CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT

2021-2022

Program of Professional Studies



GROWING AND PROTECTING BUSINESSES THROUGH EFFECTIVE CREDIT RISK MANAGEMENT.

CCP
The Designation of Credit Professionals

www.creditinstitute.org

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT

Table of // Contents

National Credit Conference Banff 2022 1
About Credit Institute of Canada 3
The CCP Designation 4
About the CCP Designation 5
A Recognized Path to Success 6
Learning & Technical Requirements 7
Fees, Tuition & Refund Policy 8
CCP Admission Requirements 9
The CCP Program 11
The CCP Course Requirements & Important Dates 12
Course Descriptions 13
Course Fees 17
CCP Enrollment Application 18
Course Challenge Exam Application 19
Testimonials 20
CCP Challenge Exam 21
Challenge Exam Eligibility 22
Challenge Exam Application 23
Commercial Credit Administration Program 24
Course Descriptions 25
CCA Enrollment Application 26
Membership 28
Affiliate Membership Application 29
Short Modules 30
Short Module Descriptions 31
Short Module Enrollment Application 32
National Collector Certificate Program 33
NCCP Enrollment Application 34
Online Tools & Resources 33
Chapters & Forums 35
Connect with The Credit Institute of Canada 38



National Credit Conference Banff 2022

Reaching the Summit of Credit
Atteindre les Sommets du Crédit

National Credit Conference Banff 2022

Date: June 14 – 17, 2022
Location: The Rimrock Resort Hotel, Banff, Alberta

The Credit Institute National Conference is an excellent and cost effective opportunity to keep up to date with industry changes, best practices, and management skills. Join us for Canada`s #1 Credit Conference.

Limited spots available. Visit us to learn more on how you can participate as an early bird registrant and/ or sponsor today www.creditinstitute.org/2022Banff

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT

National Credit Conference Banff 2022

June 14 - 17, 2022

Beginning with a welcome reception,the conference days will be full of learning, growing and networking. We are excited to have industry expert speakers focusing on emerging trends, technology, opportunites and valuable professional growth skills in business credit management. Connect one-on-one with your industry peers and professionals.

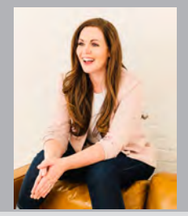
Keynote Speakers:



Todd Hirsch
Chief Economist, ATB Financial, Author



Steve Patterson
Host of CBC's The Debaters
Award-Winning Comedian



Dr. Robyne Hanley-Dafoe
Expert on Resiliency and Workplace Wellness

Pricing

REGISTRATION OPTION	EARLY BIRD PRICING (ENDS FEB 28, 2022)	REGULAR PRICING (STARTS MAR 1, 2022)
Member	$725	$775
Non-member	$825	$875
Special offer for Non-Members receive one year affiliate membership with their registration	$975	$1,025
Guest Activity Program	$450	

About

The Credit Institute of Canada

CREDIT INSTITUTE OF CANADA

RES MERCATORUM ET OPIFICUM

L'INSTITUT CANADIEN DU CRÉDIT

est. 1928

In 1928, the Government of Canada created the Credit Institute of Canada (CIC) through a special Act of Parliament. Our mandate is to protect the wealth of Canada's companies and institutions by mitigating business credit risk. The CIC achieves this goal through rigorous education, examination and continued professional development.

Our Institute provides a unique experience to associate with other like-minded credit professionals. Through conferences, seminars and other training opportunities, we share ideas and we remain current in the understanding of the mercurial landscape in business credit.

The guiding principles of the Credit Institute of Canada is our commitment to:

- Professionalism, accountability and compliance
- Continuous learning
- High standards and excellence
- Honesty, ethics and integrity
- Recognition of volunteers and staff
- Innovation
- Respect and trust

Credit and financial professionals provide an important service to the business community and make a significant contribution to the economy. Through effective credit risk and cash flow management, they keep the flow of goods and services moving.

Certified Credit Professional (CCP) Certification

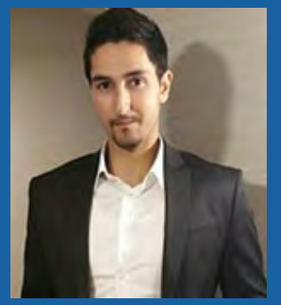
The Certified Credit Professional (CCP) Designation validates an individual's professional competency and offers a competitive advantage in the marketplace. Graduates of the CCP program experience increased recognition by employers and recruiters as well as praise for their commitment to continuous learning. During their studies, CCP students develop critical skills that enable them to work in a wide range of industries such as manufacturing, wholesale distribution, constructions, oil & gas, banking and agriculture. The Certified Credit Professional (CCP) designation is widely recognized as the symbol of excellence in credit management.

While the CCP designation is favourably sought after by employers, it also offers graduates significant career enhancements, including;

- Increased value in the role they play in an organization
- Opportunities in a wider range of industries
- Higher salary earning opportunities
- Acknowledged expertise in maximizing receivables and minimizing risk

The CCP designation compliments your academic and professional achievements. To gain the recognition you deserve, Visit www.creditinstitute.org/CCP for more details.

Testimonial



"At the Credit Institute, I gained valuable insights in Risk Reduction remedies, Data Analytical tools and key networks that have proven to be of great value to me professionally within the Canadian Market. The CCP Program prepares you for the real world and arms you with a handyman`s tool kit for Business Credit Management."

Amgd Hussein,CCP, Senior Credit Analyst

Learning

Study Method
The entire CCP program is delivered on-line. Leveraging web-based technologies, students are offered a wide range of support, including access to an online course tutor and study groups. The program is administered over four semesters per academic year. Successful completion of the CCP Program requires commitment, self-discipline, organization and planning. It is suggested that students enroll in only one course per semester and in at least three semesters per year.

Online Review
Additional help is available to students for selected courses in the form of online sessions. These interactive online review sessions with the instructor have proven to be very helpful for students. The sessions take place towards the end of the semester to assist students in preparing for the final exam.

Assignments
Each CCP course incorporates weekly lessons. Student's progress is evaluated through assignments and quizzes that are assessed for up to 50% of the final course grade. For information on a specific course and other assignment related details, consult the Student Handbook, available online in the student portal.

Minimum Passing Grade
A three-hour examination is written at the end of each course. The final mark for a course is calculated as a combination of marks obtained on term assignments and the final exam. The minimum passing grade for a course is 65%.






Technical Requirements

Computer Requirements
- Intel 13 or equivalent CPU
- 2 GB Memory
- Sound card & Speakers/Headphones
- High-Speed Internet connection
- Adobe Flash Player
- Video card with 128MB onboard memory

Students are responsible for ensuring computer compatibility with the course requirements. The Credit Institute of Canada reserves the right to require students to accommodate new software configurations in the future.

Recommended setup
- Memory: 2 GB of RAM or greater
- Up to 20 GB free hard drive space
- Intel processor, i5 or greater
- Display with 720p or greater resolution
- Microsoft Office

Windows
- Windows 7 with Service Pack 1

Macs
- Mac OS X 10.6.8 or higher
- Intel processor

Fees and Tuition

Student Renewal fee
The Credit Institute of Canada annual renewal fee for students is $160.00. This covers the period of April 1 to March 31, and entitles students to the same benefits afforded to CIC Members. These include free best practice videos, articles and tools from the Knowledge Centre, as well as access to the member-exclusive job board.

New Students pay the renewal fee at the time of the first registration, and receive a yearly renewal notice until completion of the program. The fee is due by April 1 and must be paid every year even when not taking courses.

