

# CFTEA



*of Investing in YOU*

*Make Your Move!*

**ONE CLASS CAN CHANGE YOUR PATH**

FALL 2026 CATALOG



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# Investing In Your Success

## MISSION

The Center for Financial Training and Education Alliance empowers professionals to grow their careers, organizations to build solid teams, and communities to thrive by providing affordable education to all.



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**Looking for a training partner to trust?** CFTEA has earned the Candid 2026 Platinum Seal of Transparency for the seventh year in a row, a clear signal that we stand behind our work. This recognition means we openly share our results, leadership, and financials, so you do not have to guess where things stand. For organizations, it offers confidence that you are partnering with a group that is accountable and consistent.

Platinum  
Transparency  
2026

**Candid.**

*Why?*

### CFTEA

Flexible Solutions  
Collaborative Approach  
Trusted Partner  
Affordable Options

**CFTEA**  
100 YEARS of Investing in YOU



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. Contact us to see how this can be accomplished for you.

1

## **Career-Changing Education at a Cost That Makes Sense**

Professional development should not feel financially out of reach. CFTEA provides affordable education options designed to help organizations support employee growth while helping individuals build meaningful careers without overwhelming cost barriers.

2

## **Personalized Guidance and Partnership**

CFTEA works alongside organizations and students to help identify learning paths that support real goals. Instead of a one size fits all approach, CFTEA helps connect people with education that supports their role, career direction, and long term development.

3

## **Actionable, Real World, Relevant Skills**

CFTEA courses are built around practical knowledge that students can apply directly in the workplace. Course content is regularly reviewed with industry feedback to help keep learning relevant, useful, and connected to today's financial services environment.

4

## **Community Workforce Development**

As a nonprofit organization, CFTEA helps strengthen communities by supporting workforce development and introducing people to career opportunities in banking and business that they may never have previously considered.

5

## **Your Input Shapes Future Educational Offerings**

Organizations working with CFTEA help shape the future of learning through collaboration, participation in course direction, career pathways, and professional development opportunities connected to the evolving needs of the industry.

6

## **Human Support That Makes a Difference**

CFTEA is built on relationships, not transactions. Students and organizations receive encouragement, guidance, and support from instructors, mentors, and the CFTEA office throughout the learning experience. Questions are welcomed, progress is supported, and people are treated like individuals, not numbers.

The CFTEA office is always working behind the scenes to keep course content current with input from subject matter experts. Some updates are small. Others are more involved. The focus stays the same – making sure what you learn reflects what is happening today.



## Consumer Lending Guided Learning Program

### Introduction to Consumer Lending

Build a practical foundation in how consumer credit works from both the lender and borrower perspective through real scenarios you will recognize.

### The Role of Regulation in Consumer Lending

Understand how fair lending, disclosures, privacy, and collections shape decisions at every step of the lending process.

### Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues

Learn how credit data is gathered and used so you can read reports with confidence and make sound lending decisions.

### Overview of the Five Stage Lending Process

Follow a loan from first conversation through repayment and see how each step connects back to the original credit decision.

### Preventing Consumer Loan Fraud

Recognize warning signs, verify information, and take the right steps to protect your institution and your customers.

**Successfully complete the final project and assessment with an 80% or higher to earn the Consumer Lending Certificate. Courses may be taken individually or together as part of a 3-credit Guided Learning program.**

NEW!



**Artificial Intelligence Basics** - Learn how AI works, how it is trained, and where it shows up in your day to day life and work. You will understand the benefits and limits, spot and avoid AI scams, and build practical habits around ethics, bias, privacy, and security so you can use AI with confidence.

UPDATE



**Banking Today** - Gain an introduction to how banks operate, the role they play in the U.S. economy, and how they function as a business. This course is part of the Certified Modern Banking Representative.

UPDATE



**Business Math** - Learn how to apply math concepts in your day to day work so you can succeed in banking, even when the computer is doing the calculations.

NEW!



**Essentials of Board Service** - Have you thought about serving on a nonprofit, but are not sure where to begin? This course helps professionals represent their organizations and themselves in the community to better understand the challenges and responsibilities.

NEW!



**ABA Human Factors in Fraud Prevention Suite** - Fraud prevention starts with people. This suite explores how human behavior, decision-making and workplace culture shape fraud risk – and how bankers can play a critical role in preventing it.

UPDATE



**Microlearning Focused on Practice and Application** - Many learners want shorter nuggets of content which can be a challenge for instructional designers fitting everything in 5-7 minute chunks. Explore best practices for effective micro and nano learning solutions.

NEW!



**PCM Marketing Management Bundle and Practice Exam**- This course is built to prepare you for the American Marketing Association's Professional Certified Marketer (PCM) exam. A 150-question practice exam is included, so you can test your knowledge and walk in prepared.

