

East Texas A&M University
FIN 304 – Introduction to Business Finance – Spring 2026 – 01E

Instructor: Dr. Sharier Azim Khan, CFA
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Office: BA 305 (inside BA 301)
Office Hours: Mon, Wed at 9:30 am - 10:45 am (in-person at Commerce office: BA 305) and
Tues at 9:00 am - 11:30 am (virtual at <https://tamuc.zoom.us/j/93703464233>)

Class Times: Mon, Wed at 12:30 pm - 1:45 pm
Class Room: Campus: Main, Building: Business Administration, McDowell (BA), Room: 109

Course Description

Basic concepts of business finance with emphasis on 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.

Course Materials

- Textbook (**recommended, NOT required**): Brigham and Houston, *Fundamentals of Financial Management*, **Concise** 9th edition or **Concise** 12th edition. I will not strictly follow the textbook and for purpose of this course any **Concise** edition from 9th to 12th will work. If you are purchasing from bookstore or publisher website, you might need to buy the latest version (**Concise** 12th edition). If you are purchasing older edition like **Concise** 9th edition you can get it from Amazon or eBay at a much lower cost.
- Texas Instruments BAII Plus financial calculator.
- Laptop/Desktop with Microsoft (MS) Excel.

Grading System

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

Mid-Term Exam	= 50 points
Final Exam	= 50 points
Total	= 100 points

Grades will be based upon the following standard:

90 points or above	=	A
80 --- 89 points	=	B
70 --- 79 points	=	C
60 --- 69 points	=	D
Below 60 points	=	F

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

Attendance Policy

Attendance is MANDATORY. If you miss a class for a valid reason, you must email your instructor within 3 days of absence to get your absence excused; otherwise, your absence will be marked "unexcused". **More than three (3) unexcused absences will automatically result in a "F" grade.**

Tentative Course Schedule

Dates	Chapter/ Exams/ 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
Week 8	Mid-Term Exam* on Mar 2; Chapters: 1-5 & 11 Chapter 7: Bonds and Their Valuation
Week 9	Spring Break
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	Chapter 16: Financial Planning and Forecasting
Week 15	Chapter 16: Financial Planning and Forecasting (cont.)
Week 16	Final Exam* on May 6 at 1:15 PM; ALL Chapters

***You will need Texas Instruments BAII Plus financial calculator.**

Note: All dates are tentative and may be changed with prior announcement in class or thru D2L or email.

Use of Artificial Intelligence (AI)

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. **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.**

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. **You will need Texas Instruments BAII Plus financial calculator.**

Ungraded Homework

There will be several ungraded homework given during the term through D2L. Each homework will typically cover a chapter and may include both conceptual and problem questions.

Students' Mental Health Support

The Counseling Center, 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@etamu.edu

Web: <https://www.tamuc.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 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.R0.03.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

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

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 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.