

Introduction to Business Finance
FIN 304 01W
Fall 2024
Meets 8/26/2024 through 12/13/2024
Syllabus

Instructor: Srinivas Nippani, PhD.

Classroom: Online Class

Meeting Time: The course will be based on each chapter's live Zoom D2L video lectures or pre-recorded sessions (usually of PowerPoint and/or calculator). Once you listen to the live or the recorded lecture, which I post/Email every week, I encourage you to work on homework problems given in Content. I answer my email quickly, usually within a day or two. I encourage you to ask me questions by email. Please do your best to attend this in D2L or listen to the recording. We will meet on Tuesday mornings at 10.00 am in class D2L for live lectures. I fully understand if you cannot attend any lecture live and can only listen to the recording because of work or time conflicts with other commitments. There is no need to inform me if you cannot attend a session as long as you listen to the recording within a day or two. The D2L is your opportunity to have a live and interactive session with me and to check and extend what you are learning. I will also work through real-world applications of the theory.

Office: BA 229 (Texas A&M Commerce)

Office Phone: 903-886-5659 (Secretary). I have no direct line. The best way to reach me is by email. All emails must contain "FIN 304 01W" in the subject line and be sent from your myLeo accounts.

Office Hours: Wednesdays, 9 am to 12.00 p.m. (online at <https://tamuc.zoom.us/j/95942771037?pwd=CrYeUGsqpuoZxi7btADJ8iuKpPKRRp.1> and 2.00-4.00 pm in person in my office, BA 229. You can also email me for an appointment.

Fax: 903-468-3216

Email: Sri.Nippani@tamuc.edu

Course Description: Basic concepts of business finance with emphasis on global and ethical issues, total quality management, production of goods and services, and various laws and regulations that affect the financial environment in which the firm operates. Basic elements of business finance, the financial environment, financial institutions, security markets, interest rates, taxes, risk analysis, time value of money and valuation. Maximizing value of the firm using financial analysis and planning, working capital management, cost of capital and capital budgeting.

Prerequisites: Acct 222; ECO 2301, 2302, MATH 1325.

REQUIRED TEXT AND OTHER MATERIALS: (A VERY IMPORTANT NOTE: STUDENTS ARE EXPECTED TO HAVE THESE MATERIALS READY ON THE FIRST DAY OF CLASS).

1. *Fundamentals of Financial Management*, Concise, 9th Edition; Brigham and Houston, Cengage Learning, 2017, ISBN: 978-1-305-63593-7

2. Financial Calculator: I strongly recommend the Texas Instruments BA II plus Professional calculator and my explanations will be based on this calculator in the class.

3. Access to a Computer with the latest version of Microsoft Excel.

4. In addition to the above materials, students have access to LinkedIn Learning through TAMUC website. I require and recommend the following for students of the class:

Learning Excel 2021 (Required: Please take it and mention it to me on or before October 20, 2024).

Learning Everyday Math (Optional)

Business Math (Optional)

Using the Time Value of Money to Make Financial Decisions (Optional)

Attendance, Course Requirements, Assignments, and Grading

Students taking the course are expected to listen to all recorded presentations, attend the live Zoom sessions, and check their email at least once a day, ideally more times. The course will cover the textbook and material presented in class. I prefer that students not miss listening to any recorded lectures. Some material not part of the book will be used in the recordings. **All announcements will be made using email or on the course announcements page. I expect you to know all announcements within 24 hours of receiving the email or posting in the course announcements. Whenever I post a lecture, I will send an email/post an announcement. I encourage you to listen to my recorded lectures several times. Also, use only Chrome to access the class, never Explorer.** The grading is based on the following scale (All exams and quizzes online in class D2L website):

Midterm Exam 1 (September 29 th and 30 th)	100 points
Midterm Exam 2 (October 20 th and 21 st)	100 points
Case-Based Take Home Quiz (Compulsory December 1-4)	10 points
Final Exam (Compulsory December 8 th and 9 th)	100 points
Other Attendance in Selected Pre-Announced Activities	5 points

Total (counting the highest of the two mid-terms, quiz, activities and the final)	215 points

What you can use on exams: Textbook, scrap paper calculator, and any other notes you made.

What you cannot use on exams: the help of another person.

All exams and quizzes are to be taken on Online on the course website in D2L. I will drop the lower score on the first two mid-term exams to determine the final grade. If you miss a mid-term exam, that will be your dropped grade. You cannot miss the

final or the Quiz. My exams will be based on the material covered in class. For each student, the total points will be added up and converted to a percentage at the end of the semester to decide the final grade. The following scale will be applied to decide the final grade for students: 90 and above: A grade, 80-89.99%: B grade, 70-79.99%: C grade, 60%-69.99%: D grade and below 60%: F grade. I will try to adhere to the above grading scale but reserve the right to deviate. My exams normally have multiple-choice questions; you can use a calculator and Excel. Since this is an online class, you can use a textbook and other material on the exams. The exams are not proctored. However, the exams are designed for speed and accuracy. No student will be given an opportunity to make up for an inadequate performance on an exam, and make-up exams will be given for only medical reasons. Makeup exams will likely be essay-type and will not be given online.

Tentative Course Schedule

Please see the Schedule below. I reserve the right to deviate from this schedule. Live classes will meet at 10 am on Tuesdays, while pre-recorded lectures will be posted on the course website in place of some live sessions.

*Only a part of the material will be used in some of the chapters. **I reserve the right to change anything in the syllabus if I feel it is necessary.** I will substitute some live lectures with pre-recorded ones emailed to you.

Introduction and Chapter 1

Chapter 5

Chapter 5

Chapter 2

Chapter 6 and discussion with general economic factors*

Exam 1 is over chapters 1, 5, 6, and 2. (September 29th and 30th)

Chapter 3

Chapter 4

Chapter 7

Exam 2 is over chapters 3, 4, and 7. (October 20th and 21st)

Chapter 9

Chapter 8

Chapter 10

Chapter 11

Review if necessary

Final Exam over chapters 8-11. (Compulsory December 8th and 9th)

Academic Misconduct: Cheating will not be tolerated in this class. Please remember that this is a junior-level class, and you are graded against each other. By giving someone answers to exam questions helps neither you nor them. If I catch someone cheating, I will deal with that according to the Texas A&M University-Commerce policies. **I will give an “F” grade to any student who cheats or encourages cheating and will do my best to get them expelled from the University.**

An Important Note:

Tenets of Common Behavior statement: All students enrolled at the university shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. (See current Student Guidebook);

Students with Disabilities:

Students with Disabilities information: 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, Gee Library, Room 162

(903) 886-5150 or (903) 886-5835 phone (903) 468-8148 fax

Email: Rebecca.Tuerk@tamuc.edu

Nondiscrimination Statement

Nondiscrimination notice: A&M–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 (<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedure s/34SafetyOfEmployeesAndStudents/34.06.02.R1.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.

Important Information about Counseling Center

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