



INSTRUCTOR

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Gardner is the principal of Credit Concepts, an organization providing training and consulting to institutions granting commercial credit. She has trained credit professionals in both banking and manufacturing organizations. A vice president in commercial lending at Citicorp prior to her association with Credit Concepts, Gardner lectures on corporate finance at the Rochester Institute of Technology. She holds a B.A. from the University of Rochester and a M.B.A. in finance from the Rochester Institute of Technology.