

FIN 504 – 01W  
Financial Management  
Fall 2025

Instructor: Dr. Celine Hoe

Classroom: Online Class

Office: BA 304

Office Hours: Tuesdays 11:30 AM ~ 1:30 PM (In Person), Wednesdays 10:30 AM ~ 1:30 PM (Virtual\*), by Appointment

\*Virtual Office Hour Zoom Link:

<https://tamuc.zoom.us/j/99462681871?pwd=AgOdsCVPw6o52orqaKZKMn4CAdTtow.1>

E-mail: [Celine.Hoe@etamu.edu](mailto:Celine.Hoe@etamu.edu)

Preferred Form of Communication: **Email**

All emails must **contain “FIN 504 01W” in the subject line to be treated as high priority and be sent from your myLeo accounts. The syllabus is tentative and subject to change as the semester progresses. It is the students’ responsibility to check school emails, and announcements as well as updates on D2L frequently. YOU ARE RESPONSIBLE FOR KEEPING UP IN THIS COURSE.**

## **I. Course Description**

This course examines general business finance within the economic environment. Topics will include financial reporting, analysis, markets and regulations, and global financial and ethical topics. We will also cover the following: corporate financial risk, firm valuation, capital budgeting, working capital management, and other decision rules in the context of the overall goal to maximize the value of the firm. Our overall focus will be on total quality financial management in the corporate environment.

## **II. Learning Objectives**

Upon the successful completion of Financial Management, the students should be able to perform the following tasks:

1. Demonstrate an understanding of the advanced concepts of contemporary financial management and the application of its methods.
2. Demonstrate an ability to analyze and apply asset valuation techniques.
3. Demonstrate an understanding and the ability to measure strategic financial decisions in a risk/return context as it relates to today’s dynamic world.

## **III. Required Course Materials**

1. Contemporary Financial Management, Fourteenth Edition by R. Charles Moyer, James R. McGuigan and Ramesh P. Rao, South-Western, Cengage Learning. The ISBN is 9781337090582.
2. Financial Calculator: **Texas Instruments BAII Plus Professional** calculator or comparable (not alpha programmable).

*The syllabus/schedule are subject to change.*

\* PowerPoint slides will be oriented toward the TI BAI Plus Professional.

3. Microsoft Excel

## V. Recommended Reading

*Wall Street Journal*

## VI. Policies and Procedures

**This course will be conducted online. PPT slides will be provided, and separate files containing recordings of the slides will also be made available. All course materials, including these resources, can be accessed through D2L. We will have live lectures held via Zoom from 6:30 PM ~ 8:00 PM on Wednesdays. Attendance is optional and live sessions are recorded for you to watch at any time after it is completed. However, it is strongly recommended that you work through the recorded webinars as soon after the regularly scheduled session as possible, so you will not miss any important information disseminated. Class Progress will be checked from time to time to monitor your utilization of course materials provided.**

### Email Use

The best way to communicate with me outside of class is by email. **Please put your course number “FIN504 01W” in the subject line to be treated as high priority.** You should expect a response to your emails **within 24 hours during regular business hours on weekdays and 48 hours during weekend. If you do not hear from me within that time frame, please resend your email. You have to send emails from your myLeo accounts.**

### Exams

**There will be three exams, including two midterm exams and one MANDATORY Final exam.**

**The lower grade on the two mid-term exams will be dropped. In view of this, there will be no makeup exams or any other provision to make up for a missed mid-term exam. Regardless of the excuse, if you miss two exams you will automatically fail the class.**

**There will be no makeup exam for the MANDATORY final exam.** If you have to miss an exam because of a legitimate and verifiable reason, you must contact me before the exam. Failing to do so or failing to provide documentation of the reason for absence from a medical doctor or ETAMU official will result in a grade of zero on the exam. Make up exams will not be given online.

**Please mark exam dates on your calendar. “Forgetting”, being “out of town” and/or “confused” about the time that an exam must be taken is not an acceptable excuse for missing it.**

### Case Project

**The Case Project (Capital Budgeting Related) will be distributed by November 3, 2025, and will be due through D2L by 11:59 PM, November 21, 2025, CST. An unexcused late assignment will not be accepted and a zero grade will be assigned.**

You will be given opportunities to make corrections to get deducted points back after grading.

D2L Assignments

**There will be assignments posted in D2L every week or every other week. They will be multiple choice questions with 3 attempts allowed for each assignment. There will be 8 D2L Assignments in total, and the grade for D2L Assignments will be determined by the average of Best 5 of 8 assignments.**

**You will receive a notification email when each assignment is posted. You will complete each assignment through D2L by the due date.** You will be given sufficient time to complete the assignment. The purpose of the assignments is to help you review the materials learned every week.

