



Implementing the Business Activity Model for Teaching Intermediate Accounting: **A Recipe for Success**

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INCORPORATING THE BUSINESS ACTIVITY MODEL INTO THE CURRICULUM FOR INTERMEDIATE ACCOUNTING RECEIVES RAVE REVIEWS FROM STUDENTS, FACULTY, AND RECRUITERS.

EXECUTIVE SUMMARY: *“Our situation is not unlike that of the Titanic.”*—W. Steven Albrecht and Robert J. Sack, 2000.

There is excitement in the air and a sparkle in the eyes of our students when they talk about the Business Activity Model (BAM) at our university. The professors have noticed, and, most important, the recruiters have noticed. Like many universities, we had a “Titanic” situation looming because of a decrease in accounting majors. We believe we have avoided hitting the iceberg, however, in large part because of our adoption of the BAM teaching method.

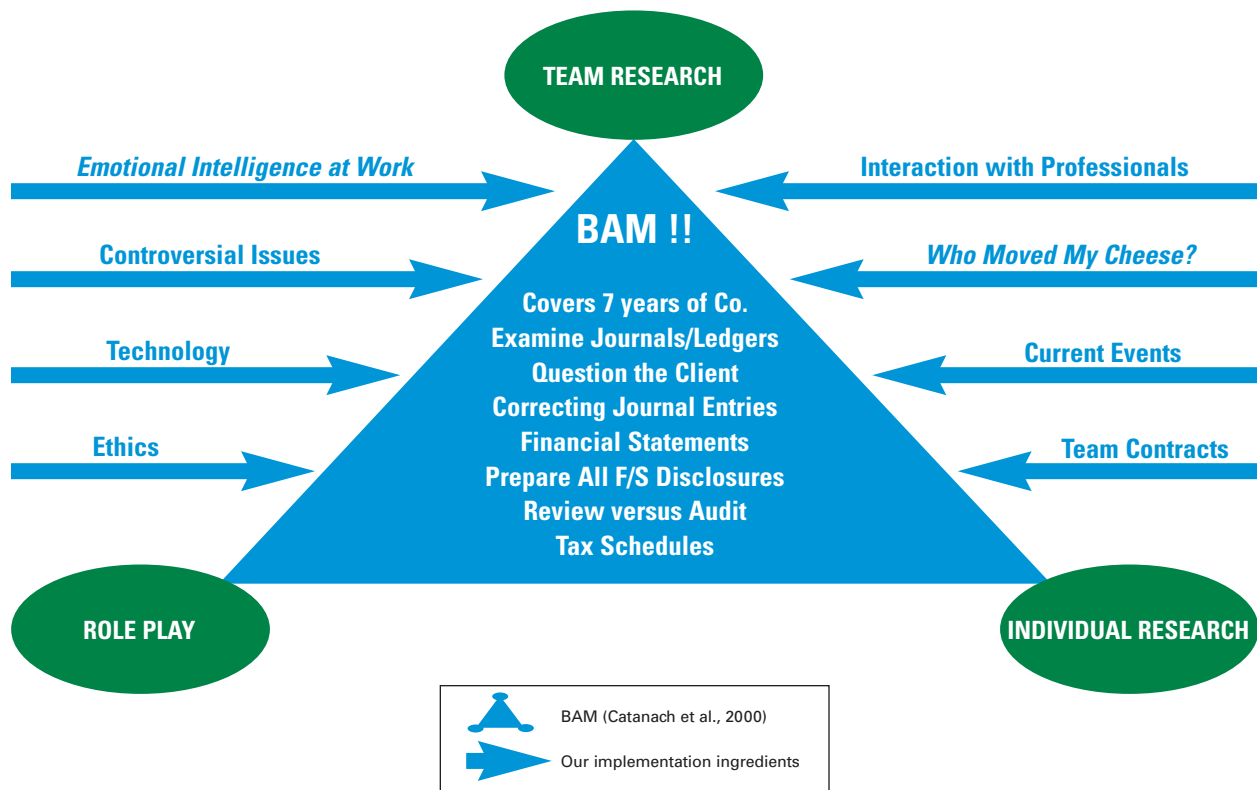
We implemented BAM because it emulates the constructivist framework of learning, also known as problem-based learning. In this article, we explore this connection with problem-based learning by detailing how BAM relates to the principles of the constructivist framework. Furthermore, we discuss how we have expanded on BAM by incorporating activities we believe are crucial to our students’ academic experience. These additions, in conjunction with BAM, enable us to provide our students with rich opportunities to gain the interpersonal skills currently demanded by the accounting profession.

