



Traditional Installment Lending Curriculum

AFSA's suggested curriculum for Installment Lenders helps AFSA members identify mandatory and suggested

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 - Video	PRIV1038	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 - Video	PRIV1035	30	10	40		
Active Shooter: What You Can Do	OPS1206	15	5	20		
Awareness: Cybersecurity	OPS1202	30	5	35		
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10		
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25		
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70		
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130		
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70		
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100		
New York Sexual Harassment - Employees (as applicable)	OPS1211	45	10	55		
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70		
Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30		
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70		
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70		
Regulation B: Non-Bank Lending	LEND1189	60	10	70		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Credit Reporting Act for Lenders	LEND1282	60	10	70		
Awareness: GLBA Privacy Notice	PRIV1042	20	10	30		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP	OPS1214	30	10	40		
Regulation M: Consumer Leasing	LEND1185	30	10	40		
Regulation Z: Non-Bank Lending	LEND1190	30	10	40		

Collections Staff					In Minutes	Collections Staff:
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time		
ID Theft Red Flags Rule - Video	PRIV1038	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 - Video	PRIV1035	30	10	40		
Active Shooter: What You Can Do	OPS1206	15	5	20		
Awareness: Cybersecurity	OPS1202	30	5	35		
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10		
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25		
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70		
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130		
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70		
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100		
New York Sexual Harassment - Employees (as applicable)	OPS1211	45	10	55		
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70		
Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30		
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70		
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70		
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40		
Fair Debt Collection Practices for Creditors: Awareness	LEND1188	30	10	40		
Awareness: GLBA Privacy Notice	PRIV1042	20	10	30		
Servicemember Lending: Installment Lending	LEND1181	30	10	40		
UDAAP	OPS1214	30	10	40		

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Bankruptcy	OPS1080	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
Awareness: Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Regulation Z: Non-Bank Lending	LEND1190	30	10	40	
Customer Service Representatives					In Minutes
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Customer Service Representatives:
FCRA for Information Furnishers: Basics	OPS1114	30	10	40	serve customers by providing product and service information, resolving problems, answering questions, and fulfilling requests.
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
New York Sexual Harassment - Employees (as applicable)	OPS1211	45	10	55	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30	
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1282	60	10	70	
Awareness: GLBA Privacy Notice	PRIV1042	20	10	30	
Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP	OPS1214	30	10	40	
Bankruptcy	OPS1080	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
Awareness: Fair Debt Collection Practices for Creditors	LEND1188	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Regulation Z: Non-Bank Lending	LEND1190	30	10	40	
Awareness: Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Consumer Lender (Includes Leasing)					In Minutes
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Consumer Lender (Includes Leasing):
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	accepts applications and interviews applicants to determine financial eligibility for loans.
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
New York Sexual Harassment - Employees (as applicable)	OPS1211	45	10	55	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30	
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	

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Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1282	60	10	70	
GLBA Privacy Notice: Awareness	PRIV1035	30	10	40	
Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP	OPS1214	30	10	40	
Consumer Leasing (Reg M)	LEND1185	30	10	40	
Truth in Lending (Reg Z)	LEND1190	30	10	40	
Front-Line Managers					In Minutes
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Front-Line Managers:
Vendor Management	AFSA1001	30	10	40	
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	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.
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1282	60	10	70	
Awareness: GLBA Privacy Notice	PRIV1042	20	10	30	
Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP	OPS1214	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Regulation Z: Non-Bank Lending	LEND1190	30	10	40	
Middle-Level Managers					In Minutes
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Middle-Level Managers:
Vendor Management	AFSA1001	30	10	40	
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	include Divisional Vice Presidents and Departmental Vice Presidents. Middle-Level Managers report to Top-Level Managers and oversee Front-Line Managers.
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
Fair and Responsible Lending (Non-Bank)	LEND1179	30	10	40	
Fair Credit Reporting Act for Lenders	LEND1282	60	10	70	
Awareness: GLBA Privacy Notice	PRIV1042	20	10	30	
UDAAP	OPS1214	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	

