

2012 NACM-National *Professional Certification Program*

CCE[®]
CBFSM
CBASM

- **Career Opportunities**
- **Expanded Knowledge**
- **Standards of Excellence**
- **Heightened Professional Recognition**



Strength in Numbers

CONTENTS

PROGRAM PROCEDURES: STEP-BY-STEP	2
CREDIT BUSINESS ASSOCIATE SM (CBA SM)	3
CREDIT BUSINESS FELLOW SM (CBF SM)	4
CERTIFIED CREDIT EXECUTIVE [®] (CCE [®])	5
TESTING PROCEDURES AND INFORMATION	6
TESTING RECAP: FREQUENTLY ASKED QUESTIONS	7
NATIONAL SCHOLARSHIP FUND.....	7
REGISTRATION FORM.....	8
CBA APPLICATION FORM.....	9
CBF APPLICATION FORM	13
CCE APPLICATION FORM.....	15
CAREER ROADMAP FOR CBF AND CCE CANDIDATES	17
EXAM RETAKE FORM.....	27
SELF-STUDY COURSE ORDER FORM	29
BOOKSTORE ORDER FORM	31
EXAM SCHEDULE.....	32

How to Begin the Professional Certification Process

Step I. Register with the NACM-National Education Department

The first step in beginning the certification process is to complete the [NACM-National Education Department Registration Form](#) found in this brochure or on the NACM-National website. Registration requires a one-time, non-refundable fee and must be submitted before registering to take the CBA, CBF or CCE designation exam. Confirmation of your registration will be sent to you followed by a status report in regards to your selected designation once all of the information listed below is received.

Information to Send with Registration Form

1. **Copy of Resume or Summary of Professional Experience**
(As your professional responsibilities change, email updated copies of your resume to the [NACM-National Education Department](#) for your file.)
2. **Certificates, Continuing Education Earnings Records, End of Course Certificates, Educational Seminars**
Send as much information as possible about any continuing education earnings you have already completed. You can obtain these records from the sponsors of the conferences and seminars you attended. For example, if you attended a local NACM Affiliate-sponsored event, that association is responsible for maintaining your continuing education earnings records.

In the future, simply forward your participation earnings from educational seminars and conferences to the NACM-National Education Department so that an up-to-date record is maintained in your file. By continually doing so, all of your earnings records are consolidated in one place instead of maintained by several different program sponsors.

Why is a resume needed for my file?

Resumes, like transcripts, help to form a well-rounded file. It gives the NACM-National Education Department additional information about a candidate. In addition, anyone wishing to progress to the CBF and CCE levels must have a resume on file, as it verifies work experience for Career Roadmap points. It also provides you with a back-up in case all your hard or electronic copies are lost. Simply contact the Education Department for a copy.

3. **Official Transcripts From Undergraduate or Graduate Colleges or Universities**
Have the college or university send an official transcript directly to the NACM-National Education Department for evaluation. The transcript must be received directly from your college—photocopies are not acceptable. If your transcripts are already on file with NACM-National, you need not have them sent again unless you have taken additional courses.

If you are enrolled in a CAP or ACAP program, [register](#) with the NACM-National Education Department as soon as possible. When you receive your end-of-course grades, mail them to the Education Department for your file so there's no need to resend the documentation when you apply for a professional designation.

Step II. Complete the Appropriate Designation Application

Each designation has its own application form available in this brochure and on the NACM-National website. To apply for a designation and the examination, you must complete the appropriate form and submit it with the corresponding, non-refundable fee. Each designation application fee covers a formal

Do I have to send in original transcripts?

Your transcripts are required to complete your file. If you are relying on your college classes to fulfill the required course work for either the CBA or CBF, we need official transcripts (with raised seal and registrar stamp) to verify those courses. Photocopies are not accepted. If you have completed the CAP program and have not relied on previous college courses, we still ask that you have your official transcripts sent to us. This way, we will have them on file if you choose to pursue the CBF or CCE.

evaluation of your file, examination costs and, upon successful completion of a designation exam, a framed certificate attesting to your achievement. The application fee may not be divided, reduced or transferred due to failing the exam, withdrawing from the program or refusal of the certificate.

- [CBA Application Form](#)
- [CBF Application Form](#)
- [CCE Application Form](#)

An application must be complete in order to be processed. An application is considered complete only when received signed and accompanied by the proper application fee. Please do not fax your application form unless accompanied by credit card information and charge authorization.

Step III. Complete an NACM Career Roadmap

Along with the CBF and CCE designation applications, you must submit the [NACM Career Roadmap](#). (The CBA designation does not require Career Roadmap submission. The CBA designation requires only the completion of the four-page [CBA application form](#).) The Roadmap enables you to assess your professional accomplishments. There are more than 500 points available on the NACM Career Roadmap. A total of 75 Roadmap points is needed to qualify for the CBF designation and a total of 125 points is needed to qualify for the CCE designation. Points are awarded for both formal and continuing education, work experience, participation at local and national NACM offices, as well as special activities in which you may be involved. You must send your completed Career Roadmap to the NACM-National Education Department for evaluation with the [CBF](#) or [CCE](#) application form and fee. Your Roadmap will be reviewed and verified, after which you will be notified of your status. Completed paperwork is due six weeks prior to the scheduled exam date to ensure time for a thorough evaluation.

Keep a copy of your Roadmap accessible and add points to it as you attend classes and participate in activities and events. Save a complete copy of your Roadmap for future reference each time you submit it with a designation application.

Credit Business Associate

The Credit Business Associate (CBA) is an academic-based designation which signifies mastery of three business credit-related disciplines: basic financial accounting, business credit principles and introductory financial statement analysis. There is no minimum work experience requirement for this designation level, and the course work needed to qualify for this designation can be obtained through colleges, local NACM Affiliate programs, self-study or nationally-sponsored programs. There are two plans from which to choose to achieve this designation, Plan A or Plan B.

CBA: Plan A (College, Self-Study, Online and NACM-National Programs)

Plan A is best suited for those who wish to complete the required courses at a college, through self-study, at an NACM nationally sponsored program or who already have a college degree. CBA-Plan A applicants must show evidence of having successfully completed (with a C average or better for each course) the following three courses:

- Basic Financial Accounting
- Financial Statement Analysis I
- Business Credit Principles

Basic Financial Accounting

This course requirement can be fulfilled three ways:

1. **College:** Either one full semester of college financial accounting or two quarters of financial accounting will fulfill this course requirement.

2. **Online Self-Study:** NACM-National offers an online self-study accounting course. The online accounting course is an appropriate method of study for those with some accounting experience or a basic working knowledge of accounting. This method of study is not recommended to those with little or no accounting experience.
3. **Credit Administration Program (CAP):** Successfully completing the NACM Affiliate sponsored course, Basic Financial Accounting, will fulfill this requirement.

Financial Statement Analysis

This course requirement can be fulfilled in four ways.

