

**Faculty:** Smrity Randhawa  
**Office location:** ACC 234B  
**Email:** srandhaw@mashall.usc.edu  
**Session Dates :** August 21 through December 1, 2023

**Class Sections for BUAD 280**

*\* All times are Pacific Time*

<b><u>Section</u></b>	<b><u>Meeting Days</u></b>	<b><u>Scheduled Class Meeting Time</u></b>	<b><u>Room</u></b>
14505	M & W	8 am to 9:20 am	JFF 233
14508	M & W	12:30 pm to 1:50 pm	JFF 233

**Office Hours:** **Monday & Wednesday 2:15 pm to 3:15 pm (in-office, walk-in)**  
**Tuesday 10:30 am to 11:30 am (Zoom, Calendly appointment only)**  
**Or by Appointment**

**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 goodform. (*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*)

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 assignments on an ad hoc basis at the professor’s discretion.

### **Required Materials**

The following book is available in the bookstore:

**Hanlon, M., Magee, R., and Pfeiffer, G. (2023). *Financial Accounting, 7<sup>th</sup> Ed.* Cambridge Business Publications**

Note: Please make sure to purchase the book with “My Business Course “(MBC) access. Homework Assignments will be completed using MBC.

### **Prerequisites and/or 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, you can subscribe to WSJ for free as a USC student: <https://libraries.usc.edu/databases/wall-street-journal>.

In addition, you will find it helpful to bring a calculator to class to work discussion problems and in-class exercises.

### **Course Notes:**

All course materials can be found in Blackboard (<https://blackboard.usc.edu>). **It is expected that students will have completed all required readings *before* attending their class session each week.** Students should ensure that they can access all of the online tools via Blackboard prior to the start of classes.

Zoom is the platform used for all online sessions and online office hours. A link and instructions to join the Zoom sessions will be posted in the Blackboard Course Pages. For more information about Zoom, go to: [Zoom Support Tutorials](#)

### **Classroom Policies – Fall 2023**

1. Active class participation is important in achieving the learning objectives for this course. There is no substitute for learning and collaboration that happens inside the classroom. Unless students provide an accommodation letter from USC OSAS or from Marshall detailing visa or travel restrictions, attendance and active participation is expected in the classroom. There is no option to attend class via Zoom.
2. Students with accommodations should submit their accommodation document to their instructor as soon as possible.
3. Students who are experiencing illness should not attend class in person. Students who miss class for any reason are responsible for catching up on materials missed. A student who misses a class should reach out to classmates, the TAs/tutors and/or the professor in case of questions on missed material. Although classes are recorded, these are for the professor's use only and are generally not made available to students. A student could request for a recording, which the faculty may provide at their sole discretion.

### **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:

	<b><u>Weight</u></b>
<b>Exam I</b>	<b>23%</b>
<b>Exam II</b>	<b>23%</b>
<b>Final Exam</b>	<b>24%</b>
<b>Quizzes</b>	<b>7.5%</b>
<b>Homework</b>	<b>10%</b>
<b>Participation/In-class</b>	<b>7.5%</b>
<b>Final Team Project</b>	<b>5%</b>

Final grades represent your mastery of the subject matter. This is a rigorous and demanding course and historically, the average grade for this class is about a 3.3 (i.e., a “B+”)

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. You can read more about the policies for Incomplete Grades below under “**Additional Information.**”

### **Assignments and Grading Detail**

Expectations regarding your performance on exams, quizzes, in-class exercises and the homework 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:

Exam 1	September 20 (Wednesday)
Exam 2	October 25 (Wednesday)
Final Exam	December 8 (Friday, 8 am to 10 am)

During the semester, a student has **one week** after the release of scores and discussion of the exam to review and discuss their grade. After this time, grades on tests become final.

**There are no makeup exams.** If you miss an exam due to an emergency or unavoidable conflict (medical, personal or family emergency, court order, participation in recognized curricular or extracurricular activities ), you should i) provide proper documentation and ii) let the professor know in advance (with the understanding that this is not always possible). For the avoidance of doubt, medical emergencies are situations that represent acute injuries/illnesses that pose an immediate risk to life or require immediate medical attention.

