

Why Register for NACM's Graduate School of Credit and Financial Management

Jamilex Gotay, editorial associate

In the ever-changing industry of B2B credit management, credit professionals are expected to stay informed and increase their credit knowledge to advance in their career—after all, knowledge is power. By attending NACM's [Graduate School of Credit and Financial Management \(GSCFM\)](#), a hybrid program that covers four essential business and professional growth disciplines: *Advanced Financial Statement Analysis*, *Legal Environment of Credit*, *Advanced Negotiations* and *Leadership*, credit professionals will have the essential tools to excel in their career and become a master in their field.

#1 Gain Invaluable Knowledge

The GSCFM program arms credit professionals with invaluable credit knowledge from experts in the credit field. Ginny Overbeck, director of financial services at William M. Bird & Co. (North Charleston, SC) is a recent GSCFM graduate and was able to get insight and solve a legal matter at work in the *Legal Environment of Credit* course. "I had been wrestling with a proposed sale and going back and forth in a contract with terms and conditions," she said. "But the instructor and I were able to talk through my scenario and help me navigate it. It was so timely because then I went back and used what I learned to help my department."

Even if you've been in the credit industry for a while, taking the time to relearn can inspire you to continue learning. "The experience encouraged me to review fundamentals and inspired me to take a step back and budget time for life-long learning," said recent graduate Kevin Martin, CCE, CICP, senior credit analyst at The Mosaic Company (Lithia, FL).

#2 Learn or Refine Credit Skills

Credit professionals of all levels can learn or refresh various credit skills through the GSCFM program. Former student, Martin Smith, CCE, credit manager at Ash Grove Cement Company (Sumterville, FL) refreshed his credit skills just a few years ago after a 20-year-long break from the credit industry. "The *Leadership* course was helpful when managing people, especially since I didn't do much of that when I worked in sales," he said. "Now, when a customer is in distress, I have an opportunity to use negotiation tactics I learned in the *Advanced Negotiations* course. I'm also more able to handle a complicated financial statement after taking the *Advanced Financial Statement Analysis* course."

Erin Stammer, vice president of credit at PNW Railcars, Inc. (Portland, OR), and this year's recipient of the peer-elected GSCFM Student Leader Award, found GSCFM to be an unmatched credit tool for her career, especially when it came to reviewing customer's financials. "Having that deeper dive into financial analysis such as ratios helped me in better understanding my company's financial health, especially when reviewing financial statements," she said. "The instructor provided valuable case studies and insights that helped me dig deeper into my own customer accounts."

#3 Build Lasting Relationships

GSCFM is an opportunity to form relationships with like-minded credit professionals in a safe learning environment. “As someone who is not the best at networking, the small class cohort was fantastic being able to build those relationships with peers,” Overbeck said. “I was able to compare notes and listen to perspectives from credit professionals in similar or different industries. The instructors were also very accessible and acted more as peer advisors than a professor at a university.”

The newfound connections are catalysts for career growth and professional development. “GSCFM allowed me to get more engaged with the community of credit professionals in the U.S.,” said Stammer. “I definitely seek out more information through NACM articles and podcast to sharpen my leadership skills. I learned a great deal from the program and the instructors and I hope to continue to do so as time goes on.”

#4 Establish Credibility

GSCFM graduates are equipped with abundant credit knowledge and expertise, establishing a sense of credibility within the industry and your company. “After graduating in addition to earning my CCE, I gained additional credibility in my field,” Martin said. “I was able to be more involved in NACM and even got invited to join the [Florida Improved Construction Practices Committee \(ICPC\)](#) to help mold lien laws. When I go to Credit Congress, I have the ability to continue to expand my network of contacts. My advice to credit professionals is if you’re committed to a path of professional growth, getting involved in NACM and attending GSCFM is the way to go.”