

Frequently Asked Questions (FAQs)

Credit Analyst Academy – Online Commercial Lending Course

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1. About the Role and Skills

What is a credit analyst?

A Credit Analyst plays a key role in commercial lending and business banking by assessing whether a business is suitable for finance and how a lending facility should be structured.

This involves analysing financial statements, cash flow, forecasts, industry and business risks, management capability, and available security. Based on this analysis, Credit Analysts prepare structured credit assessments and recommendations for lenders.

Their work supports informed lending decisions and directly influences loan approvals, facility structure, and overall risk outcomes.

What is credit analysis?

Credit analysis is the structured process of assessing a borrower's financial strength, repayment capacity, and overall risk profile. It combines financial analysis with commercial judgement to support sound lending decisions.

It involves reviewing historical and forecast performance, cash flow generation, leverage, liquidity, industry conditions, business model sustainability, and management quality to determine whether credit should be provided and under what terms.

Why is commercial credit analysis an in-demand skill?

Commercial lending and credit risk skills are highly valued across banks, non-bank lenders, and commercial finance firms. Strong credit capability supports better lending decisions, stronger portfolio quality, and more effective risk management.

Professionals with applied credit skills are in demand because they can interpret financial information, assess risk, and produce structured credit recommendations that support responsible lending and business growth.

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What skills do I need to become a credit analyst?

Strong credit analysts typically demonstrate:

- Analytical and numerical capability.
- Ability to interpret financial statements and key ratios.
- Commercial awareness of how businesses operate.
- Structured problem solving and attention to detail.
- Clear written communication in credit submissions.
- Risk awareness and sound judgement.

A finance or accounting background is helpful but not required. This course builds these skills step by step using practical commercial lending scenarios.

2. About the Course

What topics are covered in the course?

The course includes 20 structured modules covering core technical and practical areas of commercial lending and credit analysis.

Key topics include:

- Understanding and interpreting financial statements.
- Profitability, cash flow, and earnings quality analysis.
- Repayment capacity and debt servicing assessment.
- Working capital and leverage analysis.
- Industry and business risk assessment.
- Management and qualitative risk evaluation.
- Security assessment and deal structuring principles.
- Covenant design and risk controls.
- Interpreting financial forecasts and projections.
- Professional credit paper and credit submission writing.

Each module includes practical exercises and real lending scenarios so participants can apply skills in commercial lending situations.

Is the course theory-based or practical?

The course is strongly practical and application focused. Core concepts are explained clearly, then reinforced through structured exercises, case studies, and mentor reviewed assessments.

Participants complete applied review questions and a full credit case study with a professional credit paper, closely aligned to real commercial lending practice.

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How will I learn in this course?

Learning is delivered through a structured online format that combines technical instruction with applied credit work.

You will learn through:

- Structured online modules.
- Guided technical explanations.
- Worked examples and walkthroughs.
- Commercial lending scenarios.
- Practical exercises.
- Mentor reviewed submissions.
- Case based credit assessment

This approach develops both technical skill and practical credit judgement.

How is this course different from university finance courses?

University finance courses are often theory focused. This course is practice focused and built around real commercial lending work.

You will complete credit style assessments, applied exercises, and a full credit case study so you develop applied credit assessment capability, not just conceptual knowledge.

Who should take this course?

Credit Analyst Academy is designed for individuals who want to build practical, job ready skills in commercial lending and credit analysis.

It is well suited to:

- University students preparing for careers in banking and credit.
- Aspiring Credit Analysts.
- Bankers transitioning into credit and commercial lending roles.
- Accountants and finance professionals moving into commercial lending.
- Risk and finance professionals expanding their lending capability.
- Residential brokers stepping into commercial lending.

The course is also suitable for professionals who want to strengthen their commercial financial analysis and credit assessment skills to support career progression.

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Do I need prior finance knowledge?

No prior finance knowledge is required. The course begins with the core foundations and progresses step by step toward more advanced commercial credit analysis and credit writing.

Participants from non-finance backgrounds are supported through clear explanations, guided examples, and practical exercises designed to build understanding and confidence as they progress.

What is the difficulty level?

The course is designed to be accessible yet rigorous. It starts with core fundamentals and progresses to applied commercial credit assessment and professional credit paper preparation.

3. Course Experience and Support

How long does the course take to complete?

The course is fully self-paced, allowing you to study around your work and personal commitments. Most participants complete the course within two to three months, depending on their availability and study pace.

