

## 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®**

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# 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.

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### **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](mailto:info@afip.com).**

