



## Credit Management: Strategies for Business Success

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Credit is another tool in the entrepreneur's belt. Effectively managing your credit doesn't have to be a chore and successfully managing it isn't just "paying the bills on time". In business a bad credit score, insufficient credit, too much credit and even the wrong types of credit can result in getting a "rejected" application. This course will help you to understand what lenders or creditors are looking for, how to most effectively manage your business and personal credit, and how to set up your business for the best financing and credit terms available.

### Course Objectives:

Upon completion of this course, the participant should be able to:

1. Review and interpret the fundamentals of credit
2. Understand what lenders / creditors look for
3. Learn about resources available to manage business and personal credit
4. Understand the various financial instruments and tools used to manage credit
5. Interpret the overall effect of business usage of credit
6. Understand how / where to most effectively use credit to manage business cash flow

### Required Participant Materials:

- Pen
- Notebook

**Prior to Class:** N/A