Certified Credit Professionals
Growing and Protecting Businesses Through Effective Credit Risk Management

www.creditedu.org
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About the Credit Institute of Canada

Created by a special Act of Parliament of Canada on June 11, 1928, The Credit Institute of Canada (CIC) grants official designation to professionals in the credit field.

Vision Statement

The Credit Institute of Canada will be a recognized worldwide leader in credit education.

Mission Statement

The mission of the Credit Institute of Canada is to promote the importance of professionally trained credit management staff and the benefits to the organizations which employ them. The values and principles that guide us in furthering our vision and mission are the continued commitment to:

• Our members
• Continuous learning
• High standards and excellence
• Honesty, ethics and integrity
• Recognition of volunteers
• Innovation
• Respect and Trust
• Professionalism, Accountability and Compliance

Contributions to the Business Community

Our members are required to uphold the highest ethical standards and act with honesty and integrity.

Accounts receivable are often a company’s largest or second largest asset and usually the most volatile. Our members protect those assets through foresight, resourcefulness, accountability, and compliance, thereby providing a valuable service to the businesses that employ them.

Code of Ethics for the Credit Profession

As members of the Credit Institute of Canada, we share a responsibility for the good character and reputation of the Credit and Financial Professional, and for making certain that all individuals and corporate bodies buying on credit are served with competence and integrity.

Benefits of a Professional Association

Earn the respect and recognition of your peers, your employer and the business community. According to Robert Half, a leading organization in staffing services, “professional certifications can increase a candidate’s marketability.

Businesses seek applicants who take proactive steps to build their skills and knowledge through classes, seminars and membership in professional organizations”. Certification through the Credit Institute of Canada distinguishes you among your peers, making you stand out amidst look-alike competition.

Benefits of Credit Institute Membership

Members of the Credit Institute of Canada enjoy a wide range of benefits. These include:

• Certified members earn at least 30% more than non-certified members (Source: Credit Institute survey 2012)
• Providing additional value to your employer often results in better job security and higher income potential
• The added value of a Certified Credit Professional (CCP) designation respected by businesses as a symbol of excellence in credit management
• Access to our Credit Professional Employment Referral Program
• Access to other credit professionals to mentor, benchmark and share best practices via local chapters
• Stay current on credit-related topics including legislative issues
• Weekly e-newsletter, an online source of credit and business information
• Access to our Knowledge Centre, an online library of credit management resources
• Special offers and discounts from Credit Institute Affinity Partners
• Discount on seminars and networking events
• Discount on credit reference materials
• Social networking – Linked In groups

Privacy Policy

The Credit Institute of Canada collects personal information from its members and potential students for the purpose of registration, admission, income tax receipts, scholarships and awards, student and member communication, membership roster, marketing research, planning, and qualification of educational and membership requirements and accomplishments. Information may be shared with educational partners and chapters. The Credit Institute of Canada values the privacy of its members and customers. All information collected is done so in accordance with our Privacy Policy (available on our website at www.creditedu.org).
CERTIFIED CREDIT PROFESSIONAL
CCP DESIGNATION

CCP Designation

The 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 acknowledged in today’s global marketplace as a symbol of excellence for over 80 years. CCP designation holders, who are also jointly the Credit Institute members, maintain an integrated and comprehensive perspective in growing and protecting businesses in today’s changing global environment. Designated CCPs are bound by a code of professional ethics and participate in on-going professional development. Through accountability, compliance and protection of assets, they provide an integral service to businesses which profit from their values and expertise.

CCP Education

The CCP Program curriculum provides you with the management skills and confidence to assume a leadership role in your organization. Four of the eight courses in the program are in-depth credit management and law courses. The remaining four core courses, which are accounting, economics, communications and finance, are provided through strategic alliances with other educational partners. These courses were carefully selected to help aspiring credit professionals enhance their core competencies for a successful career in Credit Management.

A Credit Specialist Certificate marks an important milestone in the pursuit of the CCP designation. It is offered to students who have successfully completed the first five courses in the CCP program (Financial Accounting Fundamentals, Micro- & Macroeconomics, Canadian Credit Law, Credit Management and Corporate Finance Fundamentals). Three years of practical experience in a credit position and CIC membership are required. Professional Development Program is not required for the Credit Specialist Certificate.

Work Experience

Prior to CCP certification, students must obtain five years of practical experience in a credit position. This can be acquired in a variety of credit, collections, receivable and financial management functions.

Professional Development Program

Successful credit professionals recognize that the key to survival lies in ongoing professional development in order to maximize opportunities that may appear on their horizon. Designated CCPs are required to participate in the Credit Institute of Canada’s Professional Development Program in order to maintain their designation.

CCP Designation Road Map
CCP PROGRAM
ADMISSION INFORMATION

Admission Requirements

Individuals employed in a credit-related position or who aspire to a career in credit are eligible to enroll in the program. Recognizing that many organizations are increasingly seeking CCP graduates or students to hire for credit positions, the Credit Institute allows enrollment in its certification program even 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 Credit Basics Program, and/or participating in seminars/courses in basic mathematics (algebra), time management, and study skills.

