

Unlocking Success: The Power of NACM and CFDD





Agenda

- Why NACM & CFDD Matter to Credit Professionals
- What is NACM
- What is CFDD
- Certification Programs and Career Roadmap
- Networking and Educational Opportunities
- Why join?
- Conclusion and Q&A

A decorative graphic on the left side of the slide featuring several hexagons. There is a large solid orange hexagon in the center, a light blue hexagon above it, a white outline hexagon to its left, and a small solid orange hexagon below it.

Why NACM & CFDD Matter?

- Professional Development
- Networking Opportunities
- Industry Recognition
- Education and Tools
- Supportive Community

A decorative header featuring a row of hexagons in various shades of blue, orange, and white. Below this row, a second row of hexagons is partially visible, including a prominent orange one and a dark blue one.

What is NACM?

National Association of Credit Management

- Professional organization dedicated to supporting business credit and financial management professionals
- Provides resources: education, training and networking
- Offers tools such as CMI, job boards and certification programs to enhance professional development



Mission

Empowering business credit professionals by providing comprehensive credit insights through information, education, and services while advocating for responsible commercial credit practices.

Vision

Positioning business credit professionals as the foremost corporate asset driving sustained profitability.



A decorative header featuring a row of hexagons in various shades of blue, orange, and white. Below this row, a second row of hexagons is partially visible, including a prominent orange one and a dark blue one.

NACM Structure

- NACM National Office
- Specialty Divisions
 - CFDD
 - FCIB (global)
- Affiliated Associations
- Affiliate Collaboration

A decorative header featuring a row of hexagons in various shades of blue, orange, and white. Below this row, a second row of hexagons is partially visible, including a prominent orange one and a dark blue one.

What is NACM-CFDD?

NACM-CFDD is the Credit and Financial Development Division of NACM focusing on growth and development of credit and financial professionals

Mission

The MISSION of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

Vision

Our VISION is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.



A decorative header consisting of a row of hexagons in various shades of blue, orange, and white. Below this row is another row of hexagons, some of which are outlined in white or orange.

CFDD Structure

A CFDD Chapter is a group of credit professionals organized with a focus on education, networking and professional support for employees of member firms of the National Association of Credit Management.

A decorative header featuring a row of hexagons in various shades of blue, orange, and white. Below this row, a second row of hexagons is partially visible, including a prominent orange one and a dark blue one.

What Makes CFDD Unique?

- Focus on Professional Development
- Local Chapters
- Scholarships and Certifications
- Welcoming Atmosphere

A Recognized Path to Success

Certification



Sign Me Up!

Business Credit Principles

- Available at your NACM Affiliate
- Online 24/7 on NACM-National's Credit Learning Center
- Live, in-person at NACM Headquarters

Basic Financial Accounting

- Available at your NACM Affiliate
- Online instructor-led course via NACM-National
- Credits from university or community college accepted

Financial Statement Analysis 1

- Available at your NACM Affiliate
- Online 24/7 on NACM-National's Credit Learning Center
- Live, in-person at NACM Headquarters
- Credits from university or community college accepted

Financial Statement Analysis 2

- Live, in-person at NACM Headquarters

Business Law

- Available at your NACM Affiliate
- Online instructor-led course via NACM-National
- Online 24/7 on NACM-National's Credit Learning Center

Credit Law

- Available at your NACM Affiliate
- Online instructor-led course via NACM-National
- Online 24/7 on NACM-National's Credit Learning Center

Graduate School of Credit and Financial Management (GSCFM)

- Application-based, executive-level education
- Advanced-level Financial Analysis, Legal, Leadership & more

International Credit and Risk Management (ICRM)

- Available as an online instructor-led course provided by FCIB

International Designations

Certified International Credit ProfessionalSM (CICP)

Certified International Credit Professional (CICP) is a lifetime mark of distinction that encourages professional development in global credit management and risk analysis while expanding knowledge.

CICP

Requirements

- Complete the 12-week ICRM online course and pass the CICP exam

International Certified Credit ExecutiveSM (ICCE)

International Certified Credit Executive (ICCE) is FCIB's executive-level designation for international credit and risk analysis professionals who are ready to make an impact on the world stage by excelling beyond their CICP designation. (Recertification required.)

