



Credit Institute of Canada

**Certified Credit Professional  
(CCP) Program**

STUDENT HANDBOOK  
2010/2011

Providing Professional Credit Ability  
Resources, Education and Certification for Credit Professionals



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**Welcome** to the Credit Institute of Canada educational program for the 2010-2011 academic year. Your enrollment in the Certified Credit Professional (CCP) Program (Formerly FCI) is an investment in your future.

Studies in Canada have found that the highest rate of employment growth occurs among workers with post-secondary education. In an environment of globalization and technological advancement, today, every worker is required to upgrade their skills on an ongoing basis in order to stay competitive. In addition, continuous learning has many benefits that, we hope, you will come to enjoy as you complete the courses, one at a time. Not only will it open doors to better job prospects, higher incomes and earn more recognition from your peers, but also greatly contribute to your sense of personal fulfillment.

As you progress through the program, we encourage you to seek out opportunities to apply the concepts taught in the courses to perform your job more effectively. If your manager or a colleague is a CCP, be sure to approach them for assistance with your course when necessary.

The local chapters of the Institute are another source of tremendous resources. The majority of the dedicated volunteers that run the chapters are CCPs. They are always willing to help. Contact them to find out how you can take part in the activities they organize and start networking with other fellow credit professionals.

Your continued commitment and desire to learn will be critical to your success in the Certified Credit Professional (CCP) Program. Whether you are returning to school to complete or pursue formal education, or to upgrade your skills for better career prospects or even for personal interest, the Credit Institute of Canada is here to assist you in achieving your goals.

All the best for a successful year of learning!

## STATEMENT OF RESPONSIBILITY

All CCP students are responsible for being familiar with and understanding of the information and educational policy contained herein. Every effort is made to ensure policies, schedules and other information contained in this booklet is accurate at time of publication; however, students are advised that the ultimate responsibility for verifying the accuracy of such information rests with them alone. We reserve the right to change without prior notice any information contained within this booklet and disclaim liability to any person who may suffer loss as a result of reliance upon any information contained within the Student Handbook.

## CODE OF ETHICAL PRINCIPLES AND RULES OF CONDUCT

*The Credit Institute of Canada's Code of Ethics* (found on the Credit Institute website [www.creditinstitute.org](http://www.creditinstitute.org) and in the *Certified Credit Professional Course Calendar*) provides standards of acceptable behavior of Credit Institute members. They apply to all members of the Institute, and extend to students. The code provides members (students and graduate members) a positive guide to carrying out their career related activities in a professionally acceptable and ethical manner. The code also provides a basis for enforcing a minimum level of acceptable behavior.

## STUDENT NUMBER

All students are assigned a permanent member ID number that is also used to identify assignments and other submission relating to the Credit Management courses (CR1 & CR2) and/or student number to identify assignments and other submission relating to the non-credit management courses (FA1, EM1, CM1, FN1, LW1, MS1). It is imperative that students use the correct identification number on all assignments, examination papers, and correspondence.

New students will receive a card after enrolling in their first non-credit management course eight weeks after the first assignment due date in the Fall, Winter, Spring, and Summer sessions. **Student cards must be shown at all examination sessions.** If your card is lost or stolen please contact the CIC National Office for a replacement; a fee of \$10.00 is applicable.

**Note:** We will issue a letter prior to the credit management course/s exam in lieu of the card.

## **REGISTRATION DUE DATES**

To ensure that the Institute can serve its student efficiently, all due dates must be closely adhered to. Due dates are normally set to provide the minimum lead-time necessary to allow for administrative processing.

## **RE-ENROLLMENT**

Re-enrollment forms are e-mailed to all students who were enrolled with the Institute in the previous academic year. The deadline date published annually will apply. Applications received past the due date will be assessed a \$50.00 late processing fee.

All re-enrolling students must make full payment of the annual Basic Tuition Fee in order to retain their CCP student membership – regardless of the number of courses registered for during the year.

## **PAYMENT OF FEES**

Students may forward their completed application to the CIC National Office:

1. By Internet –  
On-line registrations may be submitted by visiting the student section of the CIC website at [www.creditinstitute.org](http://www.creditinstitute.org). Payment is accepted by Visa or Master Card.
2. By Fax -  
(416) 572-2619, Visa and Master Card payments are accepted.
3. In Person -  
Payments are accepted at the CIC National Office by cheque, money order, and credit card (Visa and Master Card only)
4. By Mail -  
Mail with payment (cheque, money order or credit card (Visa or Master Card)) to: Credit Institute of Canada 219 Dufferin Street, Suite 216C, Toronto, ON M6K 3J1

## **TUITION FEE**

- 1) Re-enrolling Students - All re-enrollment application forms must be accompanied by full payment of the:  

Basic Tuition Fee (\$365.00) for the current academic year  
and applicable course fees
- 2) New Students - See "BASIC TUITION FEE" section below.  

Tuition fees may be paid by cheque, money order, Visa or Master Card.
- 3) Other fees - Cheque or credit card payments will be accepted for all other fees.

## **RETURNED CHEQUES**

A \$25.00 handling charge will be assessed to all cheques returned for insufficient funds to the Credit Institute from the bank.

## **OVERDUE ACCOUNTS**

The Credit Institute of Canada reserves the right to withhold the release of examination results to students with overdue accounts. Failure to comply with the payment schedule will result in the holding of examination marks until such time that all delinquent balances are paid in full. Upon payment, withheld examination results will be mailed to the student. For more information consult the Examination-Results section

## **NEW STUDENT ENTRANCE FEE**

New enrollees are assessed a one-time entrance fee of \$189.00 to cover a portion of the student's start up costs. The fee contributes to the cost of opening Credit Institute of Canada and CGA-Manitoba files.

## **BASIC TUITION FEE**

The Credit Institute assesses an annual non-refundable basic tuition fee that represents the fixed portion of the educational and student service costs. All students, including potential 2010/11 graduates, pay a basic tuition fee of \$365.00 for the year. Students not enrolling in a course but writing a supplemental and/or deferred examination(s) must be registered with the Institute and are thereby responsible for payment of the full basic tuition fee. The Basic Tuition Fee will be prorated for new students only. (Fall \$365.00, Winter \$265.00, Spring or Summer \$220.00) Students who become inactive or decide to take equivalent courses at other institutions during an academic year are advised to pay the annual affiliate membership fee to keep their file current. Readmission fee may apply for those who stay inactive for extended periods.

## **COURSE FEES**

Course fees are generally structured to include the costs of textbooks, lesson materials, educational software and sessional examination fees. Course fees do not include items such as: supplemental or deferral examination fees, assignment postage, stationery, or late assignment submission fees. All CCP students must have licensed access to Microsoft Office Professional.

*Course fees are divided into two categories:*

- a) *Promoted* - is the fee for students progressing in the program from one course to another or not qualifying for the repeat fee. Fees normally include texts.
- b) *Repeat* - is the fee for students who repeat a failed course from the immediately preceding academic year and who can re-use course materials issued previously. (Contact the CIC for repeat fees and confirm material is still current.)

Students requiring course materials not included with the course fee may purchase them from the Credit Institute National office.

## EXAMINATION FEES

A sessional examination is included with the course fee. For other exam fees refer to the EXAMINATION section on page 25).

