Analyzing Financial Statements BNKG 1356.71426
Fall 2017
WORKFORCE, BUSINESS, AND TECHNOLOGY DIVISION
BUSINESS and TECHNOLOGY LABORATORIES
Office Hours: 8:00 a.m. - 8:30 p.m. Mon-Thu,
8:00 a.m. - 4:30 p.m. Fri
Location: T135, Telephone: 972-273-3450

This course syllabus is intended as a set of guidelines for Financial Statement Analysis. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.

Instructor Information:
Professor: J. Keith Baker, MSFS, MBA, CPA, CFP®
Email: Kbaker1@dcccd.edu Phone Contact: (972) 273-3467
Room: T-231-C
Office Hours: Tuesday & Thursday - 11:00am-12:20pm
Virtual Office Hours: Thursday – 12:30pm-1:30pm
                       Friday      12:30pm-1:30pm

Course Information:
Course Title: Analyzing Financial Statements
Course Number: BNKG 1356
Section Number: 71426
Credit Hours: 3
Class Meeting Time: Online M T W TR F

Course Description: A study of the process of evaluating financial statements, cash flow, and ratio analysis of individuals and businesses. Emphasis on the relationship of comparative analysis and industry standards.

Course Prerequisites: None but ACCT 2301 Principles of Accounting I recommended have been taken
Required or Recommended Textbooks and Materials:

B. Software Requirements: This course can be accessed from the Internet at http://ecampus.dcccd.edu – use your student ID# [with an e in front] for your username and password. Click on “Tools” and “edit your personal information” by putting in your correct email address. Management on the Internet requires browser software, such as Internet Explorer 5.0 and an email address.

COURSE OBJECTIVES:
This course is intended to serve as a synthesizing experience for non-accounting students, integrating concepts and skills from accounting, finance, economics, and critical analysis to help students grasp how business transactions get reported in the financial statements and understand their decision implications.

1. To develop a “critical thinking” approach to financial accounting and reporting.
2. To develop an understanding of the environment, in which financial reporting choices are made, what the options are how these data are used for various types of decisions, and how to avoid misusing financial data?
3. To review and extend previously learned methods and procedures including computer skills in analyzing, interpreting, and presenting information about financial statements.

SPECIFIC COURSE LEARNING OUTCOMES/OBJECTIVES:
Learning objectives for each unit of instruction in the course will be identified by the instructor at the beginning of each period of instruction. These objectives are specific statements of what the student should be able to do, or put another way, “what will be expected in terms of student performance” as a result of study of the instructional material and in-class discussions with a particular unit of instruction. These objectives are central to the study and learning process and achieve three important aims:

1. They define precisely what is expected of the student as a result of studying the course material and participation in course activities associated with each instructional unit.
2. They define what is considered important, thereby focusing the student's attention and study on only "need to know" information.
3. They form the basis for evaluation of what the student should be expected to learn from the course.

<table>
<thead>
<tr>
<th>SCANS Competencies</th>
<th>Resources</th>
<th>C1.1,C 1.3</th>
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<tr>
<td>Interpersonal</td>
<td>C2.1, C2.2, C2.4, C2.5</td>
<td>Participates as a Member of a Team Teaches Others Exercises Leadership Negotiates to Arrive at a Decision</td>
</tr>
<tr>
<td>Information</td>
<td>C3.1, C3.2,C 3.3</td>
<td>Acquires and Evaluates</td>
</tr>
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</table>

Manages Time Manages Material and Facility Resources
GENERAL COURSE ORGANIZATION/OUTLINE:

1. To develop a “critical thinking” approach to financial accounting and reporting including:
   a. Demonstrate the ability to use securities information in making business or investment decisions.
   b. Demonstrate an understanding of how financial statement analysis is used by those from whom a new or existing business will be seeking equity/capital investments or business credit.
   c. Demonstrate an understanding of the different capital markets and the varying roles of financial intermediaries.
   d. Demonstrate an ability to take ratio analysis, vertical analysis and horizontal analysis and use it to make investment, competitive, marketing or lending decisions.

