A. COURSE DESCRIPTION

Credits: 3
Lecture Hours/Week: 3
Lab Hours/Week: 0
OJT Hours/Week: *

Prerequisites:
This course requires the following prerequisite
   ACCT 2000 - Principles of Accounting I (Number of Years Valid: 5)

Corequisites: None
MnTC Goals: None

This course gives learners a complete understanding of financial statements and the job of a credit
analyst. Special focus is on analysis of balance sheets, income and expense statements, cash budget, cash
flow, and ratio analysis. Learners develop comparative balance sheets, income and expense statements,
cash budgets, and cash flow statements on a real business. Prerequisite: ACCT1608 or MKTG1508.

B. COURSE EFFECTIVE DATES: 02/11/1998 - Present

C. OUTLINE OF MAJOR CONTENT AREAS

1. Determine non-financial occurrences that impact the financial success of a business.
2. Understand different type of business entities.
3. Analyze income statements.
4. Analyze balance sheets.
5. Complete a statement of owners' equity and understand the relationship between income statements
   and balance sheets.
6. Calculate and interpret financial ratios.
7. Complete a projected cash budget.
8. Complete financial projections and financial statements that correspond to the written financial
   assumptions.

D. LEARNING OUTCOMES (General)

1. The learner will analyze and interpret financial statements used to underwrite commercial and
   agricultural loans.
2. The learner will calculate and analyze financial ratios commonly used in the process of analyzing
   financial statements when underwriting commercial and agricultural loans.
3. The learner will complete an advanced analysis of financial statements and business climate in the
   process of underwriting commercial and agricultural loans.

E. Minnesota Transfer Curriculum Goal Area(s) and Competencies

None

F. LEARNER OUTCOMES ASSESSMENT

As noted on course syllabus
G. SPECIAL INFORMATION

None noted