

CFTEA



100
YEARS

of Investing in YOU

Reimagining
EDUCATION

FALL 2025 CATALOG

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Investing In Your Success



MISSION

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



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Looking for a training partner to trust? CFTEA has received the 2025 Platinum Transparency designation from Candid, a national nonprofit accountability organization. CFTEA has been reviewed as a nationally, trusted nonprofit. This puts CFTEA in the top 1% of nonprofits in the U.S. for quality, transparency, board governance, and mission.

Platinum
Transparency
2025

Candid.

CFTEA

Why?

Flexible Solutions
Collaborative Approach
Trusted Partner
Affordable Options

CFTEA has the same goal since 1926 and is guided by a volunteer board of directors dedicated to giving back to the next generation in the workplace.



CFTEA is your local
ABA Training
Provider

Organizations have options where they get training and spend education funds. As a community non-profit, CFTEA, has been filling a unique role for 100 years by providing tangible benefits for quality education, affordable options, and collaboration for professional development. Ask us how this can be accomplished for you.

1

Budgetary Savings Compared to Other Training Options

Price is usually a starting point. CFTEA provides its entire training library at substantially reduced prices to better support community financial institutions.

2

Impartial Personalized Support

CFTEA is your advocate and provides guidance that is best for YOU. Instead of focusing on the sale, CFTEA provides the unique support your organization needs.

3

Educational Content

CFTEA does not provide canned content. Your feedback is openly accepted and used to regularly update content so it is relevant and engaging through a variety of delivery options.

4

Community Resource Focus

As a non-profit organization, CFTEA actively works in the community to locate and train qualified applicants. The result? Quality employees that never considered a career in banking!

5

A Voice for Now and the Future

For 100 years, CFTEA has been giving a voice in community banking. Organizations working with CFTEA gain a voice in course direction, updates, certificates, career paths, and more!

Learning Formats

At CFTEA, we believe in making learning accessible and impactful. By offering diverse delivery options, we can tailor your educational journey to fit seamlessly into your busy life.

In House

CFTEA content can be paired with an organization's culture, policies, and procedures all focused on your employees by your employees at a considerable cost savings. (*See page 19 of this catalog for details.*)

Instructor Led Online

Students are expected to follow a weekly syllabus, actively engage in online discussions, and submit homework to the instructor. **The CFTEA website pricing includes required textbook, where most places add the book and shipping price to their advertised price.** See Guided Learning for more affordable options of the same content.

Guided Learning

Work on longer classes at your own pace. A highly flexible option that includes a dedicated instructor to answer content questions, suggested syllabus to help manage time, and online assessments. Required textbooks are mailed directly to students (*See pages 14-15 of this catalog for details.*)

Self-Paced eLearning

ABA, MindEdge and CFTEA self-paced courses can be accessed from anywhere and provide a high quality learning experience. (*See pages 16-18 of this catalog for details.*)

Virtual Classroom

Looking for a structured, live format conducted over Zoom? Collaborate with instructors that are also subject matter experts. A camera and microphone is required for classroom interaction. (*See page 20 of this catalog for details.*)

CFTEA also has access to **webinars** from a variety of vendors. Each webinar sale directly supports CFTEA as a non-profit organization.



CFTEA has nationally recognized certifications, certificates, and diplomas to help professionals advance through the mastery of specific competencies. The subject matter has been reviewed by the CFTEA Education Committee and the best-in-class courses are used from a variety of partners to ensure that the experience has value and is not a canned approach to career development.

Highlighted Certifications

Certified Artificial Intelligence (AI) Practitioner (CAIP) **NEW**

Certified Health Savings Professional

Certified IRA Specialist

Modern Classroom Certified Trainer

Certified Modern Banking Representative ★



Certified Modern Branch Professional – Level I



(Alternative for: Front Line Branch / Universal / Personal Banker)

Certified Modern Branch Professional – Level II

(Alternative for: Front Line Branch / Universal / Personal Banker)

Invest In Your Branch Career Advancement!

CFTEA retail branch certifications are a path toward knowledge, confidence, and advancement. What is your next step?



Looking to build a career in banking? Demonstrate your expertise and stand out in today's retail branch environment. Go beyond standard training and earn a nationally recognized certification. This valuable credential will provide a strong foundation for a successful and rewarding career in the banking industry.



Banking Today – Develop an overview of the banking industry and your place within it to better interact with customers and co-workers.



Legal Foundations in Banking – Understand how banking regulations shape your interactions with customers and ensure compliance in your daily work.



Quality Service – Develop advanced customer service skills and cultivate a strong professional image that reflects positively on the organization.



Fighting Fraud: Top Scams Targeting Our Nations Seniors – This free course is an excellent starting point, designed to help you effectively support our most vulnerable customers.



Certification Exam – Demonstrate your mastery by achieving certification. This comprehensive package includes access to the CFTEA replay and provides a second examination attempt at no cost.



