

# NACM-National Professional Certification Program



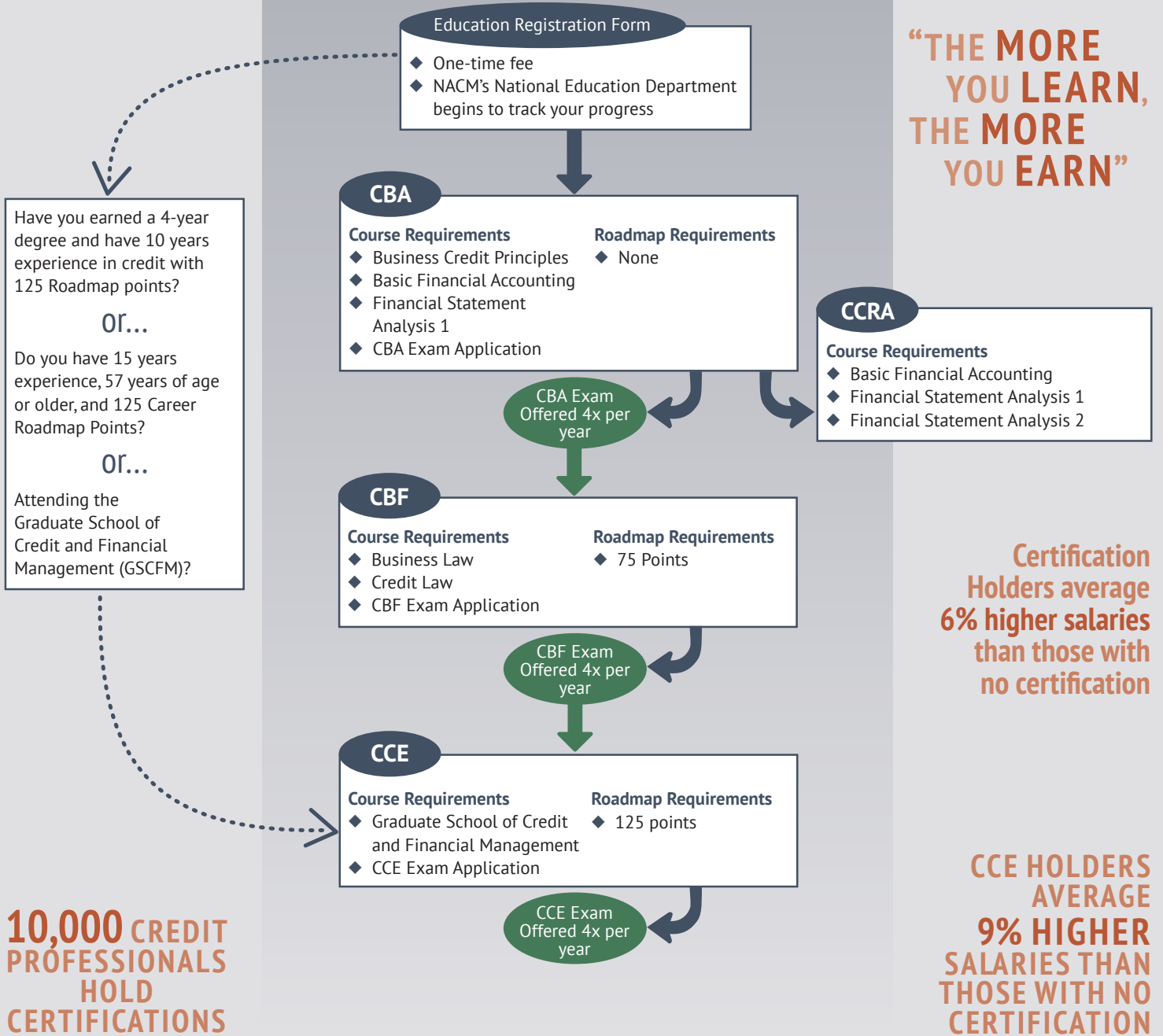
**CBA<sup>SM</sup>**  
**CCRA<sup>SM</sup>**  
**CBF<sup>SM</sup>**  
**CCE<sup>®</sup>**

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

## CONTENTS

DESIGNATION PROCESS AT A GLANCE .....	2
COURSE MAP .....	3
PROGRAM PROCEDURES: STEP-BY-STEP .....	4
CREDIT BUSINESS ASSOCIATE <sup>SM</sup> (CBA <sup>SM</sup> ) .....	5
CERTIFIED CREDIT AND RISK ANALYST <sup>SM</sup> (CCRA <sup>SM</sup> ) .....	5
CREDIT BUSINESS FELLOW <sup>SM</sup> (CBF <sup>SM</sup> ) .....	6
CERTIFIED CREDIT EXECUTIVE <sup>®</sup> (CCE <sup>®</sup> ) .....	7
TESTING PROCEDURES AND INFORMATION.....	8
TESTING RECAP: FREQUENTLY ASKED QUESTIONS .....	9
NATIONAL SCHOLARSHIP FUND.....	9
CANONS OF BUSINESS CREDIT ETHICS .....	9
REGISTRATION FORM.....	10
CBA <sup>SM</sup> APPLICATION FORM .....	11
CCRA <sup>SM</sup> APPLICATION FORM.....	14
CBF <sup>SM</sup> APPLICATION FORM .....	17
CCE <sup>®</sup> APPLICATION FORM .....	19
CAREER ROADMAP FOR CBF <sup>SM</sup> AND CCE <sup>®</sup> CANDIDATES .....	21
EXAM RETAKE FORM.....	29
ONLINE SELF-STUDY COURSES .....	30
BOOKSTORE .....	31
EXAM SCHEDULE .....	32

# DESIGNATION PROCESS @ A GLANCE



## International Designations

Does your company export or sell globally?





