

Training Academy - worked committed attempt

Illustrative completion of the open-ended Quick Start exercise | Case CFSE07-333

The guide lets the trainee choose independently. For this public report, the first offered refinancing alternative was selected. This is an educational attempt, not a customer decision or a prescribed answer.

Case facts and decision-date market context

Debt	Principal	Original fixed coupon	Remaining maturity	Decision date
F333-S1	EUR 30,000,000.00	6.7497%	24 months	2026-08-20
Tenor		Educational zero rate		
1 years		6.8348%		
2 years		7.0101%		
5 years		7.8929%		
7 years		8.3052%		
10 years		9.0984%		

Synthetic educational curve: CFSE-07 frozen blind out-of-sample case. It is not a current ECB market observation. Exact calendar anniversaries and ACT/360 are used.

Committed decision and platform comparison

Decision	Timing	Tenor	Rate structure	Repayment	Conditional cost
Trainee	2026-08-20	2Y	Floating	Bullet	EUR 6,641,791.47
Platform	2028-08-20	7Y	Floating	Bullet	EUR 6,501,621.75

Trainee conditional cost minus platform: EUR 140,169.72. Comparison horizon: 36 months.

What you can learn - controlled comparisons

Each row changes only the named dimension, keeping the other choices constant. Positive difference below means the alternative is more expensive than the trainee choice. These local differences are not additive contributions to the total platform gap.

Timing

Alternative	Conditional cost	Alternative minus trainee
2026-09-20 · 2Y · Floating · Bullet	EUR 6,799,510.84	EUR 157,719.37
2026-10-20 · 2Y · Floating · Bullet	EUR 6,925,456.91	EUR 283,665.44
2026-11-20 · 2Y · Floating · Bullet	EUR 7,028,896.50	EUR 387,105.03
2026-12-20 · 2Y · Floating · Bullet	EUR 7,096,605.12	EUR 454,813.65
2027-01-20 · 2Y · Floating · Bullet	EUR 7,138,803.15	EUR 497,011.68
2027-02-20 · 2Y · Floating · Bullet	EUR 7,153,555.44	EUR 511,763.97
2027-03-20 · 2Y · Floating · Bullet	EUR 7,137,242.18	EUR 495,450.71
2027-04-20 · 2Y · Floating · Bullet	EUR 7,092,221.41	EUR 450,429.94
2027-05-20 · 2Y · Floating · Bullet	EUR 7,022,465.94	EUR 380,674.47
2027-06-20 · 2Y · Floating · Bullet	EUR 6,916,141.63	EUR 274,350.16
2027-07-20 · 2Y · Floating · Bullet	EUR 6,786,101.89	EUR 144,310.42
2027-08-20 · 2Y · Floating · Bullet	EUR 6,624,099.14	EUR -17,692.33
2028-02-20 · 2Y · Floating · Bullet	EUR 6,575,272.60	EUR -66,518.87
2028-08-20 · 2Y · Floating · Bullet	EUR 6,501,621.75	EUR -140,169.72

Tenor

Alternative	Conditional cost	Alternative minus trainee
2026-08-20 · 10Y · Floating · Bullet	EUR 6,641,791.47	EUR 0.00
2026-08-20 · 3Y · Floating · Bullet	EUR 6,641,791.47	EUR 0.00
2026-08-20 · 4Y · Floating · Bullet	EUR 6,641,791.47	EUR 0.00
2026-08-20 · 5Y · Floating · Bullet	EUR 6,641,791.47	EUR 0.00

Alternative	Conditional cost	Alternative minus trainee
2026-08-20 · 7Y · Floating · Bullet	EUR 6,641,791.47	EUR 0.00

Rate structure

Alternative	Conditional cost	Alternative minus trainee
2026-08-20 · 2Y · 70/30 mixed · Bullet	EUR 6,618,270.48	EUR -23,520.99
2026-08-20 · 2Y · Fixed · Bullet	EUR 6,608,190.05	EUR -33,601.42

Repayment

Alternative	Conditional cost	Alternative minus trainee
None	Not available	No eligible alternative

Evidence and methodology

The tables above contain the full controlled-comparison evidence for this attempt. Timing comparisons use the same decision-date curve and exact contractual dates. They measure conditional cost differences, not savings realized by waiting. The platform searches eligible structural choices; this attempt compares the selected trainee alternative with that platform result.

Evidence	Value
Case SHA-256	2074d643870c130822a5934e96e1e929edf9f8fc262f6d65e792864f3685cdd7
Attempt result SHA-256	f23213857a75297f98217a30bfdd2a3b461e845e14e8c3cad4205d3c07e24087
Engine	ACADEMY_SHARED_EXACT_DATE_V1
Candidate count	229
Objective	Cost Optimization
Source dataset SHA-256	38e5faf89ab18f7b3cd4aac098c12e0eaa54832815128fd578ea097305cadccb