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Where Wall Street Meets Main Street

Educational Program Course Outline
Course IV: Credit Measures & Liquidity Ratios

Date: October 22, 2009
Time: 2:00 pm – 3:30 pm Eastern Time

Click Link to Register: <https://www1.gotomeeting.com/register/128770159>

Overview (subject to change)

- I. What is Credit Risk?**
- II. Key Ratios (Calculations & Relevance)**
 - A. *Interest Coverage*
 - B. *Debt to EBITDA*
 - C. *Debt to Equity*
 - D. *Quick Ratio*
 - E. *Current Ratio*
- III. Credit Rating Models**
 - A. *Usefulness*
 - B. *Drawbacks*
 - C. *Application*
- IV. Debt Maturities**
 - A. *Refinancing Risk*
- V. Off Balance Sheet Risk**
 - A. *Derivatives*
 - B. *Operating Leases*
 - C. *Customer Base*

VI. Protection

A. Letters of Credit

B. Insurance

C. Puts

VII. Case Study

A. How to Monitor a High Risk Account?