Project management is not just for project managers. It happens every day, between meetings, deadlines, personalities, and the curveballs no one saw coming. Everyone plays a part.

## **Bundle Includes:**

1. **Project Management Fundamentals** – Explore the terminology, processes, and key concepts that are essential to effective project management.
2. **Managing Real World Projects** – Learn a streamlined approach to project management based on the best practices of experienced, effective project managers.
3. **Then you get to make it yours!** Choose one additional course from the topics below to focus on what matters most to your role right now.



- Effectively Managing Project Stakeholders
- Emotional Intelligence for Project Managers
- Ethics for Project Managers
- PM Skills: Analysis and Problem Solving
- PM Skills: Change Management
- PM Skills: Communication
- PM Skills: Conflict Management
- PM Skills: Critical Thinking and Decision Making
- PM Skills: Embracing Risk and Uncertainty
- PM Skills: Expanding Focus and Alignment
- PM Skills: Interaction and Engagement
- PM Skills: Interpersonal Skills for Project Leaders
- PM Skills: Leadership
- PM Skills: Negotiation
- PM Skills: Planning and Project Design
- PM Skills: Tailoring and Adaptability
- PM Skills: Team Development
- PM Skills Toolkit: Communication Tools
- PM Skills Toolkit: Resource Negotiation Tools

The **Real World Project Management Cost Saving Bundle** gives you a solid foundation and real practice you can use right away. And the best part, you choose your third course based on what matters most to you, so your learning fits your role, not the other way around.

**Plus, this bundle counts toward ATD, HRCI, SHRM, IACET, and PMI recertification credits!**



These new certifications from the Association of Cannabis Banking (ACB) are built for the people doing the actual work. Bankers, credit union leaders, compliance staff, lenders, and the service providers around them. Cannabis banking doesn't lend itself to generic training. Each program organizes courses around a specific role, so the knowledge holds up when an examiner shows up and when a customer's situation gets complicated. Monthly webinars are included.



## **Cannabis Banking Professional**



ACB's foundational program. It covers the terminology, compliance requirements, account opening, risk practices, fraud, payments, hemp considerations, marketing, and ongoing review work that go into a cannabis banking program that holds up to scrutiny.



## **Cannabis Banking Professional Advanced**



For people who already have the foundation and are ready for the harder questions that come up next. Built for the work after the basics are in place.



## **Cannabis Lending Professional**



For bankers and credit professionals on the lending side. If you structure, underwrite, manage, or oversee credit relationships with cannabis-related businesses, this is the one.



## **Cannabis Risk Specialist**



For people who manage, supervise, or oversee cannabis-related business portfolios. The training is focused and practical: how to identify, assess, mitigate, document, and monitor risk through the full lifecycle of a cannabis banking relationship.



## Now on Spotify, The KEY to Your Next Step with Andrew

Hosted by CFTEA Executive Director, Andrew Lederer, **The KEY to Your Next Step** explores career growth, leadership, personal finance, workplace challenges, and the everyday decisions that shape your future. Each episode offers honest conversations, practical perspective, and encouragement for wherever your next step may lead. **Follow the podcast on Spotify and turn on notifications so you never miss a new episode from CFTEA.**



### **The Power Behind the First Step**

What if the next step in your career isn't about having all the answers, but simply being willing to take one step forward? In this first episode, Andrew kicks things off with a real conversation about growth, confidence, and what it actually takes to move forward, especially when you're not sure you're ready.



### **Breaking the Debt Cycle - Strategies for Financial Freedom**

What does it actually take to break out of the cycle of debt... and start moving toward financial freedom? In this episode, Andrew tackles a challenge that millions of people face every day, balancing the pressure to pay off debt while trying to build savings.



### **The Connections That Change Careers**

What if one of the biggest factors shaping your career... isn't your talent, but the relationships around you? In this episode, Andrew explores the real meaning of networking inside organizations and why authentic workplace relationships matter more than most people realize.



### **Dealing with Difficult People - Protecting Your Energy and Focus**

Ever walk away from a conversation and wonder why it stuck with you all day? In this episode Andrew breaks down how to deal with difficult people without losing your energy or focus.



### **Are These Productivity Myths Quietly Slowing You Down?**

Ever feel like you're doing all the "right" things... and still falling behind? In this episode, Andrew breaks down five common productivity myths that look good on paper but often work against you in real life.

# Learning Formats

CFTEA provides accessible education by offering diverse delivery options. CFTEA will tailor your educational needs as your journey develops or changes fitting into the challenges of everyday 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 26-27 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 18-19 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 4-8, 20-23, 30-38, 42 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 24-25 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 or superficial approach to career development.

