

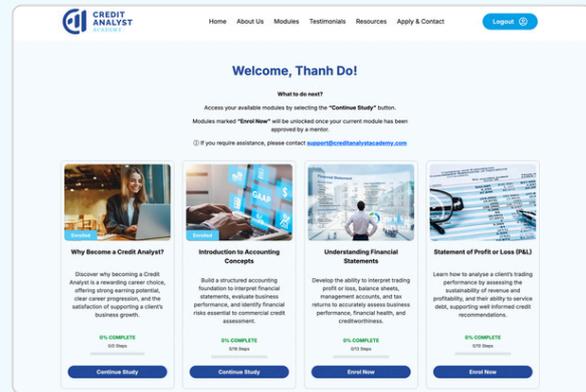
# User Guide

## How to Navigate the Modules, Topics, and Assessments

This guide outlines the complete process for progressing through each module, from commencement to final submission. Please follow each step carefully to ensure all learning and assessment requirements are met.

### Step 1: Access the Module

1. Log in to the Credit Analyst Academy learning platform using your login details.
2. From your Dashboard, locate the relevant module.
3. Click Continue Study to begin.



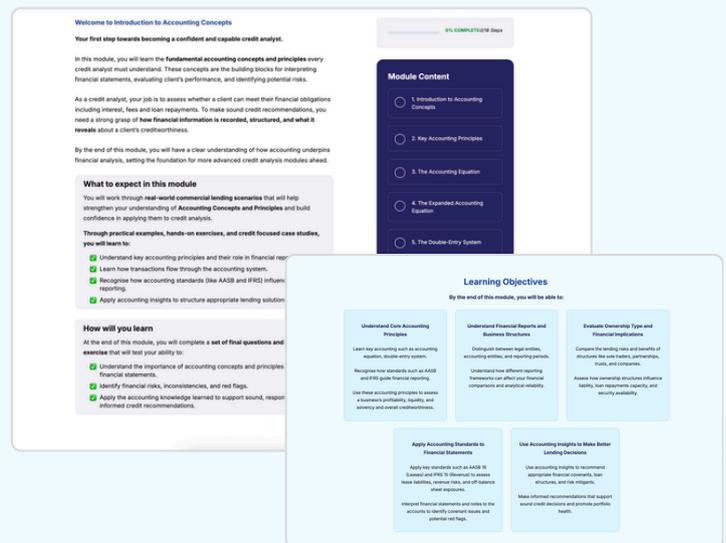
### Step 2: Review the Module Overview

Before starting any topic, open the Module Overview page.

#### This section explains:

- What you will learn.
- What you are required to complete.
- The expected outcomes for the module.

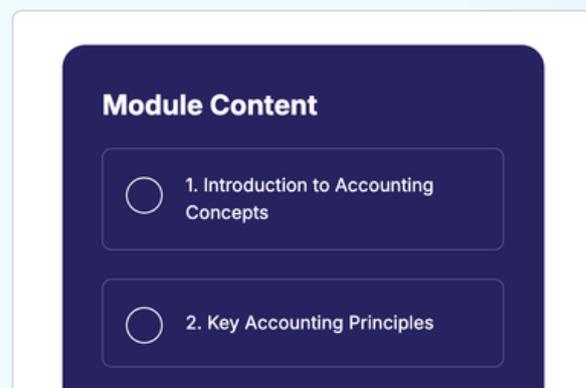
Reviewing this page is essential, as it provides clarity on the structure of the module, assessment requirements, and overall expectations before you begin.



### Step 3: Begin a Topic

1. Click Topic 1 from the Module Content panel.
2. Work through the topics in the order presented.

Each topic builds on the previous one. Completing them sequentially ensures you develop a structured and comprehensive understanding of the subject matter.



