

Texas A&M University-Commerce
Syllabus: Fall 2024
FIN 304 – Introduction to Business Finance – 01E (81295)

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Office: BA 319 (inside Advising Office)
Office Hours: Tue, Thurs @ 9:30-10:45 am and 2:00-3:15 pm

Class Times: Tue, Thurs @ 11:00 am - 12:15 pm
Class Room: Campus: Main, Building: BA, Room: 243

Course Description and Objectives

The Introduction to Business Finance course introduces students to financial management concepts. The course explores in detail 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.

Course Materials

- Textbook (strongly recommended but not required): Brigham and Houston, *Fundamentals of Financial Management*, Concise 9th edition.
- **Either** Texas Instruments BAII Plus financial calculator **OR** Laptop/Desktop with Microsoft (MS) Excel. I will teach you how to solve problems using both the financial calculator and MS Excel. You will have the choice to use either financial calculator or MS Excel. However, 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

Course total score will be based on the following components as below:

D2L Chapter Quizzes (13*20 points)	=	260 points
D2L Comprehensive Quiz	=	20 points
Project Assignment	=	120 points
Mid-Term Exam	=	300 points
Final Exam	=	300 points
Total	=	1000 points

Grades will be based upon the following standard:

900 points or above	=	A
800 --- 899 points	=	B
700 --- 799 points	=	C
600 --- 699 points	=	D
Below 600 points	=	F

Note: Instructor reserves the right to modify the above grading system with prior announcement in class or thru D2L/ email

Tentative Course Schedule

Dates	Chapter/ Exams/ Project / Event
Week 1	Chapter 1: An Overview of Financial Management
Week 2	Chapter 2: Financial Markets and Institutions
Week 3	Chapter 3: Financial Statements, Cash Flow, and Taxes
Week 4	Chapter 4: Analysis of Financial Statements
Week 5	Chapter 5: Time Value of Money
Week 6	Chapter 11: The Basics of Capital Budgeting
Week 7	Chapter 6: Interest Rates Mid-Term Exam on Oct 12-14: Chapters: 1-5 & 11
Week 8	Chapter 6: Interest Rates (cont.)
Week 9	Chapter 7: Bonds and Their Valuation
Week 10	Chapter 8: Risk and Rates of Return
Week 11	Chapter 9: Stocks and Their Valuation
Week 12	Chapter 10: The Cost of Capital
Week 13	Chapter 15: Working Capital Management
Week 14	Project Assignment Due on Nov 25th Chapter 16: Financial Planning and Forecasting
Week 15	Chapter 16: Financial Planning and Forecasting (cont.) Comprehensive Quiz (ALL Chapters) due on Dec 6 th
Week 16	Final Exam on Dec 7-9: Chapters: 6-10, 15 & 16

Note: All dates are tentative and may be changed with prior announcement in class or thru 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, assignment, 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 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 event departure. Other approved makeups are scheduled within three days of approval of documented extenuating circumstances.

Project Assignment

There will be one project assignment given during the term. Details on the project will be discussed during the term. You are encouraged (NOT mandatory) to work in groups with a maximum of four members in each group. You are free to form your own group for the project assignment. There will be NO extension on the Project deadline.

Homework Chapter Quizzes

There will be several homework quizzes given during the term through D2L. Each homework quiz will typically cover a chapter and may include both conceptual and problem questions. You are allowed to use your textbook and class lecture materials during the homework quizzes; however, you must complete those on your own without anyone's help. Each homework quiz will have its deadline and there will be NO extension on the deadline.

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

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

Office of Student Disability Services

Email: 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.

Use of Artificial Intelligence (AI)

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