



## The Weight of 30 Years

### What Thirty Years Have Taught Me About Mental Health and Performance

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#### DATES TO REMEMBER

Award Nomination Applications  
Due by **March 16**

First Quarter Membership Reports  
Due by **April 10**

Take the Exam! Applications Due:  
**April 17**  
Exam Date: **June 7** (Credit Congress  
in St. Louis, MO)

Awards Luncheon **Wednesday,**  
**June 10** at NACM Credit Congress  
in St. Louis, MO

Thirty years in business is a climb filled with peaks of success and valleys of doubt. I've carried the weight of deadlines, decisions, and expectations. Some days, it felt like the summit was out of reach.

In my early years, I believed progress was measured by speed: the faster the deal, the stronger the quarter; the more hours, the better the outcome. Speed felt like momentum, and momentum felt like success. But speed without recovery is a debt that comes due. I learned that lesson the hard way.

There have been times when everything looked urgent: timelines stacked, approvals lagged, and my calendar became a sprint with no finish line. We made the deadlines, but it cost more than it gave—strained relationships, a frayed team, and a hollow sense of achievement. Those times taught me something I wish I had learned sooner in my career: the right pace beats raw speed. Sustainable performance isn't about going faster; it's about going farther.

- 1. Pace > Push:** Ambition isn't the enemy; erosion is. Set a tempo that allows you to breathe, think, and recover. The work improves when you're not redlining.
- 2. Boundaries Are a Leadership Skill:** The calendar is a strategy document. If everything is urgent, nothing is strategic. Treat time blocks for deep work, family, and recovery as non-negotiable commitments.
- 3. Recovery Is a Performance Driver:** Sleep, movement, reflection, and time away aren't indulgences—they're inputs to better decisions. The most effective leaders protect their rest and recovery, understanding that their ability to meet upcoming deadlines, tackle new projects, or close important deals depends on it—because it does.
- 4. Strong Relationships Lighten the Load:** The pressures of business are heavy, but the right connections can make even the toughest climbs feel lighter. Over the years, I've learned that leaning on trusted colleagues, mentors, and partners not only shares the burden but also sparks new solutions and strengthens resilience. When things get overwhelming, a simple conversation or a shared laugh can reset your perspective

and renew your energy. Never underestimate the power of authentic relationships—they're your support system for the long haul.

- 5. Reflection Builds Resilience:** Progress isn't just what you do; it's what you learn. A weekly 30-minute review of what helped, what hurt, and what to try next will compound faster than any tactic alone.

### Establish a Practical Framework: RISE

When pressure climbs, this simple variation of author and leadership coach Emily Wray's RISE Feedback Model will help keep performance and well-being aligned.

**R**eflect: Name what's working, what's draining, and what's unclear.

**I**ntegrate: Adjust priorities and calendar blocks based on what you learn.

**S**upport: Ask for help early; share load, reassign, or renegotiate timelines.

**E**xperiment: Try one small change each week (new meeting cadence, shorter approval loops, dedicated focus hours) and keep what works.

Small changes, repeated intentionally, create big shifts.

### If You're Early in Your Career

Success isn't just about speed; it's about sustainability. Build simple guardrails now:

- ◆ **The 80/20 Calendar:** Protect a 90-minute block daily for high-return tasks.
- ◆ **One Weekly Reset:** Review wins, drains, and priorities every Friday. 30 minutes is all you need.
- ◆ **A Personal "Redline" List:** Know your early warning signs (irritability, shallow sleep, skipping workouts, avoiding tough conversations) and respond quickly.
- ◆ **A Mental Health Menu:** Three go-to actions when stress spikes (walk, call a mentor, cancel a non-essential meeting).

The summit is worth reaching—but not at the cost of your well-being.

