

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



Why NACM & CFDD Matter?

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



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.

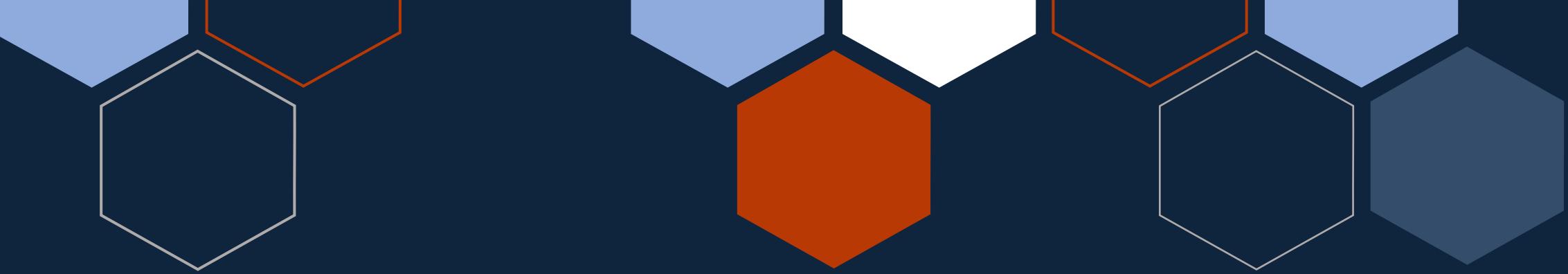
Vision

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



NACM Structure

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



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

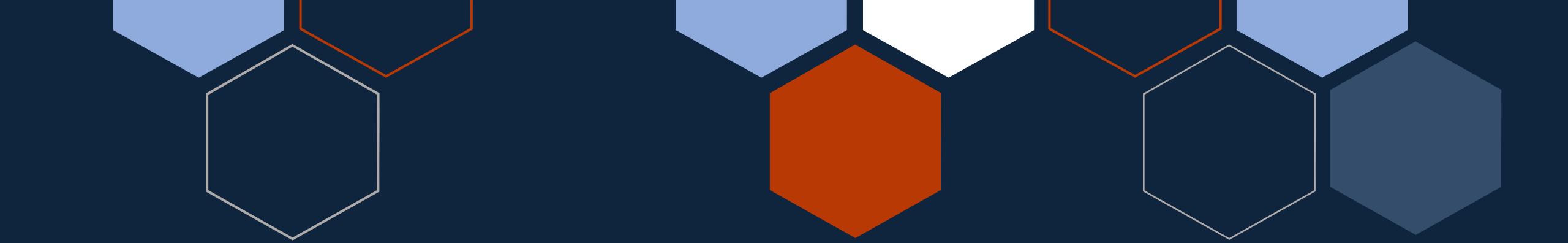
Mission

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

Vision

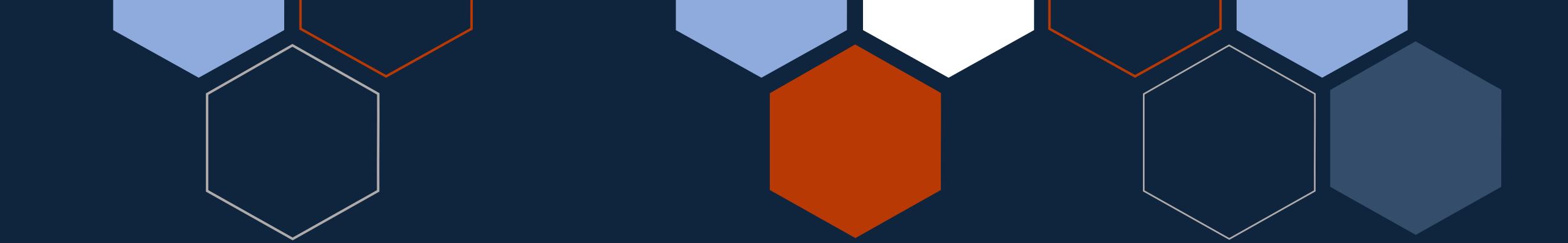
Our VISION is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.





