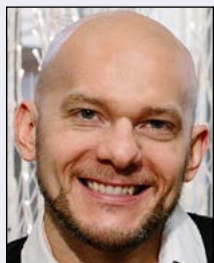


**SCHOLARSHIP
APPLICATIONS DUE:
MARCH 15**
see page 4.

**HONORS AND AWARDS
NOMINATIONS
DUE: MARCH 15**
see page 6.

**JOIN THE BOARD OF
DIRECTORS APPLICATIONS
DUE: APRIL 1**
see page 2.



Brett Bartling

Education & Mentorship

I think we have all heard the saying, “If you’re not growing, you’re dying.” I have always liked this idea and in a way, I have strived to live by this phrase. It is a simple expression about what is logical in nature where all living organisms undergo growth and development. Then, once the process ends, all living organisms begin to die. I know this is a bit morbid, but it can have meaning in all avenues of life. If we don’t grow in our personal and professional lives then what are we doing but slowly wasting away. So how do we grow as adults? The only way to GROW is to LEARN. By learning, we have the ability to adapt to change, evolve in our surroundings, take on new challenges and change the way we think. We learn as individuals in a variety of ways, but the main catalyst for learning is through education. So if you think about it, education is as important to life as the air we breathe and the water we drink.

That is why CFDD is extremely valuable to us as professionals and to the business community as a whole. I think we know all the great educational opportunities CFDD provides, but what about the education that we as CFDD members and business professionals can provide? Education does not just come from a classroom or conference room;

it comes in many forms, including learning from colleagues and friends. Mentorship is that nontraditional form of education that is sometimes forgotten.

Mentorship is defined as the guidance provided by an individual (mentor), especially an experienced person in a company or educational institution. Where would all of us be without that certain someone who took us under their wing and provided the guidance needed to learn the many aspects of credit management? Think back on your mentor and how they taught you specific job skills, how they helped facilitate your growth by sharing their resources, how they challenged you and how they created a work environment that allowed you to learn. I would bet your mentor helped you grow professionally and personally.

The mentor/mentee relationship provides valuable education you can’t receive in a classroom. The education from this relationship is important to our growth and to the growth of the credit field. It will not only enhance you as an individual, but will spill over to society in general. “A rising tide lifts all boats.” The mentor/mentee relationship is personal and will last across generations. Knowledge is passed down to

the mentee who in turn can pass it along to others. As an example, I have learned so much from my mentor who passed along the knowledge he gained from his mentor and so on. The relationship has an impact on more than just the mentee.

I would like to challenge members to strive to grow in their lives. Reach out to someone who is in need to help them grow. Be a mentor to someone and it will have a lasting impact.

Brett Bartling, CCE CICP, is a Senior Credit Analyst at Warren Distribution, Inc., Area Director for Omaha/Lincoln and Toledo, and a member of the Omaha/Lincoln Chapter.

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CFDD newsletter

january **february** 2019
The Official Publication of the NACM
Credit and Financial Development Division





Christie Citrango

Leadership in the Workplace: Where We Can Improve, Where We Can Learn

Leadership remains at the core of any business model, and having a sense of direction and stability from a boss can make credit professionals feel more productive in their positions. Beyond a trustworthy boss, leadership touches all levels of the credit department from top executives to entry-level employees.

NACM's 123rd Credit Congress and Expo from May 19-22 in Aurora, Colorado, will feature

several speakers focusing on leadership: Holly Hoffman, Kit Welchlin and keynote speaker Brett Culp, to name a few. Each of these speakers draws on approaches to leadership from vastly different backgrounds, ranging from a documentary filmmaker to a business owner to a former Survivor contestant. Each speaker, though outside the credit field, offers a humanistic perspective, tapping into the natural curiosity of all people, regardless of their professions.

tribe convinced her to stay during a game that focuses on outwitting and outlasting each opponent.

"One teammate said, 'We really need you, we need you to stay, we need you on our team'—and that hit me," Hoffman said. "Even though we ourselves are trying to work up the corporate ladder and we are trying to better ourselves, we can't better ourselves unless we have people around us who are going to do that."

