

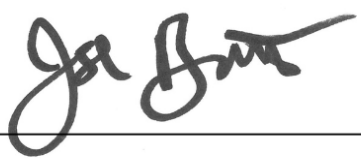
# CERTIFICATE OF COMPLETION

Kayla Watson

has successfully completed the  
**Credit & Collections Master Class:  
Collections**

GRANTED ON November 26, 2024



  
\_\_\_\_\_  
JOSH BARRETT, DIRECTOR  
INSTITUTE OF FINANCE AND MANAGEMENT



**IOFM CEUS: 3**  
**TIME: Self-Study**