Application Deadlines

<table>
<thead>
<tr>
<th>Session</th>
<th>FA1, FN1, EM1, CM1</th>
<th>CR1, CR2, CR3, CL1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>Aug 27, 2013</td>
<td>Sep 2, 2013</td>
</tr>
<tr>
<td>Winter</td>
<td>Nov 26, 2013</td>
<td>Dec 2, 2013</td>
</tr>
<tr>
<td>Spring</td>
<td>Mar 4, 2014</td>
<td>Mar 10, 2014</td>
</tr>
<tr>
<td>Summer</td>
<td>May 27, 2014</td>
<td>Jun 2, 2014</td>
</tr>
</tbody>
</table>

New students entering the CCP program are advised to register early to ensure time for transcript evaluation and software setup and prerequisite computer skill development. Enrollment applications may be received any time prior to application deadlines. Applications received after these dates may be considered at the discretion of the Credit Institute and will be subject to a late processing fee of $50 (plus HST).

Four Ways to Register

- **Online** at www.creditedu.org under CCP Courses section. Please print your application prior to submitting and call our education coordinator if you do not receive an email confirmation.
- **Fax** your completed application form to 416-572-2619. Credit card payment (Visa or MasterCard) is required for fax registration.
- **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.
- **Mail** your application with payment in the form of a cheque or credit card to Credit Institute of Canada, 219 Dufferin St., Suite 216C, Toronto, Ontario, M6K 3J1 Attn.: Education Dept.
I have been in the Credit industry for over 20 years and each course in the CCP program is a huge asset to my career. The program is both challenging and rewarding, as each course has taught me skills that I implement consistently in my job. The CR3 course, which I’m currently completing, is a well written course, with immense support from the instructor and the Credit Institute staff. I highly recommend the CR3 course, and the CCP program as a whole.”

— Karen Pike
Credit and Collections
Tallman Truck Centre Limited
**Credit Management *\**

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

**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.

Prerequisite: CR1

**Managing Credit with Information Technology**

This is a highly customized course developed after years of research and at the request of credit professionals. The skills and knowledge that students will gain after completion of CR3 will give them a clear understanding of how IT can be used to help them succeed in their role of credit risk and project management specific to their department. This course was developed exclusively for the Credit Institute of Canada by Vince Davis, instructor at the University of Alberta’s School of Business. The course curriculum which includes credit management-focused exercises and assignments were contributed by a focus group of CCP graduates and experienced ACI designated credit professionals.

Prerequisite: CR1 & FA1

Note: Students must have access to MS Excel 2007, MS Access 2007, and MS PowerPoint 2007. These applications are available in digital format for purchase through the Credit Institute of Canada at discounted prices:

MS Office Suite 2007 - $125.00 + HST

**Financial Accounting Fundamentals**

This introductory course in financial accounting reviews the accounting cycle and preparation of financial statements. Topics include accounting for merchandising activities, internal control and accounting for cash, temporary investments and accounts receivable, inventories and cost of goods sold, capital assets, current and long-term liabilities, partnership accounting and accounting for corporations, as well as the cash flow statement.

**Business Communications**

In this course, students develop the writing skills that professionals require to succeed in business communications and academic studies. Written assignments include typical business communications, a critical essay, and a formal report.

**Corporate Finance Fundamentals**

This foundation course focuses on the major decisions made by the financial executive. Content includes analysis of the financial environment and its components; the determinants of interest rates; strategic decisions in capital budgeting; cash flow estimation; the cost of capital; working capital management; and financial planning.

Prerequisite: FA1 & EM1

**Micro & Macro Economics**

This is a principle course in the issues, concepts, and theories of Micro and Macro Economics. It provides practice in applying economic reasoning to decision and forecasting problems in business. Topics include supply, demand, price, elasticity; production costs and decisions; market structures and pricing; money, banking, and interest.

*Note: Cours dispensés en anglais et en français

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**Canadian Credit Law *\**

Canadian Credit Law is a unique course specially developed to meet the needs of 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 some provision to French law, this course is of value to international students as well.
The Credit Institute’s CCP program allowed me to obtain a professional designation in my field whilst working at my career in Credit Management. The Institute’s online programs were accessible, well thought out and extremely well supported by the Institute’s staff. I found that the course content was immediately applicable to my day to day duties and provided context for situations that I regularly encountered. I highly recommend the Institute’s program to anyone looking to advance themselves in the field and strongly encourage my staff to enroll and work towards their CCP.”

— Shane Knight, CCP
Senior Manager, Credit and Risk
Waterpoint Financial Group
CCP PROGRAM FEES & TUITION

CCP PROGRAM FEES

Basic Tuition Fee

The Credit Institute assesses a non-refundable basic fee to cover the costs of education overhead, student services and membership to the Credit Institute of Canada (excluding membership dues as a Credit Specialist). Benefits include four issues of the Credit Institute National Newsletter To your Credit, access to an Employment Referral Service, etc. The 2013/14 Basic Tuition Fee for all returning students is $375. It is paid once every academic year. This fee is payable with the first course enrollment during the 2013/14 academic year and covers all courses taken within this period.

