

BMG 55 Course Outline as of Fall 2026**CATALOG INFORMATION**

Dept and Nbr: BMG 55 Title: FINANCIAL ANALYSIS

Full Title: Fundamentals of Financial Analysis

Last Reviewed: 4/14/2025

Units		Course Hours per Week		Nbr of Weeks	Course Hours Total	
Maximum	3.00	Lecture Scheduled	3.00	17.5	Lecture Scheduled	52.50
Minimum	3.00	Lab Scheduled	0	6	Lab Scheduled	0
		Contact DHR	0		Contact DHR	0
		Contact Total	3.00		Contact Total	52.50
		Non-contact DHR	0		Non-contact DHR	0

Total Out of Class Hours: 105.00

Total Student Learning Hours: 157.50

Title 5 Category: AA Degree Applicable

Grading: Grade or P/NP

Repeatability: 00 - Two Repeats if Grade was D, F, NC, or NP

Also Listed As:

Formerly:

Catalog Description:

Students will be introduced to financial concepts in order to interpret financial reports, including balance sheets, income statements and statements of cash flows. Evaluate financial data using key financial ratios and breakeven analysis. Calculate return on investment and variances to evaluate changes in financial positions.

Prerequisites/Corequisites:**Recommended Preparation:**

Eligibility for ENGL C1000 or equivalent

Limits on Enrollment:**Schedule of Classes Information:**

Description: Students will be introduced to financial concepts in order to interpret financial reports, including balance sheets, income statements and statements of cash flows. Evaluate financial data using key financial ratios and breakeven analysis. Calculate return on investment and variances to evaluate changes in financial positions. (Grade or P/NP)

Prerequisites/Corequisites:

Recommended: Eligibility for ENGL C1000 or equivalent

Limits on Enrollment:

Transfer Credit: CSU;

Repeatability: Two Repeats if Grade was D, F, NC, or NP

ARTICULATION, MAJOR, and CERTIFICATION INFORMATION:

AS Degree: Area Effective: Inactive:

CSU GE: Transfer Area Effective: Inactive:

IGETC: Transfer Area Effective: Inactive:

CSU Transfer: Transferable Effective: Fall 2013 Inactive:

UC Transfer: Effective: Inactive:

CID:

Certificate/Major Applicable:

Both Certificate and Major Applicable

COURSE CONTENT

Student Learning Outcomes:

At the conclusion of this course, the student should be able to:

1. Explain and analyze financial statements and related information
2. Evaluate business operations using key financial ratios
3. Analyze business profitability
4. Interpret cash flow

Objectives:

At the conclusion of this course, the student should be able to:

1. Explain and analyze balance sheets, income statements and statement of cash flows
2. Analyze financial statements using key financial ratios
3. Calculate breakeven points
4. Calculate return on investment
5. Trace cash flow through a business operation
6. Understand the budgeting process

Topics and Scope:

I. Understanding Financial Statements and Related Information

A. Balance sheet

B. Income statement

C. Statement of cash flows

D. Generally Accepted Accounting Principles (GAAP)

E. The annual report and Securities Exchange Commission(SEC) filings

II. Analysis of Financial Statements and Business Profitability

A. Key financial ratios

B. Profit centers

C. Overhead allocations

- D. Cash flow projections
- III. Decision-Making to Improve Results
 - A. Breakeven analysis
 - B. Return on Investment (ROI)
 - C. Capital expenditures
- IV. Financing Sources
 - A. Debt
 - B. Equity
 - C. Leverage
- V. Business Planning and the Budget
 - A. Strengths, Weaknesses, Opportunities, and Threats analysis (SWOT)
 - B. Budgeting process

Assignment:

1. Reading of textbook and other resources
2. Written homework, such as exercises, calculations, and analyses
3. Evaluate different business models using the measurement methods in the text
4. Case studies evaluated in written form
5. Project presentations, orally presented in class or through discussions online
6. Exams and final exam

Methods of Evaluation/Basis of Grade:

Writing: Assessment tools that demonstrate writing skills and/or require students to select, organize and explain ideas in writing.

Written homework	Writing 20 - 30%
------------------	---------------------

Problem Solving: Assessment tools, other than exams, that demonstrate competence in computational or non-computational problem solving skills.

Case studies and business model projects	Problem solving 20 - 30%
--	-----------------------------

Skill Demonstrations: All skill-based and physical demonstrations used for assessment purposes including skill performance exams.

Presentations	Skill Demonstrations 10 - 20%
---------------	----------------------------------

Exams: All forms of formal testing, other than skill performance exams.

Exams and final	Exams 20 - 40%
-----------------	-------------------

Other: Includes any assessment tools that do not logically fit into the above categories.

Attendance and Participation	Other Category 0 - 5%
------------------------------	--------------------------

Representative Textbooks and Materials:

The Essentials of Finance and Accounting for Nonfinancial Managers. 3rd ed. Fields, Edward. American Management Association. 2016. (classic).