

BAKER UNIVERSITY
SCHOOL OF PROFESSIONAL AND GRADUATE STUDIES

FINANCE

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Introduction

Baker University SPGS finance students need quick access to a variety of online resources, including economic data, industry characteristics, current events, company analysis, and personal finance. This guide will help students find information on any topic they may need to research to complete assignments, projects, or papers in an online finance course. You'll find access to articles, books, newspapers, journals, dictionaries, directories, databases, and finance websites here. The guide is organized into two primary areas:

1. Providing helpful insights in using electronic resources to successfully complete a project, paper, or analysis of a company in a finance course. Topics covered include:
 - A. Economics Research
 - B. Industry Research
 - C. Company Research
2. Providing a quick reference list by subject of additional resources, such as databases, journals, articles, books, directories, websites, and other electronic resources. Also, explaining how to access these resources with practical applications to course work.

In order to follow any link in this guide, you may need to hold down the control key while clicking the link. Feel free to explore the resources at your fingertips here. Be sure to have your library access information handy!

Using this Guide

The links in this guide are all live links, meaning that you can click on any link in this guide to be taken right to the site referenced. In some cases you might need to use an index to find an article or journal. If the guide notes, “**Business & Society** Through [ABI/Inform](#),” for example, the link will take you to the ABI/Inform website where you can search by publication or by topic; refer to <http://www.bakeru.edu/soe-current-students/resources/online-library-resources-a-tutorial> , and click on our Online Library Tutorial for more guidance.



ECONOMIC INDICATORS

STAT-USA <http://proxyb.kclibrary.org/login?url=http://www.stat-usa.gov>

Provides current and historical economic and financial information in the database State of the Nation; Provides current and historical trade-related information in the database GLOBUS (Global Business Opportunities) & NTDB (National Trade Data Bank). Locate the CPI, GDP, industry reports, the employment rate and more in State of the Nation. Locate daily trade leads, Country Commercial Guides, Market Research Reports and more in GLOBUS and NTDB.

Economic Calendars

Bloomberg.com <http://www.bloomberg.com/markets/ecalendar/index.html>

Money.com <http://money.cnn.com/data/irc/index.html>

Federal Reserve Minutes

Federal Reserve <http://www.federalreserve.gov/monetarypolicy/default.htm>

International Economic Indicators

[G-7/8 \(Group of Seven\)](#)

G-8 Information Centre at the University of Toronto lists the seven largest developed market economies: Canada, France, Germany, Italy, Japan, U.K., and the U.S. In 1998, Russia became a full participating member in all but financial and certain economic discussions.

G-10 (Group of Ten) [IMF \(International Monetary Fund\)](#)

Ten wealthiest countries in the IMF: Belgium, Canada, France, Germany, Italy, Japan, Netherlands, Sweden, Switzerland, United Kingdom, and United States.

[G-20 \(Group of Twenty\)](#)

Formally created at the September 25, 1999, meeting of the G7 Finance Ministers. The G-20 includes of the G7 countries, and eleven other countries (including G8 member Russia), with broad regional balance, for example, with China, Australia, India, and South Korea from the Asian region.



INDUSTRY INFORMATION

There is a wealth of industry information online available to you on various industries. Use the following sites to find your way. You can, of course, use popular search engines to find materials, too; to limit your results try adding these terms to your search:

- Survey
- Outlook
- Trends
- Statistics
- Overview

[Baker Library \(Harvard University\) Industry Guides](#)

The Baker Library Industry Guides have been prepared by Baker Library staff to support the academic and career research needs of the Harvard Business School community. The guides are generally broad in scope, presenting information and information resources that cover the industry as a whole and its major segments. The guides are not comprehensive: the resources selected are considered the best and most useful for general research.

[Business and Company Resource Center](#)

Contains detailed essays from Gale's [Encyclopedia of American Industries](#), [Encyclopedia of Global Industries](#), and [Encyclopedia of Emerging Industries](#). Additional market research reports on most industries from Datamonitor International.

[Business Source Premier](#)

BSP offers 1,800 quality full text industry profiles (reports) from three different content providers. DataMonitor furnishes 1,600+ profiles, averaging 10-12 pages in length. Another 22 Industry almanacs are included from Plunkett Research, and more than 100 industry yearbooks from Global Insight.

