

**Introduction to Business Finance**  
**FIN 304 02E**  
**Spring 2025 (Meets 1/13/2025 through 5/9/2025)**  
**Syllabus**

Instructor: Srinivas Nippani, Ph.D.

Meeting Time and Classroom: Tuesdays and Thursdays 11.00 am to 12.15 pm in BA 243

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 02E" in the subject line and be sent from your myLeo accounts.

Office Hours: Tuesdays and Thursdays from 9-10.30 am and from 3.30 to 4.30 pm and online by appointment.

Fax: 903-468-3216

Email: [Sri.Nippani@tamuc.edu](mailto: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 attend all class sessions. The course will cover the textbook and material presented in class. I prefer students not to miss any lectures except for emergency situations. **I reserve the right to penalize students after three unauthorized absences by a reduction in exam points.** The grading is based on the following scale:

Exam 1 (in class)	100 points
Exam 2 (in class)	100 points
Case Based Take Home Quiz (Compulsory)	20 points
Final Exam based on Exam schedule (May 6 <sup>th</sup> between 10.30 And 12.30 am in class)	100 points
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<b>Total (counting the highest of the two mid-terms, quiz and the final)</b>	<b>220 points</b>

What you can use on exams: Calculator, a 3\*5 formula sheet card and pencils.

**All exams are to be taken in class except the case-based take-home quiz, which will be given on the course website on D2L. I will drop the lower of the two scores on the first two Mid-Term exams in determining 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 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 I reserve the right to deviate from it. My exams are normally of multiple choices and you can use a calculator on them. 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. Make up exams are likely to be essay type.

### Tentative Course Schedule

Please see Schedule below. I reserve the right to deviate from this schedule.

\*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 may substitute some live lectures with pre-recorded ones emailed to you.

Introduction and Chapter 1

Chapter 5

Chapter 2

Chapter 6 and discussion with general economic factors\*

**February 6<sup>th</sup> or 10<sup>th</sup>: Exam 1 over chapters 1, 5, 6 and 2.**

Chapter 3

Chapter 4

Chapter 7

**March 20<sup>th</sup>: Exam 2 over chapters 3, 4 and 7.**

Chapter 9

Chapter 8

Chapter 10

Chapter 11

Review if necessary

**Final Exam based on Exam schedule (Tuesday, May 6th, between 10.30 am and 12.30 pm): Final Exam over chapters 8-11.**

**\*If we do not finish Chapter 6 before February 6<sup>th</sup>, it will be included in Exam 2 instead of Exam 1.**

**Important Events of Interest:**

- Career Fair on February 12th is Sam Rayburn Center
- Resume Workshop on January 27th from 12:00 to 2:00 in BA 246 (Finance Lab).
- Business to Industry is April 11th in Sulphur Springs.

**A Good Way to Succeed: Work on class problems. Attend class and try to do your best by using the homework to help you prepare yourself.**

**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 in accordance to the policies of the Texas A&M University-Commerce. 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](http://www.tamuc.edu/counsel)**