## Award Nominations Welcome

Submit Your Nomination for CFDD National Awards by March 16

In Recognition of **Chapter Excellence**

- Outstanding Regular Program
- Outstanding Seminar or Workshop
- Outstanding Chapter Publicity Award

In Recognition of **Member Excellence**

- National Mentor Achievement
- Distinguished Member Achievement (DMA)
- The Spirit Award

[Download the Application](#)



Completed applications should be sent as an email attachment to [cfdd@nacm.org](mailto:cfdd@nacm.org).

## What Leaders Can Do Starting This Week

Healthy cultures are built on practical habits and brave choices. A few that work:

- ◆ **Normalize Recovery:** Ask your team, “What helps you reset?” and make space for it.
- ◆ **Reduce Friction and Increase Clarity:** Shorten decision loops. Clarify ownership. Remove unnecessary handoffs.
- ◆ **Make 1:1s Human:** Open with “How are you really doing?” and give time for a real answer.
- ◆ **Model Boundaries:** Leave when you say you will. Take real time off. Show that guardrails are respected.
- ◆ **Measure What Matters:** Track outcomes and well-being signals (capacity, clarity, completion rate), not just hours.

Strong leadership protects performance by protecting people.

## Leadership Self-Check You Can Use Today

Ask yourself and your team three questions:

1. *Are we moving fast but not smart?*
2. *What decision, if clarified this week, would remove the most stress?*
3. *What recovery habit will we collectively defend this month?*

You'll be surprised how quickly the temperature drops when clarity rises.

## Leadership Perspective

As leaders, we carry a unique responsibility: to model resilience and make mental health part of how the business runs, not an afterthought. When we treat well-being as a strategic input, we unlock better decisions, stronger teams, and more sustainable growth. Leadership isn't only about hitting targets; it's about sustaining people.

Thirty years taught me this: success without well-being is short-lived, but success with resilience builds legacies. *Mental health isn't a trend—it's a business imperative.*



**Brandon Prentice** is Senior Director of Business Development at Carson, operating at the intersection of operational excellence, commercial strategy, and high-performance team leadership.

silent  
**AUCTION**  
AT CREDIT CONGRESS

Benefiting the NACM Scholarship  
Foundation and the CFDD Scholarship Fund

Monday, June 8 | 5:00-6:30pm

Now Seeking Donations



# CFDD AT CREDIT CONGRESS

**38010 • Cultivating a Growth Mindset: A Journey from Potential to Excellence** • Nancy Watson-Pistole, CCE, ICCE, and Kyle Kern, CBA

**38020 • Commanding the Transition—Influence from Day One: Navigating Credit Leadership in a New Organization** • Val Hardesty, CCE, CICP, and Marlene Groh, CCE, ICCE

**38030 • Unstoppable Together: High-Performance Credit Teams in Action** • Anissa Martin, CCE, Alaina Worden, CCE and Deana Reynolds

**38040 • Lead from Your Position** Kyle Kern, CBA and Krissy Aeschbacher

**38050 • Distress Signals: Key Learnings from the Inside of a Corporate Bankruptcy** • Chris Birdwell and Jason Torf, Esq.

**38060 • Best Credit Practices Exchange** • Moderator: Wendy Mode, CCE, CICP; Panelists: Mary Moore, CBA, Dan Zaback and Brett Wegner

**38070 • Tactics, Routines and Habits of World-Class Performers** • Moderator: Kelly Simon, CCE; Panelists: Jackson Wodiuk, CBA, Lisa Burns, CBF, CICP, and Val Hardesty, CCE, CICP

**38080 • Pom-Poms & Purpose: Self-Motivation for Credit Professionals** • Tricia Crisman, CBF and Alaina Worden, CCE

**38090 • Crucial Accountability: Addressing Broken Commitments Without Breaking Relationships** • Marlene Groh, CCE, ICCE

