



**SYLLABUS – FALL SEMESTER 2018
FINANCIAL MANAGEMENT I
FIN 3301-120: CRN 80422**

1. INSTRUCTOR CONTACT INFO

Name: Dr. Mary H. Kelly; Associate Professor of Finance

Office: 323F Founder's Hall

Phone: 254-501-5846

Email: [Canvas email](#)

Office Hours: On-Campus: M, W 4:00 – 5:30 pm

Online Office Hours: M, Tu, W 2:00 – 4:00 pm thru email and phone call

Other days/times: I'm on campus and online much more than my scheduled office hours, so don't hesitate about asking for another day/time on-campus or to plan a phone call.

Communication between Instructor and Student: The best way to reach me is [email in Canvas](#) or at my university email of mhkelly@tamuct.edu. **Be sure to put FIN 3301 in the subject line.** I generally respond within a day or two, or sooner if I am online for virtual office hours.

A General Discussion Board will be set up in Canvas that will allow you to ask questions of others in the class and receive their answers or comments. Utilization of this discussion board is a key feature for class interface beyond the face-to-face class schedule.

Administrator for Course, Department, and the College of Business Administration (COBA).

1) Ms. Susan Clapper at sclapper@tamuct.edu.

2) COBA (College of Business Administration) general assistance:

Phone is 254-519-5437. Email is cobainfo@tamuct.edu.

2. MODE OF INSTRUCTION

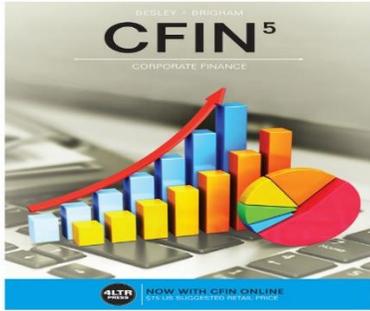
Class Schedule: This class meets Mondays and Wednesdays from 5:30 – 6:45 pm in Rm 313 Founder's Hall during the 16-week Fall Semester of 2018 that begins August 27 and ends December 14.

Online Resources. Although this course meets face-to-face, it uses the TAMUCT Canvas learning management system described below in Section 7: "Technology Requirements." Canvas access can be useful for course information sooner than in class, such as grades. See <https://tamuct.instructure.com>.

3. COURSE MATERIALS

(1) **Required Textbook:** CFIN5, 5th edition, by Besley and Brigham, published by Cengage.
ISBN: 1305129571 or (1-305-12957-1). <https://www.cengage.com/c/cfin-5e-besley>.

Below is a photo of the cover of the text.



Note: APLIA IS OPTIONAL. IT IS NOT REQUIRED. APLIA IS AN ONLINE TOOL CONNECTED WITH THE TEXT. KNOW THIS

-- A new text from the campus bookstore comes as a bundled package containing both (1) a new text and (2) an access code for Aplia. If both were bought separately, it would cost more than the bundled package, BUT APLIA IS NOT REQUIRED for this course. A used text is fine and generally available in print form and/or as an online ebook for less than a new text and less than the bundled package. If a student wishes to buy Aplia on its own and not through the bundled package with a new text, it can be purchased directly from the publisher or from other online outlets at an estimated cost of \$105 - \$140. Features in Aplia that a student may want include narration of the text, quizzes, and problems with detailed solutions that provide quick self-grading. Again, Aplia is available, but not required.

(2) **Required: Access to Excel** as an alternative to a financial calculator or in addition to it.

(3) **Required: Financial Calculator - TI BAII Plus** (TI stands for Texas Instruments). Other models use different keystrokes and this can lead to wrong answers. Class time will not be spent on how to use other models. If you use a different model, you will be responsible for knowing how to use it for material in this course. Below is a photo of the TI BAII.



4. COURSE OVERVIEW AND DESCRIPTION

Course Description: An analysis of financial decision-making at the corporate level with emphasis on the maximization of stockholder wealth. Topics covered include financial statement analysis, the valuation of stocks and bonds, the cost of capital, capital budgeting, leverage and capital structure, methods of firm valuation, working capital management, and bankruptcy.

NOTE: This course has been approved for corporate finance content that meets the requirements of a highly-regarded, external organization – the Society of Actuaries (SOA) – as partial fulfillment for certain certifications in the broad field of business analytics. More information can be found at the following link: <https://www.soa.org/Education/Exam-Req/Instructions-for-VEEDirectory.aspx>.

Course Prerequisites: ACC 2033, ACC 2043 and ECO 2013.

5. COURSE LEARNING OBJECTIVES

5a. Course Learning Outcomes (LOs) are *measurable*.