To maintain CIC student membership status, the annual Basic Tuition Fee must be paid in full, regardless of the number of courses a student register for.

New Student Entrance Fee

New students are assessed a one-time entrance fee of $195 to cover a portion of the students’ start up costs. The fee contributes to the cost of opening students’ files in the Credit Institute of Canada and Certified General Accountant’s program.

CCP COURSE FEES

Fee Schedule

<table>
<thead>
<tr>
<th>Course</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Credit Management (CR1)</td>
<td>$699.00</td>
</tr>
<tr>
<td>Advanced Credit Management (CR2)</td>
<td>$770.00</td>
</tr>
<tr>
<td>Managing Credit w/ Information Technology (CR3)</td>
<td>$770.00</td>
</tr>
<tr>
<td>Canadian Credit Law (CL1)</td>
<td>$699.00</td>
</tr>
<tr>
<td>Financial Accounting Fundamentals (FA1)</td>
<td>$720.00</td>
</tr>
<tr>
<td>Micro &amp; Macro Economics (EM1)</td>
<td>$708.00</td>
</tr>
<tr>
<td>Corporate Finance Fundamentals (FN1)</td>
<td>$768.00</td>
</tr>
<tr>
<td>Business Communications (CM1)</td>
<td>$738.00</td>
</tr>
</tbody>
</table>

Course Fees

The course fees 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. CCP course fees are competitive and even lower, in some cases, when compared to other institutions. For example, the Financial Accounting Fundamentals (FA1) fee through the Institute is $735 versus $828 (textbooks not included) at a local community college.

International students

International students are subject to a different fee schedule, which includes additional fees for shipping course materials and holding exams in their countries of residence. Please contact us via our chat line or by email for details and to request an international student registration form.

Payment of Fees/Enrollment

Applications for Enrollment must be accompanied by full payment of all applicable fees. Students may choose to enclose a post-dated cheque for course fees negotiable November 26, 2013 for the Winter Session, March 4, 2014 for the Spring Session and May 27, 2014 for the Summer Session.

Refund Policy

If the Credit Institute rejects an enrollment application, a full refund will be given. Course fees are refundable provided notice of withdrawal is received in writing by the dates listed on the next page. A refund will be approved provided the material for the course is returned unmarked and in reusable condition. Opened software is non-refundable.

The Basic Tuition Fee, New Student Entrance Fee, Transfer Credit Fee, and Transfer Credit Evaluation Fee are non-refundable. As no departure from this policy is permitted, students should assess their position carefully before enrolling.

Obtaining my CCP Designation has been one of the best educational and career decisions I have made. The ability to make informed decisions in Credit Risk Management has added value to our company’s bottom line, measured in both customer satisfaction and profitability. The team at the Credit Institute are highly supportive and a pleasure to deal with. I highly recommend all Credit Professionals, at all levels in their career to pursue their CCP Designation, for the rewards will exceed any of their expectations.”

— Barbara Sharp, CCP, CPM
Accounting Manager
OKI Bering Canada Inc.
# CCP Program
## Course Schedule & Important Dates

<table>
<thead>
<tr>
<th>CCP Course Schedule 2013/14</th>
<th>Fall 2013</th>
<th>Winter 2013</th>
<th>Spring 2014</th>
<th>Summer 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Management (CR1)</td>
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<tr>
<td>Advanced Credit Management (CR2)</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Managing Credit with Information Technology (CR3)</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Canadian Credit Law (CL1)</td>
<td>•</td>
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<td></td>
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<tr>
<td>Business Communications (CM1)*</td>
<td>•</td>
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<td>•</td>
<td></td>
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<tr>
<td>Micro &amp; Macro Economics (EM1)*</td>
<td>•</td>
<td></td>
<td>•</td>
<td></td>
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<td>Financial Accounting Fundamentals (FA1)*</td>
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<td>•</td>
<td></td>
</tr>
<tr>
<td>Corporate Finance Fundamentals (FN1)*</td>
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*Dual registration with Credit Institute of Canada and Certified General Accountants Association (CGA)*

*Note: Courses shown in more than one session are a repeat offering of the same course. This calendar is published several months in advance of the beginning of the academic year to which it applies. The Credit Institute of Canada reserves the right to change or amend its programs, fees structure, and regulations at any time. Students are advised to consult the website regularly for any updates.*

<table>
<thead>
<tr>
<th>Important Dates for CCP Program</th>
<th>Fall 2013</th>
<th>Winter 2013</th>
<th>Spring 2014</th>
<th>Summer 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Courses Begin</strong></td>
<td>Sep 9, 2013</td>
<td>Dec 9, 2013</td>
<td>Mar 17, 2014</td>
<td>June 9, 2014</td>
</tr>
<tr>
<td><strong>50% Course Fee Refund Deadline</strong></td>
<td>Sep 16, 2013</td>
<td>Dec 16, 2013</td>
<td>Mar 24, 2014</td>
<td>June 16, 2014</td>
</tr>
</tbody>
</table>

