



BAI Nonbank Series

Consumer Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Consumer Lending Personnel and is intended to serve as a resource when planning curriculums or Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution. The courses included here mainly include subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30003N – OFAC: Addressing Risks and Red Flags
30123N - Understanding the Fair Debt Collection Practices Act (FDCPA)
30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30313N - Identity Theft Prevention: Safeguarding Information
30319N – Regulation E: Handling Errors and Complaints
30402N – Regulation B: Essentials
30403N – Fair Lending: Essentials
30408N – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30420N - Reg Z: Fundamentals for Real Estate
30440N – HMDA Fundamentals
31400N - Mortgage Origination: Marketing
31401N - Mortgage Origination: Matching Products
31404N - Mortgage Origination: Collecting Information and Documentation
31410N - Mortgage Processing: Providing Disclosures
31412N - Mortgage Processing: Verification and Documentation
31432N - Mortgage Underwriting: Examining Capacity and Capital
31460N - Mortgage Closing: Explaining Fees and Disclosures
31501N – Consumer Lending: Exploring Needs and Options
31502N – Consumer Lending: Understanding the Application Process
31510N - Consumer Lending: Private Education Loans
31511N - Consumer Lending: Home Equity Loans
31512N – Consumer Lending: Credit Cards
31513N – Consumer Lending: Ethics
31514N – Consumer Lending: Marketing and Social Media
31520N - Consumer Lending: Addressing Borrower Concerns
31521N - Consumer Lending: Borrower Protections
31522N – Consumer Lending: BSA and Security Concerns
31530N – Consumer Lending: Examining Character, Capacity, and Collateral
31540N - Consumer Lending: Considerations at Closing
20500N – Reg Z: HPMLs and the Escrow Rule
20503N – Reg Z: Right of Rescission



[20504N](#) – Reg Z: Section 32 (HOEPA) Loans

[20505N](#) – Reg Z: Reverse Mortgages

View the recommended courses by regulation and job-specific task below.

Regulation	Job-Specific Task(s)	Recommended Courses
Bank Bribery Act	<p>Know limitations on what to accept from customers</p> <p>Refuse gifts offered in return for business preferences</p>	31513N – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	<p>Recognize and report suspicious activity</p> <p>Be aware of the stages of money laundering under AML guidelines</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs</p> <p>Collect and verify information according to CIP (USA PATRIOT Act)</p>	31522N – Consumer Lending: BSA and Security Concerns
Electronic Funds Transfers (Reg. E)	<p>Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z</p>	30319N – Regulation E: Handling Errors and Complaints
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat customers fairly and equally</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction</p> <p>Avoid discouraging applications on a prohibited basis</p> <p>Handle distressed borrowers and past-due loans</p>	30402N – Regulation B: Essentials



	<p>Analyze inherent and residual risk of all customers, products, and geographies for fair lending risk</p> <p>Evaluate application utilizing any information that the applicant provides</p>	
	<p>Provide applicant with a copy of the appraisal used in evaluation of certain applications</p> <p>Furnish credit information to credit bureaus when dealing with accounts held by spouses</p> <p>Retain proper records for ECOA compliance</p>	<p>31502N – Consumer Lending: Understanding the Application Process</p>
	<p>Record government monitoring information (GMI) on written application forms</p> <p>Provide denial notices when application is turned down</p> <p>Provide loans in the name of one or both applicants</p>	<p>31502N – Consumer Lending: Understanding the Application Process</p>
	<p>Place the applicant into the 'right' loan based on their credit profile</p> <p>Use discretion when waiving fees or granting exceptions</p>	<p>31501N – Consumer Lending: Exploring Needs and Options</p>
Fair Credit Reporting Act (FCRA)	<p>Pull consumer reports, including bad check reports</p> <p>Respond to fraud or other alerts on a consumer credit report</p> <p>Provide customers copies of their credit reports</p> <p>Resolve disputes based on information institution is reporting to the bureau</p> <p>Provide proper notice when denying applications</p>	<p>31530N – Consumer Lending: Examining Character, Capacity, and Collateral</p>



	<p>Receive and process opt-out decisions for consumer information</p> <p>Ensure that accurate information is submitted to credit bureaus</p> <p>Properly handle medical information provided by applicant</p> <p>Respond to fraud or related identity theft</p> <p>Process address change and new card requests</p> <p>Resolve issues when address on credit report is different from that reported directly from the applicant/borrower</p> <p>Observe red flag guideline events</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	
Fair Debt Collection Practices Act (FDCPA)	<p>Know whether the institution is considered a debt collector or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	30123N – Understanding the Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act (FHA)	<p>Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction</p> <p>Include the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products</p>	30403N – Fair Lending: Essentials
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p>	30440N – HMDA Fundamentals



	Request the proper information from the applicant(s) for proper application types	
Information Security	Protect company assets - physical and information	30313N – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	Check SDN list when appropriate Block or reject funds as required Identify general or specific licenses	30003N – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	Distinguish between consumers vs. customers of the institution Provide initial or annual privacy notice disclosure Receive and process opt-out decisions for personal financial information Avoid providing personal information to a non-affiliated third party	30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
Servicemember Civil Relief Act (SCRA)	Assist customers who are active-duty military personnel	30408N – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
Truth in Lending (Reg. Z)	Meet requirements when ownership of mortgage loan is transferred to a new party Know what loans are covered by Reg. Z Calculate the finance charge and APR for loans Providing disclosures for private education loans Knowledge of restrictions on private education loans	30420N - Reg Z: Fundamentals for Real Estate 31514N - Consumer Lending: Marketing and Social Media 31502N - Consumer Lending: Understanding the Application Process 31510N - Consumer Lending: Private Education Loans 31512N - Consumer Lending: Credit Cards 31511N - Consumer Lending: Home Equity Loans



		<p>31520N - Consumer Lending: Addressing Borrower Concerns</p> <p>31521N - Consumer Lending: Borrower Protections</p> <p>31540N - Consumer Lending: Considerations at Closing</p> <p>31404N - Mortgage Origination: Collecting Information and Documentation</p> <p>31410N - Mortgage Processing: Providing Disclosures</p> <p>31412N - Mortgage Processing: Verification and Documentation</p> <p>31460N - Mortgage Closing: Explaining Fees and Disclosures</p> <p>31400N - Mortgage Origination: Marketing</p> <p>31401N - Mortgage Origination: Matching Products</p> <p>31432N - Mortgage Underwriting: Examining Capacity and Capital</p>
	<p>Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit</p> <p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p> <p>Receive and process loan payments</p> <p>Respond to customer request for refunds of credit balance on credit card account or to terminate the account</p>	<p>31512N – Consumer Lending: Credit Cards</p>
	<p>Explain right of rescission</p>	<p>20503N – Reg Z: Right of Rescission</p>



	Provide proper disclosures for credit ads	31514N – Consumer Lending: Marketing and Social Media
	Provide disclosures for HOEPA loans Understand restrictions placed on HOEPA/Section 32 mortgages	20504N – Reg Z: Section 32 (HOEPA) Loans
	Provide disclosures for reverse mortgages	20505N – Reg Z: Reverse Mortgages
	Provide disclosures for Higher Priced Mortgage Loans	20500N – Reg Z: HPMLs and the Escrow Rule