

Business Center of Excellence

Banking/Finance Department

<https://www.hccs.edu/programs/areas-of-study/business/financebanking/>

# BNKG 1356: Analyzing Financial Statements|Lecture|#CRN 22798

Spring 2021 | 8 Weeks (1.19.2021-3.14.2021)

**Online Anytime | Canvas**

3 Credit Hours | 48 hours per semester

## Instructor Contact Information

|  |  |  |  |
| --- | --- | --- | --- |
| Instructor: | Kurllenne Martin, MBA | Office Phone: | 713-718-5404 |
| Office: | Online | Office Hours: | By Appointment Only |
| HCC Email: | kurllenne.martin@hccs.edu | Office Location: | Online, Canvas |

Please feel free to contact me concerning any problems that you are experiencing in this course. Your performance in my class is very important to me. I am available to hear your concerns and just to discuss course topics.

### Instructor’s Preferred Method of Contact

Please use Canvas email to contact me. Canvas email messages tell me in which class you are enrolled. This information is very helpful to me in determining how best to respond to

your message. That’s why I strongly prefer that you use Canvas email. It’s for you!

Canvas email is also the primary way in which I communicate with students. Please check

your messages frequently.

I will respond to emails within 24 hours Monday through Friday; I will reply to weekend messages on Monday mornings.

You may also contact the Banking/Finance Department personnel listed below:

Division Chair: Ken Hernandez, [kenneth.hernandez@hccs.edu](mailto:kenneth.hernandez@hccs.edu), 713-718-2468

Division Admin Assistant: Lyssa Wilson, [melissa.wilson3@hccs.edu](mailto:melissa.wilson3@hccs.edu), 713-718-5125

## What’s Exciting About This Course

Analyzing Financial Statements is a study of the process of evaluating financial statements, cash flow, and ratio analysis of individuals and businesses with an emphasis on the relationship of comparative analysis and industry standards.

## My Personal Welcome

Welcome to Analyzing Financial Statements I —I’m delighted that you have chosen this course! Through in-person classroom interactions with me and your classmates and online assignments, assessments and collaborations, this course is sure to enlighten you.

## nextLearning - Fall 2020 Modalities

This semester, there are three modalities for HCC courses: Online Anytime, Online on a Schedule, and Flex Campus.

* **Online Anytime** classes are traditional online courses; coursework is online, and there are no meetings at specific times.
* **Online on a Schedule** classes are online courses with traditional meeting components; coursework is online, and there are specific times to log in for scheduled class meetings.
* **Flex Campus** are in-person classes; coursework is online, and students have the choice to come to campus or to participate online during scheduled class meetings.

This section of BNKG 1356 is **Online Anytime** and does not meet at a set time or day.

## Prerequisites and/or Co-Requisites

BNKG 1356 requires that a student has completed ACCT 2301 and has been placed into

GUST 0341 in reading, ENGL 0310 or 0349 in writing and MATH 0308 in math. If you have enrolled in this course having satisfied these prerequisites, you have a higher chance of success than students who have not done so. Please carefully read and consider the repeater policy in the [HCCS Student Handbook.](http://www.hccs.edu/resources-for/current-students/student-handbook/)

## Canvas Learning Management System

This section of BNKG 1356 will use [Canvas](file:///C:\Users\Matt%20Webster\AppData\Local\Temp\Canvas) (<https://eagleonline.hccs.edu>) to supplement in-class assignments, exams, and activities. Students will use Canvas as the one method of submitting assignments and obtaining assignment information.

HCCS Open Lab locations may be used to access the Internet and Canvas. **USE** [**FIREFOX**](https://www.mozilla.org/en-US/firefox/new/) **OR** [**CHROME**](https://www.google.com/chrome/browser/desktop/index.html) **AS THE INTERNET BROWSER**.

### HCC Online Information and Policies

Here is the link to information about HCC Online classes including the required Online Orientation for all fully online classes: <http://www.hccs.edu/online/>

### Scoring Rubrics, Sample Assignments, etc.

Look in Canvas for the scoring rubrics for assignments, samples of class assignments, and other information to assist you in the course. <https://eagleonline.hccs.edu/login/ldap>

# Instructional Materials

## Textbook Information

The textbook listed below is ***required*** for this course.

***“Analyzing Financial Statements”*** (8th Edition) by Carlin, Thomas/ABA (American Bankers Assn.) ISBN: 9780899823157

Please note that we request textbooks from the bookstore, which is operated by Barnes & Noble Bookstores and not by Houston Community College. If you do not order/buy your books before classes begin, you may have difficulty obtaining a copy of the textbook. It is in your best interest to purchase your books BEFORE classes begin. You may also purchase your books from another textbook retailer.