*CIC Courses: CR1, CR2, CR3, CL1*

*CGA Courses: CM1, EM1, FA1, FN1*
# Certified Credit Professional (CCP) Program Enrollment Application 2013/14

<table>
<thead>
<tr>
<th>Course Selection &amp; Fees</th>
<th>Session</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Management (CR1)</td>
<td>Fall ☐ Winter ☐ Spring ☐ Summer ☐</td>
<td>$699</td>
</tr>
<tr>
<td>Canadian Credit Law (CL1)</td>
<td>Fall ☐ Winter ☐ Spring ☐ Summer ☐</td>
<td>$699</td>
</tr>
<tr>
<td>Advanced Credit Management (CR2)</td>
<td>Fall ☐ Winter ☐ Spring ☐ Summer ☐</td>
<td>$770</td>
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<td>Managing Credit with Information Technology (CR3)</td>
<td>Fall ☐ Winter ☐ Spring ☐ Summer ☐</td>
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<td>Financial Accounting Fundamentals (FA1)</td>
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<td>Corporate Finance Fundamentals (FN1)</td>
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<td>$768</td>
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<td>Business Communications (CM1)</td>
<td>Winter ☐ Summer ☐</td>
<td>$738</td>
</tr>
<tr>
<td>Micro &amp; Macro Economics (EM1)</td>
<td>Winter ☐ Spring ☐ Summer ☐</td>
<td>$708</td>
</tr>
<tr>
<td>MS Office 2010/2007</td>
<td>MS Office ☐</td>
<td>$125</td>
</tr>
<tr>
<td>New Student Enrollment Fee: Are you a new student? <em>(please choose)</em></td>
<td>Yes ☐ No ☐</td>
<td>$195</td>
</tr>
<tr>
<td>Basic Tuition Fee - Payable once per academic year:</td>
<td>I've already paid Basic Tuition for 2013/14</td>
<td>☐</td>
</tr>
<tr>
<td>Returning Student - $375</td>
<td>Fall ☐ Winter ☐ Spring ☐ Summer ☐</td>
<td>☐</td>
</tr>
<tr>
<td>New Student - Fall $375 Winter $270 Spring $270 Summer $225</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Sub-Total:                                                Tax: 3%                                                Shipping: 0%                                                Total:                                                

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

I have read and understand the refund policy. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics. Refund Policy & deadlines are as stated in the Program of Professional Studies and Services booklet. Both of these are available on our website at www.creditedu.org.  

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, marketing, research, planning, and qualification of educational and membership requirements and accomplishments. The Credit Institute of Canada values the privacy of its members and customers. All information collected is done so in accordance with our Privacy Policy. By signing this form, you are giving the Credit Institute of Canada consent to use personal information for the purposes specified. The Privacy Policy is available on our website or by contacting us at Credit Institute of Canada, Attn: Membership Coordinator, 216C-219 Dufferin Street, Toronto Ontario, M6K 3J1 or by email at membership@creditedu.org.

Signature: __________________________ Date: __________________________
Certified Credit Professional (CCP) Program Advanced Standing Application

Fast track by transferring credits for equivalent courses completed at other colleges and universities such as:
Algonquin College, Centennial College, Durham College, Fanshawe College, McMaster University, Northern Alberta Institute of Technology (NAIT), Simon Fraser University, Southern Alberta Institute of Technology (SAIT), University of Toronto and many others worldwide.

Students requesting course exemptions and applying for advanced standing in the Credit Institute of Canada Certified Credit Professional (CCP) Program should complete this form and forward it along with original transcripts of marks to the National Office of the Institute for evaluation. Transfer courses will be considered where courses have been completed within the last ten years. Transcript evaluations must be sent prior to the submission of an Enrollment Application and are valid for a period of one year. Exemptions may be granted for equivalent courses in Financial Accounting, Finance, Economics and Business Communications courses taken at recognized universities and colleges, providing the course content and standards are deemed to be equivalent.

Payment of the required evaluation fee of $60 + GST/HST* must accompany this Application. In addition to transcripts, students seeking exemptions for courses completed outside of Canada should submit course syllabus and/or the institution’s course catalogue descriptions. Students with related practical experience should also forward a detailed employment résumé. Please note that a fee of $150 + GST/HST* per transfer credit will be charged for each exemption granted.

*GST/HST by province/territory: AB BC NT NU PE QC SK YT: 5% | NB NL ON: 13% | NS: 15%

Mr. Mrs. Ms. Miss Last Name:
First Name: Middle Name: Years of Experience in Credit Field:
Home Address: City / Town:
Province / State: Country: Postal Code:
Home Email: Home Tel.: ( ) - -
Business Name and Address: City / Town:
Province / State: Country: Postal Code:
Business Email: Business Tel.: ( ) - - Ext.
Business Fax ( ) - - How did you hear about us / Referred by?

