

# NACM-National Professional Certification Program



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



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# PROFESSIONAL CERTIFICATION PROGRAM

Certification is a mark of distinction and offers a wide range of benefits. Enhance your reputation and advance your career by earning a designation that attests to your high level of knowledge, experience and commitment.

## Domestic Designations

### Registration

Open your lifetime education file by sending in the registration form along with your resume and transcripts.

### Credit Business Associate<sup>SM</sup> (CBA)

CBA is a lifetime academic-based designation that signals the mastery of three credit-related disciplines: basic financial accounting, business credit principles and introductory financial statement analysis.



#### Requirements

- Business Credit Principles
- Basic Financial Accounting
- Financial Statement Analysis I
- Apply and pass the nationwide CBA exam

CBA plus one more course

### Credit Business Fellow<sup>SM</sup> (CBF)

CBF is a lifetime academic and Career Roadmap-based designation that illustrates achievers are knowledgeable about, and have contributed to, the field of business credit by first earning the CBA designation and then completing additional coursework. The CBF signals competence in business and credit law.



#### Requirements

- Business Law
- Credit Law
- 75 Roadmap Points
- Apply and pass the nationwide CBF exam

#### What's a Career Roadmap?

An organized way of tracking professional experience, education and participation activities.

### Certified Credit and Risk Analyst<sup>SM</sup> (CCRA)

CCRA is a lifetime academic-based designation that signals mastery in the analysis and interpretation of financial statements and the ability to make informed credit risk assessments. (No Exam)



#### Requirements

- Basic Financial Accounting
- Financial Statement Analysis I
- Financial Statement Analysis 2
- Credit & Risk Assessment

### Certified Credit Executive<sup>®</sup> (CCE)

CCE is NACM's highest designation, endorsing its achievers as capable of managing the credit function at an executive level. CCEs are required to recertify every three years, further validating their commitment to continuing education, self-improvement and advancement of the business credit profession.



#### Eligibility Options

- 4-year degree + 10 years' experience + 125 Roadmap Points
- CBA & CBF designation + 125 Roadmap Points
- 57 years of age or older + 15 years' experience + 125 Roadmap Points
- Graduate School of Credit & Financial Management
- Apply and pass the nationwide CCE exam

## International Designations

### Certified International Credit Professional<sup>SM</sup> (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.



#### Requirements

- Complete the 13-week ICRM online course and pass the CICP exam

### International Certified Credit Executive<sup>SM</sup> (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.)



#### Requirements

- Hold the CICP designation
- Earn 5 education points
- Earn 7 participation points



# Course Map

## Business Credit Principles

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

## Basic Financial Accounting

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

## Financial Statement Analysis 1

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

## Financial Statement Analysis 2

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

## Business Law

- ◆ Available at your NACM Affiliate
- ◆ Available 24/7 on the Credit Learning Center, purchase includes textbook

## Credit Law

- ◆ Available at your NACM Affiliate
- ◆ Available 24/7 on the Credit Learning Center, purchase includes textbook

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

- ◆ Application-based, executive education offered in virtual components.

## International Credit and Risk Management (ICRM)

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

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

– Mike Adewole, CBF  
Roche Diagnostics Corporation

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

– Andrea Barney, CICP  
CED

# How to Begin the Professional Certification Process

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

To begin the certification process, complete the [NACM-National Education Department Registration Form](#) found in this brochure or on the NACM-National website. Registration requires a one-time, non-refundable fee and must be submitted before registering to take the CBA<sup>SM</sup>, CCRA<sup>SM</sup> or CCE<sup>®</sup> designation exam. Confirmation of your registration will be sent to you once all of the information listed below is received.

### Information to Send with Registration Form

#### 1. Copy of Resume or Summary of Professional Experience

#### 2. Certificates, Continuing Education Earnings Records, End of Course Certificates, Educational Seminars

Send as much information as possible about any continuing education earnings you have already completed. You can obtain these records from the sponsors of the conferences and seminars you attended. For example, if you attended a local NACM Affiliate-sponsored event, that association is responsible for maintaining your continuing education earnings records.

In the future, simply forward your participation earnings from educational seminars and conferences to the NACM-National Education Department so that an up-to-date record is maintained in your file. By continually doing so, all of your earnings records are consolidated in one place instead of being maintained by several different program sponsors.

#### Why is a resume needed for my file?

Resumes, like transcripts, help to form a well-rounded file. It gives the NACM-National Education Department additional information about a candidate. In addition, anyone wishing to progress to the CBF<sup>SM</sup> and CCE<sup>®</sup> levels must have a resume on file, as it verifies work experience for Career Roadmap points.

#### 3. Official Transcripts from Undergraduate or Graduate Colleges or Universities

Have the college or university send an official transcript directly to the NACM-National Education Department for evaluation. The transcript must be received directly from your college—photocopies are not acceptable. If your transcripts are already on file with NACM-National, you need not have them sent again unless you have taken additional courses.