## Highlighted Certifications

Certified Health Savings Professional

Certified IRA Specialist

Modern Classroom Certified Trainer  
(includes Harnessing AI for L&D with prompt templates)

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?



**Build a career in banking.** This is where the foundation goes in. A nationally recognized certification that covers what you actually need to know on the branch floor, and the kind of credential that travels with you wherever your career goes next.



**Banking Today** - Get a clear picture of how the banking industry works and where your role fits inside it. Useful for working with customers and co-workers from a fuller perspective.



**Legal Foundations in Banking** - Learn how banking regulations actually show up in your day to day work, and what staying compliant looks like in real customer conversations.



**Quality Service** - Build the customer service habits that hold up under pressure and the professional presence that makes customers want to come back.



**Fighting Fraud: Top Scams Targeting Our Nation's Seniors** - A course that's a strong place to start. Built to help you spot the scams and support the customers who get hit hardest by them.



**Certification Exam** - Demonstrate your mastery by achieving certification.



Test anxiety is real. The CFTEA replay was built with that in mind. For a low cost, you get additional exam attempts. A safety net, so one tough day doesn't decide what comes next.

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

**Representative?** Build on that foundation by going deeper on the universal banking model. The kind of knowledge that adds to your confidence and shows up the moment a customer asks something the script didn't cover.



**Calming Upset Customers** - Learn what actually works when a customer is upset. Less stress for you, better outcomes for them, and a service reputation that travels with you.



**Deposit Accounts & Services** - Build the confidence to open accounts well. Know the options, match them to what the customer actually needs, and handle the conversation without second-guessing.



**Contributing to a Respectful Workplace** - Build the habits that make a workplace one people want to be part of. Especially useful right now, when the world outside makes it harder.



**IRA Fundamentals** - Learn the IRA rules well enough to help customers plan for retirement with confidence. The kind of knowledge that turns a transaction into a conversation.



**ABA Legal Foundations in Banking** - Learn how banking regulations actually show up in your day to day work, and what staying compliant looks like in real customer conversations.



**ABA Principles of Banking** - Ready to go further than 'Banking Today' took you? This course builds on that foundation and rounds out your view of the industry, so you can speak with more authority about how the whole thing fits together.



**Sales Essentials Certificate** - Build a needs-based approach to sales that starts with listening. Learn how to identify what customers need and match them to the right products and services to deepen relationships.



**Safeguarding Customer Information and Nonpublic Areas** - Learn what protecting sensitive data looks like in practice. The small habits that keep customers safe and your organization out of the wrong headlines.

This certification includes access to the CFTEA replay where you can purchase additional certification exam attempts.

**Continue your growth from Level I by adding the skills that round out a banking career.** Business writing, leadership, and loan fundamentals, all in one place. The kind of toolkit that turns a good banker into the one people seek out for help.



**Introduction to 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** - Learn how to work with small business customers in a way that actually helps them. The products, the services, and the conversations that connect both.



**Introduction to Analyzing Financial Statements** - Build a working understanding of the balance sheet, income statement, and cash flow statement. Learn how to read and interpret financial data to support sound lending and credit decisions.



**The Leadership Experience** - Build a working knowledge of leadership theory and how to apply it. The kind of foundation that holds up when the right call isn't obvious.



**Written Communication or Professional Writing Certificate** - Sharpen the writing that does the most work day to day. Cleaner emails, stronger grammar, and the kind of clarity that gets your ideas read and remembered.



**Certification Exam** - Demonstrate your mastery by achieving certification. This certification includes access to the CFTEA replay where you can purchase additional certification exam attempts.

## Certificates

Accounting

AGILE Project Management

Asset Management (ABA)

Assistant Branch Manager

Bank Financial Management (ABA)

Bank Solutions Provider

Bank Teller (ABA)

Bookkeeper

Branch Manager (ABA)

Branch Manager Bootcamp

BSA and AML Compliance (ABA)

Business and Commercial Lending

Cash Management

Commercial Lending Underwriting

Commercial Loan Assistant

Commercial Portfolio Manager

Compliance Essentials (ABA)

Computer Skills for the Office

Consumer Lending

Core Concepts and Ethics for Fiduciary  
Advisors (ABA)

Creativity and Innovation

Customer Care

Customer Service Representative (ABA)

Cybersecurity

Data Analytics

Deposit Compliance (ABA)

