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# Financial *Intelligence*

*A Manager's Guide to Knowing  
What the Numbers Really Mean*

KAREN BERMAN + JOE KNIGHT WITH JOHN CASE

# Financial Intelligence Berman

**Harvard Business Review, Karen  
Berman, Joe Knight, David A.  
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## **Financial Intelligence Berman:**

*Financial Intelligence, Revised Edition* Karen Berman, Joe Knight, 2013-01-29 The book Inc magazine calls one of the best clearest guides to the numbers on the market Inc magazine calls it one of the best clearest guides to the numbers on the market Readers agree saying it s exactly what I need to know and calling it a must read for decision makers without expertise in finance Since its release in 2006 Financial Intelligence has become a favorite among managers who need a guided tour through the numbers helping them to understand not only what the numbers really mean but also why they matter This new completely updated edition brings the numbers up to date and continues to teach the basics of finance to managers who need to use financial data to drive their business It also addresses issues that have become even more important in recent years including questions around the financial crisis and those around broader financial and accounting literacy Accessible jargon free and filled with entertaining stories of real companies Financial Intelligence gives nonfinancial managers the confidence to understand the nuance beyond the numbers to help bring everyday work to a new level

*Financial Intelligence for IT Professionals* Karen Berman, Joe Knight, John Case, 2008-04-15 As an IT manager you re expected to make key decisions and recommend major investments And that means understanding your decisions financial impact on your company But if you re like many information technology practitioners you may feel uncomfortable incorporating the financials into your day to day work Using the groundbreaking formula they introduced in their book Financial Intelligence A Manager s Guide to Knowing What the Numbers Really Mean Karen Berman and Joe Knight present the essentials of finance specifically for IT experts Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide the authors illuminate the basics of financial management and measurement and provide hands on activities for practicing what you are reading You ll discover Why the assumptions behind financial data matter What your company s income statement balance sheet and cash flow statement reveal How to use ratios to assess your company s financial health How to calculate return on IT investments Ways to use financial information to support your company s business units and do your own job better How to instill financial intelligence throughout your team Authoritative and accessible Financial Intelligence for IT Professionals empowers you to talk numbers confidently with your boss colleagues and direct reports and understand how the financials affect your part of the business **Financial**

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deep understanding of the basics of financial management and measurement along with hands on activities to practice what you are reading You ll discover Why the assumptions behind financial data matter What your company s income statement balance sheet and cash flow statement really reveal Which financials may be needed when you re developing a human capital strategy How to calculate return on investment Ways to use financial information to better support your business units and do your own job How to instill financial intelligence throughout your team Authoritative and accessible Financial Intelligence for HR Professionals empowers you to talk numbers confidently with your boss colleagues and direct reports and understand how the financials impact your part of the business

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**Financial Intelligence** Karen Berman,Joe Knight,John Case,2006 Companies expect managers to use financial data to allocate resources and run their departments But many managers can t read a balance sheet wouldn t recognize a liquidity ratio and don t know how to calculate return on investment Worse they don t have any idea where the numbers come from or how reliable they really are In Financial Intelligence Karen Berman and Joe Knight teach the basics of finance but with a twist Financial reporting they argue is as much art as science Because nobody can quantify everything accountants always rely on estimates assumptions and judgment calls Savvy managers need to know how those sources of possible bias can affect the financials and that sometimes the numbers can be challenged While providing the foundation for a deep understanding of the financial side of business the book also arms managers with practical strategies for improving their companies performance strategies such as managing the balance sheet that are well understood by financial professionals but rarely shared with their nonfinancial colleagues Accessible jargon free and filled with entertaining stories of real companies Financial Intelligence gives nonfinancial managers the financial knowledge and confidence for their everyday work Karen Berman and Joe Knight are the owners of the Los Angeles based Business Literacy Institute and have trained tens of thousands of managers at many leading organizations Co author John Case has written several popular books on management

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