



Credit and Risk



This course is designed to provide an understanding of the credit cycle and how to apply its concepts and best practices to the major retail credit business: Auto lending; Credit cards, Personal loans, mortgage lending and other retail credit businesses. This is our flagship Risk training program.

Program Objectives:

- Develop an understanding of how the Credit Cycle is used as a conceptual tool to plan, manage and grow consumer credit businesses;
- Demonstrate and apply the concept of risk / reward tradeoffs used to optimize credit performance in achieving sustainable business profitability.
- Understand how to manage in high volume, low loan size consumer credit businesses, while being in compliance with all regulating authorities;
- Develop a thorough understanding of consumer lending Credit Culture and the technical credit language used to communicate between functional areas; and,
- Develop a high level understanding of the credit and profit dynamics of the major consumer credit businesses:
 - Auto
 - Cards
 - Personal finance
 - Consumer Finance
 - Mortgage



Who should attend?

- Business Managers responsible for retail credit businesses
- Sales, Credit, Operations and other staff supporting the retail credit business
- Compliance officers, internal auditors and operational risk managers
- Marketing team, fraud managers and collection managers



Course Delivery:

- Core techniques: Lecture, group exercises and case studies
- Additional options: Computer simulation, pre-course reading, Daily & Final exams
- Duration: 1 to 3 days, depending on delivery options chosen.

Course Delivery Options:

- Client can include special topics presented by its staff or incorporated into material
- Use of daily and final exams to test knowledge and identify areas for special focus
- Pre-course assignments to cover basics information outside of the classroom.
- On-site consulting by the instructor immediately after the course or as a follow-up