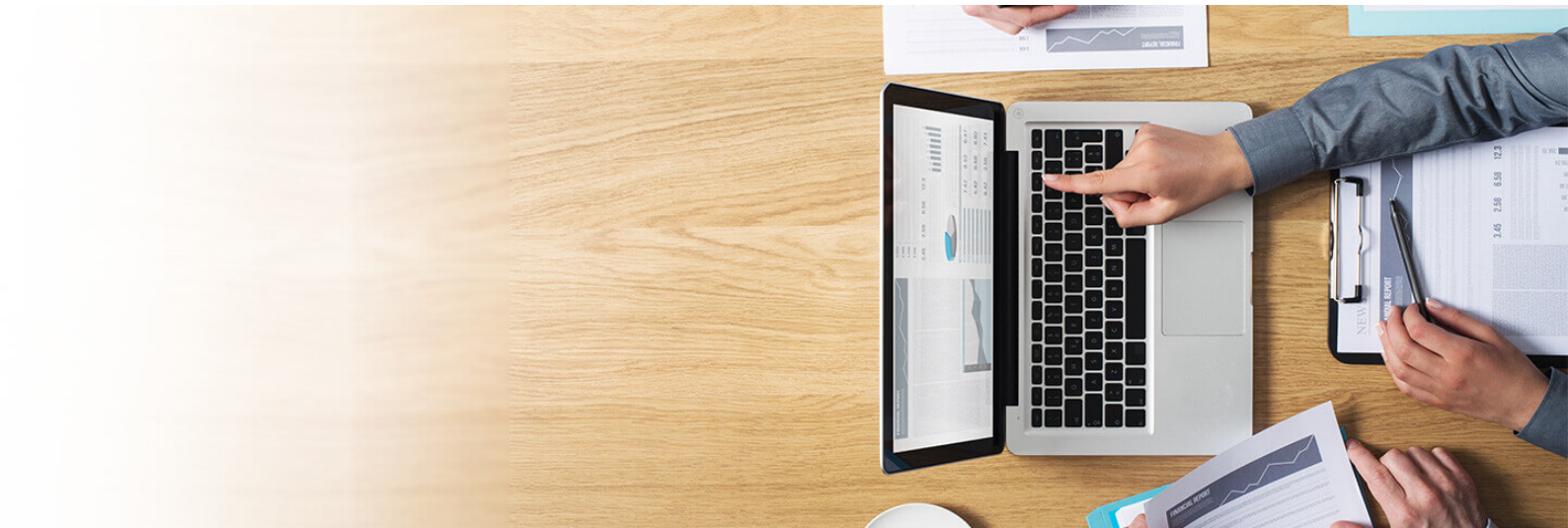




# Diploma of Credit Management

FNS51515



LEARN ABOUT HIGHER LEVEL CREDIT  
MANAGEMENT ISSUES LIKE  
INSOLVENCY AND LEGAL  
PROCEEDINGS

# About This Course

The Diploma of Credit Management will give you the higher level skills and knowledge needed in credit control. On completion of this course you will have developed the essential skills to critically review policies and procedures around credit management to enable you to identify potential risks. Key components of this course are learning about warning signals in personal and corporate insolvency cases.

By enrolling in the Diploma of Credit Management you will benefit from a comprehensive learning platform around complex credit situations including personal and corporate insolvency. Electives allow you to develop the leadership skills to manage a credit control team or to advance your own skills in areas such as customer service and time management.

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## Subject Choices

3 - 5 electives are required (depending on subjects chosen)

- Comply with FS Legislation
- Personal Insolvency
- Corporate Insolvency
- Risk Management in Credit
- Policy Development
- Professional Conduct in Finance
- Action Outstanding Debts (E)
- Legal Proceedings (E)
- Prioritising Strategies (E)
- Understanding Consumer Credit (E)
- Manage People Performance (E)
- Quality Planning Strategies (E)
- Sustainability Policy and Strategies (E)

# Key Course Facts

**Start Date:**  
Start immediately

**Delivery Options:**  
On-line/Correspondence

**Duration:**  
Complete within 18 months

**Group Training:**  
Workshops available

## Course Fees: \$6,600 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
			\$6,600	\$6,600			

### Existing Worker Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA

### 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

\* 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

Some components of this course have practical components where students will be required to demonstrate verbal communication skills as part of their assessments. Average English skills are necessary to complete these components successfully.