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.



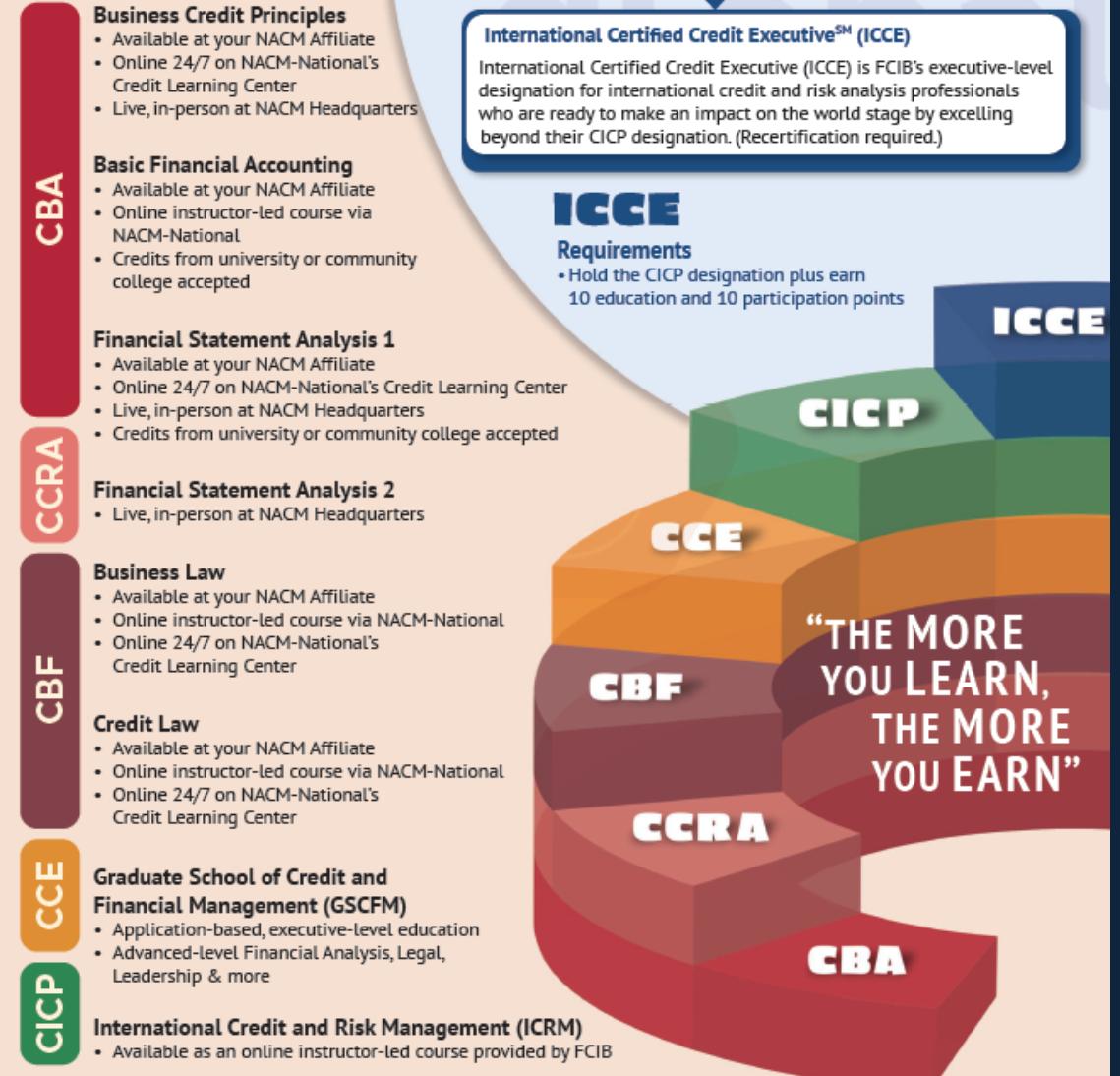
What Makes CFDD Unique?

