**Key Sources of Financial Information (LT10)**

**Personal Finance: Another Perspective**

Following are some of the key sources for obtaining financial, industry, and company information. Much of this is Wall Street Information that is less than 6 days old, so use it and use it wisely. If you find other sources that are helpful, please e-mail me so that your information might help other students. Thanks.

**Company Level Data**

**Primary Data**. Company financial data of publicly listed companies is generally the easiest to obtain and can be obtained from a number of financial information websites. Primary data is from the United States Securities and Exchange website (www.sec.gov), as well as FreeEdgar.com. These sources will include company annual reports, quarterly reports, and all other SEC filings. Primary data is your first choice for information.

The company’s own website is also a key primary source. Remember that other websites take the data from the SEC website and put it into their own format, so there is a chance that important information may be lost or changed.

**Secondary Data (Wall Street Research)**. One of the best local sources of good Wall Street information is the BYU Library. Go to the BYU Home page, Libraries, Harold B. Lee Library, Find Articles, the click on the “Find Articles by Subject.” Select Business. There is a lot of information. Look for “Business and Company Resource Center.” Click on the *connect* link*.* Proceed through the first screen and select the “Business and Company Resource Center with PROMT and Investext Plus”. Enter your company or industry name and hit Search. This will give you a list of possible companies. Select your company and click on it. You will be brought into a screen that has company profile, news/magazines, histories, investment reports, financials, rankings, suits and claims, products, industry overview, and associations. It will also give you the company SIC codes and NAICS Codes. Click on the various tabs for the information.

If you go to investment reports, you will have a number of different Research Reports on your company (generally) all by major Wall Street and International brokerage firms. This is a great resource to not only understand what is going on in the company, but to also understand which ratio’s and other financial variables Wall Street analysts deem critical.

Finding good quality company data is the most challenging, as you are more concerned with what the company will do as with what they have done in the past. Read through the 10-Ks, 10-Qs, Registration Statements, etc., for initial information. Go to the company’s website, get their toll-free number, and call investor relations (you might get lucky and find someone knowledgeable). Also go to various websites and read whatever you can written by other analysts. Note that if I haven’t heard of the company that wrote the report, I strongly discount whatever is written unless it is confirmed by more reputable investment research houses.) Whatever you read, you must ask the necessary questions to make sure that what you read is correct. There is no assurance that what you read on the net is true (or even close to true).

Financial Statement Data

FreeEdgar.com

Company's website

Simplystock.com

corporateinformation.com

moneycentral.com

investorcentral.com

sec.gov

Bloomberg terminals

Valueline books

**Company Write-up Information**

Annual Reports

10-K Reports

Valueline Books

Bloomberg terminals

Company web site

Yahoofinance.com

Industry Data

Industry data is also available from a number of different websites, including the sources listed above. When analyzing a company or industry, it is a good idea to read the 10-Ks and 10-Qs from other companies in the same industry to help get a better feel for competition and the requirements for the industry.

There is a wealth of good industry information available from the BYU library as discussed above. I particularly like the Investext Select with its Wall Street research. Instead of putting in a company name, you can put in an industry, and the above database will give you a list of recently written article on your industry. In addition, much industry information can be found from the following sources:

Company Annual Reports (10-Ks, 10-Qs, Registration Statements, etc.)

Valueline: This is a good starting point

Bloomberg: Not as useful as it once was

Competitors reports

Multex.com

Analyzeindices.com/ind (Beware the hype on this website)

**Disclaimer**

The purpose of this material and this class is to help you get your financial house in order and to help you on your road to financial self-reliance.  If there are mistakes in this material, please bring them to our attention, and we will correct them in upcoming versions.  The teacher, and BYU, specifically disclaim any liability or responsibility for claims, loss, or risk incurred, directly or indirectly, by using this material.