



**Postgraduate
School of Credit &
Financial Management**

**Specialist Qualifications Framework (SQF)
For
Undergraduate
And
Postgraduate
Professional Certification Programs in
Credit Management and Financial Analysis**
...find an institution that meets your need



Postgraduate School of Credit & Financial Management

213, Igboere Street, 4th Floor, Lagos Island, P. O. Box 2708, Apapa, Lagos, Nigeria.

GSM: 07084665453, 07033814790, 08183569522, 08034030160, 08023314598

E-mail: postgraduate@postgraduatecreditschool.net, secretary.pscfm@gmail.com, president.pscfm@gmail.com,
admission.pscfm@gmail.com, registrar.pscfm@gmail.com Website: www.postgraduatecreditschool.net



Considering Your Needs

It is never too late for you to go back to further or High up your education and qualification

We all have different reasons for wanting to go back to further our education to a level higher than where we are presently. For some, it is personal fulfilment or setting an example for your former classmate or co-workers. For others, it is for professional and academic advancement or to acquire new skills and knowledge that will position you for greater advantage.

Regardless of why you choose to engage in further study, it is important to think about your needs before you select where to go for your study.

The Unique Needs for Undergraduate and Postgraduate Learners to Continue Furthering

Most specialist or specialised professional qualification programs are designed to meet the needs of enrolees whose last school attended was either secondary school, National diploma program or university. Naturally, a university graduate face a completely different set of challenges than an undergraduate student who have not had an opportunity to gain admission into a university.

In addition, most specialized qualification provider - institutions of higher learning were established around serving a specific academic discipline- not a specific type of student.

In most cities of our country, very few institutions of specialized learning have been established specifically around the unique needs of the less privileged undergraduates who are interested in studying for a discipline that even if such a course does not immediately earns them university degree, at least they are sure



of getting employed for a good job pay by juicy employers of labour, especially business credit granting and financial industries.

“When considering to further your education or acquiring professional qualification certification for promotion on the job or job security, start with your needs and your goals.”

On the other hand, most graduates of tertiary institutions face real barriers when it comes to getting employed in the labour market with their first degrees because they are not really or majorly prepared with jobs in mind throughout their baccalaureate studies.

So when it comes to finding a specialized undergraduate or postgraduate education provider, where should you start? For the undergraduate, if your parents aren't in a position in terms of finance to fund your education in the university, does it mean you can't find a better viable option for you to progress in life?

The answer to these questions are easy. Start with **you**.

To begin, let's consider the following:

Program Flexibility

As an undergraduate or a graduate, if your schedule is demanding, you will need convenience and flexibility in an attempt to go further or high up your education. That means, in the world today, no matter how busy one is, at everyone's disposal are countless window of opportunities to read further in education and achieve higher qualification, especially specialized qualification.

- What you should worry about instead is whether the specialized postgraduate school you are interested in is willing to work around your schedule?



- Or how does the specialize postgraduate school define flexibility and work around your needs?

Professional Academic Certification Integrity

You will be investing your time and money into undertaking a course of study; therefore the professional and academic integrity and reputation of the provider – organization should be an important factor to you.

- What kind of affiliation and accreditation does the specialized postgraduate institution you are considering have?
- How successful will the graduate of the institution be as they seek acceptance into the employment market upon completion of the program?
- How does its graduate perform on professional assessments required by specific industries?

The Learning Options

If you are already a graduate and working, you have likely developed a bit of expertise in specific areas and may have acquired fairly good experience through your job, previous study or through other economic experiences.

If you were employed into the job you are doing right now based on your secondary school or ND certificate, or though you are a university graduate but you were not employed based on your degree certificate because it does not relate to the job you are offered and currently doing;

- Is the school you are interested in willing to assess any knowledge you have acquired from the job you are doing currently?
- Can you earn specialist professional qualification from the specialized postgraduate institution without the need to let go your present job or attend classes at a specific time and location?
- If the postgraduate specialist school offers online programs, do you need to log in at a specific time during the week?



What It Will Cost You

Most graduates who are already in employment have multiple fiscal responsibilities, which may include saving or paying for their children school fees and other expenses for the extended family members.

