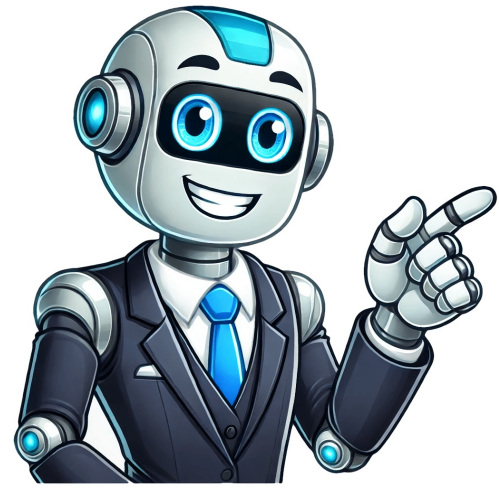


I'm not a bot



Certified treasury professional test

Share — copy and redistribute the material in any medium or format for any purpose, even commercially. Adapt — remix, transform, and build upon the material for any purpose, even commercially. The licensor cannot revoke these freedoms as long as you follow the license terms. Attribution — You must give appropriate credit , provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. ShareAlike — If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original. No additional restrictions — You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits. You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation . No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. The Certified Treasury Professional credential in the treasury profession and is a global symbol of excellence. Start Your Application “ The CTP credential has enhanced my credibility and expertise in the field of treasury, opening up new opportunities for career advancement and professional growth. Benazir Parveen Abdul Nasser, CTP Senior Financial Systems Analyst Read More > “ I'm seen as a subject matter expert, I've met a lot of great people and I've been able to help my company develop our treasury department. It's been fantastic. Sherri Speaks, CTP Assistant Treasurer Watch the Video > “ I highly recommend the CTP to others because having a mastery of the field signals to your company, and other treasury professionals, that you are serious about the work you're performing. Mark Grisamore, CTP Senior Treasury Analyst Read More > Why should you earn the CTP? Higher salaries. Increased job security. Greater career flexibility. And making a commitment to the treasury profession. Learn more. The CTP standard sets the standard for the treasury profession. Your work experience, teaching experience and type of degree all factor into your eligibility status. Check here for details. Get started by downloading the Certification Candidate Handbook, the complete guide to Certified Treasury Professional credential and certification process. Download the handbook here. A certified treasury professional (CTP) is a designation some financial professionals earn so they are able to help businesses manage and operate their corporate treasuries. Like other certifications, such as certified financial planner (CFP) and chartered financial advisor (CFA), if you're an advisor or anyone else you work with has the CTP certification, it's a sign of their expertise — and if it helps to manage corporate treasuries you want, a CTP certification would be a very nice thing for your advisor to have. The certified treasury professional is a certification granted to financial professionals who specialize in working with businesses to manage and operate their corporate treasuries. This is a credential that focuses more than anything else on cash and capital management. The CTP works to oversee the cash flow of a company, its credits and liabilities (capital out) as well as its debts and assets (capital in). Managing a corporate treasury involves accounting but with a different emphasis than many other financial fields. Unlike financial planners, a certified treasury professional works less with the long-term financial outlook or investment strategy of a company than with its present value. Unlike accountants, a certified treasury professional does relatively little tax planning. This is not to say that the CTP doesn't play a role in these fields, but they aren't the profession's emphasis. Instead, the CTP tends to focus on issues such as: Managing the company's cash holdings. Assessing the value of corporate assets. Collection of outstanding debts. Payment of outstanding debts owed. Reconciliation of outgoing and incoming ledgers. Cash flow and financial forecasts. Documenting the company's financial position For a small business, this role is often handled by a bookkeeper, someone with limited (if any) financial experience. This is possible when a company has relatively few or relatively small daily transactions, and when its legal obligations are minor. In a large company and, especially, in a publicly traded one the role of treasury oversight grows significantly. Simply complying with the regulatory duties of a publicly traded company demands substantial financial documentation. Maintaining the records of a company with substantial daily transactions is a complex and demanding task — and as a result, there are people who specialize in it. Two years relevant work experience or one-year relevant work experience and at least a master's degree in a related field; Take and pass the CTP exam; Continuing education of 36 credits every three years. The certified treasury professional exam focuses on five areas: The function and role of a corporate treasury. Cash and liquidity management, Working capital management, Capital markets and funding, Treasury operations and controls. The Association of Financial Professionals does offer one exception to its requirements. It waives its requirement of a masters-level degree if the candidate has at least two years of teaching experience at the college level in a related field. However, it doesn't waive exam fees. For members of the Association of Financial Professionals, the exam fee is \$925 for early registration and \$1,025 at the final deadline. Meanwhile, the corresponding \$1,320 and \$1,420 exam fees for non-members include a one-year membership in the AFP. Study materials