You can progress through the modules at a speed that suits you and revisit the content at any time for review and reinforcement.

Can I pause and resume the course?

Yes. You can pause your studies at any time and resume from exactly where you left off. The course is designed to be flexible, so you can progress at a pace that fits your work and personal commitments.

What support is provided during the course?

Participants are supported throughout their learning journey by experienced commercial banking professionals.

Support includes:

- Pre-course onboarding to help you get started with confidence.
- Detailed mentor feedback on assessments and submissions.
- Access to one-to-one mentor calls for personalised guidance.
- Post course career guidance and professional advice.

Our goal is to ensure you are supported at every stage, from enrolment through to completion and beyond, so you can progress with clarity and confidence.

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Can I speak directly with a mentor?

Yes. Participants can book a one-to-one call with a mentor for personalised guidance, clarification on course topics, and career discussion.

This ensures you receive practical support and expert insight as you progress through the course.

4. Assessment and AI Use

Is there an exam?

There is no traditional exam. Assessment is based on module questions, applied exercises, and a final credit case study and credit paper.

How are assessments structured?

Assessments are designed to evaluate practical understanding and applied credit analysis capability, not just theoretical knowledge.

Each module includes review questions and final questions and exercises that reinforce key concepts and require you to interpret financial information, assess risk factors, and develop structured credit views.

Assessment components include:

- Module review questions to confirm understanding of core concepts.
- Practical exercises based on commercial lending scenarios.
- Calculation tasks using financial data and credit metrics.
- Written responses that demonstrate credit reasoning and professional judgement.
- A final case study requiring preparation of a professional credit paper.

All assessment submissions are reviewed by mentors who provide feedback to support your development and verify that competency standards are achieved.

The assessment structure is aligned with real commercial lending practice so you develop practical, job ready credit capability.

Can I use AI tools such as ChatGPT during the course?

Yes. AI tools may be used as a learning support resource. Many professionals use AI tools to help clarify concepts and strengthen understanding, and this type of use is permitted within the course.

However, assessment responses must reflect your own thinking, analysis, and professional judgement. AI tools must support your learning, not replace your capability.

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Acceptable use of AI tools.

You may use AI tools for learning support purposes such as:

- Clarifying concepts and terminology.
- Explaining technical or accounting topics.
- Generating practice questions for revision.
- Testing your understanding of subject matter.
- Improving grammar, structure, or clarity in your writing.
- Supporting study and revision activities.

AI should be used as a learning aid rather than answer generator.

Not acceptable use of AI tools.

AI tools must not be used to:

- Generate or substantially produce assessment responses.
- Create answers to review questions, final questions, or exercises.
- Produce case study responses on your behalf.
- Generate credit analysis conclusions you did not personally develop.
- Replace your own analytical reasoning or professional judgement.

All assessment submissions must represent your own work.

What happens if AI misuse is suspected or identified?

If we reasonably suspect that AI tools have been used to generate or materially assist assessment responses, we will follow a fair and proportionate review process.

Depending on the circumstances, this may include:

- Requesting clarification or further explanation.
- Asking you to demonstrate competency through verbal or written validation.
- Requiring resubmission under supervised or conditional arrangements.
- Recording assessment responses as invalid and requiring reassessment.
- Recording a failure of the course, removing certification eligibility, or terminating enrolment without refund in serious or repeated cases.

When making a decision, we will consider the nature and severity of the issue, whether it was inadvertent, and whether your competency can be independently verified.

Credit Analyst Academy reserves the right to make the final determination regarding assessment validity and certification outcomes.

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Why this policy exists.

Course assessments are designed to confirm professional competency and applied credit judgement. In commercial credit and lending roles, independent reasoning and structured analysis are essential skills that must be demonstrated personally.

This approach protects the quality and credibility of certification outcomes and ensures fairness for all participants.

5. Outcome and Career Value

What outcomes should I expect from the course?

By completing the course, you will develop applied commercial credit capability and be able to:

- Analyse business financial statements with confidence.
- Assess repayment capacity and key credit risk drivers.
- Form clear and structured credit views.
- Recommend appropriate facility structures and risk controls.
- Prepare professional credit submissions.
- Apply practical credit frameworks in real scenarios.
- Demonstrate job ready commercial credit capability to employers.

The course is designed to move you beyond understanding credit concepts to applying them confidently in real commercial lending situations.