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

If you are relying on your college classes to fulfill the required course work for either the CBA<sup>SM</sup> or CBF<sup>SM</sup>, we need official transcripts (with raised seal and registrar stamp) to verify those courses. Photocopies are not accepted. If you have completed the CAP program and have not relied on previous college courses, we still ask that you have your official transcripts sent to us. This way, we will have them on file if you choose to pursue the CBF<sup>SM</sup> or CCE<sup>®</sup>.

## Step II. Complete the Appropriate Designation Application

The CBA<sup>SM</sup>, CCRA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> designations have their own application form available in this brochure and on the NACM-National website. To apply for a designation and the examination, you must complete the appropriate form and submit it with the corresponding, non-refundable fee. Each designation application fee covers a formal evaluation of your file, examination costs and, upon successful completion of a designation exam, a certificate attesting to your achievement. The application fee may not be divided, reduced or transferred due to failing the exam, withdrawing from the program or refusal of the certificate.

- [CBA<sup>SM</sup> Application Form](#)
- [CCRA<sup>SM</sup> Application Form](#)
- [CBF<sup>SM</sup> Application Form](#)
- [CCE<sup>®</sup> Application Form](#)

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

## Step III. Complete an NACM Career Roadmap

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

Keep a copy of your Roadmap accessible and add points to it as you attend classes and participate in activities and events. Save a complete copy of your Roadmap for future reference each time you submit it with a designation application.





## Credit Business Associate<sup>SM</sup>

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



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

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

### I have been in credit for many years...Can I use my work experience to waive the CBA Business Credit Principles course requirement?

Though you may have many years of experience in the credit profession, the National Accreditation Committee has concluded that the Business Credit Principles course is an essential foundation for anyone in credit. Some material may be a review for some students, but will only serve to enhance or refresh your knowledge base.

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

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



The three courses needed to qualify for this designation are:

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

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

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

#### Basic Financial Accounting

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

#### Financial Statement Analysis 1

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

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

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

#### Business Credit Principles

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



The Credit Business Fellow<sup>SM</sup> (CBF<sup>SM</sup>) is an academic- and participation-based designation that affirms achievers are knowledgeable about and have contributed to the field of business credit by first having earned the CBA<sup>SM</sup> designation, as well as having completed additional course work. The CBF<sup>SM</sup> signals competence in business and credit law. CBF<sup>SM</sup> designation applicants must have accumulated 75 Career Roadmap points. An updated copy of your resume should accompany your CBF<sup>SM</sup> Application form and completed Career Roadmap. The courses needed to qualify for this designation are:

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

Business Law should be completed before Credit Law. A minimum passing grade of C or higher is necessary to successfully complete each course. If you are taking a college course, it is recommended that information about the course be sent to the NACM-National Education Department for course equivalency evaluation prior to enrollment. If you have completed this course work, you must submit details about the course's curriculum; please send either a course outline or description so that course equivalency may be evaluated.

### Business Law

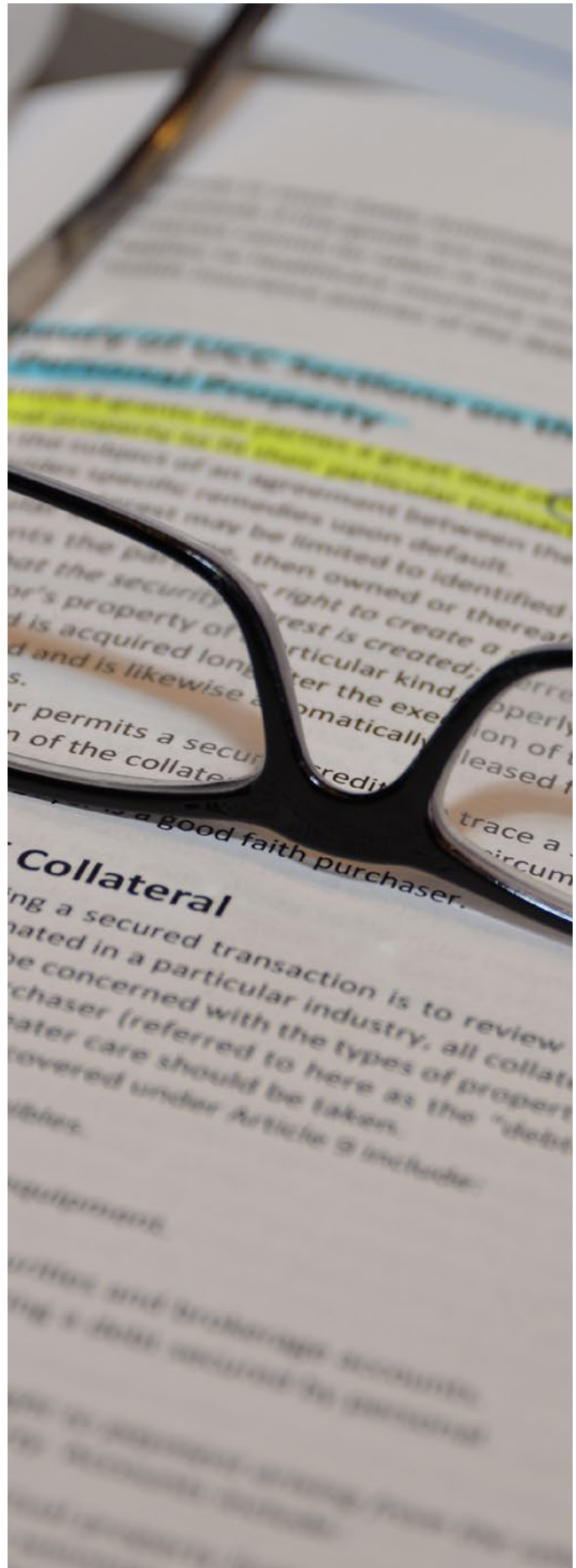
*This course requirement may be fulfilled by successfully completing either:*