## Other Instructional Resources

### Tutoring

HCC provides free, confidential, and convenient academic support, including writing critiques, to HCC students in an online environment and on campus. Tutoring is provided by HCC personnel in order to ensure that it is contextual and appropriate. Visit the [HCC Tutoring Services](http://www.hccs.edu/resources-for/current-students/tutoring/) website for services provided.

### Libraries

The HCC Library System consists of 9 libraries and 6 Electronic Resource Centers (ERCs) that are inviting places to study and collaborate on projects. Librarians are available both at the libraries and online to show you how to locate and use the resources you need. The libraries maintain a large selection of electronic resources as well as collections of books, magazines, newspapers, and audiovisual materials. The portal to all libraries’ resources and services is the HCCS library web page at [http://library.hccs.edu](http://library.hccs.edu/).

### Supplementary Instruction

Supplemental Instruction is an academic enrichment and support program that uses peer-assisted study sessions to improve student retention and success in historically difficult courses. Peer Support is provided by students who have already succeeded in completion of the specified course, and who earned a grade of A or B. Find details at <http://www.hccs.edu/resources-for/current-students/supplemental-instruction/>.

# Course Overview

BNKG 1356 is a study of the process of evaluating financial statements, cash flow, and ratio analysis of individuals and businesses with an emphasis on the relationship of comparative analysis and industry standards.

**Secretary’s Commission Addressing Necessary Skills (SCANS)**

The Secretary's Commission on Achieving Necessary Skills (SCANS) was appointed by the U.S. Secretary of Labor to determine the skills that U. S. employers want most in entry-level employees. The commission identified seven skills, (motivation to learn, basic skills, communication, teamwork, critical thinking, career development and leadership). These workplace competencies and foundation skills have been designed into this course and into the curriculum for each program of study.

## Program Student Learning Outcomes (PSLOs)

Can be found at:

<https://www.hccs.edu/programs/areas-of-study/business/financebanking/>

## Course Student Learning Outcomes (CSLOs)

Upon completion of BNKG 1356, the student will be able to:

1. Analyze the information provided in the balance sheet, statement of cash flow, and income statement;
2. Evaluate cash flow and financial ratios to determine credit worthiness; and
3. Compare financial ratios to industry standards.

## Learning Objectives

Learning Objectives for each CSLO can be found at [HCC Learning Web for Finance/Banking](http://learning.hccs.edu/programs/finance)

# Student Success

Expect to spend at least twice as many hours per week outside of class as you do in class studying the course content. Additional time will be required for written assignments. The assignments provided will help you use your study hours wisely. Successful completion of this course requires a combination of the following:

* Reading the textbook
* Attending class in person and/or online
* Completing assignments
* Participating in class activities

There is no short cut for success in this course; it requires reading (and probably re-reading) and studying the material using the course objectives as a guide.

## Instructor and Student Responsibilities

As your Instructor, it is my responsibility to**:**

* Provide the grading scale and detailed grading formula explaining how student grades are to be derived
* Facilitate an effective learning environment through learner-centered instructional techniques
* Provide a description of any special projects or assignments
* Inform students of policies such as attendance, withdrawal, tardiness, and making up assignments
* Provide the course outline and class calendar that will include a description of any special projects or assignments
* Arrange to meet with individual students before and after class as required

As a student, it is your responsibility to**:**

* Attend class in person and/or online
* Participate actively by reviewing course material, interacting with classmates, and responding promptly in your communication with me
* Read and comprehend the textbook
* Complete the required assignments and exams
* Ask for help when there is a question or problem
* Keep copies of all paperwork, including this syllabus, handouts, and all assignments
* Attain a raw score of at least 50% on the final exam
* Be aware of and comply with academic honesty policies in the [HCCS Student Handbook](http://www.hccs.edu/resources-for/current-students/student-handbook/)

# Assignments, Exams, and Activities

## Written Assignment

Written assignments are completed through Canvas and very limited in this course.

## Exams

There are exams, in the form of quizzes for each chapter in the textbook. There is a midterm and final exam covers stated chapters. Everything is completed and submitted through Canvas.

## In-Class Activities

This section of BNKG 1356 is **Online Anytime** and does not meet at a set time or day.

## Final Exam

The final exam covers the chapters that are discussed after the midterm exam and is 20% of your overall course grade.

## Grading Formula

|  |  |
| --- | --- |
| Quizzes and Assignments | 40% |
| Midterm Exam | 20% |
| Final Exam | 20% |
| AFS Project | 20% |
|  |  |

| **Grade** | **Total Points** |
| --- | --- |
| A | 90-100 |
| B | 80-89 |
| C | 70-79 |
| D | 60-69 |
| F | <60 |

### Incomplete Policy:

In order to receive a grade of Incomplete (“I”), a student must have completed at least 50% of the work in the course. In all cases, the instructor reserves the right to decline a student’s request to receive a grade of Incomplete.

### HCC Grading Scale can be found on this site under Academic Information:

[**http://www.hccs.edu/resources-for/current-students/student-handbook/**](http://www.hccs.edu/resources-for/current-students/student-handbook/)

# Course Calendar

| **Week** | **Dates- Week of** | **Topic / Assignments Due**   * All assignments, resources and due dates are in Eagle Online Canvas (EOC) modular structure, modules, and announcements. * Assignments for each week are visible, fully described, and accessible in course EOC. * These assignments and readings relate to the chapters in the required course textbook “Analyzing Financial Statements” (8th Edition) by Carlin, Thomas/ABA (American Bankers Assn.) ISBN: 9780899823157-, which are assigned to students to read for the indicated week. |
| --- | --- | --- |
| 1 | 1/18/2021 | Introductions/ Course Syllabus/ Canvas  Chapter 1: Business Sectors and Operating Cycles |
| 2 | 1/25/2021 | Chapter 2: Why Businesses Borrow  Chapter 3: Business Legal Structures and Life Cycles  Chapter 4: introductions to Business Financial Statements |
| 3 | 2/1/2021 | Chapter 5: How Business Financial Statements are Constructed  Chapter 6: Income Statement Analysis  Chapter 7:Balance Sheet Analysis |
| 4 | 2/8/2021 | Chapter 8: Ratio Analysis  Chapter 9: Cash Flow Analysis |
|  | 2/16-2/23 | College Closure due to Winter Storm Uri |
| 5 | 2/24/2021 | **Midterm Exam** |
| 6 | 2/24/2021 | Chapter 10: The UCA Model  Chapter 11: Cash Budgets and Pro Forma Statements  Chapter 12: Types of Personal Financial Statements |
| 7 | 3/3/2021 | Chapter 13:Key Ratios and Adjusted Net Worth  Chapter 14: Personal Tax Returns and Cash Flow  Chapter 15: Combining and Personal Cash Into Global Cash Flow |
| 8 | 3/8/2021 | **Final Exam** |

## Syllabus Modifications

The instructor reserves the right to modify the syllabus at any time during the semester and will promptly notify students in writing, typically by e-mail, of any such changes.

# Instructor’s Practices and Procedures

## Missed Assignments

Missed assignments are not permitted. Students are given ample time to complete all assignments. Please contact the class instructor prior to due dates if there are excruciating circumstances.

## Academic Integrity

Any form of academic dishonesty including cheating or plagiarism will not be tolerated. Any assignment that has even an indication of academic dishonesty will result in a zero for the assignment. Scholastic Dishonesty will result in a referral to the Dean of Student Services. See the link below for details.

Here’s the link to the HCC information about academic integrity (Scholastic Dishonesty and Violation of Academic Scholastic Dishonesty and Grievance):

<http://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-procedures/>

## Attendance Procedures

Attendance and being on time to class is a vital part of success in this course. You must sign the sign in sheet each time you are in attendance, to no be marked absent. Attendance counts for 10% of your overall grade in the course. If you miss the first 12.5% of any course (i.e. the period before the Official Date of Record/Approve Roster date) HCC will drop you due to non-attendance. Students need to attend the first day of class and to log on to online classes on the first day of class. THIS IS A STATE OF TEXAS POLICY. It is not an instructor, department, or college created policy.

## Student Conduct

Students are expected to behave in a respectful manner to the instructor and their classmates. Respectful behavior is expected in class and online. Any form of disrespect will not be tolerated.

## Instructor’s Course-Specific Information (As Needed)

Assignments that require grading will receive that grade within 48 hours after the assignment due date.

## Electronic Devices

The use of electronic devices is acceptable for accessing the class content while in class only. Personal use of electronic device is unacceptable during class time.

# Banking/Finance Program Information

It is strongly recommended that students of this course ensure that their major is listed as Banking/Finance and that you notify the school of which certificate or degree plan you are following.

This program includes several Co-Op classes, BNKG 1380, BNKG 2380 and BNKG 2381. Your degree plan will indicate which of these courses you need to take and when in your program you should take them. AAS students will need to complete 75% of their degree plan and certificate students will need to complete 66%. Once you have met these requirements, you will contact Janet Parr, [janet.parr@hccs.edu](mailto:janet.parr@hccs.edu), 713-718-5404, to get the permission code to enroll in one of these classes. Please note that you will need a position in the Banking/ Finance industry, paid or volunteer, working 20 hours per week.

# HCC Policies

Here’s the link to the HCC Student Handbook <http://www.hccs.edu/resources-for/current-students/student-handbook/> In it you will find information about the following:

* Academic Information
* Academic Support
* Attendance, Repeating Courses, and Withdrawal
* Career Planning and Job Search
* Childcare
* disAbility Support Services
* Electronic Devices
* Equal Educational Opportunity
* Financial Aid TV (FATV)
* General Student Complaints
* Grade of FX
* Incomplete Grades
* International Student Services
* Health Awareness
* Libraries/Bookstore
* Police Services & Campus Safety
* Student Life at HCC
* Student Rights and Responsibilities
* Student Services
* Testing
* Transfer Planning
* Veteran Services

## EGLS3

The EGLS3 ([Evaluation for Greater Learning Student Survey System](http://www.hccs.edu/resources-for/current-students/egls3-evaluate-your-professors/)) will be available for most courses near the end of the term until finals start. This brief survey will give invaluable information to your faculty about their teaching. Results are anonymous and will be available to faculty and division chairs after the end of the term. EGLS3 surveys are only available for the Fall and Spring semesters. EGLS3 surveys are not offered during the Summer semester due to logistical constraints.

<http://www.hccs.edu/resources-for/current-students/egls3-evaluate-your-professors/>

## Campus Carry Link

Here’s the link to the HCC information about Campus Carry: <http://www.hccs.edu/departments/police/campus-carry/>

## HCC Email Policy

When communicating via email, HCC requires students to communicate only through the HCC email system to protect your privacy. If you have not activated your HCC student email account, you can go [to HCC Eagle ID](http://www.hccs.edu/resources-for/current-students/student-e-maileagle-id/) and activate it now. You may also use Canvas Inbox to communicate.

## Housing and Food Assistance for Students

Any student who faces challenges securing their foods or housing and believes this may affect their performance in the course is urged to contact the Dean of Students at their college for support. Furthermore, please notify the professor if you are comfortable in doing so.

This will enable HCC to provide any resources that HCC may possess.

# Office of Institutional Equity

Use the link below to access the HCC Office of Institutional Equity, Inclusion, and Engagement (<http://www.hccs.edu/departments/institutional-equity/>)

## disAbility Services

HCC strives to make all learning experiences as accessible as possible. If you anticipate or experience academic barriers based on your disability (including long and short term conditions, mental health, chronic or temporary medical conditions), please meet with a campus Abilities Counselor as soon as possible in order to establish reasonable accommodations. Reasonable accommodations are established through an interactive process between you, your instructor(s) and Ability Services. It is the policy and practice of HCC to create inclusive and accessible learning environments consistent with federal and state law. For more information, please go to <http://www.hccs.edu/support-services/disability-services/>

## Title IX

Houston Community College is committed to cultivating an environment free from inappropriate conduct of a sexual or gender-based nature including sex discrimination, sexual assault, sexual harassment, and sexual violence. Sex discrimination includes all forms of sexual and gender-based misconduct and violates an individual’s fundamental rights and personal dignity. Title IX prohibits discrimination on the basis of sex-including pregnancy and parental status in educational programs and activities. If you require an accommodation due to pregnancy please contact an Abilities Services Counselor. The Director of EEO/Compliance is designated as the Title IX Coordinator and Section 504 Coordinator. All inquiries concerning HCC policies, compliance with applicable laws, statutes, and regulations (such as Title VI, Title IX, and Section 504), and complaints may be directed to:

David Cross  
Director EEO/Compliance  
Office of Institutional Equity & Diversity  
3100 Main  
(713) 718-8271  
Houston, TX 77266-7517 or [Institutional.Equity@hccs.edu](mailto:Institutional.Equity@hccs.edu)

<http://www.hccs.edu/departments/institutional-equity/title-ix-know-your-rights/>

## Office of the Dean of Students

Contact the office of the Dean of Students to seek assistance in determining the correct complaint procedure to follow or to identify the appropriate academic dean or supervisor for informal resolution of complaints.

<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-complaints/speak-with-the-dean-of-students/>

## Department Chair Contact Information

Division Chair: Ken Hernandez, [kenneth.hernandez@hccs.edu](mailto:kenneth.hernandez@hccs.edu), 713-718-2468

Division Admin Assistant: Lyssa Wilson, [melissa.wilson3@hccs.edu](mailto:melissa.wilson3@hccs.edu), 713-718-5125