If a student misses a Midterm exam due to an emergency or unavoidable conflict, then the grade for that missed midterm will be reweighted to the remaining Midterm and Final Exams. If a student misses both Midterms, and in both cases this is due to an emergency or unavoidable conflict, then the student will automatically get an “IN” and will need to work with the Professor to complete this requirement within a year, consistent with the school’s policies (See “Incomplete Grades” below). If a student misses any midterm exam for reasons other than an emergency or unavoidable conflict, the student will automatically get a zero for that Midterm exam.

All students **MUST** take the final exam. If a student misses the final exam due to an emergency or unavoidable conflict, then the student will get an “IN” and will need to work with the Professor to complete this requirement within a year, consistent with the school’s policies (See

“Incomplete Grades” below). If a student misses the final exam for reasons other than an emergency or unavoidable conflict, the student will automatically get a zero in the final exam.

All Midterm and Final Exams are proctored and conducted in person.

### ***Quizzes***

Quizzes may include multiple-choice questions and short 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.**

### ***Homework***

There will be homework assignments assigned during the semester. Each assignment is due by the end of the day (**11:59 pm**) on the due date. Homework assignments will be completed online using MyBusinessCourse, you can access the assignments using “**Assignments**” link on Blackboard. **No late submissions or extensions for homework are allowed.** I will automatically drop your lowest homework grade.

### ***Participation/In-class Exercises***

Class participation is an extremely important part of the learning experience in this course as the richness of the learning experience will be largely dependent upon the degree of preparation by all students prior to each class session. It is important that all of you attend every class and actively participate in and meaningfully contribute to class discussions.

In-class participation is also a critical part of this course’s learning experience. In-class participation grading will be based on students’ demonstrated willingness to participate and the quality of the comments expressed, rather than quantity. While some students are far more comfortable than others with class participation, *all* students should make an effort to contribute meaningfully in *every* class.

For each in-class session two (2) points will be awarded to a student for relevant and meaningful participation, one (1) point for modest contributions to the class and zero (0) points for no participation or not attending class. Absences, tardiness and unprofessional conduct will result in the loss of participation credit.

To underscore the importance of participation, 7.5 percent of the course grade are allocated to class participation.

Extra Participation points are also provided to students if they attend any or all of the following Leventhal/Marshall-sanctioned events. These events are voluntary but attendance in these events will be added as extra participation points. You earn more extra credit the more events you attend. These extra-credit events are available to all BUAD 280 students.

Events where you can earn extra participation points:

impACCT Panel 1	September 6 (Wednesday)
Meet the Firms	September 12 (Tuesday)
impACCT Panel 2	October 18 (Wednesday)

### ***Final Project***

The details of the final project will be provided to you during first week of October. For this project you will be assigned randomly to a group of 4-5 classmates. It will be a research-based assignment that will require your group to produce a report by answering specific questions about a public company using the company's SEC filings, publicly available information and by using ratio analysis (performed using Excel). At the end of the semester, every group member will complete a peer evaluation to help me better understand the dynamics of your group.

### ***PALS Tutoring***

BUAD 280 offers tutoring sessions for free! Upperclass Accounting Majors who performed well in BUAD 280 are available to tutor you. They are your BUAD 280 PALS (Peer Academic Leaders). Tutoring sessions are available Mondays thru Thursdays from 5 to 7 pm. Refer to "**Office Hours and Tutoring Information**" on Blackboard to access the link to schedule.

### **Policy for the use of AI Generators**

In this course, I encourage you to use artificial intelligence (AI)-powered programs to help you with assignments that indicate the permitted use of AI. You should also be aware that AI text generation tools may present incorrect information, biased responses, and incomplete analyses; thus they are not yet prepared to produce text that meets the standards of this course. To adhere to our university values, you must cite any AI-generated material (e.g., text, images, etc.) included or referenced in your work and provide the prompts used to generate the content. Using an AI tool to generate content without proper attribution will be treated as plagiarism and reported to the Office of Academic Integrity. Please review the instructions in each assignment for more details on how and when to use AI Generators for your submissions.

