Analyzing Personal Financial Statements & Tax Returns

April 6, 2010 • Hilton Garden Inn, Bozeman, MT

SCHEDULE

Tuesday, April 6

8:00 a.m.	Registration & Light Breakfast
8:30 a.m.	Seminar
12:00 p.m.	Lunch
1:00 p.m.	Seminar
4:30 p.m.	Adjourn

Experienced Course Instructor!

Limited Availability!

Incredible Networking Opportunities!

MBA Quality Guarantee!

One-Time Offering for 2010!

Overview

The ability to understand and analyze the information contained in personal income tax returns is an important aspect of qualifying retail loan customers. This program will assist lenders in interpreting the information contained in personal tax returns in order to determine the ability of customers to service debt. Attendees will work with federal tax return forms and schedules to help identify the borrowing capability of customers. Program participants will also learn about the relevance of personal financial statements to the lending process and how to use the information contained in personal financial statements in combination with tax returns.

Sample Topics

- Understanding those sections of the tax return that are important in order to determine a borrower's ability to repay loans
- How to identify cash inflows and cash outflows from tax returns
- The relevance of information contained in various Tax Schedules
- Personal Financial Statements and their importance
- Understanding the Cashflow of small businesses
  (sole proprietorships, partnerships and Limited Liability Companies)
- Case Studies utilizing a variety of different scenarios

Intended Audience:

- Credit Analysts
- Loan Officers
- Branch Managers
- Loan Committee members
- Retail Lenders

Vincent DiCara – Vice President, Development Finance Training and Consulting, Inc.

Vincent DiCara is a co-founder of Development Finance Training and Consulting, Inc. (DFTC) and has been involved in evaluating the credit needs of businesses for over twenty-four years in a number of capacities, including business advocate, lender, credit analyst and trainer. Since 1995, he has developed and conducted a wide variety of training programs for individuals who work in the financial services industry sector. His training clients have included organizations in the credit union, banking, economic development, and community development fields. Mr. DiCara's training programs have become known for their ability to foster an informal and participatory environment in which students are empowered to learn.

Mr. DiCara is a graduate of Bowdoin College in Brunswick, Maine and received a Masters Degree in Public Administration from the University of Maine. A native of Boston, Massachusetts, he has been a resident of the State of Maine for the last thirty-five years.

Reserve Your Spot Early
Limited Availability!

MONTANA BANKERS ASSOCIATION
Leadership & Advocacy Since 1904

Analyzing Personal Financial Statements & Tax Returns

April 6, 2010
Hilton Garden Inn
2023 Commerce Way
Bozeman, MT
406/582.9900

Registration Form

Yes, I want to attend Analyzing Personal Financial Statements & Tax Returns

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Bank/Firm Name________________________________ Phone _______________ Fax_____________

Address____ City/State/Zip___________________________

List Registrant(s)____
Name, Title E-mail

____
Name, Title E-mail

Registration Fee
□ MBA Member $210
□ Additional MBA Member*............. $160
□ Non-Member $420
□ Additional Non-Member*.............. $370
Additional Member - Same Bank, Same City

Payment
□ Check, Payable to BANCSERVE, Inc.
□ Bill me
MasterCard/Visa/American Express/Discover ~
Available only with your online registration

Three Ways to Register:
FAX: Complete form and fax to 406.443.7850
MAIL: Complete form and mail to Montana Bankers Association, 1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
ONLINE: Visit www.montanabankers.com (Education)

Hotel Reservations
Call 406/582-9900 to make your hotel reservations at the Hilton Garden Inn, 2023 Commerce Way, Bozeman, MT. Mention the MBA Seminar to get our special discounted rate based on group availability.

Cancellation Deadlines
Cancellations before March 15, 2010 will receive a full refund. A $50 processing fee will be charged for any cancellations after March 15, 2010.

THE MBA GUARANTEE
MBA guarantees Analyzing Personal Financial Statements & Tax Returns will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:
Jason Wood, Education Coordinator, at jason@montanabankers.com or 800/541-5126