



## **CURRICULUM: CONSUMER LENDING**

Concise, interactive, task-specific courses for consumer lending professionals, such as consumer loan originators, underwriters, loan specialist, bankers, etc.

**Title** **Consumer Lending: Exploring Needs and Options**  
**IDs** 31501B, 31501C, 31501M, 31501N  
**Description** This interactive course, intended for consumer lending personnel, provides a high-level overview of the preapplication phase of consumer loans, including the steps of the sales/consulting cycle; required disclosures; and how to avoid discouraging, unfair, deceptive or abusive acts or practices when discussing a consumer loan. Regulations addressed in this course include Reg B, TILA, and FCRA/FACTA. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: Understanding the Application Process**  
**IDs** 31502B, 31502C, 31502M, 31502N  
**Description** Intended for consumer lending personnel, this interactive course provides an overview of the lending process, including how to answer consumer questions, what disclosures must be provided throughout the application timeline, and what common forms are needed for an application. This course also addresses the types of questions lenders can and cannot ask during the application process. Regulations covered in this course include Regulation B, Regulation Z, and ECOA. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: Private Education Loans**  
**IDs** 31510B, 31510C, 31510M, 31510N  
**Description** Intended for consumer lending personnel, this interactive course provides an overview of private education loans, including the unique requirements of private education loans, the risks associated with them, and the disclosures required at each stage of the loan process (Regulation Z). Estimated duration: 25 minutes  
**Equivalent** This is a new course topic

**Title** **Consumer Lending: Home Equity Loans**  
**IDs** 31511B, 31511C, 31511M, 31511N  
**Description** Intended for consumer lending personnel, this interactive course provides an overview of home equity loans, including the differences between Home Equity Loans and Home Equity Lines of Credit (HELOCs), the special requirements for advertising home equity products, and the different disclosures that apply. Learners will also find out when government monitoring information should be collected and how to ensure it is collected appropriately. Regulations addressed in this course include the



**Equivalent** Truth in Lending Act (TILA) and the Home Mortgage Disclosure Act (HMDA). Estimated duration: 25 minutes  
This course covers information contained in *20093 – Lending: Home Equity Loans*

**Title** **Consumer Lending: Credit Cards**  
**IDs** 31512B, 31512C, 31512M, 31512N  
**Description** Intended for consumer lending personnel, this interactive course provides a comprehensive overview of how credit cards function from both consumer and creditor perspectives, including the solicitation rules for credit cards, the disclosures provided during the lifecycle of the account (Regulation Z), typical rewards programs, and the rules that affect underwriting decisions on credit card applications. This course also addresses how to answer common consumer questions regarding the servicing credit cards. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in *20080 – Credit Cards: Regulations and Liabilities*, and *20081 – Credit Cards: Disclosure Requirements*

**Title** **Consumer Lending: Ethics**  
**IDs** 31513B, 31513C, 31513M, 31513N  
**Description** Intended for consumer lending personnel, this interactive course provides an overview of the importance of ethical behavior to financial institutions and identifies the general rules of ethical behavior, how to recognize unethical behavior on the job, and the process and safeguards for handling ethics violations. Regulations addressed in this course include the Dodd-Frank Act and the Bank Bribery Act. Estimated duration: 25 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20202LEN – Ethics: Policy and Personal Judgement for Lenders*

**Title** **Consumer Lending: Marketing and Social Media**  
**IDs** 31514B, 31514C, 31514M, 31514N  
**Description** This interactive course, intended for consumer lending personnel, identifies best practices for marketing consumer loans, including disclosure requirements, limitations on solicitations via telephone, email, and social media, as well as how to identify fair lending and UDAAP risk factors. Regulations addressed in this course include Reg Z, TCPA, and CAN-SPAM Act. Estimated duration: 30 minutes  
**Equivalent** This course covers information contained *20339 – Marketing: Understanding the Regulations*



**Title** **Consumer Lending: Addressing Borrower Concerns**  
**IDs** 31520B, 31520C, 31520M, 31520N  
**Description** This interactive course, intended for consumer loan servicers, provides an overview of common borrower concerns throughout the account servicing process, and identifies how to resolve these issues, including how to deal with difficult consumers and handle consumer disputes. Regulations addressed in this course include FCRA/FACTA and TILA. This engaging learning experience features high-impact audio and video and scenario-based challenges. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: Borrower Protections**  
**IDs** 31521B, 31521C, 31521M, 31521N  
**Description** This interactive course, intended for consumer loan servicers, identifies what disclosures may be provided after a consumer loan has closed, what is required in a billing dispute with a consumer, how to respond to fraud claims, and what rights are afforded to active duty military. Regulations addressed in this course include Reg P, ECOA, RESPA, TILA, UDAAP, FACTA/FCRA, SCRA, and MLA. This engaging learning experience features audio and video and scenario-based challenges. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: BSA and Security Concerns**  
**IDs** 31522B, 31522C, 31522M, 31522N  
**Description** This interactive course, intended for consumer lending personnel, provides a comprehensive overview of how to comply with requirements for suspicious activity, including when and how transactions should be blocked or rejected when there is a positive match to the Specially Designated Nationals (SDN) list, how to protect confidential or sensitive consumer information, and what steps should be taken if there is a data breach. This engaging learning experience features video, audio, and scenario-based challenges. Estimated duration: 35 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20204LEN – BSA: Responsibilities for Lenders*



**Title** **Consumer Lending: Examining Character, Capacity, and Collateral**  
**IDs** 31530B, 31530C, 31530M, 31530N  
**Description** Intended for consumer lending personnel, this interactive course identifies how character, capacity, and collateral are used to determine a consumer's creditworthiness, including when a credit report can be pulled, how to evaluate ability to repay, and how to verify collateral. Regulations addressed in this course include Regulation B, the Fair Credit Reporting Act (FCRA), and the Fair and Accurate Credit Transactions Act (FACTA) Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: Considerations in Underwriting**  
**IDs** 31531B, 31531C, 31531M, 31531N  
**Description** Intended for consumer lending personnel, this interactive course provides an overview of the information needed in underwriting a consumer loan, including how to mitigate fair lending risk and identify red flags for identity theft. Regulations addressed in this course include the Bank Secrecy Act (BSA); the Fair Housing Act (FHA); and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP). Estimated Duration: 25 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20317 – *Underwriting Consumer Loans*

**Title** **Consumer Lending: Considerations at Closing**  
**IDs** 31540B, 31540C, 31540M, 31540N  
**Description** This interactive course, intended for consumer lending personnel, provides an overview of the requirements and prohibitions of closing consumer loans, including the components of the loan closing process and special considerations, such as name changes and advanced disclosures. Regulations addressed in this course include Equal Credit Opportunity Act (ECOA), Regulation B, and Truth in Lending Act (TILA). Estimated duration: 20 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Consumer Lending: Rates, Fees, and Disclosures**  
**IDs** 31541B, 31541C, 31541M, 31541N  
**Description** This interactive course, intended for consumer lending personnel, provides an overview of the disclosures required at closing, the fees that go into the cost of a loan, and the documents consumers must sign at closing. Regulations addressed in this course include UDAAP and the Military Lending Act (MLA). Estimated duration: 30 minutes  
**Equivalent** This course covers information contained in multiple legacy courses