

# LENDING

FNS50107  
DIPLOMA OF  
FINANCIAL SERVICES  
LENDING PATHWAY



**KAPLAN**  
PROFESSIONAL

Kaplan Professional has brought together Australia's foremost education businesses to become the leading provider of professional education in the financial services industry.

What does this mean for you? High quality, flexible courses all developed by industry experts. In short, courses that will help build the future you want.

## A DIVERSE RANGE OF COURSES TO HELP BUILD YOUR FUTURE

We create and deliver a diverse range of quality higher education and vocational qualifications, as well as the most comprehensive range of continuing professional development programs in the marketplace.

### By leaders, for leaders

Today, Kaplan Professional offers you an unparalleled range of courses to help build the future you seek. We work closely with our network of over 1,100 industry professionals. Our courses are designed and delivered by leaders in their field to ensure they are relevant, current and practical. As a Kaplan Professional student you'll be given privileged access to the latest trends, practices and industry insights. Ambitious to get ahead in your career? Go with Kaplan Professional.

### Study anywhere, anytime

Working and studying at the same time isn't easy. But success never is. Our flexible study options and use of the latest online technology do, however, make it easier for you to still have a life as you further your career.

### Endorsed by Finsia

All of Kaplan Professional's financial services courses are endorsed by the Financial Services Institute of Australasia (Finsia), the leading professional body in the financial services industry.

### Accredited and approved

Kaplan Professional's courses are accredited as higher education or vocational education qualifications under the Australian Qualifications Framework.

# THE LEADING PROVIDER OF FINANCIAL SERVICES EDUCATION IN AUSTRALIA

Some courses also provide the education requirements to give financial product advice in accordance with the Australian Securities and Investments Commission's (ASIC) Regulatory Guide 146 (RG 146).

### Employer recognition

What sets us apart is the first-hand experience and knowledge you gain from our industry experts. You'll find a Kaplan Professional qualification is highly regarded among the country's largest financial services organisations, which is why we educate more people in financial services than any other education provider in Australia.

### The Kaplan Professional advantage

As a Kaplan Professional graduate you'll have gained the disciplinary expertise, technical knowledge and personal qualities that will give you the confidence to succeed in your career. Get yourself a competitive advantage — get the Kaplan Professional advantage.

Finding time to get ahead can be tough. We don't gloss over this. Nor should you. At Kaplan Professional we do our best to make it easier for you to fit study into a busy schedule.

Our trimester structure allows you to study at a time that's right for you, and we give you plenty of time to complete your qualification. So you can study at your own pace, study wherever you are and adjust your study load to suit your lifestyle.

## DEVELOPED BY INDUSTRY & EDUCATION EXPERTS

Here are some of the ways we help ease your study load.

Our courses are self-contained and delivered by distance education with optional lectures for selected subjects.

Comprehensive course materials and resources — developed by industry and education experts — are delivered straight to your door.

Online learning activities accessed through Kaplan Professional's e-learning environment will support your learning.

We also offer a number of support services to help you complete your studies.

### THE KAPLAN PROFESSIONAL EXPERIENCE

#### Comprehensive study materials

Your comprehensive hard-copy study materials are updated by industry experts and couriered straight to your door. These materials are supported by additional resources such as readings.

*Immerse yourself in knowledge.*

#### Extensive online learning

Online Subject Rooms offer a suite of services to help you develop, apply and reinforce your learning. Our extensive range of online learning resources uses the latest online technology and includes:

- self-assessment activities
- readings and links to internet resources
- frequently asked questions
- assessment information and instructions
- learning activities such as interactive case studies, worksheets and sample exam questions.

*Make the most of online opportunities.*

# STUDY AT A TIME THAT'S RIGHT FOR YOU

#### Insightful lectures

As good as online learning is, you can't beat hearing how it really is face-to-face from those who have 'been there, done that'. Selected lectures presented by experienced industry experts give you invaluable access to the applied expertise of practising financial services professionals. They also give you the chance to form useful relationships with course mates. *Enjoy the experience.*

#### Dedicated Student Advisers

Our Student Advisers are available to you throughout your studies. Advisers can help you choose the subjects that are right for you and are available to discuss any issues affecting the completion of your studies. *Access personal support.*

#### Take your research further

The online library is available to help you immerse yourself in each subject. Work with our full-time librarian to make sure you get the facts fast. *Stay ahead of the game.*

#### Informative website

Visit [www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au) to keep in touch with career-enhancing news and events such as regular career seminars, information sessions and professional development events. *Stay informed.*

#### Discounts

Course discounts are available to members of Finsia. *Join and save.*

#### How to get started

Read on, you'll find more information about the Diploma of Financial Services — lending pathway, or visit [www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au) for more details.



# DIPLOMA FINANCE SERVICES

# DIPLOMA OF FINANCIAL SERVICES

LENDING  
PATHWAY  
FNS50107



This course gives you the building blocks to establish or develop a career in the consumer and commercial lending industry.

