Introduction to Finance. FINA 6303

Instructor: Dr. Ahmed Elnahas Telephone: 956-665-3827

Email address: ahmed.elnahas@utrgv.edu

Office location & hours: ECOBE 218B — (by appointment)

Course Modality: Accelerated Online course

Textbook and/or Resource Material

Required Textbook: Fundamentals of Corporate Finance, 12/E by Ross, Westerfield and Jordan, McGraw-Hill. **With connect access**.

Term: Fall 2021

Course Description in Brief

This course is designed for managers and employees at all departments, not only finance, to help them understand the function of finance in their companies and day to day activities. The course analyzes the finance function in the firm and the specific responsibilities of the corporate manager. We will discuss, among other things, how managers make financial decisions regarding where to invest (investment decisions) and where to get the funds from (financing decisions). Concepts and techniques covered in this course would help students to understand and work with a broad spectrum of financial decisions such as personal financing, retirement, financial investment, mortgage, and even business startups.

Learning Objectives/Outcomes for the Course

Upon completion of the course, you should be able to:

- 1- Understand the objective of financial management. Differentiate between different forms of business organizations. Understand agency problem and its implications on corporations.
- 2- Analyze balance sheet, income statement and other financial statements.
- 3- Utilize financial ratios to conduct comprehensive company analysis.
- 4- Apply the concept of the time value of money to a wide range of financial transactions including annuities.
- 5- Work with interest rates and apply bond valuation techniques.
- 6- Differentiate between different techniques of stock valuation.
- 7- Identify types of risks and evaluate returns within the framework of the capital asset pricing model (CAPM).
- 8- Analyze cost of capital under the framework of the weighted average cost of capital (WACC).
- 9- Analyze capital investment decisions and work with different capital budgeting techniques.

Assignments and Grading Policies

Assignment	Weight
Home works	10%
Quizzes	15%
Mini Cases	15%
Exams	60%

At the end of the semester, the weighted average of points accumulated by a student will determine that student's grade for the course: $A \ge 90.0$, B 80.0 - 89.9, C 70.0 - 79.9, D 60.0 - 69.9, $F \le 59.9$

Home works: 10% of the overall grade is based on homework assignments. There will be one homework assignment for each chapter. All homework assignments will be on McGrawHill connect. Homework assignments will be made available at 8:00am the chapter-starting session day. Homework assignments are due by 11:59pm the night before starting the new chapter OR the night before an exam day (whichever comes first).

Quizzes: 15% of the overall grade is based on chapter quizzes. There will be one quiz for each chapter covered. All quizzes will be on McGrawHill connect.

Mini Cases: 15% of the overall grade is based on mini cases. As shown in our tentative schedule, there will be three mini cases throughout the semester. This is strictly an individual assignment and any evidence of group collaborations will be considered a case of plagiarism. All details of these cases will be announced later.

Exams: 60% of the overall grade is based on two mid-term exams and a non-comprehensive final exam. Each exam may consist of a combination of multiple-choice questions, problems, true/false questions, and fill in the black questions, and will test your understanding of concepts and theories as well as problem-solving methods. Any more details about exams will be announced during class meetings and/or via Blackboard. Exams grades are allocated as follows: Midterm exam1 (20%), Midterm exam2 (20%), and a non-Comprehensive Final exam (20%).

Tentative course schedule

Day	Date	Content	
W	10/20	Chapter 1 + Chapter 2	
W	10/27	Chapter 3	
T	11/02	Midterm exam 1	
W	11/03	Chapter 5	
W	11/10	Chapter 6	
W	11/17	Chapter 7	
T	11/23	Midterm exam 2	
W	11/24	Chapter 8 + Chapter 13	
W	12/01	Chapter 9	
W	12/08	Final Exam	

Calendar of Activities

The UTRGV academic calendar can be found at https://my.utrgv.edu/home at the bottom of the screen, prior to login. Some important dates for Fall 2021 include:

Graduate Application Deadline Registration Opens Last day to join a waitlist Payment Deadline Last day to add a class or register

Last day to add a class of register

Class Begins

Last day to withdraw (drop all classes) and receive a 80% refund Last day to withdraw (drop all classes) and receive a 50% refund Census date

Last day to drop a class (grade of DR) or withdraw (grade of W)

Class Ends

Final Exams (Term Ends)

Grades Due at 3PM (no exception)

Grades processing

Graduation Certification Date

Friday March 26
Thursday October 14
Tuesday October 19
Wednesday October 20
Wed-Sun October 20-24
Mon-Wed October 25-27
Tuesday October 26
Tuesday November 30
Tuesday December 7
Wednesday December 8
Friday December 10
Monday December 13
Wednesday December 8

Wednesday October 6

UTRGV POLICY STATEMENTS

COVID-19 RESOURCES

Please visit the <u>UTRGV COVID-19 protocols web page</u> for the most up-to-date COVID-19 campus information and resources. The <u>COVID-19 Frequently Asked Questions (FAQs) web page</u> offers additional guidance to specific questions. To submit a question for the FAQ, please email <u>WelcomeBack@utrgv.edu</u>.

