



Certificate IV in Credit Management

FNS40115



DEVELOP STRONG SPECIALIST CREDIT
MANAGEMENT SKILLS



About This Course

This Certificate IV in Credit Management is ideal for new lenders and internal collections officers. As part of the course, you will learn how to process applications for credit, implement risk management strategies and resolve disputes - all of which are key areas in the credit management industry. Whether a lender or a collector - learn about both parts of the credit management role.

When you successfully complete the Certificate IV in Credit Management, you will enjoy an increased knowledge of loan assessments and securities, debt collection and legal recovery, dispute resolution and overall credit compliance.

Subject Choices

1 -2 electives required

- Action Outstanding Debts
- Compliance with FS Legislation
- Loans Assessment
- Loan Securities and Risk Management
- Legal Proceedings
- Dispute Resolution
- Professional Conduct in Finance
- Prioritising Strategies (E)
- Workplace Safety (E)
- Team Effectiveness (E)
- Leadership Skills (E)

Key Course Facts

Start Date:
Start immediately

Delivery Options:
On-line/Correspondence

Duration:
Complete within 12 months

Group Training:
Workshops available

Course Fees: \$4,400 All materials provided at no extra cost

The course fees may vary if you are a trainee or if the state that you reside in has a subsidised training opportunity. Refer to the tables below.

New Entrant Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$1,000		\$4,400	\$4,400	\$4,400		\$4,400	\$1,361

Existing Worker Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$4,400							

School Based Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA

Subsidised Training Options for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$1,580							
\$1,850							

* NSW fees depend on previous qualification levels

** Subject to eligibility and availability at the time of enrolment



Entry Requirements

Reading and Writing Skills

The course is an online correspondence course so you need to have average English reading and writing skills, or higher. As a guide - you should have completed Year 12 schooling, or have sound workplace written communication skills.

Spoken English Skills

To ensure successful completion of this course you must have sufficient English speaking skills to be able to communicate with your Student Adviser over the phone.

Numeracy Skills

Numeracy skills are required at an average level eg completion of Year 10 maths and the ability to use a calculator.

Computer and Internet

- Access to a Desktop Computer or Laptop
- Internet access with Internet Explorer 8+, Chrome or Firefox
- Microsoft Office 2010 Word and Subject specific Office products for chosen electives (ie Excel, Powerpoint, Publisher)

Other

- Ability to study and conduct assessments in a safe environment

Subject Descriptions

Core Subjects:

Action Outstanding Debts

The role of debt collectors is an essential one in the financial services industry and in the wider economy. Through a look at debt collection guidelines, licensing, secured and unsecured creditors, negotiation and managing accounts, you will learn the various skills and knowledge essential to ensure debts are retrieved efficiently and that all legal requirements are supported.

Unit(s):

FNSCRD405 - Manage overdue customer accounts

FNSMCA401 - Develop and document case recommendations

Compliance with FS Legislation

Compliance is a key theme in any financial services role. This subject looks at the regulatory bodies that supervise the industry and the laws and codes of practice that impact on day to day operations. Strategies for staying up to date with compliance issues is a key part to this subject. Privacy laws are a topic covered in this subject.

Unit(s):

FNSORG401 - Conduct individual work within a compliance framework

Loans Assessment

Beginning with the role of lending in the marketplace, this subject then reviews the role and content of Credit Risk Policies and the lending approval criteria detailed within those policies. The process and methods for assessing credit and the typical approval process through to contract execution and settlement are detailed in this subject.

Unit(s):

FNSCRD401 - Assess credit applications

Loan Securities and Risk Management

The key focus of this subject is understanding and assessing the risk within a loan application, and determining the necessary security in line with Lending Policies. This subject looks at the standard types of securities including bills of sale, guarantees and mortgages. This subject requires clear communication skills and knowledge of securities to be demonstrated by a one on one role play with a college trainer.

Unit(s):

FNSCRD402 - Establish and maintain appropriate security

FNSRSK401 - Implement risk management strategies

Legal Proceedings

This subject covers ways of locating the Debtor, the types of debtors and the types of debts. It looks at the role of the regulators, the regulations that apply to the legal process and the impact that securities have on the collection of debts. Important in this subject is how legal proceedings to recover debts are commenced through the Court Systems Proceedings and the enforcement processes that can result.