You'll be introduced to the major players, products, operations and regulations relevant to the sector, and learn practical techniques to apply across a range of residential and commercial lending situations.

### This course is ideal for:

- new starters in the lending industry
- those looking to enter the lending industry
- experienced lending practitioners seeking formal qualifications.

### Upon completion you'll be able to:

- understand the structure of the industry, its key players and the lending process
- assess and settle loan applications
- understand lending products and sources of funds for lending
- understand financial statements and their application to loans
- identify risk and understand the risk mitigation process
- review ongoing loans and manage non-performing loans
- understand relevant industry legislation.

### Completion requirements

To attain this Diploma of Financial Services qualification you must complete four compulsory subjects.

### Entry requirements

There is no minimum education requirement for entry into this course.

### Course length

You have up to five years from the date of initial enrolment to complete the required four subjects to attain your Diploma. You can achieve this qualification in less than one year.

### Method of delivery

This course is delivered in a blended mode of distance education with selected lectures and online support.

You will receive comprehensive study materials written by industry experts, as well as a range of learning resources in your online Subject Room.

Successful completion of the Diploma does require a time commitment. Our flexible study options allow you to study at your own pace and adjust your study load to suit your lifestyle.

### Industry recognition

Graduates of this course who are working in the industry are eligible to become Associates of Finsia (A Fin).

# CORE SUBJECTS & SUBJECT OUTLINES

## **FNS50107 DIPLOMA OF FINANCIAL SERVICES LENDING PATHWAY**

### **Core subjects**

<b>Code</b>	<b>Subject name</b>
<b>D511</b>	Introduction to the Lending Industry
<b>D512</b>	Evaluating Loans — Financial Reports
<b>D513</b>	Evaluating Loans — Risk Assessment
<b>D514</b>	Loan Evaluation and Processing

### **D511 Introduction to the Lending Industry**

This subject provides students with a broad overview of the lending industry in Australia. It covers participants in the industry, legislation and regulation and common lending products. It also looks at the lending process and basic principles of lending.

### **D512 Evaluating Loans — Financial Reports**

This subject introduces students to the general-purpose financial reports commonly prepared in Australia. It looks at the different types of business entities and the accounting framework, and introduces students to financial statements and examples of internal and external accounting reports.

### **D513 Evaluating Loans — Risk Assessment**

This subject provides students with a broad overview of the different strategies used to assess risk in relation to loan proposals. It also outlines the various types of loan securities accepted in Australia.

### **D514 Loan Evaluation and Processing**

This subject gives students a broad overview of the procedures involved in settling a loan, conducting the post-settlement review of the loan and managing problem loans.

**BUILD A  
CAREER IN  
THE LENDING  
INDUSTRY**

# COMPETENCIES ATTAINED

Code	Unit of competency	Subject combinations
<b>FNSICGEN301B</b>	Communicate in the workplace	<b>D512, D513 &amp; D514</b>
<b>FNSICGEN302B</b>	Use technology in the workplace	<b>D514</b>
<b>FNSICGEN304B</b>	Apply health and safety practices in the workplace	<b>D511</b>
<b>FNSICIND401B</b>	Apply principles of professional practice to work in the financial services industry	<b>D511, D512, D513 &amp; D514</b>
<b>FNSCOMP501B</b>	Comply with financial services legislation, industry and professional codes of practice	<b>D511, D512, D513 &amp; D514</b>
<b>FNSCRDT403B</b>	Determine and establish appropriate securities to minimise risk	<b>D511, D513, D514</b>
<b>FNSRISK501B</b>	Undertake risk identification	<b>D513 &amp; D514</b>
<b>FNSRISK502B</b>	Assess risks	<b>D513 &amp; D514</b>
<b>FNSFBRK501B</b>	Settle application and loan arrangements in finance/mortgage broking industry	<b>D514</b>
<b>FNSCRDT402B</b>	Settle application and arrangements for debt finance	<b>D514</b>
<b>FNSFBRK504B</b>	Implement complex loan structures	<b>D513</b>
<b>FNSICCUS502B</b>	Monitor client requirements	<b>D511 &amp; D514</b>



**KAPLAN PROFESSIONAL'S OFFERINGS**

**MASTER OF APPLIED FINANCE**

**GRADUATE DIPLOMA OF  
APPLIED FINANCE**

**GRADUATE CERTIFICATE IN  
APPLIED FINANCE**

**ADVANCED DIPLOMA OF  
FINANCIAL SERVICES  
(FINANCIAL PLANNING)**

**DIPLOMA OF  
FINANCIAL SERVICES  
(FINANCIAL PLANNING)**

**DIPLOMA OF  
FINANCIAL SERVICES  
FINANCIAL MARKETS PATHWAY**

**DIPLOMA OF  
FINANCIAL SERVICES  
LENDING PATHWAY**

**DIPLOMA OF  
FINANCIAL SERVICES  
(FINANCE/MORTGAGE  
BROKING MANAGEMENT)**

**CERTIFICATE IV IN  
FINANCIAL SERVICES  
(FINANCE/MORTGAGE BROKING)**

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