2. To develop an understanding of the environment, in which financial reporting choices are made, what the options are how these data are used for various types of decisions, and how to avoid misusing financial data by:
   a. Demonstrating a basic understanding how the government effects business within a free enterprise system.
   b. Demonstrating an understanding and knowledge of basic economic indicators used for financial statement analysis.

3. To review and extend previously learned methods and procedures including computer skills in analyzing, interpreting, and presenting information about financial statements including:
   a. Demonstrating a basic understanding of the history and current state of the United States economic system in which financial data is obtained and used in profit and risk analysis.
   b. Showing through case work and understanding of how assets are valued and the differences between accounting values and market values in investment/securities analysis.
MEANS OF ASSESSMENT/ STUDENT EVALUATION:
Each student will be evaluated upon his or her progress toward the course objectives as outlined above. This evaluation will be based upon effective participation, fulfillment of assignments, and regularly scheduled examinations during the class.
Exam 1 - 2 (100 each)                        200 points
*Chapter Quizzes                             100 points
Homework Assignments – are 20% of your grade
    Must be “Turned in by Student” for credit    100 points
Final Exam                                    100 points

Total 500 points

GRADING SCALE:
A = 500 – 450 Points
B = 449 – 400 Points
C = 399 – 350 Points
D = 349 – 300 Points
F = 259 – 000 Points
Note: CE Students must obtain a score of at least 300 Points to obtain a completion certificate

Test Dates & Times:
Discipline/ Course/ Department/Policies:
BNKG 1356.71426 College Credit Course ID - CE ID BNKG-1056-74026
Fall 2017
Every Week Students Should Read The Chapters Assigned Below.
Every Week Students Should Take The Quizzes Assigned For That Week And Complete Them Online.
Every Week Students Should Complete The Financial Analysis Problems At The End Of Each Chapter
And Send Their Answers To Professor Baker As a Attached WORD Document to KBAKER1@dccc.edu.
At Least Ten Of These Homework Assignments Must Be Completed.
Prior To Taking Quizzes or Tests Students Should Review The Video Lecture PowerPoint Slides For Each Chapter They Received In The Mail From North Lake College.
Students Should Take Tests Online No Later Than The Dates Indicated Below – They Can Be Taken Sooner.

Weekly Class Schedule – See Next Page
**BNKG 1356**  
**Weekly Class Schedule**  
**Fall 2017**

| (subject to change) Sept 5^{th} – Sept 8^{th} | 1 | Syllabus and Introduction to class  
Introduction to Financial Reporting – Discussion Board  
Student exercise |
<table>
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<tbody>
<tr>
<td>Sept 5^{th} – Sept 17^{th}</td>
<td>Week 1 &amp; 2</td>
<td>Chapter 1 - Introduction to Financial Statements Analysis</td>
</tr>
<tr>
<td>Sept. 18^{th} – Sept. 24</td>
<td>Week 2 &amp; 3</td>
<td>Chapter 2 - Balance Sheet –</td>
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<tr>
<td>Sept. 25^{th} – Oct. 1^{st}</td>
<td>Week 4</td>
<td>Chapter 3 - Income Statement</td>
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<tr>
<td>Oct. 2^{nd} - Oct. 4^{th}</td>
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<tr>
<td>Oct. 2^{nd} – October 8^{th}</td>
<td>Week 5</td>
<td>Chapter 4 - Stockholders Equity - Basics of Analysis</td>
</tr>
<tr>
<td>October 9^{th} – 23^{rd}</td>
<td>Week 6 &amp; 7</td>
<td>Chapter 5 Statement of Cash Flows</td>
</tr>
<tr>
<td>October 22^{nd} - 28^{th}</td>
<td>Weeks 7 &amp; 8</td>
<td>Chapter 6 – Specific Accounts</td>
</tr>
<tr>
<td>Oct 29^{th} – Oct 30^{th}</td>
<td>Take Quizzes on Chapters 4, 5</td>
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</table>
| Oct 29^{th} – Nov 4^{th} | Week 9 | Finalize all chapter homework assignments for Chapter 6  
Deadline for all is November 5^{th} |
| Oct 31 – November 6^{th} | | Take Exam # 1 Covering Chapters 1-5 |
| Nov 5^{th} - November 18^{th} | Week 10 & 11 | Chapter 7 – The Accounting Cycle |
| November 19^{th} – November 22^{nd} | Week 12 | Chapter 8 – Comprehensive Review |
| Nov. 27^{th} – Dec. 2^{nd} (Nov. 23^{rd} - 26^{th}) Thanksgiving Break | Weeks 13 | Chapter 9 – Capstone Project |
| November 29^{th} – December 3^{rd} | Take Quizzes on Chapters 7-9 | Turn in homework assignments on Chapters 7 & 8 & Capstone Project |
| December 3^{rd} – December 5^{th} | Take Exam # 2 Covering Chapters 5 - 9 | |
| December 6^{th} – December 7^{th} | Final Exam, Chapters 1 - 9 | |

