. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the **Accounting Diploma** and the **General Banking Diploma** and/or **Bank Operations Diploma**.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, Financial or General	✓	✓		
___ Balancing Priorities			✓	
___ Business Telephone Skills			✓	
___ Contributing to a Respectful Workplace			✓	
___ Critical Thinking			✓	
___ Excel Advanced Skills			✓	
___ Steps to a Powerful Personal Brand			✓	
___ Principles of Banking		✓		✓
___ Written Communication or Professional Writing Certificate		✓	✓	✓

Businesses of all kinds need people who know what it takes to keep an office running smoothly. This certificate provides best practices and the skills needed to perform vital office functions. This program of courses provides the foundation for a variety of careers. Professionals in this field generally have strong skills in communication, time management, organization, and teamwork. This certificate is the first step in an educational career path leading to our [Administrative Assistant Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
— Balancing Priorities			✓	
— Business Telephone Skills			✓	
— Contributing to a Respectful Workplace			✓	
— Excel Basics			✓	
— Meeting Minutes That Matter			✓	
— Safeguarding Customer Information and Nonpublic Areas			✓	
— Steps to a Powerful Personal Brand			✓	
— Talk Like a Leader			✓	
— Written Communication or Professional Writing Certificate		✓	✓	✓

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As the assistant branch manager, this role assists the bank manager and oversees branch operations in their absence. In addition to working to manage staff and answer questions for customers, duties could include ensuring compliance with banking standards and regulations, overseeing sales of loan products or other financial instruments and services, and covering for the front-line staff or other customer-facing employees in the event of an unexpected absence. Responsibilities may also consist of stepping in to solve problems or complaints that require management-level insight.

This certificate provides the knowledge and exposure to be successful in this role. The **Assistant Branch Manager Certificate** is a great first step for someone that is moving into this role from another customer-facing role. This career path is enhanced by continuing training with the [Assistant Branch Manager Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
— Calming Upset Customers				✓
— Deposit Accounts and Services		✓		
— Frauds, Scams, and Cons			✓	
— Legal Foundations in Banking	✓	✓		✓
— Modern Manager Certificate or Modern Supervisor Certificate			✓	
— Principles of Banking		✓		✓
— Robbery & Bank Security			✓	
— Safeguarding Customer Information and Nonpublic Areas			✓	
— Written Communication or Professional Writing Certificate		✓	✓	✓

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Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role. Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization specific exercises.

By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution.

Required Courses*:

Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.

- [Analyzing Bank Performance](#)
- [Managing the Bank's Investment Portfolio](#)
- [Managing Funding, Liquidity, and Capital](#)
- [Managing Interest Rate Risk](#)

Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.

- [Ethical Issues for Bankers](#)

Recommended Prerequisites

Students should have an understanding of accounting and financial markets, as well as experience in the use of electronic spreadsheets.

Note for Facilitated Online Courses: All four classes use the *Bank Management* text. It only needs to be bought once provided a new edition is not issued.

* The [Bank Financial Management Certificate](#) is available as an online bundled program.

ABA Bank Solutions Provider Certificate: Develop a broad understanding of the banking business. For new members of organizations that provide products and services to the banking industry, enable your team to better know their bank customers – from the terminology they use to the constructs under which they operate. By completing the ABA Bank Service Provider Certificate curriculum, you'll strengthen your knowledge of the language of bankers, core products, and the regulatory and ethical constraints under which banks operate.

Required Courses*:

- Banking Basics Suite or Principles of Banking or Banking Today
- Ethical Issues for Bankers or Ethics in the Workplace
- Fundamentals of Consumer Lending Suite
- Fundamentals of Small Business Banking Suite
- Understanding Business Bank Products Suite AND Understanding Consumer Bank Products Suite or Deposit Accounts and Services

* The Bank Solutions Provider Certificate is available as a self-paced online bundled program.

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ABA Bank Teller Certificate: Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and coworkers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service.

By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills.

Required Courses*:

- [Banking Basics Suite](#)
- [Communication Basics Suite](#)
- [Dealing Effectively with Co-Workers](#)
- [Effective Referrals Suite](#)
- [Essentials of Workplace Conduct](#)
- [Ethical Issues for Bankers](#)
- [Online Communication Suite](#)
- [Teller Basics](#)
- [Verbal Communication Suite](#)
- [Written Communication Suite](#)

* The [Bank Teller Certificate](#) is available as a self-paced online bundled program.

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Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for building quality customer relationships. By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations.

Required Courses*:

- ☐ Banking Basics Suite
- ☐ Coaching to Support the Sales Process Suite
- ☐ Employment Law
- ☐ Ethical Issues for Bankers
- ☐ Fundamentals of Consumer Lending Suite
- ☐ Fundamentals of Small Business Banking Suite
- ☐ Growing Small Business Relationships
- ☐ Leadership in Action Suite
- ☐ Making the Client Call Suite
- ☐ Management Essentials Suite
- ☐ Overcoming Objections Suite
- ☐ Presentation Skills Suite
- ☐ Relationship Sales Suite
- ☐ Sales Planning Suite
- ☐ Verbal Communications Suite
- ☐ Why Quality Customer Service Matters
- ☐ Written Communication Suite

The estimated time to complete this certificate is approximately 14 hours.

* The [Branch Manager Certificate](#) is available as a self-paced online bundled program.

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The ABA Certificate in Business and Commercial Lending explores what to look for when analyzing business and personal financial statements and tax returns. The certificate includes three new courses — CRE Cash Flow and Cap Rates, Treasury Management and Effective Commercial Loan Write-Ups—as well as critical new topics on CRE, fraud, BSA/AML and asset-based lending. After completing this comprehensive series, you will have an in-depth understanding of business sectors, legal structures and why businesses borrow, and be ready to bring in new, qualified business to the bank. Pre and post-tests allow seasoned lenders to test out.

The curriculum has pre and post-tests that allow seasoned lenders to test out of content areas with which they are familiar and provides a more efficient learning experience. More importantly, the ABA Certificate in Business and Commercial granted at the completion of this curriculum lets the industry know learners are “credit trained” and ready to bring in new, qualified business.

This curriculum focuses on commercial and industrial lending (C&I) and excludes commercial real estate or investment properties.

Required Courses*:

- ___ Level 1: [Understanding Business Borrowers](#)
- ___ Level 2: [Analyzing Business Financial Statements and Tax Returns](#)
- ___ Level 3: [Analyzing Personal Financial Statements and Tax Returns](#)
- ___ Level 4: [Qualitative Analysis and Determining a Credit Risk Rating](#)
- ___ Level 5: [Loan Structuring, Documentation, Pricing and Problem Loans](#)

The ABA [Business and Commercial Lending Certificate](#) is equivalent to completing **Analyzing Financial Statements and Commercial Lending**, in the facilitated online format.

*The [Business and Commercial Lending Certificate](#) is available as a self-paced online bundled program.

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In our current economy, successful organizations recognize that clear customer communication makes them stand out from the crowd. The call center/customer care area of an organization is a demanding line of work, where success lies in a combination of skills. Customers want their communication to be answered quickly, resolved efficiently, and handled with impeccable product knowledge and communication skills. Effectively managing a large volume of customer requests and concerns with requests from a busy on-the-go consumer provides unique challenges.

The courses in this certificate focus on building and sharpening skills and motivation to boost customer satisfaction. Empower your career and provide outstanding customer service. An educational career path continues with our Call Center/Customer Care Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Effectively Managing Stress in the Workplace			✓	
<input type="checkbox"/> Essential Online Chat with Customers			✓	
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Fighting Fraud: Top Scams Targeting Our Nations Seniors			✓	
<input type="checkbox"/> Frauds, Scams and Cons			✓	
<input type="checkbox"/> Listening with Intent			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Quality Service		✓		✓
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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In financial institutions, the cash management area supports larger business customers and specialized services related to cash flow. This certificate provides the foundation for regulations, remote support, remote deposit capture, ACH and other cash flow needs for small businesses. By developing this foundational knowledge, employees in this key role build confidence in this specialized role and a depth of tools to provide a wide range of assistance to these unique customer needs and security. This certificate is the first step toward advanced knowledge in our [Cash Management Diploma](#) and is part of the [Cash Management Educational Career Path](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Cash Management Services			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Deposit Accounts & Services		✓		
<input type="checkbox"/> Introduction to Analyzing Financial Statements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Quality Service		✓		✓
<input type="checkbox"/> Responding to an RFP (Request for Proposal)			✓	
<input type="checkbox"/> Supporting PCI Essentials for Business Customers			✓	
<input type="checkbox"/> Understanding Your Small Business Customer			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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As a Commercial Loan Assistant, the role requires learning all the ins and outs of this part of the lending industry. It includes assisting Commercial Loan Processors, Underwriters, and Officers in gathering information and documents. This career path provides the power to effectively help the community and many small businesses. Working with clients to collect all of the needed information to process the loan, this role requires specialized training that supports the commercial lending world, government regulations and customer service.

This certificate is the first step in the [Commercial Loan Assistant Career Path](#). The next step leads to the [Advanced Commercial Loan Assistant Certificate](#) and finally, the [Commercial Loan Assistant Diploma](#). Links provide detailed course descriptions for greater detail.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting Basics			✓	
___ BSA/AML: Beneficial Ownership and Customer Due Diligence			✓	
___ Business Telephone Skills			✓	
___ Commercial Loan Documentation			✓	
___ Commercial Loan Structuring			✓	
___ Excel Basics			✓	
___ Flood Insurance			✓	
___ Fundamentals of Small Business Banking			✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Listening with Intent			✓	
___ Principles of Banking		✓		✓
___ Understanding Your Small Business Customer			✓	
___ Written Communication or Professional Writing Certificate		✓	✓	✓

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Become a confident and skilled commercial loan portfolio manager with this comprehensive certificate program.

