

## **FIN 3301-130 FINANCIAL MANAGEMENT I**

**August 28, 2017 – December 15, 2017**

16-Week, Fully Online Course, Fall 2017

### **INSTRUCTOR AND CONTACT INFORMATION**

**Instructor:** Dr. Douglas Dyer

**Office:** Founders Hall 323D

**Phone:** N/A

**Email:** 1). For questions related specifically to FIN 3301 content, use the Canvas course Inbox;  
2). For more general questions use [ddyer@tamuct.edu](mailto:ddyer@tamuct.edu) **Subject: FIN 3301 (required!)**

**Office Hours:** Monday and Wednesday from 11am-12:30pm. Or by appointment scheduled directly with Dr. Dyer at [ddyer@tamuct.edu](mailto:ddyer@tamuct.edu) **Subject: FIN 3301 (required!)**. I can meet with you most days of the week, and most times during the day, IF you request an appointment. Meeting with students one-on-one, or even better, in small groups, is one of the most Fun aspects of my Job! So, please do not hesitate to request an appointment.

### **Mode of instruction and course access:**

This course is a 100% online course and uses the TAMUCT Canvas Learning Management System, which can be accessed at <https://tamuct.instructure.com>. For information on how to access Canvas, please refer to section “**Technology Requirements and Support**” in this syllabus. There are prerequisites to this course such as solid knowledge of, and familiarity with the use of PowerPoint, Microsoft Word, the Internet, and attaching documents. You will access all course materials, assignments, quizzes and Exams, in addition to student-instructor communication tools, and resource links, via the Canvas Course website. Although the course is entirely online, it is most definitely **not** a self-paced, “correspondence” style course. **There are Quizzes, Problem Sets, Unit Exams and a Comprehensive Final Exam each with clearly stated availability windows and definite, clearly stated Due Dates (DDs).**

Chx Pub Quiz name **are taken in the CFIN5 resource, accessed through Canvas.**

**\*\*\*\*\*You will need an Access Code to register for CFIN5. Register from within CANVAS!!\*\*\*\*\***

Unit Exams 1 – 3 and the Final Exam (in 3 parts) are taken directly within Canvas

Online learning requires students to be very self-disciplined, so be sure you understand and **are prepared to comply with all required class assignments and deadlines**. I am the facilitator for your learning, and will provide you with the relevant materials and information needed to **learn the facts, concepts, models and tools relevant to basic Finance**, but it will be up to You to study the material as needed to achieve learning. Traditional Face-to-Face courses usually are broken into months or weeks or days; however, remember that time is a continuous, not discrete, variable. While there **definitely are** published “**availability windows**” (AWs) and **specific due-dates (DDs)** for chapter quizzes (CFIN5), Unit Exams (Canvas), and the Final Exam (Canvas), to a large extent the exact days/times you devote to a specific Chapter/Module or topic is determined by **You!**

This course uses the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>].

The course also uses the Cengage/M&B 3/ebook resource. Register asap!  
**\*\*\* You will need an Access Code to register for CFIN5, from within CANVAS!! \*\*\***

***Access codes came with the book if you purchased the bundles designated at the bookstore. If you have a used book, you may have to purchase an Access Code.***

**Student-instructor interaction:**

I can be reached through the Canvas Inbox, **for all course-specific questions**, which I will check regularly, usually several times a day during the week, and once a day on weekends. You can normally expect a reply within 24 hours. However, there are sometimes interruptions, related to travel, technology, emergencies, etc.

*Please note: there is a **General Course Rule** that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam **due dates/times** beginning 24 hours **prior to the published due date/time!** If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline.*

**911 Cellular:**

Emergency Warning System for Texas A&M University – Central Texas  
911Cellular is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in 911 Cellular through their myCT email account.

Connect at [911Cellular](https://portal.publicsafetycloud.net/Texas-AM-Central/alert-) [<https://portal.publicsafetycloud.net/Texas-AM-Central/alert->

management] to change where you receive your alerts or to opt out. By staying enrolled in 911Cellular, university officials can quickly pass on safety-related information, regardless of your location.

## **COURSE INFORMATION:**

### **Course Overview and description:**

Analyze financial decision-making at the corporate level with emphasis on the maximization of stockholder wealth. Learn financial statement analysis, the valuation of stocks and bonds, cost of capital, capital budgeting, dividend policy, leverage and capital structure, methods of firm valuation, working capital management, mergers and acquisitions, and bankruptcy.

