Testing Financial-Management Center, New Financial-Management Learning Materials

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Feasibility of Spreadsheet Based Financial Management Learning Materials

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***Abstract*—The purpose of the study is to describe and test the feasibility of spreadsheet-based financial management learning materials. This descriptive study focused on the feasibility testing of spreadsheet-based financial management learning materials. The test subjects were expert and user groups. The data obtained in this study were quantitative and qualitative. Quantitative data obtained from the assessment questionnaire using a Likert scale. Qualitative data were suggestions on the questionnaire. The learning materials assessment by experts consisted of the feasibility of content, presentation, language, and graphics. The learning materials assessment by users consisted of the learning materials display, the learning indicators, the content of learning, the interest, and the help of the use of learning materials. The analysis used the percentage analysis technique that is by comparing the percentage of assessment and the percentage of the assessment scale. The results showed that spreadsheet-based financial management learning materials consisted of an introduction, financial ratio analysis, time value of money, cash, accounts receivable, inventory, investment, fixed assets, liabilities, and equity. Spreadsheet-based financial management learning materials are very feasible from aspects of content, presentation, graphics, and language. As a follow-up, the results of the study were suggested to lecturers and students to use spreadsheet-based financial management learning materials in learning because based on the results of the study, this learning material was very feasible to be used in learning.**

Keywords—learning, management, financial, spreadsheet

I. Introduction

Financial management science develops dynamically in the globalization era. Discussion of management science is very interesting for various parties, especially financial managers. Financial management science can be signed to carry out financial managers duties. By using financial management science, financial managers will more easily carry out their duties. The task of financial managers is to find fund alternative sources and use the funds as well as possible.

Financial management learning important for students. By learning financial management, students will acquire knowledge and skills such as financial planning, acquisition of funds, utilization and allocating the funds, making financial decisions, improving the profitability, and so on. Knowledge and skill of financial management open up many diverse career opportunities in the private or public sector.

Spreadsheet-based financial management learning materials are needed to improve the learning process. The use of spreadsheets as learning tools can improve understanding of a concept. [1]. Therefore, lecturers and students need to learn about the use of spreadsheets in learning [2]. The spreadsheet has an advantage over other tools in that is widely used in conjunction with other software in the business process, and relatively easy to use [3]. The results of previous studies also show that accounting and financial learning using a spreadsheet tool is preferred over traditional learning techniques [4].

Learning materials are a set of learning tools or tools that contain learning material, methods, boundaries, and ways of evaluating systematically. Its interestingly designed to achieve the expected goals, namely achieving competence or sub-competence [5]. Learning materials can take the form of printed material, audio-visual, audio, visual, and multi-media [6]. Learning material is one of the determinants of achieving learning effectiveness.

Spreadsheet-based financial management learning materials need to be tested for feasibility before being used in real learning. The feasibility test of learning materials consisted of the feasibility of content, presentation, graphics, and language. Appropriate learning materials will be expected to improve the effectiveness of financial management learning.

II. Research Methods

This descriptive study focused on the feasibility testing of spreadsheet-based financial management learning materials. The test subjects were expert and user groups. The expert group consisted of material and media experts, amounting to10 people, and user group consists of people consisting of students and lecturers, as well as practitioners, amounting to 103 people.

The data obtained in this study were quantitative and qualitative. Quantitative data obtained from the assessment questionnaire using a Likert scale. Qualitative data were suggestions on the questionnaire. The learning materials assessment by experts includes the feasibility of content,

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WGU Financial Management VBC1 Sample Questions (Q75-Q80):

NEW QUESTION # 75
Considering the fundamental relationships of the balance sheet, how can a company's assets increase without a corresponding rise in liabilities?

- A. The company could finance the assets by increasing owners' equity.
- B. The company could increase the amount of depreciation it recognizes.
- C. The company could increase the amount of cash it pays out as dividends.
- D. The company could finance the assets by restructuring its long-term debt.

Answer: A

Explanation:
The balance sheet follows the basic accounting equation: Assets = Liabilities + Owners' Equity. This means that if assets increase, the increase must be matched by either an increase in liabilities, an increase in owners' equity, or some combination of both. Therefore, assets can rise without liabilities rising if the increase is financed through owners' equity. This might occur if the company issues new stock, receives additional capital contributions from owners, or retains earnings instead of distributing them as dividends. Choice A is incorrect because paying dividends reduces cash, which lowers assets and retained earnings. Choice B is also incorrect because depreciation reduces the book value of assets over time rather than increasing them. Choice C is not the best answer because restructuring long-term debt generally changes the form or timing of liabilities but does not explain an increase in assets without liabilities increasing. From a financial statement analysis perspective, understanding this relationship is essential when evaluating how a firm finances growth and how changes in the balance sheet affect leverage and ownership claims. Therefore, D is the correct answer because equity financing allows assets to increase without a matching increase in liabilities.