ICCE

Requirements

- Hold the CICP designation plus earn 10 education and 10 participation points



Let's look at the 6 Professional Designations sponsored by NACM



How do I get started?

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.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mr./Ms.	First Name	Middle or Maiden Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Business Email Address		Company
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Mailing Address	City	State/Province	Zip/Postal Code Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Shipping Address	City	State/Province	Zip/Postal Code Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Direct Business Phone	Main Business Phone		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address	City	State/Province	Zip/Postal Code Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone	Personal Email Address		
<input type="text"/> / <input type="text"/>	<input type="text"/>		
Birthday (MM/DD)	The Name of My Local NACM Affiliated Association		
<input type="text"/>	<input type="text"/>		

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

Application for the Credit Business AssociateSM (CBASM) Designation

Submit to: 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



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 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.

☐ 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.

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.

+

1 Basic Financial Accounting

2 Financial Statement Analysis 1

3 Business Credit Principles

=

CBA

The 3 courses required for the CBA designation and offered as a program by an Affiliate is referred to as the Credit Administration Program or CAP or CAP courses.

Application for the Certified Credit and Risk AnalystSM (CCRASM) 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.

☐ 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 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.

☐ 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.



Because CBA designation holders have already completed Basic Financial Accounting and Financial Statement Analysis 1, the additional course needed is Advanced Financial Statement Analysis.

Application for the Credit Business FellowSM (CBFSM) 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 SM) to apply for this designation.			
I understand that a non-refundable fee must accompany this application. This fee covers the CBF SM 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.			

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NACM Career Roadmap

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): _____

75 Points

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 and having earned the CBASM and CBFSM

☐ 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 Degree (40 points)

_____ Graduate Degree (30 points)

If no degree was earned, then take 1 point per 3 credit hours. Official grade transcripts must be sent by the university or college to the NACM-National Education Department to document these points.

Institution

Degree/Major

Date

The diagram illustrates the process of earning the Credit Business Fellow (CBF) designation. It starts with two courses: '1 Business Law' and '2 Credit Law', which are summed together. This leads to the 'CBA' (Credit Business Associate) designation, which is then equated to the 'CBF' (Credit Business Fellow) designation.

The 2 courses required for the CBF designation and offered as a program by an Affiliate is referred to as the Advanced Credit Administration Program or ACAP or ACAP courses.

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https://nacm.org/practice-exams.html

NACM | FCIB GLOBAL | NACM STS | CFDD | CREDIT CONGRESS | EVENTS CALENDAR

MY ACCOUNT | JOIN NOW

NACM NATIONAL ASSOCIATION OF CREDIT MANAGEMENT
Driving results

ABOUT NACM EDUCATION NEWS RESOURCES SERVICES JOIN NACM

Practice Exams

As an additional study tool for the **CBA and CBF designation exams**, NACM offers practice exams. The practice exams use sample questions on relevant topics to simulate the level and types of questions found on the actual exam. Please note that the practice exams are intended to provide a sampling of the CBA and CBF exams' questions and scope. The questions on the practice exam are not necessarily the same questions that will appear on the actual exams. For more detail on the certification exams, please refer to the [Exam Study Guides](#).

You will be required to log in before you can take a practice exam. You should plan at least one hour to take one practice exam. Should you leave the exam before it is complete and graded, you will be able to start where you left off at a later point if you wish.

[Start taking a practice exam here.](#)

**CBA and CBF
Candidates
can use the
practice
exams to
prepare.**

What is the Career Roadmap?

The NACM Career Roadmap is the form used to organize the details and accomplishments of credit professional career in three areas:

1. Work Experience & Special Interests
2. Education
3. Participation.

Points are attached to each item within the three areas.

75 points are needed to qualify for the CBF designation exam.

125 points are needed to qualify for the CCE designation exam.