**ATTENDANCE REQUIREMENTS:**

Students must have access to the Internet. This access may be through local campus computer labs or from home via an Internet provider. Regular participation is critical. Participation means contributing to the class discussions on a frequent basis. In general, the rule of thumb for college classes is two hours of preparation for every hour of class work. Because this class is taught via the Internet, students should expect to spend approximately four to six hours per week on this course. (For example, spend 1 to 2
hours per week composing and replying to discussions and assignments, 1 to 2 hours per week reading and interpreting the material, 2 hours per week reviewing & preparing for and taking exams.)

The student is expected to make every effort to be active in the online class on a regular basis. If a student fails to log on or take quizzes, exams or turn in homework on a timely basis it can result in the student will be given a letter grade of “F”, unless acceptable make-up work is authorized by the instructor. This course starts on **Tuesday September 5th, 2017** and ends on **Thursday December 7th, 2017**.

Schedule or Syllabus subject to change by instructor.

**INSTITUTIONAL POLICIES**

**Student Success**

**Academic Advising and Degree Planning**

At North Lake College, our Advising team works side by side with you in (1) picking the right major/program, (2) enrolling in the right classes and (3) finishing on time. Degree planning is critical as you prepare to be successful in the workforce and/or to transfer to other institutions.

If you are a first-time-in-college student, you are required to meet with an advisor and are encouraged to file a degree plan. If you are a continuing student, you are also encouraged to meet with available advisors, faculty and program coordinators to ensure your continued success in maintaining a quality educational pathway.

Visit the North Lake College Advising webpage for more information.

Visit the district website Advising Center page for contact information for all college advising offices.

**Tutoring**

All students are eligible for free, convenient tutoring in a wide range of subjects.

Visit the North Lake College Tutoring webpage for more information.
Visit the district website Tutoring page for contact information for all college tutoring services.

**Students With Disabilities**

If you are a student with a disability and/or special needs who requires accommodations, please contact the Disability Services Office (DSO) at North Lake College. If you are eligible for accommodations, please contact DSO to send your accommodation request to your instructor, preferably at the start of the semester or program. Please note that all communication with DSO is confidential. Visit the Disability Services webpage for more information about disability services available across the district or contact the DCCCD Office of Institutional Equity at 214-378-1633.

**Cheating, Plagiarism and Collusion**

Scholastic dishonesty is a violation of the Code of Student Conduct and Hazing. Scholastic dishonesty includes, but is not limited to, cheating on a test, plagiarism and collusion. Cheating includes copying from another student’s test or homework paper; using materials not authorized; collaborating with or seeking aid from another student during a test; knowingly using, buying, selling, stealing or soliciting (asking for) the contents of an un-administered test; and substituting for another person to take a test. Plagiarism is the appropriating (taking in a way that is illegal or unfair), buying, receiving as a gift or obtaining by any means another’s work and the unacknowledged submission or incorporation of it in one’s own written work. Collusion is the unauthorized collaboration with another person in preparing written work for fulfillment of course requirements. Academic dishonesty is a serious offense in college. You can be given a failing grade on an assignment or test, can be failed for the class or you can even be suspended from college.

Your enrollment indicates acceptance of the DCCCD Code of Student Conduct and Hazing.

**Student Survey of Instruction**

We use the Student Survey of Instruction (SSI) to find out how students perceive the quality of courses, faculty and instruction and to get feedback for improvement. In order to minimize the disruption in the classroom, the SSI is now being given online in some courses through a link in eCampus. If you receive a request to complete the SSI, please do so as soon as possible. By completing this questionnaire, you will help the college and your instructors find out how we might improve your educational experiences. Your identity will remain strictly confidential and anonymous.

**Religious and Ethnic Holiday Observance**
North Lake College honors the right of each student to observe the practices of their belief system. It is your responsibility to provide your instructors a written justification for a religious accommodation promptly after the course begins. It is the responsibility of the instructor and student to negotiate completion of all missed assignments before the absence, if possible.

Harassment, Discrimination and Sexual Misconduct

We are committed to assure all community members learn and work in a welcoming and inclusive environment. Title VII, Title IX and DCCCD policy prohibit harassment, discrimination and sexual misconduct. If you encounter harassment, sexual misconduct (sexual harassment, sexual assault, stalking, relationship violence) or retaliation or discrimination based on race, color, religion, age, national origin, disability, sex, sexual orientation, pregnancy, parenting, gender identity and/or gender expression, please contact your college Title IX coordinator or the Office of Institutional Equity. We treat this information with the greatest degree of confidentiality possible while also ensuring student welfare and college safety.

We are concerned about the well-being and development of our students and are available to discuss any concerns. There are both confidential and nonconfidential resources and reporting options available to you. If you wish to keep the information confidential, please contact college Counseling or Student Health Services. As required by DCCCD policy, incidents of discrimination and/or sexual misconduct shared with faculty will be reported to the college Title IX coordinator or district Title IX coordinator. The Title IX coordinator will contact you and determine if further investigation is needed. For more information about policies, resources or reporting options, please contact your college Title IX coordinator or visit dcccd.edu/TitleIX.

Each college within DCCCD has a designated Title IX coordinator.

North Lake College Title IX Coordinator:

Francyenne Maynard
TitleIX-NLC@dcccd.edu
972-273-3980

Students Receiving Financial Aid
Attendance and Participation

If you do not attend classes, you could lose your financial aid. You must attend and participate in your on-campus or online course(s) before the course certification date and continue beyond the course withdrawal date.

Your instructor is also required by law to validate/certify your attendance in your on-campus or online course(s) in order for you to receive financial aid. To meet this attendance requirement, you must participate in an academic-related activity pertaining to the course such as, but not limited to, the following examples: initiating contact with your instructor to ask a question about the academic subject studied in the course, submitting an academic assignment, taking an exam, completing an interactive tutorial, participating in computer-assisted instruction, attending a study group that is assigned by the instructor, or participating in an online discussion about academic matters relating to the course.

In an online class, simply logging in is not enough by itself to demonstrate academic attendance. You must show that you are participating in your online class and are engaged in an academically related activity as described above.

Withdrawing From Classes

If you are receiving any form of financial aid, you should check with the Financial Aid Office before withdrawing from classes. If you withdraw, it may affect your eligibility to receive aid in the future and could cause you to have to repay funds you received for the current semester. If you fail to attend or participate after the drop date, this policy will also affect you. To speak with someone, please contact the Financial Aid Call Center at 972-587-2599 or by email at facc@dcccd.edu, or visit one of our campus Financial Aid Offices (dcccd.edu/FinancialAidOffices).