# Course Map

## Business Credit Principles

- ◆ Available at your NACM Affiliate
- ◆ Available at NACM's Credit Congress
- ◆ Available 24/7 on the Credit Learning Center
- ◆ Available at NACM Headquarters

## Basic Financial Accounting

- ◆ Available at your NACM Affiliate
- ◆ Available as an Online Instructor-led Course
- ◆ Credits from University or Community College Accepted

*"I had an awesome experience! The courses covered were both refreshing and value-adding."*

— Mike Adewole, CBF  
Roche Diagnostics Corporation

## Financial Statement Analysis 1

- ◆ Available at your NACM Affiliate
- ◆ Available 24/7 on the Credit Learning Center, purchase includes textbook
- ◆ Available at NACM Headquarters
- ◆ Credits from University or Community College Accepted

## Financial Statement Analysis 2

- ◆ Available at NACM Headquarters
- ◆ Available at NACM's Credit Congress

## Business Law

- ◆ Available at your NACM Affiliate
- ◆ Available as an Online Instructor-led Course

*"The CFCP course introduced me to a myriad of information that I had no clue about, and I look forward to using my newfound knowledge in future credit-making decisions."*

— Andrea Barney, CFCP  
CED

## Credit Law

- ◆ Available at your NACM Affiliate
- ◆ Available as an Online Instructor-led Course
- ◆ Available 24/7 on the Credit Learning Center, purchase includes textbook

## Graduate School of Credit and Financial Management (GSCFM)

- ◆ 2-Year, 2-Week Summer Program Offered at American University in Washington, DC

## International Credit and Risk Management (ICRM)

- ◆ Available as an Online Instructor-led Course provided by FCIB

## How to Begin the Professional Certification Process

### Step I. Register with the NACM-National Education Department

To begin the certification process, 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<sup>SM</sup>, CCRA<sup>SM</sup> or CCE<sup>®</sup> designation exam. Confirmation of your registration will be sent to you once all of the information listed below is received.

#### Information to Send with Registration Form

1. Copy of Resume or Summary of Professional Experience
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 being 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<sup>SM</sup> and CCE<sup>®</sup> levels must have a resume on file, as it verifies work experience for Career Roadmap points.

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.

#### Do I have to send in original transcripts?

If you are relying on your college classes to fulfill the required course work for either the CBA<sup>SM</sup> or CBF<sup>SM</sup>, 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<sup>SM</sup> or CCE<sup>®</sup>.

### Step II. Complete the Appropriate Designation Application

The CBA<sup>SM</sup>, CCRA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> designations have their 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 evaluation of your file, examination costs and, upon successful completion of a designation exam, a 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<sup>SM</sup> Application Form](#)
- [CCRA<sup>SM</sup> Application Form](#)
- [CBF<sup>SM</sup> Application Form](#)
- [CCE<sup>®</sup> Application Form](#)

An application must be signed and accompanied by the proper application fee in order to be processed.

### Step III. Complete an NACM Career Roadmap

Along with the CBF<sup>SM</sup> and CCE<sup>®</sup> designation applications, you must submit the [NACM Career Roadmap](#). (The CBA<sup>SM</sup> and CCRA<sup>SM</sup> designations do not require Career Roadmap submission.) The Roadmap enables you to assess your professional accomplishments. A total of 75 Roadmap points is needed to qualify for the CBF<sup>SM</sup> designation and a total of 125 points is needed to qualify for the CCE<sup>®</sup> designation. Points are awarded for formal and continuing education, work experience, participation at local and national NACM offices, as well as special activities in which you may be involved. Your Roadmap will be reviewed and verified, after which you will be notified of your status. Completed paperwork is due eight 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<sup>SM</sup>

The Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>) is an academic-based designation. The three courses needed to qualify for this designation are:

- Basic Financial Accounting
- Financial Statement Analysis 1
- Business Credit Principles

Courses can be taken in any order, but it helps to have accounting knowledge before Financial Statement Analysis 1. There is no minimum work experience requirement and the NACM Career Roadmap is not required for this designation.

### **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.

## Certified Credit and Risk Analyst<sup>SM</sup>

The Certified Credit and Risk Analyst<sup>SM</sup> (CCRA<sup>SM</sup>) is an academic-based designation, which signals mastery in the analysis and interpretation of financial statements and the ability to make informed credit risk assessments.

The three courses needed to qualify for this designation are:

- Basic Financial Accounting
- Financial Statement Analysis 1
- Financial Statement Analysis 2: Credit and Risk Assessment

The final exam for the Financial Statement Analysis 2: Credit and Risk Assessment course serves as the designation exam. There is no minimum work experience requirement and the NACM Career Roadmap is not required for this designation.

**Course work for the CCRA<sup>SM</sup> and CBA<sup>SM</sup> designations may be obtained in the following ways:**

### **Basic Financial Accounting**

1. One full semester or two quarters of basic financial accounting at a college or
2. NACM-National's [online accounting course](#) or
3. Your local NACM Affiliated Association sponsored course.

### **Financial Statement Analysis 1**

1. One full semester or two quarters of basic financial statement analysis at a college or
2. NACM-National's online [Financial Statement Analysis 1](#) course through the [NACM Credit Learning Center](#), or
3. The [certificate session](#), when offered at NACM's National Headquarters or
4. Your local NACM Affiliated Association sponsored course.

### **Financial Statement Analysis 2: Credit and Risk Assessment**

1. The certificate session when offered at [NACM's National Headquarters](#) or
2. The certificate session when offered at [NACM's Credit Congress](#).

