

Syllabus
Introduction to Finance - 23005 - FINA 6303 - 01V - Spring 2021
Module 1

Class Start Date: 01/13/2021

Class End Date: 03/03/2021

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<https://mycourses.utrgv.edu>

Please print out a copy of this syllabus for handy reference.

REQUIRED MATERIALS:

1. **Textbook:** *Principles of Managerial Finance*, Brief, 7/e by Lawrence Gitman and Chad Zutter. Publisher: Pearson. ISBN-13: 978-0133546408; ISBN-10: 0133546403
2. **Financial Calculator:** A financial calculator is required for this class. Any financial calculator is acceptable; however, the **Texas Instruments BAII Plus** and **Texas Instruments TI-83/84 Plus** are strongly recommended and will be used for instructional purposes.
3. Students are encouraged to read the *Wall Street Journal* or other periodicals that publish financial news.
4. Minimum technology requirements: This online course requires a dependable *Internet* connection. While smartphones and other mobile devices may allow access to the course contents on *Blackboard Learn* (for short *Blackboard* at <https://mycourses.utrgv.edu>), please make sure to have a Windows or Mac based computer available in the event your mobile device does not meet the needs of the course.
A working UTRGV email account is required. An up-to-date web browser (e.g., *Internet Explorer*, *Google Chrome*, *Safari*, etc.), *Microsoft Word*, and *Microsoft Excel* are must-have tools for the class. It is the responsibility of each student to acquire the skills needed to use these tools. Instructions on navigating the learning environment are available on *Blackboard*. Your use of reliable antivirus software (e.g., *McAfee*) is also required for participation in this course.

COURSE DESCRIPTION:

This course introduces fundamental concepts of financial tools and analysis for making effective managerial decisions. It is designed to provide a broad understanding of basic finance principles. We will study the effects of major financial decisions, such as capital investment, financing, and dividends on the firm value, in light of their risk-return relationship assuming that the goal of the management is to maximize the shareholders' wealth.

COURSE OBJECTIVES

Upon successful completion of this course you should be able to perform basic analysis of key financial decision and their effect on risk, return, and value of the firm. In order to accomplish this objective, you will need to:

- Know the financial methods and techniques presented in the text and in class and be able to apply them to new information;
- Develop conceptual understanding of these methods to know their application to specific situations; and
- Be able to make optimal decisions based on the analytical techniques and computer applications covered during the course.

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	Lectures, homework and exams
Demonstrate effective business communication skills.		
Apply sustainable practices (economic, social and ethical,	X	Lectures, homework and exams

and environmental) to business decision-making.		
Demonstrate an understanding of how globalization, including conditions on the US-Mexico border, shape effective business decision making.	X	Cases regarding international corporations are incorporated in the lectures and exams
Apply quantitative analytical skills to business decision-making.	X	Lectures, mini-cases and exams
Demonstrate the ability to critically analyze business issues.	X	Lectures, mini-cases and exams
Department Goals	This course contributes to the following finance learning objectives:	How measured
Communication skills		
Analytical skills	X	Exams and assignments
Global awareness	X	International corporations are used in exams and assignments
Knowledge of finance	X	Exams and assignments

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.

GRADING POLICIES:

Quizzes: The class divides into three modules. Each module requires students to complete assigned quizzes. Each quiz consists of a set of multiple-choice questions. Before you attempt to take any quiz, you must fully study materials on the PowerPoints. A quiz is *HIGHLY* correlated with topics discussed on the PowerPoints.

Exam: The three exams will be given during the term. Each exam will consist of a set of multiple-choice questions, which require its completion within 90 minutes. The Exam is *HIGHLY* correlated with topics discussed in class. Any information from the text can be included on the exam, but completing quiz is extremely helpful as the exam will come from topics covered in class. **There is no make-up** for graded work (i.e. quizzes and exams) for this online course. Please do not ask for extensions or work for extra credit

during or at the end of the term because they will not be granted. The key is that you should not wait for the last moment to complete any assigned work.

GRADE DETERMINATION:

<u>Activity</u>		<u>Percent of total</u>
Quizzes		10%
Two Midterm Exams (each 25%)		50%
Final Exam (comprehensive)		40%
A	90-100%	B 80-89%
C	70-79%	D 60-69%
F	below 60%	

CHANGES IN COURSE REQUIREMENTS

If necessary, the instructor reserves the right to change any component of this course upon giving the class a one-class notice and posting the change in the course overview section on the web. This includes nature and number of evaluations, weight assigned to each evaluation, sequence of topics, and any other course related item.

