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 09 and 23*
November 06
November 20
10:00AM – 11:30AM

**LOCATION**
Zoom

**ELIGIBILITY AND APPLICATION**

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

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

**APPLICATION DEADLINE**
Friday, September 18, 3:00 PM

**APPLICATION PROCESS**

Please email the following documents to CBFS Director Dr. Stoyu I. Ivanov at 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

**SCHOLARSHIPS**

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