Deposit Operations Fraud Detection

Deposit 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

Human Resource Management

HRCI: HR Ethics

## Certificates

<u>Integrated Wealth Planning &amp; Advice (ABA)</u>	<u>Residential Loan Processing</u>
<u>Introduction to Business Analysis</u>	<u>Residential Mortgage Fraud Detection</u>
<u>Introduction to Leadership</u>	<u>Residential Mortgage Lender (ABA)</u>
	<u>Residential Mortgage Lending</u>
<u>Leadership for Women in Business</u>	<u>Residential Loan Underwriting</u>
<u>Lending Compliance (ABA)</u>	<u>Risk Management Frameworks (ABA)</u>
<u>Loan Collectors</u>	
<u>Loan Servicing</u>	<u>Sales Essentials</u>
	<u>Small Business Banker (ABA)</u>
<u>Non-Profit Management</u>	<u>Small Business Lending &amp; Selling Skills</u>
	<u>Small Business Management</u>
<u>Management Skills</u>	<u>Supervisor / Team Leader (ABA)</u>
<u>Mortgage Lending Compliance (ABA)</u>	
<u>Modern Manager</u>	<u>Trust Administration (ABA)</u>
<u>Modern Supervisor</u>	
<u>Modern Workforce Certificate</u>	<u>Universal Banker (ABA)</u>
<u>Online Learning</u>	<u>Wharton Emerging Leaders: Advanced</u>
<u>Operational Risk Management (ABA)</u>	<u>Leadership (ABA)</u>
<u>Organizational Behavior</u>	
<u>Personal Banker (ABA)</u>	
<u>Professional Team Leader/ Supervisor</u>	
<u>Professional Writing</u>	
<u>Project Management</u>	
<u>Project Management for Teams</u>	
<u>Project Management for Leadership</u>	



CFTEA is your local  
ABA Training  
Provider

## Diplomas

Accounting

Adult Educators

Advanced Financial Services

Assistant Branch Manager

Bank Marketing

Bank Operations

Business and Commercial Lending

Cash Management

Commercial Loan Assistant

Commercial Portfolio Manager

Consumer Lending

Credit Analyst

Customer Care

Deposit Operations

Financial Lending

General Banking

Human Resources

Loan Collections

Loan Servicing

Residential Loan Processing

Residential Loan Underwriting

Residential Mortgage Lending

Supervision

Universal Banker

**If you think you're close to finishing an award, take a minute to check in with the CFTEA office.**

**Each year, May 31 marks our cutoff for recognizing completed awards.**

**While you're at it, if your name or organization has changed, let us know now so your award is printed and sent out correctly.**



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.

[ABA Analyzing Financial Statements](#)

[ABA Legal Foundations in Banking](#)

[Banking Today](#)

[Loan Collectors Training](#)

[Board Leadership Launchpad Program](#)

[Management](#)

[Business Math](#)

[ABA Marketing](#)

[ABA Commercial Lending](#)

[ABA Money and Banking](#)

[Consumer Lending](#)

[ABA Principles of Banking](#)

[Deposit Accounts & Services](#)

[Quality Service](#)

[Ethical Issues for Bookkeepers](#)

[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](#)

[Written Communication](#)

[Human Resource Management](#)

[Verbal Communication](#)

A Step-by-Step Guide to Repairing Your Credit

Accounting Basics

Adapting Your Leadership Style\*

Art of Influencing Others\*

Artificial Intelligence and Business Writing

Assertiveness Skills\*

Automated Clearing House (ACH)

Balancing Priorities\*

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

Behavioral Interviewing\*

Beyond Email: Mastering Professional Digital Dialog

BSA for Operations

Business Etiquette for Supervisors\*

Business Telephone Skills\*

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

Email Confidence: Your Guide to High Impact Messages

Emotional Intelligence\*

Employee Engagement\*

Engaging Adult Learners

Essentials of Board Service

Essentials of Strategic Planning\*

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 Nation's Seniors

Finding Your Way by Finding Your Why

Flood Insurance

Frauds, Scams, and Cons\*

Frontline Fundamentals

Fundamentals of Bookkeeping

Fundamentals of Mortgage Lending

Fundamentals of QuickBooks Online

Fundamentals of Small Business Banking

Handling Challenging Behaviors in the Workplace\*

Handling Workplace Conflict\*

Harnessing AI for L & D

Home Equity (Open End Credit)

How to Make Yourself a Valued Professional\*

Increasing Your Financial Intelligence

Introduction to Analyzing Financial Statements

Introduction to Consumer Lending

IRA Fundamentals

Key to Successful Mentoring\*

Leadership Fundamentals\*

Leading Others Through Change\*

Learning to Manage\*

Managing Remote Employees\*

Managing the Work of Your Direct Reports\*

Managing Emotions in Times of Stress & Uncertainty

Managing Up\*

Managing Your Time at Work

Mastering Grammar and Mechanics

Meaningful Recognition for Today's Workforce

Meetings That Work\*

Meeting Minutes That Matter

Microlearning Focused on Practice & Application

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\*

Overview of the Five Stage Lending Process

Peer Coaching Without Authority

Preventing Consumer Lending Fraud

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

Successful Writing at Work

Supervisor Communication Skills\*

Supporting PCI Essentials for Business Customers

Tailoring Messages by Audience Reaction  
 Taking Initiative\*  
 Talk Like a Leader\*  
 Team Excellence\*  
 The Business of Listening\*  
 The Power of Writing More with Less  
 The Purpose Project: Fearlessly Find and Foster Your Life  
 The Role of Regulation in Consumer Lending  
 Top 10 Financial Habits That Matter The 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\*

**Note:** CFTEA self-paced courses marked with an asterisk (\*) include instructor materials for in-house use. All other courses may still be taught in-house, but do not include instructor materials.