There has been an ongoing call for change in accounting education from the accounting profession and the educational community. Studies that address the problems of the current status of accounting education have been published by the Institute of Management Accountants (IMA), the American Institute of Certified Public Accountants (AICPA), and the American Accounting Association (AAA) over the last 16 years.¹ Specifically, AAA's Bedford Report states, "A growing gap exists between what accountants do and what accounting educators teach..."² More than a decade after this report was issued, W. Steve Albrecht and Robert J. Sack suggested that weakness in curricula and pedagogy remains a significant threat to the survival of accounting education.³ The purpose of this article is to report how we have changed our pedagogy for teaching intermediate accounting at the School of Accountancy at Ohio University and how we are working to implement similar changes throughout the accounting curriculum.

Albrecht and Sack report that educators and practitioners agree that the most important skills our graduates need upon entering the accounting profession include critical thinking, communications, technology, decision making, interpersonal, continuous learning, and teamwork.⁴ Ethical sensitivity is another skill that should be added to the top of that list given the recent events surrounding Enron, Adelphia, WorldCom, Merrill Lynch, and others. We provide our students with opportunities to develop each of these skills in our Intermediate Accounting classes by using the Business Activity Model (BAM) to teach this sequence.

BAM was developed by faculty at the McIntire School at the University of Virginia and has been adopted by a number of universities across the country.⁵ The motivating factor in our decision to adopt BAM was that it embodies a problem-based learning framework. The case-based structure requires our students to work in groups, research accounting issues, role play communicating with a client, write memos, and complete the

Figure 1: Our Recipe for Implementing BAM



financial statements of a hypothetical company for the first seven years of its existence. In addition, we have added several aspects that provide our students with much needed lessons in ethics, interpersonal skills, and continuous learning. Figure 1 illustrates BAM and the ingredients we have added to the mix in an effort to enhance our students' learning experience.

THE MAIN INGREDIENT

BAM was developed under an Accounting Education Change Commission grant in the early 1990s. In 1997, it earned the AAA Innovations in Accounting Education Award. Intended to span two academic semesters or three academic quarters, BAM incorporates an ongoing accounting case that addresses most technical accounting issues covered in a traditional intermediate accounting class sequence. Specifically, BAM tracks a fictional company named Hydromaint, Inc. through the first seven years of its existence. The students are put in the role of the accountants working on teams employed by Hydromaint's accounting firm, Coe & Lane. Each team is required to interact with the company's bookkeeper, Jerry Loos, to obtain information needed to complete their annual financial statements. During this process, students are faced with accounting issues such as deferred taxes, stock issues, trading securities, equity investments, changes in accounting principles, pensions, bad debts, inventory valuation, leases, interest capitalization, cash and stock dividends, construction accounting, nonmonetary exchanges, segment and financial instrument disclosures, contingent liabilities, acquisitions, goodwill, and research and development. They also are required to complete tax schedules, planning memos, and seven full sets of comparative financial statements, including complete footnotes. Granted, these are the same content issues that most intermediate accounting classes strive to cover. BAM is unique, however, because it requires the students to research many of these issues individually and in groups rather than simply taking notes during lectures and reading a textbook. Students are given access to the Financial Accounting Research System (FARS) created by the Financial Accounting Standards Board (FASB), which they use throughout the intermediate sequence in conjunction with their textbook.

This problem-based focus of BAM reflects the constructivist framework, which emphasizes the learning process versus teaching content.⁶ The unique feature of this type of learning is that it attempts to provide students with a learning environment that allows them to build their own learning models or schemata. John R. Savery and Thomas M. Duffy provide a list of eight basic principles for learning that incorporate the tenets of the constructivist learning pedagogy.⁷ In the next section, we address how BAM and additional ingredients we have added to the mix meet the criteria set out by these eight principles.

