



P.O. Box 524
Morgan, MN 56266
P: 507-249-2045 F: 507-249-2115
www.cftum.org

Live Credit Courses

Business Math

MANKATO: February 9 & 16, 2012
9:00am-5:00pm
Beans Plus, Inc.
2101 Rolling Green Lane

This course is a comprehensive coverage of personal and business related math topics. Basic math skills are essential for survival in today's business world. Learning day-to-day application of math concepts is necessary to become successful in the financial services industry.

- Understand how ratios, payments, interest, etc. are calculated
- Understand how gross and net pay are calculated
- Understand the different types of banking accounts and how business math applies to them
- Calculate loan payments and interest
- Understand the cost of credit
- Calculate mortgage payments, including insurance costs
- Calculate life insurance premiums
- Estimate technology costs
- Understand employee recruitment expenses, including the cost of part-time vs. full-time employees

Instructor: Jackie Judd

\$299 Member / \$598 Non-Member
Textbook is additional \$93 plus tax and fees. 1
CFT credit after completion of this class.

Money & Banking

(next course after Principles of Banking)

MANKATO: March 6 & 13, 2012
9:00am-5:00pm
Beans Plus, Inc.
2101 Rolling Green Lane

Money and Banking teaches the role of money, credit, and financial institutions in the U.S. economy. Topics include commercial banks, thrifts, credit unions, the Federal Reserve system, credit markets, and monetary theory and policy. It emphasizes the effects of structural change, globalization, financial innovation, and technology on the financial environment.

- The concept of money supply
- The role your bank plays as a money creator and participant in the nation's payment mechanism
- How the various types of financial institutions operate
- The working of monetary and fiscal policies
- The functions and powers of the Federal Reserve, and more
- Includes important updates on such areas as the surge in foreign use of U.S. currency
- The impact of stored-value cards on domestic payment matters
- Growth of mutual funds and credit unions as important competitors to commercial banks

Instructor: Jackie Judd

\$299 Member / \$598 Non-Member
Textbook is additional \$148 plus tax and fees. 1
CFT credit after completion of this class.

For more information please go to www.cftum.org