



FIN-304-02W – INTRODUCTION TO BUSINESS FINANCE (20528)

COURSE SYLLABUS: SPRING 2024

INSTRUCTOR INFORMATION

Instructor: Peter B Waziri, M.B.A.
Office Hours: TBD and by appointment
Phone: 903-886-5659
Email Address: peter.waziri@tamuc.edu

COURSE INFORMATION

Required Textbook

Fundamentals of Financial Management, Concise 9th edition, by Brigham and Houston, 2009. ISBN: 9781305635937 (or whatever edition the bookstore is selling) (Get the least expensive solution you can. Used, on-line, rental, etc.) **You don't need an access code for this class. Materials – Textbooks, Readings, Supplementary Readings

Required Software

For the course, computer spreadsheet software (Microsoft Excel is highly recommended). Expertise in using such a spreadsheet program is essential in the corporate world and attaining basic skill in this type of software will be emphasized and incorporated into class coursework and grading. I will use Excel exclusively and the answers will be based on this software. It is the student's responsibility to be or become fluent in the basic functions in Excel.

Regarding the use of a calculator, you do not really need a specific calculator. Any handheld calculator that has basic functions may be useful to you in this course. All complicated financial calculations can be accomplished in Excel. However, you may prefer and find it handy to utilize a financial calculator with specific functions such as "n", "i", "PV", "PMT", "FV" or on the calculator's face. Many professors at TAMUC recommend the TI BA-II or a comparable calculator. I will not be teaching from any calculator, and it is the student's responsibility to be fluent in the tools of their choosing.

Optional Texts and/or Materials

Prerequisites: It will be extremely helpful to you in this class if you have your prerequisites fulfilled.

The syllabus/schedule are subject to change.

IT or Technical Issues: If you experience issues with computer access to the class, etc., please do not contact me to solve the problem. For solutions, follow the instructions under Technical Support. The technical support is in your "Course home". I only need to be notified by you that you are having issues and what you are doing to solve them.

The following support options are available 24 hours a day / 7 days a week:

Help: Click on the 'Help' button on the toolbar for information regarding working with D2L

Phone: 1-877-325-7778 (Toll Free) to speak with D2L Technical Support Representative.

Email: helpdesk@online.tamuc.org to initiate a support request with D2L Technical Support Representative.

Course Activities Guide

The course activities will be a combination of lectures and discussions. In certain cases, it will simulate how a modern businesses function. Therefore, the quizzes will represent the 4 quarters of a fiscal or calendar year with discussion participation you almost every week. This will include:

READING: Each week you will be required to read a chapter of the textbook.

LECTURES: There will be a lecture posted each week.

- It will be pre-recorded.
- They will be made available for viewing weekly.
- There will be various quiz questions related to lecture content.

OTHER ACTIVITIES:

- You will be assigned selected textbook chapter readings each week during this course.
- You will also have homework in some weeks which may or may not be graded.
- This course includes a total of 3 exams/quizzes, all of which will be graded.
- You will also have assigned Discussions in selected weeks. Your participation in the discussions will be part of your grades. Sometimes your entire homework assignment may be Discussion. Quality thoughts will be rewarded.

LIVE SESSIONS:

- During some weeks, I will host an open live session.
- These will be NON-MANDATORY.
- We may discuss current topics, the current week's material, student Q&A, etc.

The dates and times will vary depending on my travel and/or work schedule and the varying schedules of students. This should get as many people as possible to attend the sessions if they would like.

HOMEWORK: Homework will be due each Tuesday at 6:30PM.

- Late work will not be accepted unless approved in advance.
- Requests received at 6:29PM on Monday will be frowned upon.

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- Just like the business world, how would your boss at work think if he was expecting something and you told him one minute before he expected it that it was not going to be delivered?
- Right. It would be frowned upon.

EXAMS/QUIZZES: There will be 3 exams/quizzes given during this course. They will be comprehensive and will cover the assigned chapters throughout the course. The exams/quizzes will be open for one week and one week only.

- They will be open for one week beginning on Tuesday nights at 6:31PM and closing the following Tuesday at 6:30PM.
- You can take the quiz anytime you want to during that week.
- You can stop and save your work and go back and complete it at any time you desire during that week.
- Once again in most modern businesses, companies want production no matter when the employee actually does the work.
- Therefore, do it whenever it fits your schedule but please get it finished on time.
- One week is more than ample time for these simple quizzes.

DISCUSSION: Discuss all questions on that topic as appropriate. To obtain the assigned score:

- Initiate 1 posting on the discussion forum.
- Respond to at least 2 of your classmates' postings.

Course Description

This course is intended to provide a basic to intermediate comprehension of corporate finance and business management. This will be done by a combination of some practical things combined with the more academic aspects of financial management. See the course syllabus below for more details.

