

# The Financial Service Representative (FSR) Development Program

The Financial Service Representative (FSR) Development Program is a three-tiered training program specifically for Financial Services Representatives (FSRs) working in the credit union system. The program has been designed to move the FSR from introductory to an academic level of knowledge over a 4-year period.

## Overview of the Program

The FSR Development Program is comprised of three tiers (foundational, applied and advanced/academic). There are two achievement milestones:

- FSR Development Program - *Certificate of Completion*
- FSR Development Program – *Request to Graduate*

## Instructional Formats

The instructional formats for the courses comprising the program vary and include:

- CUIC® courses available in two formats: self-study and cohort
- Formal product and service knowledge assessment
- Instructor-led, either in an eClass format or in the traditional classroom format

## Program Requirements

See the information on the following pages for requirements for the certificate of completion and request to graduate/accreditation components.

## FSR Development Program - Certificate of Completion

### CUC-LVF-FDPCE01-SSF

First Milestone: After completing all components of the year one and year two, FSRs will receive a certificate of completion issued by CUIC Inc. through *Cusource*® Professional Development and Education.

### Certificate Requirements

Course	Format
<b>Year One</b>	
<input type="checkbox"/> Spotting Quality Referrals	eLearning (1 module)
<input type="checkbox"/> Core Credit Knowledge	eLearning (1 module)
<input type="checkbox"/> FSR Start Series	eLearning (6 modules)
<input type="checkbox"/> Applied Financial Guidance	eClass
<b>Year Two</b>	
<input type="checkbox"/> Applied Consumer Lending	eClass
<input type="checkbox"/> Business Structures in Canada	eLearning (1 module)
<input type="checkbox"/> Applied Lending Skills	eLearning (3 modules)
<input type="checkbox"/> Applied Investment Skills	eLearning (3 modules)
<input type="checkbox"/> Applied Residential Mortgage Lending	eClass
<input type="checkbox"/> Handling Estates – The Fundamentals	eLearning (1 module)

### Certificate Completion

To apply for your certificate of completion:

1. Complete all of the courses.
2. [Register for the Certificate of Completion activity](#) in the Learning Gateway.

The *Cusource*® team will confirm the completion of all courses and activities and will issue your certificate.

Contact Client Solutions at 1.888.367.1386 or [clientsolutions@ccua.com](mailto:clientsolutions@ccua.com) for questions and/or registration information.

## FSR Development Program – Request to Graduate

### CUC-LVF-FDPGE01-SSF

Second Milestone: The FSR Accreditation is designed to lead FSRs from foundational and applied learning to advanced skill application in the more complex situations involving credit and investment knowledge. Building both sides of the balance sheet and leverage partnerships within the system allowing the FSR to grow deeper member relationships and a greater level of confidence.

In years 3 and 4, the FSR will be challenged to formally apply their skills and test their knowledge through a series of formal learning and facilitated eClass deliveries.

After completing all components, FSRs can apply to graduate. The FSR Accreditation is conferred jointly by CUIC Inc (CUIC) and Dalhousie University.

### Program Requirements

Course	Format
<b>Pre-requisite</b>	
<input type="checkbox"/> FSR Development Program - Certificate of Completion	Various formats
<b>Additional Components</b>	
<input type="checkbox"/> CUIC 210 Consumer and Residential Mortgage Lending	Self-Study or Cohort
<input type="checkbox"/> CUIC 240 Fundamentals of Personal Financial Planning	Self-Study or Cohort
<input type="checkbox"/> Applied Delinquency and Collections	eClass
<input type="checkbox"/> Working with Multi-Purpose Mortgages	eClass
<input type="checkbox"/> Advanced RRSP Strategies	eClass
<input type="checkbox"/> Dealing with Advanced RRIF Accounts	eClass
<input type="checkbox"/> Product and Service Knowledge Assessment	On-Demand Assessment

### Request to Graduate

To apply:

1. Complete all of the courses and activities.
2. [Register for the Request to Graduate activity](#) in the Learning Gateway.
3. Pay the request to graduate fee:
  - The *Cusource*® Education team will forward the request to Dalhousie University for review and verification of marks and completion.
  - Dalhousie University will confirm eligibility to graduate and issue the new FSR Accreditation.

The fee associated with requesting to graduate is non-refundable. To find out more, click on the link to the [Learning Gateway/CUIC® fee schedule](#).

Contact Client Solutions at 1.888.367.1386 or [clientsolutions@ccua.com](mailto:clientsolutions@ccua.com) for questions and/or registration information.

## FSR Development Program

### Complete List of Course Titles and Codes

	Title	Format	Code
Pre-Training Benchmark Activity	Product and Service Knowledge Assessment	On-Demand Assessment	EMP-LVF-PSKAE01-ASM
Year One – Foundational	Applied Financial Guidance	eClass	EMP-LVF-APFGE01-ILE
	Core Credit Knowledge	eLearning	EMP-LVF-CRCKE01-ELR
	Know Your Member, Manage Your Risk	eLearning	EMP-LVF-KYMME01-ELR
	Loan and Investment Strategies in Action	eLearning	EMP-LVF-LISAE01-ELR
	Reading and Interpreting a Credit Report	eLearning	EMP-LVF-RICRE01-ELR
	Reading and Interpreting Financial Statements	eLearning	EMP-LVF-RIFSE01-ELR
	Spotting Quality Referrals	eLearning	EMP-LVF-SPQRE01-ELR
	Trusts, Power of Attorney and Other Conversations	eLearning	EMP-LVF-TPOCE01-ELR
Your Role in Asset Liability Management	eLearning	EMP-LVF-YRALE01-ELR	
Year Two – Applied	A Frontline Guide to the Mutual Fund Industry	eLearning	EMP-LVF-AFGME01-ELR
	Applied Consumer Lending	eClass	EMP-LVF-APCLE01-ILE
	Applied Residential Mortgage Lending	eClass	EMP-LVF-ARMLE01-ILE
	Business Structures in Canada	eLearning	EMP-LVF-BSICE01-ELR
	Handling Estates – The Fundamentals	eLearning	EMP-LVF-HETFE01-ELR
	Managing High-Income High Net Worth Members	eLearning	EMP-LVF-MHINE01-ELR
	Managing the Chronic Credit Seeker	eLearning	EMP-LVF-MTCCE01-ELR
	Recommending Insured Mortgages with Improvements	eLearning	EMP-LVF-RIMIE01-ELR
	RRSPs - The Fundamentals	eLearning	EMP-LVF-RSPFE05-ELR
	Talking Pensions at Any Life Stage	eLearning	EMP-LVF-TPLSE01-ELR
	TFSA's - The Fundamentals	eLearning	EMP-LVF-TFSAE04-ELR
	Understanding Time Value of Money	eLearning	EMP-LVF-UTVME01-ELR
<b>Eligible for Certificate of Completion</b>			

	Title	Format	Code
Year Three & Four – Advanced	Advanced RRSP Strategies	eClass	EMP-LVF-ADRSE01-ILE
	Applied Delinquency and Collections	eClass	EMP-LVF-APDCE01-ILE
	CUIC 210 Consumer and Residential Mortgage Lending	Self-Study or Cohort	CUC-210-CRMLE12-SLS or CUC-210-CRMLE12-CHR
	Dealing with Advanced RRIF Accounts	eClass	EMP-LVF-DWARE01-ILE
	CUIC 240 Fundamentals of Personal Financial Planning	Self-Study or Cohort	CUC-240-FPFPE11-SLS or CUC-240-FPFPE11-CHR
	Working with Multi-Purpose Mortgages	eClass	EMP-LVF-WMPME01-ILE
Post-Training Activity	Post-Training Product and Service Knowledge Assessment (at 80% or higher)	On-Demand Assessment	EMP-LVF-PTKAE01-ASM
<b>Eligible for FSR Accreditation</b>			