

Accounting: Ethics - Real-World Case Studies

Case Name: _____

Mid-Credit Scenario

- What other stakeholders have a stake in this case, and what information do they need?

The stakeholders that have a stake in this case are the company's employees, investors, customers, suppliers, and the community. The company's employees need to know if the company is going to be successful in the long run. Investors need to know if the company is going to be profitable. Customers need to know if the company is going to provide quality products. Suppliers need to know if the company is going to pay them on time. The community needs to know if the company is going to be a good citizen.

- What conditions must be met for this case to be a good one? What are the risks of this case?

For this case to be a good one, the company must be successful in the long run. The company must be profitable and provide quality products. The company must also be a good citizen and provide jobs for its employees. The risks of this case are that the company may not be successful in the long run, may not be profitable, may not provide quality products, and may not be a good citizen.

- What are your ethical obligations in this case? What are your responsibilities?

My ethical obligations in this case are to be honest and fair to all stakeholders. My responsibilities are to provide quality products, to pay my employees on time, and to be a good citizen.

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Credit Success 2026. Step By Step Guide to Rebuilding And Mastering Your Credit (USA Edition) Sean Graham, 2025-12-29

Credit Success 2026 Step By Step Guide to Rebuilding And Mastering Your Credit USA Edition Course outline modules subtopics

Module 1 Mindset what lenders are adopting FICO 10T rollout Vantage Score 4.0 adoption What alternative data means rent utilities phone and who uses it Why scores vary across bureaus and models How mortgage lending rules are changing in 2026 and what that means for you

Module 3 Reading Understanding Your Credit Reports The three major bureaus what each contains How to get your reports what to look for accounts inquiries public records Spotting identity theft duplicates and outright errors Using annual and supplemental report access to your advantage Bad Credit

Module 4 Disputes Fixing Report Errors practical workflow Legal rights and timelines under current law CRA consumer protections How to craft a dispute exact wording evidence to attach and tracking What to expect during investigations and follow ups When to escalate state regulator CFPB complaint small claims

Module 5 Credit Repair Do It Yourself vs Using a Professional What legitimate credit repair firms can and cannot do and new proposed rules that tighten CRO requirements When it makes sense to pay for help and red flags to avoid Contract protections and how to verify a firm

Module 6 Rebuild Strategy Short Medium Long Term Immediate fixes errors quick removals fraud freezes 3 12 month rebuilding plan secured cards credit builder loans on time payment focus 12 36 months and beyond diversification and higher tier credit products How to set milestones and realistic expectations

Module 7 Credit Builder Tools Alternatives 2026 picks Credit builder loans how they work pros cons and recommended providers in 2026 Secured credit cards and how to use them responsibly Becoming an authorized user safely Rent utilities telecom payment reporting and services that can help

Module 8 Debt Management Repayment Strategies Snowball vs avalanche vs hybrid strategies When debt consolidation makes sense and when not Using balance transfers hardship programs and negotiation tactics Handling collections and charged off accounts

Module 9 Modern Lenders BNPL and the Private Credit Shift risks opportunities What BNPL means for credit and how private credit firms are buying consumer debt impacts on underwriting and collections New market entrants online lenders fintech and how they underwrite differently How to use small loans to rebuild responsibly

Module 10 Fraud Prevention Freezes Monitoring Credit freezes fraud alerts and extended identity monitoring when how to use them Practical identity theft response plan Affordable monitoring tools vs expensive subscription traps

Module 11 Responsible Credit Use Financial Habits Budgeting basics tied to credit goals Building emergency savings alongside score improvement Using credit to amplify not undermine financial health

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