1. **College:** Either one full semester or two quarters of college financial statement analysis will fulfill this course requirement.
2. **Self-Study:** This course may be completed as an independent self-study course, available through the [Credit Learning Center](#).
3. **Certificate Session:** Course equivalency may be earned by attending the certificate session, Financial Statement Analysis I, when offered at the annual Credit Congress or at the NACM-National office. To earn course equivalency, you must attend all parts of the course and pass the required exam(s).
4. **CAP:** Successfully completing the NACM Affiliate sponsored course, Financial Statement Analysis I, will fulfill this requirement.

Business Credit Principles

This course requirement can be completed three ways:

1. **Online:** NACM-National offers an independent study course through the Credit Learning Center, available at <http://clc.nacm.org>.
2. **Certificate Session:** Course equivalency may be earned by successfully completing the certificate session, Business Credit Principles, when offered at the annual Credit Congress or at the NACM-National office. To earn course equivalency, you must attend all parts of the course and pass the required exam(s).
3. **CAP:** Successfully completing the NACM Affiliate sponsored course, Business Credit Principles, will fulfill this requirement.

CBA: Plan B (CAP)

Many NACM Affiliated Associations sponsor the Credit Administration Program (CAP), which is a series of courses designed to prepare candidates for the CBA exam. To apply using Plan B, CAP courses must be completed through an NACM Affiliate. By successfully completing CAP with a C average or better for each course, you may apply to take the CBA exam. Please be aware that regardless of when you complete the CAP Program and what courses comprised CAP at that time, you

are now responsible for the completion of the current course requirements to be eligible to take the CBA exam.

CAP is comprised of:

- Basic Financial Accounting
- Financial Statement Analysis I
- Business Credit Principles

Your local CAP sponsor will furnish you with end-of-course grades, grade transcripts or certificates of completion.

I have been in credit for many years...can I use my work experience to waive the CBA Business Credit Principles course requirement?

Though you may have many years of experience in the credit profession, the National Accreditation Committee has concluded that the Business Credit Principles course is an essential foundation for anyone in credit. Some material may be a review for some students, but will only serve to enhance or refresh your knowledge base.

Credit Business Fellow

The Credit Business Fellow (CBF) is an academic- and participation-based designation that affirms achievers are knowledgeable about and have contributed to the field of business credit by first having earned the CBA designation, as well as having completed additional course work. The CBF signals competence in intermediate financial analysis and business and credit law. CBF designation applicants must have accumulated 75 Career Roadmap points. An updated copy of your resume should accompany your CBF Application form and completed Career Roadmap. The NACM-National Education Department will notify you in writing as to your eligibility to take the CBF exam. The courses needed to qualify for this designation are:

- Business Law I (Contracts, Negotiable Instruments)
- Credit Law (UCC, Bankruptcy, Antitrust)
- Financial Statements: Interpretation and Credit Risk Assessment (formerly called Financial Statement Analysis II)

It is recommended that Business Law I be completed before Credit Law. A minimum passing grade of C or higher is necessary to successfully complete each course. If you are taking a college course, it is recommended that information about the course be sent to the NACM-National Education Department for course equivalency evaluation prior to enrollment. If you have completed this course work, you must submit details about the course's curriculum; please send either a course outline or description to ensure that course equivalency can be evaluated.

Business Law

This course requirement can be completed three ways:

1. **Advanced Credit Administration Program (ACAP):** Local NACM Affiliate offices in your area may offer a course that fulfills this requirement.
2. **College:** One semester of Business Law or the Legal Environment of Business will fulfill this course requirement.

3. **Online Self-Study:** NACM-National offers an independent, online study course in Business Law.

Credit Law

This course requirement can be completed four ways:

1. **ACAP:** Local NACM Affiliate offices in your area may offer a course that fulfills this requirement.
2. **College:** One semester of Advanced Business Law or Business Law II may fulfill this course requirement. Before taking a college course, please submit course information to the NACM-National Education Department for equivalency evaluation.
3. **Convention Certificate Session:** The Credit Law course is offered on a varying schedule at the annual Credit Congress as a certificate course. To receive course equivalency, you must attend all parts of the course and successfully complete a final exam.
4. **Online Self-Study:** NACM-National offers an independent, online study course in Credit Law.

Financial Statements: Interpretation and Credit Risk Assessment

This course requirement can be completed three ways:

1. **ACAP:** Local NACM Affiliate offices in your area may offer a course that fulfills this requirement.
2. **College:** One semester of an advanced finance course may fulfill this course requirement. Before taking a college course, please submit course information to the NACM-National Education Department for equivalency evaluation.
3. **Certificate Session:** Course equivalency may be earned by attending the certificate session, Financial Statements: Interpretation and Credit Risk Assessment, when offered at the annual Credit Congress or at the NACM-National office. To earn course equivalency, you must attend all parts of the course and pass the required exam(s).

Certified Credit Executive

The Certified Credit Executive (CCE) is NACM's highest designation that endorses its achievers as capable of managing the credit function at an executive level. Candidates must pass a rigorous exam that tests application skills in the areas of accounting, finance, domestic and international credit concepts, management and law. CCEs are required to recertify every three years, further endorsing their commitment to continuing education, self-improvement and advancement in the business credit profession. CCEs are exempt from re-certifying once they have reached 60 years of age or age 55 and have formally retired from the credit field.

CCE: Plan A

Plan A requires the applicant to have earned a four-year college degree from an accredited institution, in addition to 10 years of experience in credit or financial management and 125 Career Roadmap points. After submitting a CCE application form and completed Career Roadmap, candidates will be advised in writing of their eligibility to take the CCE exam.

CCE: Plan B

Plan B is an alternative option for candidates who may not have been in credit for 10 years. This plan is designed for candidates who show the determination to pursue continuing education and higher career goals at a faster pace. You must have successfully earned the CBA and CBF designations and submit a Career Roadmap showing 125 documented points. An updated copy of your resume must accompany your CCE application.

CCE: Plan C

Plan C is an alternative designed for candidates 57 years of age or older, who may not have earned a degree from a four-year college or university, and have at least 15 years of experience in credit or financial management. After submitting a CCE application form and a completed Career Roadmap documenting 125 Roadmap points, candidates will be notified in writing of their eligibility to take the CCE exam.

Second Year GSCFM® Students

Upon successfully completing the second year of the Graduate School of Credit and Financial Management® program, students may take the CCE designation exam. The standard application requirements are waived, though these students must take and pass the CCE exam to earn the designation. For more information visit the [Graduate School of Credit and Financial Management](#).



CCP (FCI) Holders

Anyone holding the Certified Credit Professional (CCP), (formerly FCI) certification, Canada's credit designation, who would like to become a CCE should register and apply for the CCE designation. Roadmap points and work experience qualifications will be waived for all CCPs in light of the intensive course regime and testing process required of them in Canada. Candidates need not complete the Career Roadmap but must submit a copy of the certificate attesting to CCP designation, official college transcripts and a current resume. CCPs who register and apply for the CCE examination must also take and pass the same exam as all domestic candidates.

CCE Recertification

CCEs must apply for recertification every three years until age 60, or until age 55 and officially retiring from the credit and financial management field. When you reach age 60, or age 55 and have formally retired, you should notify the NACM-National Education Department so that you may be granted lifetime certification. During each three-year period, a total of six recertification points must be earned. Three of the six points must be continuing education points and three points must be participation points. View or download the [CCE Recertification Form](#).