This certificate equips you with the knowledge and tools needed to effectively manage a portfolio of commercial loans. Through a series of engaging courses, you'll gain a strong foundation in financial analysis, credit risk assessment, commercial lending practices, and regulatory compliance. Just starting in this role? Check out the [Commercial Loan Assistant Certificate](#) and the [Commercial Loan Assistant Diploma](#) for other great foundational support in this career.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, <u>Financial</u> or General	✓	✓		
___ Analyzing Business Financial Statements & Tax Returns			✓	
___ Analyzing Personal Financial Statements & Tax Returns			✓	
___ Commercial Lending	✓	✓		
___ Commercial Risk Areas			✓	
___ Law for Small Businesses			✓	
___ Listening with Intent			✓	
___ Managing Your Time at Work			✓	
___ Money and Banking	✓	✓		
___ Principles of Banking		✓		✓
___ Safeguarding Customer Information and Secure Areas			✓	
___ Understanding Business Borrowers			✓	

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Because organizations must innovate to stay alive in today's highly competitive marketplace, organizations need employees who can channel their creativity and innovation toward organizational challenges and goals. This certificate program will first help you become re-acquainted with your own stores of creativity and innovation. Next, you are given a set of tools that allow you to leverage your creativity to identify and solve organizational problems. One activity asks you how you might look at a problem from a different angle to produce a more creative result; others walk you through the process of using analogies or replacement techniques to invent creative solutions to problems.

Each 3 to 5-hour, self-paced course offers an assortment of interactive exercises, videos, selected readings, case studies, and self-assessments that will engage you and help you apply your newly discovered creativity in the workplace.

Upon successful completion of all courses in this certificate program, you can download and print a Certificate of Completion.

Required Courses*:

- [Creativity in Teams and Organizations](#)
- [Innovation in Teams and Organizations](#)
- [Introduction to Critical Thinking](#)
- [Personal Creativity](#)

*The [Creativity and Innovation Certificate](#) program is available as a self-paced online bundled program.

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The [ABA Customer Service Representative Certificate](#) addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services and resolve customer problems with knowledge of pertinent bank policies and procedures. In addition to courses that address sales and customer service, the curriculum also emphasizes business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well.

Required Courses*:

- [Banking Basics Suite](#)
- [Communication Basics Suite](#)
- [Effective Referrals Suite](#)
- [Ethical Issues for Bankers](#)
- [Online Communication Suite](#)
- [Overcoming Objections](#)
- [Relationship Sales Suite](#)
- [Understanding Consumer Bank Products](#)
- [Understanding Business Bank Products Suite](#)
- [Verbal Communication Suite](#)
- [Why Quality Service Matters](#)
- [Working Effectively with Co-Workers](#)
- [Written Communication Suite](#)

*The [Customer Service Representative Certificate](#) is available as a self-paced online bundled program.

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When it comes to fraud, crime does pay. Unscrupulous and fraudulent practices cost financial institutions billions of dollars each year. In fact, the Association of Certified Fraud Examiners reports that fraud and abuse cost typical US organizations 7% of their revenues. This amounts to \$994 billion dollars annually.

Employees in operations have access to a greater amount of information than a front-line employee. That access can provide stronger insights into potential fraud and detection.

What Is Bank Fraud?

According to Wikipedia, bank fraud “is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution”.

Fraud comes in many shapes, including stealing checks, forgery, check fraud, identity theft, bank impersonation (posing as a financial institution in order to lure people into depositing funds), taking out fraudulent loans (taking out a loan, knowing that he or she will immediately file bankruptcy), and now, with the growth of the Internet, hacking.

Are Banks Required to Offer Fraud Protection?

Bank account fraud protection is addressed under Federal Reserve Regulation E, which requires banks and credit unions to provide reimbursement for certain fraud losses occurring through unauthorized electronic transfers. That said, the best way to prevent bank fraud is check fraud training for your tellers and support staff.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> BSA for Operations			✓	
<input type="checkbox"/> Fighting Fraud: Top Scams Targeting our Nations Seniors			✓	
<input type="checkbox"/> Frauds, Scams and Cons			✓	

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This curriculum introduces bank personnel to the role of deposit operations and the supporting function it provides within an organization. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the [Deposit Operations Diploma](#) and the [General Banking Diploma](#) and/or [Bank Operations Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> BSA for Operations			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Payments and Settlements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Safeguarding Customer Information and Secure Areas			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Improving your life is important because it can lead to a happier, healthier, and more successful you. When you make an effort to improve yourself, you are investing in your future. You are setting yourself up for a better life by learning new skills, developing new habits, and making positive changes.

There are many different ways to improve your life. You can start by setting goals for yourself. What do you want to achieve in life? Once you know what you want, you can start making a plan to get there.

Improving your life is not always easy, but it is definitely worth it. When you make an effort to improve yourself, you are taking control of your life. You are choosing to create a better future for yourself. So don't wait any longer, start improving your life today!

Here are some specific benefits of self-improvement:

- Increased happiness and well-being
- Improved relationships
- Increased productivity and success
- Reduced stress and anxiety
- Improved physical and mental health
- Increased self-confidence and self-esteem
- A more fulfilling and meaningful life

Improving your life is a journey, not a destination. Fold together two special bundles for your Essentials in Success Certificate and save even money in the process.

This Self-Paced certificate includes:

Boost Your Confidence Bundle

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

Skills for Your Best Tomorrow Bundle

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

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Combine the power of two cost-saving self-paced bundles
to earn the skills needed to succeed in today's business world – no matter your role.

Career Planning Bundle

Decades ago, research conducted by Harvard University, the Carnegie Foundation and Stanford Research Centers have all concluded that 85% of job success comes from having well-developed soft and just 15% are knowledge-based skills. What's changed, however, is the speed at which those soft skills need to be learned. Their importance in today's workplace is evident and, with the lubricants industry's current skill shortage, these types of personal traits are even more sought after.

According to the latest World Economic Forum Future of Jobs report, 97 million new roles are likely to be created by 2025. Displaced workers will need to be reskilled and upskilled to take them on. To plug skills gaps, on average, companies estimate that around 40% of workers will need reskilling of six months or less while 94% of business leaders surveyed said they expect employees to pick up new skills on the job, up from 65% in 2018.

Soft skills have moved away from traditional knowledge and rely on the expression of personal and professional experiences which can bring on new perspectives. They are an essential element of change management. Better communication, better understanding and better diversity can lead to better questions that bring better answers. The courses in this bundle may be taken individually or leverage the cost-savings and learn critical skills to remain relevant in the modern world.

Required Courses:

- ___ [Critical Thinking Skills](#)
- ___ [Handling Workplace Conflict](#)
- ___ [How to Make Yourself a Valued Professional](#)
- ___ [The Art of Influencing Others](#)
- ___ [Working Effectively with Co-Workers](#)

Unlocking Your Potential as a Professional Bundle

Do you want to unlock your career potential and maximize your success? It can be challenging in today's highly competitive job market, but the good news is that it is possible. With the right tools and resources, you can open up a world of opportunities for yourself – whether you're looking to switch careers or take the next step in your current one.

The following cost-savings bundle has been created to support your career potential and maximize success – setting goals, networking strategically, honing key skill sets, staying organized, and more. By following the tips in these courses closely and taking action when necessary, you will be well on your way toward unlocking new doors of opportunity for yourself!

Required Courses:

- ___ [Balancing Priorities](#)
- ___ [Developing Positive Work Relationships](#)
- ___ [Emotional Intelligence](#)
- ___ [Staying Focused: Managing Change and Uncertainty in the Workplace](#)
- ___ [Your Role as a Professional Banker](#)

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Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank's brand. Gain insight into managing marketing activities from brand management to PR to digital marketing and learn the key regulatory guidelines for bank marketing.

By completing the ABA Foundational Certificate in Bank Marketing curriculum, you'll strengthen your knowledge of marketing's role in a financial institution and within the banking industry as a whole.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Marketing in Banking	✓	✓		
<input type="checkbox"/> Marketing in a Digital World			✓	
<input type="checkbox"/> Marketing Management	✓	✓		
<input type="checkbox"/> Marketing Planning	✓	✓		
<input type="checkbox"/> UDAAP for Marketers			✓	

*The [Foundational Bank Marketing Certificate](#) is available as a bundled program.

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This certificate program prepares those aspiring for a successful career in a financial institution with in-demand skills. The targeted courses provide 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](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Frontline Fundamentals		✓	✓	
<input type="checkbox"/> Your Role as a Professional Banker			✓	✓

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

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Frauds, scams and cons come in many forms; uninvited contact is received by email, letter, and telephone or in person making false promises to con victims out of money. There are many of these sorts of scams that change based on current situations, such as COVID. However, there are underlying principles that can be applied to protect consumers and organizations from financial losses. In the end, our neighbors and community organizations are negatively impacted financially, reputation-wise, emotionally and physically. These courses cover a wide range of fraud topics normally covered in multiple training programs.

The course format has been adjusted to allow for case studies of current, ever-changing frauds in your area and how the knowledge of frauds, scams and cons directly impacts your work as a professional and as a consumer.

This certificate focuses on how consumers and employees of financial institutions can detect and protect fraud from impacting their communities and vulnerable adults.

Select from the following formats [\(click blue checkmarks\)](#) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Frauds, Scams, and Cons			✓	
___ Fighting Fraud: Top Scams Targeting Our Nations Seniors (in partnership with the United States Senate Committee on Aging)			✓	



Are you seeking a fast track to additional business skills and credentials? Whether you're looking to further your career or pursue new job opportunities, CFTEA's online business certificates allow you to dive deeper into the subjects you're most passionate about.