**There would be no extension to the assignment deadline unless with official documents from a medical doctor or ETAMU official and such documents need to be provided before assignment answers are released.**

Assigned End-of-Chapter Questions & Problems and Other Extra Practice Questions & Problems

There will be end of chapter questions & problems and other questions & problems assigned as homework. **You do not have to submit the solutions. Solutions to these homework problems will be available in D2L.** To enhance learning, you should devote some time to these assignments. Some (but not all) of the problems on the exams will be similar to the problems in these homework assignments.

Grading (Assessments)

**No assignment for extra credit** will be given to any individual student. For grading purposes, the following weights will be assigned:

Attendance/Participation	4%
Case Project	7%
D2L Assignments	12%
Mid-term Examination I	18%
Mid-term Examination II	18%
Mandatory Final Examination	41%

and letter grades apply as follows:

90 – 100	A
80 - 89.99	B
70 - 79.99	C
60 - 69.99	D
0 - 59.99	F

- **Case Project, D2L Assignments, and Exams are used to assess Course Learning Objectives 1~3.**
- **Case Project is also used to assess COB Student Learning Objective 5, Students will be analytical problem solvers in business environments, for all sections.**

## VII. Progression of Course

**This agenda is subject to change. The exact timing of lectures and content of exams will depend on the flow of the course.**

Week 1, August 25

Chapter 1 – The Role and Objective of Financial Management

Chapter 5 – The Time Value of Money

Week 2, September 1

Chapter 5 – The Time Value of Money Evaluation of Financial Performance

Week 3, September 8

Chapter 3 – Evaluation of Financial Performance

Week 4, September 15

Chapter 3 – Evaluation of Financial Performance

Chapter 4 – Financial Planning and Forecasting

**Week 5, September 22**

Chapter 4 – Financial Planning and Forecasting

**Review for Exam I**

**Exam I: Ch 1, 3, 4, 5 (8:00 a.m., September 27 to 11:59 p.m., September 29, 2025, CDT; Through D2L, Timed, One Attempt)**

Week 6, September 29

Chapter 6 – Fixed-Income Securities: Characteristics and Valuation

Week 7, October 6

Chapter 6 – Fixed-Income Securities: Characteristics and Valuation

Chapter 7 – Common Stock: Characteristics, Valuation, and Issuance

Week 8, October 13

Chapter 7 – Common Stock: Characteristics, Valuation, and Issuance

Chapter 8 – Analysis of Risk and Return

Week 9, October 20

Chapter 8 – Analysis of Risk and Return

Chapter 12 – The Cost of Capital

**Week 10, October 27**

Chapter 12 – The Cost of Capital

**Exam II Review**

**Exam II: Ch 6, 7, 8, 12 (8:00 a.m., November 1 to 11:59 p.m., November 3, 2025, CDT/CST; Through D2L, Timed, One Attempt).**

**Week 11, November 3**

Chapter 9 – Capital Budgeting and Cash Flow Analysis

Chapter 10 – Capital Budgeting: Decision Criteria and Real Option Considerations

**Case Project Distributed by November 3, 2025, CST**

*The syllabus/schedule are subject to change.*

Week 12, November 10

Chapter 10 – Capital Budgeting: Decision Criteria and Real Option Considerations

Chapter 11 – Capital Budgeting and Risk

**Week 13, November 17**

Chapter 11 – Capital Budgeting and Risk

Chapter 16 – Working Capital Policy and Short-Term Financing

**Case Project Due Through D2L by 11:59PM, November 21, 2025, CST**

**Week 14, November 24**

Chapter 16 – Working Capital Policy and Short-Term Financing

**Thanksgiving No Webinars**

Week 15, December 1

Chapter 16 – Working Capital Policy and Short-Term Financing

**Final Exam Review**

**Week 16, December 7~9**

**Final Examination: Ch 8, 9, 10, 11, 12 & 16**

**(8:00 a.m., December 7 to 11:59 p.m., December 9, 2025, CST; Through D2L, Timed, One Attempt)**

## **VIII. Other Information**

- ◆ **SINCE this is an online course, you need to follow your school emails very regularly.** You will have regular announcements and uploads.
- ◆ You shall start studying early in the course, well before the test/exam, to give yourself a head start in learning the material. When you don't understand course material, ask questions either in class, during office hours or by email. You will not get good grades if you wait until a week or couple of days before the test/exam to start studying.