Benefits of being a CIC Member:

- ✔ 40% discount on a CIC subscription – giving you full access to the Knowledge Centre
- ✔ Access to a network of credit professionals via our local chapters
- ✔ Weekly e-newsletter - an online source of credit and business information
- ✔ Member discounts on webinars, seminars, conferences and in-person events
- ✔ Special offers and discounts from Credit Institute Affinity Partners

Re-activation fee:
If a student does not renew on an annual basis, a re-activation fee of $200.00 per missed year will apply in order to be reinstated into the program.

CCP Course Fees
Course fees vary between $760 - $862 per course and include the costs of textbooks and shipping, lesson materials, and sessional examination fees. Course fees do not include items such as: supplemental or deferred examination fees, stationery, or late assignment submission fees.

International Students
International students are subject to a different fee schedule to accommodate additional fees for shipping course materials and holding exams in their country of residence. Please contact us via our chat line or by email (geninfo@creditedu.org) for details.

Payment of Fees
Enrollment applications must be accompanied by full payment of all applicable fees. Students can choose to enclose a cheque or contact the office to pay by credit card. Arrangements can be made for payment with a post-dated cheque. In those instances payment must be received in full prior to the start of the course. Contact the office to discuss.

Refund Policy

If an enrollment application is not accepted by the Credit Institute of Canada, a full refund will be given.

Course fees are refundable provided notice of withdrawal is received in writing by the refund deadline. A refund will be approved provided the material for the course is returned unmarked and in reusable condition.

The Student Renewal Fee, Transfer Credit Fee, and Transfer Credit Evaluation Fee are nonrefundable. This is a firm policy and no departure is permitted.

Note: Refund will not be given should the student choose to withdraw from the transferred course.

Refund Deadlines	
Session 1	September 8, 2021
Session 2	January 4, 2022
Session 3	March 23, 2022
Session 4	June 14, 2022

Admission Requirements



Individuals employed in a credit-related position or aspiring for a career in credit are invited to enroll in the CCP program. Recognizing the increased professional opportunities for CCP graduates, the Credit Institute allows enrollment in its certification program before obtaining related employment. Mature students who have not studied for some time are encouraged to prepare for their return to an academic program by completing the Credit Institute of Canada's Commercial Credit Administration Program.

New students are advised to register early to ensure time for transcript evaluation, software setup and computer skill development. Applications are accepted until the identified deadline dates. Applications received after the deadline may be considered at the discretion of the Credit Institute and will be subject to a late processing fee of $50 (plus HST).

The Student Renewal Fee covers the period of April 1 – March 31 each year. New students are charged according to and on the date of their first registration. Thereafter, you will be billed at the same time as all other students. The Student Renewal Fee covers the cost of maintaining student records and provides students with member benefits. Students must pay the Student Renewal Fee to maintain their status in good standing with the CIC.

Getting Started with Your Registration/ Enrollment

1

Enrollment Application

Fill in your personal information on the application form or the online sign up form.

2

Annual Student Fee

Your enrollment application must be accompanied with payment for the annual student fee in order to be registered as an active student.

3

Course Selection

Review the course descriptions and note the requirements. FB1 is recommended for new students.

Transfer Credits (optional)
Complete the Advanced Standing Application to transfer equivalent courses you have completed.

Enrollment Options

ONLINE

Research the Programs of Study online at www.creditinstitute.org under the Education tab. Please review the enrollment page to submit your application.

A

FAX

Fax your completed application form to 416-572-2619.
Credit card payment (Visa or MasterCard) is required for fax registration.

B

IN PERSON

In person at the Credit Institute national office, Monday to Friday 8:30 am – 4:30 p.m. Payments must be made by cheque, credit card or bank draft.

C

MAIL

Mail your application with payment in the form of a cheque or credit card to Credit Institute of Canada, Attn.: Education Dept., 3 Concorde Gate., Suite 211, North York, Ontario, M3C 3N7

D

The Certified Credit Professional Program



CCP

The Designation of Credit Professionals

CCP

The Designation of Credit Professionals

The CCP Designation

Certified Credit Professional (CCP) is the official designation granted to professionals in the credit management field by the Credit Institute of Canada. The CCP designation is widely recognized in today's global marketplace as a symbol of excellence. Designated CCPs are bound by a code of professional ethics. Through accountability, compliance and protection of assets, Certified Credit Professionals provide an integral service to businesses. Their employers benefit from their ability to maintain an integrated and comprehensive perspective in growing and protecting businesses in today's changing global environment.

About The CCP Designation

Education

When you begin your studies with the Credit Institute of Canada, you are on your way to joining the best in the industry. Today's employers seek workers who can analyze carefully, communicate clearly, and quickly turn information into knowledge. Each of the eight courses in the CCP Program is crafted to help you meet these very skills. Virtual classroom discussions encourage knowledge-sharing between learners in a wide range of industries as well as from around the world. The CCP education is designed for career-minded professionals to succeed in the sophisticated field of business credit.

Work Experience

Work experience is a component of obtaining the CCP designation. Prior to CCP certification, students must obtain five years of practical work experience in a credit position. This can be acquired in a variety of credit, collections, receivable and financial management roles.

Professional Development

Successful credit professionals recognize that the key to career success lies in ongoing professional development. Designated CCPs are required to participate in the Credit Institute of Canada's Professional Development Program in order to maintain their designation. Every 3 years, they must earn 100 points through continuing education and other professional activities. The Credit Institute hosts a number of events, webinars and activities that earn Professional Development points.

Credit Specialist

A Credit Specialist Certificate is the first milestone in the pursuit of the CCP designation. Students achieve the credit Specialist Certificate by successfully completing the first three courses in the CCP program:

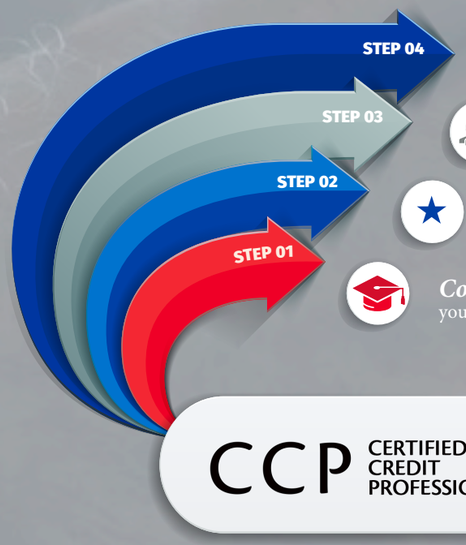
- ✔ Fundamentals in Business
- ✔ Financial Accounting for Credit Professionals
- ✔ Credit Management

Three years of practical work experience in a credit position and CIC membership are required.

A recognized

Path To Success

The Certified Credit Professional designation is respected and valued, offering you a range of benefits in the business community.



Professional Development - Designated CCPs are required to participate in the Professional Development Program (PDP). 100 PDP points are required every 3 years.

Membership - A Credit Institute membership is mandatory to hold the CCP designation.

Work Experience - At least 5 years of work experience in credit or other industries approved by the Credit Institute.

Course completion - Eight courses specifically designed to make you smarter and more hireable as a credit professional.

CCP CERTIFIED CREDIT PROFESSIONALS

Expanded Knowledge

Through the reading, studying, live lectures and preparing for exams, you gain a thorough understanding of every aspect of credit management, including a look at future trends and strategies essential to your success.

Career Opportunities

CIC's designations tell employers that you are motivated, accomplished and current in your knowledge of credit management skills. It raises the level of respect among colleagues in credit management and the financial community sectors.

Professional Recognition

CIC's designations attest to experience, knowledge, ability, accomplishment, leadership and contributions in the credit management and financial community sectors.