NEW QUESTION # 76
How does the global bond market impact the strategies of multinational corporations?

- A. By reducing the need for currency risk management
- B. By ensuring fixed interest rates on all international loans
- C. By enhancing incentives to raise capital domestically
- D. By offering diverse financing options beyond domestic markets

Answer: D

Explanation:
Multinational corporations (MNCs) often seek the lowest-cost and most flexible sources of long-term financing. The global bond market expands their choices beyond domestic lenders and investors, enabling firms to issue debt in multiple countries, currencies, and structures (fixed vs. floating rates, maturities, secured vs. unsecured, and different covenant packages). This broad access can reduce the weighted average cost of capital (WACC) if foreign markets provide lower yields, deeper investor demand, or better terms for the issuer's credit profile. Global issuance can also support operational needs: an MNC earning revenues in euros or yen may issue bonds in those currencies to create a natural hedge, matching debt service with foreign-currency cash inflows and reducing exchange-rate exposure. However, the global bond market does not remove currency risk automatically (so B is incorrect), nor does it guarantee fixed interest rates (D is incorrect). While domestic issuance remains important, global markets increase strategic flexibility, allowing firms to optimize capital structure, diversify funding sources, manage refinancing risk, and tailor financing to geographic cash flows-core themes in international financial management.

NEW QUESTION # 77
What does a beta higher than 1.0 for a stock indicate about its systematic risk?

- A. The stock is less volatile than the market.
- B. The stock is less risky than the market.
- C. The stock is more predictable than the market.
- D. The stock is more volatile than the market.

Answer: D

Explanation:
Beta measures a stock's sensitivity to movements in the overall market and represents its level of systematic (non-diversifiable) risk. A beta greater than 1.0 indicates that the stock tends to move more than the market in response to market-wide changes. For example, if the market increases by 1%, a stock with a beta of 1.2 is expected, on average, to increase by approximately 1.2%. Conversely, it would also decline more sharply during market downturns. From a capital market theory perspective, higher beta implies higher risk and therefore a higher required rate of return to compensate investors.
Financial managers use beta in the Capital Asset Pricing Model (CAPM) to estimate the cost of equity.
Option B correctly describes the implication of a beta greater than one.

NEW QUESTION # 78
What is a potential drawback of lowering the annual dividend payment?

- A. It can lead to an immediate increase in the company's stock price.
- B. It could possibly increase the company's net margin.
- C. It might lead to higher sales growth for the company.
- D. It may cause the company's stockholders to react negatively.

Answer: D

Explanation:
Dividend policy carries important signaling effects in financial markets. Investors often view dividends as a signal of management's confidence in the firm's future cash flows. When a company lowers its dividend, shareholders may interpret the action as a sign of financial distress, declining profitability, or uncertainty about future earnings. This negative perception can result in a decline in the firm's stock price and reduced investor confidence. While dividend reductions may free up cash for reinvestment and improve long-term financial flexibility, the short-term market reaction is often unfavorable.
Financial management literature stresses that dividend changes should be made cautiously and clearly communicated to avoid misinterpretation. Option D correctly identifies this key drawback.

NEW QUESTION # 79
How is the cash ratio calculated?

- A. Cash and Cash Equivalents ÷ Total Liabilities
- B. Cash and Cash Equivalents ÷ Current Liabilities
- C. Cash + Accounts Payable
- D. Current Assets ÷ Current Liabilities

Answer: B

Explanation:
The cash ratio is a strict liquidity ratio that measures a company's ability to pay its current liabilities using only its most liquid assets: cash and cash equivalents. The formula is Cash and Cash Equivalents divided by Current Liabilities. This makes answer A correct. Unlike the current ratio, which includes all current assets, or the quick ratio, which includes cash, marketable securities, and receivables, the cash ratio focuses only on immediately available funds. Because it excludes inventory and accounts receivable, it is the most conservative measure of short-term liquidity. Financial analysts use the cash ratio to evaluate whether a firm could meet near-term obligations even under stressful conditions where receivables are not collected quickly and inventory cannot be sold promptly. A very low cash ratio may indicate liquidity risk, while an extremely high cash ratio may suggest inefficient use of idle funds. Choice B is incorrect because total liabilities include long-term obligations. Choice C defines the current ratio, not the cash ratio. Choice D is not a meaningful ratio formula. Therefore, A correctly states the formula used to calculate the cash ratio in financial statement analysis and working capital management.

NEW QUESTION # 80
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