The ability to understand the financial implications of business decisions is essential for both individual and organizational success. This program gives a comprehensive overview of the financial and accounting concepts that every manager and executive needs to know. You will learn how to effectively analyze accounting information and perform the financial analysis needed to lead the organization.

The program benefits:

- Effectively read and interpret key financial statements
- Develop knowledge needed to have effective discussions with the CFO
- Better understand how financial executives make decisions
- Reformat statements into meaningful presentations and discussions
- Apply analysis tools that identify both challenges and opportunities
- Calculate the time value of money and use both present and future values to make better business decisions

The program faculty:

**Professor Vincent J. Giovinazzo, Ph.D., CMA**
Professor Emeritus at the GSU Robinson College of Business. Vince specializes in financial statement analysis, financial accounting, and performance measurement. He was formerly a manager in the consulting practice of one of the major accounting firms in both Brazil and the United States. He has won numerous teaching awards.

**Professor Craig A. Ruff, Ph.D., CFA**
Clinical Associate Professor of Finance at the GSU Robinson College of Business specializing in investments, equity valuation, quantitative analysis, and risk management. He has won college-wide teaching awards at both Georgia State University and Georgia Tech. Craig was formerly a vice president for the CFA Institute.

The reverse side of this brochure provides daily agendas and registration details.
Pre-Program Online Assignments
Welcome to the world of blended learning!

The Certificate Program in Financial Savvy is a four-day program with three days of live-classroom time at the GSU Buckhead Center and also a day of content completed self-paced online before you attend the program.

Day 1: Tuesday
Understanding Accounting Best Practices

- Note: The online pre-work is a refresher on basic concepts
- Improving your understanding of key accounting concepts
- Accrual basis accounting, revenue recognition, expense matching
- Balance sheet analysis, accounts receivable, assets, and liabilities
- Cash flow analysis, evaluating the quality of reported income
- Financial statement analysis and relationship to decision-making

Day 2: Wednesday
Understanding Financial Best Practices

- Improving your understanding of key financial concepts and their business implications
- Introduction to working capital management and capital budgeting
- Understanding the goal of the firm, cost of capital, time value of money, and asset valuation
- Applying capital budget techniques (net present value, internal rate of return) to evaluate a project
- Analyzing the cash conversion cycle—the critical role of working capital in a company

Day 3: Thursday
Putting the Pieces Together—Improving Your Financial Decision-Making Skills

- Profitability analysis, liquidity, solvency, financial structure and leveraging analysis
- Challenging financial projections, market tests, and valuation multiples
- Team Exercise: Small Business Case Study
- Tips for evaluating reported income
- Limitations of the Balance Sheet

Certificate Program in Financial Savvy
Program logistics and answers to common questions

The program begins at 8:30 AM and ends at 4:30 PM. The program is held in an executive-style classroom at the GSU Buckhead Center (pictured above). Dress is business casual. The program fee covers tuition, notebook with program materials, breakfast, lunch and afternoon snacks, assessments or computer simulations (if applicable), and parking.

The Registration Process
You can access full program details and register online at www.execed.gsu.edu
Begin by selecting Certificate Programs option and then Financial Savvy and the Details/Registration tab

For More Information, Contact:
GSU Robinson Executive Education Center at 404-413-7300 or via email at execed@gsu.edu

Disclaimer:
Program content and instructors may change slightly due to new developments in accounting and finance education.