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

A Recognized Path to Success

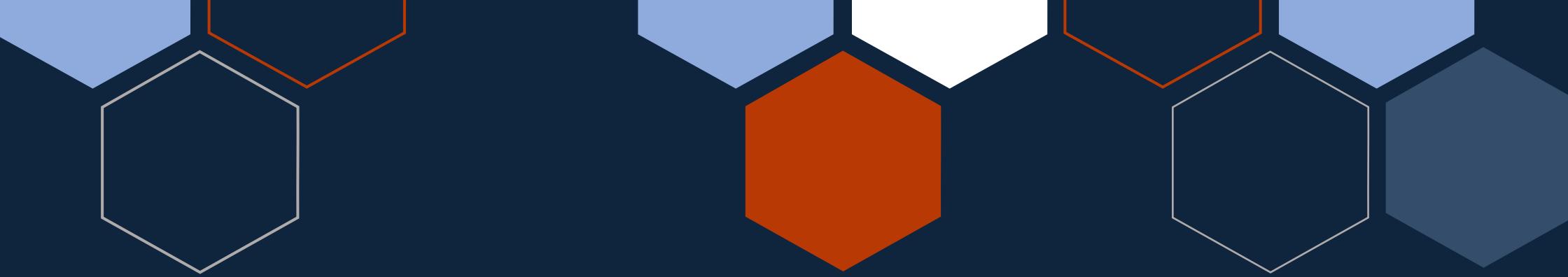
Certification





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.

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

I want to establish my personal file with this registration. I have attached to this form (check all that apply):

- Documentation of CEUs earned to date
- A current resume or summary of my professional experience
- To complete my file, I will request that official copies of all transcripts be sent by universities and/or colleges directly to the NACM-National Education Department

Application Fee: Member: \$175

Non-member: \$350



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.

① Advanced Financial Statement Analysis or Financial Statement Analysis 2

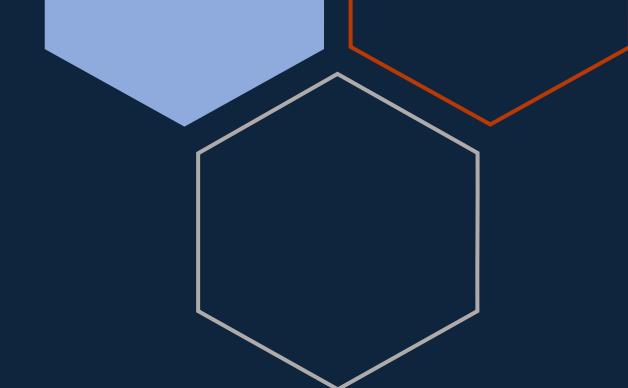


CBA

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CCRA

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.