An emphasis is placed on mastery of overall financial literacy, the characteristics and features of basic financial assets (bonds, stocks, and capital investment projects), the valuation of financial assets, and a thorough understanding of the concept of the Time Value of Money and demonstrating this understanding through correct use of a **financial calculator (the TI BA II Plus)**.

**Course Prerequisites:** (for Financial Management I - FIN 3301)

ACCT 2301 OR ACCT 2401, and ECON 2301 are required before registering for FIN 3301.

**The Texas Instruments TI BA II Plus financial calculator is required for this course.** The Professional model is highly recommended. (It is possible to download a version of this calculator for use on your smartphone. Please do not ask me! Dr. Dyer is a Trekkie, but not a Techie!!)

### **Course Objectives:**

Students who successfully complete this course should be able to:

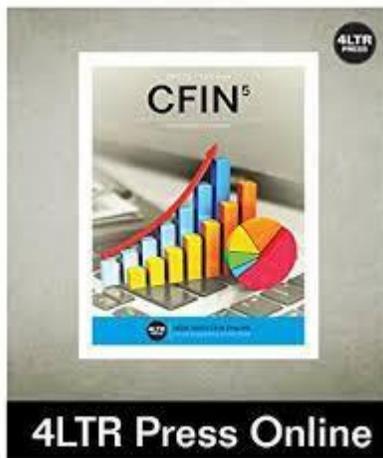
1. Demonstrate fundamental **financial literacy** through the appropriate use of the professional jargon of finance and financial accounting.
2. Apply their fundamental financial literacy by accurately listing **and** explaining the basic concepts of finance.
3. Explain the risk/return tradeoff and the Time Value of Money concepts, and explain how they pertain to both firm financing decisions and individual investing decisions
4. Describe the fundamental types of financial assets/instruments, (bonds, stocks and capital projects), including their basic characteristics, rights and privileges and their **valuation techniques**.
5. Evaluate a firm's financial performance using **financial statement analysis** (principally the correct calculation and interpretation of **financial ratios**).

6. Further demonstrate basic financial literacy by proficient use of a financial calculator to solve for any of the 5 potential unknowns in a basic TVM problem. Evaluate financial alternatives utilizing a time value of money perspective. Apply basic evaluation techniques to calculate theoretical values of bonds, stocks, and capital projects.

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**Contact Information:**

- 1). For questions related specifically to FIN 3301 content, use the Canvas course Inbox;
  - 2). For more general questions use [ddyer@tamuct.edu](mailto:ddyer@tamuct.edu) Subject: FIN 3301 ***(required!)***
- Required Reading and Textbook(s): ***CFIN, 5<sup>th</sup> edition, Besley/Brigham (usually referred to as CFIN5) with Online, 1 term (6 months) Printed Access Card; published by Cengage Learning; ISBN: 9781305661653;***



**COURSE REQUIREMENTS: 1,000 Points Total**

1. **Quizzes (a maximum of 100 total points).** There be at least 13 Quizzes, covering 8 chapters, each worth a maximum of 10 points. All Quiz scores will be added together, but the maximum number of total points that can be earned from all Quizzes combined is 100 points. Quizzes are primarily intended for practice/learning. **{All chapter-specific Quizzes allow you 3 attempts, with 10 randomly selected questions in each attempt. The lowest score is dropped, and your actual Quiz Score is the average of the 2 highest attempts. The chapter-specific Quizzes, identified by the naming**

**convention: Ch # Pub Quiz # ... , have no time-limit on each individual attempt; however, you only have the stated Availability Window (AW) to submit all 3 of your attempts! If you want to stop after submitting only 1 or 2 of the 3 allowed attempts, that is totally fine.**

Some quizzes, which are derived from topic-specific, instructor provide material, will allow you 2 attempts, with the higher score being used as the Quiz Score. Topic-specific Quizzes have a time limit of 30 minutes and contain 10 questions. It will be obvious by the name of the Quiz whether or not it is a “chapter-specific” Quiz.

