



Case Study: Union Bank of California

Business Challenge

In 1999, the Vice President for Retail Risk and Credit Training determined that a critical gap existed in the financial-literacy* skills of employees in positions of responsibility throughout the retail banking organization. The target audience was extremely diverse both geographically and functionally. Involved were employees who see bank internal financial information; such as branch bank budgets, and/or business customers' financial-statement information.

How Coastal Helped

While delivering internally developed financial courses it became clear to our client, employees lacked basic accounting knowledge. After discovering that there were few effective training solutions available anywhere – our client recalled attending *The Accounting Game*™. The knowledge and benefits gained by our client from attending this course was retained and led to the conclusion that *The Accounting Game*™ would effectively resolve the current knowledge gap.

Generally this bank prefers to use their internal instructors to deliver training. Based on the transfer of learning achieved in this one 8-hour session, the client did not believe they could internally duplicate this best-in-class course. Because of our unique delivery using Accelerated Learning methodology, Coastal teaches all of *The Accounting Games*™ for this client.

High Performance Delivered

Our client currently offers approximately twenty "Accounting Games" in their training centers each year. This course is a pre-requisite to the other required credit and risk management curriculum. Participants include all responsible bank positions, for example: branch managers, loan officers customer-service managers, etc.

In 2006 the Vice President for Retail Risk and Credit wanted to strengthen the employee's ability to conduct a more in depth analysis of their customer's financial statements to help them in gaining a bigger picture perspective based on the three key financial metrics; profit, operating cash flow and return on assets. Coastal's *The Financial Game for Decision Making*® addresses these metrics as well as the decision making process behind the numbers. Again, based on our unique delivery, Coastal teaches all of *The Financial Game for Decision Making*® programs for this client.



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Results/Benefits to the Client

At the Beginning of most classes at this bank:

- Approximately one third of the participants stated that they had no understanding of financial terms and measures.
- Approximately one-third stated they had heard financial terms and measures on the job.
- Approximately one third stated they had learned financial terms and measures in an earlier class.
- Over 90% stated that they were uncomfortable with financial terms and measures.
- Approximately 7% stated they felt comfortable using financial terms and measures.

At the End of classes at this bank:

- Average assessment scores improved from 54% (pre-test) to 97% (post-test).
- Regardless of background, virtually every participant reported high value from the workshop.
- Course Evaluations averaged 4.8 (5 being extremely high).



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