



# Asset & Equipment Financing Module Content

Unit No.	Unit Title	Overview		Suggested Study Time
	<b>Introduction to Asset and Equipment Financing</b>	This introduction session provides participants with a brief overview of the changes in the financial markets over the last several years and the difference in product groupings. It also touches on the competitive marketplace and the types of asset and equipment products that will be covered in this module.		15 minutes
<b>1.</b>	<b>Industry Organisations and their Roles</b>	This unit introduces the major federal regulations in which the financial system in Australia operates. Participants will learn about the Reserve Bank of Australia (RBA), the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investment Commission (ASIC) and the Australian Competition and Consumer Commission (ACCC) and how these bodies influence the finance sector		15 minutes
<b>2.</b>	<b>Asset &amp; Equipment Financing Products</b>	<b>Section 1: Finance Lease</b> <b>Section 2: Novated Lease</b> <b>Section 3: Commercial Hire Purchase</b> <b>Section 4: Chattel Mortgage</b> <b>Section 5: Escrow Finance</b> <b>Section 6: Rental/Operating Lease</b> <b>Section 7: Marine Finance</b> <b>Section 8: Aviation Finance</b> <b>Section 9: Small Ticket/Lo doc Loan</b>	<b>Each of the product sections includes :</b> - Key features and benefits of the product - Payment structure and implications - Ownership Status - Security and guarantees - Taxation benefits - Who should use the product - Comparison with other products - Practice exercises and answers	Up to 30 minutes per product
<b>3.</b>	<b>Educating the Client – Sales Skills</b>	Provides the participants with a brief overview of strategies to effectively prepare for the client contact, how to conduct a successful meeting following a process and utilising sales skills and account management.		Approximately 30 minutes
		* A posttest is available for completion at the end of the module.		Total study time approx 5 hrs 30 mins