

CERTIFICATE OF ACHIEVEMENT

Mariam Rivera

HAS COMPLETED THE REQUIREMENTS, PASSED THE
ACCOUNTS RECEIVABLE SPECIALIST CERTIFICATION PROGRAM AND IS ACKNOWLEDGED AS AN

Accredited Receivables Specialist

THIS ACHIEVEMENT SIGNIFIES A HIGH LEVEL OF
EXPERTISE AND KNOWLEDGE IN THE ACCOUNTS RECEIVABLE FIELD.

GRANTED ON December 30, 2025
EXPIRES ON December 30, 2026

IOFM
Institute of
Finance & Management



JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT

