



## 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
<a href="#">30003N</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30123N</a> - Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30310N</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
<a href="#">30313N</a> - Identity Theft Prevention: Safeguarding Information
<a href="#">30319N</a> – Regulation E: Handling Errors and Complaints
<a href="#">30402N</a> – Regulation B: Essentials
<a href="#">30403N</a> – Fair Lending: Essentials
<a href="#">30408N</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
<a href="#">30420N</a> - Reg Z: Fundamentals for Real Estate
<a href="#">30440N</a> – HMDA Fundamentals
<a href="#">31400N</a> - Mortgage Origination: Marketing
<a href="#">31401N</a> - Mortgage Origination: Matching Products
<a href="#">31404N</a> - Mortgage Origination: Collecting Information and Documentation
<a href="#">31410N</a> - Mortgage Processing: Providing Disclosures
<a href="#">31412N</a> - Mortgage Processing: Verification and Documentation
<a href="#">31432N</a> - Mortgage Underwriting: Examining Capacity and Capital
<a href="#">31460N</a> - Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31501N</a> – Consumer Lending: Exploring Needs and Options
<a href="#">31502N</a> – Consumer Lending: Understanding the Application Process
<a href="#">31510N</a> - Consumer Lending: Private Education Loans
<a href="#">31511N</a> - Consumer Lending: Home Equity Loans
<a href="#">31512N</a> – Consumer Lending: Credit Cards
<a href="#">31513N</a> – Consumer Lending: Ethics
<a href="#">31514N</a> – Consumer Lending: Marketing and Social Media
<a href="#">31520N</a> - Consumer Lending: Addressing Borrower Concerns
<a href="#">31521N</a> - Consumer Lending: Borrower Protections
<a href="#">31522N</a> – Consumer Lending: BSA and Security Concerns
<a href="#">31530N</a> – Consumer Lending: Examining Character, Capacity, and Collateral
<a href="#">31540N</a> - Consumer Lending: Considerations at Closing
<a href="#">34022N</a> – Regulation Z: HPMLs and the Escrow Rule
<a href="#">34023N</a> – Right of Rescission and Required Disclosures



<a href="#">31490N</a> – HOEPA Loan Fundamentals
<a href="#">30416N</a> – Regulation M: Covered Leases, Disclosures, and the Three-Payment Rule
<a href="#">30422N</a> – Regulation Z: Open-End Credit Disclosures
<a href="#">30425N</a> – Regulation Z: Closed-End Credit Disclosures
<a href="#">34021N</a> – Regulation Z: The Basics
<a href="#">30141N</a> – Loan Documentation: Completing and Enforcing the Note
<a href="#">30415N</a> – Fair Lending: Indirect Auto Loans

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

Regulation	Job-Specific Task(s)	Recommended Courses
Bank Bribery Act	Know limitations on what to accept from customers Refuse gifts offered in return for business preferences	<a href="#">31513N</a> – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity Be aware of the stages of money laundering under AML guidelines Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs Collect and verify information according to CIP (USA PATRIOT Act)	<a href="#">31522N</a> – Consumer Lending: BSA and Security Concerns
Electronic Funds Transfers (Reg. E)	Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	<a href="#">30319N</a> – 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> <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>	<a href="#">30402N</a> – Regulation B: Essentials
	<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>	<a href="#">31502N</a> – Consumer Lending: Understanding the Application Process
	<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>	<a href="#">31502N</a> – Consumer Lending: Understanding the Application Process
	<p>Place the applicant into the 'right' loan based on their credit profile</p> <p>Use discretion when waiving fees or granting exceptions</p>	<a href="#">31501N</a> – Consumer Lending: Exploring Needs and Options



<p>Fair Credit Reporting Act (FCRA)</p>	<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>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>	<p><a href="#">31530N</a> – Consumer Lending: Examining Character, Capacity, and Collateral</p>
<p>Fair Debt Collection Practices Act (FDCPA)</p>	<p>Know whether the institution is considered a debt collector or falls under an exemption</p>	<p><a href="#">30123N</a>– Understanding the Fair Debt Collection Practices Act (FDCPA)</p>



	Make collection efforts and speak with delinquent borrowers	
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>	<a href="#">30403N</a> – Fair Lending: Essentials
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Request the proper information from the applicant(s) for proper application types</p>	<a href="#">30440N</a> – HMDA Fundamentals
Information Security	Protect company assets - physical and information	<a href="#">30313N</a> – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	<p>Check SDN list when appropriate</p> <p>Block or reject funds as required</p> <p>Identify general or specific licenses</p>	<a href="#">30003N</a> – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	<p>Distinguish between consumers vs. customers of the institution</p> <p>Provide initial or annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	<a href="#">30310N</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
Servicemember Civil Relief Act (SCRA)	Assist customers who are active-duty military personnel	<a href="#">30408N</a> – 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	<a href="#">30420N</a> - Reg Z: Fundamentals for Real Estate



	<p>Know what loans are covered by Reg. Z</p> <p>Calculate the finance charge and APR for loans</p> <p>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p><a href="#">31514N</a> - Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502N</a> - Consumer Lending: Understanding the Application Process</p> <p><a href="#">31510N</a> - Consumer Lending: Private Education Loans</p> <p><a href="#">31512N</a> - Consumer Lending: Credit Cards</p> <p><a href="#">31511N</a> - Consumer Lending: Home Equity Loans</p> <p><a href="#">31520N</a> - Consumer Lending: Addressing Borrower Concerns</p> <p><a href="#">31521N</a> - Consumer Lending: Borrower Protections</p> <p><a href="#">31540N</a> - Consumer Lending: Considerations at Closing</p> <p><a href="#">31404N</a> - Mortgage Origination: Collecting Information and Documentation</p> <p><a href="#">31410N</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31412N</a> - Mortgage Processing: Verification and Documentation</p> <p><a href="#">31460N</a> - Mortgage Closing: Explaining Fees and Disclosures</p> <p><a href="#">31400N</a> - Mortgage Origination: Marketing</p> <p><a href="#">31401N</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31432N</a> - Mortgage Underwriting: Examining Capacity and Capital</p> <p><a href="#">30422N</a> – Regulation Z: Open-End Credit Disclosures</p>
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		<a href="#">30425N</a> – Regulation Z: Closed-End Credit Disclosures  <a href="#">34021N</a> – Regulation Z: The Basics
	Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit  Provide periodic statements  Assist borrowers with periodic statement items  Receive and process loan payments  Respond to customer request for refunds of credit balance on credit card account or to terminate the account	<a href="#">31512N</a> – Consumer Lending: Credit Cards
	Explain right of rescission	<a href="#">34023N</a> – Right of Rescission and Required Disclosures
	Provide proper disclosures for credit ads	<a href="#">31514N</a> – Consumer Lending: Marketing and Social Media
	Provide disclosures for HOEPA loans  Understand restrictions placed on HOEPA/Section 32 mortgages	<a href="#">31490N</a> – HOEPA Loan Fundamentals
	Provide disclosures for Higher Priced Mortgage Loans	<a href="#">34022N</a> – Regulation Z: HPMLs and the Escrow Rule