## CFTEA Features: MindEdge Learning

Partnering with MindEdge Learning expands CFTEA's self paced content, giving access to high-quality, college-level material that supports career growth.



**Artificial Intelligence for HR Professionals**

Credits: 3 ATD CI Credits • 3 HRCI Credits • 0.30 IACET CEU Credits • 3 SHRM Credits



**Artificial Intelligence for Marketing Professionals**

Credits: 3 ATD CI Credits • 3 HRCI Credits • 0.30 IACET CEU Credits • 3 SHRM Credits



**Certificate in Cybersecurity**

Credits: 40 ATD CI Credits • 30 HRCI Credits • 4 IACET CEU Credits • 35 SHRM Credits • 30 PMI PDUs



**Certificate in Data Analytics**

Credits: 25 ATD CI Credits • 30 HRCI Credits • 3 IACET CEU Credits • 30 SHRM Credits • 25 PMI PDUs



**Certificate in Digital Marketing**

Credits: 30 AMA PCM CEU Credits • 32 ATD CI Credits • 22.50 HRCI Credits • 3 IACET CEU Credits • 30 SHRM Credits •



**Certificate in Agile Project Management**

Credits: 19 ATD CI Credits • 15 HRCI Credits • 1.90 IACET CEU Credits • 3 SHRM Credits • 19 PMI PDUs



**Certificate in Human Resource Management**

Credits: 21 ATD CI Credits • 21 HRCI Credits • 2.10 IACET CEU Credits • 19.50 SHRM Credits • 6 PMI PDUs



**Certificate in Leadership**

Credits: 20 ATD CI Credits • 20 HRCI Credits • 2 IACET CEU Credits • 20 SHRM Credits • 20 PMI PDUs



**Certificate in Leadership for Women in Business**

Credits: 23 ATD CI Credits • 23 HRCI Credits • 2.30 IACET CEU Credits • 23 SHRM Credits • 23 PMI PDUs



**Networking For Success**

Credits: 3 ATD CI Credits • 3 HRCI Credits • 0.30 IACET CEU Credits • 3 SHRM Credits



Explore even more **ABA** courses on our website.



The **ABA Personal Banker Certificate** helps you match the right solutions to customer needs, and strengthen both your service and sales approach. Whether you are helping someone open an account or guiding them through a lending decision, this overview prepares you to handle the full picture and make a real impact at the branch.

The **ABA AI in Banking Workshop** helps you learn how to apply AI across your role, from serving customers to managing risk, using real examples that make sense in banking. This is a structured four week experience with guidance, collaboration, and clear direction, so you stay on track and walk away ready to put AI to work where it matters most.



**ABA Analyzing Business Financial Statements and Tax Returns**



**ABA Analyzing Personal Financial Statements and Tax Returns**



**ABA Branch Manager Certificate**



**ABA BSA & AML Compliance Certificate**



**ABA BSA/AML/CFT The Customer Due Diligence Rule**



**ABA Business & Commercial Lending Certificate**



**ABA Deposit Compliance Certificate**



**ABA Fraud Prevention Certificate**



**ABA Mortgage Lending Compliance Certificate**



**ABA Trust Administration Certificate**



**Virtual classes with an instructor are now available during the day, giving you more flexibility to learn when it works best for you, not just after hours!**



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

## September 2026

### **Branch Manager Bootcamp:**

#### **The Evolving Role of the Branch Manager**

(Choose from starting dates: Sept 15, 16, or 24 for 4 sessions)

### **ABA Legal Foundations in Banking**

(Start date: September 16 for 8 sessions, 2:00–4:30pm EST)

### **ABA Principles of Banking**

(Start date: September 17 for 8 sessions, 8:30–11:00am EST)

### **Aging in the Workplace:**

#### **Maximizing Health Care Expenses in Retirement**

(No Charge. September 23 for 1 session, 9:30–10:15am EST)

### **Outside Calling School**

(Start date: September 30 for 2 sessions, Noon–3:00pm EST)

## October 2026

### **Outside Calling School**

(Start date: October 8 for 2 sessions, 9:00am–Noon EST)

## December 2026

### **Calming Upset Customers**

(December 2 for 1 session, 2:30–4:00pm EST)

### **Calming Upset Customers**

(December 3 for 1 session, 8:30–10:00am EST)

## Learn With Others, Not Alone

Instructor-led sessions designed for connection, support, and real progress.