- Does the postgraduate specialist school you are interested in have different tuition plans based on your budget and availability to complete the course you have chosen?
- How does the Postgraduate specialist school's tuition program compare to other institutions that offer other programs which do not support your employability in the labour market or enhance your chances of getting promoted on the job you are currently doing?
- Does the postgraduate specialist school offer scholarships for undergraduates who are faced with acute financial disadvantage?

Thinking carefully about your needs can help you determine whether those needs are aligned with how an institution operates and, ultimately, whether that postgraduate specialist school is a good match for you.

Employment and further study opportunities

Today's organisations look to employ people with skills relevant to the workplace, i.e employability skills. On our part, we are strongly committed to developing and producing employable professionals by ensuring that:

- Career development skills are embedded in all our courses
- Opportunities for part-time work, placements and work-related learning activities are widely available to our students
- Our staff will continue to widening and strengthening our institutional linked with employers in all sectors, involving them in curriculum design and encouraging their participation in teaching and or lecturing.



- Our staffs are provided with up-to-date data on labour market trends and employers' requirements, which will inform the service delivered to students.

Following the recent financial crisis of 2007-2009 most financial and non-financial organizations have been going through major changes driven by tighter regulatory regime and sound corporate governance frameworks. Tomorrow's organisations will need professional graduates and non-graduate specialists with excellent skills relevant to the needs of the labour employers.

The postgraduate specialist school courses which runs for 4 years for undergraduate, and 1 year for postgraduate are designed for students who want to work in the areas of credit finance, trade credit management and control, international credit finance, credit and financial services, corporate banking, retail banking, investment banking, credit risk management, fund management, hedged funds, private client advisors, credit and financial analysis in both the public and private sectors. There is a growing demand for credit management and financial analysis professionals with the skills crossing the entire spectrum of industries in the economy.

“While you are working, do not ignore the omnipotent need for continuing academic and professional development; it's the only sure way ladder to rising in life. Your employer sooner or later will require from you a credible certified professional qualification. Hence, undertaking continuing professional development is essential to maintaining professional standards and knowledge post qualification. So you must act on it now!”



The Role and Importance of Accreditation

What is Accreditation?

Accreditation is an important assessment of institutional quality.

It is about quality assurance and quality improvement. Accreditation is a standards – based, evidence-based and peer-based review of the quality of higher, specialized postgraduate institution and programs.

In addition, many employers often examine an institution's accreditation before deciding to provide tuition assistance to current employees and when evaluating the credentials of prospective employees.

Types of Accreditations

There are several types of accrediting organizations around the globe that accredit higher educational institutions and they typically fall into one of two categories: Institutional and Programmatic. Institutional accreditation focuses on the entire postgraduate institution and its programs. Programmatic accreditation focuses only on a specific program or academic discipline offered by the institution.

Our specialist postgraduate institution holds two types of institutional and programmatic accreditation from accrediting organizations:

- The Institute of Credit Administration's Accrediting Services
- London Postgraduate Credit Management College (LPCMC), UK

What Type of Accreditation Should You Look For?

If you plan to someday continue your education from where you stopped to a specialist-skills level or postgraduate specialist level, earning such an undergraduate specialist qualification from an accredited institution such as this is



a common prerequisite for acceptance in today's labour market of the credit industry.

If you plan to select a specific specialist learning discipline, like **Credit and Financial Analysis Associate (CFAA)**, **Credit and Financial Analysis Executive (CFAE)** and **Certified Credit and Financial Analysis Professional (CCFAP)**, you should determine which programmatic accreditations are important to those specialities.

Institutional accreditation and some programmatic accreditations are key elements used by students, employers of labour, government organizations and the general public to know an institution and its programs are independently evaluated to ensure that the postgraduate specialist school meets or exceeds established standards of quality determined by the accrediting body.

To determine whether the postgraduate specialist school you are considering is institutionally accredited, you need to check with the mentioned accrediting bodies.

After or Before University Degree, PSCFM Next

“Founded in 1995, the Postgraduate School of Credit And Financial Management (PSCFM) is Nigeria's top-tier specialist postgraduate (higher education) institution, offering taught courses in credit and financial risk management which are tailored to the needs of individuals, business and society. Like LPCMC, its affiliate in the United Kingdom, the focus of PSCFM is on lifelong learning as well as equipping individuals with the relevant transferable skills and qualifications in all areas of credit and financial risk management, combining professional qualifications with academic rigour to deliver high-class outcomes that help its students and alumni to keep ahead of the curve in the global credit and financial risk management in the 21st century business and economic environment.”