NACM Career Roadmap

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Section I - Education

Section II - Work Experience and Special Interests

Section III - National, Local and Regional Participation

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3 Paths to the CCE

CCE

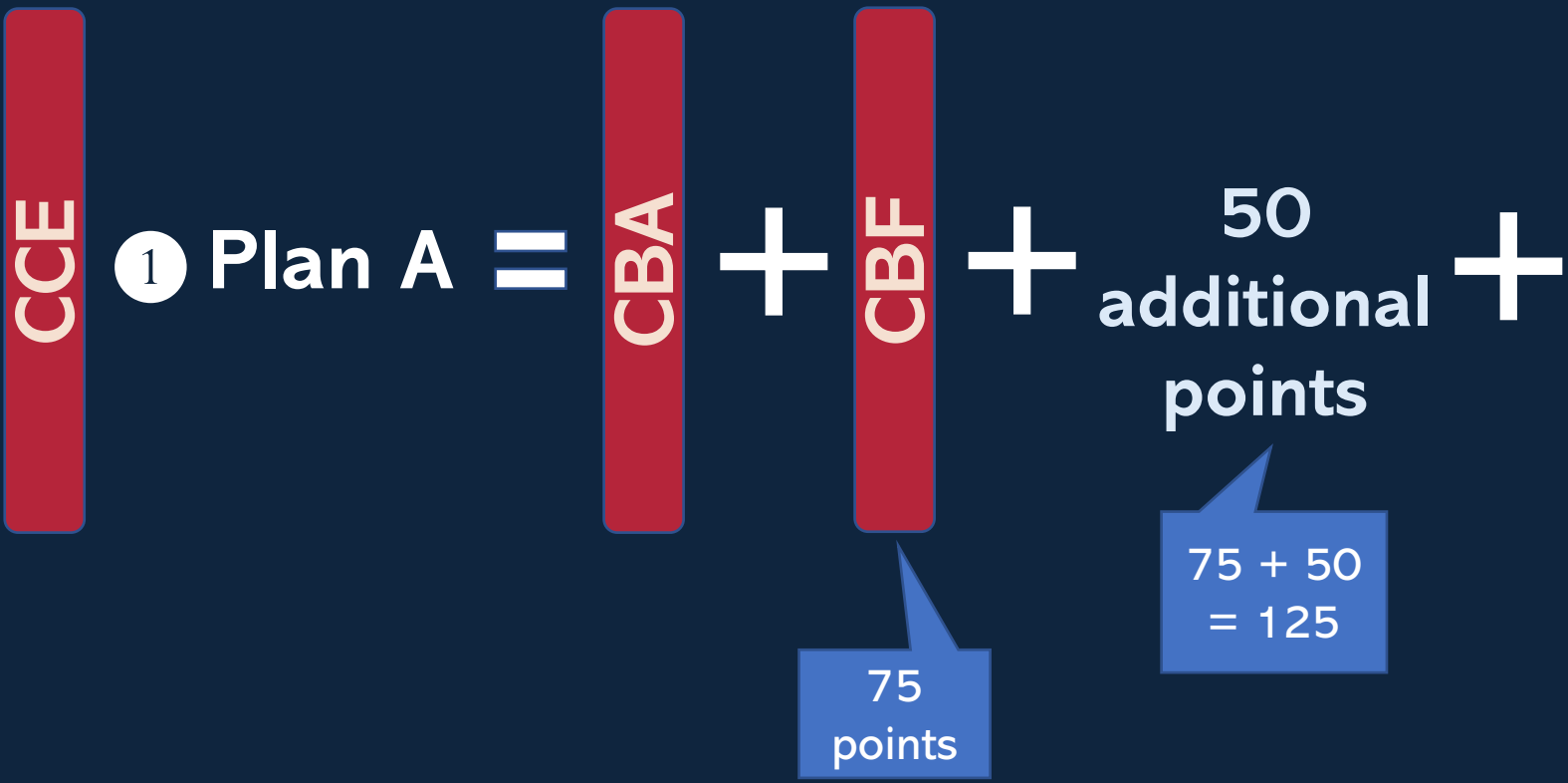
1 Plan A

2 Plan B

3 Plan C

+

125 Roadmap
Points



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Mr. or Ms. _____ First Name: _____ Middle or Maiden: _____ Last Name: _____

Birth Month/Day (MM/DD): _____

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- ☐ Plan C: 125 Documented Roadmap Points, 15 years experience and 57 years of age or older

CCE

② Plan B =

10 Years
Experience
in credit

+



+

125 points

NACM Career Roadmap

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 - ☐ Plan C: 125 Documented Roadmap Points, 15 years experience and 57 years of age or older

CCE

$$\textcircled{3} \text{ Plan C} = \begin{array}{l} 15 \text{ Years} \\ \text{Experience} \\ \text{In credit} \end{array} + \begin{array}{l} 57 \text{ Years of Age or Older} \end{array} + \begin{array}{l} 125 \text{ points} \end{array}$$

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How to help members with the NACM Career Roadmap?