Recertification information will be mailed to you upon successful completion of the CCE examination.



Is the Career Roadmap really required?

Yes, the Roadmap is required if you are pursuing either the CBF or CCE designation. The Roadmap documents your work experience, CEUs, course work and involvement with NACM and its Affiliates. If you are pursuing your CBA, it is not required. The CBA application form contains additional pages to list your course work and/or CAP classes.

Testing Procedures and Information

National Exam Date Schedule

The dates for the CBA, CBF and CCE exams are published in this brochure and on NACM-National's website. The exam test date schedule may be modified from time to time; all exam candidates will receive updated information and schedules with their written eligibility confirmation if this occurs. The CBA, CBF and CCE exams will be given at your local NACM Affiliate office on the dates listed on the back cover.

Your registration form, application form, corresponding fees and documented Career Roadmap (if applicable) must be received by the NACM-National Education Department by the day of the paperwork deadline to ensure a formal evaluation of your information for each exam. You will receive written confirmation of your file status approximately four weeks from the date your paperwork is received.

Testing

Certification exams are administered in accordance with the national test date schedule. No books, notes or reference materials are permitted in the exam room; however, hand-held calculators are permitted. Exam results are released in writing as pass or fail (unsatisfactory) only. Numeric grades are not released. Candidates receiving a failing result will be given study suggestions to help prepare to retake the exam.

You are encouraged to study for the examination. For the CBA and CBF designations, test questions are drawn from the material covered in the required courses. Candidates will receive a copy of the appropriate exam study outline from the NACM-National Education Department with their approval letters. Because NACM reserves the right to update the exams, qualified candidates should reference the current study outlines to prepare for the exam. They may be obtained from NACM-National's website. All of the recommended study texts can be purchased through the NACM-National Bookstore.

CBA and CBF [Online Practice Exams](#) are accessible from NACM-National's website. The practice exams are intended to provide a sampling of the official exam's format and content. They are not intended to reflect the exact number of questions on any specific subject nor are they reflective of the exact number of questions found on the official exam. The [Online Practice Exams](#) are meant for study preparation and as a tool to become comfortable with the testing process.

CBA and CCE study reviews on CD-ROM are also available from the NACM Bookstore. In addition, CBF and CCE exam reviews are available in an audio/visual format through the [Credit Learning Center](#). More information is included in the exam study outlines and on the NACM-National website.

Exam Retake Fee

Should your exam results be unsatisfactory, you may retake any of the designation exams on the next scheduled test date. You must complete and send the exam retake form found in this brochure along with the appropriate retake fee to the NACM-National Education Department. Your form should be received by the



NACM-National Education Department at least 30 days prior to the scheduled test date. The CBA retake fee is \$55, the CBF retake fee is \$80 and the CCE retake fee is \$110. These fees are valid through December 31, 2011.

If you would like to inquire about your exam, please make inquiries within three months of the exam date on which you sat. Exams will be destroyed after this time. Unfortunately, the number of exams taken each year precludes their storage.

Exam Rescheduling and Fees

Anyone rescheduling an exam date should put their request in writing and submit a new Exam Date Notification Form indicating the new testing date desired (the Exam Date Notification Form will arrive with your written testing approval letter). The NACM-National Education Department must receive written notification of your wish to change exam dates at least two weeks prior to the exam date. You may fax or mail the request. A \$25 fee is charged if you reschedule later than two weeks prior to the examination date, or are a no-show for the examination. This fee applies each time you reschedule or cancel later than two weeks prior to the exam.

Application and Testing Expirations

All three designations require the candidate to submit an [application](#) and accompanying fee to sit for the exam. Candidates must take the appropriate designation exam within one year of written eligibility and must pass the exam within three years of eligibility. Failure to complete the process by taking or passing the exam will require the candidate to reapply.

Certificates and Lapel Pins

Upon successful completion of the required exams, a complimentary certificate of achievement of the CBA, CBF or CCE is awarded from the NACM-National Education Department. Additional CBA, CBF and CCE designation certificates may be purchased. Tie and lapel pins may also be purchased to display your designation achievement. Information about the certificates and pins will be sent to you with your designation award notification.

Testing Recap: Frequently Asked Questions

What if I miss the paperwork submission deadline?

If your paperwork arrives in our office after the specified deadline, we cannot guarantee an evaluation of your file in time for the upcoming exam.

How do I obtain a study guide and materials for an exam?

The appropriate study guide will be sent to you with your written exam approval. You may use our website to get an [updated study guide](#) at any time. Details on this service are found under the Testing Procedures and Information section in this brochure. Books recommended on the study outlines may be purchased from the NACM Bookstore at any time. CBA and CBF [Online Practice Exams](#) are available from NACM-National's website. The practice exams offer a sampling of the official exam's format and content.

The Credit Learning Center offers a CBF and CCE review. See www.nacm.org for more information.

Can I get copies of my graded exam sent to me?

We do not release any of the exams to test candidates (neither graded nor clean exams are released). We do hold the exams for three months

after the given test date, during which time inquiries may be made.

When will I receive my exam results?

Each candidate will receive his or her exam results, either pass or fail, within four to five weeks of the exam date.

Can I get my exam results over the phone?

We do not release test results over the phone. Exam results are released in writing with copies being sent only to the member's Affiliate.

If I am unable to sit for the exam date I selected, can I reschedule for another date?

If there is a need to reschedule your exam date due to an emergency or extenuating circumstances, we ask that you notify us in writing via mail/email or fax two weeks prior to the original selected exam date. We require this change made in advance so that we can update your file and notify your Affiliate. If you do not reschedule your exam appointment and fail to show up to take the exam, you will be subject to a rescheduling/no-show fee. Please be aware that you must take the exam within one year of your written approval, or you must reapply.

National Scholarship Fund

A National Scholarship Fund has been established to assist NACM members in continuing their education and achieving professional designations. Funds are raised from generous donations from the NACM community and afford many people the opportunity to continue investing in the future of our profession. NACM

members are eligible and encouraged to apply for a national scholarship. For further information on the process and the available scholarship offerings, please visit www.nacm.org or contact the [NACM Meetings Department](#) at 410-740-5560.

Canons of Business Credit Ethics

The Cornerstone of the global business economy is the extension of commercial credit. As such, business credit executives, as the guardians of commercial receivables, play the vital and critical role of ensuring the flow of commercial goods and services that support world commerce.

In fulfilling their professional duties, business credit professionals pledge to conduct their duties within the constraints of law and to not maliciously injure the reputation of others. Further, business credit professionals pledge themselves to the highest professional standards and principles and to guarding and securing, in confidence, information obtained for the sole purpose of analyzing and extending commercial credit.

Credit professionals pledge to:

- Adhere to the highest standards of integrity, trust, fairness, personal and professional behavior in all business dealings.
- Negotiate verbal or written credit agreements, contracts, assignments and/or transfers with honesty, fairness and due diligence to and for the benefit of all parties.
- Render reasonable assistance, cooperating with impartiality and without bias or prejudice, to debtors, third parties and other credit professionals.
- Exchange appropriate, historical and current factual information to support the process of independent credit decisions.
- Exercise due diligence as required to prevent unlawful or improper disclosure to third parties.
- Disclose any potential conflict in all business dealings.