Getting started in business? Learn the foundational keys to success when managing multiple duties in a smaller organization. The material within this certificate provides a general business foundation in partnership with M.I.T. and Harvard educators with a cost effective approach.

Required Courses*: (Special Bundle Pricing)

- [Accounting Fundamentals for Small Businesses](#)
- [Budgeting and Financial Analysis for Small Businesses](#)
- [Communicating Collaboratively](#)
- [Law for Small Businesses](#)
- [Meeting Minutes that Matter](#) (not a MindEdge course)
- [Networking for Success](#)
- [Security Awareness](#)
- [Speak with Confidence](#)

*The [General Business Certificate](#) is available as a bundled program.

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What is leadership and why is it important? How does a leader encourage change without triggering fearful resistance? What are the key elements to leading an effective team? What is the role of charisma in leadership? How can a leader achieve work-life balance? This suite of courses addresses all of these questions and many more.

Based on D. Quinn Mills' book, *Leadership: How to Lead, How to Live*, a text used at Harvard Business School, the courses in this suite offer advice on leadership that can help you stand out as a leader among your peers. Video segments introduce Dr. Mills and other leaders who discuss such issues as how leaders become leaders, leadership ethics, and the differences between leaders, managers, and administrators.

Each 3 to 5-hour, self-paced course offers an assortment of interactive exercises, videos, selected readings, case studies, and self-assessments that will engage you and help you consider how your own attitudes toward leadership might promote or impede your leadership success.

Required courses*:

- ___ [Body Language for Leaders](#)
- ___ [Introduction to Leadership](#)
- ___ [Leaders and Work-Life Balance](#)
- ___ [Leading and Managing Change](#)
- ___ [Leading Teams](#)

*The Introduction to Leadership Certificate is available as an a self-paced bundled program.

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This online course teaches essential leadership skills to help learners stand out as leaders among their peers. The coursework discusses the theories of leadership and offers real-world practical explanations and definitions. Throughout five segments, learners will explore questions such as: What is leadership, and why is it important? How does a leader encourage change without triggering fearful resistance? What are the key elements to leading an effective team? What is the role of charisma in leadership? How can a leader achieve work-life balance? The self-paced course offers an assortment of interactive exercises, videos, case studies, and self-assessments that engage students and provide opportunities to practice leadership skills.

Topics covered in the course:

- ___ [Introduction to Leadership](#)
- ___ [Body Language for Leaders](#)
- ___ [Leading Teams](#)
- ___ [Leading and Managing Change](#)
- ___ [Leaders and Work-Life Balance](#)

[Download the complete syllabus with learning outcomes here.](#)

This course has been evaluated by The American Council on Education's College Credit Recommendation Service (ACE CREDIT®) with a recommendation of 3 credits, lower division, in leadership.

Successful completion for the ACE CREDIT® designation is based on student performance on a final cumulative exam. The final exam is composed of 40 multiple-choice questions. Students will have 1.5 hours to complete the exam. The exam is proctored. For more information, please see the syllabus.

If students do not earn a passing score of 70% on their first attempt, they will have the opportunity to take the exam 1 additional time (2 total attempts). Students must wait 24 hours between exam retakes. A passing score of 70% or above is required to request college credit for this certificate.

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Nearly half of all working adults are women, and women now make up the majority of students pursuing undergraduate and graduate degrees. Despite these indications that they have the skills and education to be leaders in the workforce, women are still underrepresented in many areas, and the persistent wage gap demonstrates that their work is often undervalued. This certificate explores both the social and psychological mechanisms that create challenges that professional women often face. Alongside commentary from women leaders, the material also provides concrete and data-driven recommendations for advancing in your career. The courses in the certificate introduce key concepts and practices that all successful business people should be familiar with, thereby serving as a general introduction to topics like leadership, management, communication, work-life balance, networking, negotiation, and body language.

Required courses*:

- ___ [Body Language for Women in Business](#)
- ___ [Communication for Women in Business](#)
- ___ [Current Issues Facing Women in Business](#)
- ___ [Leadership and Management for Women in Business](#)
- ___ [Negotiation for Women in Business](#)
- ___ [Networking and Mentorship for Women in Business](#)
- ___ [Work-Life Balance for Women in Business](#)

*The [Leadership for Women in Business Certificate](#) is available as a bundled program.

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This online course explores the various challenges that evidence suggests women in business are likely to face—challenges that are different (in kind or in scale) than those faced by men in business. Throughout seven segments, learners will explore key concepts and practices that all successful business people should be familiar with, such as leadership, management, communication, work-life balance, networking, negotiation, and body language. The material also provides concrete and data-driven recommendations for women looking to advance their careers, by naming some of the systematic obstacles they might face, such as explicit discrimination, implicit bias, glass ceilings, and assumptions about familial responsibilities. Alongside commentary from women leaders, students will learn strategies for addressing these challenges. The self-paced course offers an assortment of interactive exercises, videos, case studies, and self-assessments that engage students and provide opportunities to practice essential business skills.

Topics covered in the course:

- [Body Language for Women in Business](#)
- [Communication for Women in Business](#)
- [Current Issues Facing Women in Business](#)
- [Leadership and Management for Women in Business](#)
- [Negotiation for Women in Business](#)
- [Networking and Mentorship for Women in Business](#)
- [Work-Life Balance for Women in Business](#)

[Download the complete syllabus with learning outcomes here.](#)

This course has been evaluated by The American Council on Education's College Credit Recommendation Service (ACE CREDIT®) with a recommendation of 3 credits, lower division, in women in leadership.

Successful completion for the ACE CREDIT® designation is based on student performance on a final cumulative exam. The final exam is composed of 50 multiple-choice questions. Students will have 1.5 hours to complete the exam. The exam is proctored. For more information, please see the syllabus.

If students do not earn a passing score of 70% on their first attempt, they will have the opportunity to take the exam 2 additional times (3 total attempts). Students must wait 24 hours between exam retakes. A passing score of 70% or above is required to request college credit for this certificate.

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Through self-paced courses, solidify a foundational understanding of general lending compliance, and gain the ability to identify and respond within these core regulations.

What You'll Learn

- Understand key lending regulations
- Identify and respond to lending compliance requirements
- Apply knowledge of regulations and laws within general lending compliance

Required courses*:

- ___ [Credit Card Regulations for Compliance Professionals](#)
- ___ [Equal Credit Opportunity Act \(ECOA\) Reg B for Compliance Professionals](#)
- ___ [Fair Credit Reporting Act \(FCRA\) for Compliance Professionals](#)
- ___ [Loans to Insiders \(Reg O\) for Compliance Professionals](#)
- ___ [Military Lending Act for Compliance Professionals](#)
- ___ [Reg Z Foundations and Closed-End Non-Mortgage Credit for Compliance Professionals](#)
- ___ [Reg Z Open-End Credit for Compliance Professionals](#)
- ___ [Servicemembers Civil Relief Act \(SCRA\) for Compliance Professionals](#)

*The [Lending Compliance Certificate](#) is available as a self-paced bundled program.

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A successful collection effort should include an ongoing strategy for collections, a systematic daily monitoring of individual accounts and a daily review and analysis of delinquency reporting. This certificate is part of an overall collections career path to provide key instruction, regulations and connections to the lending industry. Each course link provides a detailed course description.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Fair Debt Collections Practice Act			✓	
<input type="checkbox"/> Fundamentals of Consumer Lending			✓	
<input type="checkbox"/> Fundamentals of Mortgage Lending			✓	
<input type="checkbox"/> Loan Collectors Training		✓		
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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This curriculum introduces bank personnel to the role of loan servicing and the supporting functions it provides to customers and within an organization. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the Loan Servicing Diploma and the General Banking Diploma and/or Bank Operations Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Servicing: Overview			✓	
<input type="checkbox"/> Mortgage Servicing: Escrow Accounts			✓	
<input type="checkbox"/> Mortgage Servicing: Error Resolution			✓	
<input type="checkbox"/> Mortgage Servicing: Loan Origination and Servicing Transfers			✓	
<input type="checkbox"/> Mortgage Servicing: Loss Mitigation			✓	
<input type="checkbox"/> Mortgage Servicing: Payment Crediting and Periodic Statements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Managers face new challenges in today's business world. The Certified Modern Manager covers new material from Harvard and M.I.T. educators that allow managers to provide a measurement of their knowledge and skill to enhance their career development as a step beyond the Certified Modern Supervisor. For additional information for new managers, see [The Effective Manager's Toolbox](#). SHRM accredited.

Required Courses*:

- [A Manager's Guide to Superior Customer Service](#)
- [A Manager's Guide to Time Management](#)
- [Body Language for Leaders](#)
- [Business Ethics in the 21st Century](#)
- [Emotional Intelligence for Managers](#)
- [Introduction to Negotiations](#)
- [Leading and Managing Change](#)
- [Managing a Modern Organization](#)
- [Security Awareness](#)
- [Certification Exam](#)

Award Application and Career Pathing

This course applies to the following awards:

- [Advanced Financial Services Diploma](#)
- [Bank Operations Diploma](#)
- [General Banking Diploma](#)
- [Supervision Diploma](#)

*The courses of the [Modern Manager Certificate](#) program are available individually, but the exam is only included in the Self-Paced bundle.