1. One semester of Business Law or the Legal Environment of Business at a college.
2. Your local NACM Affiliated Association sponsored course.

### Credit Law

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

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





## Certified Credit Executive®

The Certified Credit Executive® (CCE®) is NACM's highest designation that endorses its achievers as capable of managing the credit function at an executive level. Candidates must pass a rigorous exam that tests application skills in the areas of accounting, finance, domestic and international credit concepts, management and law. CCE®s are required to recertify every three years, further endorsing their commitment to continuing education, self-improvement and advancement in the business credit profession.

### CCE®: Plan A

Plan A is an alternative option for candidates who may not have been in credit for 10 years. This plan is designed for candidates who show the determination to pursue continuing education and higher career goals at a faster pace. You must have successfully earned the CBA<sup>SM</sup> and CBF<sup>SM</sup> designations and submit a Career Roadmap showing 125 documented points.

### CCE®: Plan B

Plan B requires the applicant to have earned a four-year college degree from an accredited institution, in addition to 10 years of experience in credit or financial management and 125 Career Roadmap points.

### CCE®: Plan C

Plan C is an alternative designed for candidates 57 years of age or older, who may not have earned a degree from a four-year college or university, and have at least 15 years of experience in credit or financial management and 125 Roadmap points.

### Second Year GSCFM® Students

Upon successfully completing the second year of the Graduate School of Credit and Financial Management® program, students may take the CCE® designation exam. The standard application requirements are waived, though these students must take and pass the CCE® exam to earn the designation. For more information visit the [Graduate School of Credit and Financial Management®](#).

### CCP (FCI) Holders

Anyone holding the Certified Credit Professional (CCP), (formerly FCI) certification, Canada's credit designation, who would like to become a CCE® should register and apply for the CCE® designation. Roadmap points and work experience qualifications will be waived for all CCPs in light of the intensive course regime and testing process required of them in Canada. Candidates need not complete the Career Roadmap but must submit a copy of the certificate attesting to CCP designation, official college transcripts and a current resume. CCPs who register and apply for the CCE® examination must also take and pass the same exam as all domestic candidates.

### CCE® Recertification

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

When you reach age 60 (or age 55 and have formally retired), you should notify the NACM-National Education Department so that you may be granted lifetime certification. To be eligible for lifetime certification, your CCE® designation must be in good standing.

### Is the Career Roadmap really required?

Yes, the Roadmap is required if you are pursuing either the CBF<sup>SM</sup> or CCE® designation. The Roadmap documents your work experience, CEUs, course work and involvement with NACM and its Affiliates. If you are pursuing your CBA<sup>SM</sup> or CCRA<sup>SM</sup>, it is not required.



## Testing Procedures and Information

### National Exam Date Schedule

The dates for the CBA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> exams are published on the last page of this brochure and on NACM-National's website. The exam test date schedule may be modified from time to time; all exam candidates will receive updated information and schedules with their written eligibility confirmation if this occurs.

Your registration form, application form, corresponding fees and documented Career Roadmap (if applicable) must be received by the NACM-National Education Department by the day of the paperwork deadline to ensure a formal evaluation of your information for each exam. You will receive written confirmation of your file status approximately four weeks from the date your paperwork is received.

### Testing

Certification exams are administered in accordance with the national test date schedule. No cell phones, books, notes or reference materials are permitted in the exam room; however, hand-held calculators are permitted. Exam results are released in writing as pass or fail (unsatisfactory) only. Numeric grades are not released. Candidates receiving a failing result will be given study suggestions to help prepare to retake the exam.



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

CBA<sup>SM</sup> and CBF<sup>SM</sup> [Online Practice Exams](#) are intended to provide a sampling of the official exam's format and content. They are not intended to reflect the exact number of questions on any specific subject nor are they reflective of the exact number of questions found on the official exam. The [Online Practice Exams](#) are meant for study preparation and as a tool to become comfortable with the testing process.

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

### Exam Retake Fee

Should your exam results be unsatisfactory, you may retake any of the designation exams on the next scheduled test date. You must complete and send the exam retake form found in this brochure along with the appropriate retake fee to the NACM-National Education Department. Your form should be received by the NACM-National Education Department at least 30 days prior to the scheduled test date. The CBA<sup>SM</sup> retake fee is \$99, the CBF<sup>SM</sup> retake fee is \$99 and the CCE<sup>®</sup> retake fee is \$125. These fees are valid through December 31, 2023.

