lendersonlinetraining

Say "Yes" to good loans! tm

Lenders Online Training is the premier resource for credit training online. If you are a lender, analyst or underwriter and if your customers are small- to mid-size businesses, farmers, or individuals with complex situations and multiple, interrelated tax returns, this resource is for you. Or perhaps you are the person responsible for a team, and need to be sure your group has consistent, skills-based, practical training to:

- Obtain the required documents, statements and returns
- Determine qualifying income to cover debt service and/or payments to owners
- Spot red flags and ask good questions
- Document the file with the insights gained from their analysis
- Recognize additional loan opportunities and pursue them

And do it all easier, faster and with more confidence.

I recommend the course for teams because it will keep our approach to global cash flow consistent.

Donald Volkman, Chief Credit Officer, MegaBank

Your Training Choices

Modules, print resources, virtual meetings

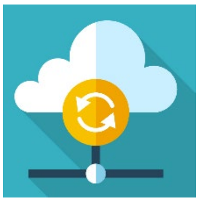
All participants of Lenders Online Training have access to over 35 30-minute-or-less modules on tax return and financial statement analysis. Each module includes a 3–8 page handout as a tool to learning. And everyone is invited to our interactive virtual meetings.

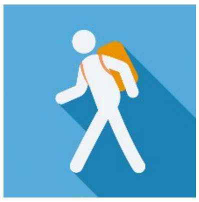

Online structured classes

If you or your team work better with more structure and accountability, the virtual classes provide it. In about 20 hours over a four- or 8-week period, you can take **tax return analysis** or **financial statement analysis**. When you finish the first one, you can take the second one. There is no additional charge for the classes.

Self-study

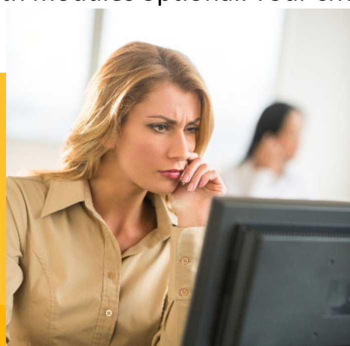
For individuals or teams, go at your own pace and in any order you prefer. Or a company may use the modules as the core of the training, schedule your own team meetings and follow-up, and develop your own case studies using client returns and your software.





Customized online or onsite

Enterprise Custom Clients may choose online or onsite delivery of the training. Either way, the training is customized for your type of lending, the experience of your learners and your training goals. We can also work with you to create the case study solutions using your software/worksheets. If you choose online, you can use the modules as a base for the training and enjoy customized virtual meetings solely for your learners. Or you can use the virtual meetings as a base for the training with modules optional. Your choice.



Virtual Meetings: Live and Lively

People learn best when they have a personal connection to the trainer. Our virtual meetings involve the learner in games, annotation, discussion and sharing. Some topics:

- Six C's of Credit
- Your role in Credit Risk Readiness
- Balance Sheets: Clues to Red Flags
- Income Statements in Tax Returns
- CPA-Prepared Financial Statements
- Tax Return Jeopardy Games

What Works Online

State-of-the-art online training must be dynamic and provide effective feedback and accountability. Our online training program, launched in 2008, is based on proven in-person training covering the same ground. We created it in consultation with Instructional Designers to maximize impact and achieve training goals.

Online learners pay more attention to every step and test better after the training if they know there is a human person following their work. We take advantage of this aspect of human nature from the beginning to the end of the training.

The Case Study requirement with personalized feedback is a case in point. Mid-term and final case studies are completed in virtual meeting break-out rooms with up to 3 learners. They work together, with the Senior Credit Trainer working through the rooms, answering questions, getting teams unstuck and reviewing the completed analysis. This is very personalized and meets each learner at their level. No questions go unanswered.

Learners flourish when there is some fun and even friendly competition. Each week someone wins a Lego toy for the most points earned during the week. Of course, they must be present to win!

Module List

Credit Analysis Basics

Types of Entities

Cash versus Accrual Basis

Depreciation

Debt, Debt Ratios and Shortcuts

The open-enrollment **Tax Return Analysis Class** includes *Credit Analysis Basics*, *Fundamentals and 1040* and *Business Returns*. The **Financial Statement Analysis Class** includes *Credit Analysis Basics*, *Financial Statement Basics* and *Financial Statement Analysis*. **Take one or both classes at no additional cost.**

Tax Return Analysis Fundamentals and 1040

Green Legos, Six Ns and a Map

1040 Intro and Methods

Schedule B Interest and Dividends

Schedule C Basics and Overview

Schedule C Detailed Review

Schedule D and 4797 Capital Gains

Schedule E Rentals

Schedule F Farming

Tax Return Analysis Business Returns

1120 Corporations Basics and Overview

1120 Corporations Company Cashflow

1120 Corporations Owner and Global Cashflow

1120 S Corporations Basics and Overview

1120S S Corporations Company Cashflow

1120S S Corporations K-1/Owner Cashflow

1065 Partnership/LLCs Basics and Overview

1065 Partnership/LLCs Company Cashflow

1065 Partnership/LLCs K-1/Owner Cashflow

Financial Statements Basics

Balance Sheet Basics

Income Statement Basics

Statement of Cash Flows Basics

Terminology

Financial Statements Analysis

Introduction to Analysis

Liquidity

Operating Cycle

Leverage

Profitability

The Loan Proposal

The Write-Up

I gained more knowledge in the first two modules on financial statement analysis than I did in an entire semester of accounting.

Mike Orr, Credit Analyst
Liberty National Bank

INDIVIDUALS ONLINE	ENTERPRISE ONLINE	ENTERPRISE CUSTOM ONLINE OR ONSITE
$1,290/person	$990/person	Fee/program
35+ on-demand modules	Purchase 15+ seats	Choose online or onsite
Handouts and quiz each module	Same features as for 'Individuals'	Customized training and quick reference guide
4- or 8-week virtual class option	Directly enroll your learners	Designed for your type of lending and learner experience
2 case studies w/ feedback	Monitor their progress	Choose your worksheet/software or my training worksheet
4 live virtual meetings	Receive a manager guide	Improve consistency across all experience levels
400+ pg digital reference manuals	Consistent training for new hires	Fee based on number of learners and level of customization

Looking for an Enterprise-Wide Training Solution?

Visit https://LindaKeithCPA.com to see your options. Then schedule a call with our Senior Credit Trainer to decide the best fit.

Linda Keith ◆ *Founder of Lenders Online Training*
Certified Public Accountant, Certified Speaking Professional

Linda draws upon her 30+ years of experience consulting with and training lending institutions, background in public accounting, 15+ years as CFO of the family residential construction company, experience as an Examiner with the Washington State Auditor's Office and as University Adjunct Faculty in Accounting Principles and Managerial Accounting. Of course, those are not consecutive years, or she'd be over 100 by now!

Robert Monteforte ◆ *Senior Credit Trainer*

Robert has the trifecta of analysis skills, training skills and banking experience. He draws on his practical knowledge of deal flow, digging deeper to understand the borrower and improving understanding and judgement to move good loans from prospect to approval as efficiently as possible. And does he have stories from the trenches!

*What sets them apart is their **willingness to answer questions** long after the training is over. I sent in a question and had my answer the next day**. They are a continuing resource**.*

Ruth Algarate
First Commerce Bank

*I received **very good feedback** from my team. Our bank is in a growth mode of acquisitions, so we **will be sending analysts to your training in years to come**. Thanks for the great job.*

David Buman, SVP of AgFinance
Treynor State Bank

*I liked the very **easy-to-follow** modules, along with the ability to work **at my own pace**.*

Wesley Dipprey, Credit Officer
AgTexas Farm Credit

*I use the knowledge gained from the course **on a daily basis**. I learned a lot that is **directly relevant.***

Irina Petcu, Portfolio Manager
Michigan Business Connection

*Linda's courses are **easy to understand.** She captures the essence of credit analysis and **makes it come to life.***

Stephen Bryant
First National Bank of Tennessee