Designed to work with your day, because your time matters.

### Why Virtual Classrooms Work

- Learn with a live instructor, ask questions, and be part of the conversation in real time.
- Stay on track with structured sessions.
- Work through material with guidance, not guesswork.
- Expand your network by connecting with others in similar roles.



### What Participants Are Saying



"Having an instructor there made all the difference for me."

"The personal stories made the material so relatable!"

"The group discussions helped me see things differently."

"I really enjoyed the videos, case studies, and games!"

"The most valuable part of the course was seeing from others how it could be used."

### This Format Is A Great Fit If You:

1. Want interaction, not just content.
2. Prefer structure to stay on track.
3. Learn best by asking questions.
4. Value connection with others.

Ready to Join a CFTEA  
Virtual Classroom and  
Get Started?

# Bring CFTEA Courses In House



## Thinking about teaching CFTEA courses in-house?

When you bring training inside your organization a learning culture is created. Employees gain a stronger understanding of banking, build confidence in their roles, and apply what they learn right away. It creates consistency, shared language, and real growth across your team. And it makes sense financially. In-house delivery allows you to reach more people while keeping costs down, without losing the quality of the content or the impact of the learning.

Cost per employee for  
courses only available  
self-paced

# \$35

Instructor and student  
materials are unavailable

Cost per employee  
1 credit or less

# \$125

All instructor and student  
materials included!

Cost per employee for  
2-3 credit

# \$255

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.



Teach CFTEA courses your way, with your people, in your environment. No need to build content from scratch. We've already done that part.



## Are you looking to:

- maximize your training budget?
- customize course delivery to fit your schedule and culture?
- gain access to quality instructor materials at no cost?
- manage the learning experience?
- teach in-person or virtually?
- seamlessly integrate your procedures?
- infuse your culture and policies into training?
- support recognition opportunities for retention?
- create opportunities for leaders and subject matter experts to share organizational knowledge?
- run courses when it works for your organization and employees?

Self-paced courses created by CFTEA can also be utilized to teach at your organization for greater flexibility and savings!

## What This Means

- Learn together, not alone
- Faster ramp-up for new staff
- Employees step forward and lead
- Training connects directly to real work
- Use proven content
- Reduce training costs

That's where the real value shows up.

**Bring CFTEA courses  
into your organization!**  
Let's talk through what  
that could look like for  
your team.

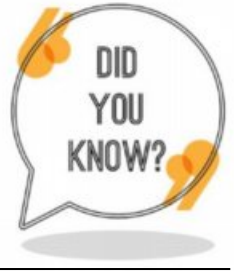
Career growth is not always clear. CFTEA Career Pathways give you a way forward.

Built by industry professionals, these paths provide a clear roadmap to grow in your current role or explore something new. With over 30 areas to choose from, you can build knowledge step by step and move with purpose, not guesswork.

- Accounting
- Business
- Business Analyst
- Cash Management
- Commercial Lending
- Commercial Loan Assistant
- Commercial Loan Underwriting
- Commercial Portfolio Manager
- Compliance
- Consumer Lending
- Credit Analyst
- Customer Care
- Cybersecurity
- Data Analytics
- Deposit Operations
- Digital Banking
- Entrepreneurship
- Facilities
- Human Resources
- Leadership
- Learning and Development
- Loan Collections
- Loan Operations
- Management
- Marketing
- Merchant (Treasury) Services
- Nonprofit Management
- Residential Loan Processing
- Residential Loan Underwriting
- Residential Mortgage Lending
- Retail Branches
- Small Business Management
- Supervision / Team Leader
- Trusts
- Wealth Management



CFTEA's affordable 3-credit courses, just \$116 per credit hour, can be applied toward St. Joseph's College of Maine BSBA with a Banking Major. With up to 90 credits eligible to transfer from CFTEA courses, savings add up quickly.