Postgraduate School of Credit & Financial Management

213, Igboere Street, 4th Floor, Lagos Island, P. O. Box 2708, Apapa, Lagos, Nigeria.

GSM: 07084665453, 07033814790, 08183569522, 08034030160, 08023314598

E-mail: postgraduate@postgraduatecreditschool.net, secretary.pscfm@gmail.com, president.pscfm@gmail.com,
admission.pscfm@gmail.com, registrar.pscfm@gmail.com Website: www.postgraduatecreditschool.net



Some Thoughts About Pathway To Future That You Should Put Yourself On.

- Give attention to learning, give attention to reading, select a good course.
- Choose a credible, fundable profession or career and pursue it no matter the cost. Push for fairly flexible tuition payment options, rather than scared away by the amount involved.
- Do not waste your money on irrelevant things and unhelpful consumptions.
- Friends cannot decide your future for you, you are the one to do it; keeping friends whose life style is wasteful, directionless, visionless and immoral will derail your own future.
- If you are working, earning monthly income, resolve to dedicate at least 60% of your salary to funding your profession/career.
- You cannot afford to take responsibility of family members to the detriment of your own self-improvement for greater future success.
- Call yourself to order; go back and set up your reading table in your house and start reading for self-development, to acquire new and more qualifications - take professional courses and enroll for their examinations, get qualified and get plum job. Read to know, not reading to pass examination.
- Go for lucrative career /profession that can place you in the look out of labour market such as credit management and financial analysis.
- Don't you ever think that the road to good and sustainable life is easy; be among those that are determined to succeed. The earlier you heed to this counsel the better for you.



High Demand For Credit Professionals In The Labour Market

The rise in need for credit professionals keep scaling upwards every year; organisations, entrepreneurs and corporations in Nigeria and other countries in the emerging economies are beginning to embrace the future of buying and selling of goods and services using credit. It is heart-warming to note that organisations are adopting credit schemes for optimal and progressive rise in their profit margins.

This need for increase in profit by companies has given credence to the need for professionals in credit administration. According to the UK based Hays Credit Management Company, there has been over 10% growths in the income of credit professionals yearly in the world. This goes without saying that building a career in credit management and administration has become preminent to both aspiring credit professionals and those who are already professionals in the field of credit Management.

There has been a heightened growth in salaries and benefits accrued to professionals in this field which progresses every year; these are seasoned credit professionals who have excelled and experienced growth; Hays published also that there is an envisaged increase in benefits ranging from life insurance, health insurance, educational support and childcare insurance support for credit professionals because of the shortage of credit management and administration skills in this industry.

So, if you are a young graduate professional or one looking to change professional field, this is a good and great opportunity to build a career in credit management and financial analysis which sets one apart from your colleagues, launches you into a future with much prospects and certainties; an opportunity that will create a good work-life balance, career satisfaction and ultimately career growth enabling you to add value to the economic growth of individuals, corporations and your country.



Qualifications Still Highlight The Best Job Candidate

With the rise in demand for quality performance and delivery of service by employers of labour both locally and globally, comes the rise of expectation that today's university graduates, as well as those already in their working lives to step up their academic and professional qualifications. For those who are lucky to have secured employment; I speak the mind of employers that such working class graduates whether they are new or old on the job, should be aware that the real job experiential building is not achieved by how much or how frequently you change jobs. A lot of people keep moving from one job to another; from one employer to another ostensibly in search of the so called "greener pasture". Such attitude in real terms reduces the integrity of the person's experience; it also blocks confidence building as to how reliable he or she will be on any new appointment.

The employers of labour all over the world today have moved to insisting that all their employees must acquire post-university professional qualification(s) so that they are current with learning and development. Any employee who lacks a string of letters after their name retards his or her promotion in the organisation where he or she works.

