



# THE GRADUATE SCHOOL OF CREDIT AND FINANCIAL MANAGEMENT® (GSCFM®)

**The National Association of Credit Management (NACM)** has been the leader in executive education for the credit and financial management community for over 75 years. Today, NACM continues its dedication to the global promotion and enhancement of the business credit professional through its many educational programs, led by the GSCFM.

GSCFM®

GRADUATE SCHOOL OF CREDIT  
& FINANCIAL MANAGEMENT



The Graduate School of Credit & Financial Management has a **fresh, invigorated new hybrid delivery platform and curriculum** in 2024.

Two components will be held via Zoom and two in-person at NACM's headquarters office in Columbia, Maryland. This is a wonderful way to both be fully engaged and build your professional network while limiting time out of the office.

A participant must complete all four components and upon successful completion of the final component will earn the **GSCFM Executive Award**.



*“I needed a challenge and knowing that I had an exam to take at the end kept me focused and engaged in the whole process... being amongst others that think the same way or have a similar approach to credit gave me more self-confidence in my decision-making. I’m no longer overly concerned that I’m being too over analytical or asking too many questions.”*

**Erin Stammer, CCE**  
vice president of credit  
at PNW Railcars, Inc.



### **Exclusive Opportunity to Earn the CCE Designation**

At the conclusion of all four disciplines, the standard application process is waived and participants are given the opportunity to take the **CCE (Certified Credit Executive)** exam. The exam must be completed on one of the national test dates and successfully passed to earn the CCE designation within one year of completion of the last component.

# THE GSCFM CURRICULUM

## Advanced Financial Statement Analysis

**Instructor: Brian Lazarus, CPA, CGMA, MBA**

The objective of this course is to make credit professionals better aware of the information contained in a firm's financial statements and how to analyze it. An improved awareness equates to improved knowledge about credit risk. Skills employed include comprehension, analysis, critical thinking, computational, reasoning, synthesis of information, evaluation and communication. Through a combination of lectures, cases analyses, and exercises, the course will emphasize analysis and interpretation of cash flows, financial ratios, accounting fraud and irregularities—to assess a firm's liquidity.



## Legal Environment of Credit

**Instructor: Jason Torf, Esq.**

Comprehensive knowledge of business laws specific to the field of credit is critically important to each decision today's credit executive makes on a daily basis. This intensive course will focus on a broad range of advanced legal issues affecting the credit decision. This course will encompass a combination of lectures, readings, case studies and interactive discussions to enable participants to increase their knowledge of the complex issues in corporations, partnerships, sole proprietorships, contracts, bankruptcies, antitrust and negotiable instruments as they impact credit decisions.



## Advanced Negotiations

**Instructor: Dr. Bill Russell**

All business dealings and transactions, whether small in dollar amounts or in the number of products purchased and sold, result from underlying negotiations which are generally memorialized in written agreements between the parties. To create effective agreements, a mastery of negotiation skills is essential, and is attained through practice. This course, though the use of readings, class lectures and negotiating problem-solving exercises, will help participants better understand and master negotiation skills.



## Leadership

**Instructor: Francis Eberle, Ph.D.**

Leaders set the tone for the organization. Ultimately, great leadership is a progression. High-performing leaders are on a continuing journey to understand themselves and their employees better, in order to get the best out of everyone. Through readings, case studies and class lectures, this course will help participants increase their leadership skills, improve their ability to be persuasive leaders and gain fresh insights into Emotional Intelligence and how to grow it as a leader. Participants will also complete a Behavioral Intelligence Profile and discuss the results during the program.



The GSCFM program currently focuses on four essential business and professional growth disciplines: **Advanced Financial Statement Analysis; Legal Environment of Credit; Advanced Negotiations and Leadership.**

## Continuing Education (CEU) Information

The Education Department of the National Association of Credit Management has reviewed the educational content of this advanced-level program. Participants attending these courses will earn continuing education units (CEUs), all of which are valid for CCE recertification points.