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Today's Supervisor program has been updated with new, relevant materials that speak to the needs of new supervisors in the current and future business world. The modules have been organized to better complement and build on each section during this interactive program. The final assessment is provided online and the grade is available upon completion.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Behavioral Interviewing			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Coaching for Development			✓	
<input type="checkbox"/> Learning to Manage			✓	
<input type="checkbox"/> Staying Focused: Handling Change and Uncertainty in The Workplace			✓	
<input type="checkbox"/> Toughest Supervisor Challenges			✓	
<input type="checkbox"/> Ongoing Performance Development			✓	
<input type="checkbox"/> Delegating for Growth			✓	
Additional Modules coming in 2025				
<input type="checkbox"/> Creating Psychological Safety at Work				
<input type="checkbox"/> Meaningful Recognition for Today's Workforce				

Modern Supervisor Certificate is available as a Self-Paced Online Bundle.



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Every team has one: that go-to person who unblocks their colleagues and gets things done. They know where every particular file lives and what to do without looking up some details in the employee handbook.

These people are key employees with the added benefits of increased job security and respect. You've met them, benefited from their knowledge, and now, you want to be them. How do you do that?

Being someone the go-to, key personal within an organization is about more than just doing a good job. This certificate dives deeper into specific ways you can contribute and thrive as part of the modern workforce.

Modern Workforce Mindset Bundle

What's the secret to long-term happiness at work? While things like friendly teammates, fun perks, and end-of-year bonuses bring joy from time to time, psychologists say the key to long-term happiness is all in your head.

It's your mindset, that is. And having a growth mindset can have a profound impact on your happiness and success in all aspects of life, work included.

The concept extends to teams and organizations too. Those that foster a growth mindset environment see greater innovation and a stronger sense of trust, ownership, and commitment across the team.

So what is a growth mindset and how can you unlock it? The topics within this bundle support looking at things in a new way and challenging you to be your best version in the modern world.

Required Courses:

- [Contributing to a Respectful Workplace](#)
- [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 Professional Banker](#)

Modern Workforce Skills Bundle

There are tasks and then there are skills needed to enter and remain viable in the workforce. This cost-saving bundle has been developed to address in-demand skills required to stand out and excel among peers.

Required Courses:

- [Creative Problem Solving](#)
- [Emotional Intelligence](#)
- [Quality Service](#)
- [Solid Business Writing](#)

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People, processes and technology. These are the three major drivers of business achievement. The best leaders inherently understand that great companies start with great people. This curriculum provides the support in a human resource professionals and managers to understand the complexity of employee and group characteristics that impact the organizational culture. This course builds on the strength of courses such as Human Relations and Human Resource Management.

Required Courses:

- [Employee Engagement](#)
- [Leading Others Through Change](#)
- [Motivating Employees To Be Their Best](#)
- [Onboarding](#)
- [Organizational Trust](#)
- [Transformational Leadership](#)

*The [Organizational Behavior Certificate](#) is available as a bundled program.

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Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships.

By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships.

Required Courses*:

- [Banking Basics Suite or Banking Today](#)
- [Communication Basics Suite](#)
- [Effective Referrals Suite](#)
- [Ethical Issues for Bankers](#)
- [Fundamentals of Consumer Lending or Fundamentals of Consumer Lending CFTEA](#)
- [Fundamentals of Small Business Banking or Fundamentals of Small Business Banking CFTEA](#)
- [Introduction to Analyzing Financial Statements](#)
- [Making the Client Call Suite](#)
- [Managing Time at Work](#)
- [Online Communication Suite](#)
- [Overcoming Objections](#)
- [Relationship Sales Suite](#)
- [Sales Planning Suite](#)
- [Understanding Business Bank Products or](#)
[Understanding Banking Products \(Covers both Consumer and Business\)](#)
- [Understanding Consumer Bank Products or](#)
[Understanding Banking Products \(Covers both Consumer and Business\)](#)
- [Verbal Communication Suite](#)
- [Written Communication Suite](#)

* The [Personal Banker Certificate](#) is available as a self-paced online bundled program.

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This course bundle, curated by CFTEA, teaches the following skills: confidence and clarity of speaking in a business setting, engaging collaboration, enhanced listening skills for understanding, and presentations to a group or manager that gain buy-in. It focuses on real-world examples that allow professionals to move from ineffective to effective verbal communication. The result is speech that stands out and advances a professional standing in the workplace. Learners who complete this bundle will have learned skills that will help them strengthen and improve their speaking ability as well as set them up for professional success and credibility in an ever-changing business environment.

Course bundle includes the following courses*:

- ___ [Communicating Collaboratively](#)
- ___ [Effective Presentations](#)
- ___ [Effective Public Speaking](#)
- ___ [Speak with Confidence](#)
- ___ [The Business of Listening](#)

* The [Professional Speaking Certificate](#) is available as a self-paced online bundled program.

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Combine the power of two cost-savings bundles to earn the skills needed to succeed in a team leader or supervisor role.

Growing as a Team Leader/Supervisor Bundle

Aside from the organizational functions team leaders and supervisors perform, such as delegating work and overseeing their teams, they also have a direct impact on:

- **Employee engagement.** According to Gallup, the quality of a team leader or supervisor accounts for 70% of the variance in team engagement. So even a small improvement in your skills can have a significant effect on your team's engagement levels.
- **Job satisfaction.** McKinsey has identified that relationships with team leaders and supervisors are the main factor in employee job satisfaction. In this role, you can greatly impact your employee's workplace experience.
- **Employee retention.** It's often said that people leave managers, not companies. Given that both poor employee engagement and poor job satisfaction are factors in high employee turnover, it's easy to see the connection. This was confirmed in a survey conducted by GoodHire, in which 82% of workers said they would consider leaving because of poor team management.

These statistics prove that being a good team leader or supervisor makes an impactful difference in the workplace. But how can you improve as a manager? And how can you avoid common mistakes?

Required Courses:

- ___ [Handling Workplace Conflict](#)
- ___ [Mental Models: Making Reality-Based Decisions](#)
- ___ [Navigating Difficult Conversations](#)
- ___ [The Business of Listening](#)
- ___ [Managing Your Time at Work](#)

Succeeding as a Team Leader/Supervisor Bundle

A great team leader can be the difference between a high-performing team and an ineffective one.

Imagine a team where the leader encourages each person to do their best work, helps them develop professionally, provides clarity amid changing priorities, and trusts them to fulfill job responsibilities.

Now imagine a team where the leader belittles people, micromanages their work, withholds information, and pits them against each other.

Which do you think is more likely to be a high-performing team?

A team leader's ability to motivate, inspire, guide, and coach their teams can impact everything from employee engagement and development to retention and productivity. What's more, research shows that a team leader has the most direct and significant impact on the experience of the people on the team. That means having the right skills and behaviors in leadership roles can determine how quickly team members develop new skills, whether they feel included and supported, and how creative or innovative the team's solutions are.

Investing in leadership development can help teams—and organizations—really shine.

Required Courses:

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

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This course bundle, curated by CFTEA, teaches the following skills: effective business writing, grammar mastery, and how to enhance business emails and writing. It focuses on real-world examples that allow professionals to move from ineffective to effective writing. The result is written communication that stands out and advances a professional standing in the workplace. Learners who complete this bundle will have learned skills that will help them strengthen and improve their written communication as well as set them up for professional success and credibility in an ever-changing business environment.

Course bundle includes the following courses*:

___ [Effective Business Writing](#)

___ [Troubleshooting Your Writing](#)

___ [Writing Better Emails](#)

___ [Master Grammar Basics](#)

___ [Advanced Grammar](#)

* The [Professional Writing Certificate](#) is available as a self-paced online bundled program.

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This curriculum introduces bank personnel to the role of mortgage loan processing and the supporting functions it provides to customers and within an organization from loan application to closing. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the Residential Loan Processing Diploma and the General Banking Diploma and/or Bank Operations Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Appraisal Procedures			✓	
___ Balancing Priorities			✓	
___ Basics of Mortgage Processing			✓	
___ Business Telephone Skills			✓	
___ Contributing to a Respectful Workplace			✓	
___ Excel Basics			✓	
___ Flood Insurance			✓	
___ Principles of Banking		✓		✓
___ Processing and Underwriting Credit			✓	
___ Processing Income and Assets			✓	
___ Residential Mortgage Lending		✓		
___ Safeguarding Customer Information and Nonpublic Areas			✓	
___ Written Communication or Professional Writing Certificate		✓	✓	✓

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Loan underwriters determine the creditworthiness of loan applicants using their knowledge of banking principles and the science of statistical analysis. This certificate was crafted in partnership with real-world underwriters to provide the skills and knowledge necessary to success in an underwriting career. This certificate is the first step in a residential underwriting career path leading to the Residential Loan Underwriting Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Excel Basics			✓	
<input type="checkbox"/> Flood Insurance			✓	
<input type="checkbox"/> Home Equity (Open End Credit)			✓	
<input type="checkbox"/> Personal Tax Return Analysis			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Processing and Underwriting Credit			✓	
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Written Communication <u>or</u> Professional Writing Certificate		✓	✓	✓

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When it comes to fraud, crime does pay. Unscrupulous and fraudulent practices cost financial institutions billions of dollars each year. In fact, the Association of Certified Fraud Examiners reports that fraud and abuse cost typical US organizations 7% of revenues. This amounts to \$994 billion dollars annually.

Employees in operations have access to a greater amount of information than a front-line employee. That access can provide stronger insights into potential fraud and detection.

What Is Bank Fraud?

According to Wikipedia, bank fraud “is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution”.

Fraud comes in many shapes, including stealing checks, forgery, check fraud, identity theft, bank impersonation (posing as a financial institution in order to lure people into depositing funds), taking out fraudulent loans (taking out a loan, knowing that he or she will immediately file bankruptcy), and now, with the growth of the Internet, hacking.

Are Banks Required To Offer Fraud Protection?

