# Franklin Covey Co.

**FC**

NYSE; other; SIC 8741, Services-Management Services; CIK 0000886206

**B**

**second fifth of 334 graded peers in other**

rank 97 of 334; percentile 28.8; sampling error 2.7 points; lower is stronger

A B C D E

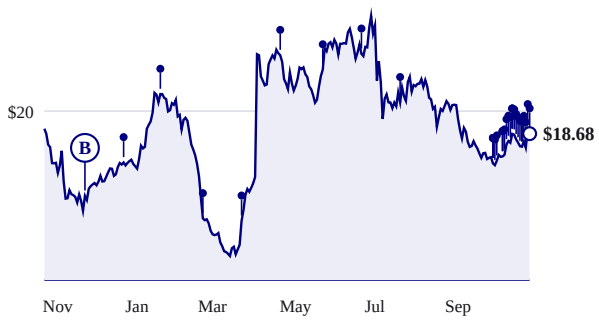
**B, the elk**



## Scoreboard

| | |
|---|---|
| **Profitability** | A<br>percentile 10.0 |
| **Solvency** | C<br>percentile 47.5 |
| **Growth and financing** | D<br>percentile 66.0 |
| **Reliability** | 0.87 AUC<br>filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025 |
| **Peer failure rate** | 1.03% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $120M to $591M assets<br>total assets $242.9M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered; fortress balance sheet<br>not computable: distress |
| **Inputs computable** | 11 of 14 |
| **Graded from** | filings received through Nov 12, 2025<br>346 days before the rescan; latest periodic filing 10-Q received Jul 7, 2026 |
| **Last close** | $18.67<br>2026-10-23; market equity $210.9M; no price enters the letter |

**Share price, twelve months to the rescan**




*Split-adjusted close. Each lollipop is a rescan and carries the letter held then.*

**Letter at every rescan, 2012 to 2026**




*Sector percentile at each rescan, stronger toward the top; facts filed by each date only.*

## Business, in the company's words

*opening of Item 1 of the 10-K received Nov 12, 2025*

Franklin Covey is a global company focused on organizational performance improvement. Our mission is to "enable greatness in people and organizations everywhere," and our global structure is designed to help individuals and organizations achieve results that require collective behavior change. From the foundational work of Dr. Stephen R. Covey in leadership and personal effectiveness, and Hyrum W. Smith in productivity and time management, we have developed deep expertise that extends to helping organizations and individuals achieve desired results through lasting behavioral change.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 10.0** | | | | | | |
| Gross profitability | 83.8% | 27.1% | | 2.1 | 286 | 2025-08-31 |
| Return on invested capital | not computable | 10.0% | | | | |
| *prior invested-capital observation is 2192 days earlier* | | | | | | |

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | (10.3%) | (5.8%) | 25.0 | 502 | 2025-08-31 |
| Gross margin stability, five years | 0.4 pts | 2.2 pts | 2.9 | 205 | 2025-08-31 |
| **Solvency, sleeve percentile 47.5** | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | |
| *liabilities and a nearby cover-page share count are required at 2025-08-31* | | | | | |
| Altman Z double-prime | 1.50 | 2.05 | 47.5 | 384 | 2025-08-31 |
| Net debt to EBITDA | not computable | 2.52x | | | |
| *latest aligned inputs end 2021-08-31; latest annual assets end 2025-08-31* | | | | | |
| Interest coverage | 10.10x | 2.18x | 20.7 | 88 | 2025-08-31 |
| Current ratio | 0.82x | 1.33x | 74.2 | 504 | 2025-08-31 |
| **Growth and financing, sleeve percentile 66.0** | | | | | |
| Revenue growth, three-year compound | 0.5% | 5.1% | 66.6 | 399 | 2025-08-31 |
| Free cash flow growth, three-year compound | (25.0%) | 8.9% | 85.8 | 219 | 2025-08-31 |
| Reinvestment rate | (742.9%) | 11.9% | 97.4 | 190 | 2025-08-31 |
| Asset growth, three years | (2.1%) | 4.1% | 74.4 | 435 | 2025-08-31 |
| Net share issuance, one year | (7.8%) | (0.5%) | 5.9 | 354 | 2025-10-31 |

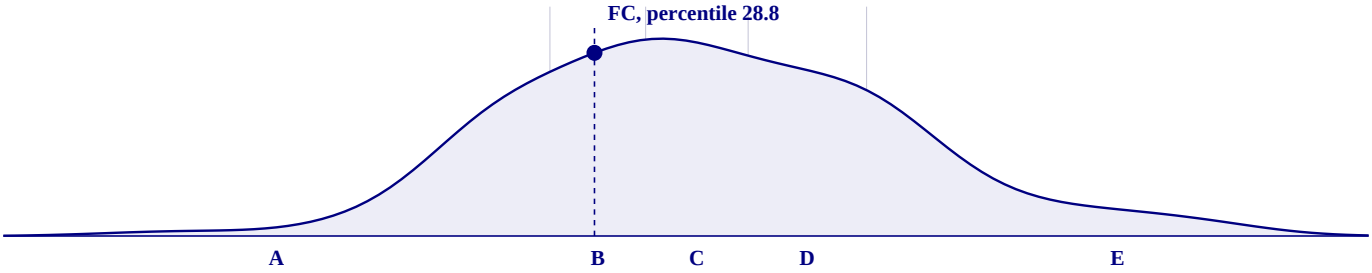
## Warnings

*1 of 7 checks triggered; none of them enters the letter*

| Check | Measured |
|---|---|
| Fortress balance sheet | cash minus debt is 28,607,000 USD; Altman Z is not used |