PLANNED SCHEDULE:

Tentative Schedule

Each assigned work is due no later than 11:59 p.m. on the due date.

	Start Date	End Date	Due Date	Chapters
Module I	01/13/2021	01/31/2021		Ch. 1,3,5
<i>Quiz 1</i>			01/31/2021	
<i>Exam 1</i>			01/31/2021	
Module II	02/01/2021	02/21/2021		Ch. 6,7,8
<i>Quiz 2</i>			02/21/2021	Ch. 6
<i>Quiz 3</i>			02/21/2021	Ch. 7, 8
<i>Exam 2</i>			02/21/2021	
Module III	02/22/2020	03/03/2021		Ch. 9, 10
<i>Quiz 4</i>			03/01/2021	
<i>Final Exam</i>			03/03/2021	Comprehensive

Note: The schedule is subject to revision at the instructor's discretion.

Course policy

By enrolling in this fast-paced online course, you are accepting the obligation to adhere to the course syllabus and other instructions posted on *Blackboard*. Taking this course is not less important than any other job. Time commitment is considerable, so plan accordingly.

There is no make-up for the graded work. Please do not ask for extensions or work for extra credit during or at the end of the term because they will not be granted. You are advised not to wait for the last moment to complete any assigned work. If you are going to be off-line the day an assignment is due, please make sure to post your work earlier. **Any late or missed work is assigned a score of zero to count towards the course grade.**

Keys to success

Print out a copy of this syllabus for handy reference. Learning in this course is derived primarily from having a study plan, which should be easier to stick with since the course materials are structured within the weekly modules. You will benefit the most from this course if you read along the book chapters, view and review the related materials, work on the practice problems, keep up with current events in the field, and complete all assigned tasks as instructed. Although this is an online course, equip yourself with the usual materials such as paper, pencils, erasers, binders, etc. Ask questions and voice your concerns as we progress.

Use of course website and electronic communication

The course website is our virtual classroom. All course related materials are posted on *Blackboard*, accessible from <https://mycourses.utrgv.edu>. All assigned work must be submitted via *Blackboard* as specified within each assignment. Completed work sent by email will not be considered for grading. Any late or missed work will be assigned a score of zero.

The University requires that all electronic communications must be via the official UTRGV supplied systems (*Blackboard* or email). Please check your UTRGV e-mail regularly or make sure to forward your e-mail from that added account that you check at least daily. Your instructor may send you important information and updates to your UTRGV e-mail address. Make sure you include your name, course #, and section #, etc.

Email

When using email, please make sure to

1. Use something descriptive in the subject line; for this course, start with “**FINA 6303-01V**”.
2. Be concise and clear. Be courteous and efficient in your communication.

3. Do not use all caps. Using all capital letters is considered ``shouting`` and makes the message hard to read. Make every effort to avoid spelling, grammar, and punctuation errors.
4. Break up large blocks of text into paragraphs and use single line spacing between paragraphs.
5. Sign your messages.

Computing issues

Technical issues such as “No internet connection”, “A frozen computer”, “A crashed disk”, and the like, are not valid excuses for failing to submit a task by the due date. Any late or missed work is assigned a score of zero.

Technical support

Should technical issues arise, general assistance is available by contacting the Information Technology (IT) Helpdesk at (956) 665-2020, (956) 882-2020, or submitting a service request. For instructions on how to create an IT service request, please visit <http://www.utrgv.edu/it/how-to/servicenow-create-it-service-request/index.htm>.

For *Blackboard* related issues, please contact the Center for Online Learning, Teaching and Technology (COLTT) Helpdesk at (956) 665-5327, (956) 882-6792, or submit a helpdesk ticket at <https://www.utrgv.edu/online/getting-support/index.htm>.

UTRGV POLICY STATEMENTS

STUDENTS WITH DISABILITIES:

Students with a documented disability (physical, psychological, learning, or other disability which affects academic performance) who would like to receive academic accommodations should contact Student Accessibility Services (SAS) as soon as possible to schedule an appointment to initiate services. Accommodations can be arranged through SAS at any time, but are not retroactive. Students who suffer a broken bone, severe injury or undergo surgery during the semester are eligible for temporary services.

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) are encouraged to contact Student Accessibility Services for additional information and to request accommodations.

Student Accessibility Services:

Brownsville Campus: Student Accessibility Services is located in Cortez Hall Room 129 and can be contacted by phone at (956) 882-7374 (Voice) or via email at ability@utrgv.edu. Edinburg Campus: Student Accessibility Services is located in 108 University Center and can be contacted by phone at (956) 665-7005 (Voice), (956) 665-3840 (Fax), or via email at ability@utrgv.edu.

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.

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; 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.

SCHOLASTIC INTEGRITY:

As members of a community dedicated to Honesty, Integrity and Respect, students are reminded that those who engage in scholastic dishonesty are subject to disciplinary penalties, including the possibility of failure in the course and expulsion from the University. Scholastic dishonesty includes but is 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. Since scholastic dishonesty harms the individual, all students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced (Board of Regents Rules and Regulations and UTRGV Academic Integrity Guidelines). All scholastic dishonesty incidents will be reported to the Dean of Students.

A. Plagiarism:

Plagiarism occurs when individuals attempt to present as their own what has come from another source. Plagiarism takes place whether such theft is accidental or deliberate. It is no defense to claim that one has “forgotten” to document ideas or material taken from another source. Examples of plagiarism include, but are not limited to:

- i. Using the ideas of another person, whether or not such ideas are paraphrased, from whatever source including oral, print, broadcast, or computer-mediated communication;
- ii. Rewriting borrowed material by simply dropping a word here and there, substituting a few words for others, or moving around words or sentence;
- iii. Presenting borrowed material, whether a phrase, sentence, or whole paragraphs without placing quotation marks around the borrowed material in the approved style;
- iv. Presenting, as one’s own an assignment, paper, or computer program partially or wholly prepared by another person, whether by another student, friend, or by a business or on-line service that sells or distributes such papers and programs;
- v. Failing to use proper citation for information obtained from print sources or the internet, according to citation criteria specified by the instructor or in cases where instructor guidance is not given, by standard manuals of style (e.g. The Chicago Manual of Style).

B. Cheating

Cheating occurs when individuals use course materials, information or devices (e.g., programmable calculator, cell phone) when such is unauthorized or prohibited. Examples of cheating include, but are not limited to:

- i. Having or using unauthorized materials, information or an unauthorized device at an examination, test or quiz;
- ii. Copying from another student at an examination, test or quiz, or copying another student’s assignment, data or laboratory report;
- iii. Permitting another student to copy from an assignment, paper, computer program, project, examination, test or quiz;
- iv. Obtaining and/or using an unauthorized examination, test, or quiz prior to its administration;
- v. Having another person act as proxy to take an examination, test or quiz or to complete an assignment, paper, computer program, or project.

Sanctions for violations of academic integrity outlined in the UTRGV Academic Integrity Guidelines include a receiving a failing grade on the assignment/examination, and possibly of receiving a failing grade for the course.

Note: Despite the score that could have been earned according to the posted grading rubrics, a submitted work will be assigned a score of zero in case of any evidence of plagiarism or violation of academic integrity.

SEXUAL HARASSMENT, DISCRIMINATION, and VIOLENCE:

In accordance with UT System regulations, your instructor is a “Responsible Employee” for reporting purposes under Title IX regulations and so must report any instance, occurring during a student’s time in college, of sexual assault, stalking, dating violence, domestic violence, or 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 and discrimination.

COURSE DROPS:

According to UTRGV policy, students may drop any class without penalty earning a grade of DR 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.

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 Students 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 Learning Center, Writing Center, Advising Center and Career Center. The centers provide services such as tutoring, writing help, critical thinking, study skills, degree planning, and student employment. Locations are:

- Learning center: BSTUN 2.10 (Brownsville) or ELCTR 100 (Edinburg)
- Writing center: BLIBR 3.206 (Brownsville) or ESTAC 3.119 (Edinburg)
- Advising center: BMAIN 1.400 (Brownsville) or ESWKH 101 (Edinburg)

- Career center: BCRTZ 129 (Brownsville) or ESSBL 2.101 (Edinburg)