## LATE REGISTRATION FEE

A \$50.00 late registration fee is applicable to students whose applications are not received by the Credit Institute National Office by the enrollment deadline.

## COURSE TRANSFER FEE

Students wishing to transfer from one course to another subsequent to enrollment or re-enrollment will be assessed a fee of \$106.00 for processing this change. Deadlines for course transfers are the same as those for course refunds (see REFUNDS section page 6).

## TRANSFER CREDIT / EXEMPTION FEES

Transfer credit requests will be assessed a \$150.00 per transfer credit as well as a \$60.00 transcript evaluation fee. Transfer credits will not be recorded on the student's CCP transcript until official, transcripts are submitted and payment has been received. Students must enroll in the Certified Credit Professional (CCP) Program in the academic year in which exemptions are granted. Failure to do so will require re-evaluation of transfer credits and payment of the evaluation fee.

## RECEIPTS FOR INCOME TAX PURPOSES

Receipts are included with shipped course materials. A charge of \$15.00 is assessed for duplicate receipts. Students will be issued a T2202 certificate for income tax purposes by the end of February.

## REFUNDS

The policy on refunds is as follows:

If the application is rejected - full refund.

Course fees are refundable provided that a written notice of withdrawal ***is received by the dates listed below***. The full course fee may be refunded provided all course materials are returned unmarked and in good condition. Shrink-wrapped packages (lesson notes, selected readings, etc), software packages, CDs and diskettes that have been opened are non-refundable.

50% of a course fee may be refunded provided written notice of withdrawal is received by the following dates:

Fall session -	September 13, 2010
Winter session -	December 13, 2010
Spring session -	March 21, 2011
Summer session -	June 13, 2011

Course refund forms are available from the Credit Institute National Office. Unopened course material should be returned to the National Office when submitting the refund request. If returning by mail, please ensure that the package contains your name, address and student number. If you have opened or wish to keep your course material, please indicate this on your course refund form or in your letter. The cost of course material not returned will be deducted from your refund. Course material received in a used or damaged condition will result in a deduction from the applicable refund. Refund of fees paid by credit card will be made to your credit card account. Allow two to three weeks for refunds to be processed.

### **REFUND DEADLINES**

Fall session course refund deadline	August 24, 2010
Winter session course refund deadline	November 23, 2010
Spring session course refund deadline	March 1, 2011
Summer session course refund deadline	May 24, 2011

The Basic Tuition Fee, New Student Entrance Fee represent fixed costs of administering the educational program and are non-refundable.

**REQUESTS FOR COURSE REFUNDS MUST BE SUBMITTED IN WRITING BY FAX TO 416-572-2619 OR BY EMAIL TO [ccp@creditedu.org](mailto:ccp@creditedu.org) .**

## **CHANGE OF ADDRESS / EMPLOYMENT**

### **ADDRESS**

1. Students should notify the Credit Institute immediately upon change of address in writing.
2. The notice should contain:
  - (a) the new address including apartment number (where applicable) and postal code
  - (b) telephone number (including area code)
  - (c) new exam center (where applicable)
  - (d) your student number
  - (e) e-mail address

### **EMPLOYMENT**

1. Please notify the Credit Institute in writing when you change employment or if your business address or telephone number changes.
2. The notice should contain:
  - (a) the name of the firm or company
  - (b) the firm's address, postal code, telephone and fax numbers (including area code) and e-mail address
  - (c) your position title
  - (d) industry code (NAICS)
  - (e) your student number

### **COURSE MATERIAL**

Course materials will be shipped to students once their application has been processed. Upon receipt of course material, students should ensure that they compare the materials received with the Course Material List. If there are any discrepancies, students should contact the Credit Institute immediately. Materials currently out-of-stock are placed on back order. Affected students will be notified as soon as they become available.

### **CALCULATORS**

Students are permitted to use the calculator of their choice for examinations provided it is a non-printing, silent calculator that has no more than one line of display and no alpha keys.

The following is a list of the minimum calculator functions recommended:

- On/Off/Clear - turns calculator on - off and clears display
- Mode - there are three different modes - statistics, financial and profit margin
- Display is a maximum of 10 digits
- Store – stores the displayed numeric value in the memory
- Recall memory – Displays the number stored in memory
- Arithmetic keys: =, +, -, ×, ÷, +/- (change sign)
- Math operations = 1/x (reciprocal),  $x^2$ ,  $y^x$ ,  $y^{1/x}$ , ln x (Natural Logarithm),  $e^x$  (Natural Antilogarithm), square root
- Percentage - add-on percentage, discount, percentage ratio and percentage change
- Margin and mark-up
- Compound interest - present value and future value
- Annuity compound - present value of annuity and annuity due and future value of an annuity

and an annuity due.

- Special monthly compounding or payment periods for annuities.
- APR and EFF - Annual percentage rate and Annual effective rate
- Balance, interest and principal for a single payment and for a range
- Statistics - Data mean, standard deviation, population standard deviation, sample standard deviation, intercept/slope, correlation and predicted value.

Based upon price, availability, and functionality, the Texas Instruments BA2+ calculator is one option for purchase. This calculator can be purchased through major stationery stores (i.e. Staples, Office Depot, etc.).

## **WORKING CALCULATIONS**

Whether using calculators or tables for assignment or examination questions, students should show all formulae and calculations as part of their solution in order to obtain full marks. In situations where a student's final answer is incorrect but the methodology is clearly shown, part marks will be assessed.

## **ETHICS READINGS HANDBOOK (ERH)**

Ethics are an integral component of credit professionals' responsibilities. Accordingly, ethics studies have been integrated into 6 of the 8 CCP courses. The ERH is accessed through a link on the course desktop. Students are advised that all course assigned ethics readings are examinable.

## **COMPUTER SYSTEM ACCESS**

Through its partnership with leading-edge educational institutions, the Credit Institute is able to deliver some of the CCP courses using web-based technologies. The opportunity for students to increase learning efficiency and develop their ability to use technology as a management tool is important in a business environment where computer skills are essential.

All students must have access to, and the familiarity to use the appropriate computer hardware, operating system software, and the Internet. Students can complete self-study Computer Tutorials to achieve the prerequisite level of computer knowledge. To gain the required hardware access, students may consider several options: purchase of a personal computer; request access to an employer's computer; arrange access through local educational institutions; form a study group of students willing to share acquisition costs and time. The leading-edge use of educational technology offers students access to a variety of on-line services such as course tutors, technology support, and interactive student study groups. As well, students receive direct access to course updates, recent course examinations, lesson summaries/review questions, and model financial statements. Students send their assignments and receive them marked through the Internet.

### **Minimum Student System configuration:**

- Windows 7 or Windows Vista Service Pack 1
- Internet Explorer 8
- Microsoft Word, Excel, and PowerPoint 2007 or 2010
- Acrobat Reader 9.x
- Windows Media Player 11.x
- Adobe Flash Player (most up-to-date version)
- RealPlayer (most up-to-date version)
- Textbook material on publishers' website may require additional software be installed

This minimum system configuration is not recommended for new purchases and may not be adequate for future years.

### **Apple (Mac) and Other Operating Systems**

Currently NOT supported

### **RECOMMENDED STUDENT SYSTEM CONFIGURATION**

Students who already own or have access to an older generation of computer should determine the appropriateness of their system

- Intel Core 2 Duo or equivalent
- 2 GB Memory
- Up to 20 GB free hard drive space
- DVD/CD-ROM drive
- Video card with 128MB onboard memory and DirectX technology
- Monitor with 1024 X 768 resolution
- Sound card and speakers
- High-Speed Internet connection
- Any Windows-compatible printer

*The Credit Institute reserves the right to require students to upgrade their hardware configuration in future years to meet new technology requirements. Students are advised they will not receive technical support if they are using a computer connected to a Local Area Network.*

## **INTERNET SERVICE**

All students must have ready access to a reliable Internet Service Provider. The CIC estimates that students in the Certified Credit Professional (CCP) Program may average approximately one to five hours a month of on-line Internet time for course purposes.

## **COPYRIGHT AND PROFESSIONAL ETHICS**

Although students are permitted to prepare a working copy for most computer programs, this does not provide the right to make copies to distribute or sell. Computer programs, like literary works, are the result of creative work; as such they are protected by copyright laws.

## **TECHNOLOGY SUPPORT**

Students requiring assistance accessing their course online through the Online Learning Environment desktop may access support as follows:

- i) Click on the "Support Centre" or "How To" tabs of the Online Learning Environment desktop.
- ii) Contact technology support staff by e-mail or telephone:

Terry Hurtig at [terryhurtig@cga-manitoba.org](mailto:terryhurtig@cga-manitoba.org)  
Monday – Friday 8:15 a.m. - 4:30 p.m. (Standard Central Time)  
Telephone: (204) 477-1256

## **REVIEW SESSIONS**

To improve student exam success and better compliment the online learning resources, the Credit Institute may organize, based on demand, live interactive online reviews conducted by qualified instructors. Please submit via e-mail your name, the course(s) that you are interested in attending reviews for to the Education Coordinator [ccp@creditedu.org](mailto:ccp@creditedu.org) at the National office. Note that additional fees are applicable to attend the review sessions.

## **ON-LINE LECTURES/REVIEWS**

Weekly online audio lectures for FA1, EM1, MS1, FN1, LW1 and CM1 are available to students through the Online Learning Environment desktop. On line reviews are normally available 10 days prior to the scheduled exam week.

## **ON-LINE COURSE DIRECTOR/PEER-TO-PEER SUPPORT**

Students can use this service to discuss and clarify their understanding of course concepts with other students while a course director monitors the discussions and provides guidance, clarification and encouragement when necessary.

What the Course Director can do:

- Clarify assignment questions and requirements.
- Monitor discussions daily and post corrections for any incorrect information.
- Confirm and assist with methodology based on figures or thoughts posted in the query.
- Post challenge questions, exam tips, encouraging comments or other items
- Promote student discussion and understanding of the academic issues.  
This may include leaving the question unanswered for a day to see if other students reply. If there are no student responses by the second day, the course director will post a response.
- Address assignment answer-related queries after the submission deadline, once the marker comments sheets have been released.

What the Course Director cannot do:

- Confirm assignment answers;
- Answer questions related to assignment submission or extensions, submission lockouts, returned assignments, re-marked assignments, etc;
- Solve computer technical issues. Either your fellow students or computer support will respond to these postings.
- Be contacted directly. This would defeat the purpose of the discussion boards.
- Comment on term mark Quizzes.
- Respond to assignment answer-related postings until the marker core comments sheets have been released two weeks after the submission due date.

## ASSIGNMENTS & TERM MARK ASSESSMENTS

The Certified Credit Professional (CCP) courses currently consist of term mark assessments that include regular assignment and/or online quizzes and/or integrative case assignment(s) that are worth 30% of final course grade at sessional exam writing.

### TERM MARK QUIZZES & INTEGRATIVE CASE ASSIGNMENTS

The final course grade will be determined by blending the exam mark (70%) and term marks (30%). Depending upon the course, term marks will be assessed using online quizzes and/or integrative case assignment(s). **Consequently, to succeed in a course students must successfully complete their term assessments on a timely basis.**

Term mark quizzes are in the form of multiple-choice questions that students **complete while on-line**. The marks students attain for the quizzes are applied towards their final course mark. On-line quizzes are composed of multiple-choice questions downloaded randomly from a larger bank of questions. The on-line quizzes are computer-marked, and you will receive your marks and feedback on the questions immediately after your submission.

The integrative case assignment(s) applicable to some courses are prepared in Word and submitted in an electronic drop box via the Online Learning Environment desktop. Because this assignment will count toward the final course grade, the course director cannot respond to questions or provide hints about the assignment. Students are advised to complete the assignment independently using their course material for assistance in preparing their solution.

The term mark assessment for CM1, FA1, MS1 and FN1 consist of 5 quizzes (worth 2% each) and 3 \*integrative case assignment (worth 5%, 10%, 5% for a total of 20). There are no term mark quizzes.

*\*Integrative assignments are not always scheduled on the same day - carefully review the quiz and assignment schedule for the correct due dates*

*Assignment due at module 5 will be accepted up to 7 days past the published due date. A late marking fee of \$25.00 will be assessed for each late assignment. Students will be invoiced the late marking fees incurred for the session at week 9.*

*Note: Marks for Term Mark Assessments (quizzes and integrative assignments) are applied to a sessional examination only. They are not applicable to Challenge Examinations and will not be carried forward to Deferred or Supplemental Examinations. The final course grade for students writing a challenge, deferred or supplemental exam will be based 100% on the examination.*

### On-line Quiz Due Dates

Access to each on-line quiz is available for a limited 2 week period only (usually from Wednesday to Wednesday – 14 days). **No extensions will be allowed.** You will not be able to access the on-line questions outside the availability period. If you do not complete the set of on-line questions within the allowed time, you will be assigned a mark of 0 for that on-line quiz. To avoid Internet traffic congestion that may result in a slowdown or shutdown, students are encouraged to complete the quiz earlier in the period and not wait until the deadline date.

## ASSIGNMENT SCHEDULES

### Session 1 – Fall

**Submission: Wednesdays at 12 noon SCT Unless otherwise noted**

Course	Assignment profile	Quiz1/	Quiz2	Assig. 1	Quiz3	Assig. 2	Quiz4	Assig. 3	Quiz5
FA1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Sept. 8 - 22	Sept. 22 Oct 6	Tues. Oct. 12	Oct. 6 - 20	Tues. Oct. 26	Oct. 20 Nov. 3	Tues. Nov. 9	Nov. 03-17
LW1	5 quiz (6 marks each) (no assign.)	Sept. 8 - 22	Sept. 22 Oct 6	N/A	Oct. 6 - 20	N/A	Oct. 20 Nov. 3	N/A	Nov. 03-17
MS1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Sept. 8 - 22	Sept. 22 Oct 6	Wed. Oct. 13	Oct. 6 - 20	Wed. Oct. 27	Oct. 20 Nov. 3	Wed. Nov. 10	Nov. 03-17
CM1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Sept. 8 - 22	Sept. 22 Oct 6	Wed. Oct. 13	Oct. 6 - 20	Wed. Oct. 27	Oct. 20 Nov. 3	Wed. Nov. 10	Nov. 03-17