Call Phyllis Thomas
410.423.1831



Watch the video



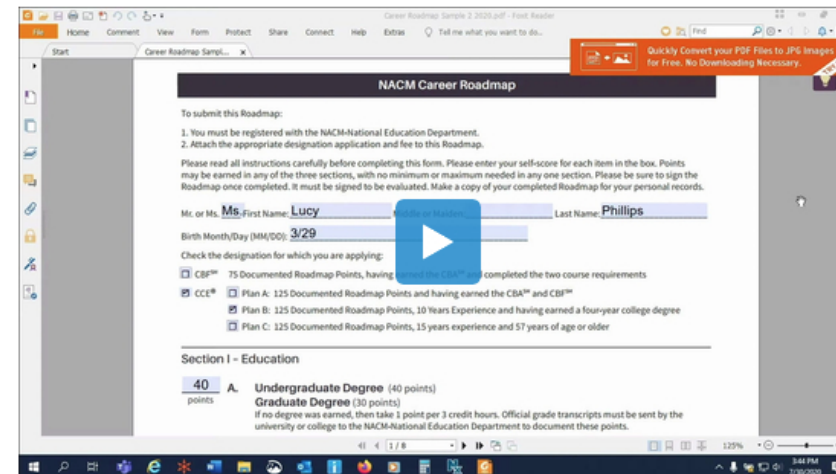
Review the
sample Roadmaps

NACM Career Roadmap

Along with the CBF and CCE designation applications, you must submit the [NACM Career Roadmap](#). The CCRA and CBA designations do not require the submission of the Career Roadmap. The Roadmap enables you to assess your professional accomplishments. There are more than 500 points available on the NACM Career Roadmap. A total of 75 Roadmap points is needed to apply for the CBF designation and a total of 125 points is needed to qualify for the CCE designation. Points are awarded for both formal and continuing education, work experience, participation with your local and National NACM offices, as well as special activities in which you may be involved. You must send your completed Career Roadmap to the NACM-National Education Department for evaluation with the CBF and CCE application form and fee. 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.