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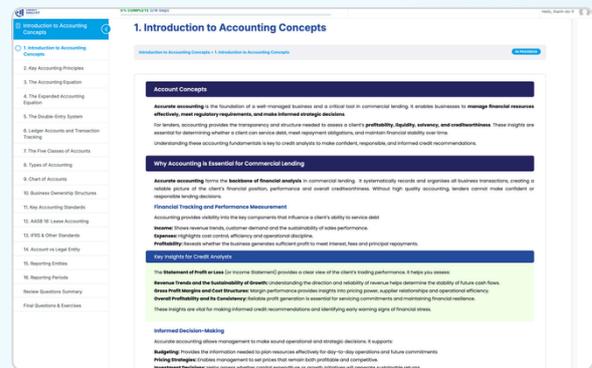
## How to Navigate the Modules, Topics, and Assessments

### Step 4: Work Through the Topic Content

#### When reviewing topic material:

- Read each section carefully.
- Focus on understanding the concepts rather than rushing.
- Take notes where helpful.
- Progress at a pace that allows full comprehension.

A strong understanding of the content will make the assessment components more manageable and improve the quality of your assessment responses.



### Step 5: Complete Review Questions for Each Topic

Please read the following instructions carefully before beginning the Review Questions.

At the end of each topic:

1. Click Review Questions.
2. Answer all questions using your own words.
3. Click Finish Review Questions once completed.

Repeat this process for each topic:

**Topic content first, followed by Review Questions.**

#### Important: Excel Based Review Questions

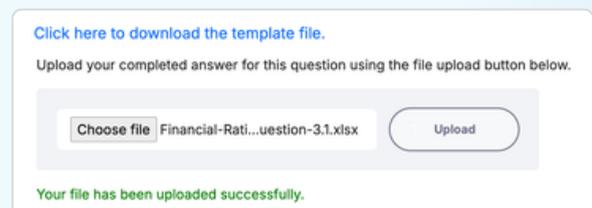
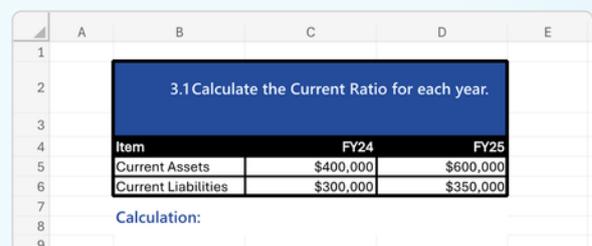
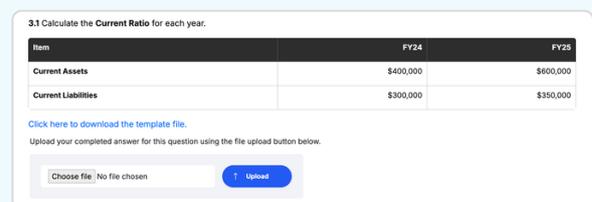
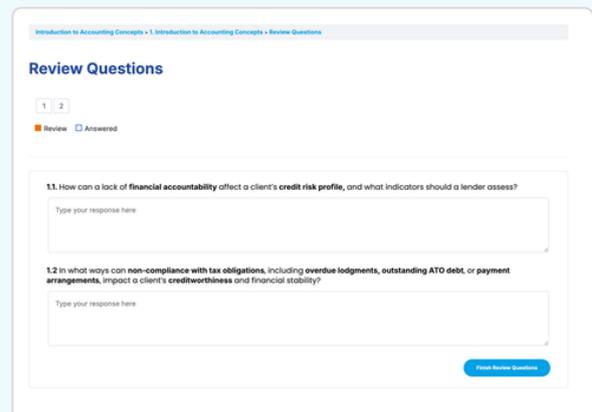
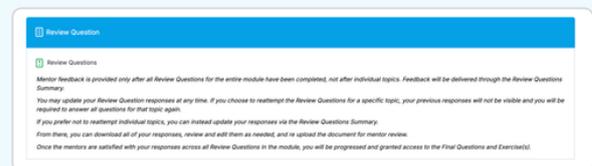
Some review questions require calculations using the provided Excel template.

#### To complete these:

1. Click the template link to download the Excel file.
2. Complete the required calculations in the spreadsheet.
3. Save the file to your device.
4. Upload the completed file as instructed.