## EXPLORE YOUR TRANSFERABLE CREDITS TODAY

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

### Required CFTEA Courses for Business Administration Degree with Banking Major

- ABA Analyzing Financial Statements
- Business Math
- ABA Commercial Lending
- Consumer Lending
- Financial Accounting
- ABA Legal Foundations in Banking
- Management
- ABA Marketing Financial Services
- ABA Money and Banking
- ABA Principles of Banking
- Residential Mortgage Lending
- Statistics
- Verbal Communication
- Written Communication

### Keep the savings going. Choose extra CFTEA electives to transfer in and watch tuition costs drop further.

- Deposit Accounts & Services
- General Accounting
- Human Relations
- Human Resource Management
- Supervision
- The Leadership Experience
- CFTEA certificates with ACE Accreditation

**Start with CFTEA's courses to reduce college debt. Then enjoy 14% off every additional St. Joseph's College of Maine course as a CFTEA partner.**

**Stepping into a supervisory 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:

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



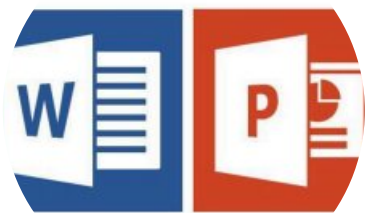
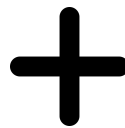
## Pair two cost-savings bundles to earn recognition with CFTEA's Computer Skills for the Office Certificate.

Nearly everyone uses Word, Excel, and PowerPoint daily, but almost no one's been taught to use them well. The Computer Skills for the Office Certificate closes that gap, helping employees work faster, make fewer errors, and present their ideas clearly, while earning recognition that shows their growth was real.



**Microsoft Excel Power Bundle** | The power of Excel continues to evolve and strong Excel skills are no longer a nice to have. They are part of how work gets done. Excel training helps you work faster, catch errors sooner, and use tools you didn't know you had. This bundle qualifies for ATD, SHRM, IACET, PMI, PDU credits and includes the following courses:

- **Excel Basics**
- **Excel Advanced Skills**
- **Excel: Tips & Tricks**



**Microsoft Word and PowerPoint Business Bundle** | Two essential tools to enhance communication. Create documents with clarity and presentations that are effective. This bundle qualifies for ATD, IACET, SHRM, PMI, PDU credits and includes the following courses:

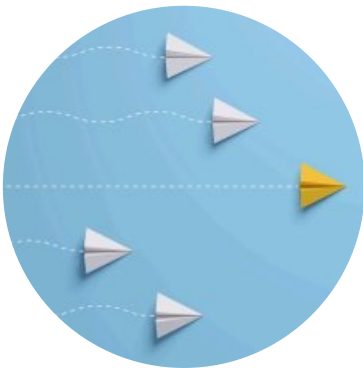
- **Microsoft Word Basics**
- **PowerPoint for Business**
- **Visual PowerPoint**



## **Computer Skills for the Office Certificate**

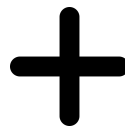
## Pair two cost-savings bundles to earn recognition with CFTEA's Professional Team Leader / Supervisor Certificate.

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 you bring motivation to your team to achieve goals and become their best self at work. .



**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**

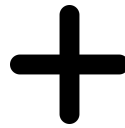
## Pair two cost-savings bundles to earn recognition with CFTEA's Essentials of Success Certificate.

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**

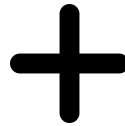
## Pair two cost-savings bundles to earn recognition with CFTEA's Modern Workforce Certificate.

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
- Quality Service
- Solid Business Writing



**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**

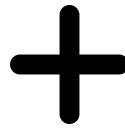
## Pair two cost-savings bundles to earn recognition with CFTEA’s Evolving Professional Certificate.

Stay ahead of the curve and thrive in today’s workplace by building 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: Handling 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.

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**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 build 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:

- Contributing 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 The 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.

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**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:

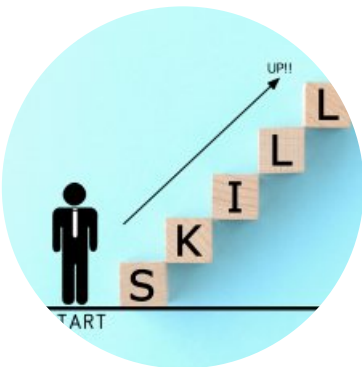
- Work From Home: Technology at Home
- Work From Home: Work-Life Balance
- Work From Home: Health and Wellness at Home

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:

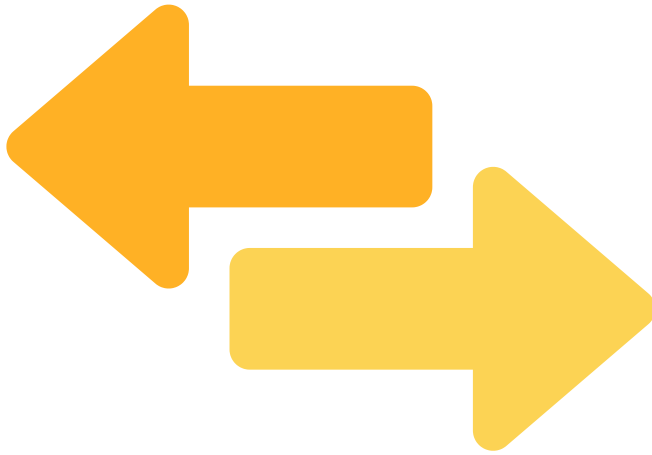
- Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork
- Instant Messaging in the Workplace
- Purposeful Relationship Building: Keeping Customers Engaged
- Solid Business Writing
- The Business of Listening
- Understanding Generational Differences



**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

## Let CFTEA help you reach your goals.



**Have you completed ABA, ICBA, internal or other outside training?**

Consider training you've already taken 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 course requirements for certificates and diplomas. There is a small fee for each course transfer to cover the review and approval process.