By best practice, learning outcomes are not only measurable, they are explicit at both the course level and at the module/chapter level. The learning outcomes for the course are listed below, followed by the learning outcomes for each chapter covered in the course, with an assessment map on the Course Calendar that states the connection between learning outcomes and assignments. Upon successful completion of this course, a student should be able to *demonstrate* the following Course Learning Outcomes, which will be *measured* during the course:

1. Explain the fundamental types of financial assets, including their basic characteristics, valuation, and their pros/cons as sources of financing (i.e., financial capital).
2. Evaluate a firm's financial performance using its financial statements.
3. Evaluate financial alternatives from a time value of money perspective.
4. Evaluate the risk/return characteristics of different financial decisions.
5. Conduct a thorough financial analysis of a firm.
6. Demonstrate financial literacy.
7. Demonstrate proficiency with a financial calculator.
8. Recognize ethical aspects of valuations and the decision-making process.

5b. Student Learning Outcomes *by Chapter*:

1. AN OVERVIEW OF MANAGERIAL FINANCE (see Course LO #2, 8)
 - a. Discuss the basic types of financial management decisions, the role of the financial manager, the agency theory, and ethical aspects of managerial finance.
 - b. Identify the goal of financial management.
 - c. Compare the financial implications of the different forms of business organizations.
 - d. Describe the conflicts of interest that can arise between managers and owners.
 - e. Discuss the role of ethics and corporate governance in a well-functioning economic system.
2. ANALYSIS OF FINANCIAL STATEMENTS (see course LO #2,5,7)
 - a. Read and interpret the information provided in a firm's basic financial statements.
 - b. Standardize financial statements for comparison purchases.
 - c. Compute and interpret common financial ratios.
 - d. Assess the determinants of a firm's financial performance.
 - e. Identify and explain some of the problems and pitfalls in financial statement analysis.
3. THE FINANCIAL ENVIRONMENT (see course LO #1,6)
 - a. Describe the role the financial markets play in determining living standards and economic growth.
 - b. Distinguish between the various types of financial markets.

- c. Describe the various types of financial intermediaries and their functions.
4. THE TIME VALUE OF MONEY (TVM) (see course LO #1,3,4,6,7)
 - a. Determine the future value of an investment made today.
 - b. Determine the present value of cash to be received in the future.
 - c. Calculate the rate of return on an investment.
 - d. Given any 4 of the TVM variables (n, k, pv, pmt, fv), calculate the unknown variable.
 - e. Determine the future and present value of investments with multiple cash flows.
 - f. Describe the loan amortization process and create a loan amortization table. Explain how interest rates are quoted.
 5. THE COST OF MONEY (INTEREST RATES) (see course LO #1,3,4,6,7)
 - a. Describe the cost of money and the factors that influence interest rates.
 - b. Describe how interest rates are determined.
 - c. Describe the yield curve and discuss how to interpret the markets expectations of future interest rates based on the shape of the yield curve.
 - d. Discuss the impact on changes in interest rates (required rates of return) affect the value of financial assets.
 6. BONDS (DEBT) (see course LO #1,3,4,6,7)
 - a. Identify important bond features and types of bonds.
 - b. Describe how bond are valued and why bond values fluctuate.
 - c. Discuss bond ratings and what they mean.
 - d. Evaluate the impact of inflation on interest rates and bond values.
 - e. Explain the bond structure of interest rates and the determinants of bond yields.
 7. STOCKS (EQUITY) (see course LO #1,3,4,6,7)
 - a. Assess how stock prices depend on future dividends and dividend growth.
 - b. Identify the rights and privileges of stockholders.
 - c. Explain how stock markets work.
 8. RISK AND RATES OF RETURN (see course LO #1,3,4,6,7)
 - a. Explain the basic concept of risk in finance.
 - b. Calculate the rate of return on an investment.
 - c. Distinguish between diversifiable and non-diversifiable risk and how diversifiable risk can be eliminated.
 - d. Describe the components of an asset's risk premium.
 - e. Identify different types of risk.
 9. CAPITAL BUDGETING TECHNIQUES (NPV & IRR) (see course LO #1,3,4,5,6,7)
 - a. Describe the general nature and process of capital budgeting.
 - b. Calculate a projects NPV and justify a go/no go decision.
 - c. Calculate a project's IRR and justify a go/no go decision.
 - d. Explain ranking conflicts and the conditions under which they are likely to occur.
 11. COST OF CAPITAL (see course LO #1,3,4,5,6,7)

All grades will be posted in Canvas Gradebook. Grading will generally be done within a week of due date and many times sooner. The grading rubric includes extra credit, which means it is possible for a student to score more than 100% on all of the requirements.