### Session 2 – Winter

**Submission: Wednesdays at 12 noon SCT Unless otherwise noted**

Course	Assignment profile	Quiz1/	Quiz2	Assig1.	Quiz3	Assig2.	Quiz4	Assig3.	Quiz5
FA1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Dec. 08 -22	Dec. 29 Jan 12	Tues. Jan 18	Jan 12-26	Tues. Feb. 1	Jan. 26 Feb. 9	Tues. Feb. 15	Feb. 9 - 23
LW1	5 quiz (6 marks each) (no assign.)	Dec. 08 -22	Dec. 29 Jan 12	N/A	Jan 12-26	N/A	Jan. 26 Feb. 9	N/A	Feb. 9 - 23
EM1	5 quiz (6 marks each) (no assign)	Dec. 08 -22	Dec. 29 Jan 12	N/A	Jan 12-26	N/A	Jan. 26 Feb. 9	N/A	Feb. 9 - 23
FN1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Dec. 08 -22	Dec. 29 Jan 12	Thurs. Jan 20	Jan 12-26	Thurs Feb. 3	Jan. 26 Feb. 9	Thurs Feb. 17	Feb. 9 - 23
CM1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	Dec. 08 -22	Dec. 29 Jan 12	Wed. Jan 19	Jan 12-26	Wed. Feb. 2	Jan. 26 Feb. 9	Wed. Feb. 16	Feb. 9 - 23

### Session 3 – Spring

**Submission: Wednesdays at 12 noon SCT Unless otherwise noted**

Course	Assignment profile	Quiz1/	Quiz2	Assig1.	Quiz3	Assig2.	Quiz4	Assig3.	Quiz5
FA1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	March 16 -30	Mar 30 Apr 13	Tues. April 19	Apr. 13 - 27	Tues. May 3	April 27 May 11	Tues. May 17	May 11 -25
LW1	5 quiz (6 marks each) (no assign.)	March 16 -30	Mar 30 Apr 13	N/A	Apr. 13 - 27	N/A	April 27 May 11	N/A	May 11 -25
EM1	5 quiz (6 marks each) (no assign)	March 16 -30	Mar 30 Apr 13	N/A	Apr. 13 - 27	N/A	April 27 May 11	N/A	May 11 -25
FN1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	March 16 -30	Mar 30 Apr 13	Thu. Apr. 21	Apr. 13 - 27	Thu. May 5	April 27 May 11	Thu. May 19	May 11 -25
CM1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	March 16 -30	Mar 30 Apr 13	Apr. 20	Apr. 13 - 27	May 4	April 27 May 11	May 18	May 11 -25
MS1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	March 16 -30	Mar 30 Apr 13	Tues. Apr. 19	Apr. 13 - 27	Tues. May 3	April 27 May 11	Tues. May 17	May 11 -25

### Session 4– Summer

**Submission: Wednesdays at 12 noon SCT Unless otherwise noted**

Course	Assignment profile	Quiz1/	Quiz2	Assig1.	Quiz3	Assig2.	Quiz4	Assig3.	Quiz5
FA1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	June 8- 22	June 22 July 6	Wed. July 13	July 6 - 20	Wed. July 27	July 20 Aug. 3	Wed. Aug. 10	Aug. 3 - 17
LW1	5 quiz (6 marks each) (no assign.)	June 8- 22	June 22 July 6	N/A	July 6 - 20	N/A	July 20 Aug. 3	N/A	Aug. 3 - 17
EM1	5 quiz (6 marks each) (no assign)	June 8- 22	June 22 July 6	N/A	July 6 - 20	N/A	July 20 Aug. 3	N/A	Aug. 3 - 17
CM1	5 quiz (2 marks each); 3 integrative assign (5%, 10%,5% marks)	June 8- 22	June 22 July 6	Wed. July 13	July 6 - 20	Wed. July 27	July 20 Aug. 3	Wed. Aug. 10	Aug. 3 - 17

**Assignment Schedules for Credit Management (CR1) and Advanced Credit Management (CR2)**

<b>FALL COURSES (2010/11)</b>	
Assignment #	Due date
1	Sept. 13
2	Sept. 20
3	Sept. 27
4	Oct. 04
5	Oct. 11
6	Oct. 18
7	Oct. 25
8	Nov. 01
9	Nov. 08
10	Nov. 15
Fall Examination: November 22 - Monday	

<b>WINTER COURSES (2010/11)</b>	
Assignment #	Due date
1	Dec. 13
2	Dec. 20
3	Jan. 03/11
4	Jan. 10
5	Jan. 17
6	Jan. 24
7	Jan.31
8	Feb. 07
9	Feb. 14
10	Feb. 21
Winter Examination: March 7 - Monday	

<b>SPRING COURSES (2010/11)</b>	
Assignment #	Due date
1	March 21
2	March 29
3	Apr. 04
4	Apr. 11
5	Apr. 18
6	Apr.26
7	May 02
8	May 09
9	May 16
10	May 23
Spring Examination: June 6 - Monday	

<b>SUMMER COURSES (2010/11)</b>	
Assignment #	Due date
1	June 20
2	June 27
3	July 04
4	July 11
5	July 18
6	July 25
7	Aug. 01
8	Aug. 08
9	Aug. 15
10	Aug. 22
Summer Examination: Sept 5 - Monday	

## RECOMMENDED STUDY PROCEDURES

1. Take the time to familiarize yourself with all of the desktop course resources.
2. Before beginning study of the individual lessons, enter the “Lessons” section located under “Contents” on the navigation bar. This section includes the review question/solutions, assignment questions, and lesson summaries. For most courses, electronic lesson notes will also be found here. Depending upon the course the electronic lessons notes will offer a variety of features not available with the hardcopy version (where supplied), e.g. on-line web resources, interactive demonstrations, pop-up definitions, search capabilities, highlighting & note taking tools, cut & paste feature, view options, etc.
3. On a weekly basis, read the notes for the applicable lesson. The lesson notes will identify the required readings; pay careful attention to the specified learning objectives of the lesson and levels of competence designated to each topic. Read/study the assigned textbook material and applicable lesson notes. Work through the computer illustrations as presented.
4. Study the “Lesson Summaries”.
5. Complete the review questions/material; then check your answers against the suggested solutions.
6. Before beginning the assignment carefully read the submission instructions located in the “Submit Assignments” area located under the “How to” tab of the navigation bar. Also before beginning each assignment check for any revisions by clicking the “Course updates” button. Students should then answer the assignment questions; carefully check their work and then **SAVE A COPY OF THE COMPLETED ASSIGNMENT.**
7. All assignments must be submitted as a *WORD* attachment. The assignment file should be named and saved as follows: student number, student name, followed by the assignment number i.e. 8626026 -John Doe-Assignment 1. Number each page of your assignment consecutively and be sure that each page is identified by your student number. It is important that every assignment be clearly identified as to course and assignment number.

**NOTE: PROCESSING AND RECORDING OF ASSIGNMENTS THAT ARE NOT PROPERLY IDENTIFIED CANNOT BE GUARANTEED.**

9. Submit the assignment for marking before the deadline date to the electronic drop box.
10. Assignments will be marked and returned by electronic drop box to students within 7 days of the Marker receiving the assignment or the due date, whichever is later. Assignments submitted early will normally not be returned until the regular assignment due date. Once the Marker has returned the assignment, students should carefully review their answers and the Marker's comments.
11. Students are encouraged to take advantage of the many other learning resources provided through OLE, e.g. on-line tutor, audio review class, chat lounge, on-line lectures, practice/past examinations, model financial statements, technology support, etc.