CCP Course Requirements

Curriculum Outline			
		Level 1	
The CCP curriculum is developed through an Education Committee that includes industry practitioners and subject matter experts. Courses cover foundational knowledge in business as well as critical advanced credit skills that employers look for when hiring.		1	Fundamentals in Business (FB1)
		2	Financial Accounting for Credit Professionals (FAC1)
		3	Credit Management (CR1)
Level 2		***Level 3***	
4	Managing Credit with Information Technology I (CR3-I)	7	Talent Management for Credit Professionals
5	Canadian Credit Law (CL1)	8	Advanced Credit Management (CR2)
6	Managing Credit with Information Technology II (CR3-II)		

1) Students who are members in good standing and who have completed Level 1 can enjoy all practical advantages of membership, including the right to vote at the Credit Institute of Canada's annual general and special meetings of members. After completion of Level 1, students can apply for the Credit Specialist Certificate.

2) If you have knowledge in business fundamentals and financial accounting through prior education or experience , you may be eligible to write a challenge exam for credits in the the FB1 and FAC1 courses. Contact us to find out more or visit www.creditinstitute/ccp.

Important Dates for CCP Program	**Session 1** Fall 2021	**Session 2** Winter 2022	**Session 3** Spring 2022	**Session 4** Summer 2022
Enrollment deadline	Sep 7, 2021	Jan 4, 2022	Mar 23, 2022	Jun 14, 2022
Courses begin	Sep 20, 2021	Jan 10, 2022	Apr 4, 2022	Jun 27, 2022
Exam dates [1]	Dec 6, 2021	Mar 28, 2022	Jun 20, 2022	Sep 12, 2022
Course refund deadline	Sep 8 2021	Jan 4, 2022	Mar 23, 2022	Jun 14, 2022
50% course fee refund deadline	Oct 4, 2021	Jan 24, 2022	Apr 18, 2022	Jun 11, 2022

Footnotes:

[1] - Exam dates are subject to change. Please refer to our website. Exam information will be emailed to students within 2 weeks of the exam.

Course Descriptions

FB1
Fundamentals in Business

In today's marketplace, well-rounded credit professionals must understand basic business fundamentals to succeed. This course provides an introduction to the general concepts of business and management. Topics covered include economics, marketing, industry analysis, negotiations, entrepreneurship, leadership and people management. The course also places an emphasis on the written and oral communications skills necessary in a business environment. During completion of this course, students are expected to use the skills learned to research and analyze data about a business. Part of the course work will require students to write and present an analysis of a business.

Topics Covered:

- Introduction to Business
- The Basics of Effective Business Communications
- Economic Issues and Business Decisions
- Business Structures: Why They Matter to Creditors
- Financial Accounting and Financial Management
- Marketing, Adding to Your Big-Picture View of Business
- Framework for Industry Analysis
- Creating Leaders Among CCPs
- Motivating & Developing People for Success
- The Foundation of Skilled Negotiations

CR 1
Credit Management

This course provides students with the knowledge required to manage a portfolio of credit and accounts receivable. Topics covered in this course include: credit department policy, credit investigations, information systems related to mercantile and consumer credit, financial statement analysis, securities, risk evaluations, collections, bankruptcy and insolvency, and credit department organization and reporting.

Topics Covered:

- Introduction to Credit
- Credit Investigations
- Financial Statement Analysis Case Studies
- Personal Property Security
- Risk Evaluations
- Collections
- Bankruptcy & Insolvency
- Credit Management

CR3-I
Managing Credit With Information Technology I

This course is specifically designed to enhance the analytical skills of credit professionals. The first half delves into some of the basic to intermediate features and functions of Microsoft Excel. Working through a series of audio video lectures, mini exercises and assignments, students learn how to slice and dice data to gain deeper insights and become more efficient performing their daily work.

The latter part of the course takes data analysis to a whole new level. It introduces Power Query and Power BI. Students learn how to connect and extract data from different sources. They explore the 'magic' of discovering, refining and combining data for deeper business insights. Using the 'get and transform' function in Excel, students learn to perform various analytical tasks in a more meaningful way. The modules on Power BI provide an introduction to data visualization and sharing through dashboards.

Topics Covered:

- Formula Foundation
- Preparing for Data Analysis
- Logic and Lookups
- PivotTables and PivotCharts
- Building Re-usable Templates
- PowerQuery
- Get & Transform
- Power BI
- Data Visualization

CL 1
Canadian Credit Law

Canadian Credit Law is a unique course specially developed for credit professionals who need to understand how the Canadian legal system impacts their work. The information is presented in straightforward language that does not require a legal background. Based on English common law with references to the Quebec civil code, this course is of value to international students as well.

Topics Covered:

- Introduction, Dispute Resolution and the Canadian Court System
- Tort Law
- Contract Law
- Sale of Goods
- Business Structures
- Workplace Law
- Property Law
- The Debt Collection Process
- Steps Taken Before Starting Legal Proceedings
- Commencement of Proceedings
- Default and Summary Judgment
- Defended Proceedings, Settlement and the Enforcement of Judgments
- Small Claims Actions and Enforcement
- Collections and Deceased Debtors
- Construction Liens
- Bankruptcy and Insolvency



The 2020/2021 Robert Half Salary Guide lists the CCP Designation as an in-demand credential for Accounting and Finance Professionals.



FAC1
Financial Accounting for Credit Professionals

This course is designed for students with limited experience and knowledge of accounting. Through this accounting course, credit professionals will acquire crucial skills to help them interpret and use accounting information in order to make decisions.

Topics Covered:

- Financial Statements and Economic Decisions
- Financial Decisions And The Statement Of Financial Position
- Operations And The Statement Of Comprehensive Income
- External Reporting
- Revenues, Accounts Receivable and Cash Flows
- Inventory
- Tangible and Intangible Assets
- Liabilities and Present Value Bonds
- Debt-to-Equity Ratio
- Reporting and Interpreting Stockholders' Equity
- Statement of Cash Flows
- Analyzing Financial Statements

The 2020 Robert Half Salary Guide lists the CCP Designation as an in-demand credential for Accounting and Finance Professionals.

Course Descriptions

TMC1
Talent Management for Credit Professionals

This course provides a view on the concepts and principles of managing talents for success in today's workplace. It is designed to respond to employers' need for managers that can develop, coach and lead a team in the credit department.

Topics Covered:

- The Strategic Role of Human Resources Management in Accounts Receivable
- The Changing Legal Emphasis: Compliance and Impact On Canadian Workplaces
- Human Resources Management and Technology For Credit Managers
- Designing and Analyzing Accounts Receivable Jobs
- Human Resources Planning for Credit Managers
- Accounts Receivable Recruitment
- Accounts Receivable Staff Selection
- Accounts Receivable Staff On-boarding and Training
- Accounts Receivable Career and Management Development
- Accounts Receivable Performance Management

CR2
Advanced Credit Management

This course covers specific, specialized areas of credit management. Students will become familiar with international credit management, construction credit management, leasing, piercing the corporate veil, U.S. bankruptcy law, credit fraud and introduction to E-commerce.

Topics Covered:

- International Credit – An Introduction
- International Credit - Risk Management
- International Credit - Settlement Methods
- Construction Credit Management I
- Construction Credit Management II
- Piercing The Corporate Veil
- US Bankruptcy Law
- Leasing Credit Management
- Introduction to E-Commerce

CR3-II
Managing Credit With Information Technology II

In today's work force, the use of information systems is ever-present. Ranging from order processing to predictive analytics, to accounting and credit risk management, information technology has become entrenched in almost every aspect of our work. This course presents some of the core principles of Management Information Systems (MIS) essential to many business functions. The focus is to equip credit professionals with the understanding that will make them better knowledge workers. After completion of this course, students will have an appreciation of what information systems can and cannot do, and be able to make meaningful contributions in the implementation of solutions to achieve business objectives.