Incomplete Grades:

A grade of Incomplete can be given only according to university policy, which requires extenuating circumstances, such as serious illness or other necessary absences, and a grade-to-date in the course of at least a "C," with most of the course completed. Also, an Incomplete must be completed in accordance with university policy. If this does not happen, then the "Incomplete" will be changed to an "F." Requests should be submitted in writing and should include a detailed explanation and documentation. an address and/or telephone number where you may be contacted throughout the following full-term semester (i.e., Fall or Spring). Also, students will be required to enter into a contract with the professor to finish the course with specified requirements and within a timeframe to be determined by the professor.

7. Technology Requirements for the Course

Although this course meets face-to-face, students may benefit from being familiar with technology requirements of the TAMUCT learning management system, called Canvas, because certain information will be more readily available in Canvas, such as grades and announcements.

To access Canvas, logon to TAMUCT and click on "Quick Links," where Canvas is listed as one of the quick links.

The website for the university is www.tamuct.edu.

Canvas can also be accessed at: <https://tamuct.instructure.com/login/ldap>.

Then, be prepared to enter the password restricted site of Canvas with the following:

Username: Your MyCT username

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

Initial password: Your MyCT password

Technology Support.

For technology issues, students should contact Help Desk Central - 24 hours a day, 7 days a week.

Email: helpdesk@tamuct.edu Phone:

(254) 519-5466

Web Chat: <http://hdc.tamuct.edu>.

When calling for support, please let your support technician know you are a TAMUCT student.

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

8. INSTRUCTOR POLICIES

Copyright Notice.

Students should assume that all course material is copyrighted by the respective author. 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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Fax 254-501-5825. mhkelly@tamuct.edu.

9. UNIVERSITY RESOURCES, PROCEDURES, AND POLICIES

9a. Important Dates this Semester:

Information can be found at this link: <https://www.tamuct.edu/registrar/academic-calendar.html>.

The official census date and the last date to withdraw with a W are listed in the chart below and are available on the university calendar.

Length of Class in Weeks	Official Census Date	Last Date to Drop or Withdraw with a "Q" or "W"
3 weeks	Second class day	Friday of second week
4 or 5 weeks	Fourth class day	Friday of third week
6, 7, or 8 weeks	Sixth class day	Friday of sixth week
9, 10, or 11 weeks	Seventh class day	Friday of seventh week

9b. Drop Policy.

If you discover that you need to drop this class, you must go to the Registrar's Office and complete a [Drop Request Form](#). It should be available in Canvas. Instructors 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.

9c. 911 Cellular.

The Emergency Warning System for Texas A&M University – Central Texas is called "911Cellular." It 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-management) [<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.

9d. 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.

9e. 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.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](#), please visit the website [http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf].

9f. 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 lldavis@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.

9g. The University Writing Center.

Located in Warrior Hall 416, the University Writing Center (UWC) at Texas A&M University-Central Texas (TAMUCT) is a free workspace open to all TAMUCT students from 10:00 a.m.-5:00 p.m. Monday thru Thursday with satellite hours in the University Library Monday thru Thursday from 6:00-9:00 p.m. This semester, the UWC is also offering online only hours from 12:00-3:00 p.m. on Saturdays.

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 [WConline](https://tamuct.mywconline.com/) at [https://tamuct.mywconline.com/]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu for any assistance needed with scheduling.

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 UWC is here to help! If you have any questions about the UWC, please do not hesitate to contact Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu.

9h. 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 \[https://tamuct.libguides.com/index\]](https://tamuct.libguides.com/index).

9i. 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.

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).

- **Communication Guidelines – face-to-face and online - Netequitte**

Online communication is a very critical component of any online environment, even for some face-to-face courses that post materials online in Canvas. You are expected to conduct yourself in a respectful manner, whether in a face-to-face classroom or in online communications. Be sure to abide by the following guidelines when participating in the various methods of communication with instructors and classmates:

1. Think through your response before responding. Before you submit your comments, proofread your comments to prevent misunderstandings from occurring.
2. Do not capitalize everything. Capital letters may be used for occasional emphasis, BUT IT MAY APPEAR THAT YOU'RE SHOUTING!
3. Keep conversations free from offensive language. The online course is an environment for positive feedback and productive dialogue. Profanity will not be tolerated.
4. Use correct spelling and proper grammar. Keep your responses on topic and concise. Do not write long responses, for they will not likely be read or may take too much of another person's time.
5. Do not ramble. You are not the only person behind a keyboard. Be mindful of others' feelings and treat them with the respect everyone deserves.
6. Communicate respectfully.