## LATE ASSIGNMENTS FOR CR1 & CR2 ONLY

- a) Although late assignment submission is strongly discouraged, assignments 1 through 7 will be accepted up to 7 days past the assignment schedule due date. Assignments 8, 9, and 10 must be submitted on time. A late marking fee of \$25.00 will be assessed for each late assignment. For example, an assignment due on Monday, September 14<sup>th</sup> will be accepted for marking to 12:00 a.m. Monday, September 20<sup>th</sup> and assessed a \$25.00 late fee. Assignments received past the final due date will be returned and assessed a mark of "0".
- b) The purpose of the late marking fee is to discourage students from falling behind in their courses and to compensate for the administrative impact of assignments coming in off schedule. The courses are intense so it is critical that students remain on schedule. *Please plan ahead and follow the assignment schedule – we prefer not to have to charge late fees;* however, if a late marking fee is due, payments may be made by cheque, Visa or Master Card.
- c) Students will be invoiced the late marking fees incurred for the session following the 8<sup>th</sup> assignment due date.
- d) Payment of late marking fee balance must be received or post-marked on or before the Friday preceding examination week. Failure to comply with the payment schedule will result in the holding of examination marks until such time that all delinquent balances are paid in full.
- e) An extension of the assignment due date will only be considered for extraordinary circumstances. Appropriate documentation to support an extension appeal will be required. Employment workload or overtime cannot be accepted as reasons for extending the assignment due date. Students requiring an extension for a particular assignment should contact the national office of the Credit Institute before the final due date.

Assignments submitted early will normally not be marked until the regular assignment due dates

**CR1/CR2 assignments will be returned 10-14 days after the submission date.**

## LEGIBILITY

1. Written communication and presentation skills are a critical component of a professional's skills set. For examination purposes, marks may be deducted where students have not clearly expressed their answers and presented them in an organized and properly written format. To assist students in preparing for Examiner expectations, assignment markers have been advised to deduct a maximum of ten (10) marks from any assignment for careless presentation.
2. For mathematical questions, underline or bold the final answer.

## ASSIGNMENT MARKING

In the interest of maintaining uniform and high quality marking feedback, markers are provided with a set of guidelines for assignment marking. The following extracts from the marker guidelines may be useful as indications of what to expect from the marking of assignments.

### 1. Objective of Marking

The primary objective of marking is to provide students with helpful and constructive feedback regarding their assignment work.

### 2. Marking Procedures

- a) Legibility of Marking: Markers will normally include their comments in a colored font.
- b) Marking vs Correcting: Markers are *not* expected to correct student's work. However, they are required to indicate where errors were made, why marks were deducted or lost, and to provide students with sufficient direction to enable them to research and correct their errors.
- c) Deduction of Marks: The following guidelines are recommended to markers:
  - i) In all cases, reasons should be given why any marks are deducted. Marker's comments should be specific, but brief.
  - ii) When a student has misinterpreted a question, but provided a reasonable answer based on a reasonable interpretation, the answer is to be marked on its merit. If the interpretation is unreasonable, a zero may be assigned, along with appropriate guidance such as rewording the question, or providing specific page references.
  - iii) Where detailed calculations are required but not given by the student, partial marks are to be deducted. Where such detail is not required but is shown in the student's answer, partial marks may be awarded if warranted, even if the final answer is not correct.
  - iv) Marks are not to be deducted where journal entries are combined, but the final result is correct.
  - v) Where an answer is otherwise correct, a minimal number of marks may be deducted if:
    - a specifically required format is not used, unless the use of that format is critical to the topic
    - a student has demonstrated a good grasp of a required method, but has made minor arithmetic errors.

## ASSIGNMENT & SOLUTION COPYING REGULATIONS

Plagiarism is the copying of published material without acknowledging the source. Markers identifying plagiarism are advised to inform students of the need for acknowledgement of source material. The use of plagiarism by students is a violation of professional code of ethics.

Solutions:

1. Copies of Suggested Solutions are provided to students at the discretion of the marker. Any Suggested Solutions that are provided for individual assistance may not be circulated to other students.
2. Group studying is encouraged and recognized as beneficial to student success; however, for assignment preparation all student answers must be produced on an individual basis. Markers who identify incidents of copying are required to notify the Credit Institute National Office.
3. Students who copy from the Suggested Solutions or from another student will be assigned a grade of "0". Repeat offences may result in:
  - a) A course failure (DNQ); and/or,
  - b) A reprimand letter, copy to student's permanent file; and/or,
  - c) Withdrawal from membership

Any students who have reason to comment on the quality of a marked assignment(s) are encouraged to contact the national office of the Credit Institute and/or complete and submit the course evaluation survey.

## COURSE DROP NOTIFICATION

Students deciding to drop a course that they are currently enrolled in must notify the office ***in writing (by email or fax)*** by the following dates:

Fall session –	Monday, October 06, 2010
Winter session –	Monday, January 12, 2011
Spring session -	Monday, April 13, 2011
Summer session -	Monday, July 06, 2011

If notification is received by the drop deadline the following notation will appear on the student's course history - "DRP" (dropped course). Dropped course enrollments will not appear on a student's official transcript of marks.

If drop notification is not received by the applicable date, the following notation will appear on the student's course history and official transcript of marks – "ETR" (elect to re-enroll). Please note that "ETR" is not considered an "attempt"

In accordance with the refund schedule, course refunds are not available for student dropping a course.

## 2010-11 EXAMINATION SCHEDULE

<b>FALL SESSION 2010</b>					
<b>Monday November 22</b>	<b>Tuesday November 30</b>	<b>Wednesday December 1</b>	<b>Thursday December 2</b>	<b>Friday December 3</b>	<b>Saturday December 5</b>
6:30 – 9:30 pm CR1, CR2			6:30 – 9:30 pm FA1, MS1	6:30 – 9:30 pm LW1, FA1, CM1	
Supplemental deadline from spring session exam results – August 9, 2010 Supplemental deadline from summer session exam results - November 8, 2010 Exam location deadline – November 8, 2010 Deferral deadline – November 19, 2010 Exam results release date: January 27, 2011; Re-grade & Critique deadline - February 15, 2011					

<b>WINTER SESSION 2010/11</b>					
<b>Monday March 7</b>	<b>Tuesday March 08</b>	<b>Wednesday March 9</b>	<b>Thursday March 10</b>	<b>Friday March 11</b>	<b>Saturday March 12</b>
6:30 – 9:30 pm CR1, CR2	6:30 – 10:30 pm FA1, CM1, FN1	6:30 – 9:30 pm LW1, EM1	6:30 – 9:30 pm	6:30 – 9:30 pm	9 am – 1pm
Supplemental deadline from fall session exam results – February 14, 2011 Exam location deadline – February 14, 2011 Deferral deadline – February 25, 2011 Exam results release date: May 6, 2011; Re-grade & Critique deadline – May 21 2011					

