

FINC 3320: BUSINESS FINANCE

INSTRUCTOR: Dr. Bala Maniam

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OFFICE HOURS: Monday/Wednesday: 9:00 a.m. - 12:20 p.m. (Main Campus)

Wednesday: 4:00 p.m. – 5:50 p.m. (Woodlands Campus)

Other time: By appointment

REQUIRED TEXT: Fundamentals of Financial Management by Eugene F. Brigham and Joel F. Houston, Concise Ninth Edition, Cengage Learning, 2017.

CALCULATOR: All students are required to have a Texas Instrument BA II Plus Professional business calculator. I will be using the Texas Instrument BA II Plus Professional business calculator during my lecture and in solving homework assignments. Please note the BA II Plus and BA II Plus Professional is different. Texas Instrument BA II Plus Professional calculator is the better calculator.

COURSE DESCRIPTION: A thorough understanding of basic business finance.

COURSE OBJECTIVES: This course will provide a comprehensive study of the fundamental principles and theoretical framework of managerial finance. Students are expected to achieve a working knowledge of these topics. Specifically, students should be able to

1. Explain the overview of financial management.
2. Describe or differentiate the financial securities, markets, and institutions
3. Identify and analyze various financial statements and understand tax implications.
4. Solve time value of money and its application to corporate finance
5. Explain interest rates and understand bond and stock valuations
6. Recognize risk and return and opportunity cost of capital
7. Identify various tools of capital budgeting and cash flow estimations.

EVALUATION CRITERIA: The course evaluation is based on the following criteria

Essential Objectives

1. Gaining factual knowledge (terminology, classifications, methods, trends)
2. Learning fundamental principles, generalizations, or theories

Important Objective

3. Learning to apply course material

Note: Different courses have different learning objectives. Per our IDEA evaluation system, the three objectives listed above are the most important ones for this course in my opinion. When

you do the evaluation of this course at the end of the semester, you should ask yourself if these three objectives serve as the central theme of our course.

USE OF LEARNING MANAGEMENT SYSTEM (BLACKBOARD): Blackboard will be utilized for this course to post the course syllabus, course lecture notes, other material as well as to submit assignments and take the exams and quizzes. There is no team project in this course, hence all assignments, quizzes and exams must be completed without any discussion and correspondence with your classmates. Also, Blackboard (Virtual Office, Discussion Board and emails should not be used to seek answers for any class work. Students caught violating this policy will be assigned an failing grade this course and will be referred to the Dean of the college for further action. discussing with your classmates.

EMAIL ETIQUETTE: It is very important that you follow proper email etiquette when you email me. Among other things, please put your name and course number in the subject line or when you sign off. For instance, John Smith – FINC 3320 TWC

CLASS MEETINGS: Class begins on August 23, 2017 and ends on December 6, 2017. Usually one assignment will be due over one or two chapter(s).

ASSIGNMENTS/HOMEWORK: Students will be required to read assigned chapters in the text and then to complete the assignment(s) for those chapters. All the assignments will be done online (multiple-choice questions). Assignments will be graded and grades will be posted to the Grade Book. Assignment(s) is usually due online by 11:59 p.m. on the due date. Please note you will be assigned a zero if the assignment is not submitted on time.

Note: Assignments are multiple choice questions that you must first work out the solution and then enter answers online. That way you just launch the assignment (open it) and enter the answers. PLEASE note you have one hour to complete the assignment once you open it. Detailed worked out solutions will be provided after the due date and at that time you may also see which questions you got right or wrong.

QUIZZES: Quizzes will be given for each chapter. The quizzes must be taken online just like the exams. No late quizzes will be accepted and no make-ups will be given. You will be allocated 10 to 15 minutes to take the quizzes depending on the difficulty of the subject matter.

TEACHING METHOD: For each topic, you are required to read the textbook prior to attending the lecture on that topic. You are also expected to look over the online lecture. Similarly, all the students are expected to look over the worked-out examples online, and then to do the assignment. Please note that the worked-out examples will help you better understand the chapter and the types of questions you will see in the exam and your assignments.

READING & WATCHING LECTURE: The nature of the course necessitates that the chapters from the text and other assigned materials be read before attending class or before watching the lesson video. Discussions will be presented with the assumption that materials have been read

and studied by each student. There are topics and terms which are purely descriptive and will be discussed very briefly in the lecture and the students are expected to watch the online lecture.

EXAMS: Exams are designed to test your understanding of facts, concepts, and problem-solving methods. There will be two regular exams (2 hours each) and a comprehensive final exam (3 hours). No make-up exams will be given.