We understand that test anxiety can sometimes get the best of us. That's why the CFTEA replay was designed to provide a second opportunity to demonstrate your knowledge without additional cost. This valuable resource offers peace of mind and supports your professional development journey.

What's next after becoming a ***Certified Modern Banking***

Representative? Build on that foundation by specializing in topics related to the universal banking model. This advanced knowledge will enhance your skills, confidence, and open doors to exciting career opportunities.



Calming Upset Customers– Develop the essential skills to effectively handle upset customers, reduce stress, and enhance your customer service reputation.



Deposit Accounts & Services – Become a confident and proficient account opening specialist by providing a comprehensive understanding of the account options available to your customers in the market.



Contributing to a Respectful Workplace – In a polarized world, develop the skills to create and maintain a workplace where everyone feels valued and appreciated.



IRA Fundamentals – Develop a strong understanding of IRAs rules to better support opening IRAs as customer plan for retirement.



ABA Legal Foundations in Banking – Understand how banking regulations shape your interactions with customers and ensure compliance in your daily work.



ABA Principles of Banking – Ready to deepen your banking expertise? This foundational course, designed to follow "Banking Today," will expand your understanding of the industry as you gain confidence to thrive in your career.



Sales Essentials Certificate – Ready to deepen your banking expertise? This foundational course, designed to follow "Banking Today," will expand your understanding of the industry as you gain confidence to thrive in your career.



Safeguarding Customer Information and Nonpublic Areas– Protect sensitive data and maintain a secure work environment that protects customers and your organization.

Demonstrate your mastery by achieving certification. This comprehensive package includes access to the CFTEA replay and provides a second examination attempt at no cost.

Continue your growth from the Certified Modern Branch Professional - Level 1 by adding skills that will build confidence and support your development. From business writing to leadership to loan fundamentals, this certification brings a full range of tools to manage relationships.



Fundamentals of Consumer Lending - Explore basic consumer credit terminology, categories of credit, and credit worthiness. Examine compliance to best serve your customer.



Fundamentals of Mortgage Lending - Explore key elements in the mortgage lending industry, including financing programs and guidelines, construction lending, and land development financing.



Fundamentals of Small Business Banking - Gain the skill to interact successfully with small business customers while examining needed products and services.



Introduction to Analyzing Financial Statements - Develop a strong understanding of IRAs rules to better support opening IRAs as customer plan for retirement.



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



Written Communication or Professional Writing Certificate - Gain lifelong skills by communicating effectively with others. Learn how to enhance your business emails and master grammar to enhance your professional brand.



Certification Exam - Demonstrate your mastery by achieving certification. This comprehensive package includes access to the CFTEA replay and provides a second examination attempt at no cost.

Demonstrate your mastery by achieving certification. This comprehensive package includes access to the CFTEA replay and provides a second examination attempt at no cost.

Certificates

Accounting

Administrative Assistant

AGILE Project Management

Asset Management (ABA)

Assistant Branch Manager

Bank Financial Management (ABA)

Bank Teller (ABA)

Bookkeeper **NEW**

Branch Manager (ABA)

Branch Manager Bootcamp

BSA and AML Compliance (ABA)

Business and Commercial Lending

Call Center / Customer Care

Cash Management

Commercial Lending Underwriting

Commercial Loan Assistant

Commercial Portfolio Manager

Compliance Essentials (ABA)

Consumer Lending

Core Concepts and Ethics for Fiduciary
Advisors (ABA)

Creativity and Innovation

Customer Service Representative (ABA)

Cybersecurity

Data Analytics

Deposit Compliance (ABA)

Deposit Operations Fraud Detection

Deposit Services/Operations

Digital Marketing

Diversity and Inclusion in HR
Management

Emergency Management

Entrepreneurship

Essentials of Success

Evolving as a Professional

Finance Essentials for Managers

Financial & Credit Risk

Management (ABA)

Fiduciary Relationship Management (ABA)

Fiduciary Risk and Compliance (ABA)

Foundational Bank Marketing (ABA)

Foundations in Banking

Fraud Prevention (ABA)

Frontline Fraud Detection

General Business

HRCI Pro: Talent Acquisition **NEW**

Human Resource Management

Certificates

Integrated Wealth Planning & Advice (ABA)

Introduction to Business Analysis

Introduction to Leadership

Leadership for Women in Business

Lending Compliance (ABA)

Loan Collectors

Loan Servicing

Non-Profit Management

Management Skills

Mortgage Lending Compliance (ABA)

Modern Supervisor

Modern Workforce Certificate

Online Learning

Personal Banker (ABA)

Professional Team Leader/ Supervisor

Professional Writing

Project Management

Project Management for Teams

Project Management for Leadership

Residential Loan Processing

Residential Mortgage Fraud Detection

Residential Mortgage Lender (ABA)

Residential Mortgage Lending

Residential Loan Underwriting

Risk Management Frameworks (ABA)

