



## **FIN 304: Introduction to Business Finance**

COURSE SYLLABUS: Spring 2026

### **Instructor Information:**

**Instructor:** Dr. Pratima

**Office Number:** BA 309

**Department Contact Number:** 903-886-5659

**Contact Information (Email):** [pratima@etamu.edu](mailto:pratima@etamu.edu)

### **Office Hours and Communication:**

**Office hours for the instructor:**

**In-person Dallas (Room TBD):** Every Monday and Wednesday, 10:30 am to 12:30 pm

**Virtual:** Every Tuesday: 5:00 pm to 6:00 pm

<https://tamuc.zoom.us/j/98665211739> and by appointment.

*Email is the preferred method of communication.*

### **General Information:**

The course modality is fully online. All the homework assignments and exams will be accessible through D2L. I will post all the recorded lectures on D2L. Besides the recorded lectures, there will be a live Q&A session **every other Tuesday (beginning January 13, 2026) from 9:00 to 10:00 am CST (No live class in Spring break)**. You can access the live Q&A session via Zoom on your class D2L platform.

### **Materials – Textbooks, Readings, Supplementary Readings**

#### **Recommended Textbook:**

Author(s): Eugene Brigham and Joel Houston.

Title: Fundamentals of Financial Management

Concise 12th Edition (You can also have an older edition (up to 9<sup>th</sup> edition is fine) of this book from eBay or Amazon)

*The syllabus/schedule are subject to change.*

### **Required for Calculations:**

A financial calculator and MS Excel is required for this course. Texas Instruments BA II Plus is a recommended financial calculator. Calculators must manipulate irregular cash flows

### **Course Description**

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

#### Course Learning Outcomes:

At the conclusion of the course, the students will be able to:

1. Understand basic business finance concepts.
2. Gain fundamental knowledge of financial markets and financial instruments.
3. Calculate present and future values of financial instruments.

### **GRADING**

Final grades in this course will be based on the following scale:

A = 90%-100%

B = 80%-89%

C = 70%-79%

D = 60%-