UTRGV VACCINE PORTAL

UTRGV Students are eligible to receive the COVID-19 Vaccine. Students may access and complete their vaccine profile via the <u>UTRGV Vaccine Portal</u>. For additional information on the COVID-19 Vaccine, please visit the <u>UTRGV Vaccine Portal</u>.

BLACKBOARD SUPPORT

If you need assistance with course technology at any time, please contact the <u>Center for Online Learning and Teaching Technology</u> (COLTT).

Campus:	Brownsville	Edinburg
Location:	Casa Bella (BCASA) 613	Education Complex (EEDUC) 2.202
Phone:	956-882-6792	956-665-5327

Toll Free: 1-866-654-4555

Office Hours: Monday - Friday, 7:30 a.m. - 6:00 p.m.

Support Tickets Submit a Support Case via our Ask COLTT Portal

24/7 Blackboard Support

Need Blackboard assistance after hours? You can call our main office numbers, 956-882-6792 or 956-665-5327, to speak with a support representative.

Student Accessibility Services:

Brownsville Campus: Student Accessibility Services is located in 1.107 in the Music and Learning Center building (BMSLC) and can be contacted by phone at (956) 882-7374 or via email at ability@utrgv.edu.

Edinburg Campus: Student Accessibility Services is located in 108 University Center (EUCTR) and can be contacted by phone at (956) 665-7005 or via email at ability@utrgv.edu.

STUDENTS WITH DISABILITIES:

Students with a documented disability (physical, psychological, learning, or other disability which affects academic performance) who would like to receive reasonable academic accommodations should contact **Student Accessibility Services (SAS)** for additional information. In order for accommodation requests to be considered for approval, the student must apply using the *mySAS* portal located at www.utrgv.edu/mySAS and is responsible for providing sufficient documentation of the disability to SAS. Students are required to participate in an interactive discussion, or an intake appointment, with SAS staff. Accommodations may be requested at any time but are not retroactive, meaning they are valid once approved by SAS. Please contact SAS early in the semester/module for guidance. Students who experience a broken bone, severe injury, or undergo surgery may also be eligible for temporary accommodations.

Pregnancy, Pregnancy-related, and Parenting Accommodations

Title IX of the Education Amendments of 1972 prohibits sex discrimination, which includes discrimination based on pregnancy, marital status, or parental status. Students seeking accommodations related to pregnancy, pregnancy-related condition, or parenting (reasonably immediate postpartum period) should submit the request using the form found at https://www.utrgv.edu/pregnancy for review by **Student Accessibility Services.**

MANDATORY COURSE EVALUATION PERIOD:

Students are required to complete an ONLINE evaluation of this course, accessed through your UTRGV account (http://my.utrgv.edu); you will be contacted through email with further instructions. Students who complete their evaluations will have priority access to their grades. Online evaluations will be available on or about:

Fall Module 1 (7 weeks) October 6-12, 2021

Fall Regular Term 2021 November 12- December 1, 2021

Fall Module 2 (7 weeks) December 1-7, 2021

ATTENDANCE:

Students are expected to attend all scheduled classes and may be dropped from the course for excessive absences. UTRGV's attendance policy excuses students from attending class if they are participating in officially sponsored university activities, such as athletics; have been provided such an accommodation by Student Accessibility Services (SAS); for observance of religious holy days; or for military service. Students should contact the instructor in advance of the excused absence and arrange to make up missed work or examinations.

ACADEMIC INTEGRITY:

Members of the UTRGV community uphold the <u>Vaquero Honor Code</u>'s shared values of honesty, integrity and mutual respect in our interactions and relationships. In this regard, academic integrity is fundamental in our actions, as any act of dishonesty conflicts as much with academic achievement as with the values of honesty and integrity. Violations of academic integrity include, but are not limited to: cheating, plagiarism (including self-plagiarism), and collusion; submission for credit of any work or materials that are attributable in whole or in part to another person; taking an examination for another person; any act designed to give unfair advantage to a student; or the attempt to commit such acts (Board of Regents Rules and Regulations, STU 02-100, and UTRGV Academic Integrity Guidelines). All violations of Academic Integrity will be reported to Student Rights and Responsibilities through <u>Vaqueros Report It</u>.

SEXUAL MISCONDUCT and MANDATORY REPORTING:

In accordance with UT System regulations, your instructor is a "Responsible Employee" for reporting purposes under Title IX regulations and so must report to the Office of Institutional Equity & Diversity (OIED@utrgv.edu) any instance, occurring during a student's time in college, of sexual misconduct, which includes sexual assault, stalking, dating violence, domestic violence, and sexual harassment, about which she/he becomes aware during this course through writing, discussion, or personal disclosure. More information can be found at www.utrgv.edu/equity, including confidential resources available on campus. The faculty and staff of UTRGV actively strive to provide a learning, working, and living environment that promotes personal integrity, civility, and mutual respect that is free from sexual misconduct, discrimination, and all forms of violence. If students, faculty, or staff would like confidential assistance, or have questions, they can contact OVAVP (Office for Victim Advocacy & Violence Prevention) at (956) 665-8287, (956) 882-8282, or OVAVP@utrgv.edu.