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Regulation Z: Non-Bank Lending	LEND1190	30	10	40	
Top-Level Managers: In Minutes					
Course Name	Lesson ID	Lesson Time	Test Time	Total Time	Top-Level Managers:
Information Security - Video	PRIV1035	30	10	40	i.e. Board of Directors, CEO, CFO, COO, and EVP. Top-Level Managers are responsible for overseeing and controlling the entire organization.
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	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	
Auditors In Minutes					
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Auditors:
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 - Video	PRIV1038	30	5	35	
Information Security - Video	PRIV1035	30	10	40	
FCRA for Information Furnishers: Advanced	OPS1216	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
New York Sexual Harassment - Employees (as applicable)	OPS1211	45	10	55	
New York Sexual Harassment - Supervisors (as applicable)	OPS1210	60	10	70	
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70	
Illinois Sexual Harassment - Supervisors (as applicable)	OPS1224	90	10	100	
Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30	
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UDAAP	OPS1214	30	10	40	
Bankruptcy	OPS1080	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
Regulation B: Non-Bank Lending	LEND1189	60	10	70	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Right to Financial Privacy Act	PRIV1022	30	10	40	
Regulation Z: Non-Bank Lending	LEND1190	30	10	40	
Compliance In Minutes					
Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Compliance:
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	compliance personnel are responsible for ensuring the organization complies with all applicable state and federal regulations. They monitor, review, and
Information Security - Video	PRIV1035	30	10	40	
FCRA for Information Furnishers: Advanced	OPS1216	30	10	40	
Vendor Management	AFSA1001	30	10	40	

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Active Shooter: What You Can Do	OPS1206	15	5	20	evaluate the organization to identify and address any regulatory compliance issue.
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70	
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130	
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Servicemember Lending: Installment Lending	LEND1181	30	10	40	
UDAAP	OPS1214	30	10	40	
Bankruptcy	OPS1080	30	10	40	
Regulation M: Consumer Leasing	LEND1185	30	10	40	
GLBA Security Breach Notice	PRIV1014	20	10	30	
Right to Financial Privacy Act	PRIV1022	30	10	40	
Awareness: Contacting Customers (TCPA and FDCPA)	PRIV9000	30	10	40	
Telephone Consumer Protection Act (TCPA)	PRIV1006	40	10	50	
Truth in Lending (Reg Z)	LEND1190	30	10	40	

Human Resources In Minutes

Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Human Resources (HR):
Bullying in the Workplace	OPS1109	30	10	40	assists in the hiring, training, and development of employees. Also responsible for employee counseling and services, such as benefits and compensation.
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	
Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	
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Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70	
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Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70	
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70	
UDAAP	OPS1214	30	10	40	

Administrative Services In Minutes

Course Name:	Lesson ID	Lesson Time	Test Time	Total Time	Administrative Services:
ID Theft Red Flags Rule - Video	PRIV1038	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
Information Security - Video	PRIV1035	30	10	40	
Active Shooter: What You Can Do	OPS1206	15	5	20	
Awareness: Cybersecurity	OPS1202	30	5	35	
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10	

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Reporting Elder Financial Abuse (if required by state law)	OPS1028	20	5	25	the appropriate personnel of visitors' arrival.	
California Sexual Harassment - Non-Supervisors (as applicable)	OPS1213	60	10	70		
California Sexual Harassment - Supervisors (as applicable)	OPS1212	120	10	130		
Illinois Sexual Harassment - Non-Supervisors (as applicable)	OPS1225	60	10	70		
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Sexual Harassment - Employees (as applicable)	OPS1219	20	10	30		
Sexual Harassment - Managers (as applicable)	OPS1038	60	10	70		
Sexual Harassment Case Studies - Managers (as applicable)	OPS1039	60	10	70		
UDAAP	OPS1214	30	10	40		
Information Technology (IT) Personnel:						In Minutes
Course Name	Lesson ID	Lesson Time	Test Time	Total Time		Information Technology (IT) Personnel:
ID Theft Red Flags Rule - Video	PRIV1038	30	5	35	help monitor and manage the organization's computer systems and network. They work with other departments and employees to help resolve computer, data, or network issues.	
Information Security - Video	PRIV1035	30	10	40		
Active Shooter: What You Can Do	OPS1206	15	5	20		
Awareness: Cybersecurity	OPS1202	30	5	35		
Cybersecurity: Phishing (Microlearning)	OPS1205	7	3	10		
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