

Course Curriculum

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 curriculum was drawn from the time-tested, industry-recognized **AFIP CERTIFIED F&I PROFESSIONAL PROGRAM**.



Association of Finance & Insurance Professionals®

4104 Felps Drive, Suite J, Colleyville, Texas 76034
817.428.2434 • info@afip.com • www.afip.com

SALES PROFESSIONAL CONSUMER REGULATION CERTIFICATE

Administered by:

The Association of Finance & Insurance Professionals®





Those who walk into your showroom today are the most astute, consumer rights conscious, car buyers in the history of our industry – in an era of increased compliance oversight.

The AFIP-Administered

SALES PROFESSIONAL CONSUMER REGULATION CERTIFICATE

will help ensure that your sales staff doesn't run afoul of the law, but more importantly, that they fully capitalize on this new class of buyers.

Who Should Pursue the Sales Professional Consumer Regulation Certificate?

The existing sales staff and new hires once it is clear they will be productive producers.

Is special pricing available?

There is a one-time \$250 set up fee to create your dealer account in the online learning system. Special pricing is available for dealers who have AFIP-certified staff or those serviced by an Industry Member. Paying for the program has never been easier. We will invoice you for only new registrants on a monthly basis. Please call our office for current pricing.

How is the Training Completed?

Once the set up fee is received, participating dealers will receive a supply of user guides containing access codes. The sales person enters their individual access code and completes the training online at times and locations convenient to them.

What assurances do I have that the information is correct?

The certificate program has been reviewed by the Hudson Cook law firm – AFIP's primary legal resource. A copy of the CARLAW® F&I Legal Desk Book is provided to each participating dealer, regardless of the number of sales personnel completing the consumer regulation certificate program. The certificate curriculum references the Desk Book text.

How will I know if the sales person put in the work and mastered the material?

As with all AFIP training, each participant is required to complete a comprehensive exam with a passing threshold of 80% or higher. Candidates will have two opportunities to successfully complete the exam. The exam is completed online. The online activity, including test scores, is reported back to the dealer monthly.

How will my customers know they are dealing with a consumer-regulation savvy sales person?

A personalized desk plaque is provided to those who pass the test.

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

Federal regulation changes impacting the vehicle sale process will be sent to each certificate holder's email address with proof of delivery required. The need to requalify at a future date has not been determined.

Sign up today with the enclosed Proactive Response Card or contact AFIP at 817.428.2434 or info@afip.com.