Sales Essentials

Small Business Banker (ABA)

Small Business Lending & Selling Skills

Small Business Management

Supervisor / Team Leader (ABA)

Trust Administration (ABA)

Universal Banker (ABA)

Wharton Emerging Leaders: Advanced Leadership (ABA)

Diplomas

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

Consumer Lending

Credit Analyst

Deposit Operations

Financial Lending

General Banking

Human Resources

Loan Collections

Loan Servicing

Residential Loan Processing

Residential Loan Underwriting

Residential Mortgage Lending

Supervision

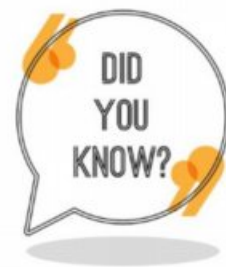
Universal Banker

Any student approaching completion of an award should confirm with the CFTEA office. May 31st is the annual deadline to receive recognition for completed CFTEA awards. Please update CFTEA with name or organization changes to ensure proper printing and distribution of earned awards.



Earn a Bachelors Degree

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



FIND YOUR TRANSFERABLE CREDITS TODAY

Choose **Degrees** under the **Explore** tab at cftea.org or speak with the CFTEA office to navigate your options.

Business Administration Degree with Banking Major

CFTEA Required Courses

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

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

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

Flexible. Affordable. Accredited.

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

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

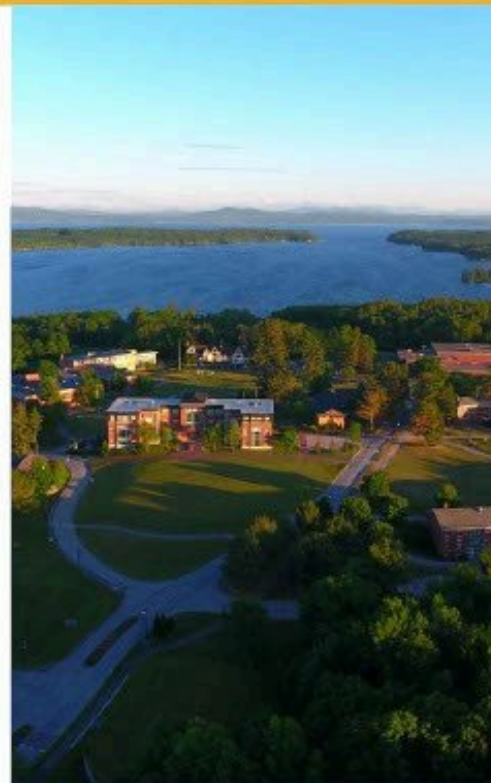
You will be assigned a dedicated student support specialist who will provide guidance on course selection and act as a mentor as you complete your degree. He or she will be your personal advocate and will provide an important link to the faculty, administration, and other college resources.

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

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

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

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



Request More Information

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



Online Admissions: 800-752-4723

Visit sjcme.edu/online

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

ONLINE PROGRAMS SUMMER 2020

Ready to get started on your degree? Apply now at www.sjcme.edu/apply

FEATURES	GUIDED LEARNING
Materials Included	●
Suggested Syllabus Provided	●
Dedicated Instructor Assistance	●
Can Start Any Time	●
Work At Own Pace	●
Coursework Submitted Online	●
Assessments Submitted Online	●
Grades Upon Submission	●
Course Completion Reminders	●
May Purchase Extension	●

What is Guided Learning?

- CFTEA's first non-traditional format as a correspondence style course with a dedicated assisting instructor for questions.
- CFTEA's most flexible format! Enroll any time!
- Guided Learning provides access to more affordable options than a dedicated instructor led online format. (ILO)
- Students have up to 4 months to complete (1 credit and under.), but may complete as quickly as they would like.
- Students have up to 6 months to complete (2 and 3 credit), but may complete as quickly as they would like.
- Students do not need to follow the suggested syllabus in the event "life happens".
- This learning approach is a great fit for students who are highly motivated and self-directed.

CFTEA Guided Learning Courses Have Gotten Even Better Over Time!
Choose from a vast library of affordable courses.

[Analyzing Financial Statements](#)

[Management](#)

[Banking Today](#)

[Marketing](#)

[Business Math](#)

[Money and Banking](#)

[Commercial Lending](#)

[Principles of Banking](#)

[Consumer Lending](#)

[Quality Service](#)

[Deposit Accounts & Services](#)

[Residential Mortgage Lending](#)

[Financial Accounting](#)

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

[Frontline Fundamentals](#)

[Statistics](#)

[Fundamentals of Real Estate Appraisal](#)

[Supervision](#)

[General Accounting](#)

[The Leadership Experience](#) 

[Human Relations](#)

[Understanding Banking Products](#)

[Human Resource Management](#)

[Written Communication](#)

[Legal Foundations in Banking](#)

[Verbal Communication](#)

[Loan Collectors Training](#)