COURSE DROPS:

According to UTRGV policy, students may drop any class without penalty earning a grade of DR (drop) until the official drop date. Following that date, students must be assigned a letter grade and can no longer drop the class. Students considering dropping the class should be aware of the "3-peat rule" and the "6-drop" rule so they can recognize how dropped classes may affect their academic success. The 6-drop rule refers to Texas law that dictates that undergraduate students may not drop more than six courses during their undergraduate career. Courses dropped at other Texas public higher education institutions will count toward the six-course drop limit. The 3-peat rule refers to additional fees charged to students who take the same class for the third time.

Robert C. Vackar College of Business and Entrepreneurship Learning Goals and Mission

The Robert C. Vackar College of Business Entrepreneurship has adopted the following learning goals and objectives that each student should achieve while in the degree program. Not all goals and objectives are covered in each course; however, all goals and objectives should be addressed throughout the degree program.

BBA Learning Goals	This course contributes to the following College of Business and Entrepreneurship learning goals:	How measured
Demonstrate foundational knowledge of functional area concepts and theories.	X	Homework / Quiz / Exam
Demonstrate effective business communication skills.	X	Term project using a real world corporate data
Apply sustainable practices (economic, social and ethical, and environmental) to business decision-making.	X	In-class case studies
Demonstrate an understanding of how globalization, including conditions on the US-Mexico border, shape effective business decision making.	X	Term project using a real world corporate data
Apply quantitative analytical skills to business decision-making.	X	Term project using a real world corporate data
Demonstrate the ability to critically analyze business issues.	X	In-class case studies / Term project using a real world corporate data
Department Goals	This course contributes to the following Department of Economics and Finance learning objectives:	How measured
Communication skills	X	Term project presentation / term project peer evaluation
Global Awareness	X	Exam / term project using a real world corporate data
Analytical skills	X	Homework / quiz / exams
Knowledge of Finance	X	Homework / quiz / exams

Our mission is to be the agent of innovation, knowledge discovery, and economic development in South Texas, Northern Mexico, and beyond, by offering a rigorous curriculum informed by experiential learning, high quality research, and community partnerships. Your mastery of these learning goals and objectives help us to achieve this mission.

STUDENT SERVICES:

Students who demonstrate financial need have a variety of options when it comes to paying for college costs, such as scholarships, grants, loans and work-study. Students should visit the Student Services Center (U Central) for additional information. U Central is located in BMAIN 1.100 (Brownsville) or ESSBL 1.145 (Edinburg) or can be reached by email (ucentral@utrgv.edu) or telephone: (888) 882-4026. In addition to financial aid, U Central can assist students with registration and admissions.

Students seeking academic help in their studies can use university resources in addition to an instructor's office hours. University Resources include the Advising Center, Career Center, Counseling Center, Learning Center, and

Writing Center. The centers provide services such as tutoring, writing help, counseling services, critical thinking, study skills, degree planning, and student employment. In addition, services such as the Food Pantry are also provided. Locations are listed below.

Center Name	Brownsville Campus	Edinburg Campus
Advising Center	BMAIN 1.400	ESWKH 101
AcademicAdvising@utrgv.edu	(956) 665-7120	(956) 665-7120
Career Center	BCRTZ 129	ESSBL 2.101
<u>CareerCenter@utrgv.edu</u>	(956) 882-5627	(956) 665-2243
Counseling Center	EUCTR 109	BSTUN 2.10
Counseling@utrgv.edu	(956) 665-2574	(956) 882-3897
Learning Center	BMSLC 2.118	ELCTR 100
<u>LearningCenter@utrgv.edu</u>	(956) 882-8208	(956) 665-2585
Writing Center	BUBLB 3.206	ESTAC 3.119
WC@utrgv.edu	(956) 882-7065	(956) 665-2538

DEAN OF STUDENTS RESOURCES:

The Dean of Students office assists students when they experience a challenge with an administrative process, unexpected situation such as an illness, accident, or family situation, and aids in resolving complaints. Additionally, the office helps to advocate on behalf of students and inform students about their rights and responsibilities as well as serving as a resource and support for faculty and campus departments.

<u>Vaqueros Report It</u> allows students, staff and faculty a way to report concern about the well-being of a student, seek assistance in resolving a complaint, or report allegations of behaviors contrary to community standards or campus policies.

The Dean of Students can also be reached by emailing dos@utrgv.edu or visiting Virtual Office hours in which a representative is available Monday-Friday 9:00-11:00 a.m. and 1:00-4:00 p.m.

Finance courses are so fun and entertaining!



However, they are also demanding!



To enjoy this course, both students and I have to work hard!!

