

The FSR Development program is a three-tiered training program designed specifically for Financial Service Representatives working in the credit union system. The program has been designed to provide the foundational, applied and advanced skills needed in the role.

All components of the FSR development program are open for enrollment.

## Foundational Skills

These courses will ensure an FSR has the introductory knowledge needed to assist members with transactional, lending or investing inquiries in the first three to nine months in their role.

**Product Knowledge:** Product and Service Knowledge Assessment. A total of 85 questions to help assess an individual's level of product knowledge

**Investment Basics:** Spotting Quality Referrals

**Lending Basics:** Core Credit Knowledge

### FSR Start Series - Offering 6 modules

- Reading and Interpreting Credit Reports
- Know your Member, Manage your Risk
- Your Role in Asset Liability Management
- Trusts, Power of Attorney and other Conversations
- Loan and Investment Strategies in Action
- Reading and Interpreting Financial Statements

**Working with members:** Applied Financial Guidance. An eClass designed to allow for questions and answers as the new FSR starts to apply their knowledge.

## Applied Skills

These courses will ensure an FSR is given an opportunity to apply the knowledge they have obtained and continue their growth twelve to twenty-four months in their role.

**Product Knowledge:** eLearning modules

- Business Structures in Canada
- Foundations of Handling Estates

**Lending Knowledge:** eLearning modules

- Managing the Chronic Credit Seeker
- Managing High-Income, High-Net-Worth Members
- Recommending Insured Mortgages with Improvements

**Investment Knowledge:** eLearning modules

- Understanding Time Value of Money
- A Frontline Guide to the Mutual Fund Industry
- Talking Pensions at Any Life Stage
- RRSP: The Fundamentals
- TFSA: The Fundamentals

**Working with members:** Applied residential mortgage lending and applied consumer lending. Both designed to allow for subject matter expertise as learners continue to grow and develop.

**Receive a certificate of completion when all foundational and applied level courses are complete.**

## FSR Accreditation

## Advanced Skills

These courses are offered for those FSRs who want to take their development to an academic level. The new **FSR Accreditation** is offered in partnership with Dalhousie University and is suitable for an FSR who is 2 to 4 years in their role. They must also have completed their FSR certificate for the foundational and applied level of training.

**Lending Knowledge:**

- CUIC 210 – Consumer and Residential Mortgage Lending
- Applied Delinquency and Collection - eClass
- Working with Multi-Purpose Mortgages - eClass

**Investment Knowledge:**

- CUIC 240 – Fundamentals of Personal Financial Planning
- Advanced RRSP Strategies - eClass
- Dealing with Advanced RRIF Accounts - eClass

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