A Step-by-Step Guide to Repairing Your Credit

Adapting Your Leadership Style

Art of Influencing Others

Artificial Intelligence for HR Professionals **NEW**

Artificial Intelligence for Marketing Professionals **NEW**

Assertiveness Skills

Automated Clearing House (ACH)

Balancing Priorities

Basics of Style: How Personality Shapes Communication, Leadership & Teamwork

Behavioral Interviewing

BSA for Operations

Business Etiquette for Supervisors

Business Telephone Skills

Calming Upset Customers

Cash Management Services

Challenging Negative Attitudes

Coaching for Development

Consumer Credit Reporting, Credit Bureaus, Credit Scoring & Related Policy Issues

Consumer Credit Products

Contributing to a Respectful Workplace

Creating a Culture of Ownership & Responsibility

Creating Chemistry in Teams

Creating Psychological Safety at Work

Creative Problem Solving

Critical Thinking Skills

Cultural Competency

Dealing with Distractions

Delegating for Growth

Developing Positive Work Relationships

Developing Your Direct Reports

Effective Presentation Skills

Effectively Managing Stress in the Workplace

Emotional Intelligence

Employee Engagement

Engaging Adult Learners

Essential Online Chat with Customers

Essentials of Project Management

Essentials of Workplace Conduct

Ethical Issues for Bookkeepers

Ethics in the Workplace

Exploring P2P and Digital Payment Systems

Fair Lending Overview

Fighting Fraud: Top Scams Targeting Our Nations Seniors

Finding Your Way by Finding Your Why

Flood Insurance

Frauds, Scams, and Cons

Frontline Fundamentals

Fundamentals of Bookkeeping

Fundamentals of Consumer Lending

Fundamentals of Mortgage Lending

Fundamentals of QuickBooks Online

Fundamentals of Small Business Banking

Fundamentals of Strategic Planning

Handling Challenging Behaviors in the Workplace

Handling Workplace Conflict

Home Equity (Open End Credit)

How to Make Yourself a Valued Professional

Increasing Your Financial Intelligence

Instant Messaging in the Workplace

Introduction to Analyzing Financial Statements

IRA Fundamentals

Key to Successful Mentoring

Leadership Fundamentals

Leading Others Through Change

Learning to Manage

Listening with Intent

Managing Remote Employees

Managing the Work of Your Direct Reports

Managing Emotions in Times of Stress & Uncertainty

Managing Up

Managing Your Time at Work

Meaningful Recognition for Today's Workforce

Meetings That Work

Meeting Minutes That Matter

Mortgage Fraud and Ethical Behavior

Mortgage Fraud Detection, Reporting & Prevention

Motivating Employees to Be Their Best

Navigating Difficult Conversations

Onboarding New Employees

Ongoing Performance Development

Organizational Trust

Productive Work Habits

Purposeful Relationship Building: Keeping Customers Engaged

Reach Your Goals

Resilience in Challenging Times

Responding to an RFP

Safeguarding Customer Information and Nonpublic Areas

Servant Leadership

Solid Business Writing

Staying Focused: Handling Change & Uncertainty in the Workplace

Steps to a Powerful Personal Brand

Supervisor Communication Skills

Supporting PCI Essentials for Business Customers

Taking Initiative
 Talk Like a Leader
 Team Excellence
 The Business of Listening
 The Purpose Project: Fearlessly Find and Foster Your Life
 Top 10 Financial Habits That Matter Most
 Toughest Supervisor Challenges
 Transformational Leadership
 Transforming Key Areas of Your Life

 Understanding Budgets and Financial Reports
 Understanding Generational Differences

Understanding SBA Eligibility & Loans
 Upping Your Professional Game

 Why We Struggle with Tough Decisions
 Wire Transfers
 Working Effectively with Co-Workers

 Your Role as a Facilitator
 Your Role as a Professional Banker

Discover More!

ABA Self-Paced Available at cftea.org



Are you looking to:

- maximize your training budget?
- gain access to quality instructor materials?
- manage the learning experience?
- teach in-person or virtually?
- seamlessly integrate your procedures?
- infuse your culture and policies into training?
- develop recognition opportunities for retention?
- create opportunities for leaders to share knowledge?

Any of CFTEA's self-paced courses may be utilized to teach at your organization without starting from scratch. Find out more on the next page under the heading - **Teaching In House.**

Considering in-house training with CFTEA courses?

By offering these programs internally, your organization can cultivate a knowledgeable and empowered workforce. Our comprehensive training equips employees with a deep understanding of the banking industry, boosting their confidence and enhancing their real-world application of industry best practices. Plus, in-house training provides significant cost savings compared to traditional course delivery.

Cost per employee for
courses only available
self-paced

\$ 25

Instructor and student
materials are unavailable

Cost per employee
1 credit or less

\$ 110

All instructor and student
materials included!!

Cost per employee for
2-3 credit

\$ 240

All instructor and student
materials included!!