Further, credit professionals acknowledge the importance of and shall promote the benefits of continued improvement of their knowledge, skills and expertise in business credit. The pursuit of knowledge will support the strategic advancement of the commercial credit function, as it leads businesses to profitability and growth.

NACM-National Education Department Registration Form

8840 Columbia 100 Parkway, Columbia, MD 21045-2158

I hereby request with the submission of this completed form and non-refundable fee that a file be established in my name by the NACM-National Education Department. I understand that by registering with the NACM-National Education Department I may call to request an NACM Continuing Education Unit (CEU) Report at no additional cost. The information below will be used only for the tracking and maintenance of my personal, confidential record.

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
Title		Business Email Address	
Company			
Business Mailing Address		City	State Zip
Business Shipping Address		City	State Zip
Direct Business Telephone		Main Business Telephone	
Direct Business Fax		Main Business Fax	
Home Address		City	State Zip
Home Telephone		Home Email Address	

Birth Month and Day (MM/DD) _____ The name of my local NACM Affiliate: _____

I want to establish my personal file with this registration. I have attached to this form (check all that apply):

- Documentation of CEUs earned to date
- A current resume or summary of my professional experience
- To complete my file, I will request that official copies of all transcripts be sent by universities and/or colleges directly to the NACM-National Education Department

Application Fee: Member: \$175 Non-member: \$275

A check, made payable to **NACM-National Education Department**, is attached.

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number	Card Security Code	Expiration Date
Cardholder's Name		Cardholder's Signature
Credit Card Billing Address		

By submitting this application for registration, I fully understand that it is for registration purposes only. I further understand that I must meet further requirements to begin the certification process. By my signature, I agree to subscribe to the NACM Canons of Business Credit Ethics (page 7) with the knowledge that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this registration and prohibit me from participating in the professional certification program.

Signature of Applicant _____ Date _____

I understand that by providing my mailing address, email address, telephone and fax numbers, I consent to receive communications sent by or on behalf of the National Association of Credit Management (NACM), FCIB-NACM, Inc., and its subsidiaries and Affiliated organizations, via regular mail, email, telephone or fax.

Signature of Applicant _____ Date _____

Application for the Credit Business AssociateSM (CBASM) Designation

Applicant Information

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
Title		Business Email Address	
Company			
Business Mailing Address		City	State Zip
Business Shipping Address		City	State Zip
Direct Business Telephone		Main Business Telephone	
Direct Business Fax		Main Business Fax	
Home Address		City	State Zip
Home Telephone		Home Email Address	

Birth Month and Day (MM/DD) _____ The name of my local NACM Affiliate: _____

I understand that I must already be registered with the National Education Department. (If you are not already registered, please attach a registration form, with the appropriate fee, to this form.)

I understand that a non-refundable fee must accompany this application. This fee covers the CBA designation process. I further understand that should I fail to complete this process by not taking the exam within one year of my written approval, I will need to reapply. The application fee is not divisible; no part will be refunded should I not complete the process.

Application Fee: Member: \$225 Non-member: \$325

A check, made payable to **NACM-National Education Department**, is attached.

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number	Card Security Code	Expiration Date
Cardholder's Name		Cardholder's Signature
Credit Card Billing Address		

Please send all correspondence related to this application to:

- Home address
- Business address

Check here if upon receiving the CBA designation, you would like NACM to notify your immediate supervisor (only one name please) of your achievement. The NACM president should send the letter to:

Mr./Ms.

Name of Supervisor Supervisor's Title

Company

Mailing Address

City State/Province Zip/Postal Code Country

Direct Phone Direct Fax Email Address

I hereby apply for admission to the Credit Business Associate (CBA) Designation under Plan (A or B, as defined on pages 3-4) _____.

Required Course Work Description - Application for the Credit Business Associate

This section of the CBA application form must be completed and signed to process the application as a whole. Please complete the following applicable sections only. If a category does not pertain to you, you may disregard it. You must show evidence of having completed the course work requirements for either Plan A, course work method, or Plan B, CAP.

A. Higher Education

Record the institutions where an undergraduate degree was earned or where courses were taken. This includes courses taken at degree-granting institutions only. Official transcripts must be sent by the college or university to the NACM-National Education Department.

Institution	Degree/Major	Date

B. Graduate Courses

Record the institution where a degree was earned or graduate level courses completed. Official transcripts must be sent by the college or university to the NACM-National Education Department.

Institution	Degree/Major	Date

C. Credit Administration Program (CAP)

Record CAP courses completed. To document the successful completion of each course, you must supply end of course certificates, official transcripts or grade reports.

Sponsor/Location	Course Name	Grade	Completion Date

D. NACM Self-Study Courses

NACM self-study courses are presented online, through the Credit Learning Center and formerly on CD-ROM.

Location	Grade	Completion Date

E. Self-Study Courses

Self-study courses are taken at your own pace outside of school and are sponsored by professional associations or organizations. Attach a copy of your course certificate(s) as documentation of your successful completion of each course.

Sponsor	Course Name	Grade	Completion Date

F. NACM Certificate Session Courses

Record the attendance and completion of a certificate session course at the annual Credit Congress or at the NACM National office. The final exam must have been successfully passed to earn course equivalency. Please provide a certificate or letter from NACM-National noting your passing exam grade.

Conference Location	Course Name	Grade	Date

G. Other Applicable CBA Courses

Please list any other courses which you may have taken that do not fit into any of the previously mentioned categories. Provide an end of course certificate, grade report or other documentation indicating the successful completion of the listing.

Sponsor	Course Name	Grade	Completion Date

I understand that I must take and pass the CBA exam before achieving this designation.

I have met all of the requirements for this designation as outlined in the NACM Professional Certification brochure. By my signature, I agree to uphold the NACM Canons of Business Credit Ethics with the knowledge that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this application, forfeiture of the application fee and prohibit me from participating in the Professional Certification Program. I further agree to conduct myself in all business dealings so as to reflect honor and merit upon the financial and business credit profession.

Signature of Applicant Date

I understand that by providing my mailing address, email address, telephone and fax numbers, I consent to receive communications sent by or on behalf of the National Association of Credit Management (NACM), FCIB-NACM, Inc., and its subsidiaries and Affiliated organizations, via regular mail, email, telephone or fax.

Signature of Applicant Date

Check here to opt out of the congratulatory listing published in *Business Credit* magazine.

Mail to: National Association of Credit Management
Professional Certification Program
8840 Columbia 100 Parkway
Columbia, MD 21045-2158

Application for the Credit Business FellowSM (CBFSM) Designation

Applicant Information

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
Title		Business Email Address	
Company			
Business Mailing Address		City	State Zip
Business Shipping Address		City	State Zip
Direct Business Telephone		Main Business Telephone	
Direct Business Fax		Main Business Fax	
Home Address		City	State Zip
Home Telephone		Home Email Address	
Birth Month and Day (MM/DD) _____ The name of my local NACM Affiliate: _____			

I understand that I must already be registered with the National Education Department, and have earned the Credit Business Associate (CBA) to apply for this designation.

