



## Important Information for Participants about *Understanding Personal Cash Flow*



Omega Performance Corporation has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102.

You can qualify to receive Continuing Education Units (CEUs) for successfully completing Omega Performance's *Understanding Personal Cash Flow* course. Here are some facts you should know before you begin.

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### Course objectives

When you complete *Understanding Personal Cash Flow*, you will be able to:

- Determine the liquidity and current value of assets and the volatility of value
- Determine whether an asset would be suitable for consideration as a potential source of repayment, or as collateral for a loan
- Recognize the risks inherent in depending on certain assets as repayment sources or collateral
- Identify and use practical methods to determine the current amount, payment terms, and priority of liabilities
- Use ratios to determine a customer's general liquidity and leverage
- Recognize the basic structure and content of a personal tax return
- Distinguish between cash and noncash items listed on a tax return
- Calculate personal cash flow for the most recent tax year using information from the tax return and financial statements
- Establish logical projection assumptions, and estimate future cash flow

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### Intended audience for this course

*Understanding Personal Cash Flow* was designed for:

- Private banking and wealth management lenders
- Small business bankers
- Commercial bankers who need to evaluate personal financial statements
- Relationship managers who need to understand a client's loan needs or cross-sell loan services

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**Prerequisite for this course** Participants should have some familiarity with assets and liabilities, personal financial statement, personal tax returns, and the requirements of Regulations Z and B.

You may have gained this understanding from college-courses or from courses such as Omega Performance’s *Consumer Lending*. If you are unsure whether you have the prerequisite skills, ask your course administrator about the Credit Skills Assessment.

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**Earning CEUs** If you successfully complete the *Understanding Personal Cash Flow* course, either as a self-study course or in a workshop led by an Omega Performance–certified facilitator, you will be eligible for the award of Continuing Education Units (CEUs) according to the following table:

<b>Method of Taking This Course</b>	<b>Course No.</b>	<b>CEUs</b>
Self-study materials and posttest only	OPFC.001.0013	1.5
Self-study <u>plus</u> two half-day workshop* sessions and posttest	OPFC.001.0012	2.2
Two -day workshop* and posttest	OPFC.001.0014	1.6

\* To qualify for CEUs, the workshop must be led by an Omega Performance–certified facilitator.

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**No partial credit** Partial CEUs are not awarded. You must meet *all* the criteria for successful completion to earn any CEUs.

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**Attendance** Workshop attendance requirements are strictly adhered to. You will be asked to arrive on time at the beginning of class and after lunch, return from breaks at the assigned times, and remain in the classroom, fully engaged in the workshop. Any absences, tardiness, business meetings, or phone calls during the published workshop hours will count against the attendance requirement.

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**Eligibility for CEUs** Only those who meet all the requirements for successful completion will be eligible for Continuing Education Units (CEUs). The requirements are standardized for all participants in this course, no matter where they take the course. The criteria are objective; you will know by the end of the course whether or not you qualify for CEUs.

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**Criteria for successful completion of *Business Lending Fundamentals*** To be eligible for CEUs, you must meet *all* the criteria for successful completion of the course. Successful completion is defined as follows:

- Complete all module progress checks
- Achieve 100% attendance at each workshop session
- Complete all assignments
- Actively participate in all workshop activities
- Achieve a posttest overall score of 80% or greater, with no single module score lower than 65%

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**Cell phones, pagers,  
messaging devices,  
and meetings**

All cell phones, pagers, and messaging devices should be turned off during class, and used only during breaks and lunch. These devices distract both you and those around you. If you use any of these devices in class, you will be asked to leave the classroom, and the time away will count against your attendance requirement.

Please plan ahead to wrap up or defer any pending business before coming to class so you can concentrate fully on the workshop.

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**What is a CEU, and why  
is it important?**

Each CEU represents your hard work and participation in 10 hours of quality, interactive instruction. Many professions and organizations require a certain number of CEUs each year to maintain certification or position. CEUs are evidence of your commitment to remaining up-to-date in your field.