Contact the CFTEA office today to explore how your organization and employees can leverage our training solutions. Become a certified CFTEA instructor through an experience review or by completing our "**Engaging Adult Learners**" course. For those delivering virtual training, enhance your skills with our "**Modern Classroom Certified Trainer**" program.



Virtual Classroom



- Experience the convenience of live classroom instruction without leaving your office or home.
- Benefit from scheduled sessions for consistent and focused learning.
- Gain valuable insights and receive personalized feedback from a live instructor and peers.

CFTEA Virtual Classrooms combine the personal interaction of a live classroom with the convenience of attending a class anywhere!

September 2025



Branch Manager Bootcamp:
The Evolving Role of the Branch Manager

Calming Upset Customers



October 2025

Outside Calling School

ABA Principles of Banking

Calming Upset Customers



Written Communication (includes grammar and A.I.!)



Don't see a class that is needed? An organization may request it to be scheduled with as little as five employees.

Navigating career growth can be challenging. To streamline this process, organizations are increasingly seeking well-defined advancement paths. CFTEA offers a valuable resource in this regard. Developed by industry experts, CFTEA career paths provide a clear roadmap for individuals, whether they aim to excel in their current role or explore new career avenues. With over 30 distinct areas to choose from, these career paths offer a robust foundation for professional development.

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



Stepping into a leadership role is a significant milestone. To ensure success as a team lead, supervisor, or manager, equip yourself with the essential tools and knowledge to gain the confidence and skill to ensure success. This self-paced certificate program has been created to meet the needs of someone moving from peer to a supervisory role. This is an affordable and highly rated alternative to other supervisor certificates. Explore relevant topics to help you succeed among your peers.

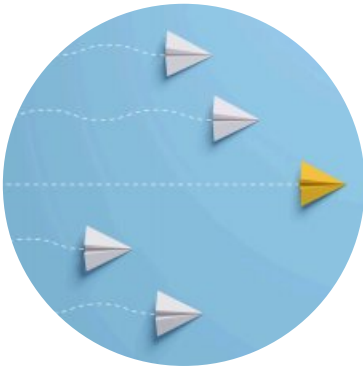
Modern Supervisor Program Includes:

- Learning to Manage
- Behavioral Interviewing
- Coaching for Development
- Challenging Performance Development
- Delegating for Growth
- Ethics in the Workplace
- Staying Focused: Handling Change and Uncertainty in the Workplace
- Toughest Supervisor Challenges
- Creating Psychological Safety at Work
- Meaningful Recognition for Today's Workforce



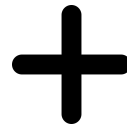
Pair two cost-savings bundles to earn recognition with CFTEA's Professional Team Leader / Supervisor Certificate.

Transitioning from a peer to a team leader or supervisor can be a challenging yet rewarding journey. Gain essential skills and confidence to lead effectively. By investing in these skills it enhances career prospects and motivates your team to achieve their best.



Succeeding as a Team Leader / Supervisor Bundle | A team leader or supervisor's ability to motivate, inspire, guide, and coach their teams can impact everything from employee engagement to productivity. Bundle includes the following courses:

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



Growing as a Team Leader / Supervisor Bundle | A good team leader or supervisor makes an impactful difference in the workplace. How can you elevate your leadership skills and confidence? Bundle includes the following courses:

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



Professional Team Leader / Supervisor Certificate

Pair two cost-savings bundles to earn recognition with CFTEA's Essentials of Success Certificate.

Improving your life is important because it can lead to a happier, healthier, and more successful you! When you try to improve yourself, you are investing in your future by learning new skills, developing new habits, and making positive changes.



Boost Your Confidence Bundle | Confidence and productivity are closely related. While we can be our best cheerleader, we can also be our biggest critic. Discover how to be more cheerleader and less critic. Bundle includes the following courses:

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



Skills for Your Best Tomorrow Bundle | The future of work is changing rapidly. Keep pace with change and ensure future career success by developing your skills today! Bundle includes the following courses:

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



Essentials of Success Certificate

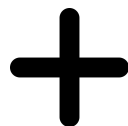
Pair two cost-savings bundles to earn recognition with CFTEA's Modern Workforce Certificate.

Every team has a go-to person. These individuals are key employees who earn respect and enjoy greater job security. It's about more than just doing a good job. Aim to be that person, and you'll find yourself contributing significantly and thriving in your organization.



Modern Workforce Skills Bundle | There are tasks and then there are skills needed to enter and remain viable in the workforce. Develop and enhance in-demand skills to stand out and excel among your peers. Bundle includes the following courses:

- Creative Problem Solving
- Emotional Intelligence
- Peer Coaching Without Authority
- Quality Service



Modern Workforce Mindset Bundle | What's the secret to long-term happiness at work? Friends, perks, and bonuses bring joy, but your mindset, especially a growth mindset can have a profound impact on your happiness and success. Bundle includes the following 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 Certificate

Pair two cost-savings bundles to earn recognition with CFTEA's Evolving Professional Certificate.

