

Departmental Course Syllabus

Business Department * Academic Instruction Center Suite 325 **Revision:** Fall 2009
San Antonio College * 1300 San Pedro Avenue * San Antonio, TX 78212-4299

Course Number and Title: BNKG 1356 – Analyzing Financial Statements

Credit Hours: 3

Instructor: Varies

Office: Varies **Phone Number:** (210) 486-1414 **Fax:** (210) 486-1503

E-mail: Varies **Web Address:** <http://www.alamo.edu/sac/business>

Office Hours: To be posted by the individual instructor.

I. Catalog Description:

The course studies the process of evaluating financial statements, cash flow, and ratio analysis of individuals and businesses. The emphasis is on the relationship of comparative analysis and industry standards.

II. Pre-requisites, co-requisites and other requirements:

III. Text and/or Other Requirements:

*A Primer on Analyzing Financial Statements 4th edition; Davis – Thomas
Reproduction*

IV: Methods of Instruction:

Lecture, financial statement analysis, case studies and analyses, decision-making skills.

V: Course Content:

The student will understand the tools necessary to determine the quality of loan customers and the decision making process

VI: Learning Outcomes:

Learning Outcome 1: The student will be able to relate how a company's type of business, legal structure, size, and management strategies affect the way the lender conducts financial analysis to ascertain the relative health of a firm and thus its candidacy for the extension of credit.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Discuss the feasibility of individual lenders' potential to extend credit to individual commercial concerns in classroom exercises and classroom

- discussions.
2. Perform evaluations in significant detail in written essay portions of examinations.

Learning Outcome 2: The student will be able to analyze income statements, balance sheets, and statements of cash flow, using and calculating key financial ratios to compare companies to their respective industries and examine their financial performance over time.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Prepare income statements, balance sheets and statements of cash flow in in-class exercises and on written examinations.
2. Calculate financial accounting ratios and use them to analyze a firm's financial health for better or worse in in-class exercises and on written examinations.
3. Describe, at length, on written examinations the financial assessment of a firm requesting credit and whether the lending institution should extend that credit under its own economic conditions.

SCANS

The following SCANS will be taught in this course:

Acquires and evaluates information (C5), interprets and communicates information (C7).

Reading (F1), writing (F2), arithmetic (F3), mathematics (F4), listening (F5), speaking (F6), creative thinking (F7), decision making (F8), problem solving (F9), seeing things in the mind's eye (F10), knowing how to learn (F11), reasoning (F12), responsibility (F13), self-esteem (F14), sociability (F15), self-management (F16), integrity/honesty (F17).

VII: Course requirements and grade computation:

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to post pone the examination. A student absent without permission from a final examination is graded “F”. Postponed examination result in a grade of “I”. The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an “F”. (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

Workload: Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter. **THIS IS VERY CRITICAL.** Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements:

Grading Scale:

A	=	90	-	100
B	=	80	-	89
C	=	70	-	79
D	=	60	-	69
F	=	Below 60		

VIII: College Policies:

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.
- B. “Students are urged not to bring children to either a class or a lab. Minors under the age of twelve (12) must not be left unattended on campus.” College Academic Council – April, 1998
- C. ADA Statement: “As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 486-0020”
- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance Academic Center 124C, Phone: (210) 486-0020.
- E. Academic Dishonesty: Students may be subject to disciplinary proceedings

resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a text, plagiarism and collusion. For additional information refer to the "Student Code of Conduct": in the San Antonio College Bulletin.

- F. Students are required to silence all electronic devices (e.g., pagers, cellular phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.
- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of "W." Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:
ACCD DPS Emergency Phone (210) 222-0911
ACCD DPS General Phone (210) 485-0099
ACCD DPS Weather Phone (210) 485-0189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the "Student Code of Conduct" and all other policies set forth in the San Antonio College Bulletin.
www.alamo.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf

IX. Miscellaneous Information

1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one year after the completion of the course.

2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.alamo.edu/sac/business> or contact us at (210) 486-1414.

3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 486-1416 or visit us on the web at <http://www.alamo.edu/sac/business/lab>.