Name of Institution Please list all post-secondary institutions attended Degree/Certificate/Diploma

Name of Course(s) Requesting Transfer Course Code Grade Date Completed

Official Transcript Enclosed Will Be Sent

Payment Method Visa MasterCard Cheque Money Order / Bank Draft Payable to Credit Institute of Canada

Card Number - - - - Cardholder’s Name (Please Print)

Expire Date / Signature Total: $

I have read and understand the Refund and Privacy Policies (also available on the Credit Institute’s website at http://www.creditinstitute.org). By submitting this form, I am giving the Credit Institute of Canada consent to use information for the purposes specified. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics.

Transfer courses will be considered where courses have been completed within the last ten years at a recognized University or College. All grades must be submitted in percentage format. If the name on your transcript(s) differs from the above, attach official documentation verifying the name change.

Signature: Date:
OPPORTUNITY FOR SENIOR CREDIT PROFESSIONALS

Financial management professionals with at least 15 years’ experience in credit – including 10 or more years in management – are encouraged to take an equivalency examination in order to be recognized as a CCP-Certified Credit Professional.

Being recognized as a Certified Credit Professional bestows prestige and rewards upon recipients who find themselves in the upper echelon of financial management. If you’ve got the experience but not the designation, don’t you owe it to yourself to test your knowledge and get the accreditation you deserve?

Eligibility for Writing the Challenge Exam

Option 1: General Applicants
- Min. 15 years working in credit and/or collections.
- Min. 10 years in a management role.
- Sponsored by a CCP who is in good standing or by the candidate’s current employer who agrees to verify the candidate’s job experience. Sponsors must be prepared to vouch for candidate’s ethics and professional standards.
- Relevant post secondary education: 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).

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.

Four-hour, closed book exam. Passing grade: 70%.
Registration Fee: $550 + GST/HST, including study guide and sample exam.

Questions?
Contact us at geninfo@creditedu.org or 1-888-447-3324.

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%)

As soon as I entered the Credit World, my first move was to enrol in the CCP certification program with the Credit Institute of Canada. In retrospect, when I look back at my career, I can sincerely and positively say that the CCP certification opened up lots of possibilities, that provided me with opportunities that I turned into actions and ultimately into successes.
My investment certainly paid off.
So go ahead...make your move!

— Madeleine Féquière, CCP
Director, Corporate Credit Chief
Domtar
Certified Credit Professional (CCP) Program - Challenge Exam Application Form

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.

Mr. □ Mrs. □ Ms. □ Miss □ Last Name: □ First Name: □
Middle Name: □ Languages Spoken / Written: □
Education: Grade 12 □ College / University □ Diploma / Degree □ Date of Birth: □
Home Address: □ City / Town: □
Province / State: □ Country: □ Postal Code: □
Home Email: □ Home Tel.: ( ) - □
Employer: □ Industry: □ Position Title: □
Business Address: □ City / Town: □
Province: □ State / Country: □ Postal Code: □
Business Email: □ Business Tel.: ( ) - □ Ext.: □
Business Fax: ( ) - □ How did you hear about us / Referred by: □
Shipping Address: Home □ Business □ Years in Credit: □
Responsibility Scope: Local □ Regional □ National □ International □

How many staff report to you?

Please attach the following documents with your application:

**Option 1: General Applicant**
- Sponsorship letter from a CCP in good standing, vouching for candidate’s ethics and professional standards); OR
- Referral letter from current employer to verify the candidate’s job experience; 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).

**Option 2: CCE® Designation Holder**
- A copy of your Certified Credit Executive® (CCE®) certificate issued by the National Association of Credit Management

Apply GST/HST to the Registration Fee - $550.00 according to your province / territory of residence:

<table>
<thead>
<tr>
<th>Province / Territory</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB, BC, NT, NU, MB, PE, QC, SK, YT: 5%</td>
<td>NB, NL, ON: 13%</td>
</tr>
</tbody>
</table>
We can only accept bank draft or credit card payment from international applicants.

**Payment Method**
- Cheque □
- Money Order / Bank Draft □
- Visa □
- MasterCard □
- Payable to Credit Institute of Canada

Card Number ___________________________ Cardholder's Name ___________________________
Expiry Date ____ / ____ Signature ________________

Privacy Policy & Agreement
Personal information is used for the purpose to which it is collected for a period of time to which it's purpose is required. Every effort is made to comply with the provisions of the Personal Information and Electronic Documents Act (Canada). Personal information collected is used for purposes of admission, registration, income tax receipts, scholarships and awards, student and member communication, membership roster, marketing, research and planning. 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. Please advise us in writing if you do not wish your personal information listed in our membership roster. I hereby consent to the use of personal information as outlined above.