I understand that a non-refundable fee must accompany this application. This fee covers the CBF designation process. I further understand that should I fail to complete this process by not taking the exam within one year of my written approval, I will need to reapply. The application fee is not divisible; no part will be refunded should I not complete the process.

Application Fee: Member: \$275 Non-member: \$425

A check, made payable to NACM-National Education Department, is attached.

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number	Card Security Code	Expiration Date
Cardholder's Name		Cardholder's Signature
Credit Card Billing Address		

Please send all correspondence related to this application to:

- Home address
- Business address

Application for the Credit Business FellowSM (CBFSM) Designation

- Check here if upon receiving the CBF designation, you would like NACM to notify your immediate supervisor (only one name please) of your achievement. The NACM president should send the letter to:

Mr./Ms.

Name of Supervisor Supervisor's Title

Company

Mailing Address

City State/Province Zip/Postal Code Country

Direct Phone Direct Fax Email Address

I understand that I must take and pass the CBF exam before achieving this designation.

I have met all of the requirements for this designation as outlined in the NACM Professional Certification brochure and have attached a completed copy of the NACM Career Roadmap showing completion of the required course work. By my signature, I agree to uphold the NACM Canons of Business Credit Ethics with the knowledge that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this application, forfeiture of the application fee and prohibit me from participating in the Professional Certification Program. I further agree to conduct myself in all business dealings so as to reflect honor and merit upon the financial and business credit profession.

Signature of Applicant Date

I understand that by providing my mailing address, email address, telephone and fax numbers, I consent to receive communications sent by or on behalf of the National Association of Credit Management (NACM), FCIB-NACM, Inc., and its subsidiaries and Affiliated organizations, via regular mail, email, telephone or fax.

Signature of Applicant Date

- Check here to opt out of the congratulatory listing published in *Business Credit* magazine.

Mail to: National Association of Credit Management
Professional Certification Program
8840 Columbia 100 Parkway
Columbia, MD 21045-2158

Application for the Certified Credit Executive® (CCE®) Designation

Applicant Information

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
Title		Business Email Address	
Company			
Business Mailing Address		City	State Zip
Business Shipping Address		City	State Zip
Direct Business Telephone		Main Business Telephone	
Direct Business Fax		Main Business Fax	
Home Address		City	State Zip
Home Telephone		Home Email Address	

Birth Month and Day (MM/DD) _____ The name of my local NACM Affiliate: _____

I understand that I must already be registered with the National Education Department. (If you are not already registered, please attach a registration form, with the appropriate fee, to this form.)

I understand that a non-refundable fee must accompany this application. This fee covers the CCE designation process. I further understand that should I fail to complete this process by not taking the exam within one year of my written approval, I will need to reapply. The application fee is not divisible; no part will be refunded should I not complete the process.

Application Fee: Member: \$375 Non-member: \$525

A check, made payable to **NACM-National Education Department**, is attached.

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number	Card Security Code	Expiration Date
Cardholder's Name		Cardholder's Signature

Credit Card Billing Address

Please send all correspondence related to this application to:

- Home address
- Business address

I hereby apply for admission to the Certified Credit Executive (CCE) Designation under Plan (A, B, or C as defined on page 5).

- Plan A: 125 documented roadmap points, 10 years of experience and having earned a four-year college degree
- Plan B: 125 documented roadmap points and having earned the CBA and CBF
- Plan C: 125 documented roadmap points, 15 years of experience and 57 years of age or older
- GSCFM: Upon successful completion of the second year of the Graduate School of Credit and Financial Management®
- CCP Holder (formerly FCI): Holder of the Certified Credit Professional certification of Canada

- Check here if, upon receiving the CCE designation, you would like NACM to notify your immediate supervisor (only one name please) of your achievement. The NACM president should send the letter to:

Mr./Ms.

Name of Supervisor Supervisor's Title

Company

Mailing Address

City State/Province Zip/Postal Code Country

Direct Phone Direct Fax Email Address

I understand that I must take and pass the CCE exam before achieving this designation. I also understand that should I earn the CCE designation that I will need to recertify every three years until age 60 or until age 55 and formally retired.

I have met all of the requirements for this designation as outlined in the NACM Professional Certification brochure and have attached a completed copy of the NACM Career Roadmap. By my signature, I agree to uphold the NACM Canons of Business Credit Ethics with the knowledge that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this application, forfeiture of the application fee and prohibit me from participating in the Professional Certification Program. I further agree to conduct myself in all business dealings so as to reflect honor and merit upon the financial and business credit profession.

Signature of Applicant Date

I understand that by providing my mailing address, email address, telephone and fax numbers, I consent to receive communications sent by or on behalf of the National Association of Credit Management (NACM), FCIB-NACM, Inc., and its subsidiaries and Affiliated organizations, via regular mail, email, telephone or fax.

Signature of Applicant Date

- Check here to opt out of the congratulatory listing published in *Business Credit* magazine.

Mail to: National Association of Credit Management
Professional Certification Program
8840 Columbia 100 Parkway
Columbia, MD 21045-2158

NACM Career Roadmap

To submit this Roadmap:

1. You must be registered with the NACM-National Education Department.
2. Attach the appropriate designation application and fee to this Roadmap.

Please read all instructions carefully before completing this form. Please enter your self-score for each item in the box. Points may be earned in any of the four sections, with no minimum or maximum needed in any one section. Please be sure to sign the Roadmap once completed. It must be signed to be evaluated. Make a copy of your completed Roadmap for your personal records.

Mr./Ms First Name: _____ Middle or Maiden: _____ Last Name: _____

Birth Month and Day (MM/DD): _____

Check the designation for which you are applying:

- CBF 75 Documented Roadmap Points, having earned the CBA and completed the three course requirements
- CCE
 - Plan A: 125 Documented Roadmap Points, 10 Years Experience and having earned a four-year college degree
 - Plan B: 125 Documented Roadmap Points and having earned the CBA and CBF
 - Plan C: 125 Documented Roadmap Points, 15 years experience and 57 years of age or older

Section I - Education

A. Higher Education (1 point per 3 credit hours / 40 points maximum)

Record courses taken beyond high school. This includes courses taken at degree granting institutions only. Points will be granted even if a degree was not earned. Official grade transcripts must be sent by the university or college to the NACM-National Education Department to document these points.

Institution	Degree/Major	Credit(s)	Date

B. Graduate Courses (2 points per 3 credit hours / 30 points maximum)

Record graduate courses. If no degree was earned, state the course title and semester credit hours. Official grade transcripts must be sent by the college or university to the NACM-National Education Department to document these points.

Institution	Degree/Major	Credit(s)	Date

C. NACM Formal Programs (60 points maximum)

- NACM In-house Certificate Sessions (10 points each)
- Legal Workshops (3.5 points each)
- Graduate School of Credit & Financial Management (GSCFM®) (30 points for completing the full program; 10 points per year attended if you did not complete the program)

Program	Location	Year Completed

D. Credit Administration Program (CAP) (1 point per course / 4 points maximum)

The CAP is a college-level course program designed to prepare those working in the field of credit and financial management for greater responsibility. If your CAP courses are part of your college degree, you may take credit for them in only one section, either A or D. You may not list the same courses twice.