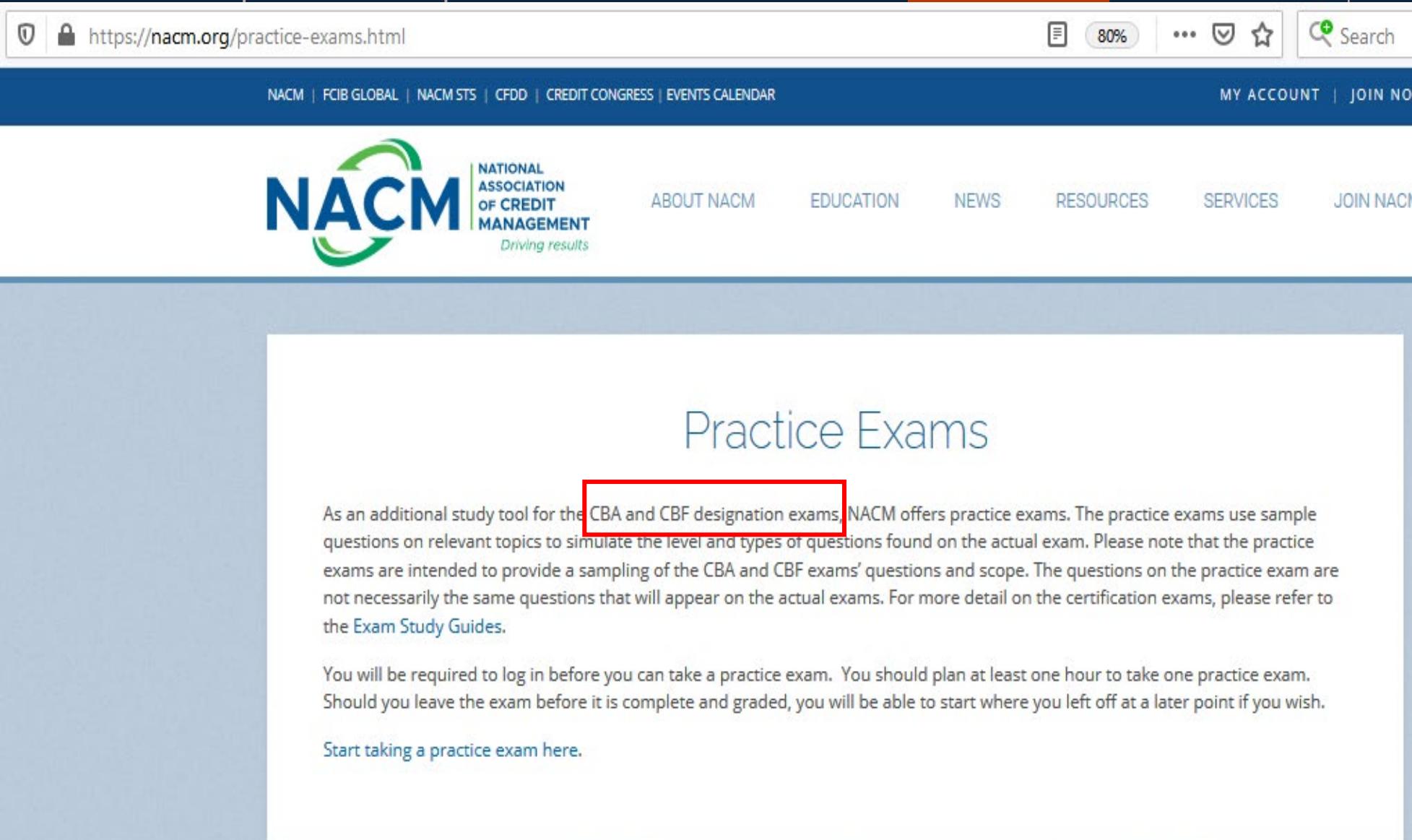
Institution	Degree/Major	Date

+



The 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.

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



The screenshot shows a web browser window with a blue header and a white content area. The header includes a shield and lock icon, the URL <https://nacm.org/practice-exams.html>, a search bar with a magnifying glass icon, and a 'Search' button. Below the header are navigation links: NACM, FCIB GLOBAL, NACM STS, CFDD, CREDIT CONGRESS, and EVENTS CALENDAR on the left; and MY ACCOUNT and JOIN NOW on the right. The main content area features the NACM logo (blue and green stylized letters) and the tagline 'Driving results'. Below the logo are menu links: ABOUT NACM, EDUCATION, NEWS, RESOURCES, SERVICES, and JOIN NACM. The main heading 'Practice Exams' is in large blue text. A paragraph of text follows, with the first sentence highlighted by a red rectangular box: '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](#).' Below this, another paragraph states: '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.' At the bottom, a blue link reads 'Start taking a practice exam here.'

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](#).

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

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.

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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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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 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

3 Paths to the CCE



1 Plan A

2 Plan B

3 Plan C



125 Roadmap
Points



① Plan A =

CBA



CBF



50
additional +
points

$$75 + 50 = 125$$

75
points

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

② Plan B =



10 Years
Experience
in credit



125 points

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③ **Plan C** =
+ **15 Years
Experience
In credit**
+ **57 Years of Age or Older**
+ **125 points**



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

Birth Month/Day (MM/DD):