Qualification which is the combination of academic (your degree(s) from university) and professional attestation (your qualification and membership of professional body) actually fast track career progression of any working class person. This is so because academic and professional qualifications such as a university degree and professional certifications in Credit and Financial Analysis Associate (CFAA) or Certified Credit and Financial Analysis Professional (CCFAP) offered by the famous Postgraduate School of Credit and Financial Management (PSCFM) are not just about getting a job/career in any sector in the labour market. The benefit affects all parts of life; intellectual, social, sporting, personal, artistic, ethical and so much more.



Determining Your Learning Style

How Do You Like to Learn?

Have you ever thought about how you like to learn?

Knowing how you prefer to learn can help you determine your learning style.

Those who attended and graduated from university have different learning styles than young ND holders and undergraduate students. Adult graduate learners should have access to academic programs that are designed around their busy lifestyles as well as their unique needs considering that they are working.

Before you select a specialist postgraduate school whose programs are good for you, here are some questions to consider that may help you determine how you would like to study with them:

- Do you prefer contact and interaction with your classmates and faculty members?
- Do you want to be an independent learner who would rather study in solitude?
- Do you prefer studying in a formal classroom setting?

Today, there are many self-funded postgraduate specialist institutions that offer a variety of methods for earning credit that are geared to a student's particular learning style.

Online courses: If you prefer a structured schedule and interaction with your lecturer and classmates, you might like an online course. Most online courses feature vibrant discussion boards and robust participation from students, which is typically a significant part of a course grade. These courses typically include a midterm and/or final exam.



Classroom-based courses: If you prefer a more traditional experience and a formal face-to-face experience, you might like a classroom-based course. Most professional graduates in the past have taken classroom-based courses, which typically offer a structured schedule and interaction with others. These courses typically include a midterm and/or final exam.

Independent Study courses: If you are an independent learner who prefers to work alone within a structured schedule and without any interaction with your fellow classmates, you might like an independent study course. Most independent study courses include course materials and assignments that students complete on their own with little interaction with their lecturers. These courses typically include a midterm and/or final exam.

Examination programs: If you are an independent learner who likes to take exams, you might like examination programs, which are also called credit-by-exam programs. These are pass/fail exams where students schedule the exam when they think they are ready for it.

Portfolio Assessment: If you enjoy writing, storytelling and like the challenge of using evidence to prove a point, you might be a candidate for portfolio assessment. Portfolio assessment is a process that enables students to earn credit for job knowledge they acquired outside of the classroom that is equal to what would have been learned in a traditional setting. This is basically targeting at those who has been working in different capacities within the focus of the course that they have chosen, but do not have qualification that connect to the job. It may have been developed through years of work, professional training or other experiences.

This concept of learning is known as prior learning assessment (PLA). It enables student to earn credit for knowledge gained through learning experiences that can be equated to what would have been learned in a conventional learning method.



For example, take a student who is a manager and who has to take a management course to complete his or her specialization certification professional programs. Using prior learning assessment, the student cannot earn credit for the course just because they are employed as a manager. The student may be able to earn credit for the course if they are able to demonstrate their knowledge of management concepts and how that knowledge is equivalent to what would have been learned in the course.

So, how would a graduate adult student do that?

Two popular assessments used in prior learning assessment are examination programs and portfolio assessments.

Thinking about how you like to learn is another way to make sure the institution you select offers programs that meet your needs, which can make a difference in your career experience.

Let's say it this way; if an employee in any unit or department of credit management and financial analysis operations of the employer – organization books you to attend either external or internal training programs for which they pay, they expect you to actively, fully and deeply participate in all that the trainers in the seminar will deliver throughout the period. At the end of the training, your employer will expect you to reflect your take-away from the training you have attended on your job and your department as a whole. To hold you to doing that, your employer could say to you “if you are able to bring home all that you learnt from the training that they paid for, and that the new skills and knowledge you have acquired are evidently manifesting in your operational and professional conduct at the workplace which in turn is capable of impacting on the fortune of the company, such will qualifies you to earn a certain level of **credits** towards earning a grade of specialist postgraduate qualification in credit management and financial analysis.” This motivation certainly put you on the part of future growth in your career.



Online Courses

What is it Like Taking an Online Course?

Have you ever taken a work and learn online postgraduate specialist course?

If not, do you worry that you would not be able to succeed in an online course?

For many working class students who completed classroom-based courses earlier in their lives, the thought of taking an online course can seem intimidating. Some worry that they need to have an advanced understanding of computers while others feel that they will be isolated by not sitting in a classroom with other students and a lecturer.

