

# Certificate IV in Credit Management

[FNS40110]



NATIONALLY RECOGNISED  
TRAINING

## About this Qualification

The Credit Management specialist qualification caters for those involved in the approval process for credit and also those involved in the collections processes.

The qualification offers two “streams” that allow specialisation in either loan approvals or collections.

The Certificate IV in Financial Services (Credit Management) qualification enables financial services organisations and businesses to up-skill staff in these key areas.

## Course Suitability

The job roles that may suit this course include:

- Collections Officers
- Credit Officers
- Loans Officers
- Credit Department Team Leaders

Note that the Certificate III Mercantile Agents qualification is the more suitable qualification for those employed as Mercantile / Commercial Agents. It is possible to include the Mercantile Agents components into the Credit management qualification where needed.

## Enrolment Options

This qualification is available in most states as a government funded Traineeship enrolment\*

\*Subject to eligibility in your state. Refer to our brochure “About Traineeships”.

The qualification is also available for individual students to enrol on a private basis.

Employers can also directly enrol staff where Traineeship enrolment is not suitable.

## Course Fees

The course fees for eligible New Worker Traineeship enrolments\* are paid directly by the government. The only fees payable by the employer for eligible New Worker Traineeship enrolments are the compulsory annual Enrolment Fee as set by the relevant state government.

For Existing Worker Traineeships, Individual Enrolments and Employer Sponsored Enrolments refer to the College Fee Schedule for current pricing terms, and discounts available for multiple enrolments from employers.

All course fees cover the full cost of course materials issued to students.

## Course Duration

The qualification is timetabled to be completed in one year over a 36 week period, with students required to mail assignments to the College at regular intervals.

Regular study of approximately 3 hours per week, in conjunction with on-the-job practice of the skills covered in the course would normally be required to successfully complete this qualification.

The timetable can be extended to a longer period subject to maximum timeframes set in each State for Traineeship enrolments (generally 12 months but 24 months in some States).

Students can complete as early as they like – as they study at their own pace.

Enrol at any time as the College has continuous courses all year round.

## Course Benefits

The qualification offers:

- cost effective ways for employers to up-skill staff
- access to Traineeship Incentives
- flexible method of delivery that suits busy office environments
- structured, high quality training
- wide range of subjects that allow tailoring to individual business and employee needs



**Australian College**  
of Commerce & Management

## **College Trainers and Materials**

Each student will have a dedicated College Training Manager to provide immediate assistance and support.

The College Trainers all have “real life” experience in the areas that they train in, and so have the expertise and skills to provide effective student and employer support.

The course materials are delivered in separate “modules” or workbooks. Each module concentrates on a specific theme, and may cover a number of “units of competency” (these are the “national standards” that apply to the qualification).

The College course material is easy to read and understand and is kept up to date with current business practices and relevant legislation.

Students are issued a Course Folder to keep their course material organised.

## **Course Delivery**

Course can be delivered in a range of delivery modes based on the most suitable mode for the circumstances:

- workbook / correspondence
- on-line learning
- class room learning

In some situations the mode will be a mix of these options. Discuss these options with the College.

Workbook modules are designed so that students can use small periods of time to “study”. This makes the course achievable even in a busy office – with small periods of time being able to be used effectively.

## **Entry Requirements**

Average level literacy and English language communication skills are required for this qualification.

This qualification is very focussed on credit management skills so it is essential that students have access to a work environment where they can relate and apply these skills. Contact the College to discuss alternatives if you don't have access to a relevant work environment.

## **Course Subjects and Electives**

The qualification includes the following core modules:

- Use Multiple Information Systems
- Compliance for Credit Management
- Loan Assessment
- Advanced Securities
- Collect Debts
- Initiate Legal Recovery
- Resolving Disputes
- Professional Practice in Finance

## **Qualification & Career Pathway**

This is a nationally accredited, formal qualification recognised as part of the Australian Qualifications Framework.

After completion of this qualification students have a range of opportunities to continue their studies at Diploma level including:

- Diploma of Credit Management
- Diploma of Management

Careers paths include opportunities as:

- Credit Officer
- Collection Officer
- Credit Department Supervisors
- Team Leaders
- Collections Managers
- Loan Approval Managers

