



Credit Coach is an innovative, scenario-based, eLearning tool that assesses a credit professional's performance and decision making. It uses smart testing to diagnose the root cause of errors and provide immediate access to relevant online courses for remediation.

Credit Coach users and their managers benefit from:

- » **Scenarios that Assess Knowledge and Decision Making:** Credit Coach is a unique diagnostic, assessing not only lenders' knowledge, but also their ability to synthesize a variety of quantitative and qualitative data, perform integrated analyses, and make sound lending decisions based on those analyses.
- » **Targeted Remediation:** Credit Coach provides immediate access to focused, remedial eLearning training modules and/or activities relevant to the diagnosed skills gaps.

- » **Detailed Reporting:** Credit Coach's reporting highlights specific knowledge, skills, and performance gaps at the individual and group levels, then reports on the completion status of the targeted remediation training.
- » **Efficient Use of Training Dollars and Time:** Most experienced lenders can complete a Credit Coach scenario in approximately two hours. Remediation training modules also take about two hours each to complete.

The screenshot displays the 'Credit Coach' interface. At the top, it says 'Moody's ANALYTICS | Credit Coach' and 'Exit'. Below this is a header for 'Scenario-based Diagnostic Exercise'. A left-hand navigation menu has three items: 'Background' (checked), 'Your Assignment', and 'Instructions'. The main content area is titled 'Pampered Feet Products, Inc.' and contains an image of green and black sneakers. To the right of the image is a text block describing the company, its founder Scott Birmingham, and its current situation. At the bottom of the text block is a button that says 'View the Case and Financial Statements'. On the right side of the interface, there is a decorative illustration of three stylized trees on a green hill.

Credit Coach scenarios provide a multi-dimensional assessment of lenders' technical, integrated and decision making skills.

Pampered Feet Products, Inc.

Q. What was the most telling indicator of Birmingham's management capability in 20X3?

Clicking on an answer will submit your response.

- A The company stayed in business despite his large cash withdrawal
- B The company grew and remained profitable during an economic downturn
- C Several key financial indicators suffered
- D Birmingham was largely distracted by the prospect of opening a new store in Banff

Time Remaining (89 min)

% Completed

[View the Case and Financial Statements](#)

Through 'smart testing', Credit Coach's dynamic branching question structure gets to the root cause of incorrect answers and misunderstandings.

Pampered Feet Products, Inc.

View Reports

Detailed Analysis | Integrated Analysis | Credit Decision | Overall & Remediation

Score: **63%**

Your Overall score is the percentage of questions you answered correctly from among all questions. These questions were mapped to the "Applicable Learning Modules" shown below:

Applicable Learning Modules	Mastery Demonstrated	Training Required
Credit Analysis Foundation: Financial Risk		50%
Businesses and their Borrowing Needs	100%	

For modules where you scored below 65%, you'll need to complete remediation training. That training will appear under "My Courses" in the learning management system within 10 minutes. Upon viewing that "Part 2" content, only

Credit Coach identifies gaps and prescribes personalized targeted learning paths.

What does the Credit Coach assessment entail?

- » The credit professional is given a case study scenario and is then required to answer a series of questions within the allowed time (approx. 90-120 minutes).

- » The questions are dynamic, and the tool confirms understanding in the case of correct answers and probes for specific deficiencies in the case of incorrect answers.
- » Diagnostics are conducted at three levels, including technical knowledge, synthesis and integrated analysis, and loan decision making.
- » Results are immediately available for the professional and their manager. They include analyses at all three levels of diagnostics and a personalized learning path, highlighting where mastery has been demonstrated and where specific remedial training, if any, is needed.
- » Due to its scenario-based paradigm, Credit Coach can be used for broad-based analysis/lending situations or focused performance areas, such as ratio analysis or cash flow analysis. It can also be used to assess skills in different credit-related business lines, such as commercial, consumer, and agribusiness.

Your team of credit professionals has already learned the theory and acquired substantial experience, but in practice, knowledge and skills gaps still exist. Moreover, without current credit training, best practices may slip. These lapses affect credit assessments and decision making, and they can help explain the persistence of non-performing loans in a lending book. However, repeating full credit training for seasoned practitioners is impractical. Knowledge checks provide an efficient alternative for helping to improve risk management performance. Credit Coach identifies knowledge gaps and prescribes targeted learning activities. The tool can be used for base-level performance gap analysis and correction at both the individual and group level, or to recertify credit staff capabilities. In either case, Credit Coach provides personalized learning maps to close gaps where mastery has not been demonstrated.



LEARN MORE

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