

# CREDIT ANALYST CERTIFICATE

The Credit Analyst Certificate program is offered by



The Credit Analyst Certificate is organized by Heritage Bank of Commerce and the Center for Banking and Financial Services at SJSU. The certificate is a (non-credit) program that exposes participants to financial and credit analysis, loan underwriting and approval.

The Credit Analyst Certificate is taught by Heritage Bank's managers and executives and is organized in four 90-minute sessions, with a final team-competition where the two best performing teams are rewarded with scholarships. In addition to the technical skills acquired in the program, participants learn about careers in banking and benefit from valuable networking opportunities.

## SESSIONS DATES AND TIME

*Fridays:* October 06, 20 and 27  
November 10  
10:00AM – 11:30AM

## LOCATION

224 Airport Pkwy, San Jose, CA 95110

## ELIGIBILITY AND APPLICATION

*Undergraduate students:* Finance, Corporate Accounting & Finance, and Accounting concentrations

*Graduate students:* MSF, MBA and MSA  
Eligible students must have already successfully completed at least one undergraduate-level finance course.

## APPLICATION DEADLINE

Friday, September 22, 12:00 PM (noon)

## APPLICATION PROCESS

Please email the following documents to CBFS Director Dr. Stoyu I. Ivanov at [stoyu.ivanov@sjsu.edu](mailto:stoyu.ivanov@sjsu.edu):

- Resume
- Unofficial transcripts (for graduate students both undergraduate and graduate transcripts are required)
- (Optional) – Personal statement: How can the Credit Analyst Certificate help you in achieving your educational and professional objectives? (max 350 words)

Visit the Center for Banking and Financial Services website for more information: [sjsu.edu/cob/cbfs](http://sjsu.edu/cob/cbfs)

## SCHOLARSHIPS

Members of the two best teams in the final credit analysis competition will receive \$500-\$1,000 individual scholarships.

## CERTIFICATE REQUIREMENTS

In order to qualify for the Credit Analyst Certificate and the scholarship a students must attend at least three of the four sessions. Attendance to the last session is required.