Each member of a team can embrace leadership through motivation, lifting one another up to meet a new goal. Having faith in those around the office builds a welcoming atmosphere, one that harbors creativity and a sense of safety during times of distress.

Brett Culp, the keynote speaker at Credit Congress, is a documentary filmmaker, showcasing the stories of leaders in communities and leaders within. His films have appeared on several streaming services, such as Amazon and Hulu, and each of his subjects tackle one of the greatest themes of leadership: believing in the possibilities of others.

"Leadership is about believing in the good and the possibilities in the people, and creating spaces in the culture for that good, that sense of genius to come out of them," Culp said. "I think leadership is more of an invitation to go on a noble quest, to make a difference and to be part of a community of people who are on a mission to make the world better."

On the noble quest forward, work in the credit department then has a greater meaning. The usual collection calls transform into tasks to move the department upward, rifling through the foliage of past-due notices and piles of paper and e-checks. Adapting to changes in the ever-changing credit field begins with motivation: A motivated team then leaves room for more learning, innovating and creating new solutions.

The effects of leadership can be felt throughout the office in the credit department. Chief Science Officer and Chief People Officer Laura Hamill, Ph.D., at Limeade Institute, said in an article in *Forbes*. She talked about employee well-being through leadership and how an effective leader can result in "higher job satisfaction, better performance, better relationships with teammates, lower stress levels and greater personal growth"—all by honing skills that are readily available.

"Management and leadership are important as we should be able to deliver goods and services to our company through our employees," said Barbara Condit, CCE, credit manager with SPS Companies. "We should strive to be good leaders, and as good leaders we need the management skills to be effective."

Instilling a Sense of Motivation

Holly Hoffman honed her skills as a leader through example. She will lead the Credit Congress education breakout sessions, "Never Give Up: The Survivor Way" and "Lead Simply: Model, Connect, Improve."

Hoffman, a former swim coach, tested her skills as a leader when she appeared on the reality-competition TV series *Survivor* in 2009. Hoffman is the author of *Write Yourself a Note* and *Your Winner Within*.

When she was a contestant on *Survivor*, by the fifth of her 39 days in Nicaragua, she almost quit. But as the camera crew prepared for Hoffman's exit interview, someone in her

GIVE BACK TO CFDD AND SERVE ON THE NATIONAL LEVEL

Be a leader. Apply now to become a member of the NACM CFDD Board of Directors. Being a board member gives you the opportunity to give back to the organization and all of its members. There are many positions available such as National Area Director, Member Services and Publicity Chairman, Education and Programs Chairman, and President. Join this group of professionals for the rewards of leadership, networking and friendship.

Applications Due April 1.



"The cycle changes, the employees change," Condit, a leader in her credit department, said. "In order to keep them involved and active in the credit field, we have to adapt to these new changes. We can't continue to mentor and provide this leadership if we don't change."

Engaging with Your Staff

Being present makes a difference, beyond physically being in the office.

Kit Welchlin, leading the Credit Congress educational sessions "Active Listening: The Business of Communication" and "Managerial Communication," a CEO and owner of several manufacturing companies by his mid-20s, facilitates presentations on leadership, citizenship, community service and motivation for different organizations. In his work with clients, Welchlin found one of the greatest problems leaders struggle with is communication. The different leaders he's worked with in his career often fail to listen to their staff, conflating small problems into catastrophes that could have been solved with a 20-minute discussion.

"Sometimes I think leadership is a pretty lonely position, where you're the final decision-maker when other people aren't quite sure which direction to go," Welchlin said. "If we solicit feedback and information and create a supportive communication climate where people can be honest about strengths and weaknesses of the information and the decision, it makes our job a lot easier."

And that feedback can come in multiple forms. For keynote speaker Culp, that form is storytelling.

When engaging and communicating, like Welchlin, Culp listens intently to those around him when he's leading a project or conversing with a subject for one of his films. He said focusing on stories helps groups remember the impact of their work. Often staff and leaders get overwhelmed with problems, so much so the staff begins to forget its purpose.