### **Business Credit Principles**

1. NACM-National's online, self-paced course through the [Credit Learning Center](#) or
2. The certificate session when offered at [NACM's National Headquarters](#) or
3. The certificate session when offered at [NACM's Credit Congress](#) or
4. Your local NACM Affiliated Association sponsored course.

The Credit Business Fellow<sup>SM</sup> (CBF<sup>SM</sup>) 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<sup>SM</sup> designation, as well as having completed additional course work. The CBF<sup>SM</sup> signals competence in business and credit law. CBF<sup>SM</sup> designation applicants must have accumulated 75 Career Roadmap points. An updated copy of your resume should accompany your CBF<sup>SM</sup> Application form and completed Career Roadmap. The courses needed to qualify for this designation are:

- Business Law (Contracts, Negotiable Instruments)
- Credit Law (UCC, Bankruptcy, Antitrust)

Business Law should 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 so that course equivalency may be evaluated.

### Business Law

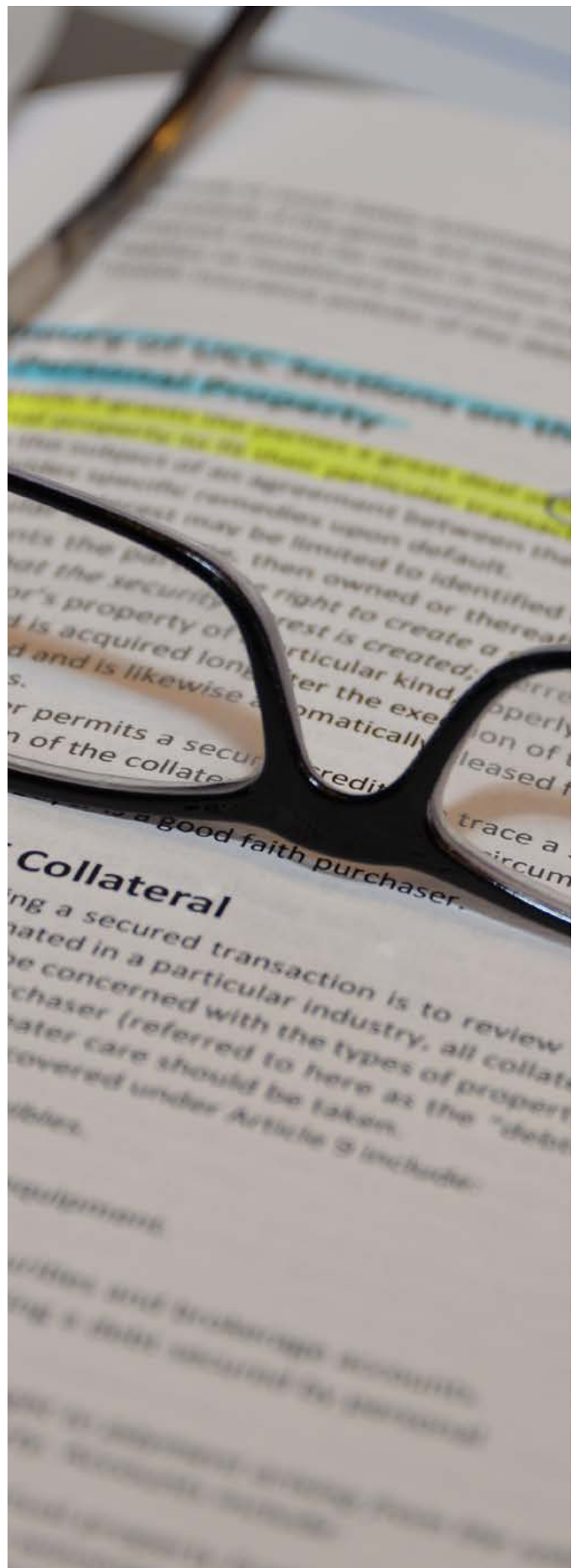
*This course requirement may be fulfilled by successfully completing either:*

1. One semester of Business Law or the Legal Environment of Business at a college.
2. NACM-National's independent, [online Business Law course](#).
3. Your local NACM Affiliated Association sponsored course.

### Credit Law

*This course requirement may be fulfilled by successfully completing either:*

1. NACM-National's online, self-paced course through the [Credit Learning Center](#).
2. One semester of Advanced Business Law or Business Law II at a college. Before taking a college course, please submit course information to the NACM-National Education Department for equivalency evaluation.
3. NACM-National's independent, [online Credit Law course](#).
4. Your local NACM Affiliated Association sponsored course.





## 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. CCE®s are required to recertify every three years, further endorsing their commitment to continuing education, self-improvement and advancement in the business credit profession.

### CCE®: Plan A

Plan A 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<sup>SM</sup> and CBF<sup>SM</sup> designations and submit a Career Roadmap showing 125 documented points.

### CCE®: Plan B

Plan B 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.

### 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 and 125 Roadmap points.

### 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

CCE®s must apply for recertification every three years until age 60 (or until age 55 and have officially retired from the credit and financial management field). During each three-year period, a total of six recertification points must be earned. Three of the six points must be participation points and the other three (or 30 hours) must be continuing education points. Participation points are awarded for your NACM membership, attendance at NACM-National's Credit Congress and other activities. Recertification education points can be earned by completing a select number of self-study courses or attending advanced level continuing education programs. View or download the [CCE® Recertification Form](#).

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. To be eligible for lifetime certification, your CCE® designation must be in good standing.

#### Is the Career Roadmap really required?

Yes, the Roadmap is required if you are pursuing either the CBF<sup>SM</sup> 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<sup>SM</sup> or CCRA<sup>SM</sup>, it is not required.



### National Exam Date Schedule

The dates for the CBA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> exams are published on the last page of 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.