Bank account fraud protection is addressed under Federal Reserve Regulation E, which requires banks and credit unions to provide reimbursement for certain fraud losses occurring through unauthorized electronic transfers. That said, the best way to prevent bank fraud is check fraud training for your tellers and support staff.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Determining Your Role in Fraud Prevention			✓	
___ Mortgage Fraud and Ethical Behavior			✓	
___ Mortgage Fraud Detection, Reporting and Prevention			✓	
___ Safeguarding Customer Information and Nonpublic Areas			✓	

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A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

Required Courses*:

- [Banking Basics Suite or Principles of Banking](#)
- [Appraisal Procedures](#)
- [Basics of Mortgage Processing](#)
- [Completing the HUD-1 \(optional\)](#)
- [Determining Your Role in Fraud Prevention](#)
- [Discovering FHA Programs](#)
- [Effective Referrals Suite](#)
- [Essentials of Mortgage Lending](#)
- [Ethical Issues for Bankers](#)
- [Explaining Loan Modifications](#)
- [Mitigating Potential Fraud in Your Organization](#)
- [Mortgage Customer Counseling and Prequalification](#)
- [Personal Tax Return Analysis](#)
- [Preparing the Closing Disclosure](#)
- [Preparing the Loan Estimate](#)
- [Processing and Underwriting Credit](#)
- [Processing Income and Assets](#)
- [Reviewing the Appraisal Report](#)

* The [Residential Mortgage Lender Certificate](#) is available as a self-paced online bundled program.

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This certificate has been designed as a flexible option to introduce a comprehensive review of the banking industry and mortgage lending principles and practices.

The following areas are explored to provide a powerful foundation in a career that involves mortgage lending: Federal mortgage-related laws, General information about mortgage programs and products, Mortgage loan origination activities, Ethics expected of mortgage professionals, and content related to MLO license laws and regulations.

The principles and practices covered in the certificate are a foundation that will help prepare you to become a capable and qualified mortgage professional. It will enable you to stay current with the changes in federal laws, products, guidelines, and procedures in the mortgage industry.

Select from the following formats [\(click blue checkmarks\)](#) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		

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Develop the key skills for building trusted relationships with business customers. Discover tactics to better engage customers by understanding their needs and being able to offer appropriate solutions. Develop a broad knowledge of small business-specific products. Learn how to cultivate strong customer relationships. Master best practices for executing sales calls, handling objections, and delivering on-going service. Gain insight into ways to grow your book of business.

By completing the ABA Small Business Banker Certificate curriculum, you'll strengthen your knowledge of relationship-centric sales approaches.

Required Courses*:

- ___ [Fundamentals of Small Business Banking Suite](#)
- ___ [Growing Small Business Relationship Suite](#)
- ___ [Introduction to Analyzing Financial Statements](#)
- ___ [Personal Tax Return Analysis](#)
- ___ [Relationship Sales for Small Business Clients Suite](#)
- ___ [Sales Planning Suite](#)
- ___ [Small Business Borrowing](#)
- ___ [Small Business Products Suite](#)

* The [Small Business Banker Certificate](#) is available as a self-paced online bundled program.

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Develop skills critical for becoming a well-rounded leader – whether with or without direct reports. Build communication skills for a variety of situations including collaboration, coaching, motivation, recognition, and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate, and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders. By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees.

Required Courses*:

- [Banking Basics Suite](#)
- [Building Collaborative Teams](#)
- [Communication Basics Suite](#)
- [Employment Law](#)
- [Empowerment](#)
- [Ethical Issues for Bankers](#)
- [Leveraging the Benefits of a Diverse Workforce](#)
- [Management Essentials Suite](#)
- [Managing Change](#)
- [Online Communication Suite](#)
- [Presentation Skills Suite](#)
- [Verbal Communication Suite](#)
- [Why Quality Customer Service Matters](#)
- [Written Communication Suite](#)

* The [Supervisor/Team Leader Certificate](#) is available as a self-paced online bundled program.

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Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and sales and service skills. Discover ways to build relationships and create referrals to other lines of business.

By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers.

Required Courses*:

- ___ [Banking Basics Suite](#)
- ___ [Communication Basics Suite](#)
- ___ [Dealing Effectively with Co-Workers](#)
- ___ [Effective Meetings](#)
- ___ [Ethical Issues for Bankers](#)
- ___ [Managing Change](#)
- ___ [Online Communication Suite](#)
- ___ [Overcoming Objections Suite](#)
- ___ [Presentation Skills Suite](#)
- ___ [Relationship Sales Suite](#)
- ___ [Verbal Communication Suite](#)
- ___ [Why Quality Customer Service Matters Suite](#)
- ___ [Written Communication Suite](#)

* The Universal Banker Certificate is available as a self-paced online bundled program.

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Didn't see the certificate you were looking for?

Many certificates don't need a worksheet as all the required course work is included in one registration.

Here is the list of certificates that do not need a worksheet:

- [AGILE Project Management Certificate](#)
- [AGILE Project Management Certificate \(ACE CREDIT\)](#)
- [Asset Management \(ABA\) Certificate](#)
- [Branch Manager Bootcamp Certificate](#)
- [BSA and AML Compliance \(ABA\) Certificate](#)
- [Commercial Lending Underwriting Certificate](#)
- [Commercial Real Estate Lending Decision Process \(ABA\) Certificate](#)
- [Compliance Essentials \(ABA\) Certificate](#)
- [Conflict Management Certificate \(ACE CREDIT\)](#)
- [Consumer Lending Certificate](#)
- [Core Concepts and Ethics for Fiduciary Advisors \(ABA\) Certificate](#)
- [Cybersecurity Certificate](#)
- [Data Analytics Certificate](#)
- [Deposit Compliance \(ABA\) Certificate](#)
- [Digital Banker Certificate \(ABA\)](#)
- [Digital Marketing Certificate](#)
- [Digital Marketing Certificate \(ACE CREDIT\)](#)
- [Diversity and Inclusion in HR Management Certificate Bundle](#)
- [Emergency Management Certificate](#)
- [Entrepreneurship Certificate](#)
- [Entrepreneurship Certificate \(ACE CREDIT\)](#)
- [Finance Essentials for Managers Certificate](#)
- [Financial and Credit Risk Management \(ABA\) Certificate](#)
- [Fiduciary Relationship Management \(ABA\) Certificate](#)
- [Fiduciary Risk and Compliance \(ABA\) Certificate](#)
- [Fraud Prevention \(ABA\) Certificate – for BSA Department](#)
- [Human Resource Management Certificate](#)
- [Human Resource Management Certificate \(ACE CREDIT\)](#)
- [Integrated Wealth Planning and Advice \(ABA\) Certificate](#)
- [Introduction to Business Analysis Certificate](#)
- [ITIL 4 Foundation Certificate](#)
- [Management Skills \(ACE CREDIT\) Certificate](#)
- [Mortgage Lending Compliance \(ABA\) Certificate](#)
- [Non-Profit Management Certificate](#)
- [Non-Profit Communication Certificate](#)
- [Online Learning Certificate](#)
- [Operational Risk Management \(ABA\) Certificate](#)
- [Project Management Certificate \(ACE CREDIT\)](#)
- [Project Management for Teams](#)
- [Project Management Team Leadership](#)
- [Risk Management Frameworks \(ABA\) Certificate](#)
- [Sales Essentials Certificate](#)
- [Small Business Lending and Selling Skills Certificate](#)
- [Small Business Management Certificate](#)
- [Small Business Management Certificate \(ACE CREDIT\)](#)
- [Trust Administration \(ABA\) Certificate](#)
- [Wharton Emerging Leaders: Advanced Leadership Certificate \(ABA\)](#)

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Center for Financial Training
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CFTEA Certifications

CFTEA certifications offer students access to nationally recognized credentials and opportunity in the business world.

Click on any award title to be taken to the CFTEA website page with course listings.
Those awards **highlighted** do not have award worksheets.

- [AEM/CEM Prep Course Emergency Management \(U.S. version\)](#)
- [Agile Certified Practitioner \(PMI-ACP\) Exam Prep](#)
- [Certified Global Business Professional \(CGBP\) Exam Prep](#)
- [Certified Health Savings Professional CHSP](#)
- [Certified IRA Specialist CIS I](#)
- [Certified Modern Banking Representative \(CMBR\)](#)
- [Certified Modern Branch Professional – Level 1 \(CMBP I\) – Front Line Branch/Universal/Personal Banker Level 1](#)
- [Certified Modern Branch Professional – Level 2 \(CMBP II\) – Front Line Branch/Universal/Personal Banker Level 2](#)
- [CompTIA A+](#)
- [CompTIA Cybersecurity Analyst \(CySA+\)](#)
- [CompTIA Network+](#)
- [CompTIA Security+](#)
- [ITIL 4 Managing Professional \(Contact CFTEA Office\)](#)
- [ITIL 4 Strategic Leader \(Contact CFTEA Office\)](#)
- [LEED Green Associate v4 Exam Prep](#)
- [Modern Classroom Certified Trainer \(MCCT\)](#)
- [Professional in Human Resources \(PHR\) Exam Prep Course](#)



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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As a modern certification in today's business world, the Certified Modern Banking Representative (MBRC) covers updated material that allows those new, entry-level employees to develop in their careers and equip them to take on modern banking challenges with knowledge, confidence, and skill. Gain a solid foundation and launch your banking career.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status:

The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Banking Today		✓		
___ Legal Foundations in Banking (formerly Law & Banking)	✓	✓		✓
___ Quality Service		✓		✓
___ Fighting Fraud: Top Frauds Targeting Our Nations Seniors			✓	
___ Certification Exam with CFTEA replay			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Designed for branch employees seeking a true and rich universal banking model and suited as a career path beyond entry-level through assistant 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 Certified Modern Banking Representative.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status: The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Calming Upset Customers				✓
___ Contributing to a Respectful Workplace			✓	
___ Deposit Accounts and Services		✓		
___ IRA Fundamentals or Understanding Banking Products		✓	✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Principles of Banking	✓	✓		✓
___ Safeguarding Customer Information and Nonpublic Areas			✓	
___ Sales Essentials Certificate			✓	
___ Security Awareness			✓	
___ Certification Level 1 Exam with CFTEA replay			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Designed for branch employees seeking a true and rich universal banking model and suited as a career path beyond entry-level through assistant manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics, including lending. This certification adds to Level 1 by supporting lending insights and knowledge.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status: The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<u>Certified Modern Branch Professional – Level 1</u>				
<u>Fundamentals of Consumer Lending</u>			✓	
<u>Fundamentals of Mortgage Lending</u>			✓	
<u>Fundamentals of Small Business Banking</u>			✓	
<u>Introduction to Analyzing Financial Statements</u>			✓	
<u>The Leadership Experience (Coming 2025)</u>				
<u>Written Communication or Professional Writing Certificate</u>		✓	✓	✓
<u>Certification Exam with CFTEA replay</u>			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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The Modern Classroom Certified Trainer (MCCT) prepares instructors at all levels of experience to deliver courses using the latest technologies and approaches.