2. **Unit Exams (a maximum of 600 total points).** There will be 3 “Unit Exams”, where each Unit consists of either 3 or 4 chapters. (The total number of questions per Unit Exam will vary (about 25 questions with a time limit of 75 minutes.) The maximum points that can be earned from each individual Unit Exam is 200 points; therefore, the maximum total points that can be earned from Exams is 600.
3. **Comprehensive Final Exam (a maximum of 300 total points).** The Comprehensive Final Exam, given in 3 Parts (all available on the same date and all due the same date), will cover all material covered/presented in the course. The maximum total points that can be earned from the 3 combined Parts of the Final Exam is 300.

If you prefer to think in terms of percentages, then combined Quizzes represent 10% of your course grade, Unit Exams represent 60% of your course grade (3 Unit Exams @ 20% each), and the Final Exam represents 30% of your course grade.

If a Quiz is **chapter-specific**, then it is targeted to the Learning Goals (LGs) of that particular chapter. If a Quiz is **topic-specific**, then it is targeted to the LGs related to that particular topic. Unit Exams will target the LGs of the **specific chapters contained within that Unit.** **The Final Exam will target all chapter LGs and the Course Objectives.**

Quiz and Unit Exam naming and numbering conventions will **clearly state** the material those assessments target.

**Please note: There is a General Course Rule that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam due dates/times beginning 24 hours prior to the published due date/time! If you choose to wait until the last 24 hours to submit a course Task, you must take complete responsibility for submitting that course Task prior to the published deadline.**

## **Grading Criteria Rubric and Conversion**

There are 1,000 possible total points to be earned in this course: Quizzes @ 100 + Unit Exams @ 600 (3 Unit Exams @ 200 points each) + Final Exam @ 300 = 100+600+300=1,000

Total Points Earned	Course Grade
900 – 1,000	A
800 - 899	B
700 - 799	C
600 - 699	D
Below 600	F

### Posting of Grades

Quiz and Exam scores will be posted in the Canvas Grades. Quiz scores will be posted almost immediately following the passing of the due date. Unit Exam scores and the Final Exam score will generally be posted within 24 - 48 hours of the passing of the due date.

Final Course Grades will be calculated using Excel (a much more flexible and powerful tool than Canvas Grades). Final Course Grades will be entered into Canvas Grades by Saturday, December 16 at 5pm. Course grades will be formally submitted to the University Registrar the following Monday. So you will have an opportunity to double-check your Course grade, to be certain it matches your own expectation.

### **FIN 3301.130: Task Due Dates (DDs) and Availability Windows**

### COURSE SCHEDULE

Key to Abbreviations: LM=Learning Module (contains *actual course content*; Starting with **LM 1, LM numbers correspond to Text chapter numbers.**

LM = Learning Module; With the exception of LM 0, LMs #s correspond to Chapter numbers!

DD = Due Date = the date the Task is due, at 11:59 pm

Week	Dates	LMs = Chapters	Tasks performed by Students
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#### UNIT 1: **All Unit 1 Quizzes are Available beginning Wednesday, 8/30**

Wk 1	8/28 – 9/3	LM 0*	Syllabus Quiz. AW: 8/30-9/3; <b><u>DD=9/3</u></b> Financial Asset Quiz. Opens: 8/30
Wk 2	9/4 – 9/10	LM 0 & LM 1	<b><u>Financial Asset Quiz. DD=9/6</u></b> Ch 1 Pub Quiz-All. <b><u>DD=9/10</u></b>
Wk 3	9/11 – 9/17	LM 2	Ch 2 Pub Quiz 1/3. <b><u>DD=9/17</u></b>
Wk 4	9/18 – 9/24	LM 2	Ch 2 Pub Quiz 2/3. <b><u>DD=9/24</u></b> Ch 2 Pub Quiz 3/3. <b><u>DD=9/24</u></b>

Wk 5      9/25 – 10/1      LM 3      Ch 3 Pub Quiz-All. **DD=9/27**  
**UNIT EXAM 1: DD=10/1 (CANVAS)**

***\*There is NO Chapter Zero!***

**UNIT EXAM 1: LM 0 - LM 3. OPEN: Thurs, 9/28 – Sun, 10/1; Sunday, DD=10/1**

Please note: there is a **General Course Rule** that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam **due dates/times** beginning 24 hours **prior to the published due date/time!** If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline

**UNIT 2: All Unit 2 Quizzes are Available beginning Saturday, 9/30**

Wk 6      10/2 – 10/8      LM 4      Ch 4 Pub Quiz 1/3 **DD=10/8**

Wk 7      10/9 – 10/15      LM 4 & 5      Ch 4 Pub Quiz 2/3 **DD=10/11**  
Ch 4 Pub Quiz 3/3 **DD=10/15**

Wk 8      10/16 – 10/22      LM 5      Ch 5 Pub Quiz **DD=10/18**  
**UNIT EXAM 2: DD=10/22 (CANVAS)**

**UNIT EXAM 2: LM 4 - LM 5. OPEN: Thurs, 10/19 – Sun, 10/22; Sunday, DD=10/22**

**UNIT 3: All Unit 3 Quizzes are Available beginning Saturday, 10/21**

Wk 9      10/23 – 10/29      LM 6      -----

Wk 10      10/30 – 11/5      LM 6 (cont.)      Ch 6 Pub Quiz **DD=11/5**

Wk 11      11/6 – 11/12      LM 7      -----

Wk 12      11/13 – 11/19      LM 7 (cont.)      Ch 7 Pub Quiz **DD=11/19**

Wk 13\*\*      11/20 – 11/26      LM 9      No TASKS due this week (Thanksgiving).

Wk 14      11/27 – 12/3      LM 9 (cont.)      Ch 9 Pub Quiz **\*WED, DD=11/29**  
**UNIT EXAM 3: DD=12/3 (CANVAS)**

**UNIT EXAM 3: LM 6, 7 & 9. OPEN: Thurs, 11/30 – Sun, 12/3; Sunday, DD=12/3**

Unit 4: Weeks 15 & 16. Course Wrap-up and Comprehensive Final Exam (CANVAS)

Comprehensive Final Exam: The Comprehensive Final Exam covers all chapters and all material covered during the semester! Be awake and alert for Extra-Credit opportunities during the last two weeks of the Semester!! **The Final Exam is taken in Canvas.**

**15** FINAL EXAM (IN 3 PARTS) ***OPENS ON THURSDAY, 12/7, 12:01 AM***

**16** FINAL EXAM (IN 3 PARTS) ***CLOSES ON WEDNESDAY, 12/13, 11:59 PM***

Please note: there is a **General Course Rule** that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam **due dates/times** beginning 24 hours **prior to the published due date/time!** If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline.

See the last 2 pages of this syllabus for a more detailed presentation of the course “flow” and Task AWs (Availability Windows) and DDs (Due Dates).

**Important University Dates:**

August 28, Add/Drop/Late Registration begins

August 30, Add/Drop/Late Registration ends, 16-week and 1st 8-week classes

September 1, Priority Deadline to Submit Graduation Application

September 4, Labor Day, CAMPUS CLOSED

September 5, Last day to drop 1st 8-week classes with no record

September 13, Last day to drop 16-week classes with no record

September 22, Last day to drop a 1st 8-week class with a Q or withdraw with a W

October 6, Deadline to submit graduation

October 20, Last day to withdraw from the University (1st 8-week classes WF)

October 23, Add/Drop/Late Registration begins, 2nd 8-week classes

October 26, Add/Drop/Late Registration ends, 2nd 8-week classes

October 30, Last day to drop 2nd 8-week classes with no record

November 10, Veteran’s Day

November 10, Last day to drop with a Q or withdraw with a W (16-week classes)

November 17, Last day to drop a 2nd 8-week class with a Q or withdraw with a W

November 23-24, Thanksgiving, CAMPUS CLOSED

December 15, Last day to withdraw from the University (16-week and 2nd 8-week classes)

December 15, Last day to file for Degree Conferral (Registrar’s Office)

December 15, Commencement (End of Fall Term)

December 25-January 1, WINTER BREAK

## TECHNOLOGY REQUIREMENTS AND SUPPORT

This course will use the A&M-Central Texas Instructure Canvas learning management system. Logon to A&M-Central Texas Canvas [<https://tamuct.instructure.com>].

Username: Your MyCT username (xx123 or everything before the "@" in your MyCT e-mail address)

Password: Your MyCT password

### **Technology Support.**

For log-in problems, students should contact Help Desk Central.