I certify that the information I provide is true and correct. I understand that if I pass the Challenge Exam, I must become a CIC member in order to be recognized as a CCP-Certified Credit Professional

Signature: ___________________________ Date: ___________________________
CREDIT BASICS CURRICULUM

Credit Basics is a program designed for entry-level to intermediate credit personnel. It provides students an excellent opportunity to learn the basics of credit and a good foundation to the CCP Program for those who decide to pursue credit as a career choice. The three courses that make up the full program are designed for self-study online delivery. The student, not the instructor, is responsible to organize his or her schedule to read, study, and work through review questions, prepare and submit assignments. Course graduates receive a certificate of completion. Students who successfully complete all 3 modules are entitled to one free year of Credit Institute membership upon completion.

Basic Accounting
The immediate goal of this Credit Basics course is to provide a basic introduction to students in the preparation of accounting information. The long-term goal of this course is to provide students with the tools necessary to interpret and use the information that they or others prepare. There are 4 open-book assignments for this course.

Basic Law
The purpose of this course is to give students a general understanding of Canadian law and the Canadian legal system. Students will also discover the principles of commercial law regulating modern business and gain an understanding of legal responsibilities and consequences attached to business transactions. There are 3 open-book assignments for this course.

Basic Credit Practices
A Guide for Today’s Credit, Collection and Receivable Roles. This course was developed to introduce and enhance the skills necessary for credit, collection and receivable clerks in today’s business environment.

Topics include credit policies, credit procedures, credit applications, telephone collections, cash applications, customer service and communications. Students successful in this course will have the background skills required to enroll in the CCP Program’s Credit Management course. There are 3 open-book assignments for this course.

Time Schedule
Students are required to complete each course within 10 weeks after date of registration. The time frame to complete the entire program is 30 weeks from date of registration. If the course is not completed within the required time limit, students can request a 4 weeks extension or opt to re-enroll. Extension or re-enrollment fee will apply.

Assignments
Instructions and course materials are issued at the time of enrollment. Students are required to complete the assignments according to instructions and submit them to the Credit Institute for marking. Students must have a computer with Internet connection to access course lectures and submit assignments.

Minimum Passing Grade
Each course final mark is based on the assignment average. A minimum of 65% is required to pass a Credit Basics course.

CREDIT BASICS FEES

<table>
<thead>
<tr>
<th>Course</th>
<th>Fee</th>
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</thead>
<tbody>
<tr>
<td>Basic Accounting</td>
<td>$399.00</td>
</tr>
<tr>
<td>Basic Law</td>
<td>$365.00</td>
</tr>
<tr>
<td>Basic Credit Practices</td>
<td>$365.00</td>
</tr>
<tr>
<td>Full Program (Save $50)</td>
<td>$1079.00</td>
</tr>
</tbody>
</table>

All fees are payable upon enrollment. Fees cover registration, course material, examinations and textbooks – where applicable. Course material for Basic Credit Practices is available online in its entirety. Course material for Basic Business Law and Basic Accounting are available online, with the addition of texts shipped to students prior to the registration activation.

Refund Policy
Fees are non-refundable. Students should assess their position carefully before enrolling.
Credit Basics Course Enrollment Application 2013/14

New Student ☐ Re-Enrolling ☐ Student #: ____________________________ Chapter: ____________________________

Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Last Name: ____________________________ First Name: ____________________________

Middle Name: ____________________________ Languages Spoken / Written: /

Education: Grade 12 ☐ College / University ☐ Diploma / Degree ☐ Date of Birth: MM / DD / YYYY

Home Address: ____________________________ City / Town: ____________________________

Province / State: ____________________________ Country: ____________________________ Postal / Zip Code: ____________________________

Home Email: ____________________________ Home Tel.: ( ) - -

Business Name: ____________________________ Industry: ____________________________ Position Title: ____________________________

Business Address: ____________________________ City / Town: ____________________________

Province: ____________________________ State / Country: ____________________________ Postal / Zip Code: ____________________________

Business Email: ____________________________ Business Tel.: ( ) - - Ext.

Business Fax ( ) - - ____________________________ Shipping Address: Home ☐ Business ☐

Responsibility Scope: Local ☐ Regional ☐ National ☐ International ☐

How did you hear about us / Referred by?

Course Selection (flexible start date) Selection Fee

Basic Accounting ☐ $399

Basic Law ☐ $365

Basic Credit Practices - A Guide for Today’s Credit, Collection and Receivable Roles ☐ $365

Full Program (Save $50.00) ☐ $1079

Add GST/HST to all fees based on your province / territory of residence:

AB BC MB PE QC SK: 5% | NB NL ON: 13% | NS: 15% | No tax for international applicants

Sub-Total

INTERNATIONAL APPLICANTS ONLY - please contact us for a shipping quote and enter it here: Shipping

Total

Payment Method Visa ☐ MasterCard ☐ Cheque ☐ Money Order / Bank Draft ☐ Payable to Credit Institute of Canada

Card Number ____________ ____________ ____________ ____________ Cardholder’s Name ____________ ____________ ____________ ____________ (Please Print)

Expire Date ___ / ___ Signature ____________________________

Refund Policy

Credit Basics fees are non-refundable. As no departure from this policy is permitted, students should assess their position carefully before enrolling.

