

Press Release

When Credit Becomes Strategy: New Diploma Aims to Redefine a Vital But Overlooked Profession

Malta, September 2025. In most businesses, credit control is seen as a routine function, a back-office process concerned with chasing payments and managing overdue accounts. But as economic uncertainty rises and liquidity tightens, the people who manage credit are fast becoming some of the most strategically important in the room.



Responding to this shift, **IDEA College** and the **Malta Association of Credit Management (MACM)** have launched the **Undergraduate Diploma in Credit Management and Collections**, Malta's only nationally accredited qualification in the field.



The programme, accredited at MQF Level 5 by the Malta Further and Higher Education Authority (MFHEA), is intended to professionalise an area that has long lacked formal pathways in Malta. It was developed by IDEA College in close consultation with MACM, which has fully endorsed the qualification. MACM members also benefit from a 20% tuition scholarship.

"Credit professionals are no longer just supporting business, they are enabling it," said **Dr Nadia Maria Vassallo**, Principal of IDEA College. *"This programme recognises that evolution and provides a structured, accredited foundation for people who want to lead in this space and not simply operate within it."*

Josef Busuttil, Director General of MACM, added *“Credit Management is a business process that protects cash flow which is the lifeblood of a business. A business experiencing cash flow problems will have no other option but to close doors. To secure sound cash flow, best credit management practices need to be deployed by investing in the skills and qualifications of people employed in this field.”*




The course is aimed at those already working in credit control, collections, accounts and finance, as well as individuals looking to enter the profession.

Career paths include roles such as **credit analyst, credit controller, collections specialist, financial assistant**, and **credit manager**.

Topics covered include credit risk assessment, legal and ethical frameworks, debt recovery strategies, financial analysis, and communication in high-stakes credit scenarios. **Tuition is offered through a flexible combination of evening and online sessions.**

Students may also be additionally eligible for a **70% refund under Malta's Get Qualified scheme**

More information is available at:

 <https://mt.ideaeducation.com/courses/undergraduate-diploma-in-credit-management-and-collections/>

 2317 4632 (Call or WhatsApp)