Advanced Financial Statement Analysis: 2.4 CEUs

Advanced Negotiations: .8 CEUs

Leadership: .8 CEUs

Legal Environment of Credit: 1.0 CEUs

These continuing education units have been awarded in accordance with the standards recommended by the International Association for Continuing Education and Training. The CEU is a nationally recognized unit designed to provide a record of an individual's continuing education accomplishments. One CEU is awarded for each 10 contact hours of instruction.



# THE GSCFM SCHEDULE

## **Advanced Financial Statement Analysis**

June 24–28, 2024

Online via Zoom

## **Legal Environment of Credit**

August 5–7, 2024

Online via Zoom

## **Advanced Negotiations**

August 19–20, 2024

In-person at NACM (Columbia, MD)

## **Leadership**

August 20–21, 2024

In-person at NACM (Columbia, MD)



**REGISTER NOW!**

Registration Deadline:

May 15, 2024



# WHAT TO EXPECT FROM THE NACM GRADUATE SCHOOL

Rich in experience and diverse in expertise, NACM's GSCFM students bring incredible insight and talent to the classroom. Your program peers will be a definitive part of your experience, offering valuable professional relationships you can rely on for years after completion.

As a rigorous program for advanced working professionals, the GSCFM Program requires a full commitment from students. To be prepared, advance reading assignments may be given for each discipline. Participants are expected to complete any advance reading assignments prior to the start of each course. A complete list of assignments, case studies and textbooks will be shipped prior to the start date. In addition, evening assignments may be given. Attendance at all scheduled sessions is mandatory, in addition to participation in the discussion of the assignments and cases, and all outside assignments is required. Failure to meet any of these requirements will jeopardize the participant's certificate of completion.

The duration of each course component varies—typically between 2-5 days depending on the subject matter.



# APPLICATION PROCESS AND TUITION INVESTMENT

The 2024 GSCFM is offered as a hybrid program, broken into four components, presented both in-person and online. Tuition covers the cost of course materials, course instruction and meals during the in-person components. Travel and accommodation costs are the responsibility of the student for the in-person components.

## Tuition and Payment Options

**Member tuition rate: \$5,500**

**Nonmember tuition rate: \$6,900**

Tuition must be paid in full prior to any materials being sent for a component. Registration can be completed online or call the NACM Meetings Dept. to express an interest in the program.

## Financial Scholarship Assistance

The **NACM Scholarship Foundation, Inc.** provides financial assistance for GSCFM students. Scholarship amounts are determined based on need and availability of funds. Please call the NACM Meetings Dept. at 410-740-5560 to learn more.







# TRAVEL & ACCOMMODATIONS FOR THE IN-PERSON COMPONENTS

Tuition covers the cost of course materials and meals during the in-person components. Travel and accommodations costs are the responsibility of the student. Program participants may make their hotel reservations at **Staybridge Suites Columbia**. The hotel is adjacent to NACM Headquarters office where the program is being held.

**Make your hotel reservations by phone, 410-964-9494, and mention NACM to secure the meeting rate of \$119 for a studio suite.** The meeting rate is based on availability. When making your reservation, be sure to review or inquire about the hotel's deposit and cancellation policies.

The Staybridge Suites Columbia Hotel is conveniently located 12 miles from Baltimore / Washington International Airport. Transportation is provided by NACM for offsite dinners. Please contact BWI's website for hotel transportation options to and from the hotel.

**The Staybridge Suites Columbia Hotel**  
8844 Columbia 100 Parkway  
Columbia, Maryland 21045  
Phone: 410-964-9494

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## **Refund and Cancellation Policy**

Due to the inherent costs associated with this program, no refunds are available within thirty days of the course's start date. Cancellations made prior to thirty days out are subject to a \$100 administrative fee. For questions, comments or to confirm administrative policies, please contact the NACM Meetings Dept. at 410-740-5560.






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