

NACM-National Professional Certification Program

CCE[®]
CBFSM
CBASM
CCRASM

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

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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 CBASM, CCRASM or CCE[®] 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 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 CBFSM and CCE[®] 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 CBASM or CBFSM, 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 CBFSM or CCE[®].

Step II. Complete the Appropriate Designation Application

The CBASM, CBFSM and CCE[®] 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.

- [CBASM Application Form](#)
- [CBFSM Application Form](#)
- [CCE[®] 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 CBFSM and CCE designation applications, you must submit the [NACM Career Roadmap](#). (The CBASM and CCRASM 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 CBFSM designation and a total of 125 points is needed to qualify for the CCE[®] 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.

**The CCRASM designation does not require completion of an application.*

Certified Credit and Risk AnalystSM

The Certified Credit and Risk AnalystSM (CCRASM) 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 I
- 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.

Credit Business AssociateSM

The Credit Business AssociateSM (CBASM) is an academic-based designation. The three courses needed to qualify for this designation are:

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

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.

Course work for the above 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 I

1. One full semester or two quarters of basic financial statement analysis at a college or
2. NACM-National's online [Financial Statement Analysis I](#) 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 FellowSM (CBFSM) 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 CBASM designation, as well as having completed additional course work. The CBFSM signals competence in business and credit law. CBFSM designation applicants must have accumulated 75 Career Roadmap points. An updated copy of your resume should accompany your CBFSM 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. 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.
2. NACM-National's independent, [online Credit Law course](#).
3. 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 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 B

Plan B is an alternative option for candidates who may not have been in credit for 10 years. This plan is designed for candidates who show the determination to pursue continuing education and higher career goals at a faster pace. You must have successfully earned the CBASM and CBFSM designations and submit a Career Roadmap showing 125 documented 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 CBFSM or CCE® designation. The Roadmap documents your work experience, CEUs, course work and involvement with NACM and its Affiliates. If you are pursuing your CBASM or CCRASM, it is not required.

Testing Procedures and Information

National Exam Date Schedule

The dates for the CBASM, CBFSM and CCE 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 CBASM and CBFSM 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](#).

CBASM and CBFSM [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.

CBASM, CBFSM and CCE[®] exam reviews are available online through NACM's [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 CBASM retake fee is \$99, the CBFSM retake fee is \$99 and the CCE[®] retake fee is \$125. These fees are valid through December 31, 2017.

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 \$100 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. CBASM and CBFSM [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 CBASM, CBFSM and CCE[®] 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?

CBASM and CBFSM candidates will receive their exam results, either pass or fail, within three to five days of the exam date. CCE[®] 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.

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
Title		Business Email Address	
Company			
Business Mailing Address		City	State Zip
Business Shipping Address		City	State Zip
Direct Business Telephone		Main Business Telephone	
Direct Business Fax		Main Business Fax	
Home Address		City	State Zip
Home Telephone		Home Email Address	

Birth Month/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: \$275

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

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number _____ Card Security Code _____ Expiration Date _____

Cardholder's Name _____ Cardholder's Signature _____

Credit Card Billing Address _____

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

Signature of Applicant _____ Date _____

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

Signature of Applicant _____ Date _____

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 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: \$335

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

Charge to: VISA MasterCard American Express Discover

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 exam on the following date:

- March 5, 2018 (Paperwork Deadline: January 26)
- June 10, 2018 – Exam given at NACM’s Credit Congress in Phoenix, AZ only (Paperwork Deadline: April 20)
- July 23, 2018 (Paperwork Deadline: June 1)
- November 5, 2018 (Paperwork Deadline: September 14)

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.

- 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.

Financial Statement Analysis I

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

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

- 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 I course.

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.

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

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 CBASM 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 AssociateSM (CBASM) Designation.

I understand that I must take and pass the CBASM 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

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) to apply for this designation.

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

Application Fee: Member: \$285 Non-member: \$435

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 exam on the following date:

- March 5, 2018 (Paperwork Deadline: January 26)
- June 10, 2018 – Exam given at NACM’s Credit Congress in Phoenix, AZ only (Paperwork Deadline: April 20)
- July 23, 2018 (Paperwork Deadline: June 1)
- November 5, 2018 (Paperwork Deadline: September 14)

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

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

 Signature of Applicant

 Date

I understand that by providing my mailing address, email address 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

Applicant Information

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

Name as 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 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: \$535

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 CCE exam on the following date:

- March 5, 2018 (Paperwork Deadline: January 26)
- June 10, 2018 – Exam given at NACM's Credit Congress in Phoenix, AZ only (Paperwork Deadline: April 20)
- July 23, 2018 (Paperwork Deadline: June 1)
- November 5, 2018 (Paperwork Deadline: September 14)

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, 10 years of experience and having earned a four-year college degree
- Plan B: 125 documented roadmap points and having earned the CBASM and CBFSM
- 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

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:

- CBFSM 75 Documented Roadmap Points, having earned the CBASM and completed the two course requirements
- CCE[®]
 - Plan A: 125 Documented Roadmap Points, 10 Years Experience and having earned a four-year college degree
 - Plan B: 125 Documented Roadmap Points and having earned the CBASM and CBFSM
 - 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[®] (GSCFM[®]) (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, through an NACM local affiliate or through a college or university. Official college 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

(1 hour = 0.1 point / 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:

_____ **CBASM designation (8 points)**
 points List date earned: _____

_____ **CBFSM designation (5 points)**
 points List date earned: _____

_____ **CCRASM designation (3 points)**
 points List date earned: _____

No additional points will be awarded for the CCRA designation to those who achieved the CBFSM designation prior to 2013.