Unit(s):

FNSCRD403 - Manage and recover bad and doubtful debts

FNSCRD404 - Utilise the legal process to recover outstanding debt

Dispute Resolution

Formal disputes processes exist in financial services as a regulatory requirement. In this subject you will learn formal complaints management techniques, Internal Dispute Resolution requirements and understand the applicable External Dispute Resolution Schemes.

Unit(s):

FNSCUS402 - Resolve disputes

BSBCMM301 - Process customer complaints

Professional Conduct in Finance

To build a successful career in the financial services industry you need a range of skills and knowledge . This subject covers skills to work effectively in a team, manage your time, apply specific legislation that affects your role, to identifying how your organisation can be more sustainable. You will develop your own professional development plan to ensure that you continue to progress in your chosen field in financial services.

Unit(s):

FNSINC401 - Apply principles of professional practice to work in the financial services industry

Elective Subjects: 1 -2 electives required

Prioritising Strategies

This subject provides time management strategies and planning techniques suited for setting personal and team goals and targets. The importance of goals being linked to key performance indicators of the business is examined.

Unit(s):

BSBWOR501 - Manage personal work priorities and professional development

Workplace Safety

This subject covers the skills and knowledge required to work in a healthy and safe manner. You will learn to recognise hazards, the importance of safety signs and how to raise safety issues within a workplace. This is a great entry level subject to help you act and respond in a safe manner and it also covers how to respond to emergency incidents.

Unit(s):

BSBWHS201 - Contribute to health and safety of self and others

Team Effectiveness

Teams need sound leadership to prosper. This important subject breaks down the art of leading effective teams into the key elements of inspiring trust, effective communication, setting targets and building relationships. Special attention is given to teaching leaders how to successfully manage both individual and team conflict and improve team performance.

Unit(s):

BSBLDR403 - Lead team effectiveness

Leadership Skills

This subject is specifically designed to lay a strong leadership foundation for learners. Focusing on key leadership elements such as communication, organisational behaviour, being a role model, problem solving, delivering feedback and effective decision making, this subject is perfect for anyone looking to build or enhance their leadership skills.

Unit(s):

BSBMGT405 - Provide personal leadership

Service Guarantees

Quality Training Provider

ACCM was one of the first private training Colleges to be given official RTO registration status.

22 years later we have helped over 3 000 employers and 31 000 students achieve their career goals and have been recognised as a state finalist on the NSW Training Awards.

We have a history of satisfied students and clients and repeat business. Our testimonials on our website are genuine and the type of feedback we receive daily.

We are so confident that you will be pleased with the College service, that we guarantee it.

Speedy Paper-less Enrolment

Enrolment Applications are accepted 24/7 online. Be fully enrolled in your course in 7 minutes!

For customised or employment based courses and traineeships contact us and we will send you a customised enrolment page by email.

Start Anytime - Immediate Enrolment

Within 30 minutes of being enrolled, your personal log-on details are emailed to you. This gives you access to course materials to commence your studies (via our on-line system WebClass).

Industry Expert Student Adviser

You will be allocated your own industry experienced Student Adviser. While they will personally manage your program; you will also benefit from the College team around them to provide expert assistance in all subject areas.

Prompt Results and Feedback

All assessments are promptly returned (via Webclass) with detailed feedback and encouragement. Our goal is to have them back to you in 2 weeks or less. In the meantime you can progress to your next subject.

Personal Contact for the Right Start

When you enrol your College Student Adviser will phone to welcome you to the course. Your Student Adviser will ensure that you understand the best way to progress in your course. They will also assist you with any questions you may have.

They will be in regular touch with you at the start of your course to offer motivation, support and guidance. For employment based enrolments they will also make contact with supervisors during this time to address any questions they may have.

Pro-active Learner Support

The support won't stop! Contact from your College Student Adviser will continue every month, based on the level of help you need.

Of course, at any time you can call us to get help. Get immediate assistance over the phone and by email. If immediate assistance is unavailable for any reason, we will make sure a qualified Student Adviser is in contact with you no later than the next business day.

Quality Course Materials

Our step by step course materials have been written by industry experts specifically for the College. They will give you all of the relevant learner information you need to succeed in your course.

The resources simplify industry jargon and concepts, give you industry insight and understanding, and focus on current real world business practices.

Employer Progress Updates

For employment based enrolments all supervisors will have access to an online progress report showing the current status of all learners. We understand that it's essential to keep you up to date so we will prompt you each month to access your report.