Privacy Policy

The Credit Institute of Canada collects personal information from its members and potential students for the purpose of registration, admission, income tax receipts, scholarships and awards, student and member communication, membership roster, marketing research, planning, and qualification of educational and membership requirements and accomplishments. Information may be shared with educational partners and chapters. The Credit Institute of Canada values the privacy of its members and customers. All information collected is done so in accordance with our Privacy Policy (available on our website www.creditinstitute.org).

I have read and understand the Refund Policy and Privacy Policy on this page and available on the Credit Institute’s website at www.creditedu.org. By submitting this form, I am giving the Credit Institute of Canada consent to use information for the purposes specified. If accepted, I agree to comply with the Credit Institute of Canada By-Laws and Code of Professional Ethics.

Signature: ____________________________ Date: ____________________________
SHORT MODULES PROGRAM INFORMATION

MODULE STRUCTURE
Registration is open all year long. Participants have 4-12 weeks (see module description) to complete each module which incorporates mandatory assignments. There is no exam and the final grade consists of the average marks obtained in the assignments. Participants submit their completed assignments via email and feedback is provided within 7 days. In addition to earning 40 PD points (CCP and ACI members only), a certificate will be awarded to those who successfully complete each module.

All materials are accessible online 24/7. Materials include audio lectures, lesson notes, and assignments.

Credit Policies and Procedures
Guidelines on how to develop and execute an effective company credit policy. (4 weeks)

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. (4 weeks)

Credit Investigations
The important elements that determine the nature of the credit investigation to be conducted. (4 weeks)

Credit Fraud
Common types of credit frauds: symptoms and the strategies to defend against them. (4 weeks)

Personal Property Security
Concept of security agreements and the various requirements concerning security agreements; includes Purchase-Money Security Interests (PMSI) and when it can be used. (4 weeks)

Bankruptcy & Insolvency
Roles and responsibilities of administrative officials in the bankruptcy/insolvency process; impact on the debtor and the various types of creditors. (4 weeks)

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. (8 weeks)

Financial Statement Analysis
Use of financial statement analysis; steps in analyzing financial statements. (12 weeks)

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 (12 weeks)
NATIONAL COLLECTOR CERTIFICATE PROGRAM
A PROGRAM GEARED TO COLLECTIONS STAFF
Comprehensive training attractively priced

NATIONAL COLLECTOR CERTIFICATE PROGRAM

The National Collector Certificate Program is an online tool that provides training on professional collection processes. It is designed for self-study delivery and consists of two components - theoretical and practical.

A comprehensive recap report for companies or individuals that will be useful for screening potential employees for jobs, benchmarking collection employees, and for independent skill assessment. (optional)

A practical assessment of telephone collection skills through a collection call made to specially trained professional collection assessors. (4 weeks)

Theoretical and Practical Assessments

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 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 portion of the program.

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 and be evaluated for their effectiveness and thoroughness. The focus will be on the following aspects:

- Proper identification of the consumer and collector
- Effectively executed demand for payment
- Proper updating of information

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

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.

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 expected to post questions in order to enhance their learning.
**Short Modules Enrollment Application 2013/14 - Professional Development**

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<thead>
<tr>
<th>Short Modules</th>
<th>Local</th>
<th>Int'l</th>
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<tr>
<td>Financial Statement Analysis</td>
<td>☐</td>
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<tr>
<td>Personal Property Security</td>
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<td>☐</td>
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<tr>
<td>Risk Evaluation</td>
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<tr>
<td>Bankruptcy &amp; Insolvency - Canada</td>
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<tr>
<td>Bankruptcy &amp; Insolvency - US</td>
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<tr>
<td>International Credit Management</td>
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<td>Credit Investigations</td>
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<td>Credit Policies &amp; Procedures</td>
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<tr>
<td>Collector Certificate Program</td>
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</tbody>
</table>

- Add GST/HST based on your province of residence: AB BC NT NU YT MB PE SK: 5%
- NB NL ON: 13% | NS: 15% | No tax for int’l students

**Payment Information**

- Please make cheque payable to Credit Institute of Canada
- Note: Only bank draft or credit card payment is accepted for international applicants.

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<th>Cheque</th>
<th>Bank Draft / Money Order</th>
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<th>MasterCard</th>
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</table>

- OR

- Charge to: Visa ☐ | MasterCard ☐

**Card Number:**

- - - -

**Amount:**

- $ __________
- Exp. Date: ___ / ___

**Name on Card:**

- (Please Print)

**Signature:**

- ______________________
- (Please Print)

**Refund Policy:**

- Fees are non-refundable. As no departure from this policy is permitted, registrants should assess their position carefully before enrolling.

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.