24 hours a day, 7 days a week:

Email: [helpdesk@tamu.edu](mailto:helpdesk@tamu.edu)

Phone: (254) 519-5466

[Web Chat](http://hdc.tamu.edu): [<http://hdc.tamu.edu>]

*Please let the support technician know you are an A&M-Central Texas student.*

For issues with **Canvas**, select "chat with Canvas support," submit a support request to Canvas Tier 1, or call the Canvas support line: 1-844-757-0953, links to all are found inside of Canvas using the "Help" link.

For issues related to course content and requirements, contact your instructor.

*CFIN5: This course will also use the online version of the text, CFIN5, which provides you with an ebook version of the text, in which you can take notes or highlight important material.*

*Each covered chapter will have required Publisher Content Quizzes (Chx Pub Quiz name), which will be accessed through Canvas, but taken on the CFIN5 website.*

[Student Quick Start Guide: 4LTR Press Online on Canvas](#)

**\*\*\*\* You will need an Access Code to register for CFIN5.**

**Register from within CANVAS!! \*\*\***

***Access codes came with the book if you purchased the bundles designated at the bookstore. If you have a used book, you may have to purchase an Access Code.***

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## UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

### **Drop Policy.**

If you discover that you need to drop this class, you must complete a [Drop Request Form](https://www.tamuct.edu/registrar/docs/Drop_Request_Form.pdf) [https://www.tamuct.edu/registrar/docs/Drop\_Request\_Form.pdf].

Professors cannot drop students; this is always the responsibility of the student. The Registrar's Office will provide a deadline on the University Calendar for which the form must be completed, signed and returned. Once you return the signed form to the Registrar's Office, you must go into Warrior Web and confirm that you are no longer enrolled. If you still show as enrolled, FOLLOW-UP with the Registrar's Office immediately. You are to attend class until the procedure is complete to avoid penalty for absence. Should you miss the drop deadline or fail to follow the procedure, you will receive an F in the course, which may affect your financial aid and/or VA educational benefits.

### **Academic Integrity.**

Texas A&M University -Central Texas values the integrity of the academic enterprise and strives for the highest standards of academic conduct. A&M-Central Texas expects its students, faculty, and staff to support the adherence to high standards of personal and scholarly conduct to preserve the honor and integrity of the creative community. Academic integrity is defined as a commitment to honesty, trust, fairness, respect, and responsibility. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. Academic misconduct is any act that improperly affects a true and honest evaluation of a student's academic performance and includes, but is not limited to, cheating on an examination or other academic work, plagiarism and improper citation of sources, using another student's work, collusion, and the abuse of resource materials. All academic misconduct concerns will be reported to the university's Office of Student Conduct. Ignorance of the university's standards and expectations is never an excuse to act with a lack of integrity. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

### **Academic Accommodations.**

At Texas A&M University-Central Texas, we value an inclusive learning environment where every student has an equal chance to succeed and has the right to a barrier free education. The Department of Access and Inclusion is responsible for ensuring that students with a disability receive equal access to the University's programs, services and activities. If you believe you have a disability requiring reasonable accommodations please contact the Department of Access and Inclusion at (254) 501-5831. Any information you provide is private and confidential and will be treated as such.

For more information please visit our [Access & Inclusion](https://www.tamuct.edu/student-affairs/access-inclusion.html) webpage [https://www.tamuct.edu/student-affairs/access-inclusion.html].

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. For more information, please visit <https://www.tamuct.edu/departments/index.php>. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines online](http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf), please visit the website [http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf].

### **Tutoring.**

Tutoring is available to all A&M-Central Texas students, both on-campus and online. On-campus subjects tutored include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111. If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, or any other question, contact Academic Support Programs at 254-519-5796, or by emailing Larry Davis at [ldavis@tamuct.edu](mailto:ldavis@tamuct.edu).

Chat live with a tutor 24/7 for almost any subject on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log-in and receive FREE online tutoring and writing support. This tool provides tutoring in over forty subject areas. Access Tutor.com through Canvas.