Your upload is successful when you see the confirmation message:

**Your file has been uploaded successfully.**

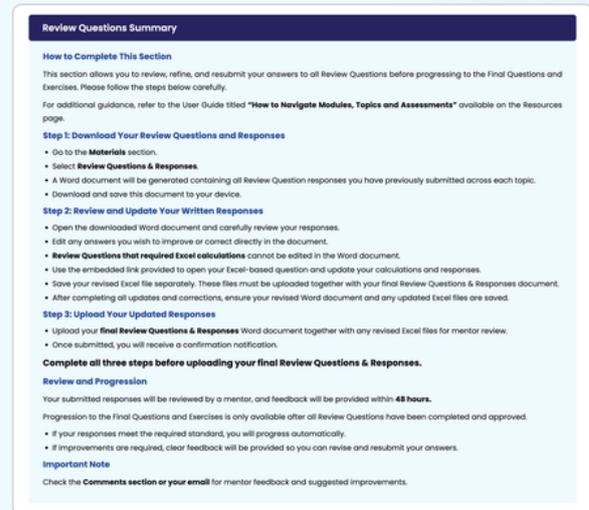


### Step 6: Review Questions Summary and Submission

After completing all topic Review Questions, you will reach the Review Questions Summary page.

#### Before submitting:

- Carefully read the Review Questions Summary instructions.



**Review Questions Summary**

**How to Complete This Section**  
This section allows you to review, refine, and resubmit your answers to all Review Questions before progressing to the Final Questions and Exercises. Please follow the steps below carefully.

For additional guidance, refer to the User Guide titled "How to Navigate Modules, Topics and Assessments" available on the Resources page.

**Step 1: Download Your Review Questions and Responses**

- Go to the **Materials** section.
- Select **Review Questions & Responses**.
- A Word document will be generated containing all Review Question responses you have previously submitted across each topic.
- Download and save this document to your device.

**Step 2: Review and Update Your Written Responses**

- Open the downloaded Word document and carefully review your responses.
- Edit any answers you wish to improve or correct directly in the document.
- Review Questions that required Excel calculations** cannot be edited in the Word document.
- Use the embedded link provided to open your Excel-based question and update your calculations and responses.
- Save your revised Excel file separately. These files must be uploaded together with your final Review Questions & Responses document.
- After completing all updates and corrections, ensure your revised Word document and any updated Excel files are saved.

**Step 3: Upload Your Updated Responses**

- Upload your final **Review Questions & Responses** Word document together with any revised Excel files for mentor review.
- Once submitted, you will receive a confirmation notification.

**Complete all three steps before uploading your final Review Questions & Responses.**

**Review and Progression**

Your submitted responses will be reviewed by a mentor, and feedback will be provided within **48 hours**.

Progression to the Final Questions and Exercises is only available after all Review Questions have been completed and approved.

- If your responses meet the required standard, you will progress automatically.
- If improvements are required, clear feedback will be provided so you can revise and resubmit your answers.

**Important Note**

Check the **Comments** section or your email for mentor feedback and suggested improvements.

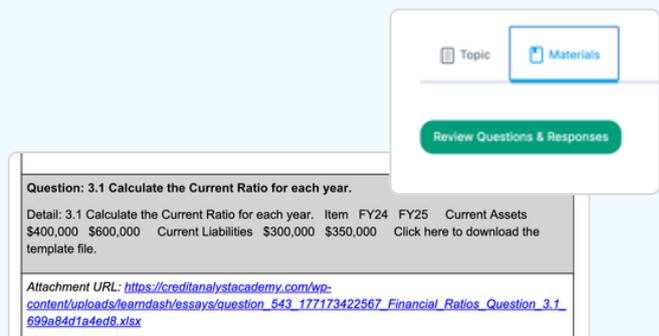
### Download and Refine Your Responses

- Go to the Materials section.
- Click Review Questions & Responses to download your summary document.
- Review and refine your answers where necessary.
- If you need to revise any Excel based responses, use the provided link contained in the Review Questions Summary document. If the link does not open directly, copy and paste it into a new browser window.
- Save the excel file separately. These files must be uploaded together with your final Review Questions Summary document.
- Upload the final version of the Review Questions Summary under Assignments as instructed.

Once submitted, you will receive a confirmation notification.

A mentor will review your submission and provide feedback within 48 hours.

