**Getting Down to Business Handout**

**Getting Down to Business:** Copy Editing for Corporate and Financial News

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**Pursue Industry Knowledge**

*There are some sites and tools that can be helpful in acquainting yourself with the financial world, as well as specific industries.*

General financial knowledge

**EDGAR:**This is the U.S. Securities and Exchange Commission's (SEC) database, which provides free access to filings made by public companies. These filings can include information about financial performance, company announcements and meetings, transactions and executive compensation. Getting comfortable with the format and language of these documents can help make you a better, more efficient financial copy editor because it will be easier for you to track down answers when you flag potential errors in stories.

The SEC site offers instructions and tips for understanding EDGAR and the different filings you can search for in the system: <https://www.sec.gov/investor/pubs/edgarguide.htm>.

**Jargon/financial terms:**Read and consult financial dictionaries to get a better understanding of the terms that you'll be seeing most often in this copy. **Investopedia** and **Yahoo! Finance** offer free glossaries of commonly used financial terms.

The **AP Stylebook** is often a helpful resource in decoding financial terms, like this entry about bankruptcy categories: <http://www.apstylebook.com/online/?do=entry&id=4506&src=AE>.

Specific industry resources

**Financial journalism organizations:** If you’re looking to beef up your financial knowledge in specific industries, take a look at the **National Center for Business Journalism**, which offers podcasts; webinars; and a free ebook, “Guide to Business Beat Basics,” (<https://beatbasics.pressbooks.com/>) that provides an overview of several different industries, from energy to insurance to retail.

You can also connect with organizations for journalists who report on the industry you’re interested in pursuing, such as the **Society of Environment Journalists** or the **Association of Health Care Journalists**. The websites for these groups often contain topic briefs, glossaries, and relevant blog or book recommendations.

**Industry trade groups:**Get a sense for the trending issues that are important to industry participants by looking at press resources and advocacy priorities from trade and consumer associations, like the **American Bankers Association**or the **National Association of Real Estate Investment Trusts**. But be sure to take these with a grain of salt, and always consider the source or seek out conflicting viewpoints where possible.

**Government agencies:**If you’re coming into the industry as a novice, the education sections of agency websites can be a good place to get started. The **U.S. Energy Information Administration’s kids resource center** (<http://www.eia.gov/kids/energy.cfm>) provides accessible information about energy measurements, slang and recent statistics. The **Federal Reserve’s education website** offers quizzes about the central bank’s structure and monetary policy and services, and you can sort additional resources by audience, from K-4 to adult (<https://federalreserveeducation.org/about-the-fed/structure-and-functions>).

**Develop Your Math Literacy**

*Don’t worry — no one expects you to be Albert Einstein or Alan Turing. But here are some resources, quizzes and sites that can help you be more confident in understanding common measurements and underlying computations of financial stories.*

Math for Journalists

**Poynter**’s website has a free webinar covering math that is specifically aimed at journalists: <http://www.newsu.org/courses/math-for-journalists>.

And the Poynter Institute has a partnership with ACES that offers discounts on other webinars that the institute offers: <https://www.newsu.org/aces>.

Open-access site **Journalist’s Resource** has a good, basic overview of averages and percentages: <https://journalistsresource.org/tip-sheets/foundations/math-for-journalists>.

After checking out the above resources, test your math literacy with this **“Mathematics Competency Test for Journalists,”** developed by Philip Meyer, UNC, Chapel Hill: [http://web.archive.org/web/20011218000650/http://www.unc.edu:80/~pmeyer/carstat/mathtestquestions.html](http://web.archive.org/web/20011218000650/http:/www.unc.edu:80/~pmeyer/carstat/mathtestquestions.html).

Basic Numeracy

Website **SkillsYouNeed** includes relevant calculators like percent change, etc., in addition to **numeracy resources**: [https://www.skillsyouneed.com/numeracy-skills.html](https://www.skillsyouneed.com/numeracy-skills.html" \t "_blank).

The **Megapenny Project** uses a small item, a U.S. penny, to provide a visualization of large numbers/amounts (<http://nanospace.molecularium.com/attractions/mega_penny/>). As a copy editor, this can help you get a better feel for when to question whether figures are too large or small in stories you are reading.

Tools of the Trade

There are many different **online calculators** covering percent change, interest, currency conversions, measurement conversions, etc., that are free to use. Try them all, and once you figure out which ones are most often used and easiest to navigate, bookmark them. Having easy access to your most useful online tools will help you work through stories more quickly.

**Find Efficiencies**

*A few examples of potential efficiencies or process improvements that can make you stand out from other employees:*

* If you’re comfortable with computers and programming, think about building macros or other automated shortcuts that can fix common formatting or spacing problems that you find yourself fixing a lot.

* Is there a measurement, abbreviation or definition you find yourself checking and rechecking over and over again? Create a quick guide that you can display nearby on your desk and distribute to the rest of your team.
* Don’t be afraid to question style rules if something is not an appropriate fit for your audience’s level of knowledge or not up-to-date with common industry usage.

*When thinking about possible efficiencies for your team or workflow, ask yourself:*

* Is this **relevant?**

* Does it actively address a problem or frustration? Reach out to your co-workers to get feedback about common obstacles to their workflow. Ask your manager about tasks or issues they’ve had on their to-do lists but never gotten around to.

* Is this **reasonable**?

* Think critically about the resources available to you and whether your idea is realistically possible to execute in terms of time, cost and effort. Initiatives that are cost-effective, simple and easy to get off the ground quickly are the ones most likely to get approval from management and buy-in from co-workers.

**S&P Global Market Intelligence Healthcare Style Guide**

**ADHD**Attention deficit hyperactivity disorder. *ADHD*OK on subsequent reference.

**Affordable Care Act**Shorthand for the formal title of the healthcare overhaul that President Barack Obama signed into law in 2010. Its full name is *Patient Protection and Affordable Care Act*. ACA is OK on subsequent reference. "Obamacare" in quotation marks is acceptable, but use sparingly.

**biopharmaceuticals**In general, spell out.

**biotechnology**Widely used, *biotech* OK on first reference.

**buydown**One word. A revision in a benefit plan that reduces the premium a buyer has to pay.

**CCIIO**Center for Consumer Information and Insurance Oversight. OK on subsequent reference.

**CDC**Centers for Disease Control and Prevention.  CDC is OK on subsequent reference.

**CFDA**China Food and Drug Administration. OK on subsequent reference.

**chemotherapy** “Chemo” is acceptable in headlines where there is a space constraint. Otherwise, spell out.

**Crohn’s disease**

**COPD**Chronic obstructive pulmonary disease. OK on subsequent reference.

**dengue fever**Use the full name, lowercase, on first reference. *Dengue* OK on subsequent reference.

**diseases** Do not capitalize *arthritis*, *emphysema*, *leukemia*, *pneumonia*, etc. When a disease is known by the name of a person or geographical area identified with it, capitalize only the proper noun element: *Alzheimer's disease*, *Parkinson's disease*, *Ebola virus*, etc. Avoid such expressions as: *He is battling cancer*. *She is a stroke victim*. Use neutral, precise descriptions: *He has stomach cancer*. *She is a stroke patient*. Consult Merriam-Webster for spelling guidance on specific diseases.

**drug names**Capitalize trademarks and proprietary names of drugs and brand names of manufactured products and equipment. Do not capitalize generic names or descriptive terms. Examples: *The patient had swallowed 46 tablets of acetaminophen. The best-selling brand of acetaminophen is Tylenol.*

**drugmaker, drugmaking**

**EHR**electronic health records.

**Eli Lilly***Lilly* acceptable on subsequent reference for the pharmaceutical company.

**EMA**European Medicines Agency. OK on subsequent reference.

**epidemic**The rapid spreading of disease in a certain population or region. Use sparingly. Do not confuse with pandemic, which is an epidemic that has spread worldwide.

**EpiPen**EpiPen is a brand. Don’t use this as a blanket term for an epinephrine auto-injector.

**FDA**Food and Drug Administration. OK on first reference.

**generics**Short for generic pharmaceuticals/drugs. OK on subsequent reference.

**healthcare**One word. This is an exception to AP style.

**HIPAA**Short for the Health Insurance Portability and Accountability Act of 1996. Spell out on first reference.

**HIT**Health information technology. OK on subsequent reference.

**HIV**Do not use *HIV virus*, as this is redundant. OK on first reference.

**HMO**Health maintenance organization. OK on subsequent reference.

**Hodgkin lymphoma**After Dr. Thomas Hodgkin, the English physician who first described the disease of the lymph nodes. Formerly called Hodgkin's disease. *Non-Hodgkin lymphoma*, spelled without a possessive, is the more common type and spreads rapidly, especially among older people and those with HIV infections.

**in vitro fertilization**Do not hyphenate. *IVF* OK on subsequent reference.

**JCT**Joint Committee on Taxation. OK on subsequent reference.

**MACRA**Medicare Access and CHIP Reauthorization Act.

**Medicaid**A U.S. federal-state program that helps pay for healthcare for the needy, aged, blind and disabled, and for low-income families with children. A state determines eligibility and which health services are covered. The federal government reimburses a percentage of the state’s expenditures.

**Medicare** The U.S. federal healthcare insurance program for people aged 65 and over, and for the disabled. Eligibility is based mainly on eligibility for Social Security. Medicare helps pay charges for hospitalization, for stays in skilled nursing facilities, for physician’s charges and for some associated health costs. There are limitations on the length of stay and type of care. In Canada, Medicare refers to the nation’s national health insurance program.

**milligram**Spell out. Use numerals on all references and hyphenate as a modifier: *a 5-milligram dose*.

**MIPS**Merit-based Incentive Payment System.

**NHS**National Health Service. OK on first reference as *the U.K. NHS*.

**NICE**National Institute for Health and Care Excellence. OK on subsequent reference.

**NIH**National Institutes of Health. Note the plural institutes. OK on subsequent reference.

**pandemic**An epidemic that has spread worldwide. Do not confuse with epidemic.

**parkinsonism**Note lowercase, per M-W. This is a general term that refers to a group of neurological disorders, some of which have yet to be clearly defined or named,  that cause movement problems similar to those seen in Parkinson’s disease, such as tremors, slow movement and stiffness.

**pCODR**pan-Canadian Oncology Drug Review. Note the lowercase p. OK on subsequent reference.

**phase**Lowercase unless beginning a sentence, pair with arabic numerals and don’t use a hyphen; when a letter accompanies a number, lowercase that also: *a phase 1 drug trial*; *a phase 1b randomized clinical trial.*

**PMDA**Pharmaceuticals and Medical Devices Agency (Japan). OK on subsequent reference.

**R&D**Research and development. OK on subsequent reference.

**substance use disorder**As defined by the DSM-5, substance use disorder is diagnosed when the recurrent use of alcohol and/or drugs causes clinically and functionally significant impairment. Substance use disorders can refer to substance abuse or substance dependency. Use this term when found in the source material.

**TRICARE**Healthcare program for active-duty and retired members of the uniformed services, as well as their family members and survivors.

**topline**Always one word.

**WHO** World Health Organization. OK on subsequent reference.

**Zika virus**A virus that can cause severe birth defects if a pregnant woman becomes infected.  A very small proportion of people infected with Zika develop Guillain-Barre, a syndrome that causes temporary muscle weakness and sometimes paralysis. Zika is primarily spread by a type of tropical mosquito called *Aedes aegypti.*Usage: *the Zika virus* or just *Zika*.