_____ **CICPSM designation (5 points)**
 points List date earned: _____

_____ **Section I Subtotal**
 points

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	Position/Title	Dates

Total number of years experience in credit management: _____

B. Service as a Mentor (5 points for each mentee / 5 points for each award / 30 points max)

_____ points

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, CBA, CBF or CCE designation, you may claim 5 points for each award.

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

C. Instructor at a Degree-Granting Institution or a Non-Degree Program

_____ points

(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

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

_____ points

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

E. Articles Published (5 points for each article / 20 points max)

_____ points

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

Publication Name	Title of Article	Date

F. Special Consideration (5 points max)
 points 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)
 points List any religious, civic, fraternal or charity work you have performed. Please provide details below.

 Section II Subtotal
 points

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)
 points 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

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

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

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

Section III Subtotal

_____ points

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

Mr./Ms.

First Name Middle or Maiden Name Last Name

Birth Month and Day (MM/DD) Company

Business Telephone Business Fax

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 5, 2018 (Paperwork Deadline: January 26)
- June 10, 2018 – Exam given at NACM’s Credit Congress in Phoenix, AZ only (Paperwork Deadline: April 20)
- July 23, 2018 (Paperwork Deadline: June 1)
- November 5, 2018 (Paperwork Deadline: September 14)

Exam to be taken:

(Choose one) CBASM (\$99) CBFSM (\$99) CCE[®] (\$125)

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

Charge to: VISA MasterCard American Express Diners Club Discover Card

Card Number Card Security Code Expiration Date

Cardholder’s Name Cardholder’s Signature

Credit Card Billing Address

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

Online Self-Study Courses

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 CBASM Business Credit Principles course requirement.

Financial Statement Analysis I

The [Financial Statement Analysis I](#) course is available in NACM's Credit Learning Center as 6 individual 50-minute audio/visual presentations presented by Professor Emeritus Frederick Scherr. Students read the accompanying text, *Understanding Financial Statements, 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 CBASM and CCRASM Financial Statement Analysis I course 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 CBASM, CCRASM and CBFSM 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 CBASM and CCRASM 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.

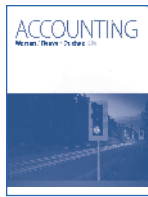
*This course satisfies the CBFSM Business Law course requirement.

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 CBFSM Credit Law course requirement.

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



Accounting, 26th Edition
Warren, Reeve, and Duchac
Textbook
Price
*CBASM, CCRASM



Manual of Credit and Commercial Laws, 2017/2018 Editions, Four Volume Set
Price
*CBFSM, CCE[®]



Working Papers
Price
*CBASM, CCRASM



Manual of Credit and Commercial Laws, Volume I, 2017 Update
Price
*CBFSM, CCE[®]



Business Law Today, 11th Edition
Miller and Jentz
Textbook
Price
*CBFSM



Manual of Credit and Commercial Laws, Volume II, 2017 Update
Price
*CBFSM, CCE[®]



Credit Management: Principles and Practices, 4th Edition
Dr. Charles L. Gahala, CCE
Price
*CBASM, CCE[®]



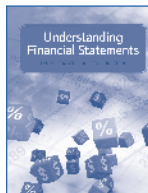
Manual of Credit and Commercial Laws, Volume III, 2018 Update
Price
*CBFSM, CCE[®]



Principles of Business Credit, 8th Edition
Textbook
Price
*CBASM



Manual of Credit and Commercial Laws, Volume IV, 2017 Update
Price
*CBFSM, CCE[®]



Understanding Financial Statements, Custom Edition
Lyn Fraser and Aileen Ormiston
Textbook
Price
*CCRASM, CBASM and CCE[®]

* Recommended study texts

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

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Fax: 410-740-5574
Email: Book_store@nacm.org
Web: www.nacm.org

Professional Certification Program Test Dates



Exam Date

Paperwork Deadline

Monday, March 6, 2017

January 9, 2017

Sunday, June 11, 2017
Credit Congress, Dallas, TX

April 17, 2017

Monday, July 24, 2017

May 29, 2017

Monday, November 6, 2017

September 11, 2017

Monday, March 5, 2018

January 26, 2018

Sunday, June 10, 2018
Credit Congress, Phoenix, AZ

April 20, 2018

Monday, July 23, 2018

June 1, 2018

Monday, November 5, 2018

September 14, 2018

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