

FINANCE 101 COURSE INFO SHEET



**Member
Benefit Course**

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**AI Coach
Support**



Course Overview

Every freight brokerage—no matter how experienced or well-connected—depends on one thing above all else: cash flow. Without it, even the busiest operation can grind to a halt.



Finance 101 for Freight Brokers is designed to help transportation intermediaries take command of their financial foundation—from managing cash inflows and outflows to building the professional relationships that protect the business from risk. Rather than focusing on accounting theory, this course teaches the practical financial systems that keep brokerages solvent, scalable, and profitable.

Learners explore how money actually moves through a brokerage, why profit and liquidity are not the same, and how disciplined processes in credit, billing, collections, payables, and expense management create stability and long-term growth. By completing the course, participants gain the confidence to run their brokerage like a business—predictable, financially strong, and ready to scale.

What You'll Learn

After completing this course, you will be able to:

- Manage cash flow and debt by forecasting income and expenses, bridging payment gaps between shippers and carriers, and avoiding liquidity crunches
- Understand the difference between profit and cash flow—and why both matter for brokerage survival
- Establish structured credit approval processes, including customer evaluation, credit limits, payment terms, and risk safeguards
- Design efficient billing, collections, and payables workflows that keep money moving while maintaining trust with customers and carriers
- Apply professional collections practices, including reminder cadences, escalation timing, and documentation standards
- Manage carrier payables strategically to balance liquidity, reputation, and operational continuity
- Identify and control fixed and variable expenses to protect margins during both growth and downturns

- Implement time-management strategies that prioritize revenue-generating activities and operational efficiency
- Understand business structures, accounting methods, and tax planning fundamentals that affect brokerage cash flow
- Build and leverage a professional financial support network (CPA, banker, insurance agent, attorney) to strengthen long-term stability

Competencies You'll Build

This course supports the development of core professional competencies, including:

- **Financial Literacy for Brokerage Operations**
- **Cash Flow & Liquidity Management**
- **Credit Risk & Customer Evaluation**
- **Billing, Collections & Payables Discipline**
- **Expense Control & Time Optimization**
- **Decision-Making Under Financial Constraints**
- **Business Planning & Professional Partnership Development**

How the Course Works

Course Type:	TIA Member Benefit / On-Demand
Length of Access:	60 days of access from enrollment
Cost:	Complimentary to TIA Members
Final Exam:	Yes
Certificate:	Certificate of Completion issued

Who Should Take This Course?

- Freight brokers responsible for managing cash flow and customer credit
- Operations professionals handling billing, collections, and carrier payments
- Sales teams extending credit and negotiating payment terms
- Brokerage owners and leaders seeking financial stability and scalability
- Anyone responsible for protecting margins while keeping freight moving

This course is ideal for professionals who want to move beyond reactive money management and build structured, predictable financial systems.

Why It Matters

In freight brokerage, cash flow problems aren't caused by lack of sales—they're caused by lack of planning.

Delayed payments, weak credit controls, inefficient billing, and unmanaged expenses quietly erode profitability and strain carrier relationships. Finance 101 for Freight Brokers gives learners a practical framework for understanding the brokerage cash cycle, building reserves, managing debt responsibly, and creating financial discipline across operations.

By completing this course, brokers gain the tools to forecast cash needs, evaluate customer risk, improve billing performance, control expenses, and build trusted professional partnerships—turning financial uncertainty into clarity and positioning their business for sustainable growth.