## **ADDITIONAL INFORMATION**

### **Add/Drop Process**

Students may add or drop via Web Registration at any time prior to September 8, 2023. Please note that if you drop after October 6, 2023, your transcripts will show a W for the class.

### **Dates to Remember:**

Last day to add classes or drop without a "W" and receive a refund	September 8, 2023
Last day to withdraw without a "W" on transcript or change pass/no pass to letter grade	October 6, 2023
Last day to drop with "W"	November 10, 2023

Most Marshall classes are open enrollment (R-clearance) through the Drop/Add deadline. If there is an open seat, you can add the class using Web Registration. If the class is full, you will need to continue checking Web Registration or the *Schedule of Classes* (classes.usc.edu) to see if a space becomes available. Students who do not attend the first two class sessions (for classes that meet twice per week) or the first class meeting (for classes that meet once per week) may be dropped from the course. There are no formal wait lists for Marshall undergraduate courses, and professors cannot add students or increase the course capacity. If all sections of the course are full, you can add your name to an interest list by contacting the Office of Undergraduate Advising & Student Affairs (213) 740-0690; if new seats or sections are added, students on the interest list will be notified.

### **Incomplete Grades**

A mark of IN (incomplete) may be assigned when work is not completed because of a documented illness or other “emergency” that occurs after the 12<sup>th</sup> week of the semester (or the twelfth week equivalent for any course that is scheduled for less than 15 weeks). Also see “Exams” section above.

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 12<sup>th</sup> week, the student still has the option of dropping the class. Arrangements for completing an IN must be initiated by the student and agreed to by the instructor prior to the final examination. If an Incomplete is assigned as the student’s grade, the instructor is required to fill out an “**Assignment of an Incomplete (IN) and Requirements for Completion**” form which specifies to the student and to the department the work remaining to be done, the procedures for its completion, the grade in the course to date, and the weight to be assigned to work remaining to be done when the final grade is computed. Both the instructor and student must sign the form with a copy of the form filed in the department. Class work to complete the course must be completed within one calendar year from the date the IN was assigned. The IN mark will be converted to an F grade should the course not be completed within the time allowed.

### **Open Expression and Respect for All**

An important goal of the educational experience at USC Marshall is to be exposed to and discuss diverse, thought-provoking, and sometimes controversial ideas that challenge one’s beliefs. In this course we will support the values articulated in the USC Marshall “[Open Expression Statement](https://www.marshall.usc.edu/open-expression-statement)” (<https://www.marshall.usc.edu/open-expression-statement>).

### **USC Statement on Academic Conduct and Support Systems**

#### **Academic Integrity:**

The University of Southern California is a learning community committed to developing successful scholars and researchers dedicated to the pursuit of knowledge and the dissemination of ideas. Academic misconduct, which includes any act of dishonesty in the production or submission of academic work, compromises the integrity of the person who commits the act and can impugn the perceived integrity of the entire university community. It stands in opposition to the university’s mission to research, educate, and contribute productively to our community and the world.

All students are expected to submit assignments that represent their own original work, and that have been prepared specifically for the course or section for which they have been submitted. You may not submit work written by others or “recycle” work prepared for other courses without obtaining written permission from the instructor(s).

Other violations of academic integrity include, but are not limited to, cheating, plagiarism, fabrication (e.g., falsifying data), collusion, knowingly assisting others in acts of academic dishonesty, and any act that gains or is intended to gain an unfair academic advantage.

The impact of academic dishonesty is far-reaching and is considered a serious offense against the university. All incidences of academic misconduct will be reported to the Office of Academic

Integrity and could result in outcomes such as failure on the assignment, failure in the course, suspension, or even expulsion from the university.

