

Capturing Real-Time Cash Flow and Financial Distress Problems

When *Barron's* wrote about the CMI, they said, "in an age of information overload, some would argue that the last thing we need is another economic indicator. But, given the dismal track record of some dismal scientists calling market trends, there probably can never be too much data on the economy. The CMI captures real-time cash flow and financial distress problems companies have with their customers."

The CMI was created to show the business press what an important role credit management plays in business. No single profession is better positioned than credit to see what's happening in the business economy. When businesses do well, the economy does well.

The credit profession has a bird's-eye view of:



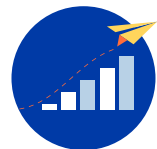
Orders growing or decreasing



New orders and regular orders—or new business



Payments flowing in timely, or payments slowing down



Trend with chargebacks and bankruptcies

The CMI measures four favorable factors and six unfavorable factors:

FAVORABLE FACTOR

1

Sales

2

New Credit Applications

3

Dollar Collections

4

Amount of Credit Extended

UNFAVORABLE FACTORS

1

Rejections of Credit Applications

2

Accounts Placed for Collections

3

Disputes

4

Dollar Amount of Receivables Beyond Terms

5

Dollar Amount of Customer Deductions

6

Number of Bankruptcy Filings



REASONS WHY YOU SHOULD COMPLETE THE CMI SURVEY EVERY MONTH: WHAT'S IN IT FOR YOU?



1 Level Up Your Career

Boost your professional growth, strengthen your organization's financial health, and support the resilience of the credit industry. Bonus: Earn CEUs toward an NACM designation while doing it!



2 Predict the Future

The CMI isn't just a survey—it's a proven economic forecasting tool. Your input helps reveal industry trends, challenges and opportunities. Did you know: the CMI rang the alarm for the Great Recession of 2008 before anyone else.



3 Quick & Easy

No need to dust off your calculator. The survey is just 12 multiple-choice questions to track whether things are better, worse or the same as last month. There's even an optional 13th question for comments. Plus, NACM sends the full results straight to your inbox each month.



4 Amplify Your Voice

By participating, you give credit professionals a seat at the table. Your insights help shape industry trends and demonstrate your commitment to staying informed and credible in your role.



5 Get Recognized

The CMI is cited in major media like *Barron's*, *The New York Times* and *The Wall Street Journal*. Your contribution helps create economic reports that influence analysts, policymakers and the financial world.



6 Give Back to the Industry

Your participation helps the credit profession grow stronger. It benefits not only your organization but the entire business community, supporting the future of the field you care about.



7 Gain Strategic Insights

Access to the aggregated results allows you to benchmark your strategies, spot trends, and prepare your organization for economic shifts. Use the CMI data in reports to leadership—it's a powerful tool to show that you're ahead of the curve.



2026 SURVEY DATES



nacm.org/cmi

CMI TIMELINE	SURVEY OPENS	SURVEY CLOSES
January	Tue, January 6	Wed, January 14
February	Tue, February 3	Wed, February 11
March	Tue, March 3	Wed, March 11
April	Tue, April 7	Wed, April 15
May	Tue, May 6	Wed, May 13
June	Tue, June 2	Thu, June 18
July	Tue, July 7	Wed, July 15
August	Tue, August 4	Wed, August 12
September	Tue, September 8	Wed, September 16
October	Tue, October 6	Wed, October 14
November	Tue, November 3	Wed, November 11
December	Tue, December 8	Wed, December 16