[Competitive Intelligence](#) (Internet Intelligence Index)

Contains links to nearly 600 intelligence-related Internet sites, covering everything from macro-economic data to individual patent and stock quote information.

[Current Industrial Reports](#)

From the U.S. Census Bureau. Features manufacturing, mining, and construction statistics.

[EPA Sector Notebooks](#)

Profiles of industries impacting air, water or land

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[Hoover's Industry Snapshots](#)

Includes current and future trends, key players, and industry links.

[Industry Data Finder](#)

Identifies sources and provides links to over 30 key industries, ranging from aerospace and defense to toys and textiles.

[Industry Resources Reports](#)

Provides industry reports for about 220 industries, organized by SIC code. Click on an industry, and you'll find lists and links to a wide range of resources covering that industry, including publications, association reports, surveys, and more.

[Industry Trade and Technology Review](#)

U.S. International Trade Commission. "The reports are intended to provide analysis of important issues and insights into the global position of U.S. industries, the technological competitiveness of the United States, and implications of trade and policy developments." Browse recent issues, or search archived issues. Full text of issues in PDF.

[Industry Watch](#)

Part of CNN's financial network site. Possible to search the site to retrieve articles on industries, however, it is not comprehensive.

[Industry Week](#)

Well known industry magazine that covers news items on many industries. It's a good place to identify trends.

[International Trade Administration \(ITA\): Trade Development: Industry Analysts](#)

Trade Development is dedicated to enhancing the global competitiveness of U.S. industry. With its access to information, government analysts are involved in strategic research and analysis. You will find excellent reports and statistical graphs for a wide range of industries.

[International Trade Data System: Industry Profiles](#)

This site assists businesses in locating industry data from the over 100 federal agencies involved in international trade and import/export activity.

[SPG Media Ltd.](#)

Identifies industry portals.

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[Valuation Resources.com](#)

Industry Resources Reports list resources available from trade associations, industry publications, and research firms which address subjects such as industry overview, issues and trends, industry outlook, industry forecast, financial benchmarking, compensation surveys, and valuation resources.

Industry Trade Associations

One of the best strategies for locating industry information is to contact the trade association for that industry or product. On the web, their home pages cover news, legislative concerns, and, most productively, data, analysis, and trends for their industry.

[Business and Company Resource Center](#)

Covers more than 22,000 non-profit American membership organizations of national scope. Every entry offers a wealth of contact data.

[Gateway to Associations](#) (American Society of Association Executives)

From the navigation bar on the left, select Directories, then, Associations. Only a limited number of associations are found on this site.

Industry News and Trade Periodicals

A source of current industry trends are trade publications such as industry magazines and newspapers, which are essential for developing a good industry analysis. Some trade journals publish what are known as “special issues.” These issues focus on a particular topic such as salary surveys, reviews and forecasts, lists of the top 100 of a category, etc. They traditionally appear during the same month every year and are often retained by subscribers for future reference.

Use the following indexes to access articles:

[ABI/Inform Trade & Industry](#) (ProQuest)

Search more than 750 business periodicals and newsletters with a trade or industry focus. Provides users with the latest industry news, product and competitive information, marketing trends, and a wide variety of other topics. Contains publications on every major industry, including finance, insurance, transportation, construction, and many more. Coverage: 1971 - current.



[Business and Company Resource Center](#) (InfoTrac Web Databases)

Indexes approximately 1000 business, management, and industry journals, while providing full text for about 460 titles.

[Business Source Premier](#)

Contains 3,677 full text scholarly journals and business periodicals covering management, economics, finance, accounting, international business, and much more. It is particularly strong in both management and marketing. Also includes country economic reports from the EIU, Global Insight, ICON Group, CountryWatch, etc.

[Lexis/Nexis](#)

Contains the full text of articles from many newspapers (including the New York Times), periodicals, newsletters, and wire services which cover industry specific sources. Updated daily.

Statistical Data and Government Information

[Tablebase](#)

This site provides a wide and deep range of information. You can find information on market share, market size, capacity, production, imports, exports, sales, product and brand rankings, forecasts, healthcare statistics, and demographics, and you can search by industry and country.

[STAT-USA](#)

A service of the U.S. Department of Commerce, this is the site for the U.S. business, economic and trade community, providing authoritative information from the Federal government. You can read best market reports, industry sector analyses, international market insights, and overseas business reports.

Under GLOBUS/NTDB, you can find current exchange rates, country commercial guides, international trade libraries, background notes, country reports on economic policy and trade practices, country reports on human rights practices, country studies/army area handbooks, foreign labor trends, international business practices, and international economic reviews.

Government Overviews and Specific Reports

[Economic Report of the President](#)(Gov. Doc.PR 42.9:)

Available in print form (see call#) as well as on the Internet. Reports include the annual report of the Council of Economic Advisers. Offers a review of the nation's economic condition, documented by statistics.

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[Consumer Price Indexes](#)

The Consumer Price Indexes (CPI) program produces monthly data on changes in the prices paid by urban consumers for a representative basket of goods and services.

[Producer Price Indexes](#)

The Producer Price Index (PPI) program measures the average change over time in the selling prices received by domestic producers for their output. The prices included in the PPI are from the first commercial transaction for many products and some services.

[County Business Patterns](#)

An annual series that provides subnational economic data by industry. The series is useful for studying the economic activity of small areas; analyzing economic changes over time; and as a benchmark for statistical series, surveys, and databases between economic censuses. Businesses use the data for analyzing market potential, measuring the effectiveness of sales and advertising programs, setting sales quotas, and developing budgets. Government agencies use the data for administration and planning.

Census Bureau [Economic Census](#)

The Economic Census profiles the US economy every 5 years, from the national to the local level. Reports are now available for all geographic areas and all sectors. Economy-wide reports include the SIC-based [Comparative Statistics](#).

[Census of Population and Housing](#)

[American FactFinder](#)

This site gives you the ability to map segments of the census.

Industry Norms and Business Ratios

When starting a business or comparing a company's performance to competitors in its industry, you will need sample financial statements, also known as "industry norms" or "operating ratios." Data for typical operating items such as assets, debt, sales, profit, labor, advertising, rent, and insurance expense, as well as other financial ratios may be found in the sources listed below. These figures are published by industry groups, banks, and trade associations for use as benchmarks. They are compiled by analyzing the financial statements of companies in that particular industry and calculating the mean or average figure for selected categories.



[BizStats.com](#)

BizStats is an online source for small business statistics. Provides instant access to useful financial ratios, business statistics, and benchmarks. The coverage is not as complete as the books listed above, but it is a nice site for what it does.

International Industry Information

Collins Library [International Industry Information](#)

Emerging Technologies

Collins Library [Emerging Technologies](#)

Blog Sites

Use up-to-date blogs to keep track of daily changes and trends in financial markets.

[BlogPulse](#)

[Google Zeitgeist](#)

[Technorati](#)



FINANCE RESOURCES

General Investment Resources

[Yahoo Finance](#)

This is a great place to start to find financial data for a company analysis. On the home page, type in company ticker symbols and click Get Quotes to see current trading data. Click on Key Statistics under Company to see financial ratios. Make sure to check out Historical Prices to find the price of a stock on any date. The Competitors link provides the ticker symbol of key competitors and their financial ratios. Analyst Opinions provides buy and sell recommendations and predictions of future prices. The Financials include a summarized version of the company's income statement, balance sheet, and statement of cash flows.

[Bloomberg](#)

Go to Market Data for a variety of current quotes on stocks, rates and bonds, currencies, mutual funds, ETFs, commodities, and an economic calendar. The Rates and Bonds page is popular because it provides a quick snapshot of the commonly tracked current key interest rates and plots the Treasury Yield Curve. Companies use the Treasury Yield Curve to track their borrowing costs against the risk-free treasury rates.

[Motley Fool](#)

Founded by brothers David and Tom Gardner in 1994, the website's stated goal is to educate, amuse, and enrich their readers to help them make better financial decisions. Motley Fool changes sometimes complex financial language and strategies into easy-to-understand language. Although it is geared towards personal finance, you can definitely find quotes and some company financial analysis.

Periodicals

Looking for an article? Go to the Collins Library main page and select Databases and click Lexis-Nexis Academic. Narrow your search for specifics.

