Nomination: 8298

Capital One's Advanced Credit College

Page: General Information

Provide information about the company to be considered for the award. If you will be nominating an individual, specify the nominee's employer.

Name of Organization/Company

Capital One

Additional Contacts

I would also like to have others receive emails about the disposition of our entries.

Page: Entry Information

Entry Title

Capital One's Advanced Credit College

Category

B01 - B64 Achievement > B43 - Best Results of a Learning Program

Achievement Submission Format

Written Answers

a. Briefly describe the nominated organization: its history and past performance (up to 200 words). Required

Capital One's talent philosophy is to recruit great people and provide opportunities for them to be great. Advanced Credit College (ACC) is a nomination-based program designed ▮ [REDACTED FOR PUBLICATION] ▮▮▮▮▮▮▮▮▮ Over three months, participants review case studies with current Credit Officers highlighting valuable lessons learned. Participants also use guided discussions, networking, advisor mentoring and personal reflection to impact their own decision-making process. ACC has developed 1000+ high potential business analysts since inception. ▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮

Defining features:

- Developed by and for credit practitioners

- Leverages ▮▮▮▮▮▮ lessons learned to help analysts make better future decisions

- Connects analysts from across Lines of Business (LOBs) to build a well-rounded cohort of future credit leaders

Outcomes:

1) Expanded Knowledge: Exposure to credit outside participants' particular roles (more LOBs, history, ▮▮▮▮▮▮)

2) Practice Decision Making Frameworks: Applying frameworks while making decisions in unfamiliar situations with limited information

3) Greater Self Awareness: Sense of own biases and weaknesses when approaching decision-making

4) Stronger Network: Getting to know other credit practitioners on a deeper, working level

5) Improved Communication: Able to distill and articulate key risks, assumptions, and sensitivities

b. Outline the team's or organization's achievements since the beginning of 2022 that you wish to bring to the judges' attention (up to 250 words). Required

We implemented several programmatic changes to enhance experience/outcomes:

- Improved storytelling, new content/cases and frameworks in credit across LOBs

- Strengthened 1-on-1 experiences: [REDACTED FOR PUBLICATION] Implemented advisor/advisee matching process to increase efficiencies.

- Stronger alignment with adult learning best practices

- Increased number of presenters and topics, exposing participants to broader credit leader backgrounds

- Enhanced metrics and evaluations to better measure program impact

Key Achievements & Impact:

NPS of 90 in 2024

- 100% of participants reported having understanding of credit across multiple lines of businesses ████████

██

Learners indicated they felt significantly more confident ████████████████████ demonstrating key credit competencies

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[REDACTED FOR PUBLICATION]

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Overwhelming majority of participants indicated they achieved critical learning outcomes

- 100% reported expanded credit knowledge

- 88% increased self-awareness of their decision-making approach

- 93% strengthened networking with credit practitioners

- 95% gained understanding of how senior credit leaders think about credit decision making

- 81% improved ability to distill and articulate key risks, assumptions and sensitivities

c. Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the team's or organization's past performance (up to 250 words). Required

It takes several months to understand the impact of credit decisions. Our subject matter experts (SMEs) and leaders focus on the following:

Content 100% internal - Participants learn from our own decision-making history and lessons learned in the form of cases. Cases are told through the progressive reveal of information about the business. Capturing lessons requires partnership of SMEs who lived through the decisions and skilled learning designers to build a library of robust and quality cases.

100% leader led - Requires deep engagement from credit leaders who experienced the case studies being taught. Lessons include failed business ventures, high-stakes decisions, product launches, external partnerships and more. Teachings reflect a commitment by our senior leaders to ████ our risk management culture.

58 pt NPS Improvement since 2020

2020: 32

2021: 50

2022: 66

2023: 74

2024: 90

Degree of learner impact- Feedback (See: survey results/verbatims) indicates significant skill improvement and achievement of learning outcomes.

- See pre-post survey analysis and results in supporting documentation

- Representative verbatims:

[REDACTED FOR PUBLICATION]

It [gave me time to] reflect on what we were learning each week and how to apply that framework or lesson to my line of business.

A program essential for anyone wanting to build a long-term career in credit/credit adjacent fields

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