In this course, you are also expected to abide by the University's student code of conduct and the policies on classroom.) [View the University's Student Code of Conduct online \(Links to an external site\).](#) Visit the [Office of Student Conduct Website here. \(Links to an external site\).](#)

10. ADDITIONAL INFORMATION:

An important component of a learner-centered syllabus is a section directed to you – the student - that explains the instructor’s teaching philosophy for this course. Here it is:

My expectations are for you to develop reasonable proficiency with several established theories about financial valuation and to demonstrate a thorough understanding of valuation techniques applied to the risk - return relationship. I am always enthusiastic about teaching finance and discussing professional development with students! Remember: **the best way to reach me is [Canvas email or my university email of mhkelly@tamuct.edu](mailto:mhkelly@tamuct.edu) with FIN 3301 in the subject line.**

11. COURSE CALENDAR

Below is a tentative course calendar. It may change at discretion of professor and class dynamics.

Week #1 - 16	Module #1 – 6 Date / Day	Topic Problems will be reviewed from the text and/or from Instructor’s Materials (not graded or submitted).	Chapters that cover topic.
	Module 1	Managerial Finance at the Firm-level. Financial Market Dynamics and Characteristics	
Week 1	8/27 M	Introduction and Organization of Course. An Overview of Managerial Finance	Syllabus, Canvas, Text, Ch 1
	8/29 W	Financial Market Environment and Dynamics	Parts of Ch 3
Week 2	9/3 M	NO CLASS – LABOR DAY	
		<i>Extra Credit: Discussion Board-Student Introductions</i> <i>Extra Credit: Discussion Board-Corporate Logo Quiz</i> <i>Extra Credit: Research Number of Publicly Owned Firms in U.S.; Number of Businesses in U.S. and Most Expensive Stock</i>	
	9/5 W	Financial Market Environment and Dynamics	
Week 3	9/10 M	EXAM I (course LO #1,2,5,6,7,8 stated above in Sect 5a)	
	Module 2	Financial Statement Review. Financial Analysis of a Firm using: (i) Free Cash Flow Calculations (ii) Financial Ratios beyond those in text	
	9/12 W	Review of Balance Sheet vs Income Stmt.	Ch 2
Week 4	9/17 M	Statement of Cash Flows vs Calculations for Free Cash Flow. E-reserve video from University Library about free cash flow is an episode from Law & Order: CI	
		REQUIRED ASSIGNMENT ON FREE CASH FLOW	
	9/19 W	Financial Ratio Analysis,	Ch 2
Week 5	9/24 M	Benchmarking	Ch 2
	9/26 W	Into to Excel YouTube Video on Ratios Beyond the Text and on Exam	
		EXAM 2 (course LO #1,2,5,6,7,8 Stated above in Sect 5a)	
	Module 3	Time Value of Money – Concepts & Calculations	
Week 6	10/1 M	Time Value of Money (TVM) Applications	Ch 4

	10/3 W	Intro to Financial Calculator vs Excel	Ch 4
Week 7	10/8 M	TVM Calculations for Lump Sums	
	10/9 W	TVM Calculations for Annuities	Ch 4
Week 8	10/15 M	EXAM 3a (course LO #1,2,5,6,7,8 Stated above in Sect 5a)	
	10/ 17 W	TVM for Uneven Cash Flow Situations (i)NPV technique with Excel vs Calculator for a Series of Cash Flows	Ch 5, parts of Ch 9
Week 9	10/22 M	(i)NPV technique applied to Capital Budgeting Decisions Using Excel vs Calculator.	parts of Ch 9
	10/24 W	(iii)Alternatives to NPV – Payback Period and IRR	
		EXAM 3b (course LO #1, 3, 4, 6, 7. Stated above in Sect 5a)	
	Module 4	Bonds - Characteristics and Valuation	
Week 10	10/29 M	Bonds are Debt - Characteristics and Valuation	Ch 6
	10/31 W	Financial Calculator vs Excel	
Week 11	11/5 M	Bonds - Characteristics and Valuation cont.	Ch 6
	11/7 W	Bonds - Characteristics and Valuation cont.	Ch 6
Week 12	11/12 M	NO CLASS – VETERANS DAY CELEBRATED	
	11/14 W	EXAM 4 (course LO #1,3,4,6,7 Stated above in Sect 5a)	
	Module 5	Equity – Characteristics and Valuation	
Week 13	11/19 M	Equities are Stocks - Characteristics and Valuation	Ch 7
	11/21 W	NO CLASS – THANKSGIVING EVE.	
	11/26 M	Stocks - Characteristics and Valuation - Handout	Ch 7
Week 14	11/28 W	Stocks - Characteristics and Valuation - cont. Handout	Parts of Ch 8
Week 15	12/3 M	Stock Valuation Continued – cont. Handout	Parts of Ch 15
	12/5 W	Stock Valuation Continued – cont. Handout	(sections on dividends)
		EXAM 5a (course LO #1,3,4,5,6,7 Stated above in Sect 5a)	
	Module 6	Tying it all Together	
Week 16	12/10 M	EXAM 5b Capital Structure	
	12/12 W	Review Grades, Academic Advising	