

# Credit as an Asset

## Master Trainer Certification Program

Through its Master Trainer Certification program, experienced credit building practitioners become credentialed to deliver CBA's nationally recognized **Credit as an Asset** training to financial coaches, counselors, and other professionals who support low-income and underserved communities in building strong credit profiles.

This in-depth certification program provides participants with:

- comprehensive in-person and virtual training and continuing education on course materials and facilitation;
- full access to license **Credit as an Asset** curriculum with the ability to adapt course materials for use in local communities; and
- on-going professional development opportunities, technical assistance, and regular updates on changes in the credit industry.

*“This training allowed local financial capability experts to gain critical credit building subject matter expertise in order to bring the most updated, highest quality, and relevant credit building coaching efforts to our community.”*

*-Gail Sokoloff  
Senior Director  
United Way of Massachusetts  
Bay and Merrimack Valley*



**What Is Credit Building?**

**DEFINE** CBA's Credit Building philosophy

**View Credit As an Asset**

**VALUE** Credit Building as Asset Building

**Know the Score**

**UNDERSTAND** Credit Reports to inform Credit Building  
**ACTION PLANNING**

**Get the Good Stuff Going**

**TAKE** a **PRODUCT-BASED** approach to Credit Building

**Deal with Debt**

**ENHANCE** Credit Building efforts by addressing client debt appropriately

**Make Credit Building Count**

**TRACK** client credit outcomes to **MEASURE** and **COMMUNICATE** Credit Building successes

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### About CBA:

Credit Builders Alliance (CBA) is an innovative non-profit social enterprise dedicated to building the capacity of a diverse and growing network of hundreds of nonprofits (CBA members) across the United States and in Puerto Rico, that help low- and moderate-income households build strong credit and other financial assets. CBA was created by and for our nonprofit members in response to a serious gap in the modern credit reporting system that locks millions of individuals with poor or no credit out of the mainstream financial system without opportunities to build credit. Our philosophy is that good credit is essential to achieving and maintaining financial stability, and that mission driven nonprofits are uniquely positioned to support households in building credit as an asset.

### Our National Perspective:

CBA has an extensive network of members and asset building partners working on a range of innovative and compelling programming generating invaluable insights into lessons learned, successes, and best practices on topics ranging from consumer credit-building education to product design and delivery.

### Program Requirements

- At least two years experience providing financial capability or asset building related services.
- Complete CBA-provided education requirements, including:
  - pre-training webinar; and
  - 2-day in-person train-the-trainer.
- Pass a written exam.
- Sign and comply with curriculum licensing agreement.
- Complete continuing education and recertification requirements as appropriate.

### Program Benefits

- Attract funding and revenue generation opportunities by offering **Credit as an Asset** training and consulting in your community.
- Co-brand the materials and add local products, resources and case studies that are relevant to your community.
- Access to regularly updated curriculum materials including: **Credit as an Asset** Facilitator Guide, Participant Guide, Credit Strength Roadmap© tools and activities, supplemental content and more.
- Access to professional development and continuing education through CBA's Training Institute.
- Registration fee waived for CBA's Annual Credit Building Symposium.
- Technical assistance from CBA.

### Program Costs\*

- \$1,500 program fee for initial three-year certification term.
- \$200 annual certification maintenance and curriculum licensing fee.
- Opportunity to renew certification for additional one, three or five-year terms following expiration of initial term. Please inquire about costs for renewal terms.

*\*ask CBA about scholarship opportunities!*

For more information about becoming a **Credit as an Asset** Master Trainer, please contact us at [programs@creditbuildersalliance.org](mailto:programs@creditbuildersalliance.org) or by calling 202-730-9390