Stay ahead of the curve and thrive in today's workplace by developing the essential skills and knowledge to effectively navigate the ever-changing professional landscape. Designed for individuals at all stages of their careers and those entering the workforce.



Career Planning Bundle | Research has concluded that 85% of job success comes from having well-developed soft skills and just 15% are knowledge-based. In today's job market, these traits are more sought after and bring better communication and understanding. Bundle includes the following courses:

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



Unlocking Your Potential as a Professional Bundle | With the right tools and resources you can open up a world of opportunities for yourself – whether you're looking to take the next step in your role or switch careers. Bundle includes the following courses:

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



Evolving Professional Certificate

Unlock your full potential and gain a competitive edge with even more cost-saving bundles. Designed to equip you with essential skills and knowledge. By investing in these bundles, you'll not only save money but also accelerate your career growth, making you more valuable and confident.



Creating a High Performing Team Bundle | A high-performing team is more than a collection of skilled employees. Skills people can excel at what they do, but won't necessarily work well together. Explore how to develop coordination, communication, and the ability to complement the individuals in your team.

Bundle includes the following courses:

- Adapting Your Leadership Style
- Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork
- Creating Chemistry in Teams
- Creating a Culture of Ownership and Responsibility
- Keys to Successful Mentoring



Upping Your Professional Game Bundle | Entering the professional world can be a bit overwhelming. Explore these essential areas to build a strong foundation for success making you more confident and capable in any organization. Bundle includes the following courses:

- Contribute to a Respectful Workplace
- Essential Life Skills: A Practical Guide to Navigating Everyday Life
- How to Make Yourself a Valued Professional
- Managing Anxiety Handbook
- Steps to a Powerful Personal Brand
- Top 10 Financial Habits That Matter Most
- Understanding Generational Differences

Unlock your full potential and gain a competitive edge with even more cost-saving bundles. Designed to equip you with essential skills and knowledge. By investing in these bundles, you'll not only save money but also accelerate your career growth, making you more valuable and confident.



Building Financial Literacy Bundle | The economic situation is harder for individuals and families. How do you get a good financial foundation or recover from the unexpected? From budgeting, savings, reducing debt, making timely investment choices, and planning for the future this bundle provides tools to take charge of your financial life.

Bundle includes the following courses:

- A Step-by-Step Guide to Repairing Your Credit
- Personal Finance
- Top 10 Financial Habits That Matter The Most

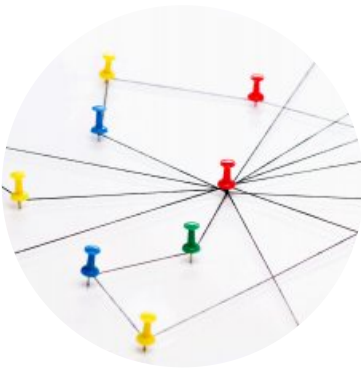


Optimizing Remote Work Bundle | Working remotely brings unique challenges to day-to-day work schedules. Technology issues can hinder your productivity and, when you're spending your whole day in the same place, it can be hard to transition from work hours to personal time. This online course bundle equips learners with the skills and strategies to thrive in a remote work environment.

Bundle includes the following courses:

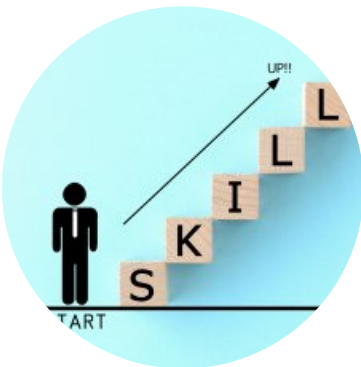
- Work From Home: Technology at Home
- Work From Home: Work-Life Balance
- Work From Home: Health and Wellness at Home

Unlock your full potential and gain a competitive edge with even more cost-saving bundles. Designed to equip you with essential skills and knowledge. By investing in these bundles, you'll not only save money but also accelerate your career growth, making you more valuable and confident.



Effective Communication Bundle | Communication in the workplace isn't just about how well you work with others. It's about building relationships, minimizing errors, and most importantly, working as productively as possible. In a survey of 400 financial organizations, it was found that communication barriers cost an estimated \$37 billion per year in lost productivity. Bundle includes the following courses:

- Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork
 - Instant Messaging in the Workplace
 - Purposeful Relationship Building: Keeping Customers Engaged
 - Solid Business Writing
 - The Business of Listening
 - Understanding Generational Differences
-