Will I be job ready after completing the course?

Yes. The course is designed to build practical, job ready capability in commercial lending and credit analysis. Participants develop applied analytical skills, structured credit assessment methods, and professional credit writing capability aligned with industry expectations.

By the end of the course, you will be able to approach real credit scenarios with confidence and produce work that reflects real world commercial lending standards.

Is the certificate recognised?

The certificate is well regarded by industry professionals because it reflects practical commercial credit training delivered by experienced banking and lending professionals.

It demonstrates applied capability in credit analysis, financial assessment, and credit writing, which are core skills valued by lenders and commercial finance employers.

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What roles can this course help me pursue?

Participants commonly use this training to prepare for roles such as:

- Credit Analyst.
- Commercial Lending Analyst.
- Assistant Relationship Manager.
- Business Banking Associate.
- Risk Analyst.
- Commercial finance and credit support roles.

The course builds practical credit analysis and lending assessment skills that are directly relevant to entry level and developing roles in commercial banking and commercial finance, and supports career progression into credit focused positions.

Do you provide career support?

Yes. While formal job placement is not offered, participants receive ongoing mentor support, detailed assessment feedback, and practical career guidance.

This includes advice on skill development, credit writing standards, and preparing for credit and commercial lending roles.

6. Access and Logistics

What is included in my enrolment?

Your enrolment provides full access to all learning materials and participant support, including:

- Access to all course modules.
- Training videos and practical guides.
- Credit templates and analytical frameworks.
- Real world case studies and applied exercises.
- Mentor feedback on assessments.
- Ongoing mentor support.
- Certificate of completion upon successful finish.

All components are designed to support practical learning and build job ready capability in commercial lending and credit analysis.

Can I access materials after completion?

Yes. You retain access to the course materials for three months after completion, allowing you to review modules, revisit exercises, and consolidate your learning during that period.

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Is the course suitable for international learners?

Yes. The course is suitable for international participants. While many examples are based on Australian commercial lending practice, the core credit analysis principles and assessment frameworks are globally applicable.

Participants from any country can apply the skills learned to commercial lending and credit roles in their local market.

What are the technical requirements?

You will need a reliable internet connection and a modern web browser on a computer, laptop, tablet, or mobile device. For the best experience and ease of use, we recommend accessing the course via a computer, laptop, or tablet. A mobile device is not recommended for completing written assessments.

The course is fully online and browser based, with no additional software required. The platform is designed to work smoothly across common browsers and devices.

What if I cannot access the training course?

If you experience any technical difficulties or have trouble accessing the course, please contact us at support@creditanalystacademy.com.

Our team will respond promptly to resolve the issue and ensure your learning is not disrupted.

7. Pricing and Policies

What is the course cost?

Course fees are structured by participant category:

- University Students: \$1,780 including GST
- Professional, Bankers, and Brokers: \$3,800 including GST

The course fee includes full access to all modules, practical exercises, mentor support, assessments, and certification.

Are payment options available?

Yes. Flexible payment options are available. You can choose an initial upfront payment followed by four equal fortnightly instalments.

Please contact us if you would like details on the instalment plan and payment arrangements.

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Do you offer corporate enrolment or group pricing?

Yes. We offer corporate enrolment and group pricing for organisations that wish to train multiple team members in commercial lending and credit analysis.

Corporate and group packages can be tailored based on the number of participants, learning objectives, and support requirements. Options may include customised onboarding, progress reporting, and dedicated mentor support.

For corporate enrolment enquiries and group pricing details, please contact us at info@creditanalystacademy.com and we will be happy to discuss suitable options.

Is the course tax deductible?

The course may qualify as a self-education expense if it is directly related to your current employment in banking, finance, or lending.

Tax treatment depends on your individual circumstances, so we recommend speaking with your accountant or tax adviser for specific guidance.

What is your refund policy?

Subject to your Consumer Law Rights, course enrolment fees are non-refundable if you change your mind, cancel your enrolment, or do not complete the course.

Refunds are only provided where required by law, or where Credit Analyst Academy cancels or materially reschedules a course in accordance with our Terms and Conditions.

If a refund is approved or required by law:

- It will be processed without undue delay
- It will be returned using the same payment method used for the original transaction
- Any deposit fees, banking fees, or transaction processing costs from the original payment are non-refundable

Please refer to our full Terms and Conditions for complete details.