### Exam Rescheduling and Fees

The NACM-National Education Department must receive written notification of your wish to change exam dates at least two weeks prior to the exam date. A \$150 fee is charged if you reschedule later than two weeks prior to the examination date, or are a no-show for the examination. This fee applies each time you reschedule or cancel later than two weeks prior to the exam.

### Testing Expirations

Candidates must take the appropriate designation exam within one year of written eligibility and must pass the exam within three years of eligibility. Failure to complete the process by taking or passing the exam will require the candidate to reapply.

### Certificates and Lapel Pins

Upon successful completion of the required exams, a complimentary certificate of achievement is awarded from the NACM-National Education Department. Lapel pins may also be purchased to display your designation achievement. Information about the pins will be sent to you with your designation award notification.

## Testing Recap: Frequently Asked Questions

### What if I miss the paperwork submission deadline?

If your paperwork arrives in our office after the specified deadline, we cannot guarantee an evaluation of your file in time for the upcoming exam.

### How do I obtain a study guide and materials for an exam?

Study guides are available on the NACM website. Books recommended on the study outlines may be purchased from the NACM Bookstore. CBA<sup>SM</sup> and CBF<sup>SM</sup> Online Practice Exams are available from NACM-National's website. The practice exams offer a sampling of the official exam's format and content.

The Credit Learning Center offers CBA<sup>SM</sup>, CBF<sup>SM</sup> and CCE<sup>®</sup> reviews. Click here for more information.

### Can I get copies of my graded exam sent to me?

We do not release any of the exams to test candidates (neither graded nor clean exams are released).

### When will I receive my exam results?

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

### Can I get my exam results over the phone?

We do not release test results over the phone. Exam results are released in writing with copies being sent only to the member's Affiliate.

### If I am unable to sit for the exam date I selected, can I reschedule for another date?

If there is a need to reschedule your exam date due to an emergency or extenuating circumstances, we ask that you notify us in writing two weeks prior to the original selected exam date. If you do not reschedule your exam appointment and fail to show up to take the exam, you will be subject to a rescheduling/no-show fee. Please be aware that you must take the exam within one year of your written approval, or you must reapply.

## National Scholarship Foundation

A National Scholarship Foundation has been established to assist NACM members in continuing their education and achieving professional designations. Funds are raised from generous donations from the NACM community and afford many people the opportunity to continue investing in the future of our profession.

NACM members are eligible and encouraged to apply for a national scholarship. For further information on the process and the available scholarship offerings, please click [here](#) or contact the NACM Meetings Department at 410-740-5560.

## Canons of Business Credit Ethics

The Cornerstone of the global business economy is the extension of commercial credit. As such, business credit executives, as the guardians of commercial receivables, play the vital and critical role of ensuring the flow of commercial goods and services that support world commerce.

In fulfilling their professional duties, business credit professionals pledge to conduct their duties within the constraints of law and to not maliciously injure the reputation of others. Further, business credit professionals pledge themselves to the highest professional standards and principles and to guarding and securing, in confidence, information obtained for the sole purpose of analyzing and extending commercial credit.

Credit professionals pledge to:

- Adhere to the highest standards of integrity, trust, fairness, personal and professional behavior in all business dealings.
- Negotiate verbal or written credit agreements, contracts, assignments and/or transfers with honesty, fairness and due diligence to and for the benefit of all parties.
- Render reasonable assistance, cooperating with impartiality and without bias or prejudice, to debtors, third parties and other credit professionals.
- Exchange appropriate, historical and current factual information to support the process of independent credit decisions.
- Exercise due diligence as required to prevent unlawful or improper disclosure to third parties.
- Disclose any potential conflict in all business dealings.

Further, credit professionals acknowledge the importance of and shall promote the benefits of continued improvement of their knowledge, skills and expertise in business credit. The pursuit of knowledge will support the strategic advancement of the commercial credit function, as it leads businesses to profitability and growth.

# NACM-National Education Department Registration Form

Submit to: NACM Education Dept., 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	Country
Business Shipping Address	City	State/Province	Zip/Postal Code	Country
Direct Business Phone	Main Business Phone			
Home Address	City	State/Province	Zip/Postal Code	Country
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

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 (MM/YY)		
Cardholder's Name	Cardholder's Signature			
Credit Card Billing Address	City	State/Province	Zip/Postal Code	Country

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (MM/DD/YYYY)

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (MM/DD/YYYY)

Return completed form to:

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

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Applicant Information

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

Name as it Should Appear on all Correspondence and Certificate

Title Business Email Address Company

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

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

Direct Business Phone Main Business Phone

Home Address City State/Province Zip/Postal Code Country

Home Phone Personal Email Address

\_\_\_\_\_/\_\_\_\_\_  
Birthday (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: \$270  Non-member: \$540

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 (MM/YY)

Cardholder's Name Cardholder's Signature

Credit Card Billing Address City State/Province Zip/Postal Code Country

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:

- June 7, 2026 exam given at NACM's Credit Congress in St. Louis, MO (paperwork deadline: April 17)
- June 13, 2027 exam given at NACM's Credit Congress in Las Vegas, NV (paperwork deadline: April 16)
- July 20, 2026 (paperwork deadline: May 29)
- July 19, 2027 (paperwork deadline: May 28)
- November 2, 2026 (paperwork deadline: September 11)
- March 1, 2027 (paperwork deadline: January 8)
- November 1, 2027 (paperwork deadline: September 10)

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

Submit to: NACM Education Dept., 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.

