



Sales Professional Consumer Regulation Certificate

Administered by:

The Association of Finance & Insurance Professionals





In an era of increased federal oversight, the people walking into your showroom today are the most informed, consumer rights-conscious car buyers in the history of our industry.

The AFIP-administered

Sales Professional

Consumer Regulation Certificate

will help ensure that your sales staff doesn't run afoul of the law, but more important, they'll be equipped to fully capitalize on the expectations of this new class of buyers.

Who should pursue the Sales Professional Consumer Regulation Certificate?

The existing sales staff and new hires.

How much does it cost?

There's a one-time cost of \$75.00 per sales professional. Paying for the program has never been easier!

Simply go to: bit.ly/SalesProCertificate to register, pay with a credit card and start.

How is the training completed?

The sales person creates an individual account and completes the training online at times and locations convenient to them.

How can I be sure the training content is correct?

The certificate program has been reviewed by Hudson Cook, LLP – AFIP’s primary legal resource. An e-copy of the *CARLAW® F&I Legal Desk Book*, which is referenced in the certificate training, is available to each participating sales professional.

How will I know the sales person did the work and mastered the material?

Each participant is required to complete a comprehensive online exam with a passing threshold of 70% or higher. Candidates will have two opportunities to successfully complete the exam. The online activity, including test scores, is reported back to the dealer if requested.

How will my customers know they’re dealing with a consumer regulation-savvy sales professional?

AFIP provides candidates who pass the exam with a frameable certificate.

The laws keep changing – will I be protected in the future?

Federal regulation changes impacting the vehicle sales process will be posted on AFIP’s website and announced in AFIP’s e-newsletter. To subscribe, go to afip.com, scroll to the bottom of the home page and sign up.

Sign up today!

bit.ly/SalesProCertificate

or contact AFIP at 817.428.2434 or info@afip.com



Course Topics

Collecting Consumer Information
Safeguards Rule

Selecting A Vehicle
Used Car Rule

Taking a Credit Application
Fair Credit Reporting Act (FCRA)
Financial Privacy Rule
Red Flags Rule

Negotiating a Deal and Quoting Payments
Unfair, Deceptive and Abusive Acts and Practices (UDAP & UDAAP)
Equal Credit Opportunity Act (ECOA)
IRS Form 8300

Store Specific Duties
Office of Foreign Assets Control (OFAC Check)
Disposal Rule

Prospecting and Sales Follow-Up
Federal Do-Not-Call
Federal Do-Not-Email
Federal Do-Not-Fax

The federal regulation-specific online interactive sales professional-oriented training was drawn from the time-tested, industry-recognized **AFIP Certified F&I Professional Program**.



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