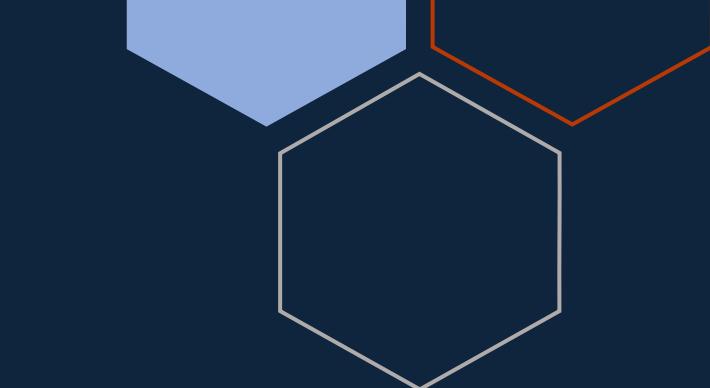
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How to help members with the NACM Career Roadmap?



Call Phyllis Thomas
410.423.1831



Watch the video



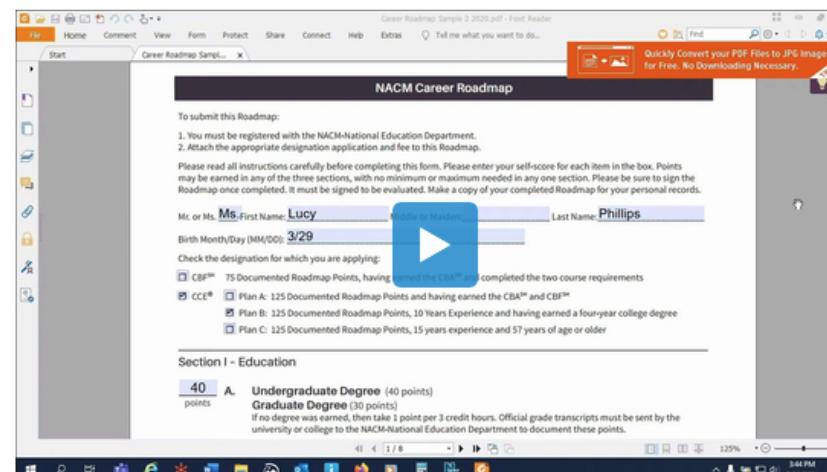
Review the
sample Roadmaps

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 ▾



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

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

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

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

A photograph showing a person's hands holding a pencil and writing in an open book. A laptop is visible in the background, suggesting a study or learning environment. The image is framed by a green border.

Designation Exam Reviews

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

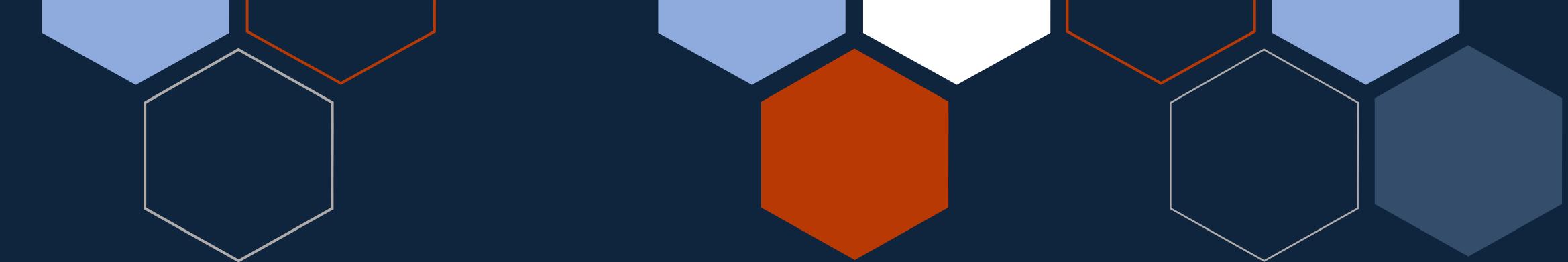
Why Join CFDD?

- 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!

LEADERSHIP

NETWORKING

SCHOLARSHIPS

EDUCATION

PROFESSIONAL DEVELOPMENT

MENTORING

COMMITTED TO PROFESSIONAL EXCELLENCE

NATIONAL ASSOCIATION OF CRED. MANAGEMENT CFDD

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



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





Thank you!