



Elevate Your Hiring Strategy

Perfected Interviews

Presented by


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1


Agenda – Today’s Session Flow



- 1** Risk Assessment
- 2** Prep Power-Up
- 3** Question Quest
- 4** Active Listening
- 5** Sleuth Session
- 6** Close the Deal
- 7** Final Commitment

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2




Risk Assessment

Wake-Up Call


Every Bad Hire is a Defaulted Loan

-  **High Cost**
-  **Long Recovery**
-  **Disrupts Cash Flow**
-  **Erodes Team Morale**



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3



Risk Assessment

Wake-Up Call


Every Bad Hire is a Defaulted Loan



AI automation vs. human judgment


AI floods resumes & automates scoring... but cannot replace human judgment on:

- Nuance
- Ethics
- Bias
- Sales Pressure



Severe talent shortages

Critical gaps in credit & risk roles – intensified demand outstrips supply




Private funds poach from banks

Aggressive compensation bumps lure top talent away from traditional institutions

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Risk Assessment
Wake-Up Call

In the last 12 months, how hard has it been to hire a strong credit professional?

Nightmare Challenging Easy

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Risk Assessment
Wake-Up Call

On a scale of 1-5, how confident are you that a recent hire was the right one?

1 — 2 — 3 — 4 — 5

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6



Risk Assessment

Wake-Up Call

BUT...they looked PERFECT on paper!

Quick Poll – Stand Up If... *We've all been there!*

You've hired someone who defaulted within **6 months**


You've sat through an interview that felt like a **monologue**

You later discovered a red flag you **missed**

Toxic Interest
Team morale compounds the damage

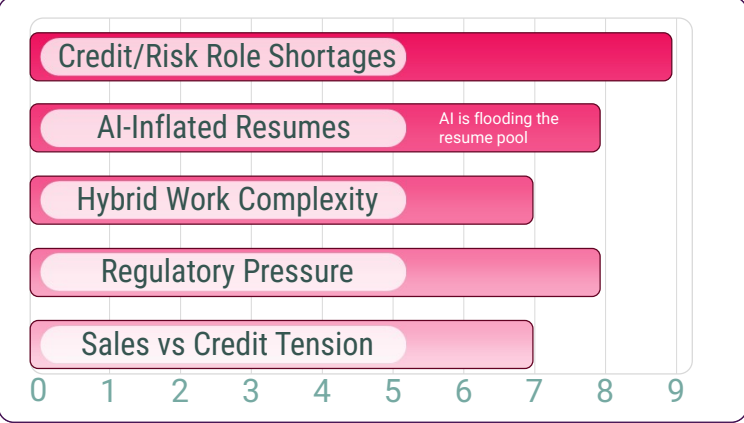
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Prep Power-Up

Reverse Due Diligence




Challenge	Severity Score (1-10)
Credit/Risk Role Shortages	9
AI-Inflated Resumes	8
Hybrid Work Complexity	7
Regulatory Pressure	8
Sales vs Credit Tension	7

The 2026 Talent Reality Check

The winners in 2026 blend AI fluency with deep human judgement on ethics, regulatory pressure, and relationship management.

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8



Prep Power-Up


Reverse Due Diligence

We're not rehashing 2015 tips.
Today we turn your skepticism
into a 2026 hiring superpower.


Prep Isn't Paperwork

Define a clear 90-day success scorecard before posting the job

Example Metrics




Tighten Days Sales Outstanding (DSO) by X while protecting key relationships → **Focus:** deliver faster cash flow without damaging important customers



Handle AI-flagged risks with sound ethical judgment → **Focus:** The hire uses AI as a tool, but never replaces it with smart, ethical human decision-making on credit risk

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9



Prep Power-Up


Reverse Due Diligence

Advertise & Prep Like a Pro



Treat job postings like credit memos


Be clear, specific, and risk-aware from the start



Write smarter job postings

Stop generic descriptions and advertise specifically for:

- Ai-fluent
- Sales collaborators
- Ethical risk negotiators




Prep your interview deck

Build a layered “Credit Quest Map” of questions tied to your biggest risks

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10

5



Prep Power-Up

Reverse Due Diligence

Resume Roast

Professional Summary

AI-driven synergistic credit risk ninja with blockchain-ready mindset. Leverages deep learning to optimize DSO and streamline underwriting workflows

Key Achievements


- Significantly reduced DSO using advanced analytics and AI-driven insights
- Deployed automated scoring models → 40% faster decisions
- Expertly managed high-volume portfolios while minimizing bad debt
- Championed agile credit frameworks
- NLP-powered covenant monitoring
- Implemented automated credit decisioning systems to enhance efficiency

What's missing?

Call out the real-world gaps!

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Prep Power-Up

Reverse Due Diligence


Prep Power Pair Up

Define a few success snapshots (what you really want in a new hire)

Define a few deal-breakers that you must watch for when hiring

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Question Quest

Build Your Credit Deck

Don't fire random questions.
Work the map. Candidates
who survive the Sleuth layer
are the ones worth hiring.

Question Quest – Ditch Generic Questions



Warm-Up


Build rapport and ease in


Walk me through your current role and what you enjoy most about credit work.

Tell me about a time when...

Past actions predict future patterns

Behavioral





Situational


Test judgment with hypotheticals


What would you do if AI flagged a major customer as high-risk at quarter-end?

Tell me more..., Walk me through the steps..., What was the outcome?

Probe details and apply pressure

Sleuth / Probing






Closers

Seek commitment and signals

What's one idea you would bring to our team on day one?

13



Question Quest

Build Your Credit Deck

Move beyond generic
Uncover credit intelligence

STAR +R Listen for "I" vs "we"

S SITUATION

The background

“What happened?”

T TASK

Their duty

“What was your job?”

A ACTION

The steps

“What specifically did you do?”

R RESULT

The impact

“What was the outcome?”

+R REFLECTION


The insight

“What was the outcome?”

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14

7



Question Quest

Build Your Credit Deck

Credit Behavioral Questions

Situational + Probing Question:

At quarter-end, Sales is pushing to approve a large credit line on a customer that AI has flagged as risky. How would you handle this while protecting both cash flow and the customer relationship?

Directly tests: Tighten DSO by X while protecting key relationships under pressure


Behavioral + Sleuth Question:

Tell me about a time AI flagged a customer as high-risk, but you disagreed with the recommendation. Walk me through what happened, what you did, the outcome, and what you learned.

Directly tests: Handle AI-flagged risks with sound ethical judgment using STAR + R

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15



Question Quest

Build Your Credit Deck

Red / green flags · Behavioral depth over buzzwords

Write Your Questions

1

Denying/reducing credit to a long-term customer...

3

AI flagged high-risk but your gut said otherwise...

2


Pushing back on sales w/ quarter-end pressure...

4

Tell me about a mistake that cost time or money...

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16




Question Quest


Build Your Credit Deck

At quarter-end, Sales is pushing to approve a large credit line on a customer that AI has flagged as risky. How would you handle this while protecting both cash flow and the customer relationship?

Red Flag vs Green Flag Answers




I'd probably just follow our credit policy and deny the request if AI flagged it. I don't like upsetting sales, but rules are rules.



I would first review the AI flag details and the customer's full history, then speak directly with the sales rep to understand the opportunity and any mitigating factors. I'd propose a balanced solution – such as a smaller initial line with performance milestones or additional security – that protects our cash flow while keeping the relationship positive. I'd document the decision and loop in my manager if needed.

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17




Question Quest


Build Your Credit Deck

At quarter-end, Sales is pushing to approve a large credit line on a customer that AI has flagged as risky. How would you handle this while protecting both cash flow and the customer relationship?

