



Consumer Lending Modular Content



Module No.	Module Title	Module Overview	Unit Description	Suggested Study Time	
				Online	Print
1.	<i>Introduction to Consumer Credit</i>	Discusses the environment in which financial institutions offer consumer credit and introduces basic consumer credit products	Unit 1: The Consumer Credit Environment Unit 2: Consumer Credit Products	2 hours	2.5 hours
2.	<i>Lending Regulations</i>	Introduces the major federal regulations that apply to lenders as they talk to prospective borrowers, evaluate applications, and document loans.	Unit 1: The National Credit Code Unit 2: The Privacy Act and the National Privacy Principles Unit 3: The Anti-Money Laundering & Counter Terrorism Financing Act Unit 4: The Financial Services Reforms Act Unit 5: The Code of Banking Practice	4 hours	5 hours
3.	<i>Preliminary Analysis</i>	Introduces the Consumer Lending Decision Strategy as a systematic approach to consumer credit analysis and discusses the preliminary steps needed to determine whether the loan request is logical, legal and reasonable, and to gather additional information	Unit 1: The Decision Strategy Unit 2: Interviewing the Applicant Unit 3: Loan Request Review Unit 4: Repayment Source Preview	2 hours	3 hours
4.	<i>Repayment Source Analysis</i>	Teaches participants to use information from the credit application, the consumer credit report, personal financial statements and personal tax returns to assess the applicant's willingness and ability to repay and assess the risk involved in a loan.	Unit 1: Financial History Review Unit 2: Credit Scoring Unit 3: Analysing Income and Expenses Unit 4: Using Tax Returns Unit 5: Debt Servicing Ability Unit 6: Putting It All Together	3 hours	4 hours
5.	<i>Making the Credit Decision</i>	Teaches participants to apply the analysis from the previous modules to a variety of credit applications.	Unit 1: Making the Decision Unit 2: Counteroffers and Denials Unit 3: Conditions and Approval	2 hours	3 hours





Consumer Lending Modular Content cont'd

Module No.	Module Title	Module Overview	Unit Description	Suggested Study Time	
				Online	Print
6.	<i>Home Equity Lending</i>	Teaches participants the importance of loans and lines of credit secured by equity in the applicant's home, and introduces topics and considerations that are specific to home equity credit	Unit 1: What is Home Equity Lending? Unit 2: Analysing Home Equity Credit	2 hours	3 hours
7.	<i>Documenting and Managing the Loan</i>	Teaches participants to properly and completely document each loan so it will be enforceable later. It explores payment options when a loan becomes delinquent, and addresses bankruptcy issues	Unit 1: Loan Documentation Unit 2: Documents by Loan Type Unit 3: Loan Management	2 hours	3 hours
				Total = 17 hrs	Total = 23.5 hrs