Facilitating a course in the modern classroom can be an intimidating prospect for those who have never taught before. Even if you have taught before, facilitating a course that involves the use of technology for delivery can be a complex and daunting task. This course will help you prepare for all aspects of delivering in the modern classroom, including the art of facilitating a learning event, class preparation techniques, course delivery in various modes including asynchronous and virtual delivery, and troubleshooting the technology required in the modern classroom.

Required Courses:

— Modern Classroom Certified Trainer with Exam

Lesson 1: Introducing the Modern Classroom

Topic A: Delivery Modalities

Topic B: Snapshot of Classroom Environments

Lesson 2: Facilitating a Learning Event

Topic A: Initiate a Class

Topic B: Manage Learners

Topic C: Finalize a Class

Lesson 3: Delivering a Modern Training Event

Topic A: Conduct a Modern Class

Topic B: Conduct a Face-to-Face Class

Topic C: Conduct a Remote Synchronous Class

Topic D: Conduct a Mixed Class

Topic E: Conduct an Asynchronous Class

Lesson 4: Preparing for Delivery

Topic A: Prepare Content for Delivery

Topic B: Plan for Event Delivery

Topic C: Set Up the Classroom

Lesson 5: Troubleshooting the Modern Classroom

Topic A: Resolve Common Technical Problems

Topic B: Resolve Virtual Classroom-Specific Issues

Topic C: Prepare for Potential Facility-Related Issues



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

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CFTEA Diplomas

CFTEA diplomas offer college-level programs to support students for a successful career in the business world. Diplomas offer a long-range, educational career goal to build professional stability, confidence, and knowledge.

Diplomas focus primarily on hands-on learning of skills required or desired by potential employers. These programs can take anywhere from one semester to two years to complete.

Some diplomas also serve as embedded diplomas, which means that all the credits you earn are directly applied toward other diploma program options, giving you the option to advance your education and increase your career options and earning potential.

Would your organization like to customize a certificate? [Contact the CFTEA office](#) to discuss options that meet your needs.

- [Accounting](#)
- [Administrative Assistant](#)
- [Adult Educators](#)
- [Advanced Financial Services](#)
- [Assistant Branch Manager](#)
- [Bank Marketing](#)
- [Bank Operations](#)
- [Business and Commercial Lending](#)
- [Call Center/Customer Care](#)
- [Cash Management](#)
- [Commercial Loan Assistant](#)
- [Commercial Portfolio Manager \(NEW\)](#)
- [Consumer Lending](#)
- [Credit Analyst](#)
- [Deposit Operations](#)
- [Financial Lending](#)
- [General Banking](#)
- [Human Resources](#)
- [Loan Collectors](#)
- [Loan Servicing](#)
- [Residential Loan Processing](#)
- [Residential Loan Underwriting](#)
- [Residential Mortgage Lending](#)
- [Supervision](#)
- [Universal Banker](#)

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The business world is full of opportunities, and students who want to harness them should consider their career development in Accounting. This specialized curriculum provides students with skills needed in an advanced accounting role within a financial institution. The courses within this Diploma build on the essentials in the [Accounting Certificate](#) and provide additional advancement toward the [General Banking Diploma](#) and/or the [Bank Operations Diploma](#).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, General or Financial		✓		
<input type="checkbox"/> Analyzing Bank Performance	✓			
<input type="checkbox"/> Call Report Preparation for Beginners–5 Part Series			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Excel: Tips and Tricks			✓	
<input type="checkbox"/> Legal Foundations in Banking		✓		
<input type="checkbox"/> Meetings that Work			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Building on the foundational Administrative Assistant Certificate, this program continues to provide the skills necessary to adapt to the ever-changing technological needs of today's modern business settings. Graduates of the Administrative Assistant diploma program gain proficiency in contemporary technology, office procedures, document processing, communication skills, and other necessary skills to succeed in a modern office setting.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Dealing with Distractions			✓	
<input type="checkbox"/> Essentials of Project Management			✓	
<input type="checkbox"/> Excel: Advanced			✓	
<input type="checkbox"/> Excel: Tips and Tricks			✓	
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Introduction to Data Analysis			✓	
<input type="checkbox"/> Meetings That Work			✓	
<input type="checkbox"/> Staying Focused: Handling Change and Uncertainty			✓	
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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The **Adult Educators Diploma** establishes instructor training and certification requirements for effective and engaging adult learning. Its purpose is to recognize demonstrated competency levels in education and training experience for each instructor, which, in turn, improves the overall professionalism, quality, and effectiveness of internal training programs. The courses within this diploma build on the foundation created in the Online Learning Certificate and Modern Classroom Certified Trainer and expand the skillset to meet the changing demands of modern organizations. This path is ideal for those in learning and development, those tasked with training adults within their organization and subject matter experts that need additional support in effectively delivering content that is appealing and meets real-world requirements.

With a shift to online and remote learning, instructors are tasked to compete with multi-tasking students, hybrid courses and accessibility challenges while maintaining confidence with shifting technology requirements.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Online Learning Certificate			✓	
___ Micro-Learning Focused on Practice and Application Case Study			✓	
___ Modern Classroom Certified Trainer			✓	
___ Engaging Adult Learners			✓	
___ Verbal Communication		✓		
___ Virtual Delivery for Educators			✓	
___ Your Role as a Facilitator			✓	

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This diploma continues the knowledge and expertise derived from earning at least one other diploma through CFTEA. To earn this diploma, you must successfully complete all of the classes listed below, a maximum of half of which may be transferred from an accredited college or university. This curriculum provides students with the specific competencies and in-depth knowledge necessary to establish the educational foundation for a successful financial services career.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements		✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Marketing or Certificate in Digital Marketing		✓	✓	
<input type="checkbox"/> Money and Banking	✓	✓		
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Supervision or Modern Supervisor		✓	✓	
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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As the assistant branch manager, this role assists the bank manager and oversees branch operations in their absence. In addition to working to manage staff and answer questions for customers, duties could include ensuring compliance with banking standards and regulations, overseeing sales of loan products or other financial instruments and services, and covering for the front-line staff or other customer-facing employees in the event of an unexpected absence. Responsibilities may also consist of stepping in to solve problems or complaints that require management-level insight.

This diploma provides the knowledge and exposure to be successful in this role. The **Assistant Branch Manager Diploma** is a great next step for someone that is advancing in this role as they work to enhance their career or build on basic knowledge. This career path begins with the **Assistant Branch Manager Certificate**.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ BSA/AML: Beneficial Ownership and Customer Due Diligence			✓	
___ Contributing to a Respectful Workplace			✓	
___ Excel Basics			✓	
___ Fundamentals of Consumer Lending			✓	
___ Handling Workplace Conflict			✓	
___ Managing a Successful Branch				✓
___ Maintaining Superior Team Performance				✓
___ Navigating Difficult Conversations			✓	
___ Sales Essentials Certificate			✓	
___ Steps to a Powerful Personal Brand				
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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At the core of the Bank Marketing Diploma is in-depth course work on marketing financial services, along with related topics such as event-based selling and successful sales campaigns. Courses on financial and business planning provide essential business skills that experienced bank marketers have identified as critical to the function. Supporting the marketing-specific core are courses in banking fundamentals, economics and business ethics.

The Bank Marketing Diploma is an ideal program for bank marketers who are relatively new to the profession. It also represents an excellent opportunity for bankers outside the marketing area who desire a solid background in marketing to support their current responsibilities (e.g., branch managers).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Artificial Intelligence for Marketing Professionals			✓	
___ Certificate in Digital Marketing			✓	
___ Contributing to a Respectful Workplace			✓	
___ Ethics in the Workplace			✓	
___ FDIC for Marketers			✓	
___ Handling Workplace Conflict			✓	
___ Meetings that Work			✓	
___ Marketing		✓		
___ Principles of Banking		✓		✓
___ Successful Sales Campaigns			✓	
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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Bank operations are the infrastructure of the organization. Individuals who work in operations across the bank are responsible for ensuring that the daily workflow is smooth and efficient. With views toward operations efficiency and customer expectations, bank operations personnel continually review current methods and procedures and often recommend process improvements and innovations. In the course of their duties, operations personnel interact with staff throughout the bank, from data processing to customer contact areas. Supervisors and managers in operations are responsible for seeing that their areas are staffed adequately with well-trained personnel who understand banking processes, process improvement methods and project management.

