

Debt and Cash Flow Management

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Knowledge Bureau[®]
Excellence in Financial Education

OF SPECIAL INTEREST TO:

- Financial advisory firms
- Independent financial advisors
- Financial planners
- Tax and accounting professionals

- Expand your career as a cash flow and debt management specialist
- Advise clients who are taking on debt or struggling with debt
- Prepare effective and understandable debt management plans

Study On Your Terms and Time in Our World-Class Virtual Campus

- Individualized study plans, instructor support
- 24/7 access to online lessons, quizzes
- Valuable e-journals, software, calculators
- Testing, accreditation and certification
- Easy pay plan customized to fit your budget
- Risk-free enrolment

How to Enrol in Your Self-Study Course Today

1. Enrol online at www.knowledgebureau.com
 2. Scan and email the completed registration form to our Registrar at registrar@knowledgebureau.com
 3. Call our Registrar toll-free at 1-866-953-4769
 4. Fax your registration form to 1-204-953-4762
- Free educational consultation available**

DEBT AND CASH FLOW MANAGEMENT

Debt is the number one financial issue in Canada today. This course will help students to advise their clients on what debt is and how to use it properly; enhance their ability to manage debt and cash flow to accumulate wealth for the future. It is most important to understand what terminal debt is and how to reduce it over a lifetime as early as possible. The Debt to disposable income ratio in Canada was 167.5% at the end of the second quarter in 2016 which is the highest of the G7 countries.

CONTENT DESCRIPTION & KEY CONCEPTS

This course is the perfect course for professionals in financial services to gain the skills needed to proactively help their clients plan for and manage their financial health by reporting on improvements in debt and savings over time. The focus is on a healthy balance sheet and responsible use of debt in building family wealth.

CERTIFIED SKILLSETS YOU WILL LEARN

- Advisors can help clients by doing a formal financial assessment at least annually.
- Families will better understand the effect of debt on their cash flow and ultimately their ability to accumulate wealth for the future by understanding their debt.
- Advisors will be able to help clients determine what is affordable, how much is affordable and what to do when it's unaffordable: define an order of debt reduction.

- The debt to asset ratio, debt to disposable income ratio and debt to equity ratio will be demonstrated.
- What is good debt and bad debt and how to consolidate debt effectively will be a deliverable in planning

Using online demonstrations linked to the topics in each chapter, the participant will learn how to use various powerful, professional calculators to establish a savings strategy, as well as a debt management strategy. Most important, how to pay down debt and in what order, what types of debt are necessary to accelerate the building of wealth and how to manage cash flow for upcoming life events is also taught.

COURSE COMPONENTS

MULTI MEDIA INTRODUCTION – Your virtual instructor overviews key concepts in each chapter.

KNOWLEDGE JOURNAL TEXTBOOK – A full course manual containing detailed study materials, chapter by chapter.

EVERGREEN EXPLANATORY NOTES – A comprehensive reference library.

PRACTICE MANAGEMENT THESIS – Your formal case study online: a great review before your final exam.

TESTING – Chapters end with multiple-choice quizzes and true-to-life cases. A comprehensive final exam is written at the end of your studies.

ACCREDITATION – Earn 30 CE/CPD credits per course.

TABLE OF CONTENTS

- 1 The Effect of Debt on Wealth Management
- 2 Financial Assessment: Data Collection for Debt and Cash Flow Analysis
- 3 Better Credit Scores: Prerequisites for Successful Borrowing
- 4 Mortgages: A Better Mortgage Reduction Plan
- 5 Managing Consumer Debt
- 6 Vehicle Loans & Leasing
- 7 Managing Fixed and Variable Expenditures
- 8 Managing Debt Through Late Life Milestones
- 9 Presenting Debt Reduction Solutions for Younger Families
- 10 Business Debt

Study Time: 30 hours

STEP 1: STUDENT IDENTIFICATION

Name _____ Returning Student ID # _____

Company _____

Address _____

City _____ Province _____

Postal Code _____ Email _____

Phone with Area Code _____ Fax _____

Referred By _____ Current Designations/Licensing _____

STEP 2: TUITION FEES

- Single Course Tuition Fee** **\$795**
- Electronic Textbooks** **No Extra Charge**
- Hard Copy Textbooks and Delivery** **\$ 95**

OR

- Choose Certified Skills Diploma or Designation Program and save**

See www.knowledgebureau.com for tuition funding options and details on qualifying for tax credits.

STEP 3: PAYMENT PLANS

- Full Payment Plan** (Branch Office study groups save 10%):

Number of Courses: _____ A x fee from Step 2 = B below

TOTAL TUITION FEES: \$ _____ B

Hard Copy and Delivery (see step 2) \$ _____ C

SUBTOTAL (B + C) \$ _____ D

GST/HST (885004713RT001) \$ _____ E

TOTAL DUE (D + E) \$ _____ F

- EZ-Pay Instalment Plan:** Call 1-866-953-4769 for details.

STEP 4: PAYMENT METHODS

- CREDIT CARD:** Visa MC Amex Expiry Date ___ / ___

Card Number _____

Name on Card _____

Signature _____

STEP 5: REGISTRATION OPTIONS

Phone: 1-866-953-4769 **Fax:** 1-204-953-4762

Online: www.knowledgebureau.com

Email: registrar@knowledgebureau.com

- Unless box is checked, I provide consent for you to store my contact information and inform me of my progress and future educational opportunities.