"As a documentary filmmaker, I have found that the clearest path to clarifying your truest mission and greatest purpose lies in stories," Culp said. "I think leaders have the potential to become conduits of those great stories."

Being an avenue for those stories, of stories gathered through effective communication and genuine engagement with the team, will not only enhance leadership skills but also a reputation in the office.

"You have to set yourself as the go-to person," Condit said. "You have to show not only in your department but within your organization that you're willing to lead, and you're not afraid to step out and help your sales staff or your customer service."

Placing Value on Employees

If a staff doesn't know its own worth, completing work turns into checking items off on a to-do list rather than working with a purpose. When purpose is lost, so is the will to continue working.

Behind computer screens, emails and the cacophony of telephone calls, the credit manager's duty as the hero receiving payment for the company becomes muddled and even lost, but valuing employees remedies the predicament.

"I think the goal instead becomes empowering people, to help them understand and

build a community and environment where everyone feels important, everyone feels that their contribution matters," Culp said. "And essentially helping to reveal the best in people."

The leaders suggested reminding employees why what they do matters, praising them outside of the context of raises and refreshing minds throughout the course of employment. After remaining in one position for so many years, it can be easy to forget the core values of work and why continuing to learn about credit and soft skills is still important.

"We can all learn and be reminded of things we've learned in the past," Condit said. "Sometimes we get too complacent and we just go forward. We need to rejuvenate our own minds. That's what I feel like Credit Congress does: It gives me the opportunity to refresh my mind."

Christie Citranglo, NACM editorial associate

DATES TO REMEMBER

Feb. 4-8	Financial Statement Analysis 1 class at NACM headquarters
Feb. 22	Early Bird Credit Congress registration rate ends
March 4	Certification exam date for CBA, CBF and CCE
March 15	CFDD Scholarship Application deadline
March 15	CFDD National Award Nomination deadline
March 22	Application deadline for May 19 professional designation exams given at Credit Congress
April 1	CFDD Board of Directors Application deadline for positions
April 10	Quarterly Membership Reports deadline
April 15	Chapter Leadership Reports deadline
May 13 – Aug. 16	International Credit and Risk Management Online Course
May 18-22	Business Credit Principles class held at Credit Congress
May 18-22	Financial Statement Analysis 2: Credit and Risk Assessment class held at Credit Congress
May 19-22	123rd Annual Credit Congress & Expo
May 19	Certification exam date for CBA, CBF and CCE
May 21	CFDD Annual Awards Luncheon
May 31	Application deadline for July 22 professional designation exams given at Credit Congress
June 17-27	Graduate School of Credit and Financial Management (GSCFM) and International track (GSCFMI)
July 22	Certification exam date for CBA, CBF and CCE

Smart members are **educated members**. We want to make **you** the **smartest person** in the room.

Take advantage of the opportunity to finance your continuing education through an NACM scholarship.

National Scholarships are offered in the following categories:

- CFDD National Conference Registration
- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

Scholarship application forms are available on the CFDD [website](#).

Applications must be typed or computer generated and signed. Scholarships are valid for 12 months following the award date.



INVEST IN YOURSELF!

For further information contact:

CFDD Board Members
Chapter President
NACM-National

****Important Note****

TWO separate annual scholarship offerings are available—**March 15** and **July 15**. Please pay attention to each category with corresponding application deadline dates. It is now possible for you to earn TWO scholarship awards in the same calendar year!