**38096 • Don't Automate the Relationship: The Human Edge/Personal Touch for Smarter Collections** • Sheila Roames, CCE



Krissy Aeschbacher



Chris Birdwell



Lisa Burns, CBF, CICP



Tricia Crisman, CBF



Marlene Groh, CCE, ICCE



Val Hardesty, CCE, CICP



Kyle Kern, CBA



Anissa Martin, CCE



Wendy Mode, CCE, CICP



Mary Moore, CBA



Deana Reynolds



Sheila Roames, CCE



Kelly Simon, CCE



Jason Torf, Esq



Brett Wegner



Nancy Watson-Pistole, CCE, ICCE



Jackson Wodiuk, CBA



Alaina Worden, CCE



Dan Zaback



# Nobody Grows Up Wanting to Work in Credit:

## Intentional Internship Programs Help Introduce the Next Generation to the Credit Profession

Nobody grows up wanting to work in credit. It does not usually appear between astronaut and professional athlete on childhood career lists, and it is rarely the answer to the question, “What do you want to be when you grow up?” Most credit professionals arrived here through an unexpected turn, a temporary assignment, or a role that was supposed to be something else. Somewhere along the way, the work became interesting, the responsibility became meaningful, and a career quietly took shape.

That shared experience is not a weakness of the profession. It is part of its story. Credit is learned by doing, by observing, and by understanding how decisions affect real businesses and real people. The challenge today is not that credit lacks opportunity, but that too many potential professionals never see it early enough to consider it.

Credit and finance professionals across industries are facing a challenge that is strategic, operational, and increasingly urgent. The profession is becoming more complex at the same time that many experienced practitioners are approaching retirement. Expectations for credit teams extend far beyond financial statements and payment terms. Credit professionals are expected to understand risk management, customer behavior, compliance, negotiation, and business law, while also supporting operations, managing projects, navigating technology platforms, and working across departments. They are often asked to protect the company, say no diplomatically, and still deliver a positive customer experience.

What was once viewed as a transactional or back-office function now plays a critical role in protecting and maximizing cash flow, enabling sales growth, supporting enterprise risk governance, and shaping the customer experience. Credit and collections teams balance speed with discipline, growth with protection, and relationship management with policy enforcement. That balance requires experience, judgment, and a strong understanding of how the business operates as a whole.

Despite this complexity and opportunity, credit management remains largely invisible to students and early-career professionals. Few academic programs present credit as a defined career path. Many professionals discover the field accidentally, often after realizing accounting was not for them or that sales was more terrifying than expected. This lack of visibility has created a talent gap that organizations are already feeling.

One of the most effective ways to address this gap is through intentional internship programs. When thoughtfully designed, internships serve not only as short-term staffing support but as a strategic investment in the future of the credit and collections profession. They provide early exposure, practical experience, and a realistic view of what the work actually involves.

Internship programs create a controlled and supportive environment where knowledge transfer can begin earlier rather than later. Interns can observe how experienced professionals evaluate risk, communicate with customers and internal partners, and make decisions that directly affect cash flow and company performance.

Too often, interns are viewed primarily as extra hands during busy seasons, resulting in assignments focused on filing, scanning, or other tasks that do little to explain why the work matters. Effective internship programs prioritize learning and context. Interns should understand

not only what they are doing, but why it matters. They should see how credit and collections activities influence cash flow, customer relationships, and overall business health.

Clarity is essential. Before recruiting, organizations should define what interns will learn, what exposure can realistically be provided, and how success will be measured.

Exposure to the full credit lifecycle is particularly valuable. Seeing how applications are reviewed, limits are established, accounts are monitored, invoices are collected, and issues are resolved connects daily tasks to larger outcomes.

An often-overlooked benefit of intentional internship programs is what happens after the internship ends. Former interns frequently stay connected to the teams that invested in them. They call to share their career experiences, compare notes on their first roles, and reflect on how early exposure to credit shaped their professional confidence. Many go on to refer siblings, classmates, and friends to the organization that gave them their start. In this way, internships become self-sustaining talent pipelines rather than one-time programs.