This curriculum provides a solid grounding in banking fundamentals, which is essential to new or aspiring operations managers or supervisors. Critical knowledge areas such as accounting, legal and regulatory aspects of banking, general bank operations, payment systems, and supervision are central to the program. The diploma is an ideal foundation for bankers new to the operations area.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Money and Banking	✓	✓		
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Supervision or Modern Supervisor Certificate		✓	✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum is designed for small business bankers, new commercial lenders, and those individuals in lending support positions, and management trainees. The courses address broad banking comprehension, financial accounting, commercial lending and credit analysis, product knowledge — both credit and deposit products for small businesses — legal and regulatory issues, and a number of other topics like relationship selling and presentation skills that support the overall business relationship.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, Financial or General	✓	✓		
___ Analyzing Financial Statements	✓	✓		
___ Business Math		✓		
___ Commercial Lending	✓	✓		
___ Legal Foundations in Banking	✓	✓		✓
___ Money and Banking	✓	✓		
___ Principles of Banking	✓	✓		✓
___ Sales Essentials Certificate			✓	
___ Small Business Lending & Selling Skills Certificate			✓	
___ Statistics		✓		
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

The courses in this diploma build on the Call Center / Customer Care Certificate and deepen the skill and motivation to boost customer satisfaction. Empower your career and provide outstanding customer service.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Automated Clearing House			✓	
___ Balancing Priorities			✓	
___ Contributing to a Respectful Workplace			✓	
___ Critical Thinking Skills			✓	
___ Ethics in the Workplace			✓	
___ Exploring P2P and Digital Payments			✓	
___ IRA Fundamentals			✓	
___ Legal Foundations in Banking		✓		✓
___ Principles of Banking		✓		✓
___ Steps to a Powerful Personal Branding			✓	
___ Team Excellence			✓	
___ Verbal Communication		✓		
___ Written Communication		✓		✓

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

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Building on the foundation laid in the [Cash Management Certificate](#), this diploma has been developed to manage advanced topics presented in supporting business customers leveraging the Cash Management area of a financial institution. This diploma is part of the [Educational Career Paths](#) from CFTEA that support employee confidence, knowledge and growth within Cash Management.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Cash Management Services			✓	
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Fundamentals of Small Business Banking			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Introduction to Cybersecurity			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Listening with Intent			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Responding to an RFP (Request for Proposal)			✓	
<input type="checkbox"/> Steps to a Powerful Personal Branch			✓	
<input type="checkbox"/> Wire Transfers			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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As a Commercial Loan Assistant, the role requires critical skills that increase over time. It includes assisting Commercial Loan Processors, Underwriters, and Officers in gathering information and documents. This career path provides the power to effectively help the community and many small businesses. Working with clients to collect all of the needed information to process the loan, this role requires specialized training that supports the commercial lending world, government regulations and customer service. After completing the other certificates, this diploma provides a capstone experience to truly understanding the world of commercial lending and the various teams and information needed for success.

This certificate is the first step in the [Commercial Loan Assistant Career Path](#). The path begins with the [Commercial Loan Assistant Certificate](#), then moves to the [Advanced Commercial Loan Assistant Certificate](#) and finishes with this diploma. Links provide detail course descriptions for greater detail.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Appraisal Procedures			✓	
<input type="checkbox"/> Commercial Lending	✓	✓		
<input type="checkbox"/> Commercial Loan Structuring Documentation, Pricing and Problem Loans			✓	
<input type="checkbox"/> Commercial Risk Areas			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Excel: Advanced Skills			✓	
<input type="checkbox"/> Excel: Tips & Tricks			✓	
<input type="checkbox"/> Introduction to Analyzing Financial Statements			✓	
<input type="checkbox"/> Understanding SBA Loans and Eligibility			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Master the art and science of commercial loan portfolio management with this in-depth diploma program.

This comprehensive diploma equips you with the advanced skills and knowledge needed to excel as a commercial loan portfolio manager. You'll delve into specialized areas like construction lending, credit risk analysis, and regulatory compliance while honing essential communication and soft skills for success in this demanding role.

Invest in your future and become a highly sought-after commercial loan portfolio manager. Enroll in a course today and start your journey to diploma completion!

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Commercial Construction Lending			✓	
<input type="checkbox"/> <u>Commercial Portfolio Manager Certificate</u>				
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Equal Credit Opportunity Act Reg B			✓	
<input type="checkbox"/> Excel: Advanced Skills			✓	
<input type="checkbox"/> Explaining Loan Modifications			✓	
<input type="checkbox"/> Growing Small Business Relationships Suite			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Qualitative Analysis and Determining Credit Risk Rating			✓	
<input type="checkbox"/> Statistics		✓		
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Consumer lenders provide service to customers and prospective customers through various credit products and services. Consumer lenders need to understand the consumer lending process from developing and taking loan applications to collection and recovery. Consumer lenders participate in the bank's sales and development activities. Because meeting sales objective is a critical responsibility of the position, consumer lenders often identify and follow through with cross-selling opportunities. To be successful, consumer lenders must stay current on all trends, issues and procedures affecting the consumer lending function, especially changing rules and regulations. They also need to develop solid relationship management skills.

This Consumer Lending Diploma reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management and relationship selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective and professional speaking and writing skills.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting Basics			✓	
<input type="checkbox"/> Consumer Lending	✓	✓		
<input type="checkbox"/> Consumer Lending Certificate			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> <u>Introduction to Analyzing Financial Statements or Personal Tax Return Analysis</u>			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking	✓	✓		✓
<input type="checkbox"/> Sales Essentials Certificate			✓	
<input type="checkbox"/> Steps to a Powerful Personal Branch			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This diploma provides students with industry standards and important knowledge used to analyze companies and their ability to repay loans. A credit analyst is responsible for assessing a loan applicant's ability to repay the loan and recommending that it be approved or denied. Credit analysts are employed by commercial and investment banks, credit card companies, credit rating agencies, and investment companies. They may also work in the credit departments of a wide range of companies.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements	✓	✓		
<input type="checkbox"/> Commercial Lending	✓	✓		
<input type="checkbox"/> Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Guarantor Analysis			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Small Business Lending Certificate			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of deposit operations. The courses within this Diploma build on the essentials in the Deposit Operations Certificate and provide additional advancement toward the General Banking Diploma and/or the Bank Operations Diploma.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Achieving Unclaimed Property Compliance Best Practices			✓	
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> IRA University	✓			
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Written Communication		✓		✓

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Lending is an integral part of a bank's products – from consumer lending to mortgage lending and other lending products. This diploma will assist students with the basic lending concepts and functions that will provide the educational background necessary to pursue CFTEA's more specific lending diplomas.

A lender is an individual, a public or private group, or a financial institution that makes funds available to a person or business with the expectation that the funds will be repaid. Repayment will include the payment of any interest or fees. Repayment may occur in increments, as in a monthly mortgage payment (one of the largest loans consumers take out is a mortgage) or as a lump sum.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, <u>Financial</u> or General	✓	✓		
___ Analyzing Financial Statements	✓	✓		
___ Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
___ Ethics in the Workplace			✓	
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ Small Business Lending and Selling Skills Certificate			✓	
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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This curriculum introduces entry-level bank personnel to the role of banking in the United States economy and to specific functions in the banking world. It develops knowledge and practical skills related to basic banking services and is intended to provide a focused knowledge of the banking industry as a whole.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, <u>Financial</u> or General	✓	✓		
___ Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Marketing or Certificate in Digital Marketing		✓	✓	
___ Money and Banking	✓	✓		
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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This program is designed to provide an introductory understanding of the functions of the human resource position as well as training in the skills and strengths required of the successful Human Resource Management Professional. Human resources are the set of people who make up the workforce of an organization, business sector, industry, or economy. A narrower concept is human capital, the knowledge, and skills that individuals command. Similar terms include manpower, labor, personnel, associates, or simply: people.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Artificial Intelligence for HR Professionals			✓	
___ Ethics in the Workplace			✓	
___ Human Relations		✓		
___ Human Resource Management or Certificate in Human Resources Management		✓	✓	
___ Meetings that Work			✓	
___ Organizational Behavior Certificate			✓	
___ Principles of Banking		✓		✓
___ The Leadership Experience (Coming 2025)				
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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A successful collection effort should include an ongoing strategy for collections, a systematic daily monitoring of individual accounts and a daily review and analysis of delinquency reporting. This certificate is part of an overall collections career path to provide key instruction, regulations and connections to the lending industry.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Analyzing Personal Financial Statements and Tax Returns			✓	
___ Balancing Priorities			✓	
___ Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
___ Contributing to a Respectful Workplace			✓	
___ Critical Thinking Skills			✓	
___ Ethics in the Workplace			✓	
___ Fair Credit Reporting Act for Compliance Professionals			✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ Speaking for Success		✓		
___ Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of loan servicing. The courses within this Diploma build on the essentials in the Loan Servicing Certificate and provide additional advancement toward the General Banking Diploma and/or the Bank Operations Diploma. Loan Servicing Certificate required for completion.

Loan servicing refers to the administrative aspects of a loan from the time the proceeds are dispersed to the borrower until the loan is paid off. Loan servicing includes sending monthly payment statements, collecting monthly payments, maintaining records of payments and balances, collecting and paying taxes and insurance (and managing escrow funds), remitting funds to the note holder, and following up on any delinquencies.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting Basics			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Fundamentals of Consumer Lending			✓	
<input type="checkbox"/> Fundamentals of Mortgage Lending			✓	
<input type="checkbox"/> <u>Loan Servicing Certificate</u>				
<input type="checkbox"/> Loan Servicing and Administration (Coming 2026)				
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of loan processing. The courses within this Diploma build on the essentials in the [Residential Loan Processing Certificate](#) and provide additional advancement toward the [General Banking Diploma](#) and/or the [Bank Operations Diploma](#).

The steps taken by an institution lender from the time a request for a loan application is received to the time the loan is approved or denied, including taking the application, credit investigation, evaluation of the loan, and other steps.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Contributing to a Respectful Workplace			✓	
___ Critical Thinking Skills			✓	
___ Dealing with Distractions			✓	
___ Excel Advanced			✓	
___ Explaining Loan Modifications			✓	
___ Good Faith Estimate and HUD-1			✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Mortgage Fraud, Detection, Reporting and Prevention			✓	
___ Mortgage Fraud and Ethical Behavior			✓	
___ Preparing the Closing Disclosure			✓	
___ Preparing the Loan Estimate			✓	
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ TILA-RESPA Integrated Disclosure (TRID)			✓	
___ Written Communication		✓		✓

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The most common type of underwriter is a mortgage loan underwriter. Mortgage loans are approved based on a combination of an applicant's income, credit history, debt ratios, and overall savings. Mortgage loan underwriters ensure that a loan applicant meets all of these requirements, and they subsequently approve or deny a loan. Underwriters also review a property's appraisal to ensure that it is accurate and the home is worth the purchase price and loan amount. Mortgage loan underwriters have final approval for all mortgage loans. Loans that are not approved can go through an appeal process, but the decision requires overwhelming evidence to be overturned. This diploma builds on the [Residential Loan Underwriting Certificate](#) to give job-specific knowledge and confidence to the process.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Appraisal Procedures			✓	
___ Contributing to a Respectful Workplace			✓	
___ Critical Thinking Skills			✓	
___ Dealing with Distractions			✓	
___ Determining Your Role in Fraud Prevention			✓	
___ Discovering FHA Programs			✓	
___ Excel Advanced Skills			✓	
___ Fair Lending Overview			✓	
___ Flood Insurance			✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Mortgage Fraud, Detection, Reporting and Prevention			✓	
___ Mortgage Fraud and Ethical Behavior			✓	
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ Reviewing the Appraisal Report			✓	
___ Regulation Z: Ability to Repay (ATR) and Qualified Mortgage for Compliance Professionals			✓	
___ Written Communication		✓		✓

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Mortgage lending is an important function of banks in meeting the needs of their communities. Depending on the institution, mortgage lenders may be involved with many different aspects of the mortgage lending and servicing function. To be successful, mortgage lenders must have a solid understanding of the mortgage lending process, including the methods and procedures used to make loans to individuals for the purchase of a residence, as well as loans to builders and real estate developers.

Mortgage lending personnel provide service to customers and prospective customers, and often participate in business development activities. In addition to developing an understanding of the mortgage lending process, credit analysis, finance, real estate law, and the secondary market, mortgage lenders must manage business relationships and keep current with changes in related government regulations. This mortgage lending diploma requires a good understanding of banking, accounting, credit analysis, and legal principles. The courses in the diploma program provide a solid foundation for learning the mortgage lending business, including aspects of underwriting, processing and servicing, and approaches to profiling mortgage prospects. The diploma is well suited to aspiring mortgage lenders and to those individuals relatively new to the mortgage area of the bank, including mortgage loan clerks, loan processors and closers.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Fundamentals of Real Estate Appraisal		✓		
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Fraud, Detection, Reporting and Prevention			✓	
<input type="checkbox"/> Mortgage Fraud and Ethical Behavior			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Verbal Communication			✓	
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides participants with the integration of supervisory concepts and skills development plus management techniques for a well-developed educational background in the role of the supervisor. In addition to that, training Supervisors on how to engage and empower their employees can lead to increased productivity and employee retention. Training supervisors in soft skills will improve employee retention and the costs associated with turnover. This diploma builds on the Modern Supervisor program.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Engaging Adult Learners			✓	
___ Handling Workplace Conflict			✓	
___ Meetings that Work			✓	
___ Modern Manager Certificate			✓	
___ Modern Supervisor Certificate			✓	✓
___ Principles of Banking		✓		✓
___ Steps to a Powerful Personal Brand			✓	
___ Supervision		✓		
___ The Leadership Experience (Coming 2025)				
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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The CFTEA Universal Banker Diploma is a capstone and continues the education left by the Certified Modern Branch Professional — [Level 1](#) and [Level 2](#) to provide the tools to develop further within a retail branch. This diploma provides an educational career path that supports the [General Banking Diploma](#) and future growth.

Universal banking is a system in which banks provide a wide variety of comprehensive financial services, including those tailored to retail, commercial, and investment services. Universal banking is common in some European countries, including Switzerland. Universal banking became more common in the United States starting in 1999 when the Gramm-Leach-Bliley Act (GLBA) repealed the restrictions preventing commercial banks from offering investment banking services.

Select from the following formats ([click on checkmarks or award titles](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
Certified Modern Banking Representative				
Certified Modern Branch Professional – Level 1				
Certified Modern Branch Professional – Level 2				
Exploring P2P and Digital Payments			✓	
Verbal Communication		✓		

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Center for Financial Training
& Education Alliance
Unlock your potential.

Bachelor of Science in Business Administration: Banking Major (BSBA) Through CFTEA and Saint Joseph's College



Is a degree in banking right for you?

Have you:

- ◆ Completed any of the CFTEA classes listed below?
- ◆ Earned a banking diploma through CFTEA?
- ◆ Taken any college courses?
- ◆ Completed your Associate's Degree?

If you answered yes to any of these questions, you've already started earning your B.S. in Business Administration with a Banking specialty from Saint Joseph's College of Maine.

Not in Maine? No problem – all of Saint Joseph's College classes are available as distance-learning classes. Wherever you are, you can participate in this degree program!

THIS PROGRAM'S SPECIAL FEATURES:

- ◆ Designed for banking professionals who want to advance their careers.
- ◆ Courses are a combination of CFTEA courses and distance education courses from Saint Joseph's College
- ◆ Achieve your degree efficiently by earning college credit for select banking credentials.
- ◆ Most prior learning and career training qualify as degree credits (e.g. college courses, military training and CEUs).

Required Banking Classes taken through CFTEA:

- | | |
|---|---|
| <input type="checkbox"/> Analyzing Financial Statements | <input type="checkbox"/> Principles of Banking |
| <input type="checkbox"/> Commercial Lending | <input type="checkbox"/> Residential Mortgage Lending |
| <input type="checkbox"/> Consumer Lending | <input type="checkbox"/> Supervision |
| <input type="checkbox"/> Legal Foundations in Banking | <input type="checkbox"/> Verbal Communication (3 credit) |
| <input type="checkbox"/> Marketing (3 credit) | <input type="checkbox"/> Written Communication (3 credit) |
| <input type="checkbox"/> Money and Banking | |

Bachelor of Science in Business Administration Banking Major

Click to go to Saint Joseph's website
for full degree details.

For more information about Saint Joseph's College

Contact Saint Joseph's College Online Admissions by

- calling 1-800-752-4723,
- texting 207-893-7841, or
- mailing onlineadmissions@sjcme.edu

An admissions counselor would be happy to help.

How Can CFTEA Help You Gain Accessible College Credits for Transfer Into St. Joseph's College?

- Up to 90 credits may be transferred into St. Joseph's College from CFTEA. These include 3-credit courses through Guided Learning, Virtual Classrooms, or Live sessions.
- CFTEA courses are offered at a fraction of the cost of college credits.
- Based on your organization's special relationship with CFTEA, students may take an approximately 15% discount on St. Joseph's College tuition for even more savings!

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What CFTEA Courses Can I Transfer In Toward Any Degree? (Up to 90 credits)

3-Credit Courses

(Click Course Titles for Details and Pricing)

- [Analyzing Financial Statements](#)
- [Business Math](#)
- [Commercial Lending](#)
- [Consumer Lending](#)
- [Financial Accounting](#)
- [Fundamentals of Real Estate Appraisal](#)
- [General Accounting](#)
- [Human Relations](#)
- [Human Resource Management](#)
- [Legal Foundations in Banking](#)
- [Management](#)
- [Marketing for Bankers](#)
- [Money and Banking](#)
- [Principles of Banking](#)
- [Residential Mortgage Lending](#)
- [Statistics](#)
- [Supervision: Concepts and Skill-Building](#)
- [The Leadership Experience \(coming 2025\)](#)
- [Verbal Communication](#)
- [Written Communication](#)

Some CFTEA certificates also carry ACE Accreditation for Transfer.

(Click Course Titles for Details and Pricing)

- [AGILE Project Management Certificate](#)
- [Conflict Management Certificate](#)
- [Digital Marketing Certificate](#)
- [Entrepreneurship Certificate](#)
- [HR Management Certificate](#)
- [Leadership Certificate](#)
- [Leadership for Women in Business Certificate](#)
- [Management Skills](#)
- [Project Management Certificate](#)
- [Small Business Management Certificate](#)
- [check back for even more!](#)

Looking for information on continuing with a Master's Degree?

St. Joseph's collaboration for bankers represents a concept that was way ahead of its time from the start and the fact that we have kept pace with changes to ensure continued relevance is something all can appreciate.

A couple of interesting points:

1. Undergraduate students can "fast-track" into the MBA program by taking select graduate courses as undergraduate electives.
2. The LMBA is appropriate for anyone with a bachelor's degree (no undergraduate business degree required).

Your SJC admissions counselor will be able to provide information about potential partnership discounts for your institution. Your CFTEA Contact for the Saint Joseph's College program is Tammy@cftea.org

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