UPCOMING WEBINARS	
January 31	A Good Translation Helps Minimize Collection Issues
February 13	Is Your Company Financially Efficient?
February 14	LC Series: Choosing the Right INCOTERMS for Letters of Credit: Why International Commercial Terms Matter and the Role They Play
February 19	Doing Business in Canada
February 28	Leadership Series, Conducting Difficult Conversations
March 21	LC Series: Letter of Credit Documentation: How to Avoid Discrepancies
March 28	Doing Business in Russia
April 18	LC Series: Roles and Responsibilities of Banks in the Payment Process
April 25	Leadership Series, Building Credibility
April 30	Doing Business in Turkey
June 13	Leadership Series, Conducting Effective Meetings



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TUESDAY, MAY 21

EARLY BIRD
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FEBRUARY 22, 2019

FOR REGISTRATION
AND PROGRAM
DETAILS, VISIT

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CFDD NATIONAL AWARD NOMINATION FORMS

Know Someone Special?

Nominations are now open for the CFDD National Awards.

If you know a CFDD member who deserves to be recognized for their exemplary dedication, integrity and outstanding service in the field of credit management, please consider nominating them for an individual award. Nominations for special Chapter awards are also being accepted.

Deadline: March 15

Welcoming nominations in the following categories:

Individual Awards

Distinguished Member
Achievement
Spirit Award
National Mentor

Chapter Awards*

Regular Monthly Meeting
Special Seminar/Workshop
National Publicity

*Category A: 25 or more members; Category B: less than 25 members



Michael Miller

How Much Credit Should You Grant Your Customers?

Credit professionals field questions daily from their sales department, senior management, customers and others along the supply chain. However, one of the most important questions for creditors comes from themselves. "How much credit should I grant my customer?" Pam Krank, president with The Credit Department Inc., reviewed this question in detail this month during a webinar on the topic for NACM. Krank will also dive into credit management data analytics at the 123rd annual Credit Congress in Colorado this May.

To answer this question, it all starts with a credit policy, said Krank. The credit policy sets forth a company's risk tolerance, which in turn determines credit strategies that equal credit line recommendations. "Not all credit lines are the same across your customer base," noted Krank. Several factors can determine this, including the industry of the customer as well as the global economy.

The probability of a global recession is increasing due to a slowdown in global growth, and creditors don't want to be the last to know of a recession, said Krank. Companies are also looking out for their own best interests and are trying to extend payment terms to help their own cash flow. So, often times the decision on whether to grant credit comes down to a business decision rather than the credit recommendation based purely on numbers.

Traditional methods of setting credit lines revolve around customer payment records, financial data and credit reports, yet not all methods are equally reliable, according to the webinar. Setting lines based on credit reports has some challenges, including that not all vendors report and the report is based on factual data; however, reports do give a broad picture of a vendor and can assist in the process. Credit lines based on current customers can increase when they pay within terms (reward performance), but there is some risk with ongoing increases or too much of an increase at one time.

The credit application is also a great tool to help calculate the amount of an unsecured credit line a customer should be given, if at all. Two important pieces of financial data are revenue and accounts receivable totals. Creditors can use these to calculate customer day's sales outstanding to see how fast they are getting paid from their customers. But, the most important piece is the bank release, said Krank. "Bank information is as critical as seeing financials. That's a company's life blood." This helps determine how much credit should be given. If there's no money in the bank, that could mean they have no way of paying back the debt. Creditors want to know where the cash for payment will be coming from. Questions credit professionals should ask the bank include what's the average deposit balance, are there any overdrafts, is there availability on a line of credit, among others.

Once all the information is gathered, the goal is to come up with a credit decision: yes or no, in simple terms. Credit departments must define the size of the balance of the credit line, which is often unique to the business. A credit line of \$10,000 might be a large line for a small organization, while to a big-box store, it is considered relatively small.

renewals are based on risk of default and, depending on the size of the risk, a timely review must be considered. Accounts with high risk should have a follow-up every quarter, while lines with a low risk might only be reviewed once a year. Accounts should also be monitored based on new information such as public record changes. "That is the

No. 1 indicator of future default besides past bankruptcy—if they didn't pay taxes and have a federal tax lien. Not paying the federal government likely means you're not going to get paid," explained Krank.

There are three main points to consider when determining the amount of credit a customer should receive: Establish an internal risk tolerance policy, gather all important data to make the decision based on the size of the credit request and verify the customer's cash flow.