### Example of downloaded Review Questions Summary:



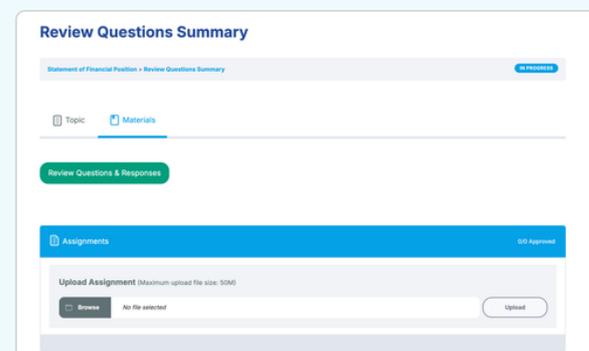
Topic | Materials

**Review Questions & Responses**

**Question: 3.1 Calculate the Current Ratio for each year.**

**Detail:** 3.1 Calculate the Current Ratio for each year. Item FY24 FY25 Current Assets \$400,000 \$600,000 Current Liabilities \$300,000 \$350,000 [Click here to download the template file.](#)

**Attachment URL:** [https://creditanalystacademy.com/wp-content/uploads/learn/essays/question\\_543\\_177173422567\\_Financial\\_Ratios\\_Question\\_3.1\\_699a84d1a4ed8.xlsx](https://creditanalystacademy.com/wp-content/uploads/learn/essays/question_543_177173422567_Financial_Ratios_Question_3.1_699a84d1a4ed8.xlsx)



**Review Questions Summary**

Statement of Financial Position - Review Questions Summary

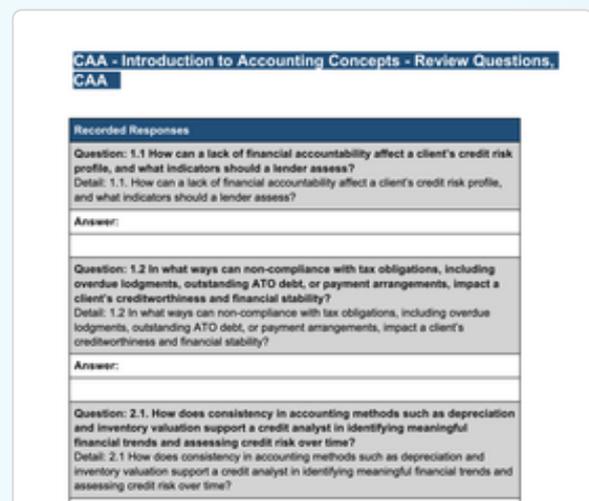
Topic | Materials

**Review Questions & Responses**

**Assignments** 0/0 Approved

Upload Assignment (Maximum upload file size: 50MB)

All file selected



**CAA - Introduction to Accounting Concepts - Review Questions, CAA**

**Recorded Responses**

**Question: 1.1** How can a lack of financial accountability affect a client's credit risk profile, and what indicators should a lender assess?

**Detail:** 1.1. How can a lack of financial accountability affect a client's credit risk profile, and what indicators should a lender assess?

**Answer:**

**Question: 1.2** In what ways can non-compliance with tax obligations, including overdue lodgments, outstanding ATD debt, or payment arrangements, impact a client's creditworthiness and financial stability?

**Detail:** 1.2 In what ways can non-compliance with tax obligations, including overdue lodgments, outstanding ATD debt, or payment arrangements, impact a client's creditworthiness and financial stability?

**Answer:**

**Question: 2.1.** How does consistency in accounting methods such as depreciation and inventory valuation support a credit analyst in identifying meaningful financial trends and assessing credit risk over time?

**Detail:** 2.1 How does consistency in accounting methods such as depreciation and inventory valuation support a credit analyst in identifying meaningful financial trends and assessing credit risk over time?

