



## Quick Bite: August 18, 2010 Lending to the Self-Employed – How to Say YES!

**11:00 a.m. – 12:00 p.m. EST**

**Speaker: Linda Keith, CPA**

In the best of times consumer, mortgage and business lenders can find it difficult to qualify self-employed members. Now it is tougher. The 2008 and 2009 tax returns are in play...and for some of your members they are ugly! And yet, if the member qualifies, you want to make the loan.

Don't miss...

- Six Types of Adjustments you must find to get from Taxable Income to Recurring Cashflow
- Whether and how to dig deeper when the first result is a 'no'
- When a red flag is not red after all: How to recognize problems and resolve them in favor of your member if possible

Participants in the audio session will also receive complimentary access to two of Linda's '30-minute-or-less' online courses: Green Legos, Six Ns and a Map to Tax Return Analysis and Types of Business Entities.

**Speaker:** Linda Keith, CPA is a 30+ year credit union member. She works with credit unions and banks around the country helping lenders analyze tax returns and financial statements to say 'yes' to good loans. Her presentation at the 2009 CUNA Lending Council Conference included a CLO roundtable discussion of the guideline changes we need to make now to continue to lend to our self-employed members.

A Certified Public Accountant, she is one of only eight people to also hold the Certified Speaking Professional designation from the National Speakers Association.

**Location: Via Telephone** (11:00 a.m. to 12:00 p.m. EST)

**Educational Investment:** \$109.00 per telephone connection. *Unlimited Listeners and Free Audio Archive*

**\*\*\*\*You must be registered for this session to hear the audio-recorded version and receive handouts.\*\*\*\***

**AUDIO ARCHIVE!** Can't tune in today? This session will be available on-line for **30** days after activation.

**To enroll**, you may complete and fax our **General Registration Form** (found on the Web site) or **send an Email to [mzelinsky@njcul.org](mailto:mzelinsky@njcul.org)**. Please include Participant Name(s) and Cost to your credit union.

If you have any additional questions, please do not hesitate to contact the Education and Training Department at 609-448-2426 x100.