Michael Miller, NACM managing editor



Credit lines should be based on the capacity of a customer's cash flow and not its assets. They are also based on internal margins and the importance of a customer to your business. However, there are some exceptions, like there are to all rules. This goes back to business versus credit decisions. If there is a security option, such as a mechanic's lien or personal guarantee, a larger amount of credit might be extended compared to a customer or transaction that has no safety net. Once the credit line decision has been made, the upkeep of the line only begins.

"Credit professionals should never be surprised by a portfolio," said Krank. Line

CFDD's 2019 National Conference *in partnership with* **The NACM Western Region Credit Conference**



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Perfect for a Chapter Presentation Topic



Antitrust and You

Since the introduction of the Sherman Antitrust Act on July 2, 1890, individuals and corporations, restricting and conspiring to restrict trade among states or with foreign nations have been subject to criminal sanctions. The majority of violations tend to arise from price fixing schemes or unfair competition. Other white-collar violations may also come into play.

Program Highlights:

- “What you don’t know can hurt you AND your company”
- Summary of the Antitrust laws
- The do’s and don’ts and questions and answers of specific situations
- Potential punishment

Download the following materials from the **Members Only** area.

CFDD Antitrust Program Details
CFDD Antitrust and You Handout
CFDD Antitrust and You Appendices



Christie Citrango

Key Ideas to Keep in Mind When Creating a Credit Application That’s ‘Just Right’

Crafting the perfect credit application takes a push, a pull and just the right amount of flexibility. The application can’t be too long, or it may turn away new customers. But the application can’t be too short as it may not gather enough information to determine if credit should be extended. Terms and conditions, guarantors and more get shuffled into the mix, making it increasingly difficult to create a solid credit application.

During the 2018 CFDD National Conference in Charlotte, North Carolina, construction lawyer Nan Hannah, Esq., of Hannah Sheridan and Cochran gave a presentation titled “Credit Applications: Goldilocks (Too much, too little or just right)?” about the best ways to draft a credit application.

“It is always a question of too little, too much, or just right when creating a credit application,” Hannah said. “You ultimately decide how much credit you’re going to extend to your customer, and that’s a risk for your employer.”

Hannah began by discussing initial considerations before getting into the core of credit applications. Citing her background as a lawyer, when she drafts a credit application, Hannah often includes far more details and

specifics than necessary for the final result. She said when drafting an application this way, it allows her to cut down what she doesn’t need as opposed to adding in new pieces later in the process.

The length of the application, she said, depends entirely on the business. For a company with regional customers, most applications can be created at around two pages whereas national companies usually write about four pages to account for different statutory laws. Hannah also mentioned thinking about the way the application will travel: Faxing a six-page credit application is much more cumbersome than emailing the six pages.

After completing the skeleton of the credit application, terms and conditions become the next consideration. Hannah suggests learning what’s important for each specific industry or business so the credit application highlights the niche, specific credentials a customer may have. Thinking outside the realm of one industry may also be helpful



Nan Hannah, Esq.

in determining what exactly to include in a new credit application.

"Begin to draw that thought process of what is important in your industry," Hannah said. "Are there terms and conditions you had on your credit app from your old employer from a different industry you wish you had on this credit app?"

When designing the rest of the credit application, Hannah said to keep industry-specific concerns in mind. This comes into play when determining the number of guarantors needed for the credit application, or why a credit manager would ask for a guarantor at all. Red flag policies come into play next, such as how to guard customer information to prevent identity theft and what these red flag policies should ultimately look like.

When wrapping up the application, Hannah said creditors need to remember what the application was designed for: credit analysis. Keep in mind the purpose of the information, how deep the application should dig and perhaps the most important takeaway from the application: Who controls the process, sales or credit?

Keeping each of these ideas in perspective helps to build a healthy credit application, but Hannah always suggests having a lawyer look it over at least one time. She said lawyers have the keen eye necessary for catching any mistakes or loopholes creditors may not think about when writing a credit application. The application becomes a line of defense for the creditor and the organization, and having a well-executed application can make a difference when deciding to extend credit.

"You guys have the job of looking out for all those assets, controlling how those are spent and extending credit responsibly," Hannah said.

Christie Citranglo, NACM editorial associate



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ACCESS TO EVERYTHING, ANYTIME!



Christie Citranglo, NACM editorial associate, asked members of CFDD about their involvement with the organization—"man-on-the-street" style. Each newsletter will feature replies from CFDD members to one of her questions.

Why did you decide to volunteer?



Maggie Hyneman, CCE, CICP

"Everybody has strengths and weaknesses, and if you develop yourself enough to know what your strengths are, then it's your responsibility to go out and share that with people. If you have a gift in volunteering and helping other people or an organization, you have a responsibility to go out and do that."

Maggie Hyneman, CCE, CICP, Credit Manager, Salmon Bay Sand & Gravel Co., member Seattle Chapter



D'Vario Daughtry

"I've gotten great wisdom from people who have already done this before me, so I'm able to take their wisdom and incorporate it with some stuff I've learned from school, bring it to the real world, and then back to my workplace."

D'Vario Daughtry, Account Administrator, Gregory Poole Equipment Co., member Raleigh/Durham Chapter



Nicole Boesch

"It was important for me to be on the Board because when I first joined the group, I was met with open arms and everyone offered to be a mentor in one shape or another. I thought, 'If this group can do this for me, then I can do it for others.' It really inspired me, and that's why I decided to be on the Board for the 2018-19 term."

Nicole Boesch, Credit & Collections Assistant, M-L Holdings Company, Marks Crane and Rigging, member Albuquerque Chapter

Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge

Title	Program	Speaker	Chapter
Current Conditions and Outlook for Economic Activity and Consumer Credit Conditions	U.S. Economic Growth and Projections <ul style="list-style-type: none"> • Employment and Labor Force Participation • Housing • Consumer Credit Conditions • Economic Conditions in Low-Income Communities 	Federal Reserve Bank SR Economist	Kansas City
Active Shooter	Find out what to do if there is ever an active shooter in an office environment. Run, Hide, Fight method of training.	Law enforcement member	Louisville
Leadership: How to Get Here and What to Do With It	Learn how to be a product leader within an organization, how to attain leadership roles and how to make the most of your opportunities.	HR Manager	Minneapolis/St. Paul
Lessons From an \$8.5 Million Fraud	Presentation covers fraudster's background, the embezzlement, etc. Discussion about detecting fraud and the importance of proper procedures in place to avoid fraud from occurring.	Multinational insurance company former accountant	Minneapolis/St. Paul
Hot Fraud Topics	Information on the latest scams and fraudulent activity: how to recognize potential scams, how to prevent fraudulent activity against your company. Where to find additional information and how to report fraudulent activity.	Exec VP/ Fraud Division for Bankers Assn.	Oklahoma City
The Purpose of a Guarantor	The various considerations that go into evaluating the value of a guarantor.	Attorney	Raleigh/Durham

Chapter News

Want to see your Chapter highlighted?

Send news about members, meetings, special events and photos to:

DeLinda Goodman, CCE
delindaw@juno.com

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Learn more at clc2.nacm.org or contact the NACM Education Department at education_info@nacm.org or 410-740-5560.

Make Sure Your Program Is Eligible for CEU Points

Apply for CEU & CCE Recertification Points for Your Educational Classes & Seminars

Help promote the continued professional growth of your CFDD members by offering CEU and CCE recertification points at your Chapter meetings, classes and seminars. In the event you may be unfamiliar with the process required to obtain these valuable educational credits, here is the information you need to know and the steps to follow so you can apply to NACM-National for approval.

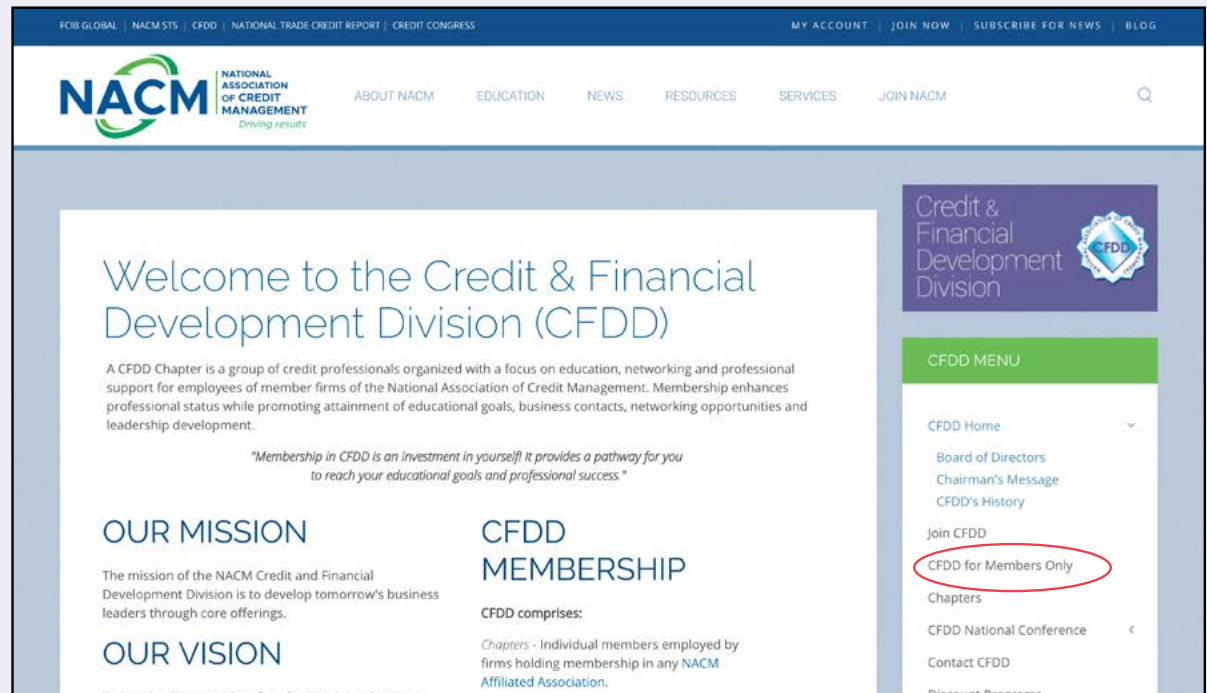
What information do I need before I can apply for CEU & CCE recertification points?

1. Date and time of your scheduled program
2. Length of program
3. Program title
4. A basic outline to show the content of the program
5. Speaker name and biography

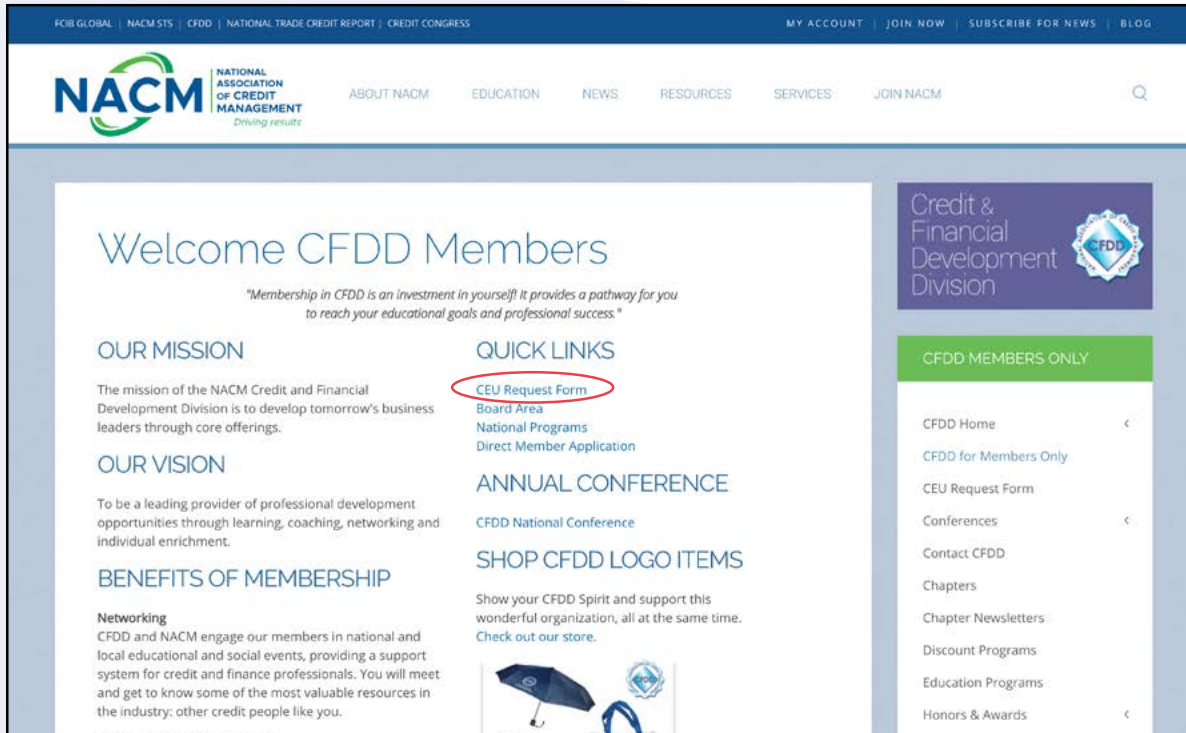
How to access the CEU Request Form

Once you have gathered the information required to complete the online CEU Request Form, follow these instructions.

Go the [CFDD website](#). On the right-hand side of the “home page,” select “[CFDD for Members Only](#).”



You will be asked to sign in. Once you're on the CFDD Members Only page, look for the the "Quick Links" and select the first item "CEU Request Form."



Fill the out information requested: date/time/length of program; basic outline and speaker bio. Click on "Submit." The form goes straight to NACM-National for review and approval. A confirmation will be sent by National.

Typically, your local Program Chair or a designated representative from your local CFDD Chapter Board of Directors should complete these requests. Once you've received approval, promote and encourage attendance at your educational event!

NACM Education Department

Continuing Education units online request form

****Requests for your session needs to be done at least 30 days prior to the session date.****

An NACM Affiliate may request an assignment of CEUs only for a program, seminar or event that it directly offers primarily to its members. If you have more than one session, please fill out this form separately for each session date/time. NACM will evaluate the information to make the appropriate assignments. An email will be sent upon review completion.

CEU Requester: 981465: Ainslee Sadler
 * Sponsoring organization:

* Session date:

* Event code:

* Session title:

* Session start/end: 1 00 00 AM 1 00 00 PM

* Education time: 0 00 Minutes *Don't include time for breaks

* Speaker(s) name(s):

* Course level: ☒ Basic ☐ Intermediate ☐ Advanced

* Content type: ☐ CEU ☐ CCE ☐ ICEU

* Field of study:

* Speaker(s) Bio: 8000 character limit.

* Session Outline: 8000 character limit.

If you have any questions, contact NACM's education department at 410.740.5560 or by email at education_info@nacm.org



It's your knowledge and experience that help make the CMI as accurate as possible. It only takes a minute or two—just indicate if something is better, the same or worse than the month before.

Since its inception, the Credit Managers' Index (CMI) has been a startlingly accurate economic predictor, proving its worth most notably during the recession. The more participants we get, the stronger the CMI will be.

- Earn 0.1 roadmap points each month
- Membership not required
- Receive email alerts when survey opens



CMI TIMELINE	SURVEY OPENS	SURVEY CLOSES
February	Mon., February 11	Fri., February 15
March	Mon., March 11	Fri., March 15
April	Mon., April 8	Fri., April 11
May	Mon. May 13	Fri., May 17

Read more about the CMI [here](#).



The **Mission** of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

Our **Vision** is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.