## Among 334 peers

*other; letters are fifths of this list*




*Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.*

| Rank | Company | Percentile | Letter | Warnings |
|---|---|---|---|---|
| 92 | FTI Consulting, Inc. (FCN) | 27.3 | B | fortress balance sheet |
| 93 | Legacy Housing Corp. (LEGH) | 27.6 | B | |
| 94 | Onespaworld Holdings Ltd. (OSW) | 27.9 | B | |
| 95 | Landstar System Inc. (LSTR) | 28.2 | B | late filer, fortress balance sheet |
| 96 | HireQuest, Inc. (HQI) | 28.5 | B | |
| 97 | Franklin Covey Co. (FC) | 28.8 | B | fortress balance sheet |
| 98 | Acorn Energy, Inc. (ACFN) | 29.1 | B | fortress balance sheet |
| 99 | Planet Fitness, Inc. (PLNT) | 29.4 | B | |
| 100 | Barrett Business Services Inc. (BBSI) | 29.7 | B | |
| 101 | Broadridge Financial Solutions, Inc. (BR) | 30.0 | B | |
| 102 | C. H. Robinson Worldwide, Inc. (CHRW) | 30.3 | B | |

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## What the price implies

*at the 2026-10-23 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | 4.8% | 2.0% | 52 |
| Distance from 52-week high | (26.9%) | (25.2%) | 47 |
| EBIT to enterprise value | 2.6% | 4.3% | 28 |
| Free cash flow yield | 9.8% | 4.1% | 84 |
| Book value to price | 0.20 | 0.34 | 33 |
| Sales to price | 1.27 | 0.72 | 68 |
| Composite equity issuance, five years | (21.7%) | (8.8%) | 28 |
| Relative strength against the sector, log excess return | (0.10) | (0.13) | 52 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2025-08-31** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | fail |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | fail |
| Current ratio improved | fail |
| No new shares issued | pass |
| Gross margin improved | fail |
| Asset turnover improved | fail |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $12.0M |
| Operating cash flow, four quarters | $27.4M |
| Months of runway | not finite |
| Days since last periodic filing | 109 (10-Q received Jul 7, 2026) |
| Median daily dollar volume, 63 sessions | $1.1M |

## Sources

*every fact behind the inputs; each row links to its filing index on sec.gov*

| # | Concept | XBRL tag | Value | Period end | Received | Form | Accession |
|---|---|---|---|---|---|---|---|
| 1 | gross profit | us-gaap:GrossProfit | $203.6M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 2 | assets | us-gaap:Assets | $242.9M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $8.1M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $6.1M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | -$7.5M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 6 | total debt | us-gaap:LongTermDebt | $18.8M | 2021-08-31 | 2021-11-12 | 10-K | 21-000040 |
| 7 | book equity | us-gaap:StockholdersEquity | $79.9M | 2021-08-31 | 2022-11-14 | 10-K | 22-000028 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $47.4M | 2021-08-31 | 2022-11-14 | 10-K | 22-000028 |
| 9 | total debt | us-gaap:LongTermDebt | $26.1M | 2015-08-31 | 2015-11-13 | 10-K | 15-000031 |
| 10 | book equity | us-gaap:StockholdersEquity | $125.5M | 2015-08-31 | 2016-11-14 | 10-K | 16-000075 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $16.2M | 2015-08-31 | 2018-11-14 | 10-K | 18-000026 |
| 12 | net income | us-gaap:NetIncomeLoss | $3.1M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $29.0M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 14 | assets | us-gaap:Assets | $261.5M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 15 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $267.1M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 16 | gross profit | us-gaap:GrossProfit | $221.1M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $287.2M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 18 | gross profit | us-gaap:GrossProfit | $213.5M | 2023-08-31 | 2025-11-12 | 10-K | 25-000085 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $280.5M | 2023-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 20 | gross profit | us-gaap:GrossProfit | $201.9M | 2022-08-31 | 2024-11-12 | 10-K | 24-000060 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $262.8M | 2022-08-31 | 2024-11-12 | 10-K | 24-000060 |
| 22 | gross profit | us-gaap:GrossProfit | $172.9M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $224.2M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 24 | current assets | us-gaap:AssetsCurrent | $129.5M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $157.3M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | $126.3M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 27 | operating income | us-gaap:OperatingIncomeLoss | $5.7M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 28 | book equity | us-gaap:StockholdersEquity | $66.9M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 29 | liabilities | us-gaap:Liabilities | $176.0M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 30 | depreciation amortization | us-gaap:Depreciation | $6.2M | 2021-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 31 | interest expense | us-gaap:InterestExpense | $565,000 | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 32 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $8.3M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 33 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $60.3M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 34 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $3.7M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 35 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $35.7M | 2023-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 36 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $4.5M | 2023-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 37 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $52.3M | 2022-08-31 | 2024-11-12 | 10-K | 24-000060 |
| 38 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $3.2M | 2022-08-31 | 2024-11-12 | 10-K | 24-000060 |
| 39 | depreciation amortization | us-gaap:Depreciation | $4.1M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 40 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $6.1M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 41 | income tax | us-gaap:IncomeTaxExpenseBenefit | $3.0M | 2025-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 42 | current assets | us-gaap:AssetsCurrent | $160.3M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 43 | current liabilities | us-gaap:LiabilitiesCurrent | $162.5M | 2024-08-31 | 2025-11-12 | 10-K | 25-000085 |
| 44 | assets | us-gaap:Assets | $245.9M | 2023-08-31 | 2024-11-12 | 10-K | 24-000060 |
| 45 | assets | us-gaap:Assets | $259.2M | 2022-08-31 | 2023-11-13 | 10-K | 23-000059 |
| 46 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 12,155,832 | 2025-10-31 | 2025-11-12 | 10-K | 25-000085 |
| 47 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 13,184,271 | 2024-10-31 | 2024-11-12 | 10-K | 24-000060 |

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