COURSE EVALUATION: The three exams will make up about 60% of the course grade, the assignments make up 20% of the grade, and the quizzes make up the rest of the grade.

Exams	60 %
Assignments	20 %
Quizzes	<u>20 %</u>
Total	100%

The usual 90% or higher is an A, 80%-89.9% is a B, 70%-79.9% is a C, 60%-69.9% is a D and below 60% is a F.

Date	SUBJECT
August 23	Introduction and Chapter 1: Overview of Financial Management
August 23	Chapter 2: Financial Markets and Institutions
August 30	Chapter 5: Time Value of Money
September 5*	Quizzes Chapter 1 (10 points) and 2 Due online (10 points)
September 5*	Combined Assignment Chapters 1 and 2 Due Online (20 points)
September 6	Chapter 5: Time Value of Money
September 13	Chapter 5: Time Value of Money (continue) Online
September 13	Quizzes (2) Chapter 5 Due Online (10 points each)
September 17	Assignment Chapter 5 Due Online (50 points)
September 20	Chapter 3: Financial Statements, Cash Flow, and Taxes
September 27	Quiz Chapter 3 Due Online (10 points)
September 27	Chapter 4: Analysis of Financial Statements (online)
October 3	Quiz Chapter 4 Due Online (10 points)
October 3	Combined Assignment Chapters 3 and 4 Due Online (30 points)
October 4	Review for Exam I and Chapter 6: Interest Rates
October 5 – 10	Exam I (Chapters 1 -5) Online
October 11	Chapter 7: Bond and Their Valuation
October 17	Quizzes Chapter 6 (10 points) and Chapter 7 Due Online (10 points)
October 17	Combined Assignment Chapters 6 and 7 Due Online (30 points)
October 18	Chapter 8: Risk and Rates of Return
October 24	Quiz Chapter 8 Due Online (10 points)
October 24	Assignment Chapter 8 Due Online (30 points)
October 25	Chapter 9: Stocks and Their Valuation
October 31	Quiz Chapter 9 Due Online (10 points)
October 31	Assignment Chapter 9 Due Online (30 points)

November 1	Review for Exam II and Chapter 10: Cost of Capital
Nov. 2 – Nov. 7	Exam II (Chapters 6 -9) Online
November 8	Chapter 11: The Basics of Capital Budgeting
November 14	Quiz Chapter 10 Due Online (10 points)
November 14	Assignment Chapter 10 Due Online (20 points)
November 15	Chapter 11: The Basics of Capital Budgeting (Continue)
November 22	Quizzes (2) Chapter 11 Due Online (10 points each)
November 22	Chapter 12: Cash Flow Estimation and Risk Analysis
November 28	Combined Assignment Chapters 11 and 12 Due Online (40 points)
November 29	Wrap-up and Review for Comprehensive Final Exam
Nov. 30 – Dec. 6	Comprehensive Final Exam Online (Chapters 10 - 12 and previous chapters)

*Note: Chapter 5 starts on September 5 as opposed to September 4 (due to Labor Day).

Student Syllabus Guidelines: You may find online a more detailed description of the following policies. These guidelines will also provide you with a link to the specific university policy or procedure: <http://www.shsu.edu/syllabus/>

RELIGIOUS HOLY DAYS: Students who are absent from class for observance of a religious holy day will be allowed to take an examination or complete an assignment scheduled for that day within one (1) week of returning to class. The student, not later than the 15th calendar day after the first day of the semester, must notify the instructor in writing of each scheduled class day that he/she will be absent for a religious holy day.

Office of Services for Students with Disabilities (SSD): Individuals otherwise qualified shall not be excluded, solely because of their disability, from participation in any academic program at Sam Houston State University. Further, they shall not be denied the benefits of these programs nor shall they be subjected to discrimination. Students with disabilities that might affect their academic performance are expected to visit with the Office of Services for Students with Disabilities located in the Counseling Center. Note: No accommodation can be made until you register and get approved through the Counseling Center. Phone: (936) 294-1720 and Email: disability@shsu.edu

ACADEMIC HONESTY: Students are expected to maintain complete honesty and integrity in the academic experience both in and out of the class room. Any student found guilty of dishonesty in any phase of academic work will be subjected to disciplinary action, per the Code of Student Conduct and Discipline, Section 5.3, as printed in Guidelines. Members of this class are subject to these guidelines.

CELL PHONE USE: Students must turn off their cell phone or out it in silence while in class. Any violation of this policy will result in 10 points subtracted from the next exam grade.

CLASS ATTENDANCE: Students are expected to attend the class regularly. Attendance will be noted each class. Please inform me if you have any other emergencies via email.