## 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:

### Comply with FS Legislation

This subject covers the key areas of legislation that apply to different occupations, the development , implementation and monitoring of a compliance system and the Training Strategies to keep people up to date with compliance issues and changes.

Unit(s):

FNSORG401 - Conduct individual work within a compliance framework

FNSFMK505 - Comply with financial services regulation and industry codes of practice

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### Personal Insolvency

This subject begins with an Introduction to the key terms used in the Personal Bankruptcy and Insolvency process. It covers the laws and codes of practice that apply to Personal Insolvency and the role of the regulator. Important in this subject is the creditor practices and strategies to support debtors in difficulty, prior to commencing the Bankruptcy process. This subject requires practical skills to complete personal insolvency forms and strong skills in dealing with debtors in difficulty that involves a one on one role play with a college trainer.

Unit(s):

FNSCRD501 - Respond to personal insolvency situations

FNSCRD504 - Manage the credit relationship

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### Corporate Insolvency

This Diploma subject covers corporate insolvency and the legal position of directors, it includes the types of external administration and the liquidation process. It examines the key roles in the process and the factors that impact on corporate insolvency including the calculation of creditor dividends. Sample documents and Statutory Forms are also covered in this subject.

Unit(s):

FNSCRD505 - Respond to corporate insolvency situations

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### Risk Management in Credit

This unit covers the skills and knowledge required to manage risks across a financial services organisation or for a specific industry.

Unit(s):

BSBR501 - Manage risk

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## Policy Development

This subject covers the role of policy and procedure within an organisation as part of the improvement process. The subject reviews the triggers for Policy Review, the planning process, and the implementation steps. It also reviews clear standards to assist in the effective communication of Policies and Procedures and the importance of the monitoring process.

Unit(s):

FNSORG502 - Develop and monitor policy and procedures

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## 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

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**Elective Subjects:** 3 - 5 electives are required (depending on subjects chosen)

## 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

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## 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):

FNSCRD404 - Utilise the legal process to recover outstanding debt

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## 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

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## Understanding Consumer Credit

This subject looks at the skills and knowledge required to explain the functions and implications of different forms of consumer credit to clients.

Unit(s):

FNSCRD503 - Promote understanding of the role and effective use of consumer credit

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## Manage People Performance

This hands on subject looks at the skills and knowledge required to manage the performance of staff who report to you directly. Development of key result areas and key performance indicators and standards, coupled with regular and timely coaching and feedback, provide the basis for performance management. This subject covers strategies for assigning and allocating work, establishing clear role responsibilities, and using performance counselling methods and development plans for improving performance.

Unit(s):

BSBMGT502 - Manage people performance

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## Quality Planning Strategies

This diploma level task goes beyond theory and asks learners to apply the principles of operational planning and continuous improvement in a realistic workplace scenario. Learners will carefully analyse business results to build an improved operational plan that takes into account the key elements consultation and communication, goal setting , monitoring, training, recruitment, resource procurement and embedding continuous improvement opportunities.

Unit(s):

BSBCUS501 - Manage quality customer service

BSBMGT517 - Manage operational plan

BSBMGT516 - Facilitate continuous improvement

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## Sustainability Policy and Strategies

Businesses are now, more than ever, focused on achieving improvements in sustainability practices. Learn to develop and implement a workplace sustainability policy and to modify the policy to suit changed circumstances. Sustainability is an essential business tool for achieving cost savings as well as meeting social responsibilities.

Unit(s):

BSBSUS501 - Develop workplace policy and procedures for sustainability

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# 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.