### **The University Writing Center.**

Located in 416 Warrior Hall, the University Writing Center (UWC) at Texas A&M University-Central Texas is a free workspace open to all TAMUCT students from 10am-5pm Monday-Thursday with satellite hours in the University Library on Mondays from 6:00-9:00pm. Students may arrange a one-on-one session with a trained and experienced writing tutor by visiting the UWC during normal operating hours (both half-hour and hour sessions are available) or by making an appointment via [WOnline](https://tamuct.mywconline.com/) [https://tamuct.mywconline.com/]. In addition, you can email Dr. Bruce Bowles Jr. at [bruce.bowles@tamuct.edu](mailto:bruce.bowles@tamuct.edu) to schedule an online tutoring session. Tutors are prepared to help writers of all levels and abilities at any stage of the writing process. While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the University Writing Center is here to help!

If you have any questions about the University Writing Center, please do not hesitate to contact Dr. Bruce Bowles Jr. at [bruce.bowles@tamuct.edu](mailto:bruce.bowles@tamuct.edu).

### **University Library.**

The University Library provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 250,000 eBooks and 82,000 journals, in addition to the 72,000 items in our print collection, which can be mailed to students who live more than 50 miles from campus. Research guides for each subject taught at A&M-Central Texas are available through our website to help students navigate these resources. On-campus, the library offers technology including cameras, laptops, microphones, webcams, and digital sound recorders.

Research assistance from a librarian is also available twenty-four hours a day through our online chat service, and at the reference desk when the library is open. Research sessions can be scheduled for more comprehensive assistance, and may take place on Skype or in-person at the library. Assistance may cover many topics, including how to find articles in peer-reviewed journals, how to cite resources, and how to piece together research for written assignments.

Our 27,000-square-foot facility on the A&M-Central Texas main campus includes student lounges, private study rooms, group work spaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our [Library website](https://tamuct.libguides.com/) [https://tamuct.libguides.com/].

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### **OPTIONAL POLICY STATEMENTS:**

#### **A Note about Sexual Violence at A&M-Central Texas**

Sexual violence is a serious safety, social justice, and public health issue. The university offers support for anyone struggling with these issues. University faculty are mandated reporters, so if someone discloses that they were sexually assaulted (or a victim of Domestic/Dating Violence or Stalking) while a student at A&M-Central Texas, faculty members are required to inform the Title IX Office. If you want to discuss any of these issues confidentially, you can do so through Counseling Services (254-501-5956) located on the second floor of Warrior Hall (207L).

Sexual violence can occur on our campus because predators often feel emboldened, and victims often feel silenced or shamed. It is incumbent on ALL of us to find ways to actively create environments that tell predators we don't agree with their behaviors and tell survivors we will support them. Your actions matter. Don't be a bystander; be an agent of change. For additional information on campus policy and resources visit the [Title IX webpage](https://www.tamuct.edu/departments/compliance/titleix.php) [https://www.tamuct.edu/departments/compliance/titleix.php].

## **INSTRUCTOR POLICIES.**

**Please note: there is a General Course Rule that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam due dates/times beginning 24 hours prior to the published due date/time (DD)! If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline.**

### **Copyright Notice.**

Students should assume that all course material is copyrighted by the respective author(s). Reproduction of course material is prohibited without consent by the author and/or course instructor. Violation of copyright is against the law and Texas A&M University-Central Texas' Code of Academic Honesty. All alleged violations will be reported to the Office of Student Conduct.

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ddyer@tamuct.edu

## **FIN 3301.130: Exam and Quiz “Availability Windows” (AWs) and Due Dates (DDs)**

KEY: LM=Learning Module; AW= Availability Window; DD= Due Date

NOTE(1): The average Chapter Quiz score counts **10%** towards the student’s final course grade

NOTE(2): The 2 lowest Chapter Quiz scores will be dropped when calculating the overall Chapter Quiz average, to be used in the final course grade calculation. (Final course grades will be calculated using an Excel spreadsheet, and transferred to the Canvas Grade Book.)

**IMPORTANT: The chapter-specific quizzes will be derived from the relevant chapter**

**Learning Goals (LGs) stated elsewhere in this syllabus and in the Canvas course**

**Learning Modules (LMs) themselves.**

**All Chapter Quizzes will be available starting on the first day of their respective Unit; however, their**

**DUE DATES will be spaced throughout that Unit. No extensions will be given for ANY reason after 24**

**hours prior to a Chapter Quiz OR Unit Exam Due Date (DD). There is no reason why you Must wait until**

**the last possible day to take a Quiz or Exam, but if you choose to do so, there is no recourse in the**

**event of technology, or health or “my boyfriend threw my laptop in the swimming pool” issues.**

UNIT 0: Monday, 8/28/2017 – Sunday, 9/3/2017 All Unit 0 Quizzes are Available beginning 9/28, 12:01am

Course Introduction and Pre-requisite Review.