can cost between \$175 (\$275 for non-members) for just the essentials or \$860 (\$960) for the more comprehensive Treasury Learning System. If you have to retake the exam, the cost is \$250. Earning the Certified Treasury Professional (CTP) designation is a significant step for finance professionals who want to deepen their expertise and advance their careers in corporate treasury and finance. This certification, awarded by the Association for Financial Professionals (AFP), demonstrates a high level of knowledge and skills in cash management, financial risk management, corporate liquidity, and working capital management. The CTP credential not only provides a competitive edge in the job market by setting professionals apart from their peers but also signals to employers a commitment to maintaining the highest industry standards and best practices. With the CTP, professionals gain access to a network of treasury and finance experts, continuing education opportunities, and resources that keep them abreast of evolving industry trends. This designation can open doors to advanced career roles, increase earning potential, and establish the professional as a trusted expert within the field. Ultimately, the CTP is more than just a credential—it's an investment in professional growth, credibility, and career progression in the treasury and finance industry. A certified treasury professional can help businesses manage and operate their corporate treasuries. It's a job that emphasizes cash and capital management, with a CTP keeping a close eye on the company's cash flow. As corporate treasury management grows more complex, a CTP is in ever-greater demand. Though the CTP certification may earn you a pay raise, it is more likely to offer additional job security by assuring future employers you can keep their books in line. Need a version of a CTP for your personal finances? An advisor can fill that role for you. Finding a financial advisor doesn't have to be hard. SmartAsset's free tool matches you with up to three vetted financial advisors who serve your area, and you can have a free introductory call with your advisor matches to decide which one you feel is right for you. If you're ready to find an advisor who can help you achieve your financial goals, get started now. Interested in giving out smart, sound financial advice? Try checking out the career path to becoming a financial advisor to figure out if this is the right fit for you. Don't sit around in your job unless you love it. The CTP can be a great step forward for the right career, but finding the right market is critical. If you're ready to advance, check out these top 10 cities for doing so. Photo credit: ©iStock.com/PeopleImages, ©iStock.com/Trainak Ivan, ©iStock.com/asdesignerEric ReedEric Reed is a freelance journalist who specializes in economics, policy and global issues, with substantial coverage of finance and personal finance. He has contributed to outlets including The Street, CNBC, Glassdoor and Consumer Reports. Eric's work focuses on the human impact of abstract issues, emphasizing analytical journalism that helps readers more fully understand their world and their money. He has reported from more than a dozen countries, with datelines that include Sao Paulo, Brazil; Phnom Penh, Cambodia; and Athens, Greece. A former attorney, before becoming a journalist Eric worked in securities litigation and white collar criminal defense with a pro bono specialty in human trafficking issues. He graduated from the University of Michigan Law School and can be found any given Saturday in the fall cheering on his Wolverines. Read More About Financial AdvisorRecent postsMore from SmartAssetCategoriesTake the next step in your treasury career and apply to become a Certified Treasury Professional. The CTP comes with many benefits including earning a higher salary, increasing your job security and gaining instant credibility. Gaining a treasury certification will show you have what it takes to be a leader in this field. Applications to take the CTP exam may be submitted online. Full payment must accompany all applications. The CTP application cannot be processed without the required fee(s). Apply for the CTP today. Submit Application Online Registration Process Request the Certification Candidate Handbook (CCH), the guide to the entire certification process, from registration to recertification. Review the Deadlines and Fees. Review the Rules and Regulations for all policies and procedures regarding the CTP examination. Review the products available to help you prepare for the CTP exam. Submit the online application. NOTE: an application is not complete until the Eligibility Portion is complete. Wait to receive your registration confirmation and Authorization to Test (AT) via email. They will be emailed to you in that order. You may schedule your exam appointment with Pearson Vue after you have received your ATT. Certified Treasury Professional (CTP) Exam evaluates a candidate's knowledge and ability to handle critical functions related to corporate liquidity, capital, and risk management. The CTP credential is recognized around the world as the leading credential in corporate treasury, with holders earning an average of 16% more than non-holders. Click "Start Test" above to take a free Certified Treasury Professional practice test, and check out our premium-quality Certified Treasury Professional test prep resources by clicking the links below! Certified Treasury Professional Exam EligibilityCandidates wanting to take the CTP will have to meet the educational or work experience requirements before they can do so. All candidates must have one of the following: Two years of experience working full-time in an area of professional finance A graduate degree in finance Four years of full-time college-level financial teaching experience Certified Treasury Professional Exam OutlineThe Certified Treasury Professional Exam contains 170 questions, all of which are multiple-choice, and the time limit is 3.5 hours. The exam contains 5 domains, which are outlined below. Domain 1 (37-41 questions) This domain is about maintaining corporate liquidity required to meet current and future obligations in a timely and cost-effective manner. Specifically, Domain 1 covers the following topics: Managing optimal cash positioning through short-term investing and borrowing Managing cash receipts and disbursements Managing optimal financing structure Managing foreign exchange exposure Optimizing treasury operations Managing intercompany financing Ensuring accuracy by reviewing cash balances and reconciling transaction activity Optimizing financial decision-making by calculating, analyzing, and evaluating financial ratios Domain 2 (27-31 questions) This domain is about managing capital structure, managing costs of long-term capital, and quantitatively evaluating long-term capital resource investments. Specifically, Domain 2 covers the following topics: Negotiating and managing syndicated agreements Managing investment portfolios Managing issuance of debt and equity Managing revolving debt agreements Assessing the impact of mergers, divestitures, and acquisitions Evaluating current market conditions as they relate to long-term borrowing strategies Administering dividends, issue, or repurchase of stock Hedge FX, commodities exposure, and interest rate Domain 3 (27-31 questions) This domain is about managing internal and external relationships. Specifically, Domain 3 covers the following topics: Building, maintaining, and reviewing relationships with external financial service providers Evaluating and implementing treasury products and services Maintaining documentation and administering bank accounts Ensuring best practices and competitive pricing by identifying, negotiating, and selecting relationships and operational agreements with external service providers Serving as an internal trusted advisor and consultant Managing merchant services programs Building and maintaining relationships with internal stakeholders Domain 4 (31-35 questions) This domain is about monitoring and controlling corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk). Specifically, Domain 4 covers the following topics: Complying with treasury policies and procedures Drafting treasury policies and procedures for approval Detecting and mitigating fraud Ensuring best practices by benchmarking performance against external sources Evaluating and managing counterparty risk Developing, maintaining, and testing business continuity plans Managing merchant services programs Ensuring regulatory compliance, and reporting internally and externally on compliance Domain 5 (17-20 questions) This domain is about assessing impact of technologies on the treasury function. Specifically, Domain 5 covers the following topics: Leveraging technology systems Identifying security issues and concerns associated with new and existing technology Monitoring information security risks and cyber-related risks Check Out Mometrix's Certified Treasury Professional Study GuideGet practice questions, video tutorials, and detailed study lessons Get Your Study Guide How to PassThink you aren't a good test-taker? Maybe on a study-time crunch? Or just don't know how to begin studying? Mometrix has designed a new Study Secrets course to help every student, no matter what study scenario you are in. Here's what you'll find in the Study Secrets Course: Techniques to Conquer Procrastination Steps to building a Study Plan custom to your learning style? Effective Note-Taking Methods Test-Taking Tips Memory Techniques and Mnemonics And much more! Everyone learns differently, so we've tailored our Study Secrets Course to ensure every learner has what they need to prepare for their upcoming exam or semester. Click below to check it out! RegistrationRegistration for the exam is done online or over the phone. To successfully register, you will have to pay a registration fee of \$186. Phone: To make your registration over the phone, call Pearson VUE's registration center at 866-837-8287. Online: For online registration, visit the Pearson VUE website. Receiving AuthorizationAfter you have registered online or over the phone, you will wait to receive authorization to take the test via the mail. Your authorization should arrive within a month of your registration. If you do not receive the authorization in the mail in a month, call 301-907-2862 or reach out to certification@afponline.org. Candidates who registered to take the test at a later date will NOT receive their authorization to test in the mail until after the current test date has passed. When you receive your authorization letter, take the time to ensure the name on the paper is an exact match to your method of identification. If you see any incorrect information, contact AFP as soon as possible to have the error corrected. On test day, you will not be allowed to test if the name on your ID and the name on the authorization are not exact matches. Choosing a Testing CenterOnce you