



East Texas A&M University

Syllabus: FIN 304 – Introduction to Business Finance – Fall 2025-01E (81295)

Instructor: Mr. Dwight D. York, MBA, Adjunct Professor

Email: Dwight.York@etamu.edu

Office: Unassigned (Main Office Room 225)

Office Hours: By appointment. Please see me after class or email me your preferred times to schedule office hours.

Classroom: BA243

Class Schedule: Mondays & Wednesdays 12:30 – 1:45

Course Description and Objectives

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

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

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.

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

Course Materials

Textbook: Brigham and Houston, Fundamentals of Financial Management, Concise 12th edition (ISBN 979-8-214-04058-5). Check with the bookstore for purchase and lease options. If you are taking multiple courses this semester, check out the unlimited option available at Cengage Unlimited.

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: Laptop with Excel: I will provide demonstrations to you on how to solve problems using both the financial calculator and MS Excel. 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. The laptop will also be required for the mid-term and Final exams (in classroom)

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

Activity	Qty	Points	Total
Quizzes	6	50	300
Discussions	5	40	200
Acknowledgements	2	5	10
Project	1	50	50
Assessment Quiz	1	40	40
Mid Term Exam	1	200	200
Final Exam	1	200	200
Total	17		1000

Grade	Min	Max
A	900	1000
B	800	899
C	700	799
D	600	699
F	0	599

I do not curve grades in this course.

Attendance/Participation

Attendance at lectures is required. Attendance will be taken at each class session. 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) as the quizzes will contain both materials from the textbook and the lecture. 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	Points

Week 1 (Aug 25-27)	Chapter 1: An Overview of Financial Management	Acknowledgements, Discussion: Going Public	50
Week 2 (Sep3)	Chapter 2: Financial Markets and Institutions	Excel and TI Cal (PV,FV,Int Rate, Payments, Periods)	0
Week 3 (Sep 8-10)	Chapter 3: Financial Statements, Cash Flow, and Taxes	Quiz 1 (CH 1-3)	50
Week 4 (Sep 15-17)	Chapter 4: Analysis of Financial Statements	Discussion: Financial Ratios	40
Week 5 (Sep 22-24)	Chapter 5: Time Value of Money	Discussion: Time Value of Money	40
Week 6 (Sep 29-Oct 1)	Chapter 6: Interest Rates	Discussion: Interest Rates & Quiz 2 (Ch 4-5)	90
Week 7 (Oct 6-8)	Chapter 7: Bonds and Their Valuation & Review	Quiz 3 (Ch 6-7)	50
Week 8 (Oct 13-15)	Review & Mid Term Exam - Chapters 1-7	Midterm	200
Week 9 (Oct 20-22)	Chapter 8: Risk and Rates of Return	Excel and TI NPV, IRR, Effective Rate	0
Week 10 (Oct 27-29)	Chapter 9: Stocks and Their Valuation	Quiz 4 (Ch 8-9)	50
Week 11 (Nov 3-5)	Chapter 10: Cost of Capital	Discussion: Portfolio Allocation	40
Week 12 (Nov 10-13)	Chapter 11: The Basics of Capital Budgeting	Quiz 5 (Ch10-11)	50
Week 13 (Nov 17-19)	Chapter 16: Working Capital Management	Project Due	50
Week 14 (Nov 24-26)	Chapter 17: Financial Planning and Forecasting	Quiz 6 (CH 16-17)	50
Week 15 (Dec 1-3)	Review	Assessment Quiz	40
Week 16 (Dec 8-10)	Final Exam - Chapters 8-11 & 16-17	Final	200

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.

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.

What you can use on exams: Textbook, scrap paper (provided), calculator, Excel 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 Online on the course website in D2L. Midterm and Final exams are to be taken in the classroom.

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.
- 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@etamu.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, or the ETAMU campus open computer lab, etc.

East Texas A&M Supports Students' Mental Health

The Counseling Center at East Texas A&M, 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 <https://www.etamu.edu/counseling-center/>

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 accommodation, please contact:

Office of Student Disability Services

Email: StudentDisabilityServices@ETAMU.edu

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

Academic Integrity

Students at East Texas A&M University are expected to maintain high standards of integrity and honesty in all 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.etamu.edu/aboutus/policiesproceduresstandardsstatements/rulesprocedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

Graduate Student Academic Dishonesty 13.99.99. R0.10

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

Nondiscrimination Statement

East Texas A&M and Texas A&M University System provide equal opportunity for all employees, students, applicants for employment or admission, and the public regardless of various factors such as race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation, gender expression, or gender identity.

Campus Concealed Carry

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in East Texas A&M University 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 East Texas A&M 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.etamu.edu/aboutus/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

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

Artificial Intelligence

East Texas A&M University 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