Class Drop and Repeat Options

Withdrawal Policy

If you are unable to complete this course, it is your responsibility to officially withdraw by the official drop date for this course. Failure to do so will result in a performance grade, usually an F. If you drop a class or withdraw from the college before the official drop deadline, you will receive a W (withdraw). Students sometimes drop a course when help is available that would enable them to continue. Before you make the decision to drop this course, please contact the instructor by email. If you are receiving any form of financial aid, check with the Financial Aid Office before withdrawing from classes. International students
on an F-1 visa cannot withdraw from classes without jeopardizing their official status. For more information, visit the Dropping or Withdrawing From Classes webpage.

If you are unable to complete this course, you must officially withdraw by: **Saturday November 11th, 2017** in the 15 Week Fall Semester online course from (Sept. 5th to Dec. 7th, 2017)

**Six Drop Rule**

Under a Texas law (TEC Section 51.907), if you drop too many classes without having an acceptable reason, your GPA could be affected. Be sure you understand how this law may affect you before you drop a class. The law applies to students who enroll in a Texas public institution of higher education (including the colleges of DCCCD) for the first time in fall 2007 or later. You may drop no more than six courses during your entire undergraduate career unless the drop qualifies as an exception. Your campus advising center will give you more information on the allowable exceptions. Remember that once you have accumulated six non-exempt drops, you cannot drop any other courses with a W. For more information, visit dcccd.edu/SixDrop.

**Repeating a Course and Third Drop Rule**

Dallas County Community Colleges charge additional tuition to students registering the third or subsequent time for a course taken at any of the DCCCD colleges since the Fall 2002 semester. All third and subsequent attempts of the majority of credit and continuing education/workforce training courses will result in an additional tuition charge. Developmental Education and some other courses will not be charged a higher tuition rate. See Third Attempt to Enroll in a Course at dcccd.edu/ThirdCourseAttempt.

In Case of a Campus Emergency

Sign up for DCCCD Emergency Alerts to receive a text message, email and/or phone call when there is an unscheduled evacuation or closure of a DCCCD campus or office because of weather, utility outages or police or other emergencies. Subscribing is free, but standard text message charges from your cell phone provider will apply. For more information, see dcccd.edu/Alerts.

**Concealed Carry**

Any person who holds a license to carry may carry a concealed handgun on college district property as permitted by law and college district policy. A license holder who carries a handgun on college district property must keep it concealed and on or about their person at all times. The open carry of a handgun (i.e., completely or partially visible) is prohibited on college district property, including any public driveway, street, sidewalk, walkway, parking lot, parking garage or other parking area.
Weapons

The use, possession or display of a weapon in violation of law and college district policy is strictly prohibited. This prohibition applies to firearms, knives, clubs, fireworks of any kind, incendiary devices, razors, chains, throwing stars and any other device designed to expel a projectile or to inflict bodily harm.

Violations may result in disciplinary action and/or criminal penalties.

Syllabus Change Disclaimer

Instructors reserve the right to amend a syllabus as necessary.

Other College-Specific Information

COUNSELING SERVICES (A311)

Counseling services for personal issues are provided to all students currently enrolled at North Lake College at NO CHARGE. These services are provided by licensed professionals who are bound by confidentiality (within ethical parameters). With the assistance of a counselor, students are able to identify, understand, resolve issues and develop appropriate skills. To make an appointment call 972-273-3333 or visit A311.

For additional information, go to:

http://northlakecollege.edu/services-and-resources/health-and-wellness/counseling-services/Pages/default.aspx

THE ACADEMIC SKILLS CENTER (ASC)

The ASC is designed to provide the following assistance to students:

- An ESOL lab with computer access.
- Free tutoring for students enrolled in Foreign Language courses.
- The iRead Lab offers individual and small group tutoring, as well as workshops, to help current students improve their reading, study, and test taking skills.
- The Writing Center to help students clarify writing tasks, understand instructors’ requirements, develop and organize papers, explore revision options, detect grammar and punctuation errors, properly use and document sources, and improve their writing skills.
- The Online Writing Lab (OWL) allows students to submit papers to our writing tutors electronically and get feedback within 24-72 hours. The OWL can be accessed through eCampus.
  - After logging on to eCampus, click on the Community Tab at the top.
  - Type “Owl” in the search field and click “Go.”
  - Next, click on the double drop-down arrows next to “NLC-OWL2,” and then click on “Enroll.”
  - Once enrolled, students can receive services from the OWL.
- The Blazer Internet Lounge with 12 computers, additional open seating, and WiFi Internet access.
For more information or to schedule a tutoring appointment, come by A-332 or call 972-273-3089.

**TESTING CENTER (A 425)**

Monday-Thursday: 8:30 a.m. – 8:00 p.m.

   No tests will be issued after 7:00 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 8:00 p.m.

Friday-Saturday: 8:30 a.m.-3:30 p.m.

   No tests will be issued after 2:30 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 3:30 p.m.

Sunday – CLOSED

If you instructor requires you to complete an exam in the Testing Center, be sure to have the following information when you request you test:

1. Instructor’s name
2. Subject, course number, and section number (exp: Speech 1311.7011)
3. Exam number (1st, 2nd, 3rd, etc.)
4. Exam deadline (Get this information from your instructor. The testing staff cannot look up this information on computers).

You should also bring the following supplies:

1. Pencil
2. Scantron answer sheet
3. A Test Request Form must be completed before entering the Testing Center.
5. Government or school issued photo identification is required & enforced.

You may not bring personal items into the Testing Center. This includes bags, cell phones, and pagers.

Please show courteous and cooperative behavior while using the services provided by the Testing Center.

DO NOT bring children to the Testing Center. You must make arrangements for the care of your children prior to your exam date. The police department will be notified of any unattended children.

DO NOT take any testing materials with you when you leave the Testing Center. This includes the test, answers, charts, scratch paper. These items will be attached to your test.

Questions? Please visit the Testing Center (A 425) or call 972-273-3160.
### Learning Activities, Outcomes, and Assessment

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<th>Learning Activity</th>
<th>Learning Outcomes</th>
<th>Assessment</th>
<th>SCANS</th>
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<tbody>
<tr>
<td><strong>Description of the learning activity.</strong></td>
<td><strong>List of specific learning outcomes for the activity.</strong></td>
<td><strong>How the activity will be assessed.</strong></td>
<td><strong>Which Workplace and Foundations Skills are addressed by the learning activity?</strong></td>
</tr>
</tbody>
</table>
| 1. Student will learn how to demonstrate an understanding of how financial statement analysis is used by those from whom a new or existing business will be seeking equity/capital investments or business credit | • Demonstrate the use of financial statement analysis in making new business formation or borrowing or new capital solicitations. | Completion of graded assignments. | SCAN Competencies: C1.1, C3.1, C3.2, C3.3
SCAN Foundation Skills: F6.1, F7.3, F7.4, F7.5, F7.6, F8.1
Gen Ed 1.1, 1.3, 2.1, 2.2, 3.1, 3.2, 6.2 |
| 2. Student will learn how to demonstrate an understanding of the different capital markets and the varying roles of financial intermediaries | • Demonstrate through sample scenarios how the student would react to various capital market demands for financial statement information in good and bad times. | Completion of graded assignments. | SCAN Competencies: C1.1, C3.1, C3.2, C3.3
SCAN Foundation Skills: F7.3, F7.4, F7.5, F7.6, F8.1
Gen Ed 1.1, 1.3, 2.1, 2.2, 3.1, 3.2, 4.2, 6.2 |
| 3. Students will learn how demonstrate an ability to take ratio analysis, vertical analysis and horizontal analysis and use them to make investment, competitive, marketing or lending decisions | • Demonstrate calculations key financial ratio used in financial statement analysis.  
• Demonstrate the differences between vertical and horizontal analysis when presenting or analyzing financial statement information. | Completion of graded assignments. | SCAN Competencies: C1.1, C3.1, C3.2, C3.3
SCAN Foundation Skills: F6.3, F7.3, F7.6, F8.1 Gen Ed 1.1, 1.3, 2.1, 2.2, 3.1, 3.2 |

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