

# Certificate IV Finance and Mortgage Broking Management [FNS40810]



NATIONALLY RECOGNISED  
TRAINING

## About this Qualification

Working in the finance and mortgage broking industry requires a range of interpersonal skills and knowledge of lending products, procedures and relevant legislation.

The Certificate IV in Financial Services (Finance/Mortgage Broking) qualification not only meets industry professional body qualification requirements, but provides an excellent foundation in the key industry skills and knowledge.

Employers may need to obtain this qualification for their staff for industry professional body requirements or if required by their lending bodies.

## Course Suitability

The job roles that may suit this course include:

- Mortgage Brokers
- Finance Brokers
- Mortgage Consultants and Advisers
- Lending Officers

The course is also designed to be suitable for people who are looking at using the qualification as their entry point into the industry.

## 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

Registered Training Organisation National ID 1441  
CIV Finance and Mortgage Broking Management Course Outline v7-11.doc

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## 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.

## RPL Opportunities

RPL is available for experienced brokers who need the qualification for industry professional bodies.

This would normally involve the submission of a portfolio of evidence showing workplace examples that meet the course criteria.

## 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 skills are required for this qualification.

Above average English language communication skills as required when interviewing and advising clients are needed to complete this qualification.

This qualification is structured so that working in the industry isn't an essential requirement. Therefore people wishing to enter the industry can successfully complete the programme.

## Course Subjects and Electives

The qualification includes the following core modules:

- Use Technology in the Workplace
- Compliance for Credit Management
- Financial Products - Loans
- Mortgage Broking Skills
- Professional Practices in Finance

The qualification includes the following elective modules:

- Safety and Risk Assessment
- Greenlight to Customer Service
- Achieving Work Priorities
- Provide Sales Solutions to Customers
- Business Networks
- Loan Assessment
- Advanced Securities
- Resolve Disputes
- Develop a Sales Plan

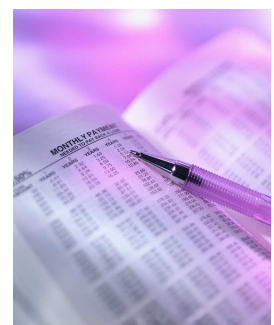
## Qualification & Career Pathway

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

After completion of this qualification, you have a range of opportunities to continue your studies at Certificate IV or Diploma level.

Career paths include opportunities as:

- Mortgage Brokers
- Mortgage Consultants
- Finance Brokers



\*Eligibility of employers for traineeship incentives, and the amount of incentives available, will be assessed and determined by an Australian Apprenticeships Centre. Eligibility and incentives will vary depending on the characteristics of the employee, the training course chosen and successful completion of the course by the employee.