



the Program –

Each participant will engage in a 32+ hours of online self-guided eLearning content to master dialogue and actions they can take to clearly differentiate themselves as lending professionals.

the Student Benefits –

Each participant will complete the course with a clear understanding of how they can dramatically differentiate themselves through their knowledge of housing as both an asset and a liability. They'll receive:

- Over 32 hours of online course work videos and interactions.
- Over 15 workbooks with over 300 pages of reference materials.
- A copy of Borrow Smart book.
- The CLA™ Designation - Certified Liability Advisor, logo package.
- A set of Press Releases upon graduation.
- A certificate for framing in their office.
- Listing on our non-profit website - www.niofe.org.
- Free Registration for the What is Enough? Financial Literacy Course.
- and much more...

the Cost –

A course fee is \$997.

the Curriculum –

This is the curriculum outline for the online CLA Certification courses.

BSU Course 1

Introduction
Your objectives
Specific?
Measurable?

Online Format

3 Courses.....
32 distinct class sessions

Tests After Each Class.....
70% score to proceed

Printable Workbooks
over 300 Pages on demand

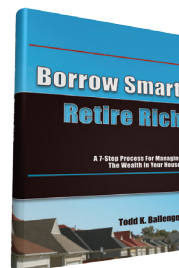
Book Mailed.....
copy of Borrow Smart Retire Rich

Workshop Overview

The workshop's focus is education with direct application to daily performance and improvement of the client experience.

The 7 key concepts are financial concepts applied to the house:

Safety
Liquidity
Return
Opportunity Cost
Taxes
Leverage
Diversification



The 7 key questions are borrowing concepts applied to the house:

Product
Payment
Availability
Amount
Management

BorrowSmart Curriculum Overview

Achievable?
Realistic?
Trackable?
History / Background
Learning/Product Continuum
Student
Scenario desk
Interviews/case studies
Coach
Borrow Smart Conversation
Borrow Smart Software
Facilitator
Consumer workshop
Marketing system
Content library
Specialized training
Instructor
Realtor/CPA classes
Licensed insurance
Licensed territory
Referral system
Author
Mentor
Information and knowledge
Action
Understanding
Shifting wealth
Stock prices
House values
What is crisis?
Mania
Panic
Crash
Convergence
Liability management
Advisor/suitability
Lender/eligibility
The first million is the toughest
The second million is much easier
The third million is much easier still
The 3 Sided Balance Sheet
Real Estate
Realtor
Assets
Advisors
Liabilities
Lender
People want to be coached
Passive vs. Active Investing
Real estate is a passive investment
Ongoing considerations around your borrowing and equity is
the active component of being a homeowner
Active role in knowing about active homeownership

BorrowSmart Curriculum Overview

The Student
What is it?
What is it for?
The Coach
Borrow Smart Conversation
What is it?
What is it for?
7 Steps
Product
Payment
Availability
Amount
Management
Protection
Discipline
Attendee question and answer session
House vs. home
Your cash flow
The Seven Concepts
Safety
Four key threats
Appreciation
Depreciation
Foreclosure
Lawsuit
Borrowing
Four hurdles
Character
Capacity
Collateral
Credit
Return
Appreciation
Principal
EPR
Opportunity cost
Hidden cost
Taxes
Leverage
Diversification
Your Objectives reiterated
Four one-hour coaching sessions to follow over next 4 weeks

BSU Course 2

Review from Course 1
The 7 steps (deep dive)
The 7 steps sub-layers (core model)
Key Objectives overview
Wealth is shifting
Two types of borrowers
Primary tax considerations for real estate
When selling a qualified residence
When buying a qualified residence

When refinancing a qualified residence
Other key tax considerations
Question and answer session
Four one-hour coaching sessions to follow

BSU Course 3

Promoting You
Defining what you do
Remodel yourself?
Six primary strategies
Write a book
Speak regularly
Keep in touch
Referrals
Networking
Direct outreach
Strategies in liability management
Federal Reserve Board Study
38% of American households are prepaying instead of investing
This is costing them 11-17 cents per dollar
The aggregate cost is \$1.5B in missed savings annually
Having access to better financial information substantially increases the likelihood of making the right choice.
Only 49% of households relied on advice from professionals
46.1% of households are prepaying their mortgage by an average of \$3140 per year
The average 'pre-payer' maintains an average \$2000 credit card balance at an average 12% rate
Investment property
Capital appreciation
Cash flow
Taxes
Depreciation
Strategic Lending Concepts
Pledged asset mortgage
RM for vacation property
Max interest deduction
Home stretch
Learning/Product Continuum
Student
Scenario Desk Expertise
Interviews/Case Studies
Coach
Borrow Smart Conversation
Borrow Smart Software
Facilitator
Consumer Workshops/Games
What is it?
What is it for?
Instructor
Understanding the wealth team
Lender

BorrowSmart Curriculum Overview

Advisor
Realtor
Realtor CEC – The Workshop Model
Graduation / Recognition / Community

BorrowSmart
Curriculum
Overview