LM 0: Syllabus Quiz. DD= Friday, 9/1, 11:59 pm.

LM 0: Instructor Quiz: Financial Assets DD= Tuesday, 9/5 11:59 pm.

UNIT 1: Monday, 9/4/2017 – Sunday, 10/1/2017 All Unit 1 Quizzes are Available beginning 9/4, 12:01am

LM 1: Chapter 1; Ch1 Pub Quiz - All. DD= Sunday, 9/10, 11:59 pm.

LM 2: Chapter 2; Ch2 Pub Quiz 1/3 - Fin Stmt. DD= Wednesday, 9/13, 11:59 pm

Ch2 Pub Quiz 2/3 - Ratios&DuPont. DD= Wednesday, 9/20, 11:59 pm

Ch2 Pub Quiz 3/3 - All. DD= Sunday, 9/24, 11:59 pm

LM 3: Chapter 3; Ch3 Pub Quiz - All. DD= Wednesday, 9/27, 11:59 pm

**\*\*\*UNIT 1, EXAM\_1: AW= Thursday, 9/28/2017 – Sunday, 10/1/2017; DD= 11:59 PM 10/1 CST.**

**After 11:59 PM Saturday, 9/30/2017 NO Extensions will be given for ANY reason.\*\*\***

Each Unit Exam will count 20% towards the student's final course grade.

UNIT 2: Monday, 10/2/2017 – Sunday, 10/22/2017 All Unit 2 Quizzes are Available beginning 10/2, 12:01am

LM 4: Chapter 4; Ch4 Pub Quiz 1/3 - Lump Sums Problems. DD= Sunday, 10/8, 11:59 pm

Ch4 Pub Quiz 2/3 - Multi-Year Problems. DD= Wednesday, 10/11,

11:59 pm

Ch4 Pub Quiz 3/3 - All. DD=, Sunday 10/15, 11:59 pm

LM 5: Chapter 5; Ch5 Pub Quiz - All. DD= Wednesday, 10/18, 11:59 pm

**\*\*\*UNIT 2, EXAM\_2 AW= Thursday, 10/19/2017 – Sunday, 10/22/2017; DD= 11:59 PM 10/22 CST.**

**After 11:59 PM Saturday, 10/21/2017 NO Extensions will be given for ANY reason.\*\*\***

Each Unit Exam will count 20% towards the student's final course grade.

UNIT 3: Monday, 10/23/2017 – Sunday, 12/3/2017 All Unit 3 Quizzes are Available beginning 10/23, 12:01am

LM 6: Chapter 6; Ch6 Pub Quiz - All. DD= Wednesday, 11/8, 11:59 pm

LM 7: Chapter 7; Ch7 Pub Quiz - All. DD= Wednesday, 11/22, 11:59 pm

LM 8: Chapter 8 (Summary Only) - No Quiz – Chapter 8 not covered in FIN3301

LM 9: Chapter 9; Ch9 Pub Quiz - All. DD= Wednesday, 11/29, 11:59 pm

**\*\*\*UNIT 3, EXAM\_3 AW= Thursday, 11/30/2017 – Sunday, 12/3/2017; DD= 11:59 PM Sunday, 12/3 CST.**

**After 11:59 PM Saturday, 12/2/2017 NO Extensions will be given for ANY reason.\*\*\***

Each Unit Exam will count 20% towards the student's final course grade.

**UNIT 4: Monday, 12/4/2017 – Friday, 12/15/2017 Final Exam Preparation & Delivery**

Comprehensive Final Exam Q&A and Review: Monday, 12/4/2017 – Wednesday, 12/6/2017

**COMPREHENSIVE FINAL EXAM:** Covers all material presented/covered during the semester.

**AW: Thursday, 12/7/2017 – Wednesday, 12/13/2017, For all 3 parts of the Final Exam.**

**DD= Wednesday, 12/3, 11:59 pm, For all 3 parts of the Final Exam.**

**After 11:59 PM Tuesday, 12/12/2017 NO Extensions will be given for ANY reason.\*\*\***

\*\*\*\*\* The Final Exam will be given in 3 separate parts. All 3 parts will be available throughout the AVAILABILITY WINDOW! Each part will have a time limit of 75 minutes.\*\*\*\*\*