For more information about academic integrity see [the student handbook](#) or the [Office of Academic Integrity's website](#), and university policies on [Research and Scholarship Misconduct](#).

Please ask your instructor if you are unsure what constitutes unauthorized assistance on an exam or assignment, or what information requires citation and/or attribution.

### **Students and Disability Accommodations:**

USC welcomes students with disabilities into all of the University's educational programs. [The Office of Student Accessibility Services](#) (OSAS) is responsible for the determination of appropriate accommodations for students who encounter disability-related barriers. Once a student has completed the OSAS process (registration, initial appointment, and submitted documentation) and accommodations are determined to be reasonable and appropriate, a Letter of Accommodation (LOA) will be available to generate for each course. The LOA must be given to each course instructor by the student and followed up with a discussion. This should be done as early in the semester as possible as accommodations are not retroactive. More information can be found at [osas.usc.edu](http://osas.usc.edu). You may contact OSAS at (213) 740-0776 or via email at [osasfrontdesk@usc.edu](mailto:osasfrontdesk@usc.edu).

### **Support Systems:**

[Counseling and Mental Health](#) - (213) 740-9355 – 24/7 on call

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

[988 Suicide and Crisis Lifeline](#) - 988 for both calls and text messages – 24/7 on call

The 988 Suicide and Crisis Lifeline (formerly known as the National Suicide Prevention Lifeline) provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week, across the United States. The Lifeline is comprised of a national network of over 200 local crisis centers, combining custom local care and resources with national standards and best practices. The new, shorter phone number makes it easier for people to remember and access mental health crisis services (though the previous 1 (800) 273-8255 number will continue to function indefinitely) and represents a continued commitment to those in crisis.

[Relationship and Sexual Violence Prevention Services \(RSVP\)](#) - (213) 740-9355(WELL) – 24/7 on call

Free and confidential therapy services, workshops, and training for situations related to gender- and power-based harm (including sexual assault, intimate partner violence, and stalking).

[Office for Equity, Equal Opportunity, and Title IX \(EEO-TIX\)](#) - (213) 740-5086

Information about how to get help or help someone affected by harassment or discrimination, rights of protected classes, reporting options, and additional resources for students, faculty, staff, visitors, and applicants.

[Reporting Incidents of Bias or Harassment](#) - (213) 740-5086 or (213) 821-8298

Avenue to report incidents of bias, hate crimes, and microaggressions to the Office for Equity, Equal Opportunity, and Title for appropriate investigation, supportive measures, and response.

[The Office of Student Accessibility Services \(OSAS\)](#) - (213) 740-0776

OSAS ensures equal access for students with disabilities through providing academic accommodations and auxiliary aids in accordance with federal laws and university policy.

[USC Campus Support and Intervention](#) - (213) 740-0411

Assists students and families in resolving complex personal, financial, and academic issues adversely affecting their success as a student.

[Diversity, Equity and Inclusion](#) - (213) 740-2101

Information on events, programs and training, the Provost's Diversity and Inclusion Council, Diversity Liaisons for each academic school, chronology, participation, and various resources for students.

[USC Emergency](#) - UPC: (213) 740-4321, HSC: (323) 442-1000 – 24/7 on call

Emergency assistance and avenue to report a crime. Latest updates regarding safety, including ways in which instruction will be continued if an officially declared emergency makes travel to campus infeasible.

[USC Department of Public Safety](#) - UPC: (213) 740-6000, HSC: (323) 442-1200 – 24/7 on call

Non-emergency assistance or information.

[Office of the Ombuds](#) - (213) 821-9556 (UPC) / (323-442-0382 (HSC)

A safe and confidential place to share your USC-related issues with a University Ombuds who will work with you to explore options or paths to manage your concern.

[Occupational Therapy Faculty Practice](#) - (323) 442-2850 or [otfp@med.usc.edu](mailto:otfp@med.usc.edu)

Confidential Lifestyle Redesign services for USC students to support health promoting habits and routines that enhance quality of life and academic performance.

### **Emergency Preparedness/Course Continuity**

In case of a declared emergency if travel to campus is not feasible, the *USC Emergency Information* web site (<http://emergency.usc.edu/>) will provide safety and other information, including electronic means by which instructors will conduct class using a combination of USC's Blackboard learning management system ([blackboard.usc.edu](http://blackboard.usc.edu)), teleconferencing, and other technologies.

**Undergraduate Program Learning Goals and Objectives** (last update 12/21/17)

**Learning goal 1: Our graduates will demonstrate critical thinking skills so as to become future-oriented problem solvers, innovators, and decision makers in diverse and rapidly changing business environments.**

- Students will 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
- Students will demonstrate the ability to be accurate, clear, expansive (thorough, detailed) and fair-minded in their thinking
- Students will 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
- Students will be effective at gathering, storing, and using qualitative and quantitative data and at using analytical tools and frameworks to understand and solve business problems
- Students will understand the concepts of critical thinking, entrepreneurial thinking, and creative thinking as drivers of innovative ideas

---

**Learning Goal 2: Our graduates will develop people and leadership skills to promote their effectiveness as business managers and leaders in the 21<sup>st</sup> century's evolving work and organizational structures.**

- 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.
- Students will understand factors that contribute to effective teamwork including how to elicit, manage and leverage diverse perspectives and competencies.
- Students will recognize, understand, and analyze the motivations and behaviors of stakeholders inside and outside organizations (e.g., teams, departments, consumers, investors, auditors)

---

**Learning Goal 3: Our graduates will be effective communicators to facilitate information flow in organizational, social, and intercultural contexts.**

- Students will identify and assess diverse personal and organizational communication goals and audience information needs
- Students will demonstrate an ability to gather and disseminate information and communicate it clearly, logically, and persuasively in professional contexts
- Students will understand individual and group communications patterns and dynamics in organizations and other professional contexts

---

**Learning goal 4: Our graduates will demonstrate ethical reasoning skills, understand social, civic, and professional responsibilities, and aspire to add value to society.**

- Students will recognize ethical challenges in business situations and assess appropriate courses of action
- Students will understand professional codes of conduct

---

**Learning goal 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.**

- Students will understand that stakeholders, stakeholder interests, business environments (legal, regulatory, competitor) and business practices vary across regions of the world
- Students will understand how local, regional, and global markets interact and are impacted by economic, social, and cultural factors.

---

**Learning goal 6: Our graduates will understand types of markets and key business areas and their interaction to effectively manage different types of enterprises.**

- Students will demonstrate foundational knowledge of core business disciplines, including business analytics and business economics
  - Students will understand the interrelationships between functional areas of business so as to develop a general perspective on business management
  - Students will apply theories, models, and frameworks to analyze relevant markets (e.g. product, capital, commodity, factor, and labor markets)
  - Students will be able to use technologies (e.g., spreadsheets, databases, software) relevant to contemporary business practices
-

**USC Leventhal School of Accounting**  
**Important Dates**  
**Fall 2023**

First Day of Class	Monday, August 21
Accounting Orientation – ACCT-370 - 10:00am - 11:50am	Friday, August 25
Labor Day Holiday	Monday, September 4
Meet the Firms - 6:00pm - 8:00pm - Ronald Tutor Campus Center	Tuesday, September 12
Fall Recess	Thursday-Friday, October 12-13
Last Class Meeting for Regular (001) and 442 sessions	Friday, December 1
Study Days	Saturday- Tuesday, Dec 2-5
Final Exams for Regular (001) and 442 sessions	Wednesday-Wednesday, Dec 6-13

**Regular Session Dates (Session 001), August 21- December 13**

First Day of Classes	Monday, August 21
Last Day to Add or Drop w/out a “W” and receive a refund	Friday, September 8
Last day to withdraw without a “W” on transcript or change pass/no pass to letter grade:	Friday, October 6
Last Day to Drop with a "W"	Friday, November 10