



## Texas A&M University-Commerce

### Syllabus: FIN 304 – Introduction to Business Finance – Spring 2024-03W (27790)

- Instructor:** Mr. Dwight D. York, MBA, Adjunct Professor  
**Email:** Dwight.York@tamuc.edu  
**Office:** Unassigned (Main Office Room 225)  
**Office Hours:** By appointment. Please email me your preferred times to schedule office hours.  
**Classroom:** Online/ Web Based Class. Check your email and course D2L (MyLeo) on a regular basis.  
**Class Schedule:** Lecture times will be published, and all lecture videos will be uploaded in MyLeo (D2L Brightspace). In addition, live Q&A sessions will be held through Zoom. The exact dates and times of the live Q&A sessions will be announced during the term. If you cannot attend the lecture or live Q&A session but have questions to ask, please feel free to schedule office hours.

### Course Description and Objectives

The Introduction to Business Finance course introduces students to financial management concepts. The course explores the fundamental knowledge of business finance, time value of money, financial markets, financial instruments, capital budgeting, financial forecasting, and valuation.

Upon satisfactory completion of this course, the student will be able to:

- Understand basic business finance concepts.
- Gain fundamental knowledge of financial markets and financial instruments.
- Calculate present and future values of financial instruments.

### Course Materials

Textbook: (strongly recommended but NOT required) Brigham and Houston, Fundamentals of Financial Management, Concise 9th edition. Check with the bookstore for purchase and lease options.

Optional: Financial Calculator: Texas Instruments BAII Plus financial calculator (preferred) or comparable non-alpha programmable financial calculator. A financial calculator can be used for the test. Examples for the class will include using this calculator. A version is available as an app on the smart phone for a very minimal cost. You might consider learning the calculator, as professional exams do not allow the use of Excel.

Required: Excel: I will demonstrate to you how to solve problems using both the financial calculator and MS Excel on the PowerPoint slides. You may use Excel or the financial calculator for exams. Please note that MS Excel is a Microsoft product and works best with Microsoft Windows and I will be using MS Excel in Windows. If you are using a Mac iOS, there might be compatibility issues and it is your responsibility to troubleshoot Microsoft Excel in Mac iOS; otherwise, you should just use the Texas Instruments BAII Plus financial calculator.

### Grading System

	Qty	Points	Total
Quizzes	11	50	550
Discussions	5	20	100
Acknowledgements	2	5	10
Assessment Questions	1	40	40
Mid Term Exam	1	300	300
Final Exam	1	300	<u>300</u>
Total			1300

Grade	Min	Max
A	1170	1300
B	1040	1169
C	910	1039
D	780	909
F	0	779

### Attendance/Participation

Attendance at lectures is optional, as all lectures will be recorded. There may be lecture content that is NOT included in the textbook. You will be responsible to know that material as well. You will likely NOT pass this class without completing the weekly chapter reading (prior to class) and regular lecture attendance or review of the recordings. You will need to be actively checking your school email address as part of the class.

### Tentative Course Schedule:

Dates	Chapter Lectures/ Major Exams	Assignments
Week 1 (Jan 10-12)	Syllabus Review & Excel Overview	Acknowledgements, Read Chapter 1, Excel
Week 2 (Jan 15-19)	Chapter 1: An Overview of Financial Management	Homework Chapter 1 Quiz
Week 3 (Jan 22-26)	Chapter 2: Financial Markets and Institutions	Discussion 1
Week 4 (Jan 29-Feb2)	Chapter 3: Financial Statements, Cash Flow, and Taxes	Homework Chapters 2 & 3 Quiz
Week 5 (Feb 5-Feb 9)	Chapter 4: Analysis of Financial Statements	Discussion 2
Week 5 (Feb 12- Feb 16)	Chapter 5: Time Value of Money	Homework Chapter 4 & 5 Quiz
Week 6 (Feb 19 - Feb 23)	Chapter 10: The Cost of Capital	Homework Chapter 10 Quiz & Discussion 3
Week 7 (Feb 25 - Mar1)	Chapter 11: The Basics of Capital Budgeting	Homework Chapter 11 Quiz

