

FNS40821

Certificate IV in Finance and Mortgage Broking

- Get the skills that employers really want.
- Unrivalled support. Delivered with care.
- Absolute flexibility. Your way, your terms.

Kick start a new career in an industry that needs you

If you consider yourself someone who can build strong relationships with people and you have a knack for numbers, then a finance and mortgage broking role might just be a good career move for you.

There's a huge demand for professionals who are in the industry for the right reasons and who can make a world of difference to their clients.

You'll be taught by experienced finance brokers, so you'll learn the ins and outs of the industry. The course is designed around training you in how to undertake a range of workplace tasks that will demonstrate you know how to do the job of a Finance Broker. You'll learn the step by step processes involved with helping clients obtain loan finance.

What does the course cover?

- **The mortgage broking industry**
- **The mortgage broking process**
- **Mortgage broking business management**

Key benefits

Real world knowledge and skills

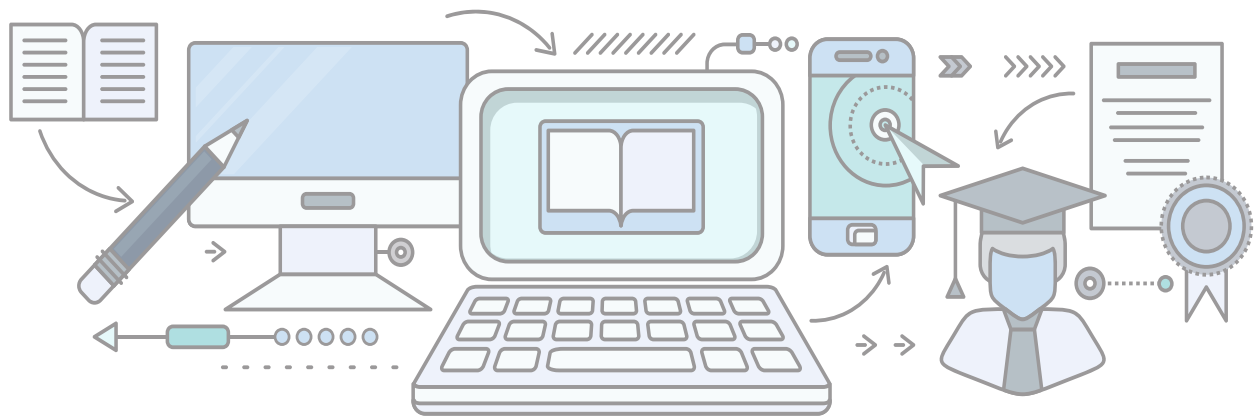
The course includes extensive training in how to work as a finance or mortgage broker. On completion, you will be set up with a Broker Kit that includes all the essentials (templates, forms, references and spreadsheets) - ready to start work.

Nationally recognised

The course meets the requirements of the Australian Government through ASQA.

Professional membership

The Finance Brokers Association of Australia (FBAA) is one of the peak bodies for finance broking professionals. By completing this qualification, you can apply for membership as a finance and mortgage broker.



Study online. With a difference.

This course has been developed to give you absolute flexibility. Study on your couch, on public transport, on your break at work, out in the park – wherever and whenever you like. The best part is, with Monarch Institute, 'online' doesn't mean 'alone'. You'll be backed by our trainers at every step along the way. You'll get:

- Easy-to-follow course materials
- Videos and webinars
- Heaps of support from your course trainers (phone, email, Zoom)
- A dedicated admin team on hand to guide you
- Online assessments
- Access to a student Facebook group

What is the course structure?

This course is delivered completely online. This means you'll access your learning and assessment resources using an online portal. You can access this anywhere and anytime.

You'll need to study a total of 12 nationally recognised units, which are spread out over eight modules.

We consistently receive feedback from our students telling us the course is very well structured and easy to follow. Of course, if you're having trouble wrapping your head around a concept or assessment piece, you can always reach out to your trainer for support.

What is the course duration?

Most students complete this qualification in 6 to 12 months. Your completion time frame depends on your previous education, work experience, time availability and work rate. You're expected to complete at least one module every six months.

What are the entry requirements?