<b>SPRING SESSION 2011</b>					
<b>Monday June 6</b>	<b>Tuesday June 7</b>	<b>Wednesday June 8</b>	<b>Thursday June 9</b>	<b>Friday June 10</b>	<b>Saturday June 11</b>
6:30 – 9:30 pm CR1, CR2	6:30 – 10:30 pm	6:30 – 9:30 pm MS1, FA1	6:30 – 9:30 pm EM1, LW1	6:30 – 9:30 pm CM1, FN1	9 am – 1 pm
Supplemental deadline from winter session exam results – May 16, 2011 Exam location deadline – May 16, 2011 Deferral deadline – May 27, 2011 Exam results release date: July 29, 2011; Re-grade & Critique deadline – August 16, 2011					

<b>SUMMER SESSION 2011</b>				
<b>Monday August 29</b>	<b>Tuesday August 30</b>	<b>Wednesday August 31</b>	<b>Thursday September 1</b>	<b>Friday September 2</b>
6:30 – 9:30 pm CR1, CR2		6:30 – 9:30 pm EM1 LW1	6:30 – 9:30 pm FA1, CM1	6:30 – 9:30 pm
Supplemental deadline from spring session exam results – August 8, 2011 Exam location deadline – August 8, 2011 Deferral deadline – August 19, 2011 Exam results release date: – October 28, 2011; Re-grade & Critique deadline – November 15, 2011				

## **EXEMPTIONS & MINIMUM PASSING GRADES**

1. For courses completed at other institutions or directly through the Credit Institute of Canada prior to June 1, 2006, the minimum passing grade is 65%
2. For equivalent courses completed at other institutions after June 1/06, the minimum passing grade is 60%. Students have to submit percentage (%) grades when applying for exemptions.
3. For non-credit management courses completed directly through the Institute starting Fall 2006, the minimum passing grades are:
  - a. 55% for credit in the Certified Credit Professional CCP Program only
  - b. 65% for credit in the Certified General Accountant Program as well
4. The minimum passing grade for Credit Management (CR1) and Advanced Credit Management (CR2) is 65%

## **NATIONAL EXAMINATION POLICY**

A student must re-enrol and repeat the course if:

- a) Less than 50 percent is attained on the final course mark, or
- b) Both the sessional and supplemental exams are failed; or
- c) The supplemental or deferred examination is not written
- d) The deferral exam is failed (less than 55/65 percent)

A student will be required to withdraw from the Certified Credit Professional (CCP) Program upon the failure of four examination attempts in a course.

Examination Booklets Student examination booklets are the property of the Credit Institute and will not be returned to the student.

## **EXAMINATION DEVELOPMENT AND MARKING**

Examinations have two specific purposes:

- for each course, to establish that a student has achieved a standard of competence in the understanding of the subject matter, and
- for the program as a whole, to establish that a student has achieved the knowledge, skills and abilities required for certification as a credit professional

Students with any concerns regarding a question(s) on an examination, which they have written, should contact the Certification/Operations Manager ([mgredu@creditedu.org](mailto:mgredu@creditedu.org)) immediately (within 1 week of examination) *in writing* with an explanation of the concern. Our National Education Committee will review all related correspondence.

National office normally prints and mails the marks to students the same day that they are received. Please note that lecturers do not have access to examinations prior to the date they are written and any references made in class to possible content are purely based on personal speculation.

## EXAM LOCATION

- Students who live or work outside of a 100 kilometer radius of an exam center are asked to provide the name of a professional (ie. CCP, CGA, CA etc.) to supervise exam sitting(s).
- All other students are required to write the exam in one of the exam centers provided by the Credit Institute.

## TYPES OF EXAMINATIONS

A **Sessional** examination is an exam which the student has qualified as a result of completing the assignment requirements of a promoted or repeat course. Sessional examination fees are included in the cost of the course being taken.

A **Supplemental** examination is offered to a student who has failed to obtain a passing mark (55 percent) but who has obtained a mark of 50 percent or more on a sessional examination. A student who receives a supplemental privilege does not complete assignments and/or term mark assessments in the course. The supplemental examination fee is \$210.00

A **Deferred Sessional** examination is offered when an examination is not written at the sessional sitting and permission was provided by the national office of the Institute to have it deferred to the next exam session. The deferred sessional examination fee is \$120.00.

**Note: To be eligible to write the supplemental or deferred examination a student must be registered (i.e. Basic Tuition Fee paid) with the Credit Institute in the academic year in which the examination is scheduled.**

**Supplemental and deferred examinations cannot be deferred**

A **Challenge** examination is one, which can be written by a student who has permission from the Certification/Operations Manager of the Credit Institute of Canada based on an evaluation of the student's transcript of marks from other institutions. A challenge examination in a course may be granted when the student has taken a similar course but one which does not allow him/her a full exemption (assignment and examination). The challenge examination fee includes course material access through OLE but no textbooks and other selected readings. A student who fails a challenge examination must then enroll in the course. A student who applies to write a challenge exam at a particular examination session and does not write it will be given an "ETR" (Elect To Re-enroll) and must enroll in the course. The challenge examination fee is \$310.00.

## APPLICATION TO WRITE EXAMINATIONS

Students who will be writing a sessional, supplemental or deferred examination must forward a completed examination application to The Credit Institute's National Office by the deadlines indicated below. Application for Examination forms will be e-mailed to all students along with the examination schedule by the following dates:

<b>EXAM SESSION</b>	<b>EXAM APPLICATIONS EMAILED TO STUDENTS</b>	<b>SESSIONAL EXAM CENTRE APPLICATION FORM DUE</b>	<b>SUPPLEMENTAL EXAM APPLICATION FORM DUE</b>	<b>DEFERRAL EXAMINATION APPLICATION FORM DUE</b>
Fall 2010	Oct. 27, 2010	Nov. 8, 2010	Nov. 8, 2010	Nov. 19, 2010
Winter 2010	Jan. 27, 2011	Feb. 14, 2011	Feb. 14, 2011	Feb. 25, 2011
Spring 2011	May 6, 2011	May 14, 2011	May 14, 2011	May 25, 2011
Summer 2011	July 29, 2011	Aug. 8, 2011	Aug. 10, 2011	Aug. 15, 2010

If you do not receive the exam center application form by the above dates, please contact the Credit Institute National Office immediately.

## QUALIFICATION FOR SUPPLEMENTAL EXAMINATIONS

The minimum passing grade for Credit Management (CR1) and Advanced Credit Management (CR2) is 65%. For all other courses (CM1, EM1, FA1, FN1, LW1, MS1) the passing grade is 55%. Anyone planning to transfer their CCP course credits to CGA must achieve a grade of 65% and higher

1. Students who attain at least 50% but less than 55% for non-credit management courses and 50% to 64% in the credit management course in a sessional course examination are eligible to write a supplemental examination. Term mark assessments are not applicable to supplemental or deferred examinations. Therefore, your final course mark will be based 100% on the examination mark.
2. Students choosing to take advantage of a supplemental examination opportunity must complete a "SUPPLEMENTAL EXAMINATION APPLICATION" form and submit it with the payment of \$210.00 to the Credit Institute National Office by the applicable due date.
3. **If the supplemental exam is to be written in the next academic year the student is responsible for the new material and must pay tuition for that academic year.**

Students are provided limited flexibility to schedule their supplemental examination as follows – **provided the applicable examination is being offered (see exam schedule):**

- i) A supplemental examination, resulting from a sessional attempt at the **summer 2010** examination session, must be written at the **fall 2010** session if it is available.
- ii) A supplemental examination, resulting from a sessional attempt at the **fall 2010** examination session, may be written at the subsequent **winter 2010, spring 2011, or summer 2011** examination sessions – provided the applicable examination is being offered (see 2010/11 EXAMINATION SCHEDULE in the Handbook).
- iii) A supplemental examination, resulting from a sessional attempt at the **winter 2010** examination session, may be written at the subsequent **spring 2011 or summer 2011** examination sessions – provided the applicable examination is being offered (see 2010/11 EXAMINATION SCHEDULE in the Handbook).