There is also a quieter reward that is harder to measure but deeply meaningful. Hearing from former interns who are thriving, advancing, and finding their footing in the business world reinforces why the effort matters. Watching them flourish, whether they remain in credit or take those skills elsewhere, brings a sense of pride and continuity to a profession built on mentorship and shared experience.

Interns also serve as ambassadors not only for the organizations they intern with, but for the credit and collections profession as a whole.

Who is learning this work because of you? If the answer is no one, you are leaving the future of the profession to chance. Intentional development does not require a perfect program, but it does require deliberate choices.



**Michelle Kelly, MBA, CCE, CICP, CCRA, LSSGB**, is Senior Credit Manager at Mansfield Energy Corporation, responsible for enterprise-wide credit risk, with three decades of experience in credit leadership. Michelle will lead a session at Credit Congress on "Creating a Successful Internship Program."

## Who Will *You* Celebrate?

The CFDD National Awards recognize members for the moments that matter—a first presentation, a welcoming gesture, a quiet act of leadership.

No forms. No process. Just send an email to **Chris Birdwell** at [cbirdwell@bgprod.com](mailto:cbirdwell@bgprod.com) with your nominee's name and your reason why.



Everyone loves to be recognized. Make someone's day—and nominate before **Monday, March 16.**

# Lessons from My Career as a Credit Manager

When people think about commercial credit management, they often assume the job is about numbers, limits, and collections. And yes, those things matter. But after years in the role, I've learned that credit management is far less about spreadsheets and far more about judgment, communication and trust.

My career in credit has taught me lessons that go well beyond finance. These lessons apply to leadership, operations and even life. Looking back, here are the principles that shaped me the most.

## 1. Credit Is a Business Partnership, Not a Policing Function

Early in my career, I thought my job was to protect the company by saying "no." Over time, I learned that the real value of a credit manager lies in finding responsible ways to say "yes."

Every credit decision affects sales, operations, customer relationships and cash flow. When credit is treated as a roadblock, the business suffers. When it's treated as a strategic partner, everyone wins.

The best outcomes came when I worked closely with sales and leadership to understand the customer's business model, seasonality and growth plans. Credit decisions became collaborative instead of adversarial and the risk profile improved.

Credit doesn't exist to stop business; it exists to enable sustainable business.

## 2. Cash Flow Is Reality—Everything Else Is a Projection

Revenue looks great on paper. Profit tells a story. But cash flow is the truth.

I've seen strong customers fail because they ran out of cash, and struggling customers survive because they managed liquidity well. This perspective fundamentally changed how I evaluate risk.

Payment trends, dispute resolution speed and communication responsiveness often tell you more about a customer's health than a spotless financial statement from last year.

Pay attention to behavior, not just balance sheets.

## 3. Communication Solves More Problems Than Escalation Ever Will

One of the most underrated skills in credit management is clear, respectful communication.

Most past-due situations aren't caused by bad intentions; they're caused by misaligned expectations, internal breakdowns, or process gaps. A proactive phone call often prevents a 90-day problem from becoming a write-off.

I've learned to ask better questions:

- ◆ What's slowing payment?
- ◆ Who actually approves invoices?
- ◆ Is there something operational we can fix?

Firm doesn't have to mean confrontational. Professional doesn't have to mean cold.

People pay faster when they feel respected, not threatened.

## 4. Policies Matter—but Judgment Matters More

Credit policies provide consistency, fairness and protection. But no policy can anticipate every scenario.

Some of my toughest decisions have involved exceptions for customers who didn't quite meet criteria but had strategic value, strong relationships, or temporary challenges. Blindly enforcing policy can damage long-term value just as much as ignoring it. Experience teaches you when to lean on the rules and when to lean on judgment.

Good credit managers know the policy. Great ones know when and how to flex it.