Barron's
Financial Analysts Journal
Financial Planning
Forbes
Investors Business Daily
Kiplinger's
Money
Wall Street Journal
Money

Finance



Dictionaries

[Investopedia](#)

If you are not sure about a particular finance term or just want to get a quick refresher of the term, go to the dictionary and type in the word. The site provides easy-to-understand definitions. Keep in mind that these definitions are general; it is always a good idea to use specific class texts for detailed definitions of terms.

Mutual Funds

Directories

www.morningstar.com/cover/funds.aspx

A database of information on rating mutual funds and mutual fund news. Click on the Funds link and type in the fund's ticker symbol to see the historical performance of the fund, its management team, portfolio analysis, news, alerts, and opinions.

[Yahoo Finance Page](#)

Select Investing, then select Mutual Funds. Type in the fund's ticker symbol to view the current market net asset value. You can view the fund's Quotes, Charts, News, and Information, and you can read analyst opinions. This site provides a great education tool on mutual funds.

[Forbes](#)

A great place for business news, entrepreneurship, business leadership, and personal finance. Select Mutual Funds to gain access to Forbes' Guide to Mutual Funds. The site provides a list of the top performing funds.

[Fortune](#)

A popular website among financial professionals. Select News for current financial news in easy-to-understand articles. Check out Personal Finance and select Millionaires in the Making. A good amount of information for personal financial topics can be found in the Personal Finance Section

Information

[Mutual Fund Investors Center](#)

A great source for learning about Mutual Funds. This site will help you learn how to use mutual funds to meet your objectives such as retirement, college, and short-term investing. The Calculator Link is a nice feature to help you calculate your investment goals.

Finance



www.morningstar.com/cover/funds.aspx

Learn about the types and characteristics of mutual funds. Use the quotes section to find data on a particular fund.

[Valueline](#)

Although this is primarily a fee based site, you can find some current financial news articles and detailed stock analysis with historical perspectives.

Stock Markets

[Yahoo Finance Page](#)

Select Investing and go to Market View for a summary of the market trading activity. Select Market Stats for stock performance by ticker symbol and by market.

www.dj.com

Provides business and financial news information. Founded in 1882, its media sources include the Wall Street Journal. Go to Company and select About Dow Jones to get a historical perspective of this institution.

Stock Charting Services

[Big Charts](#)

Select Interactive Chart and compare a company's performance to the S & P 500 index. You can also view historical prices for the stock.

www.stockcharts.com

Select a variety of detailed charting options from the Free Charts section. You can track company stock price or performance over a period of time by entering the ticker symbol. Check out the Dynamic Yield Curve for an interesting historical comparison of the Treasury Yield curve and the S&P 500.

Current Stock Price Quotes

You can get a current quote on any stock by entering the company's ticker symbol on the home page of any of the sites listed below.

[American Stock Exchange](#)



[New York Stock Exchange](#)

[Bloomberg.com](#)

[Big Charts](#)

[Quicken.com](#)

[CBS MarketWatch](#)

Historical Stock Prices

[Big Charts](#)

Select Historical Quotes and enter a specific ticker symbol and date.

[NASDAQ](#)

Quotes, Indexes, and Market News. Some services may require a subscription.

Bonds

[InvestinginBonds.com](#)

A great educational site for learning about bonds. Select the Learn More section for a variety of topics related to bond education.

[Moody's](#)

This is a pay subscription site, but you can find some general information related to Bond investment ratings. Select Current Trends and Commentary for a market perspective.

[TreasuryDirect](#)

Find current prices on government Treasury Auctions.

Stock Dividends

[www.earnings.com](#)

You can find earnings, splits, IPOs, dividends, and other information here. Select Dividends and enter a date to find details of the dividends payments. Select Company Directory to narrow your search.



Stock Splits

[Yahoo Stock Splits Calendar](#)

Provides a general list of stock splits by date.

www.earnings.com

A practical site for identifying ratio, ex-date, payable, record date, and declaration date. Select Splits to find company stock splits by day, week, or upcoming.

www.ex-dividend.com

Provides some free services for dividend increases, decreases, and dividend news. Select the Free Services Tab to access these items.

www.cfonews.com

Provides headline news for corporate earnings by latest news. Enter a ticker symbol for additional news and information.

www.stocksplits.net

Provides a detailed stocks split calendar. Click on the Stock Splits Calendar to search by today's splits, or select a month.

Stock Repurchases

<http://www.theonlineinvestor.com/buybacks.phtml>

Lists stock repurchases by date. A limited resource, but it can provide a means to see if a company has completed any stock repurchases in the previous three months.

IPOs

[Yahoo IPO](#)

An easy-to-read list of current IPOs. Provides links to Features, Resources, and Web Sites. Check out the Features section for the best and worst performing IPOs and look up IPOs by company.



www.ipo.com

Explains the IPO process, including Venture Capital. Primarily a Marketing tool for entrepreneurs, but gives some examples of current market trends in new businesses.

Financial News

[Bloomberg News](#)

You can watch Bloomberg business shows online for free or view live financial news. Select TV and Radio and then Bloomberg television.

[CNN](#)

A great snapshot of the day's events in the markets, with plenty of personal finance included. The News tab will provide you with today's top stories in finance. You can retrieve more specific stories by using the tabs along the top.

Financial Journals

[Journal of Finance](#)

Covers a gamut of financial topics and is regarded as a leader in the academic field of financial economics.

[Journal of Quantitative Analysis](#)

Provides theoretical and empirical research in financial economics with an emphasis in corporate finance, capital, and markets.

[Journal of Financial Research](#)

Provides links to a history of economic and monetary institutions.

Personal Finance

[Bankrate.com](#)

Provides a general snapshot of current interest rate quotes for certificates of deposit, mortgages, and car loans in the U.S. Select a tab for a specific product.

[Investools](#)

Learn basic to intermediate investing techniques by attending classes online or in person.

Finance



[The Motley Fool](#)

Personal investment advice and education. Select the Personal Finance tab for easy-to-understand advice on such topics as credit & debt, home buying, insurance, budgeting and saving, taxes, retirement, and IRAs.

Real Estate

[BankRate.com](#)

Select the Mortgage and Home Equity tabs for current rates and access to payment calculators.

[Realtor.com](#)

Personal financial help with selecting housing options by city. Provides education resources such as Real Estate 101 and Buyer and Seller Guides.

[United States Treasury Auctions](#)

Links to Real Estate auctions and general property auctions.

[www.freddiemac.com](#)

A private company chartered by congress that primarily provides funding for housing. Buying and Owning a Home is a valuable educational link.

[www.ginniemae.com](#)

A less detailed site than Freddie Mac, this one helps consumers find loans.

Banking

[www.aba.com](#)

The American Banking Association. This lobbying organization provides opinions and recommendations for changes in the governance of banking and supports public education in banking services and products.

[www.federalreserve.gov](#)

The Federal Reserve Bank provides a history of the Fed, the role of monetary policy, one of the largest statistical databases of economic and financial data, and an overview of the current state of the economy.



www.occ.treas.gov

The office of the Comptroller of the Currency charters, supervises, and regulates all national banks.

www.fdic.gov

The Federal Deposit Insurance Corporation. Supervised by the Comptroller of the Currency, the FDIC insures deposits in bank and thrift institutions up to \$100,000 by assessing the risk of banks and providing a means to stabilize the economy in the event of a bank failure.

www.ncau.gov

The National Credit Union Association. Lobbies on behalf of credit unions and provides supervision and insurance for their members.

Insurance

www.iii.org

The Insurance Information Institute includes statistics on various types of insurance and information on products. Its goal is to educate the public through media and answering questions.

Organizations

www.afajof.org

An academic organization to promote the study of finance and economics. Click on the History of Finance to watch some media videos of some of the most important figures in the field of finance.

www.afponline.org

A helpful site for cash management and finance professionals. A network organization to promote the careers of finance professionals.

www.fdic.gov

A good educational site for explaining the role of insurance in the banking industry.

www.finweb.com

A great tool for personal financial planning. Click on any tab to receive a brief overview of the major planning categories in personal financial planning. Each major category provides several sub-categories.

Finance



<http://www.bized.co.uk/compfact/ratios/index.htm>

A great place for helping you interpret financial ratios. Make sure to read the Welcome to begin your research.