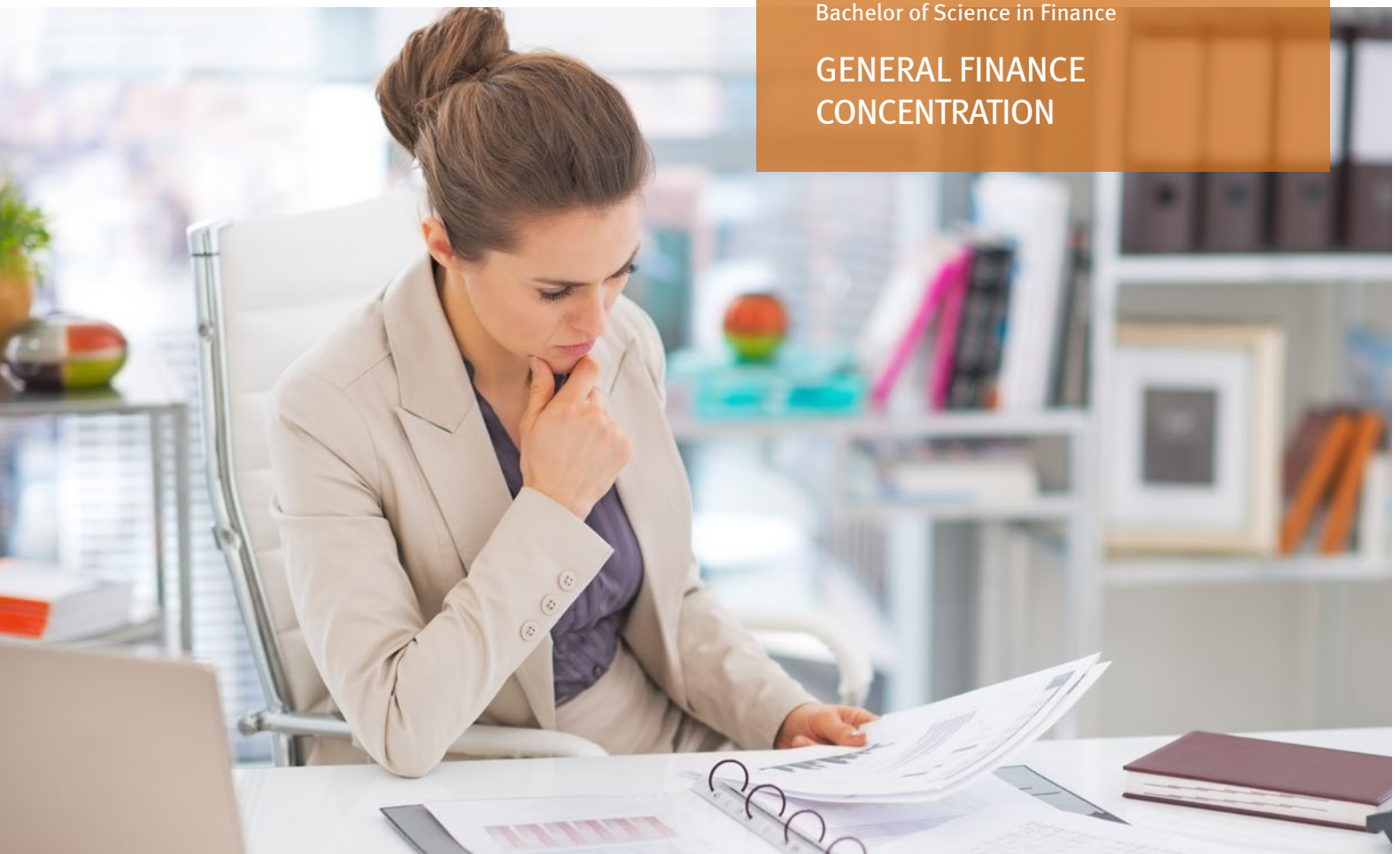


## GENERAL FINANCE CONCENTRATION



### GENERAL FINANCIAL ANALYSIS - CONCENTRATION OVERVIEW

As a student in the Bachelor of Science in Finance with a concentration in General Finance, you will develop skills that are relevant to the opportunity cost of business decisions, and general financial-analysis techniques used in corporations. Students have the opportunity to pick from a list of electives to develop a concentration that suits their interests in finance.

You will be taught how to apply financial concepts to corporate functions such as financial statement analysis, cash flow analysis, debt, and equity combinations to raise capital for funding of business operations.

Upon graduation, you'll be prepared for the workplace with practical skills, including:

- Understanding corporate funding and investment options

- Working with financial statements to measure financial performance and make projections
- Using foreign exchange markets to make financial decisions for corporations

#### Real-World Connections

As part of the financial analysis concentration, you will complete assignments that connect directly to the real world, such as analyzing the current financial statements of major corporations to determine their financial condition and performance.

You'll study how to forecast the future financial performance of major corporations and determine their current value and make recommendations to improve their performance. In addition, you'll research large global corporations to look for red flags that may warn investors of issues hidden in their financial statements.

#### Professional Competencies of Graduates

- Attention to Detail—interpreting data at the transaction level
- Critical Thinking—analyzing, comparing, and interpreting data quickly to solve problems
- Clear Communications at Work—interacting with staff, supervisors, and clients
- High Standards of Integrity—knowing how to work with sensitive information
- Computer Literacy—creating and analyzing financial documents

## COURSE OUTCOMES

- Evaluate opportunity costs in the business decision-making process
- Analyze the effects of changes in demand and supply on market equilibrium
- Consider the production decision in profit maximization for the four primary market structures
- Examine how macroeconomic indicators are used to gauge economic health
- Assess how fiscal and monetary policies affect the US economy
- Study the effects of globalization and international trade on the US economy
- Analyze financial statements to measure the financial performance of a business entity
- Apply Time-Value of Money concepts to assess decisions involving sets of cash flows
- Calculate the cost of debt and equity to determine capital structure policy
- Assess investment options based upon cost of capital and expected returns

- Compute financial transactions based upon foreign exchange rates
- Incorporate the attributes of debt and equity given a cost of capital model
- Define the role of financial markets and institutions
- Assess debt and equity markets
- Evaluate the operations of banks, securities, and insurance companies
- Examine the financial performance of a company using financial statements
- Assess the principle characteristics of liabilities (debt), equity, and assets
- Analyze cash-flow measures for insight into all business activities
- Consider the usefulness of return-measures in financial statement analysis
- Project financial statements for an organization, including the income statement, balance sheet, and statement of cash flows
- Determine a company's value by conducting effective earnings forecasts and analyses

## Professional Certification Information Website

Learn more about external certifications associated in this area: Chartered Financial Analysts <https://www.cfainstitute.org/pages/index.aspx>.

## JOB OUTLOOK FOR CAREERS IN FINANCIAL ANALYSIS

Employment of financial analysts is projected to grow 12% between 2014 and 2024, faster than the average for all occupations.\*

## JOB TITLES ASSOCIATED WITH FINANCIAL ANALYSIS†

- Financial Analyst
- Financial Manager
- Budget Analyst

To learn more about the Bachelor of Science in Finance, please **click here** or call **866.827.5268** (Toll Free).

For comprehensive consumer information, visit [kaplan.edu/info](http://kaplan.edu/info).

\* U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook, 2016-17 Edition, Financial Analysts, [www.bls.gov/ooh/business-and-financial/financial-analysts.htm](http://www.bls.gov/ooh/business-and-financial/financial-analysts.htm). National long-term projections may not reflect local and/or short-term economic or job conditions, and do not guarantee actual job growth.

†Kaplan University's programs are designed to prepare graduates to pursue the stated positions, which have varying responsibilities. However, the University cannot guarantee employment or career advancement. Additional training or certification may be required. In addition, job titles and responsibilities may vary from organization to organization.