

Overview

Moody's Consumer Lending eLearning curriculum is specifically designed with the consumer lender in mind. The course leverages Moody's Analytics's global expertise in credit and covers the foundations of consumer (retail) credit management. Lenders will become proficient in the consumer credit analysis, from assessing borrowing requests to prudent risk mitigation.

Course Benefits

Upon completion, learners will be fully conversant in the end-to-end retail loan underwriting and disbursement process, including:

- » Understanding the customer and their borrowing needs at different stages of their life.
- » Recognizing the various risks associated with different types of consumer loans, including mortgages.
- » Applying best practices in conducting due diligence.
- » Recommending a suitable loan based on the customer's needs and debt capacity.
- » Underwriting the loan and monitoring performance over time.

Who Should Enrol?

All professionals involved or aspiring to be involved in any aspect of consumer (retail) credit, including:

- » Consumer lenders and financial advisors
- » Mortgage specialists or brokers
- » Consumer and mortgage loan underwriters and portfolio analysts
- » Branch managers and select client-facing staff



AVAILABILITY
24/7 • Online



5 Modules • 20 Lessons
+ Simulation



SELF-PACED LEARNING
10–12 Hours

Course Outline

MODULES	LESSONS
1 The Consumer Credit Business	1 Consumer Lending Definitions and Objectives 2 Client Borrowing Needs 3 Consumer Loan Types 4 Mortgage Loans and Application Considerations 5 Consumer Loan Application Considerations
2 Payments, Stored Value, Transfer of Value, Transactions	6 Preliminary Credit Investigation 7 Income Sources and Borrower Stability 8 Borrower Assets, Liabilities, and Net Worth 9 Pre-investigation Decline Decisions
3 Credit Verification and Investigation	10 Verifying Customer Information 11 Security 12 Documentation and Related Processes 13 The Total Debt Service Ratio
4 The Consumer Credit Decision Process	14 Analysing and Interpreting Key Data 15 Completing the Decision Process 16 Handling Non-Conforming Credit Decisions 17 Credit Decision Process Lessons Learned 18 Finalizing the Offer
5 Credit Risk Management	19 Risk Management Considerations 20 Credit Recovery Management

Course Features

MODULE LEVEL ASSESSMENTS

Each module includes an initial diagnostic test to help learners identify those areas where they should focus their studies. If the learner demonstrates mastery of the topic through the diagnostic, they can “test-out” of the module training (optional) or they must complete the lessons and end of module test to demonstrate mastery of the topic.

SHORT INTERACTIVE LESSONS

Students learn essential content, understand how it should be applied, and test their knowledge. Each lesson can be completed within 20 to 30 minutes.

SIMULATION

To assess the learner's ability to work through a real consumer lending scenario, the course provides a practical simulation of the full application, analysis, and decision process.

ADMINISTRATIVE TOOLS

Sponsors of the learning program can monitor participation, assess performance, and access critical details to support mentoring and additional training.

Contact Us

To learn more about Moody's Learning Solutions, contact us at elarning@moodys.com.

About Moody's Analytics

Moody's Analytics helps banking, capital markets and risk practitioners worldwide respond to an evolving marketplace with confidence. We offer unique solutions and best practices for measuring and managing risk through loan origination and risk infrastructure, credit and risk analytics, economic research, financial advice and training and certification. As the training partner to many of the world's leading global and regional banks, we have proven experience and expertise in delivering world-class solutions that enhance staff proficiency and drive lasting business impact.