- iv) A supplemental examination, resulting from a sessional attempt at the **spring 2011** examination session, may be written at the subsequent **summer 2011 or fall 2011** examination sessions – provided the applicable examination is being offered (see 2010/10 EXAMINATION SCHEDULE in the Handbook).
- v) A supplemental examination, resulting from a sessional attempt at the **summer 2011** examination session, must be written at the **fall 2011** session if it is available.

As all supplemental examinations will be based on the current course materials for that session, students will be responsible for preparing themselves accordingly.

The application due dates as per the schedule on page 25 must be adhered to regardless of the session that the student will actually be writing in. Students who do not submit an examination application by the due dates lose their supplemental examination privilege and must re-enroll in the course at a repeat fee as long as the course material has not changed.

- 4. A supplemental examination will constitute 100% of the final grade. Marks awarded for assignments and quizzes will not be carried over to a supplemental examination.
- 5. If the examination will be written at the fall 2011 examination sitting, students must be registered for the 2011-2012 academic year by paying the full basic tuition fee by August 2011 re-enrollment deadline in order to be eligible to write the examination.

#### **DEFERRAL OF SESSIONAL EXAMINATIONS**

- 1. Students qualifying to write a *sessional* examination at the **fall 2010 or winter 2010** sessions may request in writing (by completing a Deferral Examination Application) a deferral of the *sessional examination* to another examination session within the current academic year (fall, winter, spring or summer 2011) *provided an applicable course examination is being offered at that session* (see 2010/2011 Examination Schedule). **A deferred examination will constitute 100% of the final grade.**
- 2. Students qualifying to write a *sessional* examination at the **spring 2011** examination session may request in writing a deferral (by completing a Deferral Examination Application) of the *sessional examination* to the summer or fall 2010 examination session, *provided the examination is being offered at that session* (see 2010/2011 Examination Schedule). A deferred examination will constitute 100% of the final grade. Term marks that may have been awarded for assessments will not be carried over to a deferred examination

A “DEFERRAL EXAMINATION APPLICATION” will be emailed to students prior to the examination session. The completed form along with the **non-refundable fee of \$120.00** should be forwarded to the National office by the applicable deadline for each examination session. See deadline schedule on page 25.

- 3. Deferral applications will be considered up to the day of the examination for extraordinary circumstances only.
- 4. A deferral does not count as a failure.
- 5. A deferred examination will constitute 100% of the final grade.
- 6. Students who have been granted a deferral of the sessional exam must write the deferred examination at the examination session that they have indicated on the application form.

7. Students are encouraged to consider their situation carefully as changes to their session choice will not be permitted.
8. Students who fail the deferred examination will be required to re-enroll in the course.
10. Normally students who register for but choose not to write the deferred examination will be given an “ETR” (elect to re-enroll). The examination fee is non-refundable.
11. If the deferred examination will be written at the fall 2011 examination sitting, students must be registered for the 2010/11 academic year by paying the full basic tuition fee by the August 2011 re-enrolment deadline, in order to be eligible to write the examination.

### **ELECTING TO RE-ENROLL (Sessional, Supplemental and Deferred Examinations)**

1. Students who choose not to write an examination for which they are qualified will be given an “ETR” (elect to re-enroll) on their transcript.
2. Electing to re-enroll does not constitute a failure, but the student must repeat the course

### **EXAMINATION BLUEPRINTS (FA1, CM1, LW1, MS1, FN1 & EM1)**

Examination blueprints are available through the “Practice and past examinations” link in the “Contents” menu of their course. The blueprint, also referred to as the test specifications, identifies the content areas that will be covered on the examination and the weighting of each content area. The document also lists the topics, levels of competence, and learning objectives examined in each content area. In addition, information is provided on the proportion of each question type presented in the examination (e.g. multiple choice, short answer).

Students should use the examination blueprint to prepare for the examination. The blueprint may not include all topics listed in the course outline; however, students are responsible for acquiring a broad-based knowledge of all topics, including those not listed in the blueprint, since their understanding of these topics will be tested in assignment and review questions. The topics not listed in the blueprint will also provide a greater depth of understanding for the courses.

### **EXAMINATION INSTRUCTIONS**

Please read the following so that you may be thoroughly familiar with the procedures for writing examinations. (You will not be permitted to take these instructions into the examination room).

**\*CELL PHONES AND PAGERS MUST BE TURNED OFF DURING EXAMINATIONS**

1. You must bring your Credit Institute of Canada student membership card plus one document for identification, which includes both ***your photograph and signature***, with you to the examination room. A valid driver’s license or passport will be acceptable.
2. Supply your own pen, pencil, ruler, eraser and flowchart template (applicable and optional for MSI) and an allowable calculator that is non-printing, silent, has no more than one line of display and no alpha keys (see CALCULATOR section for further information). Material allowed in the examination room is indicated by course following these instructions. No other mechanical, electronic, or other type of aid or material other than that specifically allowed is permitted in the examination room.
3. Take the time to thoroughly understand and follow instructions pertaining to each of the examinations booklet(s) and other forms provided. Different procedures apply for the credit management and no-credit management courses.

Write your student number, the examination course, language and date at the topside of each booklet (as indicated by the boxes). BE SURE THAT YOUR STUDENT NUMBER IS CORRECT AND YOU HAVE THE CORRECT EXAMINATION PAPER. **DO NOT WRITE YOUR NAME ON THE EXAMINATION BOOKLET** for non-credit management courses.

4. Write on the right-hand side only of each sheet of paper in the examination booklet. You may use the left-hand side for rough work. Begin each question on a new page. **When answering essay type questions, write on every second line.**
5. If you have continued or restarted a question on another page out of the normal sequence, you should number your pages and state where the rest of the question is located. (i.e. question continued on page 8) to ensure that the balance of the question will be marked.
6. Descriptive (i.e. subjective and essay) parts of the examination **MUST** be written in ink. Calculations, journal entries, rough work and work sheets may be submitted in pencil (You will lose marks if you do not follow these instructions)
7. To obtain full marks, all formulae and calculations should be shown on the answer paper. Full marks may not be awarded where only the final answer (even though it is correct) is given.
8. Submit all rough penciled drafts and calculations along with finished work. The Examiner will refer to these if he/she sees you have had difficulty with a question and *may* credit marks accordingly. Clearly label the rough work to correspond with the examination question for the marker's reference.
9. At the conclusion of the writing of each examination, assemble your examination booklet(s); insert them inside the back cover of the first booklet.
10. Return the booklet(s) to your examination supervisor, together with any excess stationery. Unused stationery must not be removed from the examination room.
11. If you finish your examination early and wish to leave before the allotted time is up, do not disturb the other candidates by talking loudly or making unnecessary noises upon submitting your paper and leaving the examination room. However, under no circumstances may a student be allowed to leave the examination room permanently with his printed examination paper within the first 1 ½ hours of the starting time.
12. You are not permitted to ask your supervisor for advice on, or an interpretation of, any examination question. He/she is prohibited from discussing the examination paper with you in any way during the examination. If you feel that the facts, statements or requirements given in a question are incomplete or ambiguous, state in your examination booklet whatever additional facts, corrections, and/or reasonable assumptions are necessary to satisfactorily answer the question.
13. No smoking will be allowed during the examination.