**Not sure where to begin?** Contact the CFTEA office at [info@cftea.org](mailto:info@cftea.org) 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:

- A People Pleaser's Guide to Standing Up For Yourself
- Anger in the Workplace
- Be Unforgettable
- Becoming a Manager
- Building Confidence and Assertiveness
- Beating Burnout
- Build Better Boundaries
- Can You Become a More Inspirational Leader?
- Delegation
- Difficult Conversations at Work
- Distractions at Work
- Flexible Work Schedules
- Gratitude Journaling
- Help Me Plan My Best Year Ever
- How Can I Improve My Company Culture?
- How Do I Balance My Work and My Kids?
- How Do I Decide?
- How Do I Say No At Work?
- How Do I Set Goals and Stick To Them?
- How Do You Build Trust at Work?
- How Do You Collaborate in a Hybrid World?
- How Do You Connect Hybrid Workers with the Organization's Mission?
- How Do You Get Better At Presenting?

## Titles include:

- 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
- Never Stop Learning
- Pressure at Work
- Receiving Feedback
- Seasonal Stress - Holiday Special
- Today's Most Important Soft Skills
- Transforming Key Areas of Your Life
- What Are The Best Ways To Be More Organized?
- What Are The Dos and Don'ts of Interviewing People?
- What's the Problem with Praise?
- Why Am I Such A Perfectionist?
- Why Didn't Anyone Tell Me?
- Why Do I Feel Like An Imposter?
- Work-Life Balance Strategies

**New content is added every month through 2027, and once you are in, every new release is yours at no extra cost.**



## CFTEA Leaders Conference

**If you're responsible for training, engagement, or performance at your financial institution, this is where you need to be.** This is an opportunity to share best practices, engage with peers, hear from others first-hand, and find solutions! For nearly three decades, this affordable two-day conference has been dedicated to development, collaboration, and networking.



## 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.

### **Next conference date:**

September 30 & October 1, 2026

Grappone Conference Center, Concord, NH



## 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. They listen, communicate, and work toward consensus to drive meaningful progress.

### What You'll Gain:

- ✓ Experiential training 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 Leadership and Board Readiness** upon completion.

### Are You Ready to Lead?

Learn more on the [CFTEA website](#) or [contact the office for more details.](#)

Thinking about becoming a mortgage loan officer and starting a rewarding career in the mortgage world? Whether you are brand new to the field or making the jump from another part of banking, getting your NMLS license is a key first step and CFTEA makes it simple to get there.

CFTEA offers the required training to obtain your first MLO license or add a new state license, as well as all the continuing education you need to renew your existing license. Missed your deadline? No judgment here. You can even complete your late continuing education requirements with CFTEA to get back on track.

Our NMLS approved courses cover everything from federal law and ethics to nontraditional mortgage products and state specific requirements.

CFTEA keeps the process clear, the learning flexible, and your progress moving forward. Because staying licensed should not be complicated, it should be achievable.

- **Earn your NMLS license in any state.**
- **Access test prep classes and study tools.**
- **Renew your mortgage license.**



### 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 their first enrollment form for any class arrives at the CFTEA office. Student records are maintained by the month and day of their birth. Should you desire not to provide us with this information, we will assign a student identification number to the enrollment listed on the enrollment form.

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

### 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 using AI to represent their work, 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. Include 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 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 their 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](mailto:info@cftea.org) for assistance to complete the appropriate paperwork.

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

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

**Tuition Policy**

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

In-House Course Tuition:

- Self-Paced Classes..... \$35.00
- Under 3 Credit Classes..... \$75.00
- 3 Credit Classes ..... \$105.00

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 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.

- \$50 extension fee for one month 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 working 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 to 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](http://www.cftea.org).

For tracking and confirmation enroll online at

[www.cftea.org](http://www.cftea.org) **or** complete this form, scan, and email to: [info@cftea.org](mailto:info@cftea.org)

First Name (please print)

M

Last Name

Birth Month | Day

Telephone

Work 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 Signature

Date

Authorization of Student's Employer

Additional notes to the CFTEA Office:

