

*(Display this MS Word document when a learner clicks the “Launch Content” button in Catalog)*

## **Credit and Financial Analysis Training (CFAT) Curriculum**

The goal of this curriculum is to improve ability and skills in order to perform due diligence on loan applications, completely and accurately analyze financial statements and other aspects of credit and financial analysis. This curriculum covers guidelines and best practices in analyzing and servicing public body, non-profit and commercial enterprises. The case studies in this training are specific to our Business Programs. The concepts of credit and financial analysis presented in this training are, however; applicable to many of our other programs areas.

This curriculum has five modules. To add all five modules to your Learning Plan type the term “CFAT” in the “Search Catalog” box in the upper right. Locate the CFAT curriculum item then click the “Self Assign Curriculum” button. You can track your progress via the “Curriculum Status” function under the “Learning” tab. You must complete all modules to receive credit for the Curriculum.

Module 1 - Introduction

Module 2 - Analyzing Financial Statements

Module 3 - Analyzing Non-Financial Factors

Module 4 - Art of Credit Decision Making

Module 5 - Living With Your Decision

The goal of this curriculum is to improve ability and skills in order to:

- Perform due diligence on loan applications
- Review various loan application packages for completeness
- Completely and accurately analyze financial statements
- Project working capital and cash flow requirements and assess repayment capability
- Assess whether available collateral is adequate to secure the loan
- Assess impact non-financial factors may have on security of the loan
- Formulate and justify recommended course of action in response to loan application
- Develop a work out arrangement that will best protect the interests of the government when a loan is in jeopardy