



**Traditional Installment Lending Curriculum**

AFSA's suggested curriculum for Installment Lenders helps AFSA members identify mandatory and suggested assignments based on job responsibilities and federal regulatory requirements. It does not replace the judgment and experience of your institution's compliance and training professionals and it is not completely tailored to your institution's specific job duties or unique needs. Please consult your company's legal counsel when formulating a compliance training program specific to your company.

Loan Processors / Closers (Includes Leasing)					In Minutes	Loan Processors / Closers (Includes Leasing):
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time		
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	includes back office staff who help prepare and process loans by verifying and analyzing application information, verifying documents, making and receiving phone calls, copying, filing and faxing documents.	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30		
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70		
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70		
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
Consumer Leasing (Reg M)	LEND1054	30	10	40		
Truth in Lending (Reg Z)	LEND1172	30	10	40		
Collections Staff					In Minutes	Collections Staff:
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time		
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	locate and contact consumers to collect payments on past due accounts; determine the most effective and economical payment plan for each account.	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	20	10	30		
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40		
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
Bankruptcy	OPS1077	30	10	40		
Consumer Leasing (Reg M)	LEND1054	30	10	40		
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70		
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40		
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50		
Truth in Lending (Reg Z)	LEND1172	30	10	40		
Customer Service Representatives					In Minutes	Customer Service Representatives:
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time		
FCRA for Information Furnishers: Basics	OPS1045	30	10	40	serve customers by providing product and service information, resolving problems, answering questions, and fulfilling requests.	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35		
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40		
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70		
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
Bankruptcy	OPS1077	30	10	40		
Consumer Leasing (Reg M)	LEND1054	30	10	40		
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70		
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40		
GLBA Security Breach Notice	PRIV1014	20	10	30		

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Truth in Lending (Reg Z)	LEND1172	30	10	40	
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
<b>Consumer Lender (Includes Leasing)</b>					In Minutes
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Consumer Lender (Includes Leasing):</b>
Vendor Management	AFSA1001	30	10	40	accepts applications and interviews applicants to determine financial eligibility for loans.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70	
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20	
Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP (Flash) - Video	OPS1051	30	10	40	
Consumer Leasing (Reg M)	LEND1054	30	10	40	
Truth in Lending (Reg Z)	LEND1172	30	10	40	
<b>Front-Line Managers</b>					In Minutes
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Front-Line Managers:</b>
Vendor Management	AFSA1001	30	10	40	include Branch Managers and Supervisors. Front-Line Managers report to Middle-Level Managers, directly supervise employees, and are involved in day to day operational activities.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (if required under state law)	OPS1039	60	10	70	
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70	
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20	
Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP (Flash) - Video	OPS1051	30	10	40	
Consumer Leasing (Reg M)	LEND1054	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Truth in Lending (Reg Z)	LEND1172	30	10	40	
<b>Middle-Level Managers</b>					In Minutes
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Middle-Level Managers:</b>
Vendor Management	AFSA1001	30	10	40	include Divisional Vice Presidents and Departmental Vice Presidents. Middle-Level Managers report to Top-Level Managers and oversee Front-Line Managers.
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40	
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (if required under state law)	OPS1039	60	10	70	
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70	
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20	
UDAAP (Flash) - Video	OPS1051	30	10	40	
Consumer Leasing (Reg M)	LEND1054	30	10	40	
GLBA Security Breach Notice	PRIV2014	20	10	30	
Truth in Lending (Reg Z)	LEND1172	30	10	40	
<b>Top-Level Managers:</b>					In Minutes
<b>Course Name</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Top-Level Managers:</b>
Information Security: Awareness (Flash) - Video	PRIV1025	30	5	35	i.e. Board of Directors, CEO, CFO, COO, and EVP. Top-Level Managers are responsible for overseeing and controlling the entire organization.
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70	
Fair Lending (Non-Bank): Director's Suite	LEND1177	30	10	40	
Compliance Risk Management (Non-Bank): Director's Suite	OPS1081	30	10	40	
<b>Auditors</b>					In Minutes
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Auditors:</b>

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Vendor Management	AFSA1001	30	10	40	perform examinations and reviews of the organization's policies and procedures to determine if appropriate controls are in place to minimize regulatory risk.	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35		
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
FCRA for Information Furnishers: Basics	OPS1045	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Credit Reporting Act for Lenders	LEND1106	60	10	70		
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40		
GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
Bankruptcy	OPS1077	30	10	40		
Consumer Leasing (Reg M)	LEND1054	30	10	40		
Equal Credit Opportunity Act (Non-Bank)	LEND1169	60	10	70		
GLBA Security Breach Notice	PRIV1014	20	10	30		
Right to Financial Privacy Act	PRIV1022	30	10	40		
Truth in Lending (Reg Z)	LEND1172	30	10	40		
<b>Compliance</b>						<b>In Minutes</b>
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>		<b>Compliance:</b>
Vendor Management	AFSA1001	30	10	40	compliance personnel are responsible for ensuring the organization complies with all applicable state and federal regulations. They monitor, review, and evaluate the organization to identify and address any regulatory compliance issue.	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35		
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
FCRA for Information Furnishers: Basics	OPS1045	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
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GLBA Privacy Notice: Awareness (Flash) - Video	PRIV1028	15	5	20		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
Bankruptcy	OPS1077	30	10	40		
Consumer Leasing (Reg M)	LEND1054	30	10	40		
GLBA Security Breach Notice	PRIV1014	20	10	30		
Right to Financial Privacy Act	PRIV1022	30	10	40		
Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40		
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50		
Truth in Lending (Reg Z)	LEND1172	30	10	40		
<b>Human Resources</b>					<b>In Minutes</b>	
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Human Resources (HR):</b>	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	assists in the hiring, training, and development of employees. Also responsible for employee counseling and services, such as benefits and compensation.	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Managers (if required under state law)	OPS1038	60	10	70		
Sexual Harassment Case Studies - Managers	OPS1039	60	10	70		
UDAAP (Flash) - Video	OPS1051	30	10	40		
<b>Administrative Services</b>					<b>In Minutes</b>	
<b>Course Name:</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Administrative Services:</b>	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	e.g. Mailroom Clerks and Receptionists. Mailroom Clerks ensure that all letters and packages are properly sent/delivered. Receptionists greet visitors, assign visitor badges, and notify the appropriate personnel of visitors' arrival.	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		
Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25		
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40		
UDAAP (Flash) - Video	OPS1051	30	10	40		
<b>Information Technology (IT) Personnel:</b>					<b>In Minutes</b>	
<b>Course Name</b>	<b>Lesson ID</b>	<b>Lesson Time</b>	<b>Test Time</b>	<b>Total Time</b>	<b>Information Technology (IT) Personnel:</b>	
ID Theft Red Flags Rule: Awareness (Flash) - Video	PRIV1024	30	5	35	help monitor and manage the organization's computer systems and network. They work	
Information Security: Awareness (Flash) - Video	PRIV1025	30	10	40		

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Reporting Elder Financial Abuse (if required by state law)	OPS3029	20	5	25	with other departments and employees to help resolve computer, data, or network issues.
Sexual Harassment - Employees (if required under state law)	OPS1037	30	10	40	
UDAAP (Flash) - Video	OPS1051	30	10	40	