

Good decisions start with solid financial skills. If you've been winging it ... you're putting your career and your organization at risk!

Understanding and Interpreting **Financial Statements**

A Plain-English Course for Nonfinancial Professionals

Understanding how to communicate on a financial level has NEVER been more important.

From not-for-profits to Fortune 500 companies, finance is what drives your organization. In today's tough economy you can't risk learning the numbers by trial and error. One wrong move could send your success plummeting and put your organization at risk.

If you're tired of combing through complicated reports and wish you had a better, more confident understanding of the numbers you're looking at, we've got what you need. Join your peers for a stress-free day of learning one of the toughest subjects in the business world. You'll learn the ins and outs of financial statements in an environment where you can make mistakes without a threat to your organization.

Keys to Understanding the Numbers That Drive Your Organization

- ✓ ROI
- ✓ BALANCE SHEETS
- ✓ OPERATING MARGIN
- ✓ BUDGETING
- ✓ FORECASTING



See page 5.

**Enroll online at
www.NationalSeminarsTraining.com
or call 1-800-258-7246**

You Have Nothing to Lose With Our 100% Guarantee of Satisfaction

We are the nation's leading training provider and to that we hold ourselves to the highest standards set by you. We know you expect the best training experience possible and we guarantee you'll get that when you attend **Understanding and Interpreting Financial Statements**.

And to make attending this workshop even easier, we back it with our 100% guarantee of satisfaction. If you aren't completely satisfied with your training experience, we'll refund your registration fee in full. That's our promise to you.

If You Don't Understand the Numbers That Drive Your Organization, You Will Put Your Organization at Risk

Many nonfinancial managers find that the world of financial terminology and statements is often unclear ... confusing ... even downright frustrating. But the truth is, often buried within those numbers are the answers you need to make smart business decisions.

That is why we developed this workshop – to give professionals like you an “edge up” by helping you master the meaning behind the financial statements and terminology you've been wrestling with.

Understanding and Interpreting Financial Statements is a comprehensive, fast-paced day of learning that covers all the essentials, including:

- ✓ Reading and understanding balance sheets
- ✓ How to analyze the financial health of your organization
- ✓ Common definitions and tools including ROI, operating margin, and more
- ✓ Which numbers you should be looking at and studying
- ✓ And that's just the beginning!

Practice Makes Perfect! Hands-on Learning Gives You a Leg Up

This workshop takes a hands-on approach to finance and accounting principles through practical exercises, case studies, and group discussions. You'll find out how to read, analyze, and use financial information strategically and accurately; and you'll discover how to implement key financial concepts and tools to strengthen not only your management decisions, but your organization as well.

But rest assured – you won't have to do math worksheets and grade each other's papers. You're encouraged to try these concepts – share your questions and answers if you want, but you don't have to. This workshop is designed to let you practice these concepts before you return to work so you have even more confidence in your finance and accounting abilities.

Make Stronger, More Strategic Decisions That Grow Your Organization

Master the numbers that drive your organization, and you'll become a stronger, more influential decision maker within your company – immediately. Don't wait any longer to expand your executive skills by becoming fluent in the universal language of business. Invest two days, and you'll learn financial knowledge and accounting principles you'll rely on for years to come as you grow your organization's success. Enroll right now at www.NationalSeminarsTraining.com or call 1-800-258-7246.

Top Financial Skills of Successful Managers. Do You Know Them?

- ✓ Forecasting revenues and expenses with greater accuracy
- ✓ Using accounting and financial principles to determine the relative degrees of risk in decision making
- ✓ Understanding key financial ratios and measurements that give you a clear picture of your organization's financial position
- ✓ Recognizing where you can make the biggest impact to improve your organization's financial performance
- ✓ Accurately evaluating financial strengths and weaknesses in any report
- ✓ Planning for revenues and growth with greater precision using solid business numbers as your guide
- ✓ Understanding how to use your new numbers knowledge to build better budgets

How do your skills stack up? If you could stand to brush up on a few of these skills or just plain learn them all, you don't want to miss this workshop. After all, having a solid understanding in finance and accounting is what separates good managers from the best managers.

Does the thought of crunching numbers with strangers leave you cold?

Let's admit it. Nothing works up a cold sweat like the thought of displaying our not-so-hot math skills in front of our peers. In fact, it's one of the most common reasons people avoid finance workshops today.

The good news is you're in good company. Outside of the financial industry, not too many people enjoy a good round of financial conversation – much less, number crunching.

When you attend this workshop, you'll learn secrets, tips, and shortcuts to understanding the ins and outs of accounting and finance. You'll be in a comfortable learning environment with people who know and understand your pain ... fear ... and stress.

We want you to be confident with your newfound skills, so we encourage you to try out the financial calculations during class. What you won't have to do is stand up at a chalkboard in front of the room or share your answers with your peers. This workshop lets you participate at the level YOU'RE comfortable with.

You Say It Best ...

“Very informative. Highly effective.”

– G. Berg, Senior Manager

“Very insightful and well integrated. Provided many interesting tips and valuable information.”

– J. Steineger, Vice President

“Excellent speaker. Very up-to-date.”

– J. Copas, Director

“This training more than met my expectations. I have new confidence in my ability to understand financial concepts at work.”

– G. Hobert, Applications Specialist

“I loved how interactive this training was – everyone got answers to their questions.”

– J. Levegaore, Health Care Manager

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Your Workshop Agenda

Workshop hours: 9 a.m. to 4 p.m. Registration begins at 8:30 a.m.

Fundamental Financial Concepts and Terms

- Common finance terms explained in plain English
 - Cash Flow
 - Liquidity
 - Leverage
 - Net Present Value
 - Tangible Assets*And dozens more!*
- The difference between cash and accrual accounting
- What every decision maker must understand about Generally Accepted Accounting Principles
- Understanding the basic elements of a financial statement:
 - Assets
 - Liabilities
 - Equity
 - Comprehensive income
 - Revenues
 - Expenses
 - Gains and losses
- Basics for determining an organization's financial health based on financial statements

The Ins and Outs of a Balance Sheet

- The balance sheet: a thumbnail sketch of a business
- What a balance sheet can – and can't – tell you about a company
- Assets explained
 - Tangible and intangible

- Fixed and liquid
- Real value
- Accounts receivable
- Inventory
- Current liabilities and current assets and equities defined
- Critical components of working capital
- Interpreting balance sheet numbers for financial strength – and weakness

Analyzing the Profit and Loss Statement

- A P&L by any other name:
 - Income Statement
 - Operating Statement
 - Statement of Operations
 - Profit and Loss Statement
- Which numbers indicate how revenue is generated
- The “cost of goods” formula and how to use it
- Understanding the role depreciation plays
- Comparing a favorable and unfavorable P&L
- Examining a P&L statement to determine your business situation

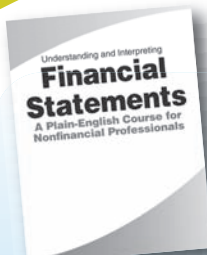
Deciphering Other Types of Financial Statements

- The purpose of the Cash Flow Statement
- Analyzing the Cash Flow Statement to find out where resources are actually going

- How to recognize cash flow problems before it's too late
- Forecasting cash flow – and using this insight when increasing staff, purchasing, and cutting costs
- Change in Equity Statement: what it is and how to use it
- Annual reports: where to find the numbers that tell the real story
- Other types of financial statements you may encounter

Critical Financial Measurement Tools and Techniques

- Tips for scanning any financial report and zeroing in on the pertinent numbers
- Calculating Return On Investment (ROI)
- Key financial indicators that will tell you if your organization is on the right track
- Using break-even analysis, forecasting, and other financial tools to make informed decisions
- Valuable questions to ask before making any decision based on financial statement numbers
- Important ratios that every nonfinancial manager should understand



Don't Forget Your FREE "Cheat Sheet"

This workshop is chock-full of all the terms, numbers, calculations, and shortcuts you need to successfully understand and use finance at work. And if you're worried you'll forget it all when you leave, then put your worries to rest.

Your workshop workbook is full of every definition, calculation, and shortcut you'll learn and you can take it with you – for free! Add your notes and you've got a handy desktop reference you can use anytime, anywhere.

Bring Your Calculator!



Get the best training possible with our hands-on approach to finance. Bring your calculator so you can practice your new skills in a no-risk environment. Rest assured you won't have to share your answers or stand in front of the class. But you'll be able to practice the “numbers” BEFORE you go back to work.



Unlimited Training. Endless Opportunity. STAR12.

It's no wonder that STAR12 is taking the business world by storm!

After all, for one low annual fee, STAR12 members get unlimited access to every seminar we offer. That's pretty amazing.

On top of that, though, STAR12 members also get unlimited access to the exclusive STAR12 collection of online learning resources. That means you get unlimited access to incredible resources 24/7.

Unlimited answers to your business questions: Endless opportunity for amazing career growth!

Join STAR12 Today!
www.natsem.com/STAR12

Become a STAR12 member today for only \$599*, which allows you to attend **Understanding and Interpreting Financial Statements** – or any other seminar in the STAR12 learning collection – for FREE! Call 1-800-258-7246.

*\$599 entitles you to a Gold-level individual STAR12 membership.

BRING THIS TRAINING TO YOUR ORGANIZATION



ON-SITE TRAINING SERVICES: WORLD-CLASS TRAINING. GUARANTEED RESULTS.

Do your managers and supervisors make decisions based on sound financial information – or do they just wing it?

Bring this seminar on-site and train your management team to survive and thrive in the murky world of business finance.

We can deliver this potent workshop when and where it's convenient to you ... tailor the program to cover the specific financial reports your organization uses ... and even build into the workbooks a glossary of the specific terminology your team needs to know.

On-site training is the most cost-effective way to train a large group ... you pick the date, place, and time ... and a dedicated training consultant will handle all the details for you!

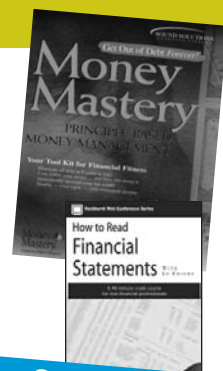
What could be easier? Call 1-800-344-4613 today, e-mail us at onsite@ruceci.com, or visit us on the Web at www.NationalSeminarsTraining.com.

From Our Resource Center ...

The two products in *The Financial Essentials Tool Kit* have been designed to make it as easy as possible to help you understand the basics of finances. Order today and worry less tomorrow!

The Financial Essentials Tool Kit includes:

- **Money Mastery**
Learn the 10 basic principles you need to understand how to become empowered by the money you are already earning (4 audio CDs & program guides).
- **How to Read Financial Statements**
Have a better understanding of "the most important of the most important" aspects of key financial statements (90-minute audio CD).



**Satisfaction
100%
Guaranteed!**



Plus, as a FREE bonus, receive *The Fundamentals of Planning* (retail value \$14.95).

Item No. FIN0408 ... Retail Price: \$363
Your Price: Only \$295

To Enroll ...



Register online at
www.NationalSeminarsTraining.com



Call toll-free
1-800-258-7246



Fax the completed
registration form to
1-913-432-0824



or Mail the registration form
to: National Seminars Group
P.O. Box 419107
Kansas City, MO 64141-6107

Registration Information

Our Registration Center is open weekdays from 7 a.m. to 7 p.m. CST. Enrollments taken online 24/7.

Group Discount: When 3 enroll from your organization, a 4th may attend for FREE!

Check-in begins at 8:30 a.m. The workshop schedule is 9 a.m. to 4 p.m. Lunch is on your own.

Cancellation. If you cannot attend, you may send a substitute or receive a credit memo toward a future workshop. If you cancel your registration up to five business days before the workshop, your registration fee will be refunded less a \$10 enrollment charge.

CEUs: Continuing education credit may be recognized by your professional board. Contact your own board to find out what's required. Call our CEU/CPE specialist at 1-800-258-7246, ext. 3100, if you have any questions.

CNE: Rockhurst University Continuing Education Center, Inc. is an approved provider of continuing nursing education by the Missouri Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission on Accreditation.

Tax Deduction. The expense of continuing education, when taken to maintain and improve professional skills, is tax deductible. Please contact your accountant for complete details.

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REGISTRATION FORM

1. Enrollment Fees

Group Discount: When 3 enroll from your organization, a 4th attends FREE. Group discounts apply to seminar registrations only, and cannot be used for STAR12 memberships.

- STAR12 Gold Membership*: \$599**
Join STAR12 and Attend This Event for FREE!

*\$599 qualifies you for a Gold-level STAR12 membership, and entitles you to a full year of unlimited FREE access to every seminar in the STAR12 learning collection. Your membership will be activated upon receipt of your membership dues. For more information, visit www.natsem.com/STAR12.

2. Names of Attendees (Please Print)

(Please list additional registrations on a separate sheet and attach.)

1. Mr./Ms. _____ Title _____
E-mail Address _____
City/Event #: _____
2. Mr./Ms. _____ Title _____
E-mail Address _____
City/Event #: _____

- Please send me _____ copies of *The Financial Essentials Tool Kit* (Item No. FIN0408) at \$295 each. Add 7% or applicable sales tax to your product payment. Shipping fees are \$6 for first item; \$1.50 for each additional item, express extra. Method of payment is indicated in step 4.

3. Company Information (Please Print) *Phone required in case of last-minute changes.

Organization _____
Address _____ Mail Stop _____
City _____ State _____ ZIP _____

Approving Supervisor: Mr./Ms. _____

E-mail Address _____

*Phone _____

**Fax _____

Sign here _____

***This fax number will be used to send confirmation of your registration as well as to notify you and your organization of upcoming events in your area and provide you and your organization with special discount offers. By signing, you and your organization are giving permission for RUCCEC to use your fax number for these purposes.*

4. Method of Payment

- If you have registered by phone, please record your confirmation number here: _____
- Check payable to National Seminars Group is enclosed
- Charge to: MasterCard VISA American Express Discover Diners Club
Card No. _____ Exp. Date _____
Signature _____
- Bill my organization; Attn: _____
(Note: Full registration fee due and payable prior to start of workshop)
- Our purchase order is attached (government, educational, and health-care organizations only)

5. Important: Your VIP Customer Number

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Fill in your VIP Customer Number as it appears above the name on the mailing label.
(Record the number even if the label is addressed to another individual.)

SD, WV and CT residents, please add applicable sales tax to your payment. If you are tax-exempt, enter your tax-exempt number here: _____ and attach a copy of your tax-exempt certificate.

Program hours: 9 a.m. to 4 p.m. • Registration begins at 8:30 a.m.



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