Course Pre-requisite:
Junior standing.
ACCT 203-Financial Accounting
ACCT 204-Managerial Accounting
ECON 200-Principles of Microeconomics
ECON 201-Principles of Macroeconomics
MATH 104 or 250-Statistics.
DSCI 232-Business Statistics suggested

Course description:
FINC 303-Business Finance presents the fundamental concepts of corporate finance. Special attention will be given to the financial administrator’s role in the area of working capital, capital budgeting, and financing decisions, including international investment and financial considerations.
FINC 303 is a pre-requisite for most upper level finance courses and the School of Business capstone courses.

I will share with you my knowledge and love of economics and finance, my passion for learning, along with guidance for your success.

You will share with me your active participation in class, your personal preparation of all assignments, and an indication of your knowledge gained through your efforts when asked.

Office hours: MWF 10:00-noon via Zoom and by appointment.

Email Policy:
I always answer emails. If you do not receive an answer to your email within 24 hours during weekdays, the email was not received. I rarely check email after 8:00 pm during the week and only check email sporadically during weekends. Please plan accordingly.

Course Objectives and General Education Assessment

Course objective:
Develop a framework for financial analysis that will enable you to make sound career and personal financial decisions and prepare you for future studies in business.

Theoretical/analytical knowledge will be developed in:
Areas of working capital management, value of the firm’s assets, financial leverage and the cost of capital, capital budgeting, dividend policy.

Practical competencies will be developed in:
Financial statement analysis techniques, time value of money calculations, capital budgeting analysis techniques, stock and bond valuation techniques, and cost of capital calculations.

Student Learning Goals:
Demonstration of achievement will be through tests and homework.

Quantitative Fluency:
This course requires extensive application of mathematical theory and practice. Students will be required to use standard algebraic calculations to solve realistic financial questions. Students will recognize that a level of quantitative proficiency is necessary to successfully run the financial operations of the firm.

Synthesis:
This course requires knowledge from the associated disciplines of accounting, economics and statistics. As such, students are expected to apply a level of proficiency in those subject areas in their understanding of financial principles and applications.
CofC Syllabus Statement for Fall 2020

The College of Charleston is committed to promoting the health and safety of our campus community. To that end, all faculty and students must abide by public health guidelines that include practicing social distancing in the classroom and elsewhere on campus, following signage indicating the entrance, exit, and traffic flow in and around campus buildings, wearing a mask or cloth face covering while in the presence of others, washing or sanitizing hands frequently, sanitizing individual and shared learning and work spaces, and staying home when sick. These practices are mandatory. Students will not be allowed to attend class without an appropriate face covering or when showing symptoms of illness.

Due to social distancing requirements, the number of students allowed in the classroom at one time is significantly reduced. As a result, most in-person courses will include a variety of online and technology enhanced components to ensure continuity of learning for each student throughout the semester. These strategies will vary by course section and students are advised to read each syllabus carefully. Faculty have planned each course to enable all students, whether they are in the classroom or working remotely, to be fully engaged in the learning experience. Before the drop/add deadline, students should decide whether the course plan on the syllabus matches their own circumstance. All faculty will use OAKS to facilitate student access to the course syllabus, course materials, and the gradebook. The College of Charleston’s standard grading system is in effect.

There is a possibility that the semester will be disrupted by weather or the pandemic. Every course syllabus will include a plan for a change in modality to ensure the continuity of learning in the event in-person classes must be suspended. Regardless of the method of instruction, all courses will move online for one week after Thanksgiving. Final exams will be administered online. Therefore, all students must have access to a computer equipped with a web camera, microphone, and Internet access. Resources are available to provide students with these essential tools.

The College anticipates that some members of the community will fall ill or test positive for the coronavirus, and then be required to quarantine thereby missing class, assignments, and assessments. Faculty are expected to provide reasonable accommodations as determined by the content, level, and expectations of their courses for students who become ill or indicate a need to isolate themselves. To the extent possible, arrangements will be made for students with COVID-19 related absences to continue in the class. Faculty are encouraged to make explicit in their syllabus what sorts of accommodations students can expect with respect to missed course meetings, assignments, and assessments. However, students should be aware that extended absences for any reason cannot be accommodated in every course. Missed assignments and assessments may result in poor or failing grades. If a student is absent from class for an extended period, a withdrawal (W) before the deadline should be strongly considered. In all cases, signing course grades is the responsibility of the instructor consistent with the grading policy published on the syllabus.

“"To feel much for others and little for ourselves; to restrain our selfishness and exercise our benevolent affections, constitute the perfection of human nature.”

Adam Smith, the Father of Economics 1723-1790
Accessibility and Disability Statement

"I believe in standardizing automobiles. I do not believe in standardizing human beings."  
Albert Einstein

Mental and Physical Wellbeing

At the college, we take every students’ mental and physical wellbeing seriously. If you find yourself experiencing physical illnesses, please reach out to student health services (843.953.5520). And if you find yourself experiencing any mental health challenges (for example, anxiety, depression, stressful life events, sleep deprivation, and/or loneliness/homesickness) please consider contacting either the Counseling Center (professional counselors at http://counseling.cofc.edu or 843.953.5640 3rd Robert Scott Small Building) or the Students 4 Support (certified volunteers through texting “4support” to 839863, or meet with them in person 3rd Floor Stern Center). These services are there for you to help you cope with difficulties you may be experiencing and to maintain optimal physical and mental health.

Inclusion

The College of Charleston offers many resources for LGBTQ+ students, faculty and staff along with their allies.

Food and Housing Resources

Many CoC students report experiencing food and housing insecurity. If you are facing challenges in securing food (such as not being able to afford groceries or get sufficient food to eat every day) and housing (such as lacking a safe and stable place to live), please contact the Dean of Students for support (http://studentaffairs.cofc.edu/about/salt.php). Also, you can go to http://studentaffairs.cofc.edu/student-food-housing-insecurity/index.php to learn about food and housing assistance that is available to you. In addition, there are several resources on and off campus to help. You can visit the Cougar Pantry in the Stern Center (2nd floor), a student-run food pantry that provides dry-goods and hygiene products at no charge to any student in need. Please also consider reaching out to Professor ABC if you are comfortable in doing so.

Academic Integrity

Students at the College of Charleston are expected to adhere to the Honor System as outlined in the CofC Student Handbook.

"Lying, cheating, attempted cheating, and plagiarism are violations of our Honor Code that, when suspected, are investigated. Each incident will be examined to determine the degree of deception involved. Incidents where the instructor determines the student's actions are related more to misunderstanding and confusion will be handled by the instructor. The instructor designs an intervention or assigns a grade reduction to help prevent the student from repeating the error. The response is recorded on a form and signed both by the instructor and the student. It is forwarded to the Office of the Dean of Students and placed in the student's file.

Cases of suspected academic dishonesty will be reported directly by the instructor and/or others having knowledge of the incident to the Dean of Students. A student found responsible by the Honor Board for academic dishonesty will receive a X XF in the course, indicating failure of the course due to academic dishonesty. This status indicator will appear on the student's transcript for two years after which the student may petition for the XX to be expunged. The F is permanent."

"The supreme quality for leadership is unquestionably integrity. Without it, no real success is possible.”

Dwight D. Eisenhower, 34th President of the United States, 1890-1969
Required Course Materials


Directions and links are available in OAKS to purchase this text. You do not need a print copy of the text.

Iclicker REEF App will be used for in-class exercises. It is less expensive to purchase through the website. Details and links are available in OAKS.

Please make sure you have a REEF account by the second day of class. We will be using Reef every day.

A financial calculator is required for the course. Texas Instruments BAII PLUS is recommended. Have your calculator available every day.

You may also use a statistical or scientific graphing calculator; however, you will need to read the manual to adapt the graphing calculator for financial calculations on your own.

Grading Scale and Procedures

The following point scales will be used for the course:

Percent of total points
A  = 93-100
A- = 90-92
B+ = 87-89
B  = 83-86
B- = 80-82
C+ = 77-79
C  = 73-76
C- = 70-72
D+ = 67-69
D  = 63-66
D- = 60-62
F  < 60

Class Participation (REEF) 15%
Smart Book Homework 15%
Connect Homework 10%
Term Tests** 40%
Final 20%

**Highest test score  = 100%
2nd highest test score  = 17%
Lowest test score  = 10%

Expect to devote a minimum of six hours per week on assignments outside of class.

LearnSmart Homework is due 11:59 pm the night before the scheduled lecture. All of the assignments are available beginning the first day of class and may be completed for credit any time before the due date.

Connect Homework is due every Wednesday at 11:59 pm. Please make sure to designate enough time to complete the assignment before the deadline to avoid being locked out of the assignment.

REEF polling will be used every day for in-class exercises. Please be ready to participate before the exercises begin. If you are absent or do not log in on time you will lose the points for the question(s)/day.

REEF Scoring: Three points are awarded for attempting the question, an additional point is awarded to answering the question correctly, and five bonus points are awarded for attempting all of the questions for the day. Please always submit an answer to earn all the points.

Absences: Absences will be tracked through the REEF polling system. This is a synchronous online course and I strongly encourage you to attend class every day. The only penalty for absences will be losing the REEF points available for that day. If there are occasional extenuating circumstances that preclude you from attending during the class period, please reach out to me to discuss so that you are not penalized for your absence. If you miss a test or homework assignments, please contact me as soon as possible to discuss.

You are responsible for the material presented in class. Class sessions will be recorded via both voice and video Zoom recording. By attending and remaining in this class, the student consents to being recorded.

CofC Closure Policy:
If the College of Charleston closes and members of the community are evacuated due to inclement weather, students are responsible for taking course materials with them in order to continue with course assignments consistent with instructions provided by faculty. Because this course is already set up online, I anticipate we will be able to continue with possible minor modifications.

If you are having difficulty with any of the material in this course, please reach out to me as soon as possible because the material is cumulative, and you will likely find yourself falling farther behind. I am always happy to take extra time to work with you.

"Education is not the learning of facts, but the training of the mind to think"  Albert Einstein

"Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource."  
John F. Kennedy, special message to Congress 20 February 1961

Recorded class sessions are for instructional use only and may not be shared with anyone who is not enrolled in the class.

Fall 2020 MWF 9:00 – 9:50 am
FINC 303-02 CRN 10338

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**OAKS LMS** including gradebook, will be used for this course throughout the semester to provide the syllabus, class materials and grades for each assignment, which will be regularly recorded. Please make sure to log into your OAKS account daily to check for announcements and course updates. All tests and the cumulative final will be administered through OAKS.

## TENTATIVE SCHEDULE OF ASSIGNMENTS AND EXAMS

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHAPTER (S)</th>
<th>TOPICS COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUG 26</td>
<td>Introduction and CH 1</td>
<td>Introduction to Financial Management</td>
</tr>
<tr>
<td>28</td>
<td>CH 1</td>
<td>Introduction to Financial Management</td>
</tr>
<tr>
<td>31</td>
<td>CH 2</td>
<td>Financial Statements and Cash Flow</td>
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<tr>
<td>SEP 2</td>
<td>CH 2</td>
<td>Financial Statements and Cash Flow</td>
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<tr>
<td>4</td>
<td>CH 2</td>
<td>Financial Statements and Cash Flow</td>
</tr>
<tr>
<td>7</td>
<td>CH 3</td>
<td>Working with Financial Statements</td>
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<tr>
<td>9</td>
<td>CH 3</td>
<td>Working with Financial Statements</td>
</tr>
<tr>
<td>11</td>
<td>CH 3</td>
<td>Working with Financial Statements</td>
</tr>
<tr>
<td>14</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
</tr>
<tr>
<td>16</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
</tr>
<tr>
<td>18</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
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<tr>
<td>21</td>
<td>CH 5</td>
<td>Discounted Cash Flow Valuation</td>
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<tr>
<td>23</td>
<td>CH 5</td>
<td>Discounted Cash Flow Valuation</td>
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<tr>
<td>25</td>
<td><strong>TEST # 1</strong></td>
<td>CH 1, 2, 3, 4</td>
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<td>28</td>
<td>CH 5, Review Test 1</td>
<td>Discounted Cash Flow Valuation</td>
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<td>30</td>
<td>CH 6</td>
<td>Interest Rates and Bond Valuation</td>
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<tr>
<td>OCT 2</td>
<td>CH 6</td>
<td>Interest Rates and Bond Valuation</td>
</tr>
<tr>
<td>5</td>
<td>CH 6</td>
<td>Interest Rates and Bond Valuation</td>
</tr>
<tr>
<td>7</td>
<td>CH 7</td>
<td>Equity Markets and Stock Valuation</td>
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<td>9</td>
<td>CH 7</td>
<td>Equity Markets and Stock Valuation</td>
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<tr>
<td>12</td>
<td>CH 7</td>
<td>Equity Markets and Stock Valuation</td>
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<tr>
<td>14</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>16</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>19</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>21</td>
<td>CH 9</td>
<td>Making Capital Investment Decisions</td>
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<td>23</td>
<td><strong>Test #2</strong></td>
<td>CH 5, 6, 7, 8</td>
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<td>26</td>
<td>CH 9, Review Test #2</td>
<td>Making Capital Investment Decisions</td>
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<td>28</td>
<td>CH9</td>
<td>Making Capital Investment Decisions</td>
</tr>
<tr>
<td><strong>28</strong></td>
<td><strong>Last Day to Withdraw</strong></td>
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<tr>
<td>30</td>
<td>CH 9</td>
<td>Making Capital Investment Decisions</td>
</tr>
<tr>
<td>NOV 2</td>
<td>CH 10</td>
<td>Some Lessons from Capital Market History</td>
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<tr>
<td>4</td>
<td>CH 10</td>
<td>Some Lessons from Capital Market History</td>
</tr>
<tr>
<td>6</td>
<td>CH 10</td>
<td>Some Lessons from Capital Market History</td>
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<tr>
<td>9</td>
<td>CH 11</td>
<td>Risk, Return, and CAPM</td>
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<tr>
<td>11</td>
<td>CH 11</td>
<td>Risk, Return, and CAPM</td>
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<tr>
<td>13</td>
<td>CH 11</td>
<td>Risk, Return, and CAPM</td>
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<tr>
<td>16</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
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<tr>
<td>18</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
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<tr>
<td>20</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
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<tr>
<td>23</td>
<td>CH 13</td>
<td>Leverage and Capital Structure</td>
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<tr>
<td><strong>25-29</strong></td>
<td><strong>Thanksgiving Break no class</strong></td>
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<tr>
<td>30</td>
<td>CH 13</td>
<td>Leverage and Capital Structure</td>
</tr>
<tr>
<td>DEC 2</td>
<td><strong>Test #3</strong></td>
<td>CH 9, 10, 11, 12</td>
</tr>
<tr>
<td>4</td>
<td>Review for Test 3 and for final</td>
<td></td>
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</tbody>
</table>

There will be additional Zoom reviews for final scheduled.

**Friday, December 11th** **Online COMPREHENSIVE FINAL EXAM for 9:00 – 9:50 class** CH 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12
Chapter 2 - Finance Statements
Balance Sheet
Income Statement
OCF
NWC
NCS
CFFA
Depreciation
Taxes
Book vs Mkt value

Chapter 3 - Ratios
DuPont Identity
NWC turnover
D/E
ROE
ROA
PI
PM
EPS
PE

Chapter 4 - TVM
FV = PV(1+r)^t
PV = FV/(1+r)^t
r = (FV/PV)^1/n - 1
t = ln(FV/PV)/ln(1+r)

Chapter 5 - Disc CFV
FV multiple CF
PV multiple CF
NPV
Ordinary Annuity
Annuity Due
Perpetuity
Growing annuity
Growing perpetuity
APR
EAR

Chapter 6 – Bonds
Annuity formulas
Par value
Coupon rate
Coupon payment
Maturity date
Yield to maturity
Current yield
Capital gains yield

Chapter 7 – Stocks
Annuity and perpetuity
DGM: Zero dividend growth
DGM: Constant dividend growth
DGM: Supernormal growth
DGM: Non-constant growth
Required Return

Chapter 8 NPV
NPV
Payback period
Discounted payback
IRR
MIRR
Profitability Index
Average accounting return

Chapter 9- Decisions
relevant CF
Pro forma statements
OCF-ΔNWC-NCS
Salvage value
Scenario
Sensitivity
Simulation
Equivalent Annual Cost

Chapter 10 - Lessons From Capital Markets
Dollar returns
Percentage returns
Required returns
Average returns
Market premium
Standard deviation
Variance
Arithmetic and geometric averages

Chapter 11 – Risk & Return
Expected returns
Portfolio weights & returns
Unexpected returns
Systematic risk
Unsystematic risk
Total Returns
Beta
Market risk premium
Risk-free rate
- SML = CAPM

Chapter 12 – Cost of Capital
Required return/ discount rate
Cost of equity
DGM
CAPM
Cost of Debt- YTM
WACC
Floatation costs

Chapter 13 – Capital Structure
Leverage
Break-even EBIT
M&M Theory
Interest-tax shield
Bankruptcy

Chapter 14 – Cost of Capital
Required return/discount rate
Cost of equity
DGM
CAPM
Cost of Debt- YTM
WACC
Floatation costs
"There are no secrets to success. It is the result of preparation, hard work and learning from failure."

Colin Powell

### Keys to Success

#### Attend Class Ready to Learn
The class is only 50 minutes long. We will begin on time and end on time.

Multitasking on Instagram, Facebook, text messaging, etc. during class disrupts your learning process.

#### Complete the Learn Smart Homework
The Learn Smart assignments will help you understand the material. They are graded based on completion by the due date.

The assignments can be done multiple times and help you identify your strengths and weaknesses on the material. The assignments typically take about 30 minutes (not including the chapter reading).

#### Complete the Connect Homework
These problem sets are more difficult and will take more time than the Learn Smart assignments.

You may struggle with some of the problems. However, if you are having difficulty, send me an email with a photo of your work or request a Zoom meeting for help before you reach the point of total frustration.

#### Procrastination Is Not Your Friend
Please do not fall behind. It is extremely difficult to catch up and your learning will suffer.

Try to study a little every day. Ten to fifteen minutes on the days you have not set aside for homework.

Multitasking during study sessions (watching tv, videos, Facebook, etc.) distracts from your learning process. Keep study sessions dedicated, short, and often.

#### Mix Up Your Learning
Keep your study sessions short and do them often to avoid having to cram the night before the test.

During the time you set aside for studying, vary the subjects you study. If you have a two-hour window to study, study several subjects for short periods with short breaks in between during the allotted time.

#### Learn the Math by DOING, Not Memorizing
Practice and repetition are important. I will have practice problem sets available in Connect for each test. Practice these in the weeks before the test.

Allow yourself to wrestle with the problems but not to the point of becoming frustrated. Ask for help. Your success is important to me.

Don’t be afraid to make mistakes. You make progress when you make mistakes.

### Student Engagement-Extra Credit Policy

Students who are actively engaged in their educational experiences, in both academic and professional settings, are better prepared for their professional, societal and personal lives after graduation. In an effort to encourage you to attend speaker events on campus and in the School of Business, you may earn up to twenty (20) extra credit points to be added to your lowest term test points by attending the event and submitting an email to me at snyderm@cofc.edu using the following guidelines:

**Subject line:** Extra Credit

**Body of Email:** write a professional and grammatically correct memo answering the following two questions.

- What did you learn? If you did not learn anything, (which is ok) explain.
- Was the event worth your time to attend? If it was not, (which is ok) explain.

Each extra credit opportunity is worth 1 point. Deadline for all extra credit memos is the last day of class in the semester.

If you enjoyed the speaker, please let them know. This can be accomplished by introducing yourself after the event or by sending a thank you note (I will find addresses if needed). These events are opportunities to network and build a foundation of contacts that may be able to help you in a job search or future career opportunity.

"Education is the most powerful weapon which you can use to change the world"

Nelson Mandela, 1918- 2013
Why Study Finance?

All business managers need some working knowledge of finance. Every departmental manager must manage their operating budgets.

Marketing teams must be able to analyze costs and benefits of marketing projects so the tools you will learn in this course are vital to marketing research, marketing plans, distribution channels, and product pricing.

Operations and business managers make strategic business decisions which require a clear understanding of the financial implications of their decisions on the company.

The additional perk is that you will use these tools in your personal decision making as you negotiate a hiring contract, purchase a car or home, open your own business, plan for your children's college education or your own retirement.

"Finance is not merely about making money. It's about achieving our deep goals and protecting the fruits of our labor. It's about stewardship and therefore, about achieving the good society."

Robert J. Shiller
2013 Nobel Laureate in Economics

TI BAII-Plus Calculator Formatting Instructions

Turn the calculator on and complete the following steps:

Set the floating display to show 9 places to the right of the decimal point.

1) Press the gray key "2ND"; press the decimal point "." Key. (it says "format" above the key.)

2) Press the number "9" key and then press the "Enter" key at the top of the calculator keys.

Set the calculator to follow standard "Algebraic Operation System" rules so that multiplication and division are completed before addition and subtraction.

3) Scroll down using the arrow keys at the top of the calculator keys until you see "CHN" or "AOS".

4) If you see "CHN", press grey "2ND" key then press the "Enter" key. The display should now say "AOS".

5) If you see "AOS", press the grey "2ND" key then press the "CPT" key above it.

6) Next press the grey "2ND" key and the "I/Y" key. Press the number "1" key then press the "Enter" key.

7) Then press the grey "2ND" key and then the "CPT" key.

"Education is the passport to the future, for tomorrow belongs to those who prepare for it today."

Malcolm X
What would you think about having a group of people focused on your success in school, work, and life?

School of Business students have the added benefit of the Student Success Center. Focused on each student’s success from orientation through graduation, the Success Center provides you with services that include academic advising, internship guidance, student involvement, career development, life skills, professional development, and much more.

The Center provides one-on-one meetings with students and boasts services including the Suit Valet, onsite and online workshops and networking events, CareerLaunch services, exam breakrooms, and school spirit events. Students are encouraged to start visiting the Center to create their personalized “My Success Plan” journey.

Don’t have your Success Plan done yet? Stop by the Center and see us, which is what we are here for. Let’s make a plan for your future (you know your family will be asking).

During fall semester due to the Covid-19 pandemic, the Student Success Center staff will be meeting virtually instead of face-to-face in observance of social distancing. Please make an appointment visiting Appointment Manager through MyCharleston and choosing a time that fits your schedule.

Every Business student should plan to do at least 2-3 internships during their college career so come to the Student Success Center to plan your internship experiences.

Have questions about your graduation plan or haven’t done one yet, reach out to our Academic Advisors.

Your resume and cover letters need help, don’t worry, every resume and cover letter does, and that’s what we are here for.

Your resume and cover letters need help, don’t worry, every resume and cover letter does, and that’s what we are here for.

Worried about public speaking, knowing how to network, or botching an interview. No worries, we’ve got your back. Reach out to us.

Questions: StudentSuccessCenter@cofc.edu

Have Questions? Need Help?
Please reach out to me.
snyderm@cofc.edu
Your Success is Important!
The Official School of Business Student Engagement App

QUEST (Powered by Suitable) is the mobile app specifically designed for CoF School of Business students. It's your personalized connection to all SB professional, academic, and social events on your mobile device whenever you need it and wherever you are. For every event you attend, every challenge you accept, and every QUEST activity you complete, you’ll earn points you can redeem for badges, prizes, and many other great rewards.

QUEST will help you navigate School of Business events, programs, and activities as you build your career and professional skills. Sign up for events through the app, and when you attend simply scan the QR code or enter the event ID. You will also be invited to participate in activities and challenges to earn points. The more points you earn, the higher you’ll rise on the QUEST Leaderboard, leading up to the ultimate QUEST Platinum badge.

August 2020 - The QUEST Begins. Watch your CoF email for more details.


- 8 competencies to build your business and professional skills
- Complete tasks and events to earn badges, prizes, and rewards
- Track your progress through the app and watch your points add up on the Leaderboard
- Push notifications to keep you informed and up to date
- Everything in one place to build your professional portfolio