Table 1: Basic Principles for Learning in the Constructivist Framework

The Constructivist Framework

- All learning is anchored to a larger task or problem.
- The learner is encouraged to develop ownership for the overall problem or task.
- The task must be authentic.
- The task and the learning environment must be designed to reflect the complexity of the environment in which the learner will be expected to function at the end of the learning.
- The learner must be given ownership of the process used to develop a solution.
- A learning environment must be developed that supports and challenges the learner's thinking.
- The student is encouraged to test ideas against alternative views and contexts.
- An opportunity for, and support of, a time for reflection on both the content learned and the learning process must be provided.

From John R. Savery and Thomas M. Duffy, "Problem-Based Learning: An Instructional Model and Its Constructivist Framework," *Educational Technology*, August 1994, pp. 1-16.

HOW BAM REFLECTS THE CONSTRUCTIVIST FRAMEWORK MODEL

The eight principles of the constructivist framework are presented in Table 1.

The first principle. The first principle states that all learning is anchored to a larger task or problem. BAM requires students to work in groups and take responsibility for completing the company's annual financial reports, including all disclosures. Prior to completing the annual set of financial statements each case year, the student groups are faced with new accounting issues that must be resolved through conversations with the "client," research, and analyses. The complexity of the BAM case increases each case year as new accounting issues are added.

The second principle. The second principle stipulates encouraging the learner to develop ownership for the overall problem or task. During the first year of the Hydromaint case, students learn that their group is responsible for coming up with a viable set of financial statements and that their individual success in the class is contingent on the extent of their understanding of the accounting issues encountered each year-end. Each team is responsible for completing three separate assignments for each year in the life of Hydromaint. First, they must come up with questions for the bookkeeper, including explanations and references to the authoritative literature. Once their questions are answered, they must devise correcting journal entries, including explanations and calculations. Finally, they complete the financial statements. Students learn quickly that teamwork is key to their success. In fact, the most successful teams seem to be those whose group members learn from each other versus having members who bring solutions to the table with little explanation. Over the course of the Hydromaint case, student groups also take ownership by taking on an audit team identity—many groups seem to "become" Coe & Lane, the audit firm in the case, and resolve to be the group that gets it right.

The third principle. The third principle states that authenticity of the task is critical to the success of problem-based learning. BAM creates authenticity by providing students with the same experience they are likely to have when they take their first accounting

position. Students receive a set of client-prepared financial statements for each of the seven years covered by the case. Each year these statements are incomplete and contain errors. For example, many times the accounting treatment used for a transaction is inappropriate. In addition, the statement of cash flows and all disclosures are always missing. Consequently, students must examine the journals and ledgers they are given, along with the authoritative literature, to come up with questions to ask Hydromaint's bookkeeper. Students bring their questions to class and actually play the role of the auditor who asks the client questions to obtain the additional information they need. This information allows them to complete correcting journal entries and, subsequently, a complete set of financial statements. We add to the authenticity of this process by inviting another faculty member or an accounting professional to come into the class and play the part of Jerry Loos. Often these invited guests have had actual experience dealing with clients similar to the bookkeeper they are representing. On different occasions, therefore, "Jerry" may be stubborn, uninformed, extremely talkative, all-knowing, or even funny.

The fourth principle. The fourth principle of the constructivist framework states that the task and the learning environment must be designed to reflect the complexity of the environment in which the learner will be expected to function at the end of the learning. BAM achieves the necessary complexity in several ways. First, new technical accounting issues come up for each of the seven years covered by the case. In some instances, the treatment of issues is outdated in the case because a new accounting standard exists. This aspect gives students a unique opportunity because they learn both the old and new accounting treatments for certain items, thus providing the opportunity for them to study the rationale behind the change and see the effects of the new treatment on their financial statements.

Students also are constantly presented with new aspects of issues they addressed in previous years. For example, Hydromaint starts with a net operating loss tax benefit at the end of year one and provides the students with new deferred tax issues in each of the seven years. This results in a complex tax schedule and

journal entry each year. Other examples include the purchase of equipment in the second year, followed by lease and pension transactions in year three, and security investments in year four, all of which continue to evolve and present challenges over the remaining years of the case.

The fifth principle. The fifth principle states that the learner must be given ownership of the process used to develop a solution. The BAM teaching method requires students to research authoritative literature and textbooks individually to complete a variety of assignments and their take-home exams. It also requires students to research issues as a group in order to complete the financial statements. This is a significant departure from the traditional practice of assigning a chapter and specific homework problems from a textbook. The research aspect provides multiple challenges to students because they must first figure out which authoritative literature source to use in addition to synthesizing what they read. Also, they know that many times the topic they are researching will not be covered in class until after the assignment is submitted for a grade, so students learn to take ownership quickly in this situation.

The sixth principle. The sixth principle of the constructivist framework requires that the learning environment supports and challenges the learner's thinking. Because students working under the BAM method of learning must do research in order to complete the majority of their assignments, most of them come to class having studied the topics that will be covered on any given day. This level of preparation results in a classroom environment that cannot help but be interactive. Students are called on constantly to present and explain their solutions. Often, groups will have different solutions and will actually debate each other on which solution is appropriate for the problem at hand. In addition, professors can play devil's advocate to get the discussion and thought process going.

The seventh principle. The seventh principle requires that students be encouraged to test ideas against alternative views and contexts. This process occurs both inside and outside the classroom as students work through the accounting issues they encounter in the Hydromaint case. In addition to the debates between

groups that occur in the classroom, debates occur within groups as they attempt to come up with the proper financial reporting treatment in order to complete their assignments. We also find opportunities for bringing up alternatives to the solutions BAM incorporates into the case, as we don't always agree with the accounting treatment of certain items. For example, Hydromaint begins to carry inventory in year four and has a shrinkage problem at year-end. In year seven, the company begins providing warranties on their products. The case solution places both of these items in cost of goods sold rather than using an "inventory over and short" account and a "warranty expense" account, respectively. This situation allows us to discuss the internal managerial and the external reporting ramifications of the placement of such items on the income statement.

We also bring in outside readings from the current accounting literature to provide views that suggest financial reporting alternatives to generally accepted accounting principles (GAAP). We have used articles that address controversies surrounding the treatment of investments, inventory, impairment of goodwill, and reporting of cash flows, to name a few. Students also may be required to research issues to which they should be exposed as an important part of the intermediate accounting experience but are not addressed directly in the Hydromaint case. This year, we gave out a packet of readings on the treatment of stock options and required the students to write a paper on the topic. They were required to address the history of this evolving issue and give their recommendations—and the underlying rationale for those recommendations—in terms of the proper treatment of stock options. Using BAM provides students with continuous learning tools and enables them to effectively and efficiently research controversial topics as they surface. We hope the notion that some aspects of GAAP are not perfect will result in our students taking an active role in the standard-setting process throughout their professional careers.

The eighth principle. The eighth and final principle states that an opportunity for, and support of, a time for reflection on both the content learned and the learning process must be provided. BAM provides this opportunity by requiring the students to study for rigorous individual in-class exams. An exam is given following the

completion of the three Hydromaint assignments for each case year. Each exam is designed to simulate the Hydromaint case for that particular “year” and also address any outside readings and research projects assigned. Studying for these exams requires students to reflect on the content learned and, if they have worked efficiently in their groups, should result in reflection on their learning process.

We find that when students realize they will be individually responsible for the research and concepts addressed by their group, their dedication to their group members and to the group process increases, thereby increasing their chances for success both as individuals and as a team. We see evidence that our students may continue to reflect on this learning process after they complete the intermediate accounting sequence based on conversations with other students who have heard about the BAM experience. Most important, our conversations with recruiters who learn about BAM from our current and former students lead us to believe that both our students and their employers are benefiting from the results of this interactive teaching method.

ENHANCING THE BAM LEARNING EXPERIENCE

We have been using BAM for three years at our university. The focus of the first five to six weeks of the initial academic quarter of the BAM sequence is on the mechanics of recording adjusting journal entries and financial statement format. Financial reporting is covered with an emphasis on the conceptual framework and the theoretic basis for GAAP. During this preliminary stage, students also work in groups to complete a problem that involves researching the authoritative literature and another problem that is fraught with uncertainty and errors. The last four weeks of the first quarter begin the true BAM experience and are devoted to the first year of the Hydromaint case. The second quarter of the sequence covers years two, three, and four of the Hydromaint case, while the third quarter covers years five, six, and seven.

As we become more comfortable with this pedagogy and the Hydromaint case, we try new things and eliminate or decrease the emphasis on others. Such decisions are based on our assessment of the effect of such trade-

offs on our students’ learning experiences. The items we include next in our discussion have worked well for us.

Ethics. BAM provides a rich environment for addressing academic and professional ethics. One reason for this is the tendency of the bookkeeper to want to account for items in a way that will benefit Hydromaint’s bottom line. Discussions about this tendency, in conjunction with the media focus on the lack of corporate ethics of late, provide students with an appreciation for the importance of objectivity and ethics in the application of appropriate accounting methods. In addition, students complete two ethics assignments during the second quarter of the BAM sequence.

The first assignment, given at the beginning of the quarter, consists of a packet of newspaper articles, most of which are about cheaters, thieves, and corporate fraud. There also are a few articles included about people who have sacrificed everything to do the right thing. Students write an essay addressing what these articles mean for the accounting profession and for themselves as accounting students. We also ask them to reflect on their past indiscretions and to identify and talk about their ethical mentor. These essays are often extremely revealing and personal. We collect the essays and keep them until the second ethics assignment is given at the end of the quarter. The second assignment asks them to read the first essay they wrote and discuss in a new essay whether their ideas or convictions have changed and whether they have lived up to their ethical expectations over the course of the quarter. Many students write that their convictions have been strengthened as they realize the extent of the influence that the accounting decisions they must make during their professional career will have on the well-being of society.

A second aspect that lends itself to emphasizing ethics is that, at present, there is only one case available for use with this teaching model. Consequently, the case and its solutions are “out there” if students want to obtain them. We let our students know that the solutions are available to them, but we also explain that getting the answers will destroy their BAM experience because their learning takes place during the process they go through and has very little to do with getting the correct answer. In addition, we stress the impor-

tance of not sharing the BAM materials with students who will follow them, as doing so would ruin the experience for those new students. We also take this opportunity to compare the importance of this aspect of BAM to that of the client confidentiality they will be expected to uphold as a professional. Surprisingly, we find that students do not get the answers from past participants. In fact, we have been told of instances where the materials were offered to students but were turned down. We like to think this is due in part to the emphasis we put on ethics throughout the BAM sequence.

Dealing with change. BAM presents students with the challenge of taking responsibility for their learning. We often tell them that we are teaching them to teach themselves, which is what they will be doing throughout their accounting career. Because this learning method is different from what most of our students have experienced during their academic careers, it is often the basis for grumbling. Another aspect of the course that causes some conflict is the requirement of working in groups, which can turn out to be either a terrific experience or a nightmare for students, depending on the group members. When the group experience is a good one, students naturally do not want to change groups, but we assign students to new groups for each of the seven years covered by the Hydromaint case. In an effort to help students deal with the change in learning method and the changes they encounter when they are assigned to new groups, they are required to read Spencer Johnson's book, *Who Moved My Cheese? An Amazing Way to Deal With Change in Your Work and in Your Life*, and then respond to a number of questions in a two- to three-page essay reflecting on the lessons in the book. This happens during the second quarter of the BAM sequence and is generally due during year three of the Hydromaint case. We get some amazing papers and often some changed attitudes among our students.

Emotional intelligence. The accounting profession is placing increased emphasis on the importance of interpersonal skills in the recruiting process.⁸ This emphasis is well grounded. It has been estimated that up to 90% of a person's success in the business world is the result of personality type factors, leaving approximately 10% resulting from technical competence.⁹ While these percentages are probably reversed at the beginning of most

students' careers, we believe that we can improve the professionalism of our new graduates by incorporating the concept of emotional intelligence into their BAM experience. Hendrie Weisinger defines emotional intelligence as "the intelligent use of emotions: you intentionally make your emotions work for you by using them to help guide your behavior and thinking in ways that enhance your results."¹⁰ Examples of applications of emotional intelligence include "resolving sticky problems with a coworker, closing a deal with a difficult customer, criticizing your boss, and staying on top of a task until it is completed."¹¹ A current example of an application of emotional intelligence in the news may be deciding when to shred or not to shred documents.

Addressing emotional intelligence follows naturally from the teamwork training that students receive as they progress through the BAM case. Readings include sections of *Emotional Intelligence* by Daniel Goleman and *Emotional Intelligence at Work* by Weisinger and are assigned after students complete an instrument called "Developing Your Emotional Intelligence" at the beginning of the third quarter of BAM.¹² They grade the test themselves and write a memo that details a plan of action to improve in the areas where deficiencies were noted. As with the ethics assignment, many of these memos tend to be reflective and extremely personal. At the end of the quarter, the students complete the same instrument and self-grade it to measure their progress in dealing with their emotions.

Team contracts. Beginning with year five of the Hydromaint case, we require each group to write its own team contract, which means the group must complete five steps and submit a signed copy of the whole performance plan for each team member. The first two steps involve discussing expectations for individual performance and coming to a consensus on which expectations to include in the performance plan. The third step requires students to discuss what procedures should be taken if a team member's performance fails to meet the expectations agreed upon. For example, rewards may be given, members may be put on probation, or points may be deducted from a team member's score.

The fourth step is to determine which behaviors would result in the above procedures. Examples of behaviors are provided to the students and include

things like being late to meetings, missing meetings, or coming to meetings unprepared to participate effectively. The final step is to develop the performance appraisal form for the group. Once the assignments for each of the Hydromaint case years five, six, and seven are complete, every student is required to submit a performance appraisal for each team member with the completed set of financial statements. Thus students create a team contract for each of the three final groups in which they participate. We deliberately wait to introduce this concept late in the BAM sequence because we believe that students appreciate the value of this exercise more once they have participated in the group process several times. Requiring team contracts leads to a great deal of discussion at the beginning of the group process and, subsequently, fewer complaints and conflicts during the tenure of the group. We also believe that this process results in more honest evaluations of teammates by group members.

Interaction with professionals. BAM offers various opportunities to bring in accounting practitioners or other faculty as guests. Having outside faculty members or business professionals play the part of Jerry Loos allows us to incorporate additional learning issues relating to client relations and a sense of professionalism on the part of the students asking the questions. We also take advantage of the fact that Hydromaint starts out as a small family-owned business by inviting a guest speaker who has experience running such a business to the class during the first quarter of the BAM sequence. This gives students some real insights into and appreciation for the challenges of starting and successfully growing a family business. Another university recently brought in Big 4 professionals at the senior and manager level to critique the financial statements turned in by the BAM students for case year five. We were told that this activity caught the students somewhat off guard and created some discomfort in the classroom. The same professionals were invited back to critique the following year's financials, and the students were so prepared that they caused a little discomfort for the professionals! With a little imagination, users of BAM can create numerous opportunities to incorporate practitioners into their classroom activities.

Controversial accounting issues and current events. We

make good use of current articles from *The Wall Street Journal*, *Accounting Today*, and *Fortune* to ensure that our students are aware that the accounting profession is constantly evolving and facing challenges from its various stakeholders. As we mentioned, one of our main objectives is to provide our students with the realization that they have the ability and the responsibility to participate in honorable corporate governance and the standard-setting process whether they do something as simple as writing letters or as complicated as sitting on a private or governmental standard-setting committee.

Technology. Our students are required to type all assignments and use a spreadsheet program to complete their financial statements and complicated schedules. They also use FARS and often obtain up-to-date information from the Internet for use in disclosures and research papers. Now we are researching ways to expand the use of technology in our BAM sequence. This is an important component of our students' academic experience, but we want to be careful not to dilute their understanding of the mechanics of financial reporting by providing them with technology that does too much of the work for them.

EXPANDING THE BAM MENU

The results we saw from incorporating BAM into our intermediate sequence made us restructure our Principles of Financial Accounting to use a problem-based learning pedagogy. We developed our own materials, which incorporate a series of small, ongoing problems that delivers our introductory accounting courses in a manner resulting in a higher comfort level for the students and a better retention of accounting material. This new approach also has created an interest among students who may not have considered accounting as a major prior to taking this class.

In addition, there is potential for expanding the BAM pedagogy to other upper-level courses in our accounting curriculum. The Hydromaint case provides some capacity for this during year four when the engagement changes from a review to an audit. There is also an assignment available for years four through six that requires completion of supporting schedules connected with the client's corporate tax form. These aspects of BAM have caused us, the professors, to

become more familiar with tax and audit issues than we were in the past. It has also opened up opportunities for other faculty to visit our classes and enrich our students' experience with their expertise. For example, our auditing professor came in and led a discussion on how the questions asked of the client and the approach to an audit engagement would change from that of a review. This also works as one way to spread the excitement of using BAM to other faculty. Since becoming familiar with our use of BAM, our auditing professor now begins her class with the financial statements from year three of Hydromaint because she believes that using financial statements that the students are already familiar with allows her to delve into the audit process very quickly.

DELIVERING THE CHANGE IN TEACHING

The calls for changes in accounting education have tended to be prescriptive as to desired outcomes, but the challenges of delivering the requested changes largely have been ignored. The constructivist framework, or problem-based learning, provides our students with the best opportunity for an interactive learning environment that truly engages them and makes them enthusiastic about learning. By incorporating BAM into our accounting curriculum, we have married the calls for change in our education of accounting students with the latest findings related to learning strategies. As a result, our students are gaining the research and analytical skills necessary to thrive in a profession of ever-changing accounting standards and business applications.

BAM has been instrumental in improving our accounting curriculum, and we are convinced it will lead to further improvements over the years. Initial responses by students and recruiters have been very positive. Students tell us that they feel like they know what they will be doing as accountants and feel confident in their abilities once they complete the course. Many students are enrolled in BAM prior to or immediately after working as an accounting intern. Students that completed BAM prior to their internship say it prepared them well for their experience, while those who were enrolled after an internship say that BAM provided them with a clearer understanding of what they did during that internship.

Recruiters also tell us they are impressed that our students know how to research items by going to the original sources. They are also excited by the group work requirements of the course. Guests and recruiters who have observed BAM in action in the classroom are uniform in their praise of the pedagogy. People from both public accounting firms and the private sector tell us that we are emulating our students' future work environment.

Finally, if you think our students' eyes are sparkling because we have made intermediate accounting easy, think again. Our students will tell you they have never worked so hard, learned so much, or had so much fun. They will also tell you it should be a six-credit-hour class instead of four. Most important, our students believe that they will have a head start when they begin their accounting career, and, the best news of all, the recruiters agree! ■

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- 2 American Accounting Association (AAA), Committee on the Future Structure, Content, and Scope of Accounting Education (The Bedford Committee), "Future Accounting Education: Preparing for the Expanded Profession," *Issues in Accounting Education*, vol. 1, 1986, pp. 168-195.
- 3 Albrecht and Sack, p. 2.
- 4 *Ibid.*, p. 56.
- 5 Anthony H. Catanach, Jr., David B. Croll, and Robert L. Grinaker, "Teaching Intermediate Financial Accounting Using a Business Activity Model," *Issues in Accounting Education*, vol. 15, no. 4, 2000, pp. 583-603.
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- 7 Savery and Duffy, pp. 3-6.
- 8 Albrecht and Sack, p. 56.
- 9 Daniel Goleman, “What Makes a Leader?” *Harvard Business Review*, November-December 1998, p. 94.
- 10 Hendri Weisinger, *Emotional Intelligence at Work*, Jossey-Bass, San Francisco, 1998, p. xvi.
- 11 *Ibid.*, p. xvii.
- 12 The instrument, “Develop Your Emotional Intelligence,” is taken from Weisinger, pp. 213-218.