COURSE GENERAL INFORMATION:

Dates: April 27 - June 8, 2015
Credit Hours: 
Prerequisites: None

COURSE INSTRUCTOR:

Bruce Jones, Adjunct Professor  
M.I., B.S.B.A., CPA, CMA, CFRE  
Previously worked in consulting, financial management, business operations, and development.

Contact information  
bjones@trevecca.edu  
(678)-485-5617

COURSE DESCRIPTION:

Provides learners with financial interpretation skills necessary to knowledgably read financial statements and understand how the results of leaders' decisions can impact their organization’s fiscal performance. Topics include basic accounting concepts, organizational finance fundamentals, budgetary concepts, financial statements, the general business environment, and how to assess the financial well-being of an organization.

COURSE STUDENT LEARNING OUTCOMES:

At the conclusion of this course, the successful student will:

1. Review and explain basic accounting principles. (Remembering)
2. Construct basic financial statements. (Applying)
3. Assess the results of operation and financial condition as the basis for management decision making. (Evaluating)
4. Create a basic bottom-up, profit oriented operating plan. (not-for-profit organizations) (Applying)
5. Propose budget variance corrections that require management action based on the results of a budget comparison statement. (Creating)
6. Explain the concept of “cost of capital and time value of money.” (Understanding)
7. Define working capital and explain its importance in the operation of any financially driven enterprise. (Understanding)
8. Evaluate the various sources of capital funding and identify where each is appropriate. (Understanding)
9. Compare and contrast the function of for profit organizations from not-for-profit organizations in a competitive environment. (Evaluating)
10. Identify the factors which financially empower a not-for-profit organization to provide mission. (Analyzing)
COURSE TEXTBOOKS:


NOTE: Students are responsible to have the required textbooks prior to the first day of class. Students are also encouraged to begin reading the books in preparation for the class as soon as possible.

COURSE RESOURCES:

1. **Libraries**

   In addition to the textbooks that have been assigned for this course, you are encouraged to make use of your local public library. As a TNU student, you have access to TNU’s online library materials in the Waggoner Library. Spend some time browsing this website and explore the books and periodicals available to you as a student at TNU. The TNU Library staff is also very helpful in locating and providing information as well as sending books to you that you may wish to borrow. For more information, contact the library staff at: [http://www.trevecca.edu/library/screens/ask.html](http://www.trevecca.edu/library/screens/ask.html).

   Note: Wikipedia is not an acceptable resource for this class.

2. **Internet**

   The internet has made it much easier for students to have access to a large quantity of information. Much of the most reliable, scholarly, and up-to-date information, however, is not available through commonly used search engines like Google, or Yahoo, or through popular sites like [http://www.biblegateway.com/](http://www.biblegateway.com/). In order to access some of the better resources and to consult current journals, it is usually necessary to have a subscription and password to a specialized search program. Fortunately, all students at TNU are able to access some of the best journals and periodicals through TNU’s subscription services available through the Waggoner Library. Though sites like Wikipedia are popular resources, they are not always accepted as reliable reference works in many classes. Be sure to check the dates on the sites and the source of the information.
3. Bibliography

The resources listed in the bibliography were either used as resources for this course or will be helpful for further study.


COURSE EVALUATION:

Grading Points

<table>
<thead>
<tr>
<th>Weekly Assignments:</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Assignments (Weeks 1,2,3,4,5,6 @75 points each)</td>
<td>450</td>
</tr>
<tr>
<td>Reading/Class Discussion (Weeks, 1 - 4, one presentation@ 100 points)</td>
<td>100</td>
</tr>
<tr>
<td>Total Weekly Assignments</td>
<td>550</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Course Level Assignments:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First Exam</td>
<td>100</td>
</tr>
<tr>
<td>Research Paper</td>
<td>150</td>
</tr>
<tr>
<td>Final Exam</td>
<td>200</td>
</tr>
<tr>
<td>Total Course Level Assignments</td>
<td>450</td>
</tr>
</tbody>
</table>

*Total Points* 1000
Late Assignments

There will be a 20% reduction of possible points for each day an assignment is late until there are no more possible points (five days late). However, it is still expected that a learner will submit every assignment, even if no points are to be awarded. If missing assignments result in the student's failure to meet learning outcomes, the instructor may give up to a letter grade reduction on the final grade in addition to the student’s loss of points for missing work. No assignments will be accepted after midnight on Wednesday after class Six.

COURSE PROCEDURES:

1. APA Style

The MOL faculty has adopted APA (American Psychological Association) as the proper style to be used when writing papers for all classes. It is also a good idea to keep the APA Handbook close for easy reference. For online help, see the OWL at Purdue. http://owl.english.purdue.edu/owl/resource/560/01/

Note: APA allows for book titles to be listed as either in italics or underlined. TNU requires that book titles be listed in italics so that there is no confusion with hyperlinks.

2. Reminders

• Be sure to carefully read the instructions in each weekly schedule.
• Review assignment submission formats and policies with your instructor.
• Generally, the scores for your weekly assignments will be posted to the MOL 5170 FTF course link on Connect. Clarify grade posting policies with your instructor.
• If you are unsure about any assignment or what is expected, contact your instructor immediately.
• Final grades will be posted one week after the completion of the Research Paper.

COURSE POLICIES:

1. Copyright Protected Materials:

Trevecca Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law.

2. Academic Honesty:

Academic honesty is expected of all students at Trevecca Nazarene University.

It is an integral part of the educational process where learning takes place in an atmosphere of mutual trust and respect. Each student is responsible to maintain high standards of academic ethics, personal honesty, and moral integrity. Dishonest academic behavior as described in the following list will be dealt with fairly and firmly.
• Plagiarism, using another's statements or thoughts without giving the source appropriate credit.
• Cheating on an exam.
• Unauthorized multiple submissions of papers.
• Submitting for credit a borrowed or purchased paper.
• Defacing or unauthorized removal of course materials either from the classroom or library.
• Dishonesty in reporting reading.
• Signing the roll for someone who is not present in class.

Specific guidelines for dealing with dishonesty are outlined in the Student Handbook. For the above types of infractions, the following levels of penalties apply:

• First and Second Offense
  ▪ rewrite paper
  ▪ failing grade on paper or exam
  ▪ failing grade for the course
  ▪ warning and name sent to associate provost and dean of academic affairs
  ▪ replace or pay for materials (minimum required penalty for infraction #5)
  ▪ fine

• Third Offense
  ▪ Failing grade for the course and/or immediate dismissal

3. Identity Fraud:

Committing identity fraud is considered particularly serious and could have legal as well as institutional implications. Any student who has another individual impersonate or in any other way commit identity fraud in any course, assignment, exam, or any type of academic exercise will be permanently suspended from TNU.

4. Attendance:

This program is highly concentrated. Attendance is a prerequisite for student success in the coursework and the personal and small group relationships facilitated in the class sessions. For that reason, there are no “free,” “automatic,” or “excused” absences. In the course of a year, however, there may be a few unavoidable absences. These absences must be arranged with the professor, preferably before class meets.

NOTE: All prior absences DO carry over when changing groups except for repeated modules. Arriving late or leaving early counts against a student’s attendance record and is recorded. An absence that is 'made up' (through attending another class session or completing a make-up assignment as dictated by the professor) will still count against the student as an absence. There is a limit of one absence during the module for which the professor can determine make-up arrangements. Therefore, a student cannot miss more than four (4) hours in any single module. If a student misses more than four (4) hours within one module, the student must withdraw from the module with the grade of F.
5. Participation and Professionalism

A learner’s demonstration of excellence and commitment to the career path is to be evidenced during the university years. Attendance and participation in class is an evidence of that mindset. The timely completion of assignments is an indication of professionalism that is a desired characteristic of one’s reputation. Accordingly, all work must be done on time. This means tests taken when given, written assignments submitted when due, presentations made as scheduled. Assignments may be "made up" only in rare and extreme emergencies, such as extended illnesses or a death in the immediate family. *Late assignments are due within 1 week for any credit.* The participation and professionalism points are a given at the beginning of the course. They will be diminished by five points for each overdue assignment and each hour of class absence.

6. Withdrawal:

If you need to withdraw from the class, please notify the instructor and your TNU advisor immediately. A student may withdraw by the end of the first week of class and receive a grade of W. If a student withdraws from the program, he/she must submit a letter for withdrawal. Withdrawing from a class may affect your financial aid, so be sure to contact your financial aid counselor. Failure to attend class does not constitute a withdrawal and students will receive an “F” if not properly withdrawn.

7. Technology Expectations:

The TNU IT staff is committed to making the learning experience as successful for you as possible. In order to ensure this, here is a review of key technical requirements:

1. You are responsible for your computer system and are required to have a reliable Internet Service Provider (ISP). Should you have difficulty connecting to the Internet, consult your ISP for technical support.
2. You are required to have MS Office suite to participate in this program. You should be competent with both excel and Word.
3. Should you have technical difficulties at a time when an assignment is due, you are responsible to find an alternate way to submit your work. This may require you to find another computer to use at a worksite, friend's home, library, local college or school, or internet café. In some situations, you can mail, fax, or hand deliver your work.

Technology problems do not relieve you of the responsibility for course requirements, turning in your assignments, class participation, or completing your class work. If the TNU online server has technical difficulties when an assignment is due for electronic submission, your instructor will make alternative arrangements with you.

**NOTE:** Be sure to contact your instructor regarding any problems you are having and make the necessary arrangements for completing your course work!

8. Grammar and Spelling Check:

Online students are required to submit work that represents college-level English abilities, including excellent grammar and spelling skills. Students are required to turn on and use their grammar and spelling checker MS Word and to use proper grammar when posting in the class discussion. All posts to the class discussion represent your work at TNU. Do not treat the class discussion as a blog, email, or chat room.
Students should review the information in the Student Resources wiki. *Writing Skills* is a helpful article that includes tips for better writing and a key to how instructors will grade the six most common writing errors.

**9. Time Expectations:**

This is an accelerated, intensive class and it is expected that individuals will spend a total of approximately 90-120 hours engaged in the course content. This includes the reading, research, preparation of assignments, and class discussion. As this is a combination of one week on site intensive with three weeks of online preparatory assignments, the average equivalent time will approximate 90 hours.

**10. University Graduate Catalog:**

For additional university policy items, see the Trevecca Nazarene University Graduate Catalog.

**11. Accessibility of Historical Data in TNU Classes**

TNU strives to protect and preserve student data in accordance with FERPA laws. It is important for students and faculty to note that due to the nature of digital information, no data transmitted via emails or newsgroups is entirely free from observation. The contents of and contributions to this class, electronically submitted, may be monitored by TNU faculty and staff at any time for the purposes of assisting students, gathering data, or assessing the program.

**12. Services for Students with Disabilities**

Trevecca is committed to the provisions of the Rehabilitation Act of 1973 and the Americans with Disabilities Act as the University strives to be an inclusive community for students. A wide range of accommodations is available to provide access to Trevecca's facilities, academics, and programs. Individuals seeking accommodations for any type of disability are encouraged to contact the coordinator of student disability services in the Center for Leadership, Calling, and Service for information concerning the documentation of a disability and the procedure for implementing accommodations.

**COURSE REQUIREMENTS:**

1. Reading/Lecture Notes

   Students are expected to complete the assigned reading in time for class presentation and discussion. Students are encouraged to read ahead, as necessary, in order to be prepared for each week's discussion.

2. Application Assignments

   Finance and Accounting are quantitative fields. The assignments will be primarily quantitative. You will need to be reasonably proficient in the use of a Microsoft Excel in applying quantitative concepts from finance and/or accounting. (Excel is one of the programs in Microsoft Office.) If you are not already comfortable with Excel, you will want to be sure to view the tutorials available online or through the university resource library. The first three weeks assignments will be due each week on Monday starting April 27. The last two assignments will be due each of the two weeks succeeding the week of intensives. During the intensive week, lessons for week four will be due. Specific times will be announced in the first session.
3. **Research Paper**

Write a paper evaluating potential funding sources to finance a nonprofit organization. Describe the advantages and disadvantages of four funding sources as described in Brinckerhoff text. Include some description of equity financing of not-for-profit subsidiaries. Explain why one resource might be better for financing program growth. The paper should be 1,000 - 1,200 words. List the word count at the bottom of the page.

*Due two weeks after end of intensive session.*

4. **Class Participation**

Each student will make one presentation of a weekly assignment to the class. The report will be made near the beginning of class in each on site session. The report can be oral, PowerPoint or other presentation media. Reports last no longer than 15 minutes and will form basis for discussion of the session meeting.

5. **Academic Honesty Verification**

Be sure to review the Academic Honesty Verification information before doing any work. This is something that is included in every class during Week Six. It is included here for your reference.

**COURSE SCHEDULE:**

This class is organized around six sessions, each a week long. The information provided below is an outline of the course and a list of the textbook readings that will be assigned each week. Further details of the weekly assignments and links to download lectures and other materials will be provided in the Weekly Schedules.

1. **Week One – Introduction to Financial Management and Financial Statements**

- **Student Learning Outcomes**
  1. Review and explain basic accounting principles. (Remembering)
  2. Construct basic financial statements. (Applying)

- **Note: Reading assignments for week 1 should be completed before the first class**

- Read Week One Lecture Note.
- Read Berman, Parts 1,2,3
- Read Weaver and Weston, Chapters 1 and 2
- Watch "[Basic Accounting Concepts](http://www.tvmcalcs.com/calculators/excel)"
- Application assignment due by week one day six.
- Submit Autobiography by week one day one.
2. Week Two – Evaluating Financial Statements

- **Student Learning Outcomes**
  1. Assess the results of operation and financial condition as the basis for management decision making. (Evaluating)
- Read Week Two Lecture Note.
- Read Berman, Parts, 4, 5
- Read Brinckerhoff, Chapter 11, pp. 199 - 207
- Read Weaver and Weston, chapter 7.
- Watch the video, "Financial Statement Analysis"
- Application Assignment Due by class week two day six.

3. Week Three – Understanding budgeting concepts

- **Student Learning Outcomes**
  1. Create a basic bottom-up, profit oriented operating plan (not-for-profit organizations). (Applying)
  2. Propose budget variance corrections that require management action based on the results of a budget comparison statement. (Creating)
- Read Week Three Lecture Note.
- Read Berman, Part 2, Reread Tool Box, pp. 83 - 89
- Read Brinckerhoff, chapters 2, 11 pp. 207 - 221
- Read Weaver and Weston Chapter 8, pp. 182 - 190
- Watch the video, “The Budget Process and Variance Analysis”
- Watch the video, “Cash Flow Budgeting”
- Application Assignment Due by week 3 day six.

4. Week Four – Understanding and utilizing cost of capital, time value of money, and working capital in capital decision making

- **Student Learning Outcomes**
  1. Explain the concept of “cost of capital and time value of money.” (Understanding)
  2. Define working capital and explain its importance in the operation of any financially driven enterprise. (Understanding)
- Read Week Four Lecture Note.
- Read Berman, Part 6
- Read Weaver and Weston chapter 3
- Watch the video, “Time Value of Money"
- Watch the video, “Capital Budgeting"
- First Exam - Review of lessons one through three will be tested on afternoon two of intensive (Tuesday, May 19).
- Application Assignment Due by day three of intensive.
5. Week Five – Capital funding sources

- Student Learning Outcomes
  1. Describe the various sources of capital funding and identify where each is appropriate. (Understanding)
- Read Week Five Lecture Note.
- Read Weaver and Weston, Chapter 4, pp. 80-84, 87-98, and Chapter 11.
- Read Reinhardt, U.E. (2000). The Economics of For-Profit and Not-for-Profit Hospitals. Health Affairs, 19 (6), 178-186. Note that this article can be accessed online at http://content.healthaffairs.org/content/19/6/178.full.pdf.
- Watch the video, "Raising Capital #1"
- Watch the video, "Raising Capital #2"
- Watch the video, “Raising Capital #4"
- Application Assignment Due by week five day six (Sunday, May 31), one week after intensive.

6. Week Six – Contrasting for-profit organizations from not-for-profit ones and understanding financial dynamics of not-for-profit organizations

- Student Learning Outcomes
  1. Compare and contrast the function of for-profit organizations from not-for-profit organizations in a competitive environment. (Evaluating)
  2. Identify the factors which financially empower a not-for-profit organization to provide mission. (Analyzing)
- Read Week Six Lecture Note.
- Read Brinkerhoff chapters 3, 11 pp. 194 - 198, 222 - 230
- Read Drucker Part 3 pp. 107 - 130 (See bibliography)
- Read Chetkovich, Carol View Profile; Frumkin, Peter View Balancing margin and mission: Nonprofit competition in charitable versus fee-based programs, Profile. Administration & Society35.5 (Nov 2003): 564-596.*
- Watch the video, “Non-Profit vs Not-for-Profit"
- Watch the video, “Profit and Non-Profit”
- Application Assignment Due by week six day six (Sunday, June 7).
- Final Exam.
- Research Paper.

Exams.
- First Exam - Review of lessons one through three will be tested on afternoon two of intensive (Tuesday, May 19).
- Final Exam - Completed with written response, two weeks, after completion of intensive (Sunday, June 7/night).
Distribution of Student Learning Hours

The time expectations for this course are shown below:

<table>
<thead>
<tr>
<th>Assignments</th>
<th>Total Course Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>56</td>
</tr>
<tr>
<td>Class Time</td>
<td>24</td>
</tr>
<tr>
<td>Class Assignments/Discussion Questions</td>
<td>18</td>
</tr>
<tr>
<td>Class Presentation</td>
<td>3</td>
</tr>
<tr>
<td>Short Research Paper</td>
<td>4</td>
</tr>
<tr>
<td>Exams/Quizzes</td>
<td>8</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>113</strong></td>
</tr>
</tbody>
</table>

Grade Scale

<table>
<thead>
<tr>
<th>Standard Grade Scale Based on Percentage of Points Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>A  950-1,000</td>
</tr>
<tr>
<td>B+ 870-899</td>
</tr>
<tr>
<td>C+ 770-799</td>
</tr>
<tr>
<td>D+ 690-699</td>
</tr>
<tr>
<td>F  Less than 650</td>
</tr>
<tr>
<td>A- 900-949</td>
</tr>
<tr>
<td>B  830-869</td>
</tr>
<tr>
<td>C  730-769</td>
</tr>
<tr>
<td>D  670-689</td>
</tr>
<tr>
<td>B- 800-829</td>
</tr>
<tr>
<td>C- 700-729</td>
</tr>
<tr>
<td>D- 650-669</td>
</tr>
</tbody>
</table>

Course Calendar:

GEN 0000 Introduction to Online Learning (free class, required if you have not taken this orientation before)

**Tuesday, April 21 – Monday, April 27**

1. Week One – Introduction to Financial Management and Financial Statements  
   **Tuesday, April 28 – Monday, May 4**
2. Week Two – Evaluating Financial Statements  
   **Tuesday, May 5 – Monday, May 11**
3. Week Three – Understanding budgeting concepts  
   **Tuesday, May 12 – Monday, May 18**
4. Week Four – Understanding and utilizing cost of capital, time value of money, and working capital in capital decision making  
   **Tuesday, May 19 – Monday, May 25 (face-to-face, on Trevecca’s campus)**
5. Week Five – Capital funding sources  
   **Tuesday, May 26 – Monday, June 1**
6. Week Six – Contrasting for-profit organizations from not-for-profit ones and understanding financial dynamics of not-for-profit organizations  
   **Tuesday, June 2 – Monday, June 8**
<table>
<thead>
<tr>
<th></th>
<th>Poor 0-24 points</th>
<th>Needs Work 25-27 points</th>
<th>Good 28-32 points</th>
<th>Excellent 33-35 points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applies relevant course concepts, theories or materials correctly</td>
<td>Does not explain course concepts, theories, or materials.</td>
<td>Explains relevant course concepts, theories, or materials</td>
<td>Applies relevant course concepts, theories, or materials correctly.</td>
<td>Analyzes course concepts, theories, or materials correctly, using examples or supporting evidence.</td>
</tr>
<tr>
<td>Critical Thinking</td>
<td>Does not exhibit critical thinking skills</td>
<td>Demonstrates some critical thinking. More recitation than original interpretation</td>
<td>Demonstrates critical thinking to problem solve consistent with facts.</td>
<td>Demonstrates exceptional critical thinking skills and insight.</td>
</tr>
<tr>
<td>Due Date and Length</td>
<td>Did not successfully post by deadline and did not follow guidelines for length.</td>
<td>Did not successfully post by deadline or did not follow guidelines for length.</td>
<td>Posted soon after deadline (excused) and/or was slightly below the guidelines for length.</td>
<td>Assignments posted on or before due date; met guidelines for length.</td>
</tr>
<tr>
<td>Accurate Application of Course Concepts</td>
<td>Application contains many errors.</td>
<td>Application contains several errors.</td>
<td>Application is mostly accurate.</td>
<td>Application is completely or almost completely accurate.</td>
</tr>
<tr>
<td></td>
<td>Poor 0-52 points</td>
<td>Needs Work 53-59 pts.</td>
<td>Good 60-68 points</td>
<td>Excellent 69-75 points</td>
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<tr>
<td>--------------------------------</td>
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</tr>
<tr>
<td><strong>Addresses Required Elements</strong></td>
<td>Does not address most of the required elements in the assignment.</td>
<td>Addresses most of the required elements in the assignment.</td>
<td>Addresses almost all of the required elements in the assignment.</td>
<td>Addresses all required elements in the assignment.</td>
</tr>
<tr>
<td><strong>Accurate Application of Course Concepts</strong></td>
<td>Application contains many errors.</td>
<td>Application contains several errors.</td>
<td>Application is mostly accurate.</td>
<td>Application is completely or almost completely accurate.</td>
</tr>
<tr>
<td><strong>Proofreading</strong></td>
<td>More than five grammatical errors &amp;/or mathematical errors &amp;/or misspelled or improperly used words.</td>
<td>Three to five grammatical errors &amp;/or mathematical errors &amp;/or misspelled or improperly used words.</td>
<td>Two to four grammatical errors &amp;/or mathematical errors &amp;/or misspelled or improperly used words.</td>
<td>No more than 1 grammatical &amp;/or mathematical error or misspelled/ improperly used word.</td>
</tr>
</tbody>
</table>
### Short Research Paper Grading Criteria

<table>
<thead>
<tr>
<th></th>
<th>Poor 0-38 points</th>
<th>Needs Work 39-43 pts.</th>
<th>Good 44-50 points</th>
<th>Excellent 51-55 points</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accuracy of the descriptions of the major marketable securities.</strong></td>
<td>Contains numerous inaccuracies and ignores some major marketable securities.</td>
<td>Contains numerous inaccuracies or ignores some major marketable securities.</td>
<td>Mostly accurate descriptions of the major marketable securities.</td>
<td>Completely accurate or almost completely accurate descriptions of the major marketable securities.</td>
</tr>
<tr>
<td><strong>Accuracy of the descriptions of the major advantages and disadvantages.</strong></td>
<td>Contains numerous inaccuracies and ignores several major advantages and/or disadvantages.</td>
<td>Contains numerous inaccuracies or ignores several major advantages and/or disadvantages.</td>
<td>Mostly accurate descriptions of the major advantages and disadvantages.</td>
<td>Completely accurate or almost completely accurate descriptions of the major advantages and disadvantages.</td>
</tr>
<tr>
<td><strong>Due Date and Length</strong></td>
<td>Did not successfully post by deadline and did not follow guidelines for length.</td>
<td>Did not successfully post by deadline or did not follow guidelines for length.</td>
<td>Posted soon after deadline (excused) and/or was slightly below the guidelines for length.</td>
<td>Paper posted on or before due date; met guidelines for length.</td>
</tr>
<tr>
<td><strong>Proofreading</strong></td>
<td>More than five grammatical errors or more than six misspelled or improperly used words.</td>
<td>Three to five grammatical errors or four to six misspelled or improperly used words.</td>
<td>Two to four grammatical errors or three to five misspelled or improperly used words.</td>
<td>No more than 1 grammatical error or misspelled or improperly used word.</td>
</tr>
</tbody>
</table>