There are no formal entry requirements. Just bring your drive, motivation and passion for the industry. That said, if this is your first time studying at this level, we'll need to check your levels of English and maths before you enrol. People with disabilities are encouraged and supported to apply.

Course costs

Monarch's courses are competitively priced.

Check our website for the most up-to-date prices at www.monarch.edu.au/courses or call us on 1300 738 955.

Course modules

Module 1 /

Operating a Finance Business

- IFNSINC411 Conduct work according to professional practices in the financial services industry
- FNSCUS511 Develop and maintain professional relationships in financial services industry

Module 2 /

Finance Regulation and Licensing

- FNSFMK515 Comply with financial services regulation and industry codes of practice

Module 3 /

Financial Products and Client Needs

- FNSINC412 Apply and maintain knowledge of financial products and services
- FNSFMB412 Identify client needs and present broking options

Module 4 /

The Financial Process

- FNSFMB411 Prepare loan application on behalf of clients

Module 5 /

Getting Ready for Settlement

- FNSFMB511 Implement credit contracts in preparation for settlement

Module 6 /

Assess Credit Applications

- BSBTEC301 Design and produce business documents
- FNSCRD401 Assess credit applications

Module 7 /

Ethics and Professional Development

- FNSINC514 Apply ethical frameworks and principles to make and act upon decisions
- BSBPEF501 Manage personal and professional development

Module 8 /

Risk Management

- BSBOPS403 Apply business risk processes



Jobs and career pathways

Mortgage broking is a significant industry, contributing \$2.9 billion to the Australian economy each year and supporting the employment of more than 44,900 full-time equivalent workers. Being a good broker isn't just about closing deals. It's about assisting clients to navigate the loan approval process and making sure that they get what's right for their needs. Professional brokers form meaningful and enduring relationships with their clients. More than 70 per cent of brokers' business is referred from existing clients so, you'll also need great people skills.

Successfully completing the qualification is a key requirement to work as a Finance or Mortgage Broker but it opens up many other work opportunities such as:

Key opportunities include:

- Mortgage administrator
- Lending officer
- Loan underwriter
- Client services officer
- Credit Assessor
- Loan Settlements Officer
- Finance broking practice manager



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A growing industry

The mortgage broker market has never been more competitive. The demand for brokers is an effect of the housing crisis, which in turn caused banks to compete over who could offer loans and mortgages with their customers. There has never been a better time to be a mortgage broker than now.

Being a great broker isn't just about securing a deal for your client, or getting the paperwork right. Your success is measured by how your clients feel about their experience. In other words, how likely they are to recommend you to others. Your real-world education at Monarch Institute will incorporate communication and client service challenges, plus priceless personal insights from your trainers.

Support when you most need it

You'll face a lot of challenges as a professional broker. Getting great results for your clients. Keeping up with the latest products. Not to mention juggling and meeting your regulatory responsibilities.

Your future in the finance and mortgage broking industry is bright. Monarch Institute will guide you through the regulatory requirements so you can ensure regulatory compliance. Whether you're new to the field, or taking a step up to start providing credit advice, you'll love learning with Monarch Institute.

Industry insights



Employment/positions projection
14.2% growth to 2026



Earnings (average full time)
\$2,622 per week



Flexible career options
78% full time

Why choose Monarch Institute?

**You need a different learning experience.
We're ready to deliver.**

Expertise

- ✓ Courses developed with leading academics and industry associations
- ✓ Delivered by brilliant trainers who work with corporate leaders
- ✓ Learn from professionals using real world case studies

Flexibility

- ✓ Fit study around work, family, life
- ✓ Start immediately, or down the track
- ✓ Flexible payment options

Support

- ✓ Dedicated team of trainers and support staff on hand to guide you
- ✓ Up to date, easy to understand course materials
- ✓ Fast assessment turnaround times with comprehensive trainer feedback

Enrol today

Commence your FNS40821 Certificate IV in Finance and Mortgage Broking with Monarch Institute today to take the next step forward in your career.



To discuss the course that's right for you call
1300 738 955



To find out more information email
info@monarch.edu.au



To enrol, visit our website
www.monarch.edu.au

