



National Occupational Framework: Credit Analyst

Credit analysts determine the level of risk in extending credit or lending money to an individual or organization. They prepare financial documents for analysis, evaluate customers' financial history, and assess creditworthiness and risk. Credit analysts recommend a loan structure or credit limit based on the customer's financial and credit data.

Credit Analyst
National Occupational Framework
<https://urban.is/3ZBvT5M>



Apprenticeship: A Solution for Recruiting and Training Credit Analysts

Apprenticeship programs combine learning on the job and in the classroom to train workers in the exact skills needed by employers. Credit analysts play a critical role at banks, credit card companies, and other financial institutions, where they recommend whether to approve or deny a customer's loan or line of credit. Apprenticeships enable financial institutions to prepare workers with the finance and accounting knowledge and credit analysis skills needed to succeed in this important occupation.



Apprenticeship Benefits:

90%
employment retention for apprentices

86%
of employers with programs recommend apprenticeship

\$1.44
return on investment for every dollar spent

WHAT'S INCLUDED IN A [NATIONAL OCCUPATIONAL FRAMEWORK](#)?

- background information to help you learn more about the occupation
- comprehensive list of the competencies apprentices need to do the job
- building blocks of information for employers developing a registered apprenticeship program

Questions? Visit the National Apprenticeship Resource Hub at apprenticeships.urban.org or contact the Urban Institute at apprenticeship@urban.org.



This project has been funded, either wholly or in part, with federal funds from the Department of Labor, Employment and Training Administration under Cooperative Grant Number AP-36653-21-75-A-11. The contents of this publication do not necessarily reflect the views or policies of the Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement of the same by the US Government.