Listen to tips about completing NACM's Career Roadmap ▾



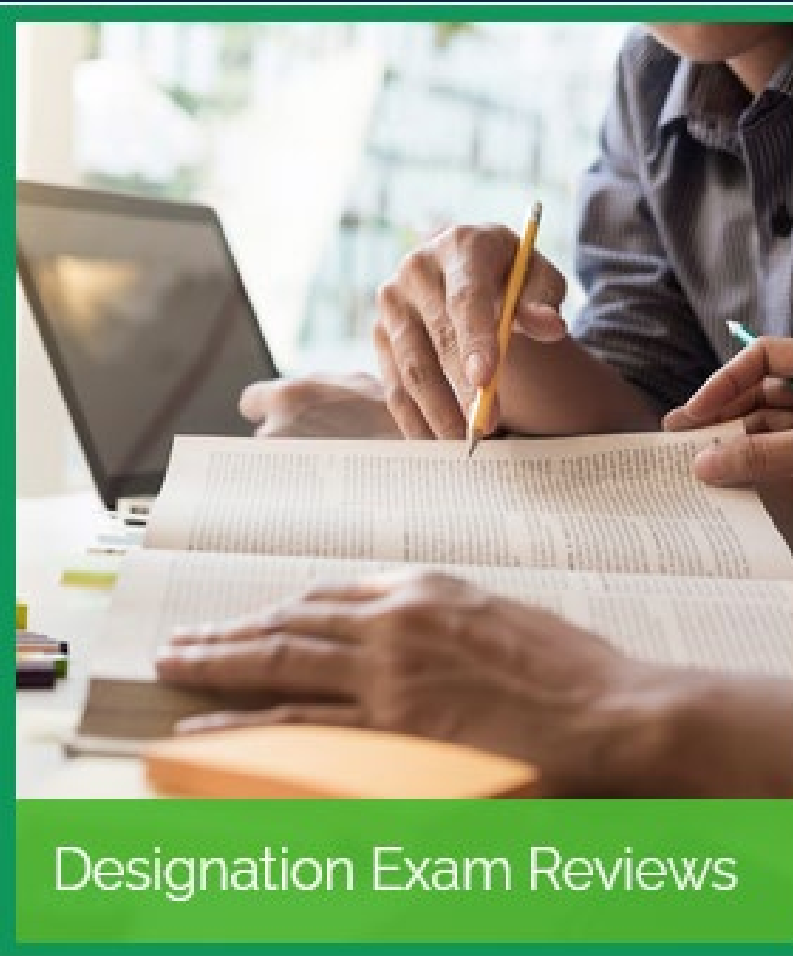
The screenshot shows a PDF document titled "NACM Career Roadmap" in a viewer. The form includes instructions for submission, a section for personal information (Name: Ms. Lucy Phillips, Birth Month/Day: 3/29), and a section for designations. Under "Check the designation for which you are applying:", there are three options: CBF (75 points), CCE (125 points), and Plan A (125 points). The "Education" section is partially visible, showing "Section I - Education" and "40 points" for "A. Undergraduate Degree (40 points)".

[Career Roadmap \(pdf\)](#)

[Career Roadmap Sample #1 \(pdf\)](#)

[Career Roadmap Sample #2 \(pdf\)](#)

[Career Roadmap Sample #3 \(pdf\)](#)



CBA, CBF & CCE
candidates
can purchase
**CLC Exam
Review courses**

A decorative header featuring a row of hexagons in various shades of blue, orange, and white. Below this row, a second row of hexagons is partially visible, including a prominent orange one and a dark blue one.

Why Join CFDD?

- Professional Development
- Mentoring
- Education
- Networking
- Leadership
- Scholarships