## 5. Internal Alignment Is Half the Job

Credit risk doesn't live in a vacuum. It's affected by:

- ◆ Sales terms
- ◆ Contract language
- ◆ Billing accuracy
- ◆ Delivery issues
- ◆ Customer service response time

I've learned that many "credit problems" are actually process problems elsewhere in the organization. Fixing invoice errors or unclear terms often improves DSO more than any collection strategy ever could.

Improving credit outcomes often starts outside the credit department.

## 6. Data Is Powerful—but Context Is Everything

Aging reports, DSO, and exposure limits are essential tools. But data without context can lead to bad decisions.

Two customers may both be 45 days past due, but one has a long history, open communication, and a clear payment plan, while the other has gone silent. Treating them the same would be a mistake.

Metrics guide decisions; experience makes them accurate.

## 7. Professional Integrity Is Non-Negotiable

In credit, you're trusted with sensitive information and significant financial authority. Your credibility, both internally and externally, matters more than any single decision.

Doing the right thing, documenting decisions, and staying consistent builds trust over time. That trust becomes your greatest asset when difficult calls need to be made.

## Final Reflection

Being a credit manager has taught me how businesses really function—where strategy meets reality, and where relationships meet risk. It has sharpened my analytical skills, strengthened my communication and given me a deep appreciation for cross-functional collaboration.

Credit management isn't just about minimizing loss. It's about enabling growth, protecting cash flow and building durable partnerships. And when done well, it becomes one of the most impactful roles in any organization.



**Natalie Harrison, CBA** is CFDD's National Chair. She is also Credit Systems Coordinator at Land O'Lakes, Inc. and a proud member of the CFDD Wichita Chapter.

# April Membership Milestones

Celebrating **5** YEARS

**Terri Campbell**  
CFDD Phoenix Chapter

**Angela Dixon, CBF, CCRA, CICP**  
CFDD Raleigh/Durham Chapter

**Misty Menashe, CBA**  
CFDD Portland Chapter

**Rachel Rogers**  
CFDD Raleigh/Durham Chapter

Celebrating **20** YEARS

**Jeremy Keenan, CCE, CICP**  
CFDD Seattle Chapter now CFDD Wa-Hi-Ak

**Christopher Webb, CBA**  
CFDD Kansas City Chapter

Celebrating **30** YEARS

**Ellen Wodiuk, CCE, ICCE**  
CFDD Phoenix Chapter

Celebrating **10** YEARS

**Raymond Hess**  
CFDD Charlotte Chapter



**NACM'S 130TH**  
**CREDIT CONGRESS & EXPO** JUNE 7-10  
**2026**  
*St. Louis, MO*

**CFDD LEADERSHIP MEETINGS AT CREDIT CONGRESS**

**CFDD National Board of Directors Meeting**  
Tuesday, June 9  
10:45am-1:45pm

**CFDD Annual Business Meeting and Awards Luncheon**  
Wednesday, June 10  
Noon-2:00pm



**1st QUARTER MEMBERSHIP REPORTS**  
**DUE BY APRIL 10**

# NACM QUARTERLY METRICS SURVEY



**Real-Time Benchmarks  
for Credit Professionals**

Stay ahead of shifting payment trends with the NACM Quarterly Metrics Survey—your source for timely, data-driven insights into accounts receivable performance. Developed with NACM and the SAS Institute, the QMS delivers quarterly KPIs from credit departments nationwide.

Gain the ability to benchmark performance, track customer payment behavior, identify emerging risks, and make more confident, data-informed decisions.

Join the QMS and contribute your data. Strengthen your strategy with real-time credit insights.

Take the  
4th Quarter Survey  
**by March 31**

#### THE QMS TRACKS:

- Accounts Receivable Aging
- Monthly Collection Activity
- Charge-Off Percentages
- Credit Department Staffing Levels

## CMI SURVEY

**Earn 0.1 roadmap points each month**  
**Receive email alerts when survey opens**

Tuesday, March 3–Wednesday, March 11  
Tuesday, April 7–Wednesday, April 15  
Tuesday, May 6–Wednesday, May 13



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.