## TECHNOLOGY REQUIREMENTS

### Browser support

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 with any of the browser versions listed in the tables below, contact D2L Support, who will determine the best course of action for resolution. Reported issues are prioritized by supported browsers and then maintenance browsers.

Supported browsers are the latest or most recent browser versions that are tested against new versions of D2L products. Customers can report problems and receive support for issues. For an optimal experience, D2L recommends using supported browsers with D2L products.

Maintenance browsers are older browser versions that are not tested extensively against new versions of D2L products. Customers can still report problems and receive support for critical issues; however, D2L does not guarantee all issues will be addressed. A maintenance browser becomes officially unsupported after one year.

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.

### Desktop Support

Browser	Supported Browser Version(s)	Maintenance Browser Version(s)
Microsoft® Edge	Latest	N/A
Microsoft® Internet Explorer®	N/A	11
Mozilla® Firefox®	Latest, ESR	N/A
Google® Chrome™	Latest	N/A
Apple® Safari®	Latest	N/A

### Tablet and Mobile Support

Device	Operating System	Browser	Supported Browser Version(s)
Android™	Android 4.4+	Chrome	Latest
Apple	iOS®	Safari, Chrome	The current major version of iOS (the latest minor or <b>point</b> release of that major version) and the previous major version of iOS (the latest minor or <b>point</b> release of that major version). For example, as of June 7, 2017, D2L supports iOS 10.3.2 and iOS 9.3.5, but not iOS 10.2.1, 9.0.2, or any other version. Chrome: Latest version for the iOS browser.
Windows	Windows 10	Edge, Chrome,	Latest of all browsers, and Firefox ESR.

Device	Operating System	Browser	Supported Browser Version(s)
		Firefox	

- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
  - 512 MB of RAM, 1 GB or more preferred
  - Broadband connection required courses are heavily video intensive
  - Video display capable of high-color 16-bit display 1024 x 768 or higher resolution
- You must have a:
  - Sound card, which is usually integrated into your desktop or laptop computer
  - Speakers or headphones.
  - \*For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.
- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: [JAVA web site http://www.java.com/en/download/manual.jsp](http://www.java.com/en/download/manual.jsp)
- Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.

Pop-ups are allowed.

JavaScript is enabled.

Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
  - [Adobe Reader https://get.adobe.com/reader/](https://get.adobe.com/reader/)
  - [Adobe Flash Player \(version 17 or later\) https://get.adobe.com/flashplayer/](https://get.adobe.com/flashplayer/)
  - [Adobe Shockwave Player https://get.adobe.com/shockwave/](https://get.adobe.com/shockwave/)
  - [Apple Quick Time http://www.apple.com/quicktime/download/](http://www.apple.com/quicktime/download/)
- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft Office, you can check with the bookstore to see if they have any student copies.

## 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](mailto: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, an ETAMU campus open computer lab, etc.

## **COMMUNICATION AND SUPPORT**

### **Brightspace Support**

#### **Need Help?**

#### **Student Support**

If you have any questions or are having difficulties with the course material, please contact your Instructor.

### **Technical Support**

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778 or click on the **Live Chat** on the words “click here” to submit an issue via email.



or click

### **System Maintenance**

D2L runs monthly updates during the last week of the month, usually on Wednesday. The system should remain up during this time unless otherwise specified in an announcement. You may experience minimal impacts to performance and/or look and feel of the environment.

### **Interaction with Instructor Statement**

Email is the preferred method of communication. The instructor will respond to emails within 24 hours during regular business hours on weekdays.

### **Syllabus Change Policy**

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

### **University Specific Procedures**

#### **Student Conduct**

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](#).

<https://www.etamu.edu/student-guidebook/>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: [Netiquette http://www.albion.com/netiquette/corerules.html](http://www.albion.com/netiquette/corerules.html)

### **ETAMU Attendance**

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedure 13.99.99.R0.01](#).

### **Academic Integrity**

Students at EAST Texas A&M University 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](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

[Graduate Student Academic Dishonesty 13.99.99.R0.10](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf>

### **ADA Statement**

#### **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 Resources and Services**

East Texas A&M University Library- Room 162

Phone (903) 886-5930

Fax (903) 468-8148

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

Website: <http://inside.tamuc.edu/campuslife/campusServices/StudentDisabilityServices/default.aspx>

#### **Nondiscrimination Notice**

East Texas A&M University 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 Statement

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:

<http://www.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 East Texas A&M 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 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 [www.tamuc.edu/counsel](http://www.tamuc.edu/counsel).**

## AI Use Policy

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