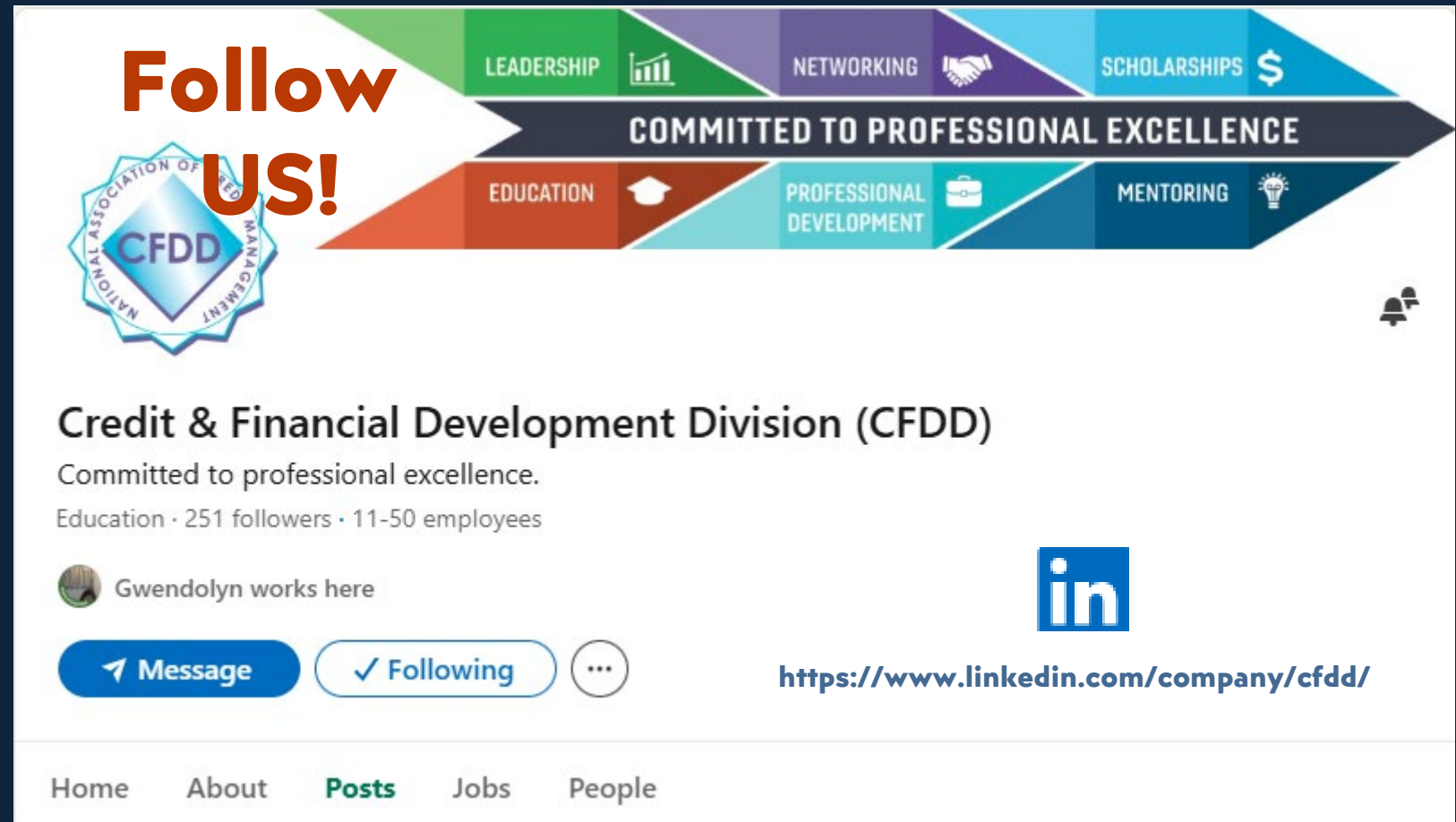


Networking and Educational Opportunities


- Conferences, webinars and seminars
- Local Chapter meetings and peer networking
- Mentoring
- LinkedIn

LinkedIn

- Access CFDD National newsletter
- Stay informed of educational opportunities
- Share in the celebration of member achievements
- Post, like and share to spread the word about NACM-CFDD



Follow Us!



Credit & Financial Development Division (CFDD)
Committed to professional excellence.
Education · 251 followers · 11-50 employees

Gwendolyn works here

[Message](#) [Following](#) [...](#)

<https://www.linkedin.com/company/cfdd/>

Home About **Posts** Jobs People

The image shows a LinkedIn profile for the Credit & Financial Development Division (CFDD). At the top, there is a banner with a central dark blue arrow pointing right that says 'COMMITTED TO PROFESSIONAL EXCELLENCE'. Above and below this arrow are several colored boxes with icons and text: 'LEADERSHIP' (green, bar chart icon), 'NETWORKING' (purple, handshake icon), 'SCHOLARSHIPS' (light blue, dollar sign icon), 'EDUCATION' (orange, graduation cap icon), 'PROFESSIONAL DEVELOPMENT' (teal, briefcase icon), and 'MENTORING' (dark blue, lightbulb icon). The CFDD logo is on the left. The profile name is 'Credit & Financial Development Division (CFDD)' with the tagline 'Committed to professional excellence.' and stats 'Education · 251 followers · 11-50 employees'. A member 'Gwendolyn' is listed as working there. Interaction buttons for 'Message', 'Following', and a menu are present. The URL 'https://www.linkedin.com/company/cfdd/' is shown. The bottom navigation bar includes 'Home', 'About', 'Posts' (highlighted), 'Jobs', and 'People'.

A decorative graphic on the left side of the slide featuring several hexagons. There is a large solid orange hexagon in the center, a light blue hexagon above it, a white outline hexagon to its left, and a small solid orange hexagon below it.