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, marketing, research, planning, and qualification of educational and membership requirements and accomplishments. All information collected is done so in accordance with our Privacy Policy. By signing this form, you are giving the Credit Institute of Canada consent to use personal information for the purposes specified. The Privacy Policy is available on our website at http://www.creditedu.org or by contacting us at Credit Institute of Canada, Attn: Membership Coordinator, 219 Dufferin Street, Suite 216C, Toronto, ON M6K 3J1 or by email: membership@creditedu.org.

**Signature:**

- ______________________

**Date:**

- ______________________
ABOUT THE WEBINARS

Our Webinar series is specially designed for intermediate and senior credit professionals and is now available in both live and archived versions. CCP and ACI members earn 10 Professional Development Program points for every session. Enroll in two webinars and get the third one free of charge. For more information including the schedule of upcoming live webinars, visit us at: www.creditedu.org/events/webinars.htm.

AVAILABLE TOPICS

Sharpen Your Financial Analysis Skills
Presenter: George Brown, MBA, CMA, CCP, CIA
What you will learn:
• Analyzing the financial worthiness of a Canadian corporation that eventually filed for bankruptcy
• Why credit is granted when it should have been stopped
• New skills to identify what others missed

Lifting Or Piercing The Corporate Veil
Presenter: Andrew Hladyshevsky, QC, LLB, Partner, FMC
What you will learn:
• The circumstances under which directors and/or shareholders of a corporation are not protected from personal liability for the debts of the corporation
• The legal remedies available to creditors and how to enforce them
• Examples of cases which reflect current judicial thinking

Avoiding US Bankruptcy Pitfalls
Presenter: Wanda Borges, Principal of Borges & Associates, LLC
What you will learn:
• Business Bankruptcy Issues
• Automatic Stay: what it is and what to do about it
• Discharge Issues & Executory Contract Issues

International Debt Recovery, Legal Obstacles & Strategies
Presenter: David Franklin Ad. E., Montreal, Quebec
What you will learn:
• Problematic Areas of International Debt Recovery
• Legal Obstacles to Plaintiff Suing Abroad
• Critical Components of International Credit Application.
• Strategy Recommendations, and Court Case Review

Advanced Telephone Collections
Presenter: Derek Cherewick, Vice President, CCA
What you will learn:
• The steps in professional collection
• Find ways to locate and effectively use “money sources”
• Negotiate for maximum results and minimize broken promises

Alternative Dispute Resolution in Credit & Collections
Presenter: Stephen Morrison, Partner, Cassels Brock, LLP
What you will learn:
• Best practices surrounding successful debt recovery
• Alternatives to traditional litigation timeliness & cost effectiveness
• Review of recent cases

Preventative Creditry – Formulas for Success in Credit Granting & Collection
Presenter: Rodger Noel ACI, Credifax Atlantic
What you will learn:
• Increase your cash flow without additional effort
• Stop accounts from going over 60 days
• When & how to sever goodwill

Prevention & Detection of Credit Fraud
Presenter: Gerry McFaddin CCP (Emeritus), CGA
What you will learn:
• Learn to locate elusive company information & take your research to the next level
• Shortcuts & other search strategies
• Industry, lawsuit & legal information

Legal Remedies for Credit Managers
Presenter: Kelly Burnett, Commercial Credit Adjusters
What you will learn:
• Learn how to enhance success when legal action is required
• Remedies available pre and post judgment
• Key differences between jurisdictions

My Customer is Restructuring, in Receivership, or Bankrupt - What Now?
Presenter: Jerry Henechowicz, CA - CIRP, MNP
What you will learn:
• Best practices currently in use to protect receivables and maximize recoveries
• The impact of recent statute changes on insolvency proceedings
• How to access the information you need and work with other creditors to lever your position
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. Check it out: creditedu.org/knowledgecentre

FEATURES:

1. Keep up-to-date with industry changes, best practices, and management skills.
2. One-stop-shop for credit resources such as templates, articles, links to important websites, and videos.
3. Our subject matter experts are credit professionals and academics.

KNOWLEDGE CENTRE VIDEO BREAKS

Take a break, grab a cup of coffee and learn something valuable by watching a short video presentation on a variety of credit topics.

INTRODUCING OUR VIDEO BREAKS:

1. A series of short videos available on demand
2. Bite-size e-learning that requires little time investment
3. Practical how-to tips to make you a smarter credit professional
European charm, history, culture and adventure await you in the city that’s four centuries old -- Quebec City.

Save the date and plan to attend the Credit Institute of Canada’s next conference in Quebec City, June 9-12, 2015.

Our conference will be held at Loews Le Concorde, located next to the historic old town.
National Office
219 Dufferin Street, Suite 216C
Toronto, Ontario M6K 3J1
Toll-Free: 1-888-447-3324
Telephone: 416-572-2615
Fax: 416-572-2619
E-mail: geninfo@creditedu.org

Chapters
Atlantic
British Columbia
Calgary
Conestoga
Edmonton
Hamilton and District
Montreal & Quebec
Saskatchewan
Manitoba
South Western Ontario
Toronto

Priority Delivery To:

If undeliverable, please forward to Director of Credit / Collections

www.creditedu.org