

May 25, 2018

Mark N. Gerber  
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Dave,

Having begun my journey as a newly minted credit analyst with a \$1B+ bank in eastern Massachusetts, I want to thank you and highly recommend your Credit Analysis course to any aspiring financial professionals in the area.

I'll admit, back in January, I was hesitant to take the class and make the investment. After all, I already had a background in finance, having worked as an institutional salesman and performed basic equity research for a small investment bank. I had an MBA and held a CFA charter; two resume builders which I thought should have been enough for me to land my next job. However, I found it difficult to get back into the financial services industry following a layoff. The skills I had developed in that role for that company weren't what prospective employers were seeking. A friend who understood my frustration recommended your class and I am so glad I took his advice. By taking your course, I became instantly marketable. Even before finishing the course I had received an excellent job offer with a great bank and have amazing opportunities ahead.

Prior to this class I had never experienced such a great learning environment where I was completely immersed in the understanding of how the financial statements work together and how to identify quickly the strengths and weaknesses of potential borrowers. I may have understood financial basics, but I clearly did not comprehend the vast amount that I did not know. I loved being in a small class where I could ask lots of questions without embarrassment. The teaching methodology you employ is excellent.

While I could go on and on, I think you get the point. I am so grateful that I found your class and I only wish I had taken it sooner. Please feel free to let any prospective students speak with me. I would be very happy to answer any of their questions and offer them my experience.

Sincerely,

Mark N. Gerber