Scholarships

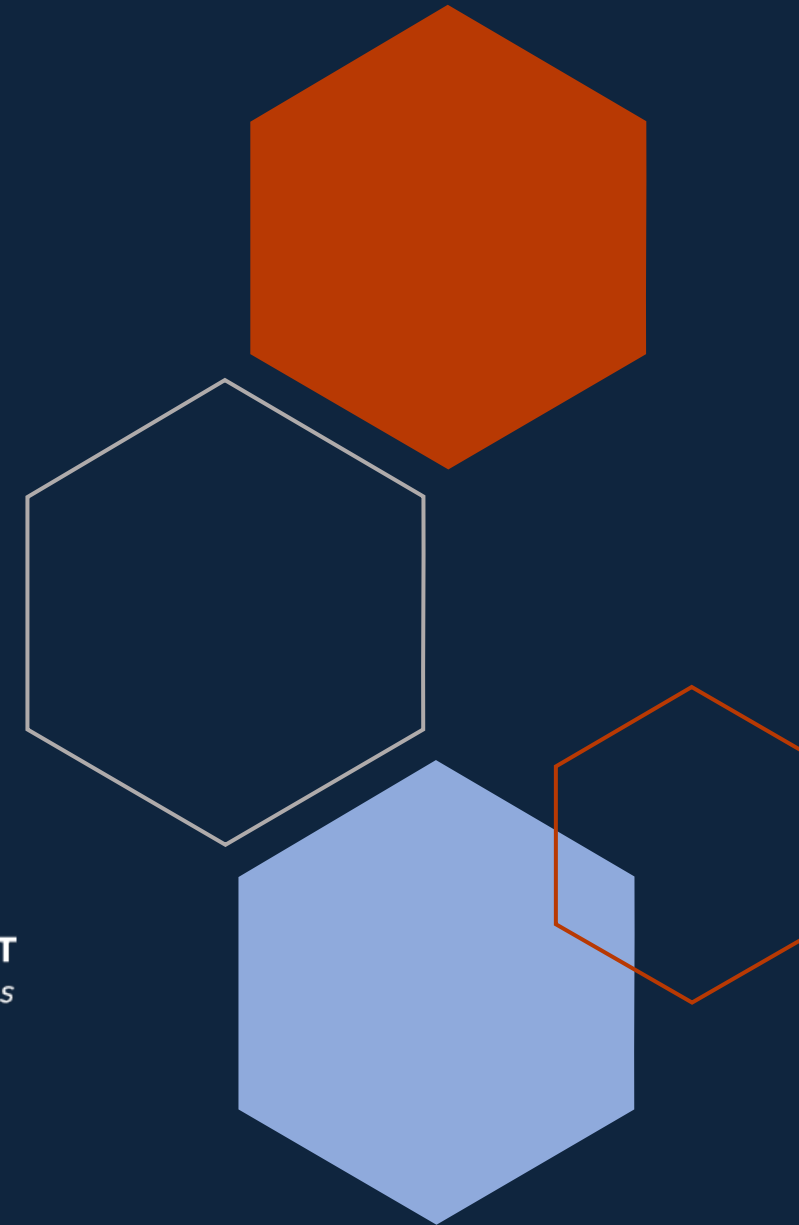
- NACM Affiliate Scholarships
- CFDD National Scholarships - CFDD members may apply for up to two scholarships each calendar year by submitting an application. If you need assistance in completing an application, please contact CFDD-National, a member of your National CFDD Board of Directors or your CFDD Chapter President.
 - Credit Congress
 - NACM Affiliate Fall Conference
 - NACM/FCIB Designation Application Fee
 - Course Registration Fee
 - Self-study Courses
 - CLC Exam Reviews
- CFDD Chapter Scholarships



Scholarships

Category	Scholarship Type	Award Value
①	Credit Congress	50% of the Registration Fee, plus a CFDD Luncheon Ticket
②	NACM Affiliate Fall Conferences	50% of the Registration Fee
③	Designation Application Fees CBA, CCRA, CBF, CCE, ICCE	Entire application fee
④	Course Registration Fees	50% of the registration fee
⑤	Self-Study Courses	100% of the course fee
⑥	CLC Exam Reviews: CBA, CBF, CCE	100% of the review course fee

Conclusion and Q&A



A decorative pattern of hexagons in various shades of blue, orange, and white, arranged in a honeycomb-like structure on the left side of the slide. The hexagons are of different sizes and are some are solid colors while others are outlines.

Thank you!