Week 8 (Mar 4- Mar 8)	Mid Term Exam - Chapters 1-5 & 10-11	Chapters (1-5) & (10-11)
Week 9 (Mar 11 - Mar 15)	Spring Break	Spring Break
Week 10 (Mar 18 Mar 22)	Chapter 6: Interest Rates	Homework Chapter 6 Quiz
Week 11 (Mar 25 - Mar 29)	Chapter 7: Bonds and Their Valuation	Homework Chapter 7 Quiz & Discussion 4
Week 12 (Apr 1 - Apr 5)	Chapter 8: Risk and Rates of Return	Homework Chapter 8 Quiz
Week 13 (Apr 8 - Apr 12)	Chapter 9: Stocks and Their Valuation	Homework Chapter 9 Quiz & Discussion 5
Week 14 (Apr 15 - Apr 19)	Chapter 15: Working Capital Management	Homework Chapter 15 Quiz
Week 15 (Apr 22 - Apr 26)	Chapter 16: Financial Planning and Forecasting	Homework Chapter 16 Quiz
Week 16 (Apr 29 - May 3)	Review Week	Assessment Questions & Review
Week 17 (May 6 - May 10)	Final Exam - Chapters 6-9 & 15-16	Chapters 6-9 & 15-16

Note: All dates are tentative and may be changed with prior announcement in class lectures or through D2L/ email.

### Course Requirements

This course will use the MyLeo (D2L Brightspace) course management system. Please check the D2L regularly for course information, class lecture materials, homework quizzes, assignments, discussions, exam dates and announcements. D2L quizzes and assignments typically will have due dates and will not be available for submission after the due date. Because technical problems may arise, please do not wait until the last minute to complete assignments and quizzes. Use only Chrome to access this course on MyLeo (D2L Brightspace). D2L is a Windows-based product. Safari, Firefox, Edge, Internet Explorer (IE) are not supported browsers. Often your assignments are not fully visible/accessible from browsers other than Chrome. If you are using a Mac iOS, you must download the Chrome app. However, the app does not fully guarantee your full accessibility.

### Examinations

Exams will be primarily of an objective nature, e.g., problem solving, true-false, and multiple-choice. You must not discuss the exam contents with any other person. You are on your honor to help preserve the integrity of the exam. Make-up exams will ONLY be considered under extenuating circumstances. Work, personal travel, etc. are NOT extenuating circumstances. Extenuating circumstances would include school sponsored excused event (communicated by faculty advisor/coach), hospitalization, medical emergency, physical injury, or death of an immediate family member. You will be required to provide proof of the extenuating circumstance to be approved for a make-up exam. Make-up exams for students attending school sponsored events are scheduled before the event departure. Other approved makeups are scheduled within three days of approval of documented extenuating circumstances.

## **Technology Requirements**

D2L is committed to performing key application testing when new browser versions are released. New and updated functionality is also tested against the latest version of supported browsers. However, due to the frequency of some browser releases, D2L cannot guarantee that each browser version will perform as expected. If you encounter any issues, contact D2L Support, who will determine the best course of action for resolution.

Note the following:

- Ensure that your browser has JavaScript and Cookies enabled.
- For desktop systems, you must have Adobe Flash Player 10.1 or greater.
- The Brightspace Support features are now optimized for production environments when using the Google Chrome browser, Apple Safari browser, Microsoft Edge browser, Microsoft Internet Explorer browser, and Mozilla Firefox browsers.

## **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](mailto: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.

## **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 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](http://www.tamuc.edu/counsel)

## **Students with Disabilities**

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 reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Services

Email: [StudentDisabilityServices@tamuc.edu](mailto:StudentDisabilityServices@tamuc.edu)

Web: <https://www.tamuc.edu/student-disability-services/>

## **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

<https://inside.tamuc.edu/aboutus/policiesproceduresstandardsstatements/rulesprocedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

Graduate Student Academic Dishonesty 13.99.99. R0.10

<https://inside.tamuc.edu/aboutus/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10.pdf>

### **Nondiscrimination Statement**

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**

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:

<https://inside.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

### **Artificial Intelligence**

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