Student Learning Outcomes

At the end of this course, you should expect to:

1. Understand basic business finance concepts.
2. Demonstrate an understanding of the fundamental concepts of corporate finance and its principles and methods.
3. Gain fundamental knowledge of financial markets and financial instruments.
4. Understand and apply valuation techniques of securities, projects, and corporations.
5. Demonstrate an understanding and show ability to measure financial decisions in a risk/return environment.

COURSE REQUIREMENTS

ATTENDANCE/PARTICIPATION:

In determining the final grades, course shell activity, quality discussion posts and active on-going dialogue of the course material will be considered. There will be lecture content that is **NOT** included in the textbook. You will be responsible to know that material as well.

Consistency will be rewarded (you will hear this often from me). You will likely **NOT** pass this class without **weekly reading** (prior to class), class attendance, and participation either live or

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via email, etc. You will need to be actively checking your school email address as part of the class.

TEACHING PROCEDURES:

You can most likely read the book and take the exams/quizzes and be most of the way to passing this class. However, you will need to attend or review the lectures and/or participate with the class and me on the subject matter. This may include electronic communications such as emails, discussion groups, chats, etc. Many of the issues covered in the readings will be discussed in class, however; all the areas covered in the readings will not be part of class discussion. I also will present the concepts in smaller, more digestible ways and we will be doing things in small steps consistently over the semester. As practical, I hope to bring in experts in certain fields to provide supplemental lectures on the subject of the day. You will be responsible to know this material as well. The class plan calls for selected weeks of a homework assignment and a total of 3 exams/quizzes throughout the semester. I will post the homework assignments in Dropbox or email them as appropriate.

EXAMS:

There will be 3 exams/quizzes required during the course. These should be fairly simple and straightforward if you are keeping up with the pace of the class. There will be no major final exam/quiz because the quizzes will cover all the material covered in the course in stages. You will be responsible for information from class discussion, required readings, and homework. **No makeup exams or quizzes will be given unless for a University allowed excused absence. Exam windows will be open for approximately one week. They will all be due on the Tuesday at 6:30PM of the following week they are assigned. You will have ample time to complete these on your schedule. You will only be given the opportunity for make-up work if you request it in advance of the deadline. Make up work will be harder than the quiz.**

HOMEWORK ASSIGNMENTS:

There will be homework assignments, most often a short spreadsheet to complete for most chapters we will be covering. Completing these in a timely manner will certainly improve your grade in this class as significant points will be assigned to these. Homework assignments will be made in the lecture, most often at the end.

All Homework and Quizzes must be completed by Tuesday at 6:30PM.

If you cannot make this deadline and need a different deadline, you need to clear this with me in advance. This is to replicate the process in a business environment as much as possible.

PARTICIPATION:

This course is based on the belief that all students will benefit through taking an active role in the learning process. Students are expected to attend class **regularly** through coming to the live lectures or listening to the archived lectures. Lectures will be most beneficial when you complete assigned readings before topics are discussed in class. Assignments must be read prior to the appropriate class meeting. Active participation in Discussion topics will be required.

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GRADING

GRADING INFORMATION: Final grades in this course will be based on the following scale:

A = 900 points or above
 B = 800 – 899 points
 C = 700 – 799 points
 D = 600 – 699 points
 F = 590 points or below

TOTAL POINTS = 1,000

Grades of "I" (incomplete) will not be given to students who merely do not come to class or have failed to satisfactorily complete the course. Refer to the University's policy regarding incompletes for further information.

Week Dates	Textbook Chapter	Topics	Homework/Task
Week 1	Chapter 1	Financial Management	Excel Review, Sign syllabus & academic honesty, Discussion
Week 2	Chapter 2	Markets & Institutions	Lectures, Videos, Discussion
Week 3	Chapter 2 - Continued	Markets & Institutions	Lectures, Videos, Discussion
Week 4	Chapter 3	Cash Flow and Taxes	Discussion
Week 5	Chapters 4	Analysis of Financial Statements	Discussion
Week 6	Quiz One	Quiz	Quiz
Week 7	Chapter 5	Time Value of Money	Lectures, Discussion
Week 8	Chapter 10	Cost of Capital	Lectures, Discussion
	Spring Break		
Week 9	Chapter 11	Capital Budgeting	Lectures, Discussion
Week 10	Chapter 6	Interest Rates	Lectures, Discussion
Week 11	Quiz Two	Quiz	Quiz
Week 12	Chapter 7	Bonds & Valuations	Lectures, Discussion
Week 13	Chapter 8	Risks & Rates of Return	Lectures, Discussion
Week 14	Chapter 9	Stocks & Valuations	Lectures, Discussion
Week 15	Chapter 15	Working Capital	Lectures, Discussion
Week 16	Quiz Three	Quiz	Quiz

ACADEMIC INTEGRITY/PLAGERISM:

All academic work must meet the standards contained in A Culture of Honesty: Policies and Procedures on Academic Honesty. Students are responsible for informing themselves about those standards and for observing the University Honor Code.

Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. All students are

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expected to turn in work that has been completed individually, unless otherwise informed by the instructor. Any assignment containing plagiarized material will automatically be graded as zero. The instructor will use the available technology at hand to determine if you have or appeared to have cheated. You are required to access all data and lectures available to you during the semester.

ADA:

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services
Texas A&M University-Commerce
Student Disability Resources & Services
Texas A&M University-Commerce
Velma K Waters Library, Room 162
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
StudentDisabilityServices@tamuc.edu

CAMPUS CONCEALED CARRY STATEMENT:

Texas Senate Bill – 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations. For a list of these locations, please refer to (<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.Ri.pdf>) and/or consult your event organizer). Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M-Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

POLICY ON LATE WORK:

Late work WILL NOT BE ACCEPTED without a university excused absence as defined by **Texas A&M – Commerce Rules and Procedures 13.99.99.R0.01**. Note: keep a copy of your work - this protects you in the event of questions about missing assignments.

Excused absences include and are limited to:

- Pre-authorized religious holidays

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- Participation in a required/authorized university activity ▪ Voting on Election Day
- Obligation of student at legal proceedings in fulfilling responsibility as a citizen
- Documented death in a student's immediate family
- Verified illness – Resulting in Hospitalization or Long-Term Illness

NOTE: THE COURSE SYLLABUS IS A GENERAL PLAN FOR THE COURSE. DEVIATIONS ANNOUNCED TO THE CLASS BY THE INSTRUCTOR MAY BE NECESSARY.

**Texas A&M University-Commerce
College of Business
Academic Dishonesty Policy**

Statement of Ethical and Professional Conduct:

The College of Business at Texas A&M University-Commerce faculty, staff and students will follow the highest level of ethical and professional behavior. We will strive to be recognized as a community with legal, ethical and moral principles and to teach and practice professionalism in all that we do. In an academic environment we will endeavor to not only teach these values but also to live them in our daily lives and work. Faculty and staff will be held to the same standards and expectations as our students. The Academic Dishonesty Policy of the Accounting Department is governed by the following university procedures: 13.99.99.R0.03 Undergraduate Academic Dishonesty and 13.99.99.R0.10 Graduate Student Academic Dishonesty. You may read the procedure in its entirety from the University's website. Failure to abide by these principles will result in sanctions up to and including dismissal.

Assessments

TECHNOLOGY REQUIREMENTS

LMS

All course sections offered by Texas A&M University-Commerce have a corresponding course shell in the myLeo Online Learning Management System (LMS). Below are technical requirements

LMS Requirements:

<https://community.brightspace.com/s/article/Brightspace-Platform-Requirements>

LMS Browser Support:

https://documentation.brightspace.com/EN/brightspace/requirements/all/browser_support.htm

Zoom Video Conferencing Tool

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https://inside.tamuc.edu/campuslife/CampusServices/CITESupportCenter/Zoom_Account.aspx?source=universalmenu

ACCESS AND NAVIGATION

You will need your campus-wide ID (CWID) and password to log into the course. If you do not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu.

Note: Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

COMMUNICATION AND SUPPORT

If you have any questions or are having difficulties with the course material, please contact your Instructor.

Technical Support

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778. Other support options can be found here:

<https://community.brightspace.com/support/s/contactsupport>

Interaction with Instructor Statement

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Course Specific Procedures/Policies

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

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University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](#).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum:

<https://www.britannica.com/topic/netiquette>

TAMUC Attendance

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedure 13.99.99.R0.01](#).

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf>

Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

[Undergraduate Student Academic Dishonesty Form](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/documents/13.99.99.R0.03UndergraduateStudentAcademicDishonestyForm.pdf>

[Graduate Student Academic Dishonesty Form](#)

<http://www.tamuc.edu/academics/graduateschool/faculty/GraduateStudentAcademicDishonestyFormold.pdf>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

Students with Disabilities-- ADA Statement

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learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services

Texas A&M University-Commerce

Velma K. Waters Library Rm 162

Phone (903) 886-5150 or (903) 886-5835

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: [Office of Student Disability Resources and Services](#)

<http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/>

Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult your event organizer.

Web url:

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M-Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

A&M-Commerce Supports Students' Mental Health

The Counseling Center at A&M-Commerce, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to

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community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

AI Use in Courses (Draft)

Texas A&M University-Commerce acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course.

Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If no instructions are provided the student should assume that the use of such software is disallowed.

In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources.

13.99.99.R0.03 Undergraduate Academic Dishonesty
13.99.99.R0.10 Graduate Student Academic Dishonesty

Department or Accrediting Agency Required Content

COURSE OUTLINE / CALENDAR

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