These are two of the most common misunderstandings about online learning.

Fortunately, you do not need a degree in computer science to succeed in an online course. You only need the desire to complete your course. Most online courses employ tools that are commonly seen on many well-known programs that you probably encounter regularly.

Many online courses are designed with architecture that is easy to navigate and have features that make completing and submitting assignments simple. Most institutions that offer online courses also provide tutorials and demonstrations for students, so they can become familiar with the learning platform before starting the course.

Many working class students who complete their first online course say that the interaction they have with fellow classmates and the lecturer is richer and deeper than what they experienced in classroom-based courses.

This is largely due to the fact that with most online courses, a high percentage of the grade is based on the quality of the students' interactions with each other in



the course discussion board. In most online courses, a discussion board is like a “chat” feature within the course that connects the students and the lecturer with each other.

This interaction often leads to students sharing information about their careers which link directly to the discussions and assignments in the course. In addition to sharing and providing feedback, many online students learn lessons that can be applied to their daily jobs and benefit from the perspective of their peers in the class, who represent a diverse group of people from different places and backgrounds.

The lecturers who guide students in online courses typically hold office hours (as they do for brick-and-mortar classroom students) and are available for private discussions and additional assistance in a class. The discussions can take place over the phone, via online video or through email. It is also important to note that most online courses enable students to confidentially contact their lecturer if they wish to post something that they do not want the rest of the class to see.

One of the biggest benefits of online courses is the ability to complete the course without having to be at a specific place at a specific time. While most of us are familiar with classroom-based courses, many students simply cannot make the time to sit in a classroom, even if it is on a weekend or during the evening. Online courses remove that barrier because they can be accessed wherever a student has an Internet connection. Many learners find that accessing their courses from home during their down time works best.

Asynchronous online courses remove another barrier for work and learn students: the need to log in at a specific time. These courses typically have a weekly schedule that enables students to log in and complete assignments and participate in discussion anytime during the week.

Asynchronous online courses typically require students to log in a specific time to participate in a live event of some kind, such as an online lecture or live group discussion.



Importance of Time Management

Managing Your Time as a Work and Learn Postgraduate Student

Do you ever think that because you are so busy at work, there is no way you could possibly make the time to complete your programme?

If so, you are not alone.

Technology has increased flexibility and accessibility to courses with good planning; it is possible to achieve your goals without sacrificing your career or the responsibilities you have to your employer, family, and friends.

So, what is the secret?

It all comes down to time management and creating a plan. Finding a plan that helps you balance your life, your career and program of study is the key to success for most people who are determined to make impact in life and separate themselves from others.

Successful students develop a routine in a structured environment by setting up certain dates and times to accomplish the course related tasks that they need to do.

One of the biggest mistakes some learners can make is underestimating the importance of time management. Poor time management affects productivity, organization, self-control and, ultimately, grades. Studying and completing your course work should be a top priority, so your planning should reflect that.

If you are a procrastinator, you may tell yourself that you will get to it later. But putting off course readings and assignments, even for a little while, can affect your grades and overall grade point average (GPA). To avoid this trap, study



regularly to increase information retention and eliminate the need to cram for an exam. In any case, those who reads as a matter of habit influences others always.

Again, it gets back to creating a schedule and sticking to a routine.

If you select an online program, you should plan to log in to your course several times a week and plan to spend four-to-six hours per week on the course. Due to the importance of participating in class discussions, online learning can require better time management than classroom-based learning. You can do this, but it will require careful planning and your best efforts.

How We Stand Out In The Crowd

“PSCFM programmes have distinguished itself from all other finance related, banking-related, economic-related and general management-related programmes in Africa. Thematically, the structure of PSCFM's programme modules and descriptors focuses on developing students in all areas of credit and financial risk management including credit risk management and modelling, business law, economics, financial risk analysis, credit and financial modelling and applied corporate finance, artificial intelligence for finance and data mining, and statistics for business, among others. We aim to bake students to fit into any spectrum of credit and financial risk management in different sectors of any nation's economy. This makes PSCFM super unique from other bodies for credit and financial management or similar institution anywhere in Africa that are increasingly focusing on the financial services, general management, leadership and corporate governance.”