receive your authorization, you can register to take the test at any of the 5,000 centers. You want to do this as soon as you receive your letter. The available seats at these centers fill up quickly, so you do not want to miss your opportunity by waiting to declare where you want to test! Cancelling Your RegistrationIf you contact the AFP by sending them the appropriate required form to cancel by the deadline, you will receive a portion of your fee, but not all of your registration fees. The deadlines for cancellation requests are always 14 days before the registered testing day. CTP FeesAll test fees are in addition to the initial registration fee. If you are a member of the Association for Financial Professionals (AFP), the cost of the test is \$1,025 (\$925 for early registration). The cost for non-AFP members is \$1,420 (\$1,320 for early registration. Test DayTo be admitted to take the exam, you must provide a valid photo ID. Examples of acceptable identification include passports, state-issued driver's licenses, state-issued identifications, and employee cards that have your name and photo. Items that are NOT Allowed in the Testing RoomCell phoneHandheld calculator (online calculators will be provided)Books or reference materialsScratch paper (you will be given a whiteboard and pen to do your calculations on)Late ArrivalIf you arrive at the testing center more than 30 minutes after the test has begun, you will be considered a "no-show." No-shows are penalized with an \$85.00 fee. CTP ScoresTo pass the CTP exam, candidates must earn a score of 300 or above. It may be comforting for you to know that at least 50% of the candidates who take the exam receive a passing grade! If take the computer-based test, you will receive an unofficial score report immediately after you complete the test. Regardless of the testing method, official score reports are sent out about 3 weeks after you complete the test. Retaking the ExamThere are no limitations to how many times you can take the examination overall, but you can only take the exam once during each exam window. Check Out Mometrix's Certified Treasury Professional Study GuideGet complex subjects broken down into easily understandable concepts Get Your Flashcards How to Study EffectivelyYour success on CTP test day depends not only on how many hours you put into preparing but also on whether you prepared the right way. It's good to check along the way to see whether your studying is paying off. One of the most effective ways to do this is by taking CTP practice tests to evaluate your progress. Practice tests are useful because they show exactly where you need to improve. Every time you take a free CTP exam practice test, pay special attention to these three groups of questions: The questions you got wrongThe ones you had to guess on, even if you guessed rightThe ones you found difficult or slow to work throughThis will show you exactly what your weak areas are and where you need to devote more study time. Ask yourself why each of these questions gave you trouble. Was it because you didn't understand the material? Was it because you didn't remember the vocabulary? Do you need more repetitions on this type of question to build speed and confidence? Dig into those questions and figure out how you can strengthen your weak areas as you go back to review the material. Answer ExplanationsAdditionally, many Certified Treasury Professional practice tests have a section explaining the answer choices. It can be tempting to read the explanation and think that you now have a good understanding of the concept. However, an explanation likely only covers part of the question's broader context. Even if the explanation makes sense, go back and investigate every concept related to the question until you're positive you have a thorough understanding. Comprehend Each TopicAs you go along, keep in mind that the CTP practice test is just that: practice. Memorizing these questions and answers will not be very helpful on the actual test because it is unlikely to have any of the same exact questions. If you only know the right answers to the sample questions, you won't be prepared for the real thing. Study the concepts until you understand them fully, and then you'll be able to answer any question that shows up on the test. Strategy for CTP PracticeWhen you're ready to start taking practice tests, follow this strategy: Remove Limitations. Take the first test with no time constraints and with your notes and CTP study guide handy. Take your time and focus on applying the strategies you've learned. Time Yourself. Take the second practice test "open book" as well, but set a timer and practice pacing yourself to finish in time. Simulate Test Day. Take any other practice tests as if it were test day. Set a timer and put away your study materials. Sit at a table or desk in a quiet room, imagine yourself at the testing center, and answer questions as quickly and accurately as possible. Keep Practicing. Keep taking practice tests on a regular basis until you run out of practice tests or it's time for the actual test. Your mind will be ready for the schedule and stress of test day, and you'll be able to focus on recalling the material you've learned. FAQs This website is scheduled to undergo routine maintenance on Saturday, 17 May 8:00 p.m. CDT - Sunday, 18 May 1:00 a.m. CDT. During this time, you may not be able to schedule, reschedule or cancel test appointments. We apologize for this inconvenience and thank you for your patience.