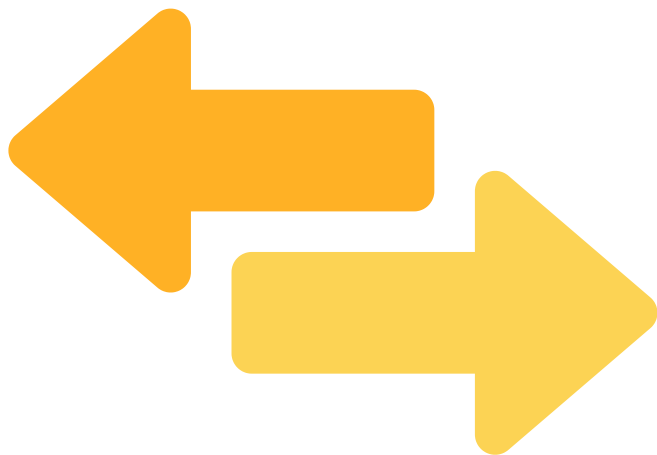


Interpersonal Skills Bundle | Regardless of your experience or past accomplishments, interpersonal skills can rank higher than any qualifications on your resume. The way you engage and interact with your boss and your coworkers will either set you up for success or contribute to a negative work atmosphere for everyone. The 2020 LinkedIn Learning Workplace Report called these skills “essential”. Bundle includes the following courses:

- Art of Influencing Others
- Basics of Style: How Personality Shapes Communication, Leadership, & Teamwork
- Contributing to a Respectful Workplace
- Emotional Intelligence
- Listening with Intent

Transfer Prior Knowledge

Let CFTEA help you reach your goals.



Have you completed an ABA, ICBA, internal or outside training through another organization?

Consider the variety of current training in your career and discover if you are already closer to a career certificate or diploma!

An equivalent course may transfer for credit into CFTEA to apply toward certificates and diplomas.

There is a nominal charge per course transfer to cover review and acceptance.

Not sure where to begin? [Contact the CFTEA office for guidance.](#)



The **CFTEA Global Workplace Skills Library** is a unique collection of audiobooks, workbooks, and eBooks available for one price. This is not a subscription. Gain access to new content as it is released and at no additional charge. Content can be accessed multiple ways through the CFTEA Workplace app or on your smartphone browser. Contact the CFTEA office to learn more.

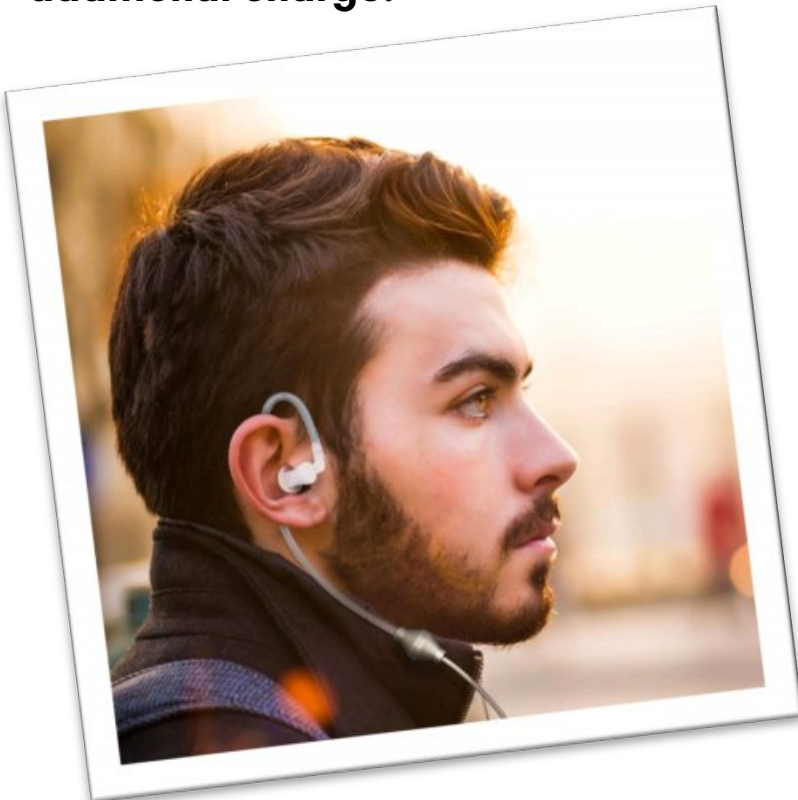
Titles include:

- Anger in the Workplace
- Becoming a Manager
- Building Confidence and Assertiveness
- Beating Burnout
- Build Better Boundaries
- Delegation
- Difficult Conversations at Work
- Distractions at Work
- Flexible Work Schedules
- Gratitude Journaling
- How Can I Improve My Company Culture?
- How Do I Balance My Work and My Kids?
- How Do I Set Goals and Stick To Them?
- How Do You Collaborate in a Hybrid World?
- How Do You Connect Hybrid Workers with the Organization's Mission?
- How Do You Manage When People Are Missing From The Team?
- How Do You Rebuild Yourself After Breaking?
- Improving Mindfulness
- Increasing Your Happiness
- Network Within Your Organization
- Pressure at Work
- Receiving Feedback
- Seasonal Stress – Holiday Special

Titles include:

- Today's Most Important Soft Skills
- Transforming Key Areas of Your Life
- What are the Dos and Don'ts of Interviewing People?
- Why Didn't Anyone Tell Me?
- Why Do I Feel Like An Imposter?
- Work-Life Balance Strategies

More monthly titles to be released in 2026-2027! Gain access now for no additional charge.