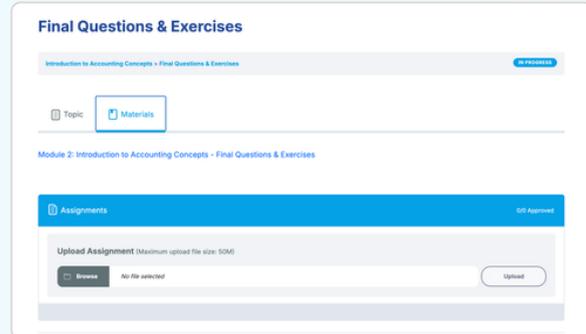
**Answer:**

### Step 7: Complete the Final Questions and Exercises

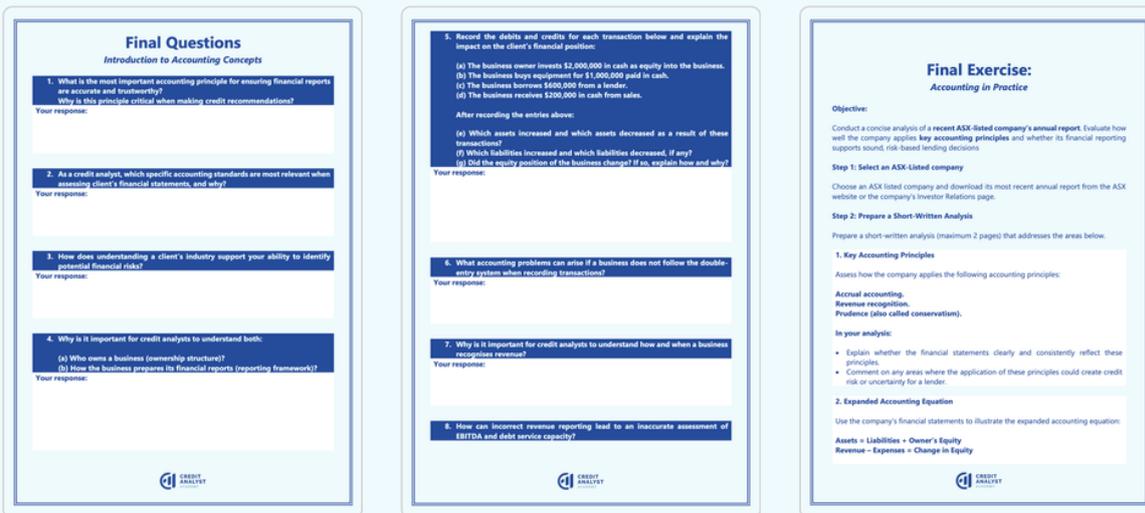
Once your Review Questions has been approved, you will proceed to the Final Questions and Exercises stage of the module.

#### Accessing the Templates

1. Click the Materials tab.
2. Download the Word template via the provided hyperlink.
3. Open the document and enter your responses in the spaces labelled Your response.



For example:



#### Important: Excel Based Calculations

Some final assessment questions require calculations to be completed in an Excel spreadsheet.

To complete these:

1. Click the Excel spreadsheet link.
2. A pop up window will appear for you to complete your calculations.

For example:

7. A client has \$75,000 in receivables and \$1,200,000 in annual revenue:

- a) Calculate their Days Sales Outstanding (DSO) (assume 365 days)
- b) Why might a rising DSO be a warning sign for working capital?

Your response:

DSO	22.8125								

(a) DSO = 22.8 days

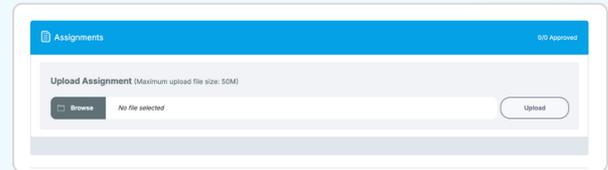
(b) If DSO is increasing, it means customers are taking longer to pay the business due to the following key factors.

- The business is waiting longer to receive cash.
- Cash flow may become tight.
- The company may need to borrow more money to cover expenses.
- It could mean customers are having financial problems.

So, a rising DSO can be a warning sign that the business may have working capital or cash flow issues.

### Step 8: Submit Your Final Questions and Exercises

1. Enter all written responses directly into the Word template.
2. Save the completed document to your device.
3. Upload the Final Questions and Exercises template under Assignments.



**Ensure all calculations are clearly presented and properly saved prior to submission. Incomplete, unclear, or unsaved work may delay assessment.**

Once submitted, you will receive a confirmation notification.

A mentor will review your responses and provide feedback within 48 hours.

### Support and Assistance

If you require assistance at any stage of the module, please contact the Mentor Team: **[training@creditanalystacademy.com](mailto:training@creditanalystacademy.com)**

We are committed to supporting your learning journey and ensuring you successfully complete the course.

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