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

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

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### Financial Statement Analysis 1

NACM-National's online Credit Learning Center course.

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

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

---

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

---

Other applicable Financial Analysis 1 course.

---

### 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.

---

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Testing Location

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

\_\_\_\_\_  
Proctor Name

\_\_\_\_\_  
Proctor Title

\_\_\_\_\_  
Shipping Address (street address only)

\_\_\_\_\_  
Email

\_\_\_\_\_  
Phone

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

\_\_\_\_\_  
Mr./Ms. Name of Supervisor

\_\_\_\_\_  
Supervisor's Title

\_\_\_\_\_  
Company

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State/Province

\_\_\_\_\_  
Zip/Postal Code

\_\_\_\_\_  
Country

\_\_\_\_\_  
Direct Phone

\_\_\_\_\_  
Email Address

- I hereby apply for admission to the Credit Business Associate (CBA) Designation.
- I understand that I must take and pass the CBA 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 (MM/DD/YYYY)

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date (MM/DD/YYYY)

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

Return completed form to:

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

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Applicant Information

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

Name as it Should Appear on all Correspondence and Certificate

Title Business Email Address Company

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

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

Direct Business Phone Main Business Phone

Home Address City State/Province Zip/Postal Code Country

Home Phone Personal Email Address

Birth day (MM/DD) The Name of My Local NACM Affiliated Association

- I understand that I must already be registered with the National Education Department. (If you are not already registered, please attach a registration form, with the appropriate fee, to this form.)
- I understand that a non-refundable fee must accompany this application. This fee covers the CCRA 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: \$150  Non-member: \$300

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 City State/Province Zip/Postal Code Country

Please send all correspondence related to this application to:  Home address  Business address

I hereby apply for admission to the Certified Credit and Risk Analyst (CCRA) Designation

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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## 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.
-

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Financial Statement Analysis 2, Credit and Risk Assessment

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

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

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

\_\_\_\_\_

Other applicable Financial Analysis 2 course.

\_\_\_\_\_

- I understand that I must take and pass the final exam for the Financial Statement Analysis 2; Credit and Risk Assessment course before achieving this designation.
- I have met all of the requirements for this designation. By my signature, I agree to uphold the NACM Canons of Business Credit Ethics with the knowledge that any false statement or misrepresentation that I make in the course of these proceedings may result in the revocation of this application, forfeiture of the application fee and prohibit me from participating in the Professional Certification Program. I further agree to conduct myself in all business dealings so as to reflect honor and merit upon the financial and business credit profession.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (MM/DD/YYYY)

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (MM/DD/YYYY)

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

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

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Applicant Information

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

Name as it Should Appear on all Correspondence and Certificate

Title Business Email Address Company

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

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

Direct Business Phone Main Business Phone

Home Address City State/Province Zip/Postal Code Country

Home Phone Personal Email Address

\_\_\_\_\_/\_\_\_\_\_  
Birthday (MM/DD) The Name of My Local NACM Affiliated Association

- I understand that I must have earned the Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>) to apply for this designation.
- I understand that a non-refundable fee must accompany this application. This fee covers the CBF 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: \$325  Non-member: \$650

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 City State/Province Zip/Postal Code Country

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:

- June 7, 2026 exam given at NACM's Credit Congress in St. Louis, MO (paperwork deadline: April 17)
- July 20, 2026 (paperwork deadline: May 29)
- November 2, 2026 (paperwork deadline: September 11)
- March 1, 2027 (paperwork deadline: January 8)
- June 13, 2027 exam given at NACM's Credit Congress in Las Vegas, NV (paperwork deadline: April 16)
- July 19, 2027 (paperwork deadline: May 28)
- November 1, 2027 (paperwork deadline: September 10)

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Testing Location

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

\_\_\_\_\_  
Proctor Name

\_\_\_\_\_  
Proctor Title

\_\_\_\_\_  
Shipping Address (street address only)

\_\_\_\_\_  
Email

\_\_\_\_\_  
Phone

Check here if upon receiving the CBF 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 (MM/DD/YYYY)

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date (MM/DD/YYYY)

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

Return completed form to:

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

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Applicant Information

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

Name as it Should Appear on all Correspondence and Certificate

Title Business Email Address Company

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

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

Direct Business Phone Main Business Phone

Home Address City State/Province Zip/Postal Code Country

Home Phone Personal Email Address

\_\_\_\_\_/\_\_\_\_\_  
Birthday (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 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: \$440  Non-member: \$880