*The Comprehensive Final Exam will count 30% towards the student's final course grade.*

## **APPENDIX A: STUDENT LEARNING GOALS BY CHAPTER**

### Chapter 1. AN OVERVIEW OF MANAGERIAL FINANCE

1. Discuss the basic types of financial management decisions and the role of the financial manager.
2. Identify the goal of financial management: to maximize shareholder wealth.
3. Compare the financial implications of the different forms of business organizations.
4. Describe the **conflicts of interest** that can arise between managers and owners, between bondholders and stockholders, etc.
5. Discuss the role of ethics and corporate governance in a well-functioning economic system.

### Chapter 2. ANALYSIS OF FINANCIAL STATEMENTS

1. Interpret the information provided in a firm's basic **financial statements**: the Balance Sheet, Income Statement, and the Statement of Cash Flows.
2. Standardize financial statements for comparison purposes by calculating common-size balance sheets and income statements..
3. Compute and interpret common **financial ratios**.
4. Assess the determinants of a firm's financial performance using **financial ratios and including the use of the DuPont analysis**.
5. Identify and explain some of the problems and pitfalls in financial statement analysis.

### Chapter 3. THE FINANCIAL ENVIRONMENT

1. Describe the role that **financial markets** play in determining living standards and economic growth.
2. Distinguish between the various types of financial markets, particularly the difference between primary and secondary markets.
3. Describe the various types of financial intermediaries and their functions.

#### Chapter 4. THE TIME VALUE OF MONEY (TVM)

1. Explain the basic concepts underlying TVM analysis: why dollars received sooner are better than dollars received later.
2. Determine the lump-sum future value of an investment made today.
3. Determine the present value of a lump sum of cash to be received in the future.
4. Calculate the rate of return on an investment.
5. Given any 4 of the TVM variables ( $n$ ,  $k$ ,  $pv$ ,  $pmt$ ,  $fv$ ) be able to calculate the unknown variable.
6. Determine the future and present value of investments with multiple future cash flows.
7. Describe the loan amortization process and create a loan amortization table, given the relevant data. Explain how interest rates are quoted.
8. Be financial calculator literate: be able to use the TI BA II Plus to solve the types of problems listed above.

#### Chapter 5. THE COST OF MONEY (INTEREST RATES)

1. Describe the **cost of money** and the factors that influence interest rates. Describe how interest rates are determined.
2. Describe the yield curve (the term structure of interest rates) and discuss how to interpret the market's expectations of future interest rates based on the shape of the yield curve.
3. Discuss the impact on changes in interest rates (required rates of return) on the value of financial assets.

#### Chapter 6: BONDS (DEBT)

1. Identify important bond features and types of bonds.
2. Describe how bonds are valued and why bond values fluctuate.
3. Discuss bond ratings and what they mean. Relate this to the risk/return tradeoff.
4. Evaluate the impact of inflation on interest rates and bond values.
5. Explain the determinants of bond yields.

## Chapter 7. STOCKS (EQUITY)

1. Assess how stock prices depend on future dividends and dividend growth.
2. Identify the rights and privileges of stockholders.
3. Explain how stock markets work.
4. Explain the efficient markets hypothesis and its implications for investors.
5. Use various models (the Gordon Model, the Multiples approach, etc) to value shares of stock.

**\*\*\* Chapter 8. RISK AND RATES OF RETURN – Not Part of FIN 3301. Chapter 8 is NOT formally covered or tested in FIN 3301. The very brief material is added for BBA-Finance majors, who will cover it formally in FIN 4300. \*\*\* Chapter 8 NOT covered in FIN 3301 \*\*\***

## CHAPTER 9. CAPITAL BUDGETING TECHNIQUES

1. Describe how the net present value (NPV) technique and the internal rate of return (IRR) technique are used to make investment (capital budgeting) decisions.
2. Compare the NPV technique with the IRR technique, and discuss why the two techniques might not always lead to the same investment decisions.
3. Describe how conflicts that might arise when using the NPV and IRR techniques.
4. Describe other capital budgeting techniques used by businesses to make investment decisions and which techniques are used most often in practice.