



# lendersonline training

Say "Yes" to good loans!™

**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, live webinars

Participants of Lenders Online Training have access to all of the modules in their purchased courses. That includes over 35 30-minutes-or-less modules on tax return and financial statement analysis for the entire list.



## Online classes

If you or your team work better with more structure and accountability, the tax return analysis virtual class provides it. Acceptable score on all required modules, participation in live webinars and case studies are required to receive the certificate for the class.



## 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 for webinars and follow-up, and develop your own case studies using client returns and your software.



# Webinars: Live and Lively



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

- Six C's of Credit
- Analysis Guidelines and Worksheets
- Balance Sheets: Clues to Red Flags
- Income Statements in Tax Returns
- CPA-Prepared Financial Statements
- Tax Return Jeopardy Game

## What works online



State-of-the-art online training must be dynamic and provide effective feedback and accountability. Our online training program was created in consultation with Instructional Designers to include elements necessary 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 personalized feedback on the case studies is a case in point. Another is the Manager and Team Leader Guides we provide. The participant has someone at work who is offering guidance and who will know if they get behind or are struggling at any point.

Learners flourish when there is some fun and even friendly competition. We award Lego toys at each webinar. And for closed sessions for in-house clients, teams pick their colors, a team name, and a mascot. As participants accomplish milestones, they earn achievements.

'Gamification' is a well established hallmark of successful online learning offerings and is built into our program.



# Module List

## Credit Analysis Basics

Types of Entities  
Cash versus Accrual Basis  
Depreciation  
Debt, Debt Ratios and Shortcuts

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In addition to these, we have additional modules for customized lending types such as AgLending and Mortgage Lending.

## Tax Returns: 1040 and Business Basics

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 Analysis: Advanced Business Returns

1120 Corporations Basics and Overview  
1120 Corporations Company Cashflow  
1120 Corporations Owner and Global Cashflow  
1120S 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

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## 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*



1040 and Business Basics Bundle	Advanced Business Returns Bundle	Comprehensive Bundle (\$100 savings)
\$535/person	\$535/person	\$970/person
Basic to Intermediate Level	Global Cashflow	Four-week Virtual Class Option
Twelve On-demand Modules	Twelve On-demand Modules	Thirty-five On-demand Modules
1040 w/ B, C, D, E (Rentals), F	1120, 1120S, 1065	Tax Return Analysis: All Forms
200+ page 1040 Manual	200+ page Advanced Manual	Financial Statement Analysis
BONUS: Four Financial Statement Basics Modules plus Manual	BONUS: Seven Financial Statement Analysis Modules plus Manual	Includes 3 Manuals (500+ pages): Tax Returns and Financial Statements

### Do you qualify for preferred pricing?

Clients who have hired us for in-house training or sent more than four through online training qualify for \$435/person for Basics or Advanced, a \$100/person savings. Even better, save \$200 per person on the Comprehensive Bundle, \$770/person.



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

Linda draws on 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 to create this online training on credit analysis.

Of course, you know those are not consecutive years or she’d be over 100 by now!

Linda is known by her lending clients to be both practical and funny. In fact, there is a move afoot to dub her the Certified ‘Playful’ Accountant. People learn better when they are having a bit of fun. Linda brings the funny along with her extensive knowledge and depth of understanding to provide online credit analysis training that is state-of-the-art, effective and gets results.

What sets Linda apart is her **willingness to answer questions**, long after the training is over. I sent in a question and had my answer the next day. **She is a continuing resource.**



Ruth Algarate  
First Commerce Bank

I rate the virtual training a **10!** The course is full of information that is very **valuable**, easy to follow and right **on target for my needs**. Thank you for this learning experience!



Tonya Christal, Loan Assistant  
North Cascades 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

