



## **Lending**

College Credit Certificate | Code: 65080 | 32 Credits

**CIP: (0252080113)**

**Effective Term: Fall 2021 (2217)**

The primary vision of the Lending Certificate is to develop in the students the ability to identify risks by providing a comprehensive foundation in financial analysis and credit underwriting fundamentals. The student will learn how to recognize first signals of credit deterioration and how lending officers manage problematic credit risk situations and implement strategies to minimize losses. The Program content includes identification, analysis of key qualitative risk factors, assessment, calculation, and interpretations of key ratios and elements of financial accounting.

### **MAJOR COURSE REQUIREMENTS (32.00 Credits)**

BAN 1004	Banking Fundamentals, Evolution and Compliance	(3 Credits)	
BAN 2511	Marketing for Financial Services	(3 Credits)	
ACG 2021	Financial Accounting	(3 Credits)	
ACG 2021 L	Financial Accounting Lab	(1 Credit)	
BAN 1231	Commercial Lending	(3 Credits)	Pre-Req. ACG 2021 and ACG 2021L
BAN 2210	Analyzing Financial Statements	(3 Credits)	Pre-Req. ACG 2021 and ACG2021L
BAN 2211	Applied Financial Statement Analysis	(3 Credits)	Pre-Req. ACG 2021 and ACG 2021L, BAN 2210
BAN 2501	Money, Banking and Financial Markets	(3 credits)	
BAN 1240	Essentials for Retail Lending	(3 credits)	
REE 2304	Commercial Real Estate	(3 credits)	
MKA 1022	Relationship Selling and Sales Strategies	(3 credits)	
FIN 1930	Special Topic Seminar	(1 credit)	

**Note: ABA Certificate in General Banking**

**CFT Consumer Lending, Commercial Lending and Real Estate Lending Diplomas CFT**

**Advanced Financial Services Diploma**