Course Name	Sponsor/Location	Grade	Date

E. Advanced Credit Administration Program (ACAP) (1 point per course / 6 points maximum)

The ACAP is a college-level course program designed for those who have completed CAP or for those at a more experienced level. If your ACAP courses are part of your college degree, you may take credit for them in only one section, A or E. You may not list the same courses twice.

Course Name	Sponsor/Location	Grade	Date



F. NACM Self-Study Courses (1 point per course / 5 points maximum)

NACM self-study courses are presented online, through the Credit Learning Center or formerly on CD-ROM.

Course Name	Sponsor/Location	Grade	Date



G. Self-Study Courses (1 point per course / 15 points maximum)

Self-study courses are taken at your own pace outside of school and are sponsored by professional associations or organizations. Attach a copy of your course certificate(s) as documentation of your successful completion of each course.

Course Name	Sponsor/Location	Total Hours/CEUs Earned	Grade	Date



H. Continuing Education at Conferences, Seminars and Meetings

(1 hour = 0.1 point / 25 points maximum)

This includes continuing education received at locally, regionally or nationally sponsored educational gatherings. All continuing education points are based on session content, session length and your attendance. For every hour of continuing education you receive, you may award yourself 0.1 CEU. You may earn fractions of points. Please attach evidence of CEUs earned, or a copy of the educational offering brochure or meeting notice for each entry. Use the Supplemental Information section on page 26 if more space is needed.

Event Name	Event Sponsor	Location	Date	CEU

I. Employer-Sponsored Training and Educational Programs
(1 hour = 0.1 point / 15 points maximum)

List your attendance at educational programs sponsored by your employer. Please attach a description of the program and evidence of your attendance. (A letter from your employer describing the training and the hours is sufficient documentation.)

Event Sponsor	Event Name	Location	Date	Hours of Program/CEUs

J. Achievement of the CBA designation (5 points)
List date earned: _____

K. Achievement of the CBF designation (5 points)
List date earned: _____

L. Achievement of the CICP designation (5 points)
List date earned: _____

Section I Subtotal

Section II - Work Experience and Special Interests

A. Work Experience (2 points for each year of experience / 40 points maximum)
Points are granted for your business credit and financial management related full-time work experience. Because a maximum of 40 points may be earned, if you have more than 20 years experience in the field, list your most current experience. Please attach a current resume if it is not already on file.

Employer	City/State	Position/Title	Dates

Total number of years experience in credit management: _____

B. Service as a Mentor (5 points for each mentee / 10 points maximum)

If you have served as a mentor, please list the name(s) of the people you have mentored. Mentoring can include training or coaching new employees. Please attach a typed 250-word or less statement describing how you served as the mentor to each person listed below.

Mentee's Name	Mentee's Company	Mentee's Telephone Number

C. Mentee Achievement (5 points for each award / 20 points maximum)

If the individual you have listed as a mentee achieves either the CBA, CBF or CCE designation, you may claim points.

Mentee's Name	Mentee's Company	Mentee's Certification Date

D. Instructor at a Degree-Granting Institution (5 points for each course / 15 points maximum)

If you have taught (full or part-time) at a degree-granting institution or are an instructor for an NIC, CAP or ACAP program, you may list it in this section. Please attach copies of the course brochures listing you as an instructor or have the course sponsor verify your service by letter.

College/University	Location	Title of Course Taught	Course Hours	Year

E. Instructor for a Non-Degree Program (2 points for each course / 10 points maximum)

If you have taught a course pertaining to credit, finance or business (as part of a non-degree program) list it here. This includes teaching in-house, employer-sponsored courses. Please attach copies of the course brochure listing you as an instructor or have the course sponsor verify your service by letter. Courses must be at least one hour in duration to qualify.

College/University	Location	Title of Course Taught	Course	Year

F. Panelist or Speaker (1 point for each 2 hours of speaking / 15 points maximum)

If you have served as a panelist or speaker at a conference, seminar or meeting, you may award yourself one point for every two hours of speaking. Please list different speaking engagements separately. Please attach documentation of each item listed. Copies of a brochure, meeting notice or a letter from the event sponsor are acceptable documentation.

Program Sponsor	Session Name	Session Length	Location	Date

G. Articles Published (5 points for each article / 20 points maximum)

The article must pertain to credit, finance or business, be published and must be at least 250 words or more. Articles may appear in in-house publications, newsletters, *Business Credit* magazine, *PD News* or the *CRF Journal*. Unpublished papers and manuscripts do not qualify. Attach a copy of the article(s) to this form.

Publication Name	Title of Article	Date

H. Special Consideration (5 points maximum)

Please describe special career accomplishments for consideration in this section. You may describe any work, procedure, policy or accomplishment for which you have been personally responsible. The accomplishment must be related to an improvement in the business credit and financial management field. If necessary, describe the item for special consideration on a separate sheet and attach it to this form. Qualification and final point value will be determined by the NACM-National Education Department.

I. Volunteer and Community Service (1 point per year / 5 points maximum)

List any religious, civic, fraternal or charity work you have performed. Please provide details below.

Section II Subtotal

Section III - Local and Regional Participation

Participation points include local NACM Affiliate and local CFDD Chapter activities. This section may be sent to the appropriate NACM or CFDD representative for verification.

A. Volunteer Local Executive Service (30 points maximum)

Volunteer executive service includes your service to a committee, task force or board of directors. Committee service includes program committees and locally sponsored committees. List service within the past five years.

- Service on a local Committee or Work Group *(2 points for each term / 20 points maximum)*
- Service as a local Committee or Work Group Chair *(3 points for each term / 21 points maximum)*
- Service on a local Board of Directors *(4 points for each term / 12 points maximum)*
- Service as an Officer of a Board *(5 points for each term / 10 points maximum)*
- Services as a local Chairman or CEO of a Board *(5 points for each term / 10 points maximum)*

Sponsor	Board/Committee/Group Name	Position	Term Served	Points

B. Participation in Locally Sponsored Events (2 points each / 20 points maximum)

Participation points are awarded for your attendance at NACM locally-sponsored educational offerings. List only those attended within the past five years. If necessary, type additional entries on a separate sheet of paper and attach it to this form.

Sponsor	Event Name	Location	Date

C. Participation in Audio Teleconferences or Web Seminars

(0.5 point each / 5 points maximum)

List locally sponsored audio teleconferences or web seminars in which you have participated. You must be the registered participant to receive points. Your name will be verified through the program's attendance roster.

Sponsor	Event Name	Speaker Name	Date

D. Participation in Industry Credit Groups (1 point each / 15 points maximum)

Participation points are awarded for your attendance at local, regional or national industry credit group meetings. List meetings attended within the past five years. If necessary, type additional entries on a separate sheet of paper and attach it to this form.

E. Industry Credit Group Leadership

Participation points are awarded for your service to local, regional or national industry credit group committees. List service within the past five years.