Topics Covered:

- Introduction to MIS
- Process Analysis
- Basic Data Modelling
- Introduction to Databases
- Operational Systems Development
- Planning and Acquiring Operational Systems
- Analytical Systems Development
- IT Architectures

Course Fees



Courses	Fees	Prerequisite	Available in French	Study hours	Semesters
FB 1 Fundamentals in Business	$806		✔	12- 15 hours per week	4
FAC1 Financial Accounting for Credit Professionals	$806		✔	12- 15 hours per week	4
CR 1 Credit Management	$806		✔	12- 15 hours per week	4
CR3-I Managing Credit With Information Technology I	$760	CR1	✔	12- 15 hours per week	4
CL 1 Canadian Credit Law	$806		✔	12- 15 hours per week	4
CR3-II Managing Credit With Information Technology II	$760	CR3-I		12- 15 hours per week	4
TMC1 Talent Management for Credit Professionals	$806			12- 15 hours per week	4
CR2 Advanced Credit Management	$862	CR1	✔	12- 15 hours per week	4

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT
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North York, Ontario, M3N 3N7
Tel: (416) 572-2615
Fax: (416) 572-2619
Email: ccp@creditedu.org
Website: creditinstitute.org

Certified Credit Professional (CCP) Program - Enrollment Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____
Middle Initial: ____ Last Name: _____
Date of Birth: ____/____/_____ (MM/DD/YYYY)
Address: _____
City/Town: _____ Province: _____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Email: _____
Education: High School ☐ College ☐ University ☐ Other ☐
How did you hear about us? _____

Business Information

Company Name: _____
Address: _____
City/Town: _____ Province:_____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Fax: ____-_____-_____
Email: _____ Shipping: H ☐ B ☐
Industry: _____ Position: _____
Responsibility: Local ☐ Regional ☐ National ☐ International ☐
Preferred Language: _____ Years in Credit: _____

Course Selection	Session	Fee	
Fundamentals in Business (FB1)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$806	
Financial Accounting for Credit Professionals (FAC1)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$806	
Credit Management (CR1)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$806	
Managing Credit with Information Technology I (CR3-I)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$760	
Canadian Credit Law (CL1)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$806	
Managing Credit with Information Technology II (CR3-II)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$760	
Talent Management for Credit Professionals (TMC1)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$806	
Advanced Credit Management (CR2)	Fall ☐ Winter ☐ Spring ☐ Summer ☐	$862	
New Student Fee *(April to March)*	Fall - $75.00 ☐ Spring - $150.00 ☐ Summer - $112.50 ☐ Winter - $37.50 ☐	$160	
Prorated to $37.50 for each academic session.		Subtotal	
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants		Tax	
		Shipping	
International applicants only: please contact us for a shipping quote and enter it here:		Total	

Only bank draft or credit card payment is accepted for international applicants

Returning students are required to submit student fees by April 1st online at www.creditinstitute.org under "My Account."

Payment Method

Visa ☐ Visa Debit ☐ MasterCard ☐ Cheque ☐ Money Order / Bank Draft ☐ *Payable to Credit Institute of Canada*

Name on card: _____ Card number: _____

Expiry Date: _____ / _____ MM/YY Signature: _____ Total: _____

Privacy Policy

The Credit Institute of Canada collects personal information from our members, students, potential members and potential students for the purpose of registration, admission, income tax receipts, scholarships and awards, student and member communication, membership roster, planning, and qualification of educational and membership requirements and accomplishments. Personal information may be shared with other members, Credit Institute of Canada Chapters, service providers and any other parties as required by law. Your personal information will not be released to any other party unless the law permits or your permission is granted. The Credit Institute of Canada values the privacy of its members and customers.

I consent to receive messages about Credit Institute of Canada programs, professional services, newsletters, updates, promotions, invitations and events.

I have had a chance to read and understand the Refund Policy, Privacy Policy and deadlines as stated in the Program of Professional Studies and Services, and online at www.creditedu.org. I certify that the information I provide is true and correct. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics.

Signature: _____ Date: _____

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT
211-5 Concorde Gate
North York, Ontario, M3C 3N7
Tel: (416) 572-2615
Fax: (416) 572-2619
Email: ccp@creditedu.org
Website: creditinstitute.org

Certified Credit Professional Program - Course Challenge Exam Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____

Middle Initial: ____ Last Name: _____

Date of Birth: ____/____/_____ (MM/DD/YYYY)

Address: _____

City/Town: _____ Province: _____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Email: _____

Education: High School ☐ College ☐ University ☐ Other ☐

How did you hear about us? _____

Business Information

Company Name: _____

Address: _____

City/Town: _____ Province:_____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Fax: ____-_____-_____

Email: _____ Shipping: H ☐ B ☐

Industry: _____ Position: _____

Responsibility: Local ☐ Regional ☐ National ☐ International ☐

Preferred Language: _____ Years in Credit: _____

If approved, I agree to write a supervised, closed-book course challenge exam at a time and place scheduled by the Credit Institute of Canada. The course challenge exams are based on the materials covered in the full courses. I am aware that I am responsible to prepare for the exam on my own. The prerequisite for writing a Course Challenge Exam is that you are registered as a student member by paying the required membership fees. Eligibility to write the Challenge Exam is based on a combination of education and experience. Please attach all pertinent documents with your application:

Supporting Documentation

☐ Detailed copy of resumé

☐ Transcript of successful completion of the equivalent CCP level courses in: Financial Accounting and Fundamentals in Business, offered by a recognized post-secondary institution. (If taken outside Canada, a letter of equivalency from a registered Canadian body authorized to administer equivalencies should be provided); OR proof of verifiable continuing education

Student Membership Fee	$160
Financial Accounting for Credit Professionals (FAC1) $375	
Fumdamentals in Business (FB1) $375	
Textbook Optional – Financial Accounting 10th Edition $140 ☐	
Understanding Canadian Business 10th Edition $150 ☐	

GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants — Tax

Only bank draft or credit card payment is accepted for international applicants — Total

Payment Method

Visa ☐ Visa Debit ☐ MasterCard ☐ Cheque ☐ Money Order / Bank Draft ☐ *Payable to Credit Institute of Canada*

Name on card: _____ Card number: _____

Expiry Date: _____ / _____ MM/YY Signature: _____ Total: _____

Privacy Policy

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I consent to receive messages about Credit Institute of Canada programs, professional services, newsletters, updates, promotions, invitations and events.

I have had a chance to read and understand the Refund Policy, Privacy Policy and deadlines as stated in the Program of Professional Studies and Services, and online at **www.creditinstitute.org**. I certify that the information I provide is true and correct. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics.

Signature: _____ Date: _____

Testimonials



"After 7 years in the same position within the same organization, it was time to challenge myself professionally. I knew I wanted to continue my career in the credit field, but most of the hiring companies were looking for someone with a professional designation. The knowledge that I acquired during my journey in the Certified Credit Professional Program and the CCP designation have helped me gain an advantage in more ways that I can count."

Raluca Pop, CCP, Credit Manager



"I knew I wanted to continue to learn, and after some advice from my manager, I decided to acquire my CCP designation. This not only helped me hone and learn new skills, but also to ensure my advancement to lead a credit team in the future."

Oumar Ba, CCP, Credit Analyst



"I can't think of a better way to network, advance my career and simply make lifelong friendships, than the Credit Institute of Canada. Getting the CCP designation and attending as many events as possible has made my career fulfilling and meaningful."

Susan Bray, CCP, Senior Advisor

The Challenge Exam

The Challenge Exam is an opportunity for seasoned credit professionals to gain the recognition they have earned.



Opportunity for Senior Credit Professionals

Experienced financial management professionals have an opportunity to obtain the CCP (Certified Credit Professional) designation by taking an equivalency exam; the Challenge Exam.

Being recognized as a Certified Credit Professional acknowledges the expertise of seasoned credit managers. The reward of obtaining the CCP designation is the recognition by colleagues in the upper echelon of financial management. If you have the experience but not the designation, you owe it to yourself to validate your knowledge and get the CCP designation.