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 City State/Province Zip/Postal Code Country

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:

- June 7, 2026 exam given at NACM's Credit Congress in St. Louis, MO (paperwork deadline: April 17)
- July 20, 2026 (paperwork deadline: May 29)
- November 2, 2026 (paperwork deadline: September 11)
- March 1, 2027 (paperwork deadline: January 8)
- June 13, 2027 exam given at NACM's Credit Congress in Las Vegas, NV (paperwork deadline: April 16)
- July 19, 2027 (paperwork deadline: May 28)
- November 1, 2027 (paperwork deadline: September 10)

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

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158



## Testing Location

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

Proctor Name	Proctor Title
Shipping Address (street address only)	
Email	Phone

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

- Plan A: 125 documented roadmap points and having earned the CBA<sup>SM</sup> and CBF<sup>SM</sup>
- Plan B: 125 documented roadmap points, 10 years of experience and having earned a four-year college degree
- Plan C: 125 documented roadmap points, 15 years of experience and 57 years of age or older
- GSCFM: Upon successful completion of the second year of the Graduate School of Credit and Financial Management
- CCP Holder: Holder of the Certified Credit Professional (CCP) Certification of Canada
- Check here if upon receiving the CBF 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 (MM/DD/YYYY)
------------------------	-------------------

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

Signature of Applicant	Date (MM/DD/YYYY)
------------------------	-------------------

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

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

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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./Ms. First Name Middle or Maiden Name Last Name Birthday (MM/DD)

Check the designation for which you are applying:

- CBF<sup>SM</sup> 75 Documented Roadmap Points, having earned the CBA<sup>SM</sup> and completed the two course requirements
- CCE<sup>®</sup>
  - Plan A: 125 Documented Roadmap Points and having earned the CBA and CBF
  - 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

\_\_\_\_\_  
points **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
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

\_\_\_\_\_  
points **B. NACM Formal Programs** (60 points max)

- NACM In-House and Credit Congress Certificate Sessions (10 points each)
- Graduate School of Credit & Financial Management<sup>®</sup> (GSCFM<sup>®</sup>) (5 points)

Program	Location	Year Completed
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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### C. CBF Required Courses (1 point per course/2 points max)

\_\_\_\_\_ points

Record Business Law and Credit Law courses taken through NACM's Credit Learning Center, an NACM Affiliated Association or college or university. Official transcripts must be received for verification purposes.

Course Name	Sponsor/Location	Grade	Date
_____	_____	_____	_____
_____	_____	_____	_____

### D. NACM Credit Learning Center and 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, nationally sponsored Thought Leaders Forums participation and Webcast Plus (0.1 point per 1 hour/40 points max)

\_\_\_\_\_ points

This includes continuing education at in-person sessions, Webcast Plus webinars and nationally sponsored Thought Leaders Forums. 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. If you attended an employer-sponsored session, please attach evidence of your attendance and a copy of the educational offering brochure or meeting notice. Use the supplemental Information section on the last page if more space is needed. You may earn a max of 5 points through Webcast Plus.

Event Name	Event Sponsor	Location or Webcast Plus	Date	CEU
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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

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

\_\_\_\_\_ points **H. Achievement of the of the NACM/FCIB Designations:**

Designation Earned	Date Earned
<input type="checkbox"/> <b>CBA designation</b> (8 points)	_____
<input type="checkbox"/> <b>CBF designation</b> (5 points)	_____
<input type="checkbox"/> <b>CCRA designation</b> (3 points)	_____
<input type="checkbox"/> <b>CICP designation</b> (5 points)	_____

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

---

## Section II Work Experience and Special Interests

\_\_\_\_\_ points **A. Work Experience** (2 points for each year of experience/40 points max)  
Points are granted for your business credit and financial management related full-time work experience. Because a maximum of 40 points may be earned, if you have more than 20 years experience in the field, list your most current experience. Please attach a current resume if it is not already on file.

Employer	City/State/Province	Position/Title	Dates
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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\_\_\_\_\_ points

## B. Service as a Mentor (5 points for each mentee/5 points for each mentee-earned certification/30 points max)

If you have served as a mentor, please list the name(s) of the people you have mentored. Mentoring can include training or coaching new employees. Please attach a typed 250-word or less statement describing how you served as the mentor to each person listed below. If the individual you have listed as a mentee achieves either the CBA, CCRA, CBF or CCE designation, you may claim 5 points for each certification your mentee earned.

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

\_\_\_\_\_ points

## C. Instructor (5 points for each course/15 points max)

If you have taught (full or part-time) at a degree-granting institution or if you teach CAP or ACAP courses, 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	Year
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\_\_\_\_\_ points

## D. Panelist or Speaker (1 point for each speaking session/15 points max)

If you have been a panelist or speaker at a live event or webinar, you may award yourself one point for every speaking session. 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	Location	Date
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\_\_\_\_\_ points

## E. Articles Published or Published Interviews Quoting You (5 points for each article/2 points for each interview/20 points max)

The article must be published and pertain to credit, finance or business, and must be at least 250 words. Articles may appear in in-house publications, newsletters or *Business Credit* magazine. Unpublished papers and manuscripts do not qualify. Attach a copy of the article(s) to this form. If you were interviewed for an article, please provide documentation.

Publication Name	Title of Article	Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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## **F. Career or Professional Accomplishments** (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.

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## **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.

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**Section II Subtotal** \_\_\_\_\_

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## **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

Service on an NACM Affiliate of National Board of Directors, a Committee, a Work Group, nationally sponsored Thought Leaders Forums or Task Force. Only list services within the past five years. (5 points per year of service)

<b>Sponsor</b>	<b>Board/Committee/Group Name</b>	<b>Position</b>	<b>Term Served</b>	<b>Points</b>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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## **B. Attendance at Nationally, Regionally or Locally Sponsored Educational Events** (75 points max)

\_\_\_\_\_ points

List events attended within the past five 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)

<b>Sponsor</b>	<b>Event Name</b>	<b>Location</b>	<b>Date</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## **C. Participation in Webinars, Webcast Plus and Thought Leadership Group** (1 point each/15 points max)

\_\_\_\_\_ points

List the sponsored webinars, Webcast Plus, and nationally sponsored Thought Leaders Forums Group 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.

<b>Sponsor</b>	<b>Event Name</b>	<b>Speaker Name</b>	<b>Date</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## **D. Industry Credit Groups**

\_\_\_\_\_ points

Points are awarded for your participation in industry credit groups. Must be within the past five years. If necessary, list additional entries on a separate sheet and attach to this form.

- Participation in Industry Credit Groups (3 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.

<b>Award Sponsor</b>	<b>Name of Award</b>	<b>Date Received</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____

# NACM Career Roadmap

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

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**F. Contributions to *Business Credit Magazine*** (2 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** (2 points per year/10 points max)

\_\_\_\_\_ points  
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. Two participation points per year for full file contribution.

Name of NACM Affiliate Receiving Your Data Contribution	Dates of Contribution
_____	_____
_____	_____
_____	_____
_____	_____

**Section III Subtotal** \_\_\_\_\_

---

## Roadmap Summary

**Total Section I Points** \_\_\_\_\_  
**Total Section II Points** \_\_\_\_\_  
**Total Section III Points** \_\_\_\_\_  
**Total Roadmap 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 of Applicant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (MM/DD/YYYY)



# NACM Exam Retake Form

Submit to: NACM Education Dept., 8840 Columbia 100 Parkway, Columbia, MD 21045-2158

## Applicant Information

Mr./Ms.	First Name	Middle or Maiden Name	Last Name	
Name as it Should Appear on all Correspondence and Certificate				
Title		Business Email Address		Company
Business Mailing Address		City	State/Province	Zip/Postal Code Country
Business Shipping Address		City	State/Province	Zip/Postal Code Country
Direct Business Phone		Main Business Phone		
Home Address		City	State/Province	Zip/Postal Code Country
Home Phone		Personal Email Address		
/				
Birthday (MM/DD)		The Name of My Local NACM Affiliated Association		

- 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:

- |  |   |
|--|---|
| <input type="checkbox"/> June 7, 2026 exam given at NACM's Credit Congress in St. Louis, MO (paperwork deadline: April 17) | <input type="checkbox"/> March 1, 2027 (paperwork deadline: January 8)  |
| <input type="checkbox"/> July 20, 2026 (paperwork deadline: May 29)  | <input type="checkbox"/> June 13, 2027 exam given at NACM's Credit Congress in Las Vegas, NV (paperwork deadline: April 16) |
| <input type="checkbox"/> November 2, 2026 (paperwork deadline: September 11)   | <input type="checkbox"/> July 19, 2027 (paperwork deadline: May 28)   |
|  | <input type="checkbox"/> November 1, 2027 (paperwork deadline: September 10)  |

**Exam to be taken:** (Choose one)  CBA<sup>SM</sup> (\$99)  CBF<sup>SM</sup> (\$99)  CCE<sup>®</sup> (\$125)

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

Charge to:  Visa  MasterCard  American Express  Discover Card

Card Number	Card Security Code	Expiration Date (MM/YY)
Cardholder's Name		Cardholder's Signature
Credit Card Billing Address	City	State/Province Zip/Postal Code Country

Please send all correspondence related to this application to:

- Home Address  Business 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](mailto:education_info@nacm.org)

## Credit Learning Center Self-Paced Courses

### Business Credit Principles

The [Business Credit Principles](#) course is presented online in NACM's Credit Learning Center as a collection of 29 individual 50-minute audio/visual presentations given by 13 different carefully selected, expert instructors. The course material corresponds to the NACM text, *Principles of Business Credit, Eighth Edition*. (A complimentary copy of the text is included with the purchase of the course.) Upon successful completion of this online, independent study course, you should understand the role of credit in financial management, the components of effective credit department systems and procedures, specific government regulations that pertain to business credit, credit policy procedures, selling terms, negotiable instruments, the Uniform Commercial Code, credit investigations, financing and insurance, business credit fraud, factors associated with credit limits, out-of-court settlements and bankruptcy.