- Service as a local, regional or national credit group committee member *(2 points for each term / 10 points maximum)*
- Service as a local, regional or national credit group committee chair *(3 points for each term / 9 points maximum)*

Group Name	NACM Affiliate Sponsor	Position/Term

F. Participation in Regionally Sponsored Events

(3 points for each / 15 points maximum)

Participation points are awarded for your attendance at regionally sponsored conferences. List only those attended within the past five years. If necessary, continue your listings in the Supplemental Information section on page 26.

Sponsor	Event Name	Location	Date/Year

G. Honors, Awards and Achievements (1 point per award)

List any local or regional awards received or presented personally to you during your career. The honors and awards must be related to the field of business credit and financial management. Examples are Local Credit Executive of the Year and Employee of the Month or Year. Please attach either a copy of the certificate or a letter stating your achievement from the award sponsor.

Award Sponsor	Name of Award	Date Received

H. Completion of an NACM CAP program (10 points)

I. Completion of an NACM ACAP program (15 points)

Section III Subtotal

Section IV - National Participation

National participation points are awarded for your service at the national level. Your service at the national level to NACM, CFDD, FCIB and CRF should be recorded in this section.

A. Volunteer National Executive Service (30 points maximum)

Volunteer executive service includes your service to a national committee, task force or Board of Directors. List service within the past five years.

- Service as a National Committee or Work Group Member *(3 points for each term / 15 points maximum)*
- Service as a National Committee or Work Group Chair *(4 points for each term / 20 points maximum)*
- Service as a Member of a National Task Force *(4 points for each term / 20 points maximum)*
- Service as a National Task Force Chair *(5 points for each term / 20 points maximum)*
- Service as a Member of a National Board of Directors *(5 points for each term / 30 points maximum)*
- Service as a Director of a National Board of Directors *(6 points for each term / 24 points maximum)*
- Service as an Officer of a National Board of Directors *(7 points for each term / 28 points maximum)*
- Service as the Chair of a National Board of Directors *(10 points for each term / 30 points maximum)*

Sponsor	Committee/Task Force/Board	Position	Term Served	Points

B. Attendance at Nationally Sponsored Educational Programs

(5 points each event / 40 points maximum)

For each nationally-sponsored program you have attended within the past five years, you may claim five points. This includes, but is not limited to, the NACM annual Convention, the annual Legislative Conference, the FCIB Global Conference, FCIB European Conferences, GBG Seminars, Asset Protection Group Conferences and CRF Open Regional Meetings.

Sponsor	Event Name	Location	Date

C. Participation in Audio Teleconferences or Web Seminars

(1 point each / 10 point maximum)

List nationally sponsored audio teleconferences or web seminars in which you have participated. You must be the registered participant to receive points. Your name will be verified through the program's attendance roster.

Sponsor	Event Name	Speaker Name	Date

D. Honors, Awards and Achievements (1 point per award)

List any national honors or awards received or presented personally to you during your career. The honors and awards must be related to the field of business credit and financial management (i.e., National Credit Executive of the Year).

Award Sponsor	Name of Award	Date Received

E. Participation in National Surveys (.1 point per each survey instance / 10 points maximum)

List any nationally sponsored surveys in which you participated in the last five years (e.g., Credit Manager's Index, Business Credit Compensation Study, NACM Monthly Survey, etc.).

Survey Name

Number of Instances

Section IV Subtotal

Section V - Roadmap Summary

Section I - Education:

Section II - Work Experience and Special Interest:

Section III - Local and Regional Participation:

Section IV - National Participation:

TOTAL ROADMAP POINTS:

I hereby submit this Career Roadmap for evaluation and verification by the NACM-National Education Department. I fully understand that the Department will verify the claims made for points herein. I understand that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this application and prohibit me from participating in the professional certification program.

Signature

Date

Supplemental Information

NACM Exam Retake Form

Mr./Ms.

First Name	Middle or Maiden Name	Last Name
Birth Month and Day (MM/DD)	Company	
Business Telephone	Business Fax	
Business E-Mail Address	Home Telephone	
Local Affiliate Office		

I plan on attempting a designation exam on the date indicated below. I have completed this form as notification of my intent and will return it along with the accompanying non-refundable fee at least 30 days prior to the specified exam date. I understand that all exam fees must be paid prior to attempting the exam. I further understand that I have up to three years from the date of my written confirmation to pass the exam and that after this time I will have to reapply. The exam will be given at my local Affiliate office, unless special advanced arrangements have been made. I have notified my Affiliate office to confirm my status and time to attempt the exam.

If there is a need to reschedule the exam date, I will notify the NACM-National Education Department in writing via mail or fax two weeks prior to my original selected exam date. I understand that if I do not reschedule my exam appointment and fail to show up to take the exam, I will be subject to a rescheduling/no-show fee.

Exam Date:

- | | |
|---|---|
| <input type="checkbox"/> Monday, March 5, 2012 | <input type="checkbox"/> Monday, March 4, 2013 |
| <input type="checkbox"/> Sunday, June 10, 2012, Credit Congress, Dallas, TX | <input type="checkbox"/> Sunday, May 19, 2013, Credit Congress, Las Vegas, NV |
| <input type="checkbox"/> Monday, July 30, 2012 | <input type="checkbox"/> Monday, July 29, 2013 |
| <input type="checkbox"/> Monday, November 5, 2012 | <input type="checkbox"/> Monday, November 4, 2013 |

Exam to be taken:	CBA	CBF	CCE
(Circle One)	\$55	\$80	\$110

A check, made payable to **NACM-National Education Department**, is attached.

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number	Card ID/Security Number	Expiration Date
Cardholder's Name		Cardholder's Signature
Credit Card Billing Address		
Signature of Applicant		Date

Check here to opt out of the congratulatory listing published in *Business Credit* magazine.

Please mail completed form to:
 NACM-National Education Department
 8840 Columbia 100 Parkway
 Columbia, MD 21045-2158
 OR fax completed form to: 410-740-5574

Credit Learning Center Self-Study Courses

Business Credit Principles

The principles of business credit are presented in NACM's Credit Learning Center as a collection of 29 individual 50-minute audio/visual presentations given by 13 different carefully selected, expert instructors. The course material corresponds to the NACM text, *Principles of Business Credit, Sixth Edition*. (A complimentary copy of the text is included with the purchase of the course.) Upon successful completion of this online, independent study you should understand the role of credit in financial management, the components of effective credit department systems and procedures, specific government regulations that pertain to business credit, credit policy procedures, selling terms, negotiable instruments, the Uniform Commercial Code, credit investigations, financing and insurance, business credit fraud, factors associated with credit limits, out-of-court settlements and bankruptcy.

The course is available at www.nacm.org.

*This course satisfies the CBA-Plan A Business Credit Principles course requirement.

Financial Statement Analysis I

The Financial Statement Analysis I course is available in NACM's Credit Learning Center as 6 individual 50-minute audio/visual presentations presented by Professor Emeritus Frederick Scherr. Students read the accompanying text, *Understanding Financial Statements, Ninth Edition* which is included with the purchase of the course.

This is an introductory course in financial (accounting) statements and their analysis. It reviews the basic financial statements, quality issues in using these statements, and the analysis of these statements for the purposes of making credit decisions.

The course includes analysis of financial statements issued by companies using simple ratio analysis techniques and analysis of the statement of cash flows. The course presents the content and purpose of financial statements and analytical techniques used to evaluate the operating efficiency, profitability and financial risk of a firm.

The course is available at www.nacm.org.

*This course satisfies the CBA-Plan A Financial Statement Analysis I course requirement.

Online Self-Study Courses

The NACM-National Education Department now offers three self-study courses online! Basic Financial Accounting, Business Law and Credit Law are now available as independent study, facilitator-guided online courses. These courses are presented in three sessions throughout the year, typically beginning in January, May and September. Upon successfully completing these 10 to 15-week courses with scores of 70 percent or higher, students receive certificates of achievement and earn course equivalency toward CBA and CBF designation requirements, respectively.

The online self-study courses allow students to complete the course work requirements from their home, office or while traveling. Due to the nature of these courses, students should be highly motivated with the ability to learn in a non-traditional environment.

Online Accounting

This course presents an introduction to basic financial accounting. Students begin at square one, learning the foundation of accounting principles. As the language of business, accounting is essential to business professionals.

*This course satisfies the CBA-Plan A Basic Financial Accounting course requirement.

Business Law

With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contracts, and the emerging importance placed upon laws affecting cyber crimes.

*This course satisfies the CBF Business Law course requirement.

Credit Law

A continuation of the Business Law course, Credit Law looks more closely at negotiable instruments, debtor-creditor relationships, antitrust laws and bankruptcy issues.

*This course satisfies the CBF Credit Law course requirement.

For more information or to access a registration form, please visit NACM-National's website at www.nacm.org and select "Education," "Online Courses" or call 410-740-5560.

NACM-National Bookstore



Accounting, 24th Ed.
Warren, Reeve, and Duchac
Textbook
[Price](#)
*CBA



Essentials of Finance: A Supplement - Chapters 6, 7, 16 & 17
Dr. George Gallinger
To be used in combination with Financial Reporting and Analysis
[Price](#)
*CBF



Working Papers
[Price](#)
*CBA



Manual of Credit and Commercial Laws
[Price](#)
*CBF and CCE



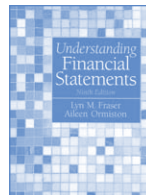
Business Law Today
Miller and Jentz
Textbook
[Price](#)
*CBF



Principles of Business Credit, Sixth Edition
Textbook
[Price](#)
*CBA



Study Guide
[Price](#)
*CBF



Understanding Financial Statements, 9th Ed.
Lyn Fraser and Aileen Ormiston
Textbook
[Price](#)
*Recommended for the CBA and CCE



Credit Management: Principles and Practices, 4th Edition
Dr. Charles L. Gahala, CCE
[Price](#)
*All three designations

* Recommended study texts



Financial Reporting and Analysis: Using Financial Accounting Information, 12th Edition
Charles H. Gibson
Textbook
[Price](#)
*CBF

Pricing and title availability on all textbooks are subject to change without prior notice. Please check our website, www.nacm.org, or call 410-740-5560 for current pricing information, return policy or general questions.

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8840 Columbia 100 Parkway
Columbia, MD 21045-2158
Phone: 410-740-5560
Fax: 410-740-5574
Email: Book_store@nacm.org
Web: www.nacm.org

Recommended Study Publications: Listed below are the publications you are encouraged to review to assist you in preparing for the CBA, CBF and CCE exams. Pricing and title availability on all textbooks are subject to change without prior notice. Please check our website, www.nacm.org, or call 410-740-5560 for current pricing information, return policy or general questions. All orders must be paid in advance by check or credit card. Order online at www.nacm.org or complete this form and return it to: **NACM-National Bookstore, 8840 Columbia 100 Parkway, Columbia, MD 21045-2158.**

Title	<u>Price</u>	Qty	Subtotal
Accounting, 24th Ed.			
<input type="checkbox"/> Textbook	_____	_____	_____
<input type="checkbox"/> Study Guide (Working Papers)	_____	_____	_____
Business Law Today			
<input type="checkbox"/> Textbook	_____	_____	_____
<input type="checkbox"/> Study Guide	_____	_____	_____
Credit Management: Principles and Practices			
<input type="checkbox"/> Book	_____	_____	_____
Financial Reporting and Analysis			
<input type="checkbox"/> Textbook	_____	_____	_____
Essentials of Finance: A Supplement - Chapters 6, 7, 16 & 17			
<input type="checkbox"/> Book	_____	_____	_____
Manual of Credit and Commercial Laws			
<input type="checkbox"/> Book	_____	_____	_____
Principles of Business Credit, Sixth Edition			
<input type="checkbox"/> Book	_____	_____	_____
Understanding Financial Statements, 9th Ed.			
<input type="checkbox"/> Textbook	_____	_____	_____

Subtotal: _____

Shipping and Handling Charge Schedule

USA and Canada

International

Postage/Handling (see box): _____

\$1.00 to \$25.00	\$7.50
\$25.01 to \$50.00	\$8.50
\$50.01 to \$200.00	\$10.00
\$100.00 to \$200.00	\$11.50
\$200.01 to \$250.00	\$15.00
\$250.01 to \$500.00	\$25.00
\$500.01 to \$750.00	\$35.00
\$750.01 to \$1,000.00	\$45.00
\$1,000.01 and over	\$50.00

\$1.00 to \$25.00	\$57.50
\$25.01 to \$50.00	\$58.50
\$50.01 to \$100.00	\$60.00
\$100.01 to \$200.00	\$61.50
\$200.01 to \$250.00	\$65.00
\$250.01 to \$500.00	\$75.00
\$500.01 to \$750.00	\$85.00
\$750.01 to \$1,000.00	\$95.00
\$1,000.01 and over	\$100.00

MD Residents only add 6% Sales Tax: _____

Total: _____

Please allow 4 to 6 weeks for delivery.

Name _____ Birth Month and Day (MM/DD) _____

Company _____ Title _____

Address (Please supply a street address for UPS ground delivery) _____

City _____ State/Province _____ Zip/Postal Code _____ Country _____

Direct Business Telephone _____ Direct Business Fax _____ Direct Business E-Mail Address _____

Check, made payable to **NACM-National Bookstore**

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number _____ Card Security Code _____ Expiration Date _____

Cardholder's Name _____ Cardholder's Signature _____

Credit Card Billing Address _____



2012–2013 *Professional Certification Program Test Dates*



Strength in Numbers

Exam Date

Monday, March 5, 2012
Sunday, June 10, 2012
Credit Congress, Dallas, TX
Monday, July 30, 2012
Monday, November 5, 2012
Monday, March 4, 2013
Sunday, May 19, 2013
Credit Congress, Las Vegas, NV
Monday, July 29, 2013
Monday, November 4, 2013

Paperwork Deadline

January 9, 2012
April 16, 2012
May 28, 2012
September 10, 2012
January 7, 2013
March 25, 2013
June 3, 2013
September 9, 2013

**National Association of Credit Management
Professional Certification Program
8840 Columbia 100 Parkway
Columbia, MD 21045-2158
Phone: 410-740-5560 • Fax: 410-740-5574
Email: Education_info@nacm.org
Web: www.nacm.org**