Red Flag vs Green Flag Answers




AI flagged a customer as high-risk, but I disagreed because they'd always paid on time. I overrode the flag and approved it. It worked out, so I was right. I didn't learn much.



AI flagged a long-term customer due to a sudden drop in their DSO and a new lien filing. I reviewed payment history and recent orders. I spoke with sales. We approved a reduced credit line with weekly monitoring and a 30-day review. The customer paid on time, the order closed, and we strengthened the relationship. I learned to always combine AI data with human context and payment trends before making final calls.

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18



Active Listening

Refresh + Chat

What do you want vs what you are getting...

You must know what you are looking for, to ask the right questions.

Question Swap

4

Pair up.

Give your question to your partner.


Partner, you tell the person what you think this question is asking for.

Does what they think match your question goal?

If not, tweak it!

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19



Active Listening

Refresh + Chat

70% of the Magic Is What They DON'T Say

Credit Sleuth Listening Cues

Behavioral tells:

Hesitation or tone shift on collections stories

Blame-shifting

Unbalance We vs. I ratio

Vague phrases + over-reliance on "the system" or AI

Overly polished or rehearsed answers


2026 Virtual Twist

Watch camera-off time, chat lag, & delayed responses

Digital cues reveal risk aversion and accountability issue

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20



Active Listening

Refresh + Chat

Always add in
silent time to
see how they
fill in the gaps

| The 60/40 Rule + Sleuth Bridg

Sleuth Bridges:

{

- Tell me more
- Walk me through your thinking...
- What happened next...
- Paraphrase to expose gaps & invite correction
- So what I'm hearing is...*


60/40 Rule Talk ratio

60% Candidate	40% You
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Listen more than you speak!

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21



Active Listening

Refresh + Chat

Pro Tip:
Great credit professionals
demonstrate judgment and
accountability through how
they tell their stories.


| Green Flag Clues

Look for These Signals of a Strong Credit Candidate:

- Uses clear “I” statements when owning both successes and mistakes
- Comfortable with silence – thinks before responding
- Provides specific details, outcomes, and lessons learned
- Remains calm and factual when discussing pressure or conflict
- Shows self-awareness (*“Here’s what I would do differently...”*)

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Sleuth Session

Super Moves

Think like a detective · Uncover the real story

Interviewing Is Detective Work: Sleuth Mode

1 Probe once → Probe twice
Dig beneath the surface answer


3 Pinpoint measurable outcome
“By how much? In what timeframe?”

2 Pattern hunt
“How often did that happen?”

4 Pressure test
“What would you do differently?”

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23



Sleuth Session

Super Moves


Score each candidate
Prioritize green-flag strengths

Credit Star Matrix A simple scoring tool you can use during for an interview to evaluate candidates more objectively.

Competency	Score		
	Red flag	Caution	Green flag
AI fluency	●	●	●
Ethical judgment	●	●	●
Resilience under sales/regulatory pressure	●	●	●
Customer empathy + ownership language	●	●	●
Self-correction + hybrid collaboration	●	●	●

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Sleuth Session

Super Moves

Will they squirm?


Reference Hack

Don't just call their references — ask:

Give me the name of one peer who saw you fail and one manager who saw you quit.

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25



Close the Deal

Action Pledge

Close with confidence
Seal the deal like a
credit pro

Close Interviews Like You Close a Credit Line

The closing playbook

- ✓ Recap strengths (explicitly)
- 📄 Clear next steps + timeline
- 🌟 Show genuine enthusiasm

Candidate Impact Close

Do you feel this role aligns with the strengths we just discussed?

What would you need from me in the first 90 days to succeed?

On a scale of 1–10, how excited are you about this opportunity? What would make it a 10?

Why it works: Candidates remember the last 2 minutes. End with a crisp, confident close.

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26

13

Final Commitment

Action Pledge

Your Next Hire, Your Next Win

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27

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28