



CLFP

Circular

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A MESSAGE FROM THE CLFP PRESIDENT

BEING A CLFP HAS MEANT SO MUCH TO ME, MY CAREER, AND MY LIFE.

The year continues to fly by. I can't believe we are on to the third quarter publication already! I hope everyone had a wonderful summer. Personally, summer is my favorite season; it is the time of year when I feel that I am most able to relax and recharge my batteries.

This year, we will celebrate CLFP Day on 10/10/2024. Mark your calendars – there will be a virtual call to celebrate together with our CLFP Family! For me, CLFP Day is a day to set aside some time and reflect and recognize what being a CLFP means. It is also a day to celebrate being a CLFP. Being a CLFP has meant so much to me, my career, and my life. Obtaining the designation and becoming a more knowledgeable professional has just been the tip of the iceberg. Being a CLFP has allowed me the opportunity to meet many wonderful people in our industry. It has allowed me to forge many wonderful relationships. It's been a vehicle to give back to others which is incredibly rewarding. There's a lot to celebrate! I hope you take some time and reflect on being a CLFP. I hope you also can celebrate with other CLFPs in your area. Every year, I love seeing pictures of the groups of CLFPs that get together and celebrate CLFP Day. It's a wonderful thing.

As we move into the later months of the year, the annual CLFP Recertification process will also be in focus. Recertification is an opportunity each year to learn and recommit to the values that guide CLFPs. One of the CLFP Standards of Professional Conduct includes "Gaining additional education to improve his/her professional competency." Our Recertification committee works each year to bring relevant and impactful topical areas to the recertification process to give all CLFPs an opportunity to learn and stay current on an industry-relevant topic. I encourage you to complete the Recertification process as

soon as you can. It's not time-consuming and completing it early will ensure that it doesn't become something you need to try and fit in later in the year.

Lastly, there are many other exciting initiatives going on with the CLFP Foundation. Be on the lookout for the 10th edition of the CLFP Handbook including an all-new audio version. We also published a brand-new Study Guide to assist our aspiring CLFPs. If that's not enough, 2025 will be the 40th year of our designation!

It's a great time to be a CLFP. Have a great fall, and I will catch up with you soon.

- Todd Buzard



Todd Buzard, CPA, CLFP
*First American
Equipment Finance*



SPOTLIGHT: TESSA MENEES, CLFP

Dext Capital

Tessa Menees works at Dext Capital. She started at Dext as an office admin and is currently a project and program manager. Although she has only been in the industry for 3 years, she has grown into a leasing professional with an appetite for even more knowledge and responsibility. She enjoys trying new restaurants, reading, going to museums, tabletop games, and houseplants when she is not at work. She is from Central California but now lives in Portland, Oregon with her two best friends and their rascally pets. (Not pictured: her hoard of houseplants.) She is currently pursuing further education in finance and technology.

What led you to pursue the CLFP Designation?

I wanted to push myself to become a better resource for all projects that I am a part of. It is a highly regarded designation within the industry, and I was honored to just be considered by Dext to take the ALFP. I know I had to prove to my leadership team and, more importantly, myself that I was worthy of the letters.

What was the most interesting part you learned while studying for the CLFP Exam?

The evolution of equipment finance is fascinating. From the usage of ships to the

usage of life-saving medical technology! Not only have we participated in boosting the economy, but we're also behind the scenes of invention and innovation.

What advice would you give to a CLFP Candidate?

Jump in with both feet and trust that you know the industry better than you think. Everything is connected in equipment finance. Understanding how every department relies on and flows into the others is crucial. You have so many tools at your disposal from the ALFP as well as from CLFPs that you know. Ask questions and make flashcards!!!

What is your current role at your company? Favorite parts of this job?

I am currently a project manager as well as a program manager. Both roles allow me to play ringleader. I have always loved working with all the departments and acting as a connector. It can be chaotic but if you look at it the right way, there is a lot of fun to have when you are herding cats!

Do you have any pets?

I have two dogs and a cat – their names are Helo, Atreyu, and Aurora. Helo is a Dachshund/Jack Russel mix. He is completely deaf and enjoys the fact that; as far as he's concerned, he's never been told "no". Atreyu is a Collie/Shiba Inu mix.

He is insanely intelligent but also insanely anxious. Aurora is a Tortie. She does not care for her doggy roommates and judges them from her tower.

Tell us three things on your bucket list.

- See the Aurora Borealis.
- Run a 5k.
- Own my own beehives.

If you could only eat one thing for the rest of your life, what would it be?

Cucumbers are my ultimate favorite food. I could live off them plain or pickled. My go-to lazy meal is walking around my house and eating a cucumber like an apple. I'm sure it's as odd to read as it was to type out!

What is your definition of success?

I would define success by how proud I would be to go back in time and describe my life to a younger Tessa. I live in a city I love, surrounded by the people I love. I have a job where I can be my goofy self and still be regarded as an industry professional. I may not be a millionaire, but I can afford to maintain my houseplant addiction!





SPOTLIGHT: JENNIFER BELL, CLFP *AP Equipment Financing*

What led you to pursue the CLFP Designation?

Pursuing the CLFP gave me a greater understanding of the leasing and finance industry, but it wasn't just about professional growth. After almost passing in 2020, I used that experience to challenge myself and reach my personal goal of becoming a CLFP in 2024!

What was the most interesting part you learned while studying for the CLFP Exam?

The most interesting aspect was understanding the "why" behind various processes we practice every day. It wasn't just about memorizing facts for a test.

What advice would you give to a CLFP Candidate?

Make sure you have the time to dedicate to studying and get yourself a great study partner to make study sessions routine. I couldn't have done it without this collaboration; it kept me motivated to keep going when life got in the way.

What is your current role at your company? Favorite parts of this job?

I've worked in various roles from Operations to Accounting. Currently, I am a Funding Team Lead. I love continuing to learn new things with new challenges.

What is the best vacation that you have been on?

I haven't gone on a lot of vacations - just a few road trips here and there. I have been to Mexico and Disney World, but I do go to A LOT of concerts. Here's a list of the most memorable:

- Any concert with my daughter
- Avett Brothers
- Foo Fighters
- Whitney Houston
- 2 Live Crew
- Weezer
- Rage Against the Machine
- Michael Bublé

Do you have any pets? If so, what kind and what is/are names?

I have two cats: Winston and Walter. They both have many nicknames including Winston Biscuits, Winny Binny, Winnie chicken dinnie, and Walter P Tubbins, Walthezar Bo Balthezar, CEO of Hungry, and tubby, get out of the sink!

Who or what inspires you?

I inspire myself. No one is free from facing struggles and experiencing loss, but I take pride in my ability to persevere and even challenge myself to keep growing. The biggest challenges can be the best lessons, it's up to you and how you look at it.

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GO FOR IT!

By: Brylee Horning, CLFP

For the first 17 years of my equipment finance career, the proposition of taking the CLFP exam was thought about on a handful of occasions. Oftentimes, I would avert my attention elsewhere, telling myself that I was, “Too busy to take that on right now.” I know many can relate to this justifiable reason as we raise families, attend extra-curricular events, volunteer, and quite simply put, live the modern, busy life. For me, the aforementioned really was true; but in full disclosure, there was also another reason I continued to avoid the CLFP...it was a fear that strikes so many proud professionals - failure!

As the years went on, every time the CLFP topic was raised, I would experience a slight nervous feeling. A feeling caused by a fear of putting myself out there only to possibly fail the exam after having worked in our industry for several years. And this sense only grew as I accumulated more experience and industry tenure. Fast forward to 2021, my time had come. I was given the opportunity to take the CLFP exam, and I knew that I needed to step up and that I could no longer delay in embarking on this next step. It was officially time to get over any prideful apprehension. I had to take a more realistic evaluation of the “risk versus reward” and ultimately, I realized that the reward of learning new things, obtaining the credential, and being a part of this strong network of professionals far outweighed the excuses of limited personal bandwidth or humbling fears of failure. I saw the full scope of this opportunity and learned that studying for the CLFP gave me the opportunity to lean into my existing strengths while developing a genuine curiosity for topics that I had previously been less acquainted with. I mean, honestly, who knew Accounting Standards Codification 230 could be so riveting?!

In the end, I realized that all those years of putting it off, I was my own worst roadblock. My excuses of being too busy or that I had already been in the industry for so long, or worse, my fear of failing the exam...were all dismissed. Yes, I passed. But in addition to passing the exam, I also learned some great information in the process. And most importantly, I gained membership to a group of over 1,500 individuals worldwide who have made the same commitment to our industry. A commitment that involves taking the time for professional development that also benefits the greater good of the businesses and industries we serve.

For anyone afforded the opportunity to obtain your CLFP designation, I would urge you to do so! Whether you're just starting out in your career or you're already a well-known pillar of the industry, at any level of experience, it is worth the time and effort. And given my story, I can personally attest that for the past 3+ years of holding my CLFP, I not only enjoy a sense of pride in the accomplishment itself, but I also recognize that I am associated with an amazing professional credential that further underscores the strengths of our industry.



Brylee Horning, CLFP is the Vice President of Credit at Priority Capital Partners. She has been in the equipment leasing and finance industry for 20 years spending time in both the originations and servicing side. She lives in Scottsdale, Arizona with her family of five and enjoys pickleball, game nights, and attending her children's softball tournaments, baseball games, badminton matches, and swim meets.

WHY I BECAME A CLFP



“Having worked in the financial services industry for nearly 7 years, I always aspired to attain the CLFP designation. My conviction lies in continually enhancing one’s skillset to better serve clients. Thanks to this designation, I’ve deepened my industry knowledge and became a valuable resource for others.”

MELANIE PHILLIPS, CLFP
FIRST AMERICAN EQUIPMENT FINANCE

“This certification was a great way to learn about all aspects of this business in an expedited manner and test myself on that material. Wintrust Specialty Finance is a large supporter of the CLFP certification, so I am happy that I can add to that contribution.”



JEFFERSON CHOI, CLFP
WINTRUST SPECIALTY FINANCE

“Breaking into the equipment finance industry has been especially rewarding as it provided me the opportunity to discuss financial health and opportunity structure with corporate executives and small business owners alike. I quickly realized I would need a deeper knowledge of every level of the deal flow to better serve my clients. The CLFP, being one of the most sought-after designations, was the obvious choice to help me learn new information, reinforce what I know already, and establish my position within this industry.”



SAHIL SHARMA, CLFP
ACCORD FINANCIAL

“I pursued the CLFP designation to deepen my industry knowledge and gain a comprehensive understanding of the business. I believe that ongoing learning and development beyond our typical responsibilities are essential for delivering added value to both our customers and the company. This certification also supports my career development, and I encourage anyone looking to enhance their expertise in the industry to consider it as well. By doing so, we can all better position ourselves for future growth opportunities.”



ALEXANDER SEEBAUGH, CLFP
360 EQUIPMENT FINANCE

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Jennifer Bell, CLFP
*AP Equipment
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Justin Blumenstein,
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INDUSTRY NEWS

Kickstart your career with the Onboarding Series

The Equipment Leasing and Finance Association recently launched the Onboarding Series, a collection of online courses and resources designed to equip new industry professionals with essential knowledge and skills. The courses—free for ELFA members—are available at <https://www.elfaonline.org/online-courses>, including:

- Introduction to the Equipment Finance Industry
- Types of Equipment Finance Companies
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- Lease versus Loan
- Fundamentals of Equipment Leasing and Finance
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