

**Rutgers University**

**School of Business-Camden**

**52:010:372:92:21087 Essentials of Financial Statement Analysis - online**

Spring 2018

Online

Instructor: Nathan Levinson

Office location: BSB 212

Office hours: 3-5:30 Monday, Tuesday, Wednesday, Thursday and by appointment

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## **PROFESSIONAL BACKGROUND**

### **Educational/other:**

Bachelor of Science, Accounting – University of Denver

Masters of Public Policy and Administration – Rutgers, The State University of New Jersey

Certified Public Accountant – State of Colorado

### **Professional Experience:**

Rutgers, The State University of New Jersey

School of Business-Camden - Associate Dean for Finance & Administration,

Director, Student Experience Center

Rutgers, The State University of New Jersey – Senior Internal Audit

University of Denver – Assistant Dean for Finance & Administration

15 years with Deloitte & Touche in the United States and the United Kingdom. Clients included Denver Broncos, Denver Nuggets, Westin Hotels, Coastal Oil and Gas (public company), banks, savings & loans, etc. Performed the assurance services of auditing, reviews, due diligence and litigation support.

Other experience: owner/operator of a catering company, controller for a small service company. Served as Supervisory Committee (audit committee) chair for the Rutgers Federal Credit Union. Board member on several different non-profits.

Teaching: Small Business Development Center – Intro to Accounting, Concepts of Auditing, Intermediate Accounting I, Ethics and CSR (online)

### **Platform - Canvas**

All course materials will be on the Canvas platform. To access the platform go to: <https://onlinelearning.rutgers.edu/canvas> (Links to an external site.)[Links to an external site.](#)

If you need technical assistance email [help@canvas.rutgers.edu](mailto:help@canvas.rutgers.edu)

Also let me know that you are having issues immediately.

### **Rutgers email**

All communications to students will be done using the Rutgers email address provided to you. Please forward your Rutgers email to your personal email if necessary. **Not checking your Rutgers email is not an excuse for missing any communications.**

### **Course Objectives:**

After completing this course, participants should be able to:

1. Understand the purpose of financial statements:
  1. their relationship between each other
  2. how they represent the transactions that made them
  3. their ability to tell more about a company through ratios and relationships
2. Understand the components of financial reports through preparation and analysis of 10Ks and annual reports.
3. Understanding the importance of how ethics affects business decisions.

### **Required:**

**TEXTBOOK: Analysis of Financial Statements 3rd edition**

Drake, Fabozzi; Wiley (publisher)

**ISBN 978-1-118-29998-2**

Other readings may be assigned by the professor from sources such as the Wall Street Journal, Fortune, Business Week, business section of the NY Times and other online resources. It is recommended that students read from these resources on a regular basis.

## Teaching methodology

The material presented in the textbook will be the foundation of the course, thus it is important that you do the homework questions and other practice material as assigned. We will also go over specific examples in the book and outside the book to illustrate the material and its application. It is important that you **read all** the material assigned **before** the class it is assigned to. Your participation in the discussions will help you better understand the concepts promoted. Reading all the assigned material before class, doing all the assigned homework/assignments on-time, proper discussion thread participation and consulting with the professor immediately when you need help, are strongly recommended actions for a student to do well on exams and thus well in this course.

Changes to the syllabus are at the discretion of the instructor.

## COURSE POLICIES & PRACTICES

### Academic Integrity

Policy found at <http://academicintegrity.rutgers.edu/academic-integrity-at-rutgers> [Links to an external site.](#)

***Students are responsible for understanding the principles of academic integrity and abiding by them in all aspects of their work at the University.*** Students are also encouraged to help educate fellow students about academic integrity and to bring all alleged violations of academic integrity they encounter to the attention of the appropriate authorities.

Academic Integrity means that you must:

- properly acknowledge and cite all use of the ideas, results, or words of others,
- properly acknowledge all contributors to a given piece of work,
- make sure that all work submitted as your own in a course activity is your own and not from someone else
- obtain all data or results by ethical means and report them accurately
- treat all other students fairly with no encouragement of academic dishonesty

Adherence to these principles is necessary in order to ensure that:

- everyone is given proper credit for his or her ideas, words, results, and other scholarly accomplishments
- all student work is fairly evaluated and no student has an inappropriate advantage over others
- the academic and ethical development of all students is fostered
- the reputation of the University for integrity is maintained and enhanced.

Failure to uphold these principles of academic integrity threatens both the reputation of the University and the value of the degrees awarded to its students. Every member of the University community therefore bears a responsibility for ensuring that the highest standards of academic integrity are upheld. Violations are taken seriously and will be handled according to University policy.

**If there are questions on how to comply, please contact the professor first, then if necessary the appropriate Associate Dean at the School of Business.**

**Student Code of Conduct** <http://studentconduct.rutgers.edu/university-code-of-student-conduct> [Links to an external site.](#)

Violations of the Student Code of Conduct are considered serious infractions of student behavior and subject to penalties relative to the level of the matter. Threats or violence are a violation of the University's Code of Student Conduct and incidents should be referred to the Dean of Students immediately. Please consult "Standards of Classroom Behavior," in The University Student Code of Conduct: [Links to an external site.](#) [studentconduct.rutgers.edu](http://studentconduct.rutgers.edu)

Violations of the code should be reported to the Dean of Students office [deanofstudents@camden.rutgers.edu](mailto:deanofstudents@camden.rutgers.edu) or 856-225-6050.

If the violation is immediate and a potential threat is a concern, call the Rutgers-Camden police at 856-225-6111

### **Etiquette expectations from on-line students:**

The following protocols on the codes of behavior reflect professional business norms on manners, courtesy, and respect. (In general, you should treat others as you would like others to treat yourself. Be mindful that what is acceptable in a text or chatroom with friends may not be appropriate in a classroom or in an online conversation with an instructor.)

Even though many of you are already aware of these protocols, they are explicitly stated here so that everyone is cognizant of the same protocols. These protocols should be followed by all students taking this course to help ensure the online experiences for everyone involved are pleasant. They are as follows:

- If you were to send an e-mail to the professor / tutor, please address the person appropriately such as "Dr. ...." or "Mr./Ms. ...." ,not 'Hey'. Note that I will address you with your first name, unless you prefer that I address you differently.
- When sending an e-mail, you can get better attention by using the following guidelines:
  - use descriptive subject lines, (I am sure you have received a lot of Spam e-mails and I have occasionally and accidentally deleted student e-mails that I thought was Spam.)
  - please be as brief as possible by going straight to the point, and if possible, limit the use of attachments

Never send offensive and insulting messages in emails or in threads\* (this is a violation of the Student Code of Conduct). If you disagree with something, say so and state your reasons but do not get personal. Social media is a very powerful tool for communication. However, it can be badly misused if it is not used correctly or professionally. Please try and follow the following guidelines:

- Always guard against inciting others when it comes to content, opinions, etc. That is, avoid blaming or accusing others of wrong doing.
  - Do not start a volley of back and forth e-mails, with copies distributed to every student in the class.
  - Copy the minimum number of people. That is, send e-mails to only the people you think should receive and will benefit from it.
  - Treat all e-mails and thread postings as permanent forms of written record and do not expect that any your e-mail communications to be private, unless stated otherwise. Instead, assume that all e-mail communications are public.
  - Do not publicize your own or others' personal information (such as email, phone numbers, last names, etc.)

#### **Class Materials:**

All class materials – assignments, readings, etc will be posted on Canvas.

#### **Class Communication:**

You must use Rutgers email for our communication tool. Please check your Rutgers email regularly.

#### **Professor Communication:**

Note that during the week, (from Tuesday to Monday evening will be a "class period" - this is subject to change based at the professor's discretion) I will try and reply to all e-mails within 48 hours. Although, I check my e-mails few times a day, I may not be able to completely answer all e-mails immediately upon receiving them especially on weekends. do not expect immediate response. If you do not hear from me within 72 hours, please re-send your email.

### **ADMINISTRATION POLICIES/SERVICES**

#### **Disability Services**

Rutgers University welcomes students with disabilities into all of the University's educational programs. In order to receive consideration for reasonable accommodations, a student with a disability must con-tact the appropriate disability services office at the campus where you are officially enrolled, participate in an intake interview, and provide documentation:

<https://ods.rutgers.edu/students/documentation-guidelines> (Links to an external site.)[Links to an external site.](#)

If the documentation supports your request for reasonable accommodations, your campus's disability services office will provide you with a Letter of Accommodations. Please share this letter with your instructors and discuss the accommodations with them as early in your courses as possible. To begin this process, please complete the Registration form on the Office of Disability Services web site at:

<https://ods.rutgers.edu/students/registration-form> (Links to an external site.)  
[Links to an external site.](#)

Ajeenah Nuriddin-Little

(856) 225-2722

Rutgers-Camden Disability Services:

Rutgers-Camden Learning Center

Armitage Hall, Room 240

311 North Fifth Street, Camden, NJ 08102-1405

Web page: <https://learn.camden.rutgers.edu/disability-services> (Links to an external site.)  
[Links to an external site.](#)

E-mail: [Ajeenah.nuriddin-little@camden.rutgers.edu](mailto:Ajeenah.nuriddin-little@camden.rutgers.edu)

## **IMPORTANT DATES**

Tuesday, January 16 – First day of Spring 2018

Tuesday, January 23– Last day to drop a class without a “W” (this can be done through We-bReg)

Monday, April 2 – Last day to withdraw from one or all classes with a “W”. (This can be done through WebReg) For more information, see the registrar’s website <http://registrar.camden.rutgers.edu/>

Saturday, March 10 – Sunday, March 18– Spring recess

Monday, April 30 – Last day of classes

Thursday, May 3 – Wednesday, May 9 - Final Exam Period

## **Late work/Incompletes/Participation**

**Late Work:** All assignments must be handed in on time; late work will receive no credit. No makeup exams will be scheduled without prior notification and an excuse from a third party (physician, etc)

**Incompletes and Problems:** If you find that you are having trouble completing course work or need further explanation of class topics, please schedule an appointment with me immediately. If you need this class for graduation, you should be sure that your performance is up to standard throughout the course. It is too late to wait until the last week of classes to ask for help. I’m available to meet throughout the entire semester if

you need help. "Incompletes" will only be given through prior consultation, under extreme circumstances. Incomplete grades must be made up prior to the start of the next semester.

**Participation:** lack of participation will be reflected in your final grade. You are expected to participate in class; just reading discussion threads is not enough. Your contributions are expected to help the class learn and understand the topics under consideration.

## STANDARDS FOR EVALUATION

Demonstrate what you are learning in the course. This involves drawing from course reading, lectures, discussions, simulations and other learning opportunities.

### Chapter assignments:

Assignments - chapter questions and other questions on provided materials are required to be turned in timely. Content as well as writing (grammar, spelling, organization, etc) will be graded equally. See rubric for more details.

Quizzes – At the faculty's discretion, up to four quizzes will be given during the semester. In lieu or in addition to quizzes, a special assignment/project might be assigned.

Tests - There will be one midterm and a final.

### **Grading Policy:**

The Canvas grade book will not give you your grade at a point in time since it is based on a weight of future assignments and exams. Contact me if you have question on your grade progress at any point in time during the course.

|                                 |     |
|---------------------------------|-----|
| Assignments                     | 15% |
| Class participation/threads     | 10% |
| Quizzes/Special Project (total) | 20% |
| Midterm                         | 25% |
| Final exam                      | 30% |

The timing of chapter assignments and questions is subject to change at the instructor's discretion thus please follow Canvas and my announcements for your assigned readings, assignments and exams. **THE GRADEBOOK IN CANVAS DOES NOT REFLECT ALL ASSIGNMENTS/THREADS/QUIZZES/ETC AT ALL TIMES AND COULD BE MISINTERPRETED. IT IS IMPORTANT THAT YOU CONTACT THE PROFESSOR IF YOU HAVE ANY QUESTIONS ON YOUR GRADE AT ANY TIME DURING THE SEMESTER.**

**Grading scale:**

Final grade is awarded based on the following.

- A 90-100 pts
- B+ 85-89.9 pts
- B 80-84.9 pts
- C+ 75-79.9 pts
- C 70-74.9 pts
- D 60-69.9 pts
- F under 60 pts