CFTEA Leaders Conference

Learn more about CFTEA and connect with those that have a passion for education. This is an opportunity to share best practices, engage with peers, and find solutions! For over nearly three decades, this affordable day and a half conference has been dedicated to development, collaboration, and career growth.

What are people saying about the conference?

"I found new ways to creatively incorporate CFTEA in our training programs at my organization."

"I felt welcome as a newcomer. Everyone was very kind and made me feel comfortable."



The CFTEA Leaders Conference is an opportunity for CFTEA board and council members, along with those in HR & Learning and Development to gain insights and invest in their own learning and development. For the latest information, see the CFTEA website under the Explore tab for the conference agenda and details.



Gain Practical Hands-On Leadership Experience

Are you eager to step into a leadership role but don't know where to start? The **CFTEA Board Leadership Launchpad Program** is designed for professionals who want to gain hands-on experience in board governance before taking on leadership positions in nonprofit organizations or representing their organization in the community on a board.

Effective boards are built on passion, collaboration, and respect. Learning to engage with different personalities, contribute to a respectful board atmosphere, and find common ground while honoring diverse perspectives is essential to strong leadership. The best boards don't always agree—but they listen, communicate, and work toward consensus to drive meaningful progress.

What You'll Gain:

- ✓ Real-world experience in board leadership and nonprofit management
- ✓ Practical knowledge of budgeting, governance, and strategic planning
- ✓ Opportunities to connect with experienced board leaders
- ✓ Hands-on involvement in CFTEA board meetings and committees
- ✓ A CFTEA Certificate in Non-Profit Management upon completion

Are You Ready to Lead?

Contact the CFTEA office for more information.

Withdrawal Policy

Withdrawal from a seminar, live, or virtual classroom course is required in writing to the CFTEA office. A student may withdraw from a class with no fees assessed up to ten business days before the start of the class. Within ten business days, refunds will deduct a \$25.00 cancellation fee, cost of materials, and postage/handling. No-shows at the start of class receive no refund. To avoid a cancellation fee, the course may be transferred to another student for \$50.00 before the start date.

Additional cancellation charges:

Instructor Led Online or daytime seminars/classes.	\$130
Instructor Led Online short classes	\$ 75
Guided Learning	No refunds
Self-Paced classes	No refunds

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

Class Attendance Policy

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

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

Student File Change Policy

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

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

CFTEA Code of Ethics and Conduct Policy

The Center for Financial Training and Education Alliance (CFTEA) recognizes that it takes more than quality education and a commitment to the students that it serves to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of organizational support and respect.

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

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

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

Academic Integrity Policy

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

Transcript Policy

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

Transcript Policy (Continued)

When ordering, please include in the request your name, your month and day of birth or your student ID number, your telephone number and the address to which the transcript should be sent, along with the \$25.00 fee payable to CFTEA. All CFTEA records are maintained under month and day of birth. If this information was not supplied to the CFTEA office during an registration for a course, it may cause any transfer request to be incomplete.

ACE College Credit Recommendations

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

The American Council on Education, the major coordinating body for the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives. ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

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

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

Grading Policy

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

Grading Policy (Continued)

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

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

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

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

Transfer Credit Policy

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

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

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

Tuition Policy

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

In-House Course Tuition:

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

Transfers from Vendor Programs (outside enrollment):

- Per course transfer \$25.00

Transfers from College Programs:

- Per institution transfer \$90.00

Enrollment Policy

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

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

Extension Policy

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

Extensions are available for Self Paced courses.

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

Extensions are available for Guided Learning courses.

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

Additional Assessment Attempts Policy

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

Grandfathered Certificate and Diploma Policy

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

Policy of Nondiscrimination

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

Textbook Purchase Policy

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

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

Payment Policy

CFTEA will invoice approved organizations for payment or accept payment at time of registration MasterCard, Visa, Discover and American Express credit cards are also accepted. Entities and individuals that do not have an approved payment relationship with CFTEA will gain access to course content once successful payment through ACH, check, or credit card has been received by CFTEA.

Course Descriptions Policy

All updated course descriptions are located on our website under each product at www.cftea.org.



Manual Enrollment Form



For tracking and confirmation enroll online at www.cftea.org **or** complete this form, scan, and email to: info@cftea.org

First Name (please print)MLast NameBirth Month | Day

TelephoneWork Email

Organization Name and USPS Mailing Address (Materials shipped USPS Priority Mail):

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

Course Code	Course Title	Date, if applicable

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

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

Student SignatureDateAuthorization of Student’s Employer

Additional notes to the CFTEA Office:

