



“NEW/REVISED” ABA & CFT DIPLOMAS & CERTIFICATES



Outlined below are the **required** courses for each of the ABA/CFT/MDC diplomas and certificates. Please contact CFT at (305) 237-3051 for diploma/certificate policies, and program worksheets to assist you with your educational planning

Diplomas

ABA Banking and Finance (ABF)

(Will Be Retired as of 8/31/15)

Required Courses:

- Analyzing Financial Statements
- Principles of Banking
- General Accounting **or** Financial Accounting
- Economics for Bankers
- Law & Banking: Applications

and one of the following:

- Consumer Lending
- Commercial Lending
- Introduction to Mortgage Lending

Plus one other ABA/AIB course of your choice, and 9 elective credits

ABA Bank Financial Management (BFM)

Required Courses:

- Analyzing Bank Performance
- Ethical Issues for Bankers
- Managing the Bank's Investment Portfolio
- Managing Funding, Liquidity and Capital
- Managing Interest Rate Risk

ABA Bank Marketing (BM)

(Will Be Retired as of 8/31/15)

Required Courses:

- Principles of Banking
- Dealing Effectively with Co-workers
- Economics for Bankers
- Ethical Issues for Bankers
- Managing Time at Work
- Marketing Financial Services
- Project Management Fundamentals
- Successful Sales Campaigns

ABA “REVISED” Bank Operations (BOP)

Required Courses:

- Principles of Banking
- General Accounting
- Law & Banking: Applications **or** Principles
- Money & Banking
- Supervisor Certificate
- Ethical Issues for Bankers

ABA “RENAMED” Business Banking and Commercial Lending (BBCL)

Required Courses:

- Evaluating and Structuring Commercial Loans Level 1-5 **or** Analyzing Financial Statements and Commercial Lending
- Principles of Banking
- Credit Products for Small Business
- Deposit Products for Small Businesses
- Ethical Issues for Bankers
- General Accounting
- Law & Banking Principles
- Presentation Skills
- Relationship Selling to Small Business Customers
- Servicing & Growing Small Business Relationships

ABA “RENAMED” Consumer Banking (CB)

Required Courses:

- Principles of Banking
- General Accounting
- Building and Retaining Customer Relationships
- Consumer Lending
- Effective Client Referrals
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Law & Banking: Applications **or** Principles
- Presentation Skills
- Personal Tax Return Analysis

CFT Financial Services Management (FSMD)

Required Courses:

- Principles of Banking
- Organizational Behavior
- Human Relations
- Human Resource Selection **or** Human Resource Management
- Communication Skills
- Marketing
- Management
- Economics
- The Future of Business

Plus any two of the following:

- Accounting
- Financial Accounting
- Business Math

ABA “REVISED” General Banking (G)

Required Courses:

- Principles of Banking
- General Accounting
- Economics for Bankers
- Ethical Issues for Bankers
- Law & Banking: Principles **or** Applications
- Marketing Financial Services

CFT “RENAMED” Global Banking (GB)

Required Courses:

- Principles of Banking
- Business Writing
- Global Banking
- International Business/Economics
- Money and Banking
- Financial Accounting

Plus 7 elective credits

ABA “NEW” Military Banking Operations (MBO)

Required Courses:

- Principles of Banking
- Analyzing Bank Performance
- Economics for Bankers
- Ethical Issues for Bankers
- General Accounting
- Law & Banking: Principles **or** Applications
- Managing Funding, Liquidity and Capital
- Managing Interest Rate Risk
- Money & Banking

ABA Personal Trust (PT)

(Will Be Retired as of 8/31/15)

Required Courses:

- A Guide to Ethics for Trust Professionals
- Building Trust Expertise – Level I
- Building Trust Expertise – Level II
- Building Trust Expertise – Level III

ABA Residential Mortgage Lending (ML)

(Will Be Retired as of 8/31/15)

“New” Certificate Proposed – See Reverse Side

Required Courses:

- Principles of Banking
- Effective Client Referrals
- Ethical Issues for Bankers
- General Accounting
- Introduction to Mortgage Lending
- Introduction to Relationship Selling
- Law & Banking: Principles
- Managing Time at Work
- Personal Tax Return Analysis
- Presentation Skills
- Effective Written Communication

Retiring ABA Credentials

If you are currently working towards any of the following credentials, you will have until **August 31, 2015** to complete all requirements **and** request your diploma and/or certificate.

- ABA Bank Marketing Diploma
- ABA Banking and Finance Diploma
- ABA Call Center Representative Certificate
- ABA Personal Trust Diploma
- ABA Residential Mortgage Lending Diploma
- ABA Retail Branch Management Diploma

Please use the following list as credit reference:

Course Name	AIB Credits
Analyzing Bank Performance	2
Analyzing Financial Statements	3
Basic Administrative Duties of a Trustee	1
Commercial Lending	3
Consumer Lending	3
CRCM Online Review Course	1
Economics for Bankers	3
General Accounting	3
Introduction to Ag Lending	1
Introduction to Mortgage Lending	3
Introduction to Trust Products and Services	1
IRA Online Institute	2
Law and Banking: Applications	3
Law and Banking: Principles	3
Managing Funding, Liquidity and Capital	1
Managing Interest Rate Risk	2
Managing the Bank's Investment Portfolio	1
Marketing Financial Services	3
Money and Banking	3
Principles of Banking	3
Supervisor Certificate Course	3.25



Certificates

ABA "REVISED" Bank Service Provider (BSPC)

Required Courses:

- Banking Today **or** Principles of Banking
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Understanding Bank Products

ABA "REVISED" Bank Teller (BTC)

Required Courses:

- Banking Today **or** Principles of Banking
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Revitalizing Customer Service
- Teller Basics

ABA "NEW" Branch Manager (BMC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Calling on Small Business Customers
- Coaching for Success (not required if completed Supervisor Certificate)
- Corrective Action (not required if completed Supervisor Certificate)
- Effective Written Communication
- Ethical Issues for Bankers (not required if completed Supervisor Certificate)
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Hiring the Best (not required if completed Supervisor Certificate)
- Introduction to Relationship Selling
- Leveraging the Benefits of a Diverse Workforce (not required if completed Supervisor Certificate)
- Managing Change (not required if completed Supervisor Certificate)
- Managing for Employee Engagement (not required if completed Supervisor Certificate)
- Managing Employee Performance (not required if completed Supervisor Certificate)
- Rewards and Recognition (not required if completed Supervisor Certificate)
- Presentation Skills
- Sales Coaching in the Bank
- Servicing and Growing Small Business Relationships
- Successful Sales Campaigns

ABA "NEW" Commercial Lending

- All 5 Levels of "Evaluating and Structuring Commercial Loans" Curriculum

Compliance Officer (COC) and "NEW" Compliance Officer – Credit Unions (COCU)

Required Courses:

- Anti-Money Laundering
- Anti-Terrorism (Patriot Act)
- Bank Secrecy Act (BSA)
- Community Reinvestment Act (CRA, Reg BB)
- Small Institutions or Large Institutions
- Electronic Funds Transfer Act (EFTA, Reg E)
- Expedited Funds Availability Act (EFAA, Reg CC)
- GLB Privacy Act
- GLB Privacy Act (Opt-out)
- Loans to Executive Officers (Reg O)
- Office of Foreign Assets Control (OFAC)
- Pretext Calling and Identity Theft
- Reserve Requirements (Regs D/Q)
- Right to Financial Privacy Act (RFPA)
- Truth in Lending Act (TILA Reg Z)
- Truth in Savings Act (TISA Reg DD)
- Ethics for Bankers or Ethics for Credit Unions
- Additional courses required for the International Track
- Regulation K
- Regulation J & S

Credit Analysis (CAC)

Prerequisites:

- Principles of Banking
- Financial Accounting* (or Accounting I & II)
- Law and Banking: Principles
- Marketing Financial Services

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Required Courses:

- Analyzing Financial Statements
- Business Writing
- Business Tax Return Analysis
- Commercial Loan Doc
- Commercial Lending
- Personal Tax Return Analysis
- Applied Financial Statements
- Global Cash Flow Analysis
- Credit Analysis

ABA "REVISED" Customer Services Representative (CSRC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Cross-Selling Deposit Products
- Dealing Effectively with Co-workers
- Effective Client Referrals
- Effective Telephone Communication
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Revitalizing Customer Service
- Understanding Bank Products

Introduction to Accounting (AC)

Required Courses:

- Principles of Banking
- Accounting
- Business Math
- Communication Skills
- Economics
- Financial Accounting

Introduction to Human Resources (HRC)

Required Courses:

- Principles of Banking
 - Communication Skills
 - Human Resource Management
 - Human Relations
- Plus two of the following:
- Human Resource Development
 - Human Resource Selection
 - Employment & Labor Law
 - Organizational Behavior

ABA "NEW" Lending Compliance (LC)

Required Courses:

- Anatomy of a Regulation
- Community Reinvestment Act – Community Bank (CRA)
- Community Reinvestment Act – Large Bank (CRA)
- Credit Card Regulations
- Elements of a Compliance Program
- Equal Credit Opportunity Act (ECOA)
- Fair Credit Reporting Act (FCRA)
- Home Mortgage Disclosure Act (HMDA)
- Loans to Officers (Reg O)
- National Flood Insurance Regulations
- Real Estate Settlement Procedures Act (RESPA)
- Reg Z Closed-End Credit
- Reg Z Open-End Credit
- Servicemembers Civil Relief Act (SCRA)
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

ABA "REVISED" Personal Banker (PBC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Effective Written Communication
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Introduction to Relationship Selling
- Managing Time at Work
- Tele-consulting
- Understanding Bank Products

ABA "NEW" Residential Mortgage Lending – Available May 2015

Required Courses:

- Banking Today **or** Principles of Banking
- Appraisal Procedures

(continued...)

- Appraisal Procedures
- Basics of Mortgage Processing
- Completing the HUD-1
- Customer Counseling and Prequalification (Coming May 2015)
- Discovering FHA Programs
- Effective Client Referrals
- Elements of Title Insurance
- Essentials of Mortgage Lending
- Ethical Issues for Bankers
- Explaining Loan Modifications
- Gathering the Facts on Mortgage Fraud
- Personal Tax Return Analysis
- Processing and Underwriting Credit
- Processing Income and Assets
- Reviewing the Appraisal Report

"NEW" Sales and Service Certificate (SSC)

Required Courses:

- Principles of Banking
 - Customer Service
 - Sales
 - Communication Skills
 - Marketing
- Plus one of the following:
- Commercial Lending
 - Consumer Lending
 - Residential Mortgage Lending
 - Deposit Accounts and Services
 - Teller Training

ABA "REVISED" Small Business Banker (SBBC)

Required Courses:

- Banking Today **or** Principles of Banking
- Calling on Small Business Customers
- Credit Products for Small Businesses
- Deposit Products and Services for Small Businesses
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Personal Tax Return Analysis
- Relationship Selling to Small Business Customers
- Retirement Products for Small Business
- Servicing and Growing Small Business Relationships
- Small Business Borrowing

ABA "REVISED" Supervisor (SC)

Required Courses:

- Banking Today **or** Principles of Banking
- Coaching for Success
- Corrective Action
- Ethical Issues for Bankers
- Hiring the Best
- Leveraging the Benefits of a Diverse Workforce
- Managing Change
- Managing for Employee Engagement
- Managing Employee Performance
- Rewards and Recognition

ABA "REVISED" Team Leader (TLC)

Required Courses:

- Banking Today **or** Principles of Banking
- Coaching for Success
- Dealing Effectively with Co-Workers
- Effective Written Communication
- Ethical Issues for Bankers
- Managing Change
- Meetings that Work
- Presentation Skills
- Rewards and Recognition

ABA "NEW" Universal Banker (UB)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Presentation Skills
- Revitalizing Customer Service
- Understanding Bank Products



School of Business
Miami Dade College & Center for
Financial Training Southeastern
Banking - College Credit Certificate

Banking Specialist College
Credit Certificate - 65043

This program also meets the requirements for the Center for Financial Training (CFT) ABA
General Banking Diploma. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 12 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, Pre-Req MKA 1021, OST2335, Pre-Req OST 1330.

Total number of credits required for the Banking Specialist College Credit Certificate
not including pre-requisites/co-requisites is 12.

Banking (Credit Analysis) Operations
College Credit Certificate - 65044

This program also meets the requirements for the Center for Financial Training (CFT)
Credit Analysis Certificate. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 18 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, Pre-Req MKA1021, OST2335, Pre-Req OST1330, BAN1231, Pre-Req ACG2021, Co-Req BAN1920, BAN2211, Pre-Req ACG2021 and BAN2210.

Total number of credits required for the Banking (Credit Analysis) Operations College Credit
Certificate not including pre-requisites/co-requisites is 18.

Banking (Lending) Management
College Credit Certificate - 65045

This program also meets the requirements for the Center for Financial Training (CFT)
Lending Diplomas. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 27 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, Pre-Req MKA1021, OST2335, Pre-Req OST1330, BAN1231, Pre-Req ACG2021, Co-Req BAN1920, BAN2211, Pre-Req ACG2021 and BAN2210, BAN2501, Pre-Req ECO2013, BAN2253, REE2200.

Total number of credits required for the Banking (Lending) Management College Credit
Certificate not including pre-requisites/co-requisites is 27.



Miami Dade College
Associate in Science
Degree

FINANCIAL SERVICES

GENERAL EDUCATION REQUIREMENTS
20 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes ENC1101, PHI2604, CLP1006, SPC1017, QMB2100, CGS1060.

MAJOR COURSE REQUIREMENTS 7 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes ACG2021, ACG2001, ACG2011, ECO2013.

BANKING SPECIALIZATION 30 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes *BAN1004, BAN101, BAN1231, BAN1240, BAN1800, BAN2210, BAN2253, BAN2501, BAN2511, OST2335.

ELECTIVES

SELECT 8 CREDITS FROM COURSES LISTED BELOW
(OTHERS MAY APPLY)

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN2135, BUL2241, BUL2242, MNA1345, BAN1155, CGS1060, FIN2010, BAN1156, ACG2071, FIN2000, ECO2023, BAN1920, BAN2920, BAN2211, BAN1400, BAN2784, BAN2253, FIN2100, MTB1103, OST1330, QMB2100, BAN1240, BAN1782, REE2200.

*Pre-Requisite for all BAN classes