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 cell phones, 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<sup>SM</sup> and CBF<sup>SM</sup> designations, test questions are drawn from the material covered in the required courses. Because NACM reserves the right to update the exams, qualified candidates should reference the current study outlines to prepare for the exam. All of the recommended study texts can be purchased through the [NACM-National Bookstore](#).

CBA<sup>SM</sup> and CBF<sup>SM</sup> [Online 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<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> exam reviews are available in an audio/visual format through NACM's online Credit Learning Center. Your local NACM Affiliate may also offer designation exam reviews.

### 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<sup>SM</sup> retake fee is \$99, the CBF<sup>SM</sup> retake fee is \$99 and the CCE<sup>®</sup> retake fee is \$125. These fees are valid through December 31, 2019.

### Exam Rescheduling and Fees

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. A \$150 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.

### Testing Expirations

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 is awarded from the NACM-National Education Department. Lapel pins may also be purchased to display your designation achievement. Information about the 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?

Study guides are available on the NACM website. Books recommended on the study outlines may be purchased from the NACM Bookstore. CBA<sup>SM</sup> and CBF<sup>SM</sup> 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 CBA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> reviews. Click here 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).

### When will I receive my exam results?

CBA<sup>SM</sup> and CBF<sup>SM</sup> candidates will receive their exam results, either pass or fail, within three to five days of the exam date. CCE<sup>®</sup> candidates will receive their exam results, either pass or fail, within seven to 10 days 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 two weeks prior to the original selected exam date. 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 Foundation

A National Scholarship Foundation 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 click [here](#) 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

### Submit to: 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. The information below will be used only for the tracking and maintenance of your personal, confidential record.

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
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Title	Business Email Address
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Company
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Business Mailing Address	City	State/Province	Zip/Postal Code	Country
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Business Shipping Address	City	State/Province	Zip/Postal Code	Country
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Direct Business Telephone	Main Business Telephone
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Home Shipping Address	City	State/Province	Zip/Postal Code	Country
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Home Telephone	Home Email Address
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Birth Month/Day (MM/DD) \_\_\_\_\_ The name of my local NACM Affiliated Association: \_\_\_\_\_

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: \$350

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

Charge to:    ☐ VISA    ☐ MasterCard    ☐ American Express    ☐ Discover Card

Card Number	Card Security Code	Expiration Date
-------------	--------------------	-----------------

Cardholder's Name	Cardholder's Signature
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Credit Card Billing Address
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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 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
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I understand that by providing my mailing address, email address, or telephone 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, or telephone.

Signature of Applicant	Date
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Return completed form to:

NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158 • Fax: 410-740-5574 • Email: [education\\_info@nacm.org](mailto:education_info@nacm.org)

# Application for the Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>) Designation

## Applicant Information

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

Title Business Email Address

Company

Business Mailing Address

City State/Province Zip/Postal Code Country

Business Shipping Address

City State/Province Zip/Postal Code Country

Direct Business Telephone Main Business Telephone

Home Address

City State/Province Zip/Postal Code Country

Home Telephone Personal Email Address

Birth Month/Day (MM/DD) \_\_\_\_\_ The name of my local NACM Affiliated Association: \_\_\_\_\_

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<sup>SM</sup> 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: \$235 ☐ Non-member: \$470

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

Charge to: ☐ VISA ☐ MasterCard ☐ American Express ☐ 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 plan to sit for the CBA<sup>SM</sup> exam on the following date:

- |  |   |
|--|---|
| <input type="checkbox"/> March 9, 2020 (Paperwork Deadline: January 17)  | <input type="checkbox"/> March 8, 2021 (Paperwork Deadline: January 15)   |
| <input type="checkbox"/> June 14, 2020 exam given at NACM's Credit Congress in Las Vegas, NV only (Paperwork deadline: April 17) | <input type="checkbox"/> May 16, 2021 exam given at NACM's Credit Congress in Kansas City, MO only (Paperwork deadline: March 19) |
| <input type="checkbox"/> July 27, 2020 (Paperwork Deadline: May 29)  | <input type="checkbox"/> July 26, 2021 (Paperwork Deadline: May 28)   |
| <input type="checkbox"/> November 9, 2020 (Paperwork Deadline: September 4)  | <input type="checkbox"/> November 8, 2021 (Paperwork Deadline: September 10)  |

## Required Course Work:

Please indicate how you completed each course by checking the applicable box and providing any additional information requested below:

### Basic Financial Accounting

- ☐ NACM-National's online accounting course. Indicate final grade and dates of attendance.

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☐ NACM Affiliated Association sponsored course. Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

- ☐ College course. Record the institution where the course was taken. Official transcripts must be sent by the college or university to the NACM-National Education Department. Courses must be taken at degree-granting institutions only.

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### Financial Statement Analysis 1

- ☐ NACM-National's online Credit Learning Center course.

- ☐ NACM-National's Certificate Session course taken at NACM's National Headquarters. Indicate dates of attendance.

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- ☐ NACM Affiliated Association sponsored course. Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

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- ☐ College course. Record the institution where the course was taken. Official transcripts must be sent by the college or university to the NACM-National Education Department. Courses must be taken at degree-granting institutions only.

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- ☐ Other applicable Financial Analysis 1 course.

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### Business Credit Principles

- ☐ NACM-National's online Credit Learning Center course.

- ☐ NACM National's Certificate Session course taken at NACM's National Headquarters or NACM's Credit Congress. Indicate dates of attendance.

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- ☐ NACM Affiliated Association sponsored course. Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

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## Application for the Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>) Designation

### Testing Location

The exam will be given at your local affiliated association office unless special, advanced arrangements are made. If you wish to test at a location different from your affiliate office (must be approved by NACM), please provide proctor information below. Proctors must be in a supervisory role or a human resource representative from your company.

Proctor Name

Proctor Title

Shipping Address (street address only)

Email

Phone

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

Mr./Ms.

Name of Supervisor

Supervisor's Title

Company

Mailing Address

City

State/Province

Zip/Postal Code

Country

Direct Phone

Email Address

I hereby apply for admission to the Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>) Designation.

I understand that I must take and pass the CBA<sup>SM</sup> 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 and telephone number, 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 or telephone.

Signature of Applicant

Date

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

Return completed form to:

NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158 • Fax: 410-740-5574 • Email: [education\\_info@nacm.org](mailto:education_info@nacm.org)

# Application for the Certified Credit and Risk Analyst<sup>SM</sup> (CCRA<sup>SM</sup>) Designation

## Applicant Information

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

Name as it should appear on all correspondence and certificate

Title Business Email Address

Company

Business Mailing Address

City State/Province Zip/Postal Code Country

Business Shipping Address

City State/Province Zip/Postal Code Country

Direct Business Telephone Main Business Telephone

Home Address

City State/Province Zip/Postal Code Country

Home Telephone Personal Email Address

Birth Month/Day (MM/DD) \_\_\_\_\_ The name of my local NACM Affiliated Association: \_\_\_\_\_

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 CCRA<sup>SM</sup> 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: ☐ \$150 (Member) ☐ \$300 (Non-member)

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

Charge to: ☐ VISA ☐ MasterCard ☐ American Express ☐ 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 and Risk Analyst (CCRA<sup>SM</sup>) Designation

## Required Course Work:

This section of the 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:

1. Basic Financial Accounting
2. Financial Statement Analysis 1
3. Financial Statement Analysis 2, Credit and Risk Assessment

Please indicate how you completed each course by checking the applicable box and providing any additional information requested below:

### Basic Financial Accounting

- ☐ NACM-National's online accounting course. Indicate final grade and dates of attendance.

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- ☐ NACM Affiliated Association sponsored course. Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

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- ☐ College course. Record the institution where the course was taken. Official transcripts must be sent by the college or university to the NACM-National Education Department. Courses must be taken at degree-granting institutions only.

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### Financial Statement Analysis 1

- ☐ NACM-National's online Credit Learning Center course.

- ☐ NACM-National's Certificate Session course taken at NACM's National Headquarters. Indicate dates of attendance.

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- ☐ NACM Affiliated Association sponsored course. Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

---

- ☐ College course. Record the institution where the course was taken. Official transcripts must be sent by the college or university to the NACM-National Education Department. Courses must be taken at degree-granting institutions only.

---

- ☐ Other applicable Financial Analysis 1 course.

---

## Financial Statement Analysis 2, Credit and Risk Assessment

☐ NACM-National's Certificate Session course taken at NACM's National Headquarters or Credit Congress. Indicate dates of attendance.

Indicate name of NACM Affiliate and date course was completed. Attach end of course certificate or grade report.

☐ College course. Record the institution where the course was taken. Official transcripts must be sent by the college or university to the NACM-National Education Department. Courses must be taken at degree-granting institutions only.

☐ Other applicable Financial Analysis 2 course.

I understand that I must take and pass the final exam for the Financial Statement Analysis 2, Credit and Risk Assessment course before achieving this designation.

I have met all of the requirements for this designation. 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 and telephone 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 or telephone.

Signature of Applicant

Date

Return completed form to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158  
Fax: 410-740-5574 or Email to [education\\_info@nacm.org](mailto:education_info@nacm.org).



# Application for the Credit Business Fellow<sup>SM</sup> (CBF<sup>SM</sup>) Designation

## Applicant Information

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

Title Business Email Address

Company

Business Mailing Address

City State/Province Zip/Postal Code Country

Business Shipping Address

City State/Province Zip/Postal Code Country

Direct Business Telephone Main Business Telephone

Home Address

City State/Province Zip/Postal Code Country

Home Telephone Personal Email Address

Birth Month/Day (MM/DD) \_\_\_\_\_ The name of my local NACM Affiliated Association: \_\_\_\_\_

I understand that I must have earned the Credit Business Associate (CBA<sup>SM</sup>) to apply for this designation.

I understand that a non-refundable fee must accompany this application. This fee covers the CBF<sup>SM</sup> 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: \$285 ☐ Non-member: \$570

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

Charge to: ☐ VISA ☐ MasterCard ☐ American Express ☐ 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 plan to sit for the CBF<sup>SM</sup> exam on the following date:

- |  |   |
|--|---|
| <input type="checkbox"/> March 9, 2020 (Paperwork Deadline: January 17)  | <input type="checkbox"/> March 8, 2021 (Paperwork Deadline: January 15)   |
| <input type="checkbox"/> June 14, 2020 exam given at NACM's Credit Congress in Las Vegas, NV only (Paperwork deadline: April 17) | <input type="checkbox"/> May 16, 2021 exam given at NACM's Credit Congress in Kansas City, MO only (Paperwork deadline: March 19) |
| <input type="checkbox"/> July 27, 2020 (Paperwork Deadline: May 29)  | <input type="checkbox"/> July 26, 2021 (Paperwork Deadline: May 28)   |
| <input type="checkbox"/> November 9, 2020 (Paperwork Deadline: September 4)  | <input type="checkbox"/> November 8, 2021 (Paperwork Deadline: September 10)  |

## Application for the Credit Business Fellow<sup>SM</sup> (CBF<sup>SM</sup>) Designation

### Testing Location

The exam will be given at your local affiliated association office unless special, advanced arrangements are made. If you wish to test at a location different from your affiliate office (must be approved by NACM), please provide proctor information below. Proctors must be in a supervisory role or a human resource representative from your company.

Proctor Name

Proctor Title

Shipping Address (street address only)

Email

Phone

☐ Check here if upon receiving the CBF<sup>SM</sup> designation, you would like NACM to notify your immediate supervisor (only one name please) of your achievement. The NACM president should send the notification to:

Mr./Ms.

Name of Supervisor

Supervisor's Title

Company

Mailing Address

City

State/Province

Zip/Postal Code

Country

Direct Phone

Email Address

I hereby apply for admission to the Credit Business Fellow (CBF<sup>SM</sup>) Designation. I understand that I must take and pass the CBF<sup>SM</sup> 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 and telephone number, 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 or telephone.

Signature of Applicant

Date

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

Return completed form to:

NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158 • Fax: 410-740-5574 • Email: [education\\_info@nacm.org](mailto:education_info@nacm.org)

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

## Applicant Information

Mr./Ms.	First Name	Middle or Maiden Name	Last Name
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Name as should appear on all correspondence and certificate

Title	Business Email Address
-------	------------------------

Company

Business Mailing Address	City	State/Province	Zip/Postal Code	Country
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Business Shipping Address	City	State/Province	Zip/Postal Code	Country
---------------------------	------	----------------	-----------------	---------

Direct Business Telephone	Main Business Telephone
---------------------------	-------------------------

Home Address	City	State/Province	Zip/Postal Code	Country
--------------	------	----------------	-----------------	---------

Home Telephone	Home Email Address
----------------	--------------------

Birth Month/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: \$385 ☐ Non-member: \$770

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

Charge to: ☐ VISA ☐ MasterCard ☐ American Express ☐ Discover Card

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

Please send all correspondence related to this application to:

☐ Home address ☐ Business address

I plan to sit for the CCE® exam on the following date:

- |  |   |
|--|---|
| <input type="checkbox"/> March 9, 2020 (Paperwork Deadline: January 17)  | <input type="checkbox"/> March 8, 2021 (Paperwork Deadline: January 15)   |
| <input type="checkbox"/> June 14, 2020 exam given at NACM's Credit Congress in Las Vegas, NV only (Paperwork deadline: April 17) | <input type="checkbox"/> May 16, 2021 exam given at NACM's Credit Congress in Kansas City, MO only (Paperwork deadline: March 19) |
| <input type="checkbox"/> July 27, 2020 (Paperwork Deadline: May 29)  | <input type="checkbox"/> July 26, 2021 (Paperwork Deadline: May 28)   |
| <input type="checkbox"/> November 9, 2020 (Paperwork Deadline: September 4)  | <input type="checkbox"/> November 8, 2021 (Paperwork Deadline: September 10)  |

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

## Testing Location

The exam will be given at your local affiliated association office unless special, advanced arrangements are made. If you wish to test at a location different from your affiliate office (must be approved by NACM), please provide proctor information below. Proctors must be in a supervisory role or a human resource representative from your company.

Proctor Name

Proctor Title

Shipping Address (street address only)

Email

Phone

I hereby apply for admission to the Certified Credit Executive (CCE®) Designation one of the plans defined below: (Choose One)

- ☐ Plan A: 125 documented roadmap points and having earned the CBA<sup>SM</sup> and CBF<sup>SM</sup>
- ☐ Plan B: 125 documented roadmap points, 10 years of experience and having earned a four-year college degree
- ☐ 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: Holder of the Certified Credit Professional (CCP) 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 notification to:

Mr./Ms.

Name of Supervisor

Supervisor's Title

Company

Mailing Address

City

State/Province

Zip/Postal Code

Country

Direct Phone

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 and telephone number, 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 or telephone.

Signature of Applicant

Date

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

Return completed form to:

NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158 • Fax: 410-740-5574 • Email: [education\\_info@nacm.org](mailto:education_info@nacm.org)



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 three 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. or Ms. \_\_\_\_ First Name: \_\_\_\_\_ Middle or Maiden: \_\_\_\_\_ Last Name: \_\_\_\_\_

Birth Month/Day (MM/DD): \_\_\_\_\_

Check the designation for which you are applying:

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

## Section I - Education

\_\_\_\_\_ **A. Undergraduate Courses** (1 point per 3 credit hours / 40 points max)  
points **Graduate Courses** (2 points per 3 credit hours / 30 points max)

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. NACM Formal Programs** (60 points max)  
points

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

Program	Location	Year Completed

- \_\_\_\_\_ **C. CBF Required Courses** (1 point per course / 2 points max)  
 \_\_\_\_\_ points Record Business Law and Credit Law courses taken through NACM-National or through an NACM local Affiliate or through a college or university. Official transcripts must be received for verification purposes.

Course Name	Sponsor/Location	Grade	Date

- \_\_\_\_\_ **D. Self-Study Courses** (1 point per course / 20 points max)  
 \_\_\_\_\_ points Self-study courses are taken at your own pace outside of school and are sponsored by NACM, 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

- \_\_\_\_\_ **E. Continuing Education at Conferences, Seminars and Meetings**  
 \_\_\_\_\_ points (0.1 point per 1 hour/ 40 points max)  
 This includes continuing education received at locally, regionally or nationally sponsored educational gatherings, as well as employee-sponsored training. 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 the last page if more space is needed.

Event Name	Event Sponsor	Location	Date	CEU

\_\_\_\_\_ **F. Completion of NACM CAP Program** (10 points)  
points  
*Applicable only if all required CBA courses are completed through your local NACM Affiliated Association.*

\_\_\_\_\_ **G. Completion of NACM ACAP Program** (15 points)  
points  
*Applicable only if all required CBF courses are completed through your local NACM Affiliated Association.*

**H. Achievement of the of the NACM/FCIB Designations:**

\_\_\_\_\_ **CBA<sup>SM</sup> designation** (8 points)  
points  
List date earned: \_\_\_\_\_

\_\_\_\_\_ **CBF<sup>SM</sup> designation** (5 points)  
points  
List date earned: \_\_\_\_\_

\_\_\_\_\_ **CCRA<sup>SM</sup> designation** (3 points)  
points  
List date earned: \_\_\_\_\_

\_\_\_\_\_ **CICP<sup>SM</sup> designation** (5 points)  
points  
List date earned: \_\_\_\_\_

\_\_\_\_\_ **Section I Subtotal**  
points

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## Section II - Work Experience and Special Interests

\_\_\_\_\_ **A. Work Experience** (2 points for each year of experience / 40 points max)  
points  
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/Province	Position/Title	Dates

Total number of years experience in credit management: \_\_\_\_\_

\_\_\_\_\_ points

- B. Service as a Mentor** (5 points for each mentee / 5 points for each award / 30 points max)  
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. If the individual you have listed as a mentee achieves either the CCRA<sup>SM</sup>, CBA<sup>SM</sup>, CBF<sup>SM</sup> or CCE<sup>®</sup> designation, you may claim 5 points for each award.

Mentee's Name	Mentee's Company	Mentee's Telephone Number	Mentee's Certification Date

\_\_\_\_\_ points

- C. Instructor at a Degree-Granting Institution or a Non-Degree Program**  
(5 points for each course / 15 points max)  
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 receive credit 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

\_\_\_\_\_ points

- D. Panelist or Speaker** (1 point for each 2 hours of speaking / 15 points max)  
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

\_\_\_\_\_ points

- E. Articles Published** (5 points for each article / 20 points max)  
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 or *Business Credit* magazine. Unpublished papers and manuscripts do not qualify. Attach a copy of the article(s) to this form.

Publication Name	Title of Article	Date

**F. Special Consideration** (5 points max)  
 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.

**G. Volunteer and Community Service** (1 point per year / 5 points max)  
 List any religious, civic, fraternal or charity work you have performed. Please provide details below.

**Section II Subtotal**

## Section III - National, Local and Regional Participation

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

**A. Volunteer National and Local Executive Service** (60 points max)  
 Volunteer executive service includes your service to national or local committees, task forces 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 max)
- Service as a National Committee or Work Group Chair (4 points for each term / 20 points max)
- Service as a Member of a National Task Force (4 points for each term / 20 points max)
- Service as a National Task Force Chair (5 points for each term / 20 points max)
- Service as a Member of a National Board of Directors (5 points for each term / 30 points max)
- Service as a Director of a National Board of Directors (6 points for each term / 24 points max)
- Service as an Officer of a National Board of Directors (7 points for each term / 28 points max)
- Service as the Chair of a National Board of Directors (10 points for each term / 30 points max)
- Service on a local Committee or Work Group (2 points for each term / 20 points max)
- Service as a local Committee or Work Group Chair (3 points for each term / 21 points max)
- Service on a local Board of Directors (4 points for each term / 12 points max)
- Service as an Officer of a Board (5 points for each term / 10 points max)
- Services as a local Chairman or CEO of a Board (5 points for each term / 10 points max)

Sponsor	Board/Committee/Group Name	Position	Term Served	Points
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## B. Attendance at Nationally, Regionally or Locally Sponsored Educational Events

\_\_\_\_\_ points

(75 max)

List events attended within the past 5 years. If necessary, list additional events on a separate sheet and attach.

- Participation in National Events (5 points each)
- Participation in Regional or Local Events (3 points each)

Sponsor	Event Name	Location	Date

## C. Participation in Audio Teleconferences or Web Seminars (1 point each / 15 points max)

\_\_\_\_\_ points

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. Industry Credit Groups

\_\_\_\_\_ points

Points are awarded for your participation in, and service to, local, regional or national industry credit groups. List meetings attended and service to industry credit group committees within the past 5 years. If necessary, list additional entries on a separate sheet and attach to this form.

- Participation in Industry Credit Groups (1 point for each year / 15 points max)
- Service as a local, regional or national credit group committee member (2 points for each year / 10 points max)
- Service as a local, regional or national credit group committee chair (3 points for each year / 9 points max)


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

\_\_\_\_\_ points

List any national, 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 National or 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

**F. Contributions to *Business Credit Magazine* (1 point per article)**

\_\_\_\_\_ points

List *Business Credit* articles that you have contributed to in the last five years. Attach a copy of the article(s) to this form.

Article Title

Publication Date

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**G. Participation in National Surveys (.1 point per each survey instance / 10 points max)**

\_\_\_\_\_ points

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

Survey Name

Number of Instances

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**H. Corporate Accounts Receivable Data Sharing/Contribution**

\_\_\_\_\_ points

(1 point per year / 5 points max)

If your company contributes its Accounts Receivable Data to an NACM Affiliate credit reporting database, your company is contributing to the welfare of the business community. One participation point per year for full file contribution.

Name of NACM Affiliate receiving your data contribution:

Dates of Contribution

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**Section III Subtotal**

\_\_\_\_\_ points

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## Section IV - Roadmap Summary

**Section I - Education:** \_\_\_\_\_ points

**Section II - Work Experience and Special Interest:** \_\_\_\_\_ points

**Section III - National, Local and Regional Participation:** \_\_\_\_\_ points

**TOTAL ROADMAP POINTS:** \_\_\_\_\_ 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

[illegible]

## NACM Exam Retake Form

Mr./Ms.

First Name

Middle or Maiden Name

Last Name

Birth Month and Day (MM/DD)

Company

Business Telephone

Business Email 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 by the paperwork deadline for 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:

- ☐ March 9, 2020 (Paperwork Deadline: January 17)
- ☐ June 14, 2020 exam given at NACM's Credit Congress in Las Vegas, NV only (Paperwork deadline: April 17)
- ☐ July 27, 2020 (Paperwork Deadline: May 29)
- ☐ November 9, 2020 (Paperwork Deadline: September 4)
- ☐ March 8, 2021 (Paperwork Deadline: January 15)
- ☐ May 16, 2021 exam given at NACM's Credit Congress in Kansas City, MO only (Paperwork deadline: March 19)
- ☐ July 26, 2021 (Paperwork Deadline: May 28)
- ☐ November 8, 2021 (Paperwork Deadline: September 10)

### Exam to be taken:

(Choose one) ☐ CBA<sup>SM</sup> (\$99) ☐ CBF<sup>SM</sup> (\$99) ☐ CCE<sup>®</sup> (\$125)

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

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### Credit Learning Center Self-Paced Courses

#### Business Credit Principles

The [Business Credit Principles](#) course is presented online 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, Eighth Edition*. (A complimentary copy of the text is included with the purchase of the course.) Upon successful completion of this online, independent study course, 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.

\*This course satisfies the CBA<sup>SM</sup> Business Credit Principles course requirement.

#### Financial Statement Analysis 1

The [Financial Statement Analysis 1](#) 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, NACM Custom 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.

\*This course satisfies the CBA<sup>SM</sup> and CCRA<sup>SM</sup> Financial Statement Analysis 1 course requirement.

#### Credit Law

The Credit Law course is available in NACM's Credit Learning Center as 23 individual modules presented by Mr. Rod Wheeland. Students will use the two accompanying textbooks, *Manual of Credit and Commercial Laws* and *Business Law Today*. This course is designed to teach the student about the various legal aspects of business credit. Module topics include: Business Organizations, Commercial Transactions, and Government Regulation and Compliance.

\*This course satisfies the CBF<sup>SM</sup> Credit Law requirement.

### Online Facilitator-Guided Self-Study Courses

The NACM-National Education Department offers three facilitator-guided, self-study courses online: Basic Financial Accounting, Business Law and Credit Law. 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<sup>SM</sup>, CCRA<sup>SM</sup> and CBF<sup>SM</sup> designation requirements.

#### 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<sup>SM</sup> and CCRA<sup>SM</sup> 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.

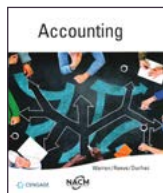
\*This course satisfies the CBF<sup>SM</sup> Business Law course requirement.

#### 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<sup>SM</sup> Credit Law requirement.

**For more information or to access a registration form, please visit NACM-National's website at [www.nacm.org](http://www.nacm.org) and select "Education" or call 410-740-5560.**

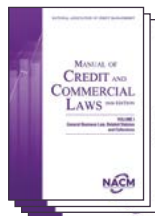


## **Accounting, Custom 27<sup>th</sup> Edition**

Warren, Reeve, and Duchac  
Textbook

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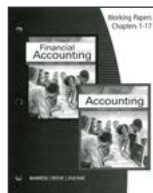
\*CBA<sup>SM</sup>, CCRA<sup>SM</sup>



## **Manual of Credit and Commercial Laws, 2020 Edition, Four Volume Set**

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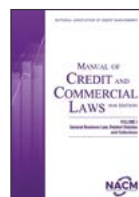
\*CBF<sup>SM</sup>, CCE<sup>®</sup>



## **Accounting, 27<sup>th</sup> Edition, Working Papers**

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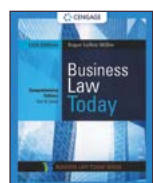
\*CBA<sup>SM</sup>, CCRA<sup>SM</sup>



## **Manual of Credit and Commercial Laws, 2020 Edition, Volume I**

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## **Business Law Today, 12<sup>th</sup> Edition**

Miller  
Textbook

[Price](#)

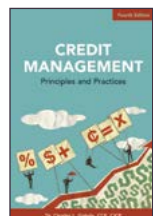
\*CBF<sup>SM</sup>



## **Manual of Credit and Commercial Laws, 2020 Edition, Volume II**

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## **Credit Management: Principles and Practices, 4<sup>th</sup> Edition**

Dr. Charles L. Gahala, CCE

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\*CBA<sup>SM</sup>, CCE<sup>®</sup>



## **Manual of Credit and Commercial Laws, 2020 Edition, Volume III**

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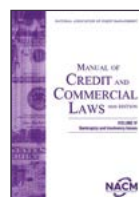


## **Principles of Business Credit, 8<sup>th</sup> Edition**

Textbook

[Price](#)

\*CBA<sup>SM</sup>

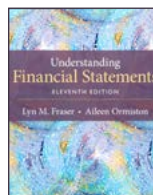


## **Manual of Credit and Commercial Laws, 2020 Edition, Volume IV**

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>

\* Recommended study texts



## **Understanding Financial Statements, 11<sup>th</sup> Edition**

Lyn Fraser and Aileen Ormiston  
Textbook

[Price](#)

\*CCRA<sup>SM</sup>, CBA<sup>SM</sup> and CCE<sup>®</sup>

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

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# ***Professional Certification Program Test Dates***

## ***Exam Date***

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Monday, March 9, 2020

Sunday, June 14, 2020  
Credit Congress, Las Vegas, NV

Monday, July 27, 2020

Monday, November 9, 2020

Monday, March 8, 2021

Sunday, May 16, 2021  
Credit Congress, Kansas City, MO

Monday, July 26, 2021

Monday, November 8, 2021

## ***Paperwork Deadline***

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January 17, 2020

April 17, 2020

May 29, 2020

September 4, 2020

January 15, 2021

March 19, 2021

May 28, 2021

September 10, 2021

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Professional Certification Program  
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