



BUAD 280 – Introduction to Financial Accounting

Course Syllabus

Fall Semester 2018

Section –

14507R Tuesday and Thursday 9:30-10:50am JFF233

14509R Tuesday and Thursday 11:00-12:20pm JFF233

14511R Tuesday and Thursday 12:30- 1:50pm JFF233

Professor: Julie Suh, Ph.D.

Office: ACC 212

E-mail: @marshall.usc.edu

Office Hours: TBD

Course Description

This is an introduction to accounting course for undergraduate students whose majors require: understanding the impacts business transactions have on organizations; knowledge of basic accounting principles and techniques; and the ability to leverage the variety of information the accounting discipline provides managers, owners and other stakeholders. The primary focus of the course is the development, presentation and understanding of financial accounting information useful to a variety of stakeholders when analyzing results and supporting decisions related to business operations and financial position, cash flows, income generation, asset acquisition, and financing activities.

Learning Objectives

Upon completion of this course, you should be able to:

1. Demonstrate an understanding of the key principles and assumptions used by accountants when providing information to management and other stakeholders by answering questions and solving problems. (*Marshall Learning Goal 1.2, 1.3, 1.4, 6.1*)
2. Demonstrate an understanding of Generally Accepted Accounting Principles and their impact on the conduct of management and business leaders by answering questions and solving problems. (*Marshall Learning Goal 4.1*)
3. Explain how management, other stakeholders and the business community use key sections of the balance sheet, income statement and statement of cash flows to make decisions by evaluating business transactions, preparing financial statements and analyzing relevant financial statement information. (*Marshall Learning Goal 1.2, 1.3, 1.4, 2.2, 5.2*)
4. Analyze the cash impact of business transactions by creating a statement of cash flows from a series of transactions and account balance changes. (*Marshall Learning Goal 1.2, 1.3, 1.4, 2.2*)
5. Evaluate the impacts of accrual based accounting and management decisions on financial statement presentation and stakeholder choices by analyzing a variety of business activities / scenarios and developing journal entries. (*Marshall Learning Goal 1.2, 1.3., 1.4, 2.1*)
6. Describe a business operating cycle and demonstrate the impact of various operating activities by applying accounting principles and techniques to produce journal entries, develop appropriate adjustments, and produce a multi-step income statement in good form. (*Marshall Learning Goal 1.2, 1.3, 1.4, 6.1*)
7. Describe a business financial position and demonstrate the impact of various financing and investing activities by applying accounting principles and techniques to produce journal entries, develop appropriate adjustments, and produce a classified balance sheet in good form. (*Marshall Learning Goal 1.2, 1.3, 1.4, 6.1, 6.2*)
8. Evaluate the general financial performance of an organization and the impact of management decisions on financial results by analyzing a variety of financial ratios and

developing an opinion on potential employment by and / or investment in a large public company. (Marshall Learning Goal 1.2, 1.3, 1.4, 4.2)

9. Demonstrate the ability to leverage technology to generate and analyze accounting information by leveraging basic financial accounting systems to record and report financial accounting data and spreadsheets to develop and analyze financial accounting information. (Marshall Learning Goal 1.2, 1.3, 1.4, 6.4)

To achieve these learning objectives, a combination of background reading, interactive discussion / lecture and practice problems will be utilized. Please note, the most important word in the sentence above is “interactive.” The reason is that research on learning indicates it is very difficult to gain anything more than a superficial understanding of material without practice and feedback. Therefore, you should expect our class sessions to incorporate a substantial amount of both.

To demonstrate your achievement of the learning objectives stated above: 1) you will be required to demonstrate your knowledge by individually working problems during quizzes and exams; and 2) you may be asked to complete in class group assignments on an ad hoc basis at the professor's discretion.

Required Materials

The following book is available in the bookstore:

- Kimmel, P.D., Weygandt, J.J., Kieso, D.E. (2016). *Financial Accounting: Tools for Business Decision Making, 8th Ed.* New Jersey: Wiley (978-1-118-55255-1)

Lastly, feel free to purchase the book online, or rent a digital copy, as this can also result in substantial cost savings.

Prerequisites and Recommended Preparation

Although there are no formal prerequisites for this course, regularly reading a general business periodical or newspaper's financial section will aid in your business education. To this end, the Wall Street Journal can be purchased at a discounted student rate at www.wsjstudent.com.

In addition, you will find it helpful to bring a calculator to class to work discussion problems and in class assignments. For exams, only school provided calculators will be allowed.

Grading Policies

Your grade in this class will be determined by your relative performance on exams, quizzes (dropping the lowest one), in-class exercises, and an individual project. The total class score will be weighted as follows:

	Weight
Exam I	25%
Exam II	25%
Final Exam	30%
Quizzes	5%
Homework/ Participation/In-class	10%
Individual project	5%

After each student's weighted total points are determined for the semester, letter grades will be assigned on a curve according to Marshall School of Business grading guidelines.

Final grades represent how you perform in the class relative to other students. Your grade will not be based on a mandated target, but on your performance. Historically, the average grade for this class is about a 3.0 (i.e., a “B”). Three items are considered when assigning final grades:

1. Your score for each of the items above weighted by the appropriate factor and summed.
2. Your overall percentage score for the course.
3. Your ranking among all students in the course(s) taught by your instructor during the current semester.

The grade of "W" is allowed only if a student withdraws after the official add period and before the end of the drop period during the semester. The grade of incomplete (IN) can be assigned only if there is work not completed because of a documented illness or unforeseen emergency occurring after the drop period of the semester that prevents the student from completing the semester. An "emergency" is defined as a serious documented illness, or an unforeseen situation that is beyond the student's control, that prevents a student from completing the semester. Prior to the end of the drop period, the student still has the option of dropping the class so incompletes will not be considered. Arrangements for completing an IN must be initiated by the student and agreed to by the instructor prior to the final examination. All work required to replace the IN with a final grade must be completed within one calendar year from the date the IN was assigned. If the student does not complete the work within the year, the IN will automatically be converted to a grade of F.

Assignments and Grading Detail

Expectations regarding your performance on exams, quizzes, in-class exercises and the team presentation are as follows:

Exams

Exams may include: multiple-choice questions, short answer / brief essay questions, exercises, and problems. Preparing for exams involves dedication and ends only when you can: 1) identify the relevant issues in a given business situation; 2) analyze the data and transform it into information to be used in a comprehensive answer; and 3) explain what you did using techniques demonstrated in class. The best bet for success involves a number of steps. First, is making sure you do the advanced preparation for each class session. Second is reworking problems done in class and trying other / additional problems. Third is making sure you ask questions in a real-time manner to solidify your understanding of the material as we go, rather than trying to 'get it' right before an exam. Remember, on exams you will be required to perform all work (e.g., problem setup, solution generation, and answer presentation) on your own.

The exam dates for this fall are as follows:

Midterm 1	Thursday, September 20
Midterm 2	Thursday, October 25
Final Exam	Friday, December 7

During the semester, each exam will be available for you to review starting a week after it has been given. You will have one week to review your exam and discuss your grade. After this time, grades on tests become final. All other grades are final once given.

The Leventhal School of Accounting policy is exams should not be missed unless there is a very serious emergency AND it can be properly documented. In addition, to the extent possible, you must inform the instructor of the emergency prior to the exam (it is understood this is not always possible). If you miss an exam for something other than a serious emergency and / or you cannot provide documentation, you will receive a zero grade for the exam. If there is a serious emergency, you can provide proper documentation and (when possible) have notified me before the exam, a substitute grade will be calculated based on the normalized average of your remaining future exams.

The final exam must be taken at the scheduled time unless an incomplete contract has previously been approved according to Leventhal School of Accounting guidelines.

Quizzes

Quizzes may include multiple-choice questions, exercises and problems. They will be given the week before each exam (including the final) and are designed to prepare you for the upcoming exam. Preparing for quizzes is facilitated by keeping up with the work in class, reworking problems we have done in class, and trying other problems. No make-up quizzes will be given as only the two highest raw scores are used to generate the quiz component of the total score.

Homework

There are 19 homework assignments during the semester (listed on the schedule of classes in this document). Each assignment is due by the end of the day (midnight) on the day the assignment is listed. You need to turn in your assignment on Blackboard by that time. This can be a scanned copy or picture of your hand-written work, or a Microsoft office document (e.g. word or excel). Each assignment will be graded on effort and completeness, with the 17 highest HW grades used to calculate the HW portion of your final grade.

We will go over many, but not all, of the solutions in the class the day the assignment is due. However, it is imperative that you attempt the problems before class. This will help introduce to the concepts to be covered, as well as some concepts that we don't have time to go into in-depth during the lecture.

In-class Exercises

At various points during the semester, there may be unannounced exercises to provide students with examples of kind of material they should expect to see on exams. These exercises can be completed by ad hoc groups, of four members or less, using any course materials present (i.e., open book / open notes). Points are earned by students completing the exercise based on the proper application of the techniques covered during class discussion. No make-ups or alternative assignments will be accepted.

Individual Project

The Individual Project will be handed out during the semester. It is a research-based assignment requiring you to produce a report answering specific questions about a public company. In addition, you will leverage Excel-based models to evaluate the company's performance over the last several years. You will document your results by delivering a professional / high quality copy of the report.

Add / Drop Process

Students may drop via Web Registration at any time prior to Friday, January 26th. Please note that if you drop after April 6th your transcripts will show a W for the class.

Dates to Remember:

Last day to add classes or drop without a "W"	Friday, September 7
Last day to drop with "W"	Friday, November 9

Retention of Graded Coursework

Graded work that has not been returned to you will be retained for one year after the end of the semester. Any other materials not picked up by the end of the semester will be discarded after final grades have been submitted.

Technology Policy

Laptop and Internet usage is not permitted during academic or professional sessions unless otherwise stated by the professor. Use of other personal communication devices, such as cell phones, is considered unprofessional and is not permitted during academic or professional sessions. Upon request, all electronic devices in your possession (e.g., cell / smart phones, tablets, laptops, etc.) must be completely turned off and / or put face down on the desk in front of you. In addition, at certain times (i.e., during exams), you might also be asked to deposit your devices in a designated area in the classroom. Video recording of faculty lectures is not permitted due to copyright infringement regulations. Audio recording is only permitted if approved in advance by the professor. Use of any recorded or distributed material is reserved exclusively for the USC students registered in this class.

Recordings

No student may record any lecture, class discussion or meeting with the professor without the professor's prior express written permission. The word "record" or the act of recording includes, but is not limited to, any and all means by which sound or visual images can be stored, duplicated or retransmitted whether by an electro-mechanical, analog, digital, wire, electronic or other device or any other means of signal encoding. The professor reserves all rights, including copyright, to lectures, course syllabi and related materials, including summaries, PowerPoints, prior exams, answer keys, and all supplementary course materials available to the students enrolled in this class whether posted on Blackboard or otherwise. They may not be reproduced, distributed, copied, or disseminated in any media or in any form, including but not limited to all course note-sharing websites. Exceptions are made for students who have made prior arrangements with DSP and the professor.

Statement for Students with Disabilities

Students requesting test-related accommodations will need to share and discuss their DSP recommended accommodation letter/s with their faculty and/or appropriate departmental contact person at least **three weeks** before the date the accommodations will be needed. Additional time may be needed for final exams. Reasonable exceptions will be considered during the first three weeks of the semester as well as for temporary injuries and for students recently diagnosed. Please note that a reasonable period of time is still required for DSP to review documentation and to make a determination whether a requested accommodation will be appropriate.

The Office of Disability Services and Programs (www.usc.edu/disability) provides certification for students with disabilities and helps arrange the relevant accommodations. Any student requesting academic accommodations based on a disability is required to register with Disability Services and Programs (DSP) each semester. A letter of verification for approved accommodations can be obtained from DSP. Please be sure the letter is delivered to me (or to your TA) as early in the semester as possible. DSP is located in GFS (Grace Ford Salvatori Hall) 120 and is open 8:30 a.m.–5:00 p.m., Monday through Friday. The phone number for DSP is (213) 740-0776. Email: ability@usc.edu.

Statement on Academic Conduct and Support Systems

USC seeks to maintain an optimal learning environment. General principles of academic honesty include the concept of respect for the intellectual property of others, the expectation that individual work will be submitted unless otherwise allowed by an instructor, and the obligations both to protect one's own academic work from misuse by others as well as to avoid using another's work as one's own. All students are expected to understand and abide by these principles. *SCampus*, the Student Guidebook, (www.usc.edu/scampus or <http://scampus.usc.edu>) contains the University Student Conduct Code (see University Governance, Section 11.00), while the recommended sanctions are located in Appendix A.

Students will be referred to the Office of Student Judicial Affairs and Community Standards for further review, should there be any suspicion of academic dishonesty. The Review process can be found at: <http://www.usc.edu/student-affairs/SJACS/>. Failure to adhere to the academic conduct standards set forth by these guidelines and our programs will not be tolerated by the USC Marshall

Plagiarism – presenting someone else's ideas as your own, either verbatim or recast in your own words – is a serious academic offense with serious consequences. Please familiarize yourself with the discussion of plagiarism in *SCampus* in Part B, Section 11, "Behavior Violating University Standards" <https://policy.usc.edu/scampus-part-b/>. Other forms of academic dishonesty are equally unacceptable. See additional information in *SCampus* and university policies on scientific misconduct, <http://policy.usc.edu/scientific-misconduct>.

Support Systems:

Students whose primary language is not English should check with the American Language Institute <http://dornsife.usc.edu/ali>, which sponsors courses and workshops specifically for international graduate students.

Student Counseling Services (SCS) - (213) 740-7711 – 24/7 on call

Free and confidential mental health treatment for students, including short-term psychotherapy, group counseling, stress fitness workshops, and crisis intervention.

<https://engemannshc.usc.edu/counseling/>

National Suicide Prevention Lifeline - 1-800-273-8255

Provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week. <http://www.suicidepreventionlifeline.org>

Relationship & Sexual Violence Prevention Services (RSVP) - (213) 740-4900 - 24/7 on call

Free and confidential therapy services, workshops, and training for situations related to gender-based harm. <https://engemannshc.usc.edu/rsvp/>

Sexual Assault Resource Center

For more information about how to get help or help a survivor, rights, reporting options, and additional resources, visit the website: <http://sarc.usc.edu/>

Office of Equity and Diversity (OED)/Title IX compliance – (213) 740-5086

Works with faculty, staff, visitors, applicants, and students around issues of protected class.

<https://equity.usc.edu/>

Bias Assessment Response and Support

Incidents of bias, hate crimes and microaggressions need to be reported allowing for appropriate investigation and response. <https://studentaffairs.usc.edu/bias-assessment-response-support/>

Student Support & Advocacy – (213) 821-4710

Assists students and families in resolving complex issues adversely affecting their success as a student EX: personal, financial, and academic. <https://studentaffairs.usc.edu/ssa/>

Diversity at USC

Tabs for Events, Programs and Training, Task Force (including representatives for each school), Chronology, Participate, Resources for Students. <https://diversity.usc.edu/>

USC Emergency Information

Provides safety and other updates, including ways in which instruction will be continued if an officially declared emergency makes travel to campus infeasible. emergency.usc.edu

USC Department of Public Safety – UPC: (213) 740-4321 – HSC: (323) 442-1000 – 24-hour emergency or to report a crime. Provides overall safety to USC community. dps.usc.edu

A number of USC's schools provide support for students who need help with scholarly writing. Check with your advisor or program staff to find out more. Students whose primary language is not English should check with the American Language Institute (<http://dornsife.usc.edu/ali>), which

sponsors courses and workshops specifically for international graduate students. The Office of Disability Services and Programs (http://sait.usc.edu/academicsupport/centerprograms/dsp/home_index.html) provides certification for students with disabilities and helps arrange the relevant accommodations.

Emergency Preparedness / Course Continuity

If an officially declared emergency makes travel to campus infeasible, USC Emergency Information (<http://emergency.usc.edu/>) will provide safety and other updates, including ways in which instruction will be continued by means of blackboard, teleconferencing, and other technology. USC's Blackboard learning management system and support information is available at blackboard.usc.edu.

For additional information, you may use any of the following:

USC Emergency – (213) 740-4321
USC Emergency Information – (213) 740-9233
USC Information – (213) 740-2311
KUSC Radio – 91.5 FM

Schedule of Classes and Homework Assignments

Session	Date	Topic	Reading Assignments*	HW Assignments*
1	21-Aug	Course Introductions /Introduction to Financial Statements	CH 1	HW1:BE 1-1, BE 1-3, BE 1-4, BE 1-6, BE 1-7, BE 1-10
2	23-Aug	A Further Look at Financial Statements	CH 2	HW2: DO IT! 2-1(b), DO IT! 2-3, BE 2-1, BE 2-3, BE 2-4
3	28-Aug	The Accounting Information System	CH 3	
4	30-Aug	The Accounting Information System	CH 3	HW 3: BE 3-3, BE 3-4, BE 3-5, BE 3-6, BE 3-11
		Labor Day (No class)		
5	4-Sep	The Accounting Information System	CH 3	HW4: E 3-12, E 3-18
6	6-Sep	Accrual Accounting Concepts	CH 4	
7	11-Sep	Accrual Accounting Concepts	CH 4	HW5: BE 4-4, BE 4- 5, BE 4-6, BE 4-7, BE 4-12, BE 4-15
8	13-Sep	Accrual Accounting Concepts	CH 4	HW 6: E 4-9, E4-10
9	18-Sep	Exam 1 Review (Quiz #1)	CH 1-4	
10	20-Sep	Exam I (Sessions 1 – 8)		
11	25-Sep	Merchandising Operations & the Multiple-Step Income Statement	CH 5	HW 7: BE 5-1, E 5-3, E 5-11
12	27-Sep	Reporting and Analyzing Inventory	CH 6	HW 8: BE 6-2, BE 6-3, E6-1, E 6-5
13	2-Oct	Reporting and Analyzing Inventory	CH 6	HW 9: BE 6-7, BE 6-8
14	4-Oct	Reporting and Analyzing Receivables	CH 8	
15	9-Oct	Reporting and Analyzing Receivables	CH 8	HW 10: BE 8-2, BE 8-3, BE 8-5, BE 8-10, E 8-5
16	11-Oct	Reporting and Analyzing Long-Lived Assets	CH 9	
17	16-Oct	Reporting and Analyzing Long-Lived Assets	CH 9	HW 11: BE 9-4, E 9-19, E 9-20
18	18-Oct	Reporting and Analyzing Long-Lived Assets	CH 9	HW 12: BE 9-6, BE 9-7, E9-8
19	23-Oct	Exam Review (Quiz #2)		
20	25-Oct	Exam II (Sessions 11 – 18)		
21	30-Oct	Financial Statement Analysis	CH 13	HW 13:P13-5A
22	1-Nov	Reporting and Analyzing Liabilities	CH 10	
23	6-Nov	Reporting and Analyzing Liabilities	CH 10	HW 14: BE 10-2, BE 10-3
24	8-Nov	Reporting and Analyzing Liabilities	CH 10	HW 15: BE 10-8, E10-23
25	13-Nov	Reporting and Analyzing Stockholder's Equity	CH 11	HW 16: BE 11-2, BE 11-4, BE 11-5, BE 11-8, DO IT! 11-2a
26	15-Nov	Statement of Cash Flows	CH 12	HW 17: BE 12-1, BE 12-2
	20-Nov	Thanksgiving Break (No class)		

27	27-Nov	Statement of Cash Flows	CH 12	HW 18: BE 12-5, BE 12-13
28	29-Nov	Statement of Cash Flows (Quiz #3)	CH 12	HW 19: E12-7, E 12-15
Exam	7-Dec	Final Exam (Sessions 21-28)	8:00 – 10:00 A.M.	

- * Kimmel, P.D., Weygandt, J.J., Kieso, D.E. (2016). *Financial Accounting: Tools for Business Decision Making, 8th Ed.* New Jersey: Wiley

Suggested Extra Practice Problems

<i>Chapter</i>	<i>Topic</i>	<i>Suggested Extra Practice</i>
1	Introduction to Financial Statements	E1-5, E1-9, P1-3A, P1-5A
2	A Further Look at Financial Statements	E2-6, E2-8, P2-3A
3	The Accounting Information System	P3-6A, P3-7 A(Challenging)
4	Accrual Accounting Concepts	E4-15(Challenging), E4-16, E4-21, P4-3A
5	Merchandising Operations and the Multiple-Step Income Statement	E5-4, P5-1A
6	Reporting and Analyzing Inventory	E6-2, E6-6, P6-3A, P6-4A
8	Reporting and Analyzing Receivables	P8-1A, P8-2A, P8-6A
9	Reporting and Analyzing Long-Lived Assets	E9-5, E9-6, E9-9, P9-3A
10	Reporting and Analyzing Liabilities	P10-1A, P10-4A, P10-10A
11	Reporting and Analyzing Stockholder's Equity	E11-4, E11-10, P11-2A
12	Statement of Cash Flows	P12-7A, P12-8A, P12-11A

Appendix I



Undergraduate Accounting Program Student Learning Objectives

OBJECTIVE 1	Technical Knowledge	Students will demonstrate technical proficiency in the accounting discipline, including the use of technical accounting knowledge to help solve problems and make decisions.
OBJECTIVE 2	Research, Analysis and Critical Thinking	Students will demonstrate the ability to critically analyze, synthesize, and evaluate information for decision making in the local, regional and global business environment.
OBJECTIVE 3	Ethical Decision Making	Students will demonstrate an understanding of ethics, ethical behavior and ethical decision making.
OBJECTIVE 4	Communication	Students will demonstrate the ability to communicate ideas both orally and in writing in a clear, organized and persuasive manner.
OBJECTIVE 5	Leadership, Collaboration and Professionalism	Students will demonstrate leadership skills and the ability to work cooperatively and productively to accomplish established goals.

APPENDIX II

How BUAD280 Contributes to Student Achievement of Marshall's Six Undergraduate Program Learning Goals

Goal	Marshall Program Learning Goal	Course Objectives that support this goal
1	Our graduates will demonstrate critical thinking skills so as to become future-oriented decision makers, problem solvers and innovators. Specifically, students will: 1.1 Students will understand the concepts of critical thinking, entrepreneurial thinking and creative thinking as drivers of innovative ideas (not explicit for this course). 1.2 Critically analyze concepts, theories and processes by stating them in their own words, understanding key components, identifying assumptions, indicating how they are similar to and different from others and translating them to the real world. 1.3 Be effective at gathering, storing, and using qualitative and quantitative data and at using analytical tools and frameworks to understand and solve business problems. 1.4 Demonstrate the ability to anticipate, identify and solve business problems. They will be able to identify and assess central problems, identify and evaluate potential solutions, and translate a chosen solution to an implementation plan that considers future contingencies.	1, 3-9
2	Our graduates will develop people and leadership skills to promote their effectiveness as business managers and leaders in the 21st century's evolving work and organizational structures. Specifically, students will: 2.1 Students will recognize, understand and analyze the roles, responsibilities and behaviors of effective managers and leaders in diverse business contexts e.g., functionally diverse, culturally diverse, geographically diverse, etc. 2.2 Students will understand factors that contribute to effective teamwork including how to elicit, manage and leverage diverse perspectives and competencies. 2.3 Students will recognize, understand, and analyze the motivations and behaviors of stakeholders inside and outside organizations (e.g., teams, departments, consumers, investors, auditors)	2, 6-9
3	Our graduates will be effective communicators to facilitate information flow in organizational, social, and intercultural contexts. Specifically, students will: 3.1 Identify and assess diverse personal and organizational communication goals and audience information needs. 3.2 Understand individual and group communications patterns and dynamics in organizations and other professional contexts. 3.3 Demonstrate an ability to gather and disseminate information and communicate it clearly, logically, and persuasively in professional contexts.	N/A
4	Our graduates will demonstrate ethical reasoning skills, understand social, civic, and professional responsibilities and aspire to add value to society. Specifically, students will: 4.1 Understand professional codes of conduct. 4.2 Recognize ethical challenges in business situations and assess appropriate courses of action.	2
5	Our graduates will develop a global business perspective. They will understand how local, regional, and international markets, and economic, social and cultural issues impact business decisions so as to anticipate new opportunities in any marketplace. Specifically, students will: 5.1 Understand how local, regional and global markets interact and are impacted by economic, social and cultural factors. 5.2 Understand that stakeholders, stakeholder interests, business environments (legal, regulatory, competitor) and business practices vary across regions of the world.	3

6	<p>Our graduates will understand types of markets and key business areas and their interaction to effectively manage different types of enterprises. Specifically, students will:</p> <p>6.1 Demonstrate foundational knowledge of core business disciplines, including business analytics and business economics.</p> <p>6.2 Understand the interrelationships between functional areas of business so as to develop a general perspective on business management.</p> <p>6.3 Apply theories, models, and frameworks to analyze relevant markets (e.g. product, capital, commodity, factor and labor markets). 6.4 Show the ability to utilize technologies (e.g., spreadsheets, databases, software) relevant to contemporary business practices.</p>	1, 6, 7,-9
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