

Dedicated Learners Forge Strong Credit Leadership

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In the realm of credit management, staying sharp goes beyond mere preference—it's an indispensable asset. It makes for increased efficiency and productivity in the workplace, which helps in the ever-evolving nature of the credit industry. Through NACM's six-level [Professional Certification Program](#), credit professionals are not only keeping their mind agile, but they're also growing the credit knowledge to navigate the intricate layers that is B2B credit. Here are just a few ways the program has influenced and enforced strong credit leadership:

Harness Knowledge and Skill

Credit professionals are first and foremost risk mitigators. They have to make credit decisions based on risk factors and must be knowledgeable about business and credit law to minimize risk. By earning the [Credit Business Fellow \(CBF\)](#), credit professionals display their competence in business and credit law as well as establish their credibility in the credit profession.

Heather Spencer, CBF, senior district financial manager at The Sherwin-Williams Company (Lenexa, KS) recently earned her CBF designation as part of continuing her credit education. "Although I've been in credit for some time, I gained a sense of accomplishment and a feeling of like I always knew what I was doing, especially since my college degree is not in finance or accounting at all," she said.

Adapt to Industry Trends

Credit managers must demonstrate adaptability by adjusting their strategies and consistently staying informed, ensuring financial stability in B2B credit management. Cherie Salvadras, CBF, clerk, Acra III at Entergy, (New Orleans, LA), who just earned her [Credit Business Fellow \(CBF\)](#) designation, understands that it's important to continue learning so that she can adapt to the ever-changing times and keep up with the younger generation coming into the workforce. "I'm just thankful for the opportunity to be able to do this and in the near future, I hope to continue to move forward to the next step."

Salvadras said the CBF was her next step in her credit education journey, or adventure, as she likes to call it. Not only is Salvadras proud of her accomplishment, but she's also rediscovered her passion for learning. "I've learned that you're never too old to learn new things," Salvadras said. "I'm happy to know that I still have the drive and the ambition to keep learning instead of staying stagnant in my daily routine, especially since credit is changing every day."

Increased Confidence

Confidence plays a key role in the success of a credit professional. You must be confident in your qualifications, experience and expertise to perform to the best of your ability. Misty Menashe, CBA, credit supervisor at LaCrosse Footwear, Inc. (Portland, OR) recently earned her [Credit Business Associate \(CBA\)](#) to better introduce herself to her internal teams. "I was promoted to a supervisor role when all our departments were working from home and my interactions with our sales team, customer service team and other managers is limited to emails and Teams meetings," she said. "The designation in my signature shows that I'm an active learner, engaged in my profession and have expertise in the subject."

After receiving her CBA, Menashe has more confidence in her role and ability to make sound decisions. "I'm able to make strategic actions according to department policy and procedures when collecting receivables or extending trade credit. I'm also proud of being a positive role model to my teens encouraging them to never stop learning and it was also fun swapping studying techniques."

Study Tips:

Make sure that you engage in proper time management. "Carve out a little bit of time each day to study a small portion because trying to obtain all the course information in a day or two before the test will not help you remember it," said Salvadras. "You need to give yourself the time to study to fully learn and understand the concepts."

By actively engaging with the course material through quizzes and reviews, you can enhance retention and understanding. "Try to answer questions closed book, check your answers and focus on the concepts you struggle most with," Menashe said. "Repeat until you are averaging 80% or more per quiz and do not hesitate to replay the exam review course. I listened to it three times!"

Last but not least, do one thing at a time. "Focus on completing each chapter and quiz and don't let the final exam overwhelm you," Spencer explained. "Also, if I'm doing something else with my hands, I retain the information better than if I just sat and listened to it. So, when I was listening to the lectures, I would build a Lego so that I could listen better."

For more information about each designation within NACM's [Professional Certification Program](#), visit our website.