Omega Performance has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102. In obtaining this approval, Omega Performance has demonstrated that it complies with the ANSI/IACET Standards which are widely recognized as standards of good practice internationally. As a result of its Authorized Provider membership status, Omega Performance is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standards.

Omega Performance's IACET CEU Authorized Provider status reflects our commitment to sound, effective training, and our skill in designing and developing training programs based on sound instructional design principles—programs designed to help you improve your performance on the job. For more information about IACET and the CEU, log on to [www.iacet.org](http://www.iacet.org).

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**Fee for CEU registry:  
\$10**

Each eligible participant may choose to register the CEUs he or she has earned in a permanent continuing education record maintained by the American Council on Education's Registry Transcript Service.

A fee of \$10, in the form of a check payable to Omega Performance Corp., must accompany your application for registration. The application form appears on the following page.

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**Why should I register my CEUs?**

The ACE Registry Transcript Service provides a permanent record of your continuing education achievements and can provide a complete transcript of all CEUs that you have earned and registered with this national service. You may already have courses on file there; if this is your first one, you are on your way to creating a permanent record of your achievements that may assist you in maintaining your current position, advancing in your career, or landing a new job. ACE registers CEUs from thousands of courses offered by hundreds of employers and training companies.

The registry offers you security and complete privacy: Only you can access your records or request a transcript.

If you choose not to register your CEUs, your only record of your CEUs will be on the Certificate of Completion that you will receive upon successful completion of the course.

For more information about ACE, log on to [www.acenet.edu](http://www.acenet.edu).

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## Application for Registration of Continuing Education Units Understanding Personal Cash Flow



Omega Performance Corporation has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102.

*Note:* For use by participants who have successfully completed the *Understanding Personal Cash Flow* program, which is approved for the award of Continuing Education Units (CEUs). To qualify, you must have met all the criteria for successful completion as listed in the "Important Information for Participants" document for this program, and you must have *begun* your study of the program *no earlier than* November 17, 2003. Registering your CEUs will create a permanent lifetime record of your CEUs for this course at the American Council on Education (ACE) CEU Transcript Service.

Questions about this form or the CEU registration process? See our website, [www.omega-performance.com](http://www.omega-performance.com), or contact Omega Performance Corp. at 704-672-1400.

### Applicant Information (Please PRINT. Abbreviate as needed to fit the number of cells available.)

Last name	First name	Course Number (see Important Information for Participants)
<input type="text"/>	<input type="text"/>	<input type="text" value="O"/> <input type="text" value="P"/> <input type="text" value="C"/> <input type="text" value="F"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="1"/>
Mailing address (number and street, or P.O. box)	City	
<input type="text"/>	<input type="text"/>	
State/Prov	Zip code	Social Security number/ID number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (mm/dd/yyyy)		Sex M/F
<input type="text"/>		<input type="text"/>
Your daytime phone number (in case we need additional information)		(Optional) E-mail address, if you would like to hear about other Omega programs
<input type="text"/>		<input type="text"/>

### Course Information

Course name: \_\_\_\_\_ Bank or company name: \_\_\_\_\_

Date started: \_\_\_\_\_ Date completed: \_\_\_\_\_ Would you like a Certificate of Completion? Yes\_\_ No\_\_

Print the name and phone number of your facilitator, course mentor, or course administrator (not required for online courses):

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

*I certify that the applicant has met the criteria for successful completion of the above-named course as shown on the Important Information for Participants found on Omega's website.*

X \_\_\_\_\_ X \_\_\_\_\_

Applicant's signature Signature of course facilitator, mentor, or administrator (not required for online courses)

**Give this form with your check or money order for the processing fee of \$10.00,**  
payable to Omega Performance Corp., to your workshop leader, or send it directly to:

Customer Accounts Group  
Omega Performance Corporation  
8701 Red Oak Blvd., Suite 450  
Charlotte, NC 28217-3972







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