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

### Financial Statement Analysis 1

The [Financial Statement Analysis 1](#) course is available in NACM's Credit Learning Center as 6 individual 50-minute audio/visual presentations presented by Professor Emeritus Frederick Scherr. Students read the accompanying text, *Understanding Financial Statements, NACM Custom Edition* which is included with the purchase of the course.

This is an introductory course in financial (accounting) statements and their analysis. It reviews the basic financial statements, quality issues in using these statements, and the analysis of these statements for the purposes of making credit decisions.

The course includes analysis of financial statements issued by companies using simple ratio analysis techniques and analysis of the statement of cash flows. The course presents the content and purpose of financial statements and analytical techniques used to evaluate the operating efficiency, profitability and financial risk of a firm.

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

### Credit Law

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

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

## Online Facilitator-Guided Self-Study Courses

The NACM-National Education Department offers three facilitator-guided, self-study courses online: Basic Financial Accounting, Business Law and Credit Law. These courses are presented in three sessions throughout the year, typically beginning in January, May and September. Upon successfully completing these 10 to 15-week courses with scores of 70 percent or higher, students receive certificates of achievement and earn course equivalency toward CBA<sup>SM</sup>, CCRA<sup>SM</sup> and CBF<sup>SM</sup> designation requirements.

### Online Accounting

This course presents an introduction to basic financial accounting. Students begin at square one, learning the foundation of accounting principles. As the language of business, accounting is essential to business professionals.

\*This course satisfies the CBA<sup>SM</sup> and CCRA<sup>SM</sup> Basic Financial Accounting course requirement.

### Business Law

With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contracts, and the emerging importance placed upon laws affecting cyber crimes.

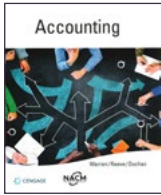
\*This course satisfies the CBF<sup>SM</sup> Business Law course requirement.

### Credit Law

A continuation of the Business Law course, Credit Law looks more closely at negotiable instruments, debtor-creditor relationships, antitrust laws and bankruptcy issues.

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

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

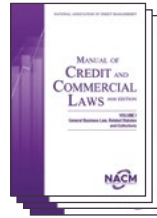


**Accounting, Custom 27<sup>th</sup> Edition**

Warren, Reeve, and Duchac  
Textbook

[Price](#)

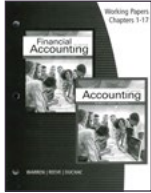
\*CBA<sup>SM</sup>, CCRA<sup>SM</sup>



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

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>



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

[Price](#)

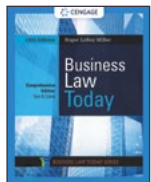
\*CBA<sup>SM</sup>, CCRA<sup>SM</sup>



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

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>

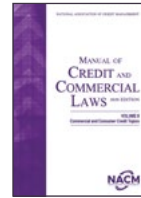


**Business Law Today, 13<sup>th</sup> Edition**

Miller  
Textbook

[Price](#)

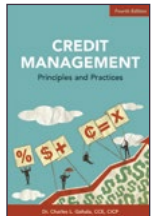
\*CBF<sup>SM</sup>



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

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>

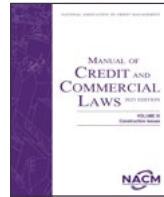


**Credit Management: Principles and Practices, 4<sup>th</sup> Edition**

Dr. Charles L. Gahala, CCE

[Price](#)

\*CBA<sup>SM</sup>, CCE<sup>®</sup>



**Manual of Credit and Commercial Laws, 2023 Edition, Volume III**

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>

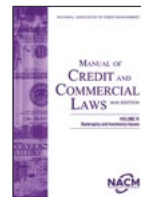


**Principles of Business Credit, 8<sup>th</sup> Edition**

Textbook

[Price](#)

\*CBA<sup>SM</sup>

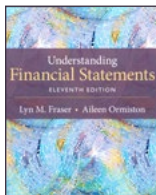


**Manual of Credit and Commercial Laws, 2020 Edition, Volume IV**

[Price](#)

\*CBF<sup>SM</sup>, CCE<sup>®</sup>

\* Recommended study texts



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

Lyn Fraser and Aileen Ormiston  
Textbook

[Price](#)

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

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

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Web: [www.nacm.org](http://www.nacm.org)



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

## ***Exam Date***

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June 7, 2026  
(Credit Congress in St. Louis, MO)

July 20, 2026

November 2, 2026

March 1, 2027

June 13, 2027  
(Credit Congress in Las Vegas, NV)

July 19, 2027

November 1, 2027

## ***Paperwork Deadline***

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April 17, 2026

May 29, 2026

September 11, 2026

January 8, 2027

April 16, 2027

May 28, 2027

September 10, 2027

National Association of Credit Management  
Professional Certification Program  
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