Knowledge Areas Assessed

Section A (70%) - Mandatory questions:

- Financial Statement Analysis (30%)
- Bankruptcy and Insolvency / CCAA (10%)
- Legal Remedies (10%)
- PPSA (10%)
- Credit management/credit policy development (10%)

Section B (30%) - Pick 3 out of 5 questions:

- International Credit (10%)
- Construction Credit (10%)
- Leasing (10%)
- Piercing the corporate veil (10%)
- Credit Fraud/money laundering (10%)

Eligibility for Writing the Challenge Exam

Option 1: General Applicants

- Referral letter from current employer to verify candidate's job experience and credit responsibility
- Submission of your detailed résumé
- Transcripts from a recognized post-secondary institution validating successful completion of the equivalent CCP level courses in: Financial Accounting, Corporate Finance, and Canadian Business Law
- For courses taken outside Canada, a letter of equivalency from a registered Canadian body authorized to administer equivalencies should be provided.
- Designated accounting/finance professionals must provide a letter of good standing from their respective professional associations in lieu of transcript of marks.

Option 2: Current CCE Designation Holders

- Current Certified Credit Executive-CCE designation holders from the National Association of Credit Management are immediately eligible to write the Challenge Exam. A copy of the CCE certificate is required along with the application form.

Exam Overview	
Duration: Four hours	Passing grade: 70%
Exam style: Closed Book	Study kit included

CHALLENGE EXAM ELIGIBILITY MATRIX

Total Years of Credit Experience	Current/ Immediate past Credit Position Level	Verifiable Minimum Formal Education	Verifiable Credit Responsibility	Verifiable Continuing Education
Designated Accounting/Finance Professionals				
5	Credit Analyst or higher	University Degree + professional designation (CMA, CPA, CA, CGA, CFA)	Investigation & risk evaluation, credit & collections policy development, credit granting to min $50k	N/A
Credit Professionals 1				
10	Credit Manager minimum 5 years	University Degree: Courses must include Financial Accounting, Corporate Finance & Canadian Business Law	Investigation & risk evaluation, credit & collections policy development, credit granting to min $50k	Training in credit and collections (e.g. seminar, workshop, conference)
Credit Professionals 2				
12	Credit Supervisor or higher minimum 7 years	College Diploma: Courses must include Financial Accounting, Corporate Finance & Canadian Business Law	Investigation & risk evaluation, credit & collections policy development, credit granting to min $50k	Training in credit and collections (e.g. seminar, workshop, conference)
Credit Professionals 3				
15	Credit Analyst or equivalent minimum 10 years	College courses in Financial Accounting, Corporate Finance & Canadian Business Law	Investigation & risk evaluation, credit & collections policy development, credit granting to min $50k	Training in credit and collections (e.g. seminar, workshop, conference)
Credit Professionals 4				
20+	Credit Analyst and higher minimum 10 years	Grade 12, CEGEP	Investigation & risk evaluation, credit & collections policy development, credit granting to min $50k	Training in credit and collections (e.g. seminar, workshop, conference)

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT
211-3 Concorde Gate
North York, Ontario, M3C 3N7
Tel: (416) 572-2615
Fax: (416) 572-2619
Email: ccp@creditedu.org
Website: creditinstitute.org

Certified Credit Professional (CCP) - Challenge Exam Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____

Middle Initial: ____ Last Name: _____

Date of Birth: ____/____/_____ (MM/DD/YYYY)

Address: _____

City/Town: _____ Province: _____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Email: _____

Education: High School ☐ College ☐ University ☐ Other ☐

How did you hear about us? _____

Business Information

Company Name: _____

Address: _____

City/Town: _____ Province:_____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Fax: ____-_____-_____

Email: _____ Shipping: H ☐ B ☐

Industry: _____ Position: _____

Responsibility: Local ☐ Regional ☐ National ☐ International ☐

Preferred Language: _____ Years in Credit: _____

I elect to write a supervised, closed-book challenge exam. I agree to write the exam at a time and place scheduled by the Credit Institute of Canada. I am aware that I am responsible to prepare for the exam on my own. A Challenge Examination Study Kit is included in the exam registration fee.

Eligibility to write the Challenge Exam is based on a combination of education and experience. Please attach all pertinent documents with your application:

Option 1: Supporting Documentation

- ☐ Referral letter from current employer to verify the candidate's job responsibility; AND
- ☐ Detailed copy of résumé; AND
- ☐ Transcript of successful completion of the equivalent CCP level courses in: Financial Accounting, Finance, and Canadian Business Law, offered by a recognized post-secondary institution. (If taken outside Canada, a letter of equivalency from a registered Canadian body authorized to administer equivalencies should be provided); OR proof of verifiable continuing education
- ☐ Designated accounting/finance professionals must submit a letter of good standing from their respective professional associations in lieu of transcript of marks;

Option 2: CCE® Designation Holder

- ☐ A copy of your Certified Credit Executive® (CCE®) certificate issued by the National Association of Credit Management

	Registration Fee	$750
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants	Tax	
Only bank draft or credit card payment is accepted for international applicants	Total	

Payment Method

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I consent to receive messages about Credit Institute of Canada programs, professional services, newsletters, updates, promotions, invitations and events.

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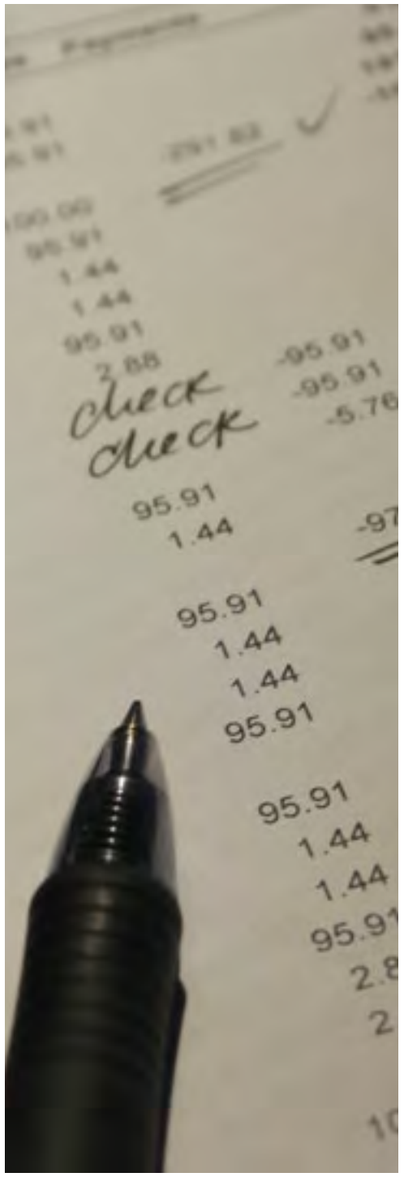
Signature: _____ Date: _____

Commercial Credit Administration

The Commercial Credit Administration Program is designed for working professionals to enhance core credit skills.



The **Commercial Credit Administration** program is designed for credit personnel who are eager to enhance and evolve their current skills in managing business credit. The three courses in the program will help you put the building blocks in place so that you can turn your job into a career.

When you complete this dynamic program, you will receive a certificate that acknowledges your enriched skills making you more valuable to employers.

Completion of all three courses of the program will also earn you a free one year Credit Institute membership.

Time Schedule

The Commercial Credit Administration program works around you. We understand that you lead a busy life, and we want you to be able to develop your skills when the time is right for you. Delivered entirely online, you don't have to spend time traveling to and from classes. Each course can be completed within 10 weeks from registration, and you have 30 weeks to complete the whole program. There is no need to place your life on hold while you are completing this valuable program.

