

Certificate in Mortgage Advice and Practice (CeMAP®)

2008 Edition 2



Take the first step on the path to becoming a qualified mortgage adviser with the Certificate in Mortgage Advice and Practice (CeMAP®). Any individual who wishes to advise customers on mortgages requires an appropriate qualification that is recognised by the Financial Services Skills Council (FSSC). As the premier mortgage qualification, CeMAP® is firmly established as the qualification of choice in the financial services industry.

About CeMAP®

CeMAP® consists of three modules that enable you to develop an extensive knowledge and understanding of UK financial regulation, mortgages policy and practice and how to apply this as effective mortgage advice to the consumer.

CeMAP® is recognised as an appropriate qualification by the Financial Services Skills Council and is accredited by the Qualifications and Curriculum Authority at level 3 in the National Qualifications Framework.

When you register we will send you a comprehensive learning manual, which you study at your own pace. Additional learning support is available on an individual or packaged basis and caters for a wide variety of learning needs and styles.

All CeMAP® assessments are multiple-choice, and are available at over 150 centres throughout the UK. When you are ready to take your examination, you book a time and venue that suits you, subject to availability. Each examination lasts for two hours and you will receive confirmation of your results before you leave the testing centre.

Facts at a glance

- Registration for each module costs £135
- Registrations are valid for 12 months
- Registration includes the learning manual and free online access to any relevant updates during your registration period
- We recommend you spend between 40–60 hours studying each module
- Each module is assessed by a two-hour examination
- Examinations are available on demand at over 150 centres countrywide, with confirmation of the result provided on the day
- Students only resit the units that they have not passed, allowing them to focus on areas of weakness rather than having to revisit the entire syllabus
- In-house examinations with *ifs* e-test™ through participating employers

Module breakdown

Generic module

UK Financial Regulation

Unit 1

Introduction to the Financial Services Environment & Products
1hr (50 MCQs)

Unit 2

Financial Services and Regulation
1hr (50 MCQs)

CeMAP® route

Mortgages

Unit 3 Mortgage Law, Policy, Practice & Markets
30 mins (25 MCQs)

Unit 4 Mortgage Applications
30 mins (25 MCQs)

Unit 5 Mortgage Payment Methods & Products
30 mins (25 MCQs)

Unit 6 Mortgage Arrears & Post-Completion Issues
30 mins (25 MCQs)

Assessment of Mortgage Advice Knowledge

2hrs (6 case studies with 10 MCQs each)

Qualification: CeMAP®
(Certificate in Mortgage Advice and Practice)

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Getting started

Register online at www.ifslearning.ac.uk/qualifications/register.cfm
Alternatively complete the registration form in your information pack and return it by post or fax. You can also register by phone on + 44 (0)1227 818609.

Additional support

We offer a wide range of additional learning support materials, available for you to purchase. To help maximise your chances of success, these include:

- specimen examination papers
- revision notes
- audio revision aids
- Financial Regulation web forum
- Competence Development Tool (CDT)

The CDT is a comprehensive, CD-based learning and examination practice tool. The CDT contains the entire bank of specimen questions for the qualification, referenced to the study text, thus allowing you to identify and improve on areas of weakness.

Post qualification

Qualified CeMAP® holders can maintain and develop their competence by using the range of services also available from the *ifs School of Finance*.

Competence maintenance – www.ifslearning.ac.uk/career/cmt.cfm
Advanced CeMAP® – www.ifslearning.ac.uk/qualifications/courses/adv_cemap.cfm

Once you have passed all three modules, you will be able to use the letters CeMAP after your name. CeMAP® holders may also progress to the Advanced Certificate in Mortgage Advice and Practice, in order to further enhance knowledge, understanding and professionalism.

Useful links

Course information – www.ifslearning.ac.uk/qualifications/courses/cemap.cfm
Syllabuses – www.ifslearning.ac.uk/qualifications/syllabuses/certificate/index.cfm
Registering – www.ifslearning.ac.uk/qualifications/register.cfm
Support – www.ifslearning.ac.uk/qualifications/support/certificate/index.cfm
Booking an exam – www.ifslearning.ac.uk/qualifications/book.cfm
Competence maintenance – www.ifslearning.ac.uk/career/cmt.cfm
Adv CeMAP® – www.ifslearning.ac.uk/qualifications/courses/adv_cemap.cfm
ifs e-test™ – www.ifslearning.ac.uk/e-test

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Benefits

Organisation

- The most effective way of meeting the requirement to obtain an appropriate qualification for mortgage advice
- The unique testing capability allows students to proceed at speed to competent adviser status
- The most cost-effective route to competence in terms of speed to market and overall qualification cost
- Assists staff recruitment, retention and motivation by:
 - investing in staff development
 - providing a progression route to develop talent from within the organisation
 - improving staff performance, effectiveness and knowledge

Individual

- The recognition of professionalism afforded by attaining the premier mortgage advice qualification
- Improves career and promotion prospects and allows access to further professional development through the Advanced Certificate in Mortgage Advice and Practice
- Demonstrates a desire to continue your professional development
- Improves and maintains your knowledge of the mortgage business
- Develops a confidence through increased knowledge and understanding

“I am very new to the industry and prior to studying for CeMAP® I had absolutely no knowledge or experience of the mortgage market. After studying for and passing the three exams I can confidently say that it has been of immense benefit to me... Passing CeMAP® has given me the confidence and knowledge I need to become a successful mortgage consultant.”

David Cross
Haven Finance