**Warning: Contravention of Examination Regulations:**

14. Candidates are prohibited from talking to, or communicating in any manner with other candidates or exposing complete or partially completed answer papers to the view of adjacent candidates in the examination room.
15. All non-allowed mechanical, electronic, or other type of aids or materials (except those permitted) will be confiscated from the students' possession before the beginning of the examination and returned after the examination is over.
16. Candidates are prohibited from passing notes to or receiving notes from any other candidates in the examination room or using any "crib" notes or non-allowed materials. Please note that dictionaries are not allowed in the examination room.
17. All candidates must turn in an exam booklet.
18. Contravention of ANY EXAMINATION REGULATION may result in a grade of zero and review by the Regulatory Committee.

**ALLOWABLE EXAMINATION ROOM MATERIALS**

- 1- Standard Writing Implements (pens, pencils, erasers, ruler)
- 2- A calculator that is non-printing silent, has no more than one line of display and no alpha keys
- 3- Communications 1 (CM1) students may bring into the examination room either an English-English dictionary or thesaurus, or a translation dictionary. The dictionary or thesaurus should be paper-based and may be highlighted, underlined, cross-referenced, tabbed or indexed. Student should not include any study notes, lesson notes or loose paper within the dictionary or thesaurus.

**UNUSUAL CIRCUMSTANCES**

If you sit an examination under unusual circumstances (that occur during the examination), you should contact the Certification/Operations Manager by telephone the next working day and then provide documentation in writing within one week.

## **CANCELLATION OF EXAMS**

Students should check with the exam location facilitator (provided on the notice of eligibility to write the exam) the week of the exam to ensure the exam location has not changed.

Examinations will be cancelled only if the institution at which they are being written has closed in the event of bad weather, etc. Students are asked to listen to the major radio stations for the institution's closure announcement.

In the event of examination cancellation, students will normally be required to write the examination at the next exam session.

## **EXAMINATION RESULTS**

1. Examination results will be emailed to students by the following dates:

Summer 2010 exams -	October 29, 2010
Fall 2010 exams -	January 29, 2011
Winter 2010/11 exams -	May 7, 2011
Spring 2011 exams -	July 30, 2011
Summer 2011 exams -	October 29, 2011

Statement of marks will be mailed from the Credit Institute National Office to all candidates shortly after they are posted.

Examination results will not be released to students with overdue accounts. The examination result will be mailed once the requirement has been satisfied. Credit Institute staff is not permitted to release results by telephone or by fax or by e-mail or in person.

## **EXAMINATION RE-GRADES**

When a re-grade is requested, the student's examination is re-read by an independent re-grader. The student receives written confirmation of the re-grade mark from the Institute, along with a detailed mark breakdown for each question. For courses with integrative assignments, such as CM1, FN1, FA1 and MS1; the re-grade will include a re-read of the examination paper and the assignment(s). For courses like EM1 and LW1, whose exams are multiple-choice; the student's scan form is re-graded manually to confirm that no error was made in the scanning. The student is sent a module performance report and a statement, signed by the re-grader, with the results of the re-grade

The following are the features of the re-grade using this approach:

- The weaknesses of the examination paper are identified
- Feedback is provided on the examination performance specific to the student
- Feedback is discussed in terms of module topics and can be used to prepare for future examination attempts

The fee for a re-grade is \$180.00. The Credit Institute cannot guarantee that the student will receive the results of a re-grade prior to the next exam sitting. The re-grade process usually takes two to four weeks. Supplemental exam application deadlines must be adhered to even for students waiting for re-grade results. The re-grade fee is fully refunded should a re-grade result in a change of pass or fail status. If the student has applied for the supplemental examination and the re-grade result is changed to a pass, the supplemental fee will be fully refunded.

## **EXAMINATION CRITIQUES**

When a critique is requested, the examiner provides a critical analysis of where marks were lost along with a detailed marks breakdown. The fee for a critique is \$196.10. The critique process usually takes four to six weeks. Supplemental exams cannot be deferred for students who are waiting for critique results.

Requests for Re-grades & critiques **must be received at the National Office** by the following dates:

Summer 2010 exams	-	November 15, 2011
Fall 2010 exams	-	February 15, 2011
Winter 2010 exams	-	May 21, 2011
Spring 2011 exams	-	August 16, 2011
Summer 2011 exams	-	November 16, 2011

Students are encouraged to make their requests early for timely turnaround.

## **GRADUATION**

To be eligible to graduate, students must satisfy all the academic, practical experience and membership requirements.

### **ACADEMIC REQUIREMENT**

This consists of the successful completion of the Certified Credit Professional (CCP) courses.

### **PRACTICAL EXPERIENCE REQUIREMENT**

Every student must satisfy the Credit Institute that they have obtained a sufficient level of practical, on-the-job experience in a credit related position to qualify for a Credit Specialist certificate and the CCP designation. The practical experience for the Credit Specialist Certificate is 3 years and 5 years for the CCP designation

### **CERTIFIED CREDIT PROFESSIONAL CCP GRADUATES**

Graduates of the Certified Credit Professional Certified (CCP) Program are required to pay annual fees, follow a professional development program, abide by a Code of Ethics and adhere to the general by-laws of the Credit Institute in order to maintain the use of the CCP designation.

Please contact the National Office if you have all the requirements to graduate as a CCP or for the Credit Specialist (CRSP) certification.

### **COMPULSORY WITHDRAWAL FROM THE CERTIFIED CREDIT PROFESSIONAL (CCP) PROGRAM BY THE CREDIT INSTITUTE**

A student will be required to withdraw from the study program for the following reasons:

- a) Non-payment of fees.
- b) Conduct deemed to be unethical and/or unprofessional. All students are required to discharge their duties and responsibilities in accordance with the Code of Ethics and rules of Professional Conduct. Students are subject to disciplinary action for any offence that constitutes a breach of the Code of Ethics. The Code of Ethics is supplied to all new students upon enrolment.

- c) Failure of four (4) attempts at a course. Students will be notified by letter after the release of the examination results.

An appeal for reinstatement can be forwarded to the attention of the Certification/Operations Manager for consideration. Please call the National Office for a reinstatement form.

- e) Failure to complete the required program within seven (7) academic years of registration.
- f) Failure to satisfy the Practical Experience requirement within the academic time limit of 7 years.

## **CREDIT INSTITUTE OF CANADA NATIONAL OFFICE**

The Credit Institute of Canada is a non-profit, membership driven organization. The Credit Institute National Office staff is available to provide assistance to members and students Monday to Friday, between the hours of 8:30 a.m. and 4:30 p.m. Please direct any inquiries by e-mail, phone, or fax.

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