Assignments

The assignments and tasks in the Commercial Credit Administration program are dynamic and they are here to help you learn and grow your skills. Practical by design, the course work compliments your understanding of the application of the concepts taught in the program. The assignments are open-book and students submit them electronically for marking. In addition to providing valuable feedback on the marked assignments, instructors are available through the online course forum to answer questions about the course content.

Program Fees

Fees for the Commercial Credit Administration program include all necessary course material and textbooks and are competitive with industry standards for professional development.

COURSE	FEE
Accounting Essentials	$425.00
Introduction to Business and Credit Laws	$399.00
Credit Practices: Introduction to Key Concepts	$399.00
Full Program (Save $60)	$1165.00

Commercial Credit Administration

Course Descriptions

CC101 Accounting Essentials

This course is an introduction to some of the essential accounting principles that every credit professional must understand. Its primary focus is to provide students an overview of the preparation and interpretation of accounting information for simple credit decisioning. You will leave this course empowered with new-found skills, and motivated to further your career in business credit management.

CC103 Credit Practices: Introduction to Key Concepts

This course introduces you to the key concepts in credit practices. Starting with an overview of the importance of credit in an economy, it goes on to explain the differences between commercial and consumer credit, the types of business entities credit professionals encounter, and the level of credit risk each represents. Particular attention is given to credit risk mitigation through the development of proper credit granting policies and the use of result-oriented collection procedures.

CC102 Introduction to Business and Credit Laws

The information in this course is aimed at individuals who either need a refresher or are just beginning their formal study of business and commercial credit laws. In preparing the course material, every effort has been made to avoid the use of difficult and technical wording. The purpose of instruction is to impart knowledge of the basic principles of business and credit laws, providing you a framework for legal issues that may arise in the work done by the credit department.



FREE MEMBERSHIP

Completion of all three courses of the program will also earn you a free one year Credit Institute membership. This will give you access to additional learning resources and networking opportunities with other professionals in the commercial credit industry.

Visit us at **www.creditinstitute.org**

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North York, Ontario, M3N 3N7
Tel: (416) 572-2615
Fax: (416) 572-2619
Email: ccp@creditedu.org
Website: creditinstitute.org

Commercial Credit Administration Program - Enrollment Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____
Middle Initial: ____ Last Name: _____
Date of Birth: ____/____/_____ (MM/DD/YYYY)
Address: _____
City/Town: _____ Province: _____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Email: _____
Education: High School ☐ College ☐ University ☐ Other ☐
How did you hear about us? _____

Business Information

Company Name: _____
Address: _____
City/Town: _____ Province:_____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Fax: ____-_____-_____
Email: _____ Shipping: H ☐ B ☐
Industry: _____ Position: _____
Responsibility: Local ☐ Regional ☐ National ☐ International ☐
Preferred Language: _____ Years in Credit: _____

Course	Selection	Fee	
Accounting Essentials (CC101)	☐	$425	
Introduction to Business and Credit Laws (CC102)	☐	$399	
Credit Practices: Introduction to Key Concepts (CC103)	☐	$399	
Full Program (Save $60)	☐	$1, 165	
Technical Tools		**Fee**	
Software: Microsoft Office Professional Plus *(optional)*	☐	$135	
		Subtotal	
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants		Tax	
International applicants only: please contact us for a shipping quote and enter it here:		Shipping	
Only bank draft or credit card payment is accepted for international applicants		Total	

Payment Method

Visa ☐ Visa Debit ☐ MasterCard ☐ Cheque ☐ Money Order / Bank Draft ☐ *Payable to Credit Institute of Canada*

Name on card: _____ Card number: _____

Expiry Date: _____ / _____ MM/YY Signature: _____ Total: _____

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Signature: _____ Date: _____

CCPs Work In a Wide Range of Industries


Wholesale Distribution


Transportation


Manufacturing


Construction


Agriculture

CCP Skill Set

- Policy and Procedure Development
- Customer Relationship Management
- Financial and Credit Risk Analysis
- Negotiation and Problem Solving
- Forecasting and KPI Reporting

THE CREDIT INSTITUTE HAS PRODUCED

THOUSANDS

OF CERTIFIED CREDIT PROFESSIONALS OVER THE LAST 90 YEARS

RESPONSIBILITY

Certified Credit Professionals can be responsible for upto **$1 billion** in credit sales.

Earning Capacity of CCPs

$40,500 ENTRY LEVEL — **$100,000 +** SENIOR LEVEL

CCPs have reported incomes ranging from $40,500 to $100,000+ per year, from entry level to senior level positions.

Membership has its Privileges

CIC membership offers you benefits to enhance your professional life and personal down time.

Fee Schedule	
TYPE OF MEMBERSHIP	
Designated Member	$404
Affiliate Membership	$175
Student Membership	$161
CHAPTER SELECTION	
Atlantic	$70
British Columbia	$57.75-$136.50
Calgary	$65
Conestoga	$113.30-$216.60
Edmonton	$72
Hamilton	$250
Manitoba	$35-$90
Montreal / Quebec City	$40-$190
Saskatchewan	$35
South Western Ontario	$50
Toronto	$33-$94

The role of Credit Management and the influence it has on the corporate community is far reaching. The Credit Institute of Canada recognizes that reach and welcomes all stakeholders to be part of its network.

Members of the Credit Institute of Canada receive the following benefits:

- Access to our Credit Professional Employment Referral Program for job opportunities
- Access to a network of credit professionals for mentorship opportunities and sharing best practices via local chapters
- Access to our Knowledge Centre - an online library of credit management resources
- Weekly e-newsletter - an online source of credit and business information
- Discount on seminars and networking events
- Special offers and discounts from Credit Institute Affinity Partners
- Discount on credit reference materials

Designated Member: Someone with a designation from the Institute (CCP, ACI, CCP Emeritus).

Student Member: Any person enrolled in any of the Institute's education programs.

Affiliate Member: Any individual with an interest in the credit field.

The chapter fees will be waived for first time affiliate members. Enjoy one complimentary paid dinner meeting in your first year of affiliate membership.

(Hamilton, Montreal/Quebec City & South Western Ontario Chapters only)



CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT

211-3 Concorde Gate
North York, Ontario, M3C 3N7

Tel: (416) 572-2615
Fax: (416) 572-2619

Email: membership@creditedu.org
Website: creditinstitute.org

Affiliate Membership Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____

Middle Initial: ____ Last Name: _____

Date of Birth: ____/____/_____ (MM/DD/YYYY)

Address: _____

City/Town: _____ Province: _____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Email: _____

Education: High School ☐ College ☐ University ☐ Other ☐

How did you hear about us? _____

Business Information

Company Name: _____

Address: _____

City/Town: _____ Province:_____

Postal Code: _____ Country: _____

Tel: _____-_____-_____ Fax: ____-_____-_____

Email: _____ Shipping: H ☐ B ☐

Industry: _____ Position: _____

Responsibility: Local ☐ Regional ☐ National ☐ International ☐

Preferred Language: _____ Years in Credit: _____

Type of Membership		Fee	
Affiliate Membership	✓	$175	$175
Chapter Membership *(please select the chapter membership closest to you)*	**Selection**	**Fee**	
Atlantic	☐	$70	
British Columbia	☐	$136.50	
Calgary	☐	$65	
Conestoga	☐	$216.60	
Edmonton	☐	$72	
Hamilton	☐	$250	
Manitoba	☐	$35	
Montreal / Quebec City	☐	$190	
Saskatchewan	☐	$35	
South Western Ontario	☐	$50	
South Western Ontario - including Dinner meetings	☐	$200	
Toronto	☐	$94	
		Subtotal	
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants		Tax	
Only bank draft or credit card payment is accepted for international applicants		Total	_____

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Signature: _____ Date: _____

Short Modules

Short modules are ideal for those who want to achieve work-life balance and can only commit to short term flexible learning activities.

"When I started training to become a certified economic development professional, I realized I needed further exposure in the area of financial analysis for small business. For me, that had always been a thorny area. My search led me to the Credit Institute of Canada's short module in Financial Statement Analysis. It was like striking gold! I never expected a 4-week course (Short Module on Financial Statement Analysis) to be so comprehensive and so understandable! In addition, the convenience of doing it entirely via the internet allowed me to complete the module from as far away as the Republic of Trinidad and Tobago. But best of all is the fact that I get to keep an assortment of courseware that I can use as a refresher anytime I choose."

- Louis Noel
Attorney-at-Law
Trinidad & Tobago

The Credit Institute of Canada offers a range of short online modules that will allow you to gain knowledge in various aspects of Credit Management. The modules cover universal best practices in key credit areas such as credit investigation, credit-worthiness assessment and credit risk evaluation. They are ideal for those who can only commit to short term flexible learning activities, and each module can be completed independently. Whether you are a small business owner in search of new strategies to increase your sales or a credit professional short on time, we have something to suit your aspirations.

- Registration is open all year long.
- All materials are accessible online 24/7.
- There is no exam and the final grade consists of the average marks obtained in the assignments.
- CCP and ACI members earn 40 PD points.
- Receive a certificate of completion for each successfully completed module.
- Materials include audio lectures, lesson notes, and assignments.

Participants have 4 -12 weeks (see module description) to complete each module which incorporates mandatory assignments. Participants submit their completed assignments via email and feedback is provided within 7 days.

Module Overview	
FEATURES	**STRUCTURE**
Accessible online 24/7	4 - 12 Weeks per module
No Exam	Audio lectures
Open registration	Lesson Notes
Professional Development Points	Mandatory assignment(s)

CCP and ACI members earn
40 Professional Development Points
for each **Short Module Completed.**

For your convenience, we provide the options to report PD points online and by a printable form. Members are responsible for keeping track of the activities they have completed.
Visit **creditinstitute.org/PDP** to get started.

Short Module Descriptions

Credit Policies and Procedures

Guidelines on how to develop and execute an effective company credit policy.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

Bankruptcy & Insolvency

Roles and responsibilities of administrative officials in the bankruptcy/insolvency process; impact on the debtor and the various types of creditors.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

Risk Evaluation

4 C's of credit as a framework for gathering and assessing credit information in order to aid in the risk evaluation process; includes steps in developing a credit scoring system.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

International Credit Management

Strategies to minimize risk associated with international sales; major types of documentary collections; deficiencies that often appear and the ramifications of each.

Cost: $425.00	PD Points: 40
Duration: 8 Weeks	Assignments: 2

Credit Investigations

The important elements that determine the nature of the credit investigation to be conducted.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

Financial Statement Analysis

Use of financial statement analysis; steps in analyzing financial statements.

Cost: $425.00	PD Points: 40
Duration: 12 Weeks	Assignments: 3

Credit Fraud

Common types of credit frauds: symptoms and the strategies to defend against them.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

Construction Credit Risk Management Program - Gold Seal

Specific problems that face creditors in the construction industry; common types of defaults; what tools can be used to reduce the risk; methods for improving cash flows; the lien process.

Cost: $425.00	PD Points: 40
Duration: 12 Weeks	Assignments: 3

Personal Property Security

Concepts of security agreements and the various requirements concerning security agreements; includes Purchase-Money Security Interests (PMSI) and when it can be used.

Cost: $299.00	PD Points: 40
Duration: 4 Weeks	Assignments: 1

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Fax: (416) 572-2619
Email: ccp@creditedu.org
Website: creditinstitute.org

Short Modules - Enrollment Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____
Middle Initial: ____ Last Name: _____
Date of Birth: ____/____/_____ (MM/DD/YYYY)
Address: _____
City/Town: _____ Province: _____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Email: _____
Education: High School ☐ College ☐ University ☐ Other ☐
How did you hear about us? _____

Business Information

Company Name: _____
Address: _____
City/Town: _____ Province:_____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Fax: ____-_____-_____
Email: _____ Shipping: H ☐ B
Industry: _____ Position: _____
Responsibility: Local ☐ Regional ☐ National ☐ International
Preferred Language: _____ Years in Credit: _____

Short Modules must be completed within the required time frame upon registration. All related material will be available online. The Credit Institute of Canada will send online access information by email within 1 business day of registration.

Course	Selection	Fee	
Financial Statement Analysis	☐	$425	
Personal Property Security	☐	$299	
Risk Evaluation	☐	$299	
Bankruptcy & Insolvency - Canada	☐	$299	
International Credit Management	☐	$425	
Credit Investigations	☐	$299	
Credit Policies & Procedures	☐	$299	
Credit Fraud	☐	$299	
Construction Credit Risk Management Program	☐	$425	
Technical Tools			
Software: Microsoft Office Professional Plus *(optional)*	☐	$135	
		Subtotal	
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants		Tax	
International applicants only: please contact us for a shipping quote and enter it here:		Shipping	
Only bank draft or credit card payment is accepted for international applicants		Total	

Payment Method

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The Credit Institute of Canada collects personal information from our members, students, potential members and potential students for the purpose of registration, admission, income tax receipts, scholarships and awards, student and member communication, membership roster, planning, and qualification of educational and membership requirements and accomplishments. Personal information may be shared with other members, Credit Institute of Canada Chapters, service providers and any other parties as required by law. Your personal information will not be released to any other party unless the law permits or your permission is granted. The Credit Institute of Canada values the privacy of its members and customers.

I consent to receive messages about Credit Institute of Canada programs, professional services, newsletters, updates, promotions, invitations and events.

I have had a chance to read and understand the Refund Policy, Privacy Policy and deadlines as stated in the Program of Professional Studies and Services, and online at www.creditedu.org. I certify that the information I provide is true and correct. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics.

Signature: _____ Date: _____

Professional Collector MicroCertificate Program

Collector training - A comprehensive approach

The Professional Collector MicroCertificate Program provides training on professional collection processes. It is designed for self-study delivery and consists of two components - theoretical and practical.



Passing Grade

Students must successfully complete both the theoretical and practical components of the program with a minimum grade of 65% to receive the certificate of completion.

Instructor Support/Online Forum

Students interact with their instructor via an online forum. They are invited to post questions in order to enhance their learning.

Program Materials

All of the materials for the National Collector Certificate Program are available for download via the student online course portal. In addition to the prescribed readings, students have access to a recorded audio/video lecture and audio samples of effective and ineffective collection calls.

Instructor Support/Online Forum

Students interact with their instructor via an online forum. They are invited to post questions in order to enhance their learning.

Fee

$299.00

Theoretical Assessment

The theoretical component of the program requires students to complete the prescribed readings and submit one mandatory written open-book assignment for grading within 4 weeks from the course start date. Through a systematic approach, students will learn about the following:

Collections Phase I
- Collection Policy
- Monitoring Accounts
- Paper Program

Collections Phase II
- Telephone Collections
- Skip Tracing

Collections Phase III
- Collection Agencies
- Legal Remedies

As the marks for the assignment are issued, the instructor will contact the students to schedule the practical assessment of the program.

Practical Assessment

For the practical assessment students will be required to participate in a live collection role play call where they will apply what they have learned. They will be evaluated for their effectiveness and thoroughness. The focus will be on the following aspects:

- Proper identification of the customer and collector
- Effectively executing demand for payment
- Proper updating and gathering of information
- Directing the debtor to payment solutions
- Firm up techniques
- Communication skills

The practical assessment must be scheduled and completed within 3 weeks after the 4-week deadline date for the written assignment.

CREDIT INSTITUTE OF CANADA | INSTITUT CANADIEN DU CRÉDIT
211- 3 Concorde Gate, North York, Ontario, M3C 3N7
Tel: (416) 572-2615 Fax: (416) 572-2619
Email: ccp@creditedu.org Website: creditinstitute.org

Professional Collector MicroCertificate Program - Enrollment Application

Personal Information

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ First Name:_____
Middle Initial: ____ Last Name: _____
Date of Birth: ____/____/_____ (MM/DD/YYYY)
Address: _____
City/Town: _____ Province: _____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Email: _____
Education: High School ☐ College ☐ University ☐ Other ☐
How did you hear about us? _____

Business Information

Company Name: _____
Address: _____
City/Town: _____ Province:_____
Postal Code: _____ Country: _____
Tel: _____-_____-_____ Fax: ____-_____-_____
Email: _____ Shipping: H ☐ B
Industry: _____ Position: _____
Responsibility: Local ☐ Regional ☐ National ☐ International
Preferred Language: _____ Years in Credit: _____

Course	Selection	Fee	
Professional Collector MicroCertificate Program	☐	$299	
		Subtotal	
GST/HST: AB BC NT NU MB PE QC SK YT: 5% | ON: 13% | NB NL NS: 15% | No tax for international applicants		Tax	
International applicants only: please contact us for a shipping quote and enter it here:		Shipping	
Only bank draft or credit card payment is accepted for international applicants		Total	

Payment Method

Visa ☐ Visa Debit ☐ MasterCard ☐ Cheque ☐ Money Order / Bank Draft ☐ *Payable to Credit Institute of Canada*

Name on card: _____ Card number: _____

Expiry Date: _____ / _____ MM/YY Signature: _____ Total: _____

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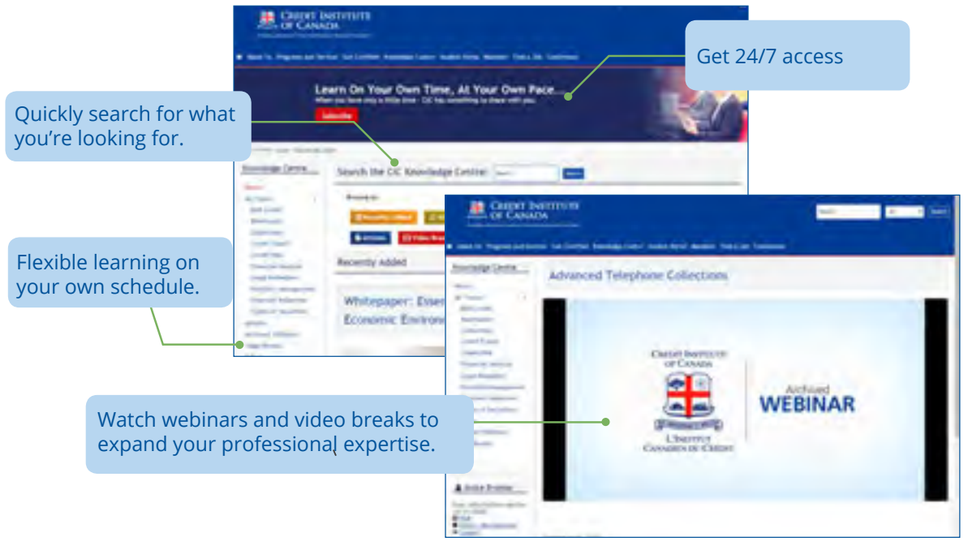
Signature: _____ Date: _____

Online tools

& Resources



Knowledge Centre, an online information resource designed to provide you the most current information on best credit practices and links to important credit related websites.

FEATURES

- Keep up-to-date with industry changes, best practices, and management skills.
- One-stop-shop for credit resources such as templates, articles, links to important websites, and videos.
- Our subject matter experts are credit professionals and academics.Our relevant video collections are quick career boosters. Take a break, grab a cup of coffee and learn something valuable by watching a short video presentation on a variety of credit topics.

VIDEO BREAK FEATURES

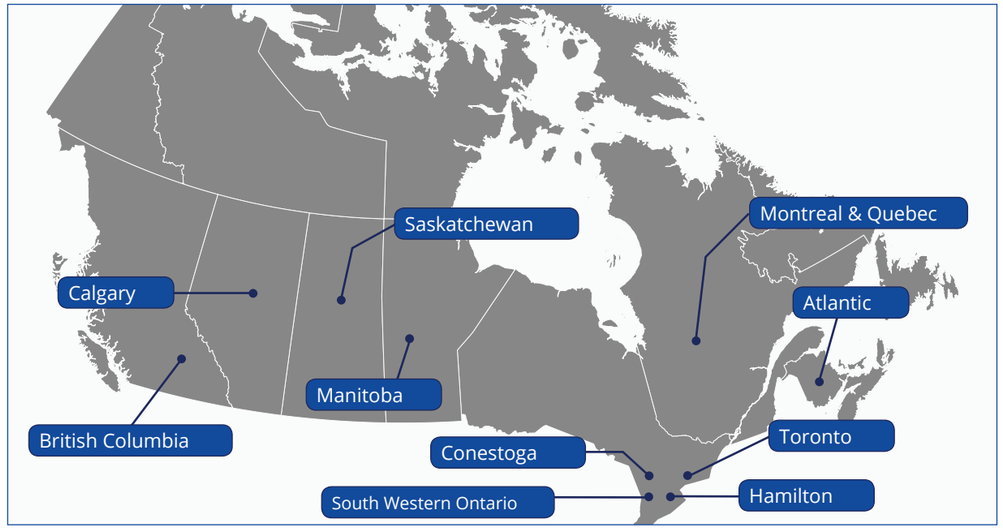
- A series of short videos available on demand
- Bite-size e-learning that requires little time investment
- Practical how-to tips to make you a smarter credit professional

VIDEO BREAKS AVAILABLE

- Why You Should Consider Selling To Risky Accounts
- What Is The Companies' Creditor Agreement Act (CCAA)?
- Why Are Monitoring And Control Procedures Critical To Reduce Bad Debts And Overdue Accounts?
- What Are The Stages In An Effective Collection Program?
- What Are The 6 Key Steps In Firming Up A Collection Call?
- What Are The 4 C's Of Credit Granting?
- What Are Basic Concepts Of Personal Property Security In Canada?
- Sue Me
- If A Customer Must Pay Back A Debt Over Time, What Are The 6 Critical Elements In Negotiating Payment Plan?
- How To Position Yourself For Promotion
- How Can A Supplier Protect Their Interest In Inventory Shipped To A Customer From Banks And Other Creditors?

Chapters & Forums

The Credit Institute of Canada provides networking opportunities with peers through 11 local Chapters, and on LinkedIn, Facebook and Twitter. For more information, visit the websites listed below.



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FORUMS	**WEBSITE**	**EMAIL**
National Forum	www.ncfef.com	info@ncfef.com
Western Forum	www.westernforum.ca	info@westernforum.ca

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Connect with The Credit Institute of Canada!

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Discussion Board

Be part of the Institute's extended community. Share your thoughts or ask a question. Become a Discussion Board Member. Sign up for your free account or Sign in with your existing account to see all the activity

www.creditinstitute.org/DiscussionBoard

Facebook
@Creditedu

The Credit Institute of Canada Facebook page is a collection of friends and colleagues who have a keen interest in credit management – join us.

https://www.facebook.com/creditedu/

LinkedIn
The Credit Institute of Canada

The Credit Institute of Canada Linkedin page is where credit professionals can read posts and updates.

https://www.linkedin.com/company/2768288

Twitter
@CreditInstitute

The Credit Institute of Canada is tweeting and sharing – we are making conversations and we want you to be a part of it.

http://www.twitter.com/creditinstitute

LinkedIn Group
Credit and Collections Management Professionals

The Credit Institute of Canada Linkedin Group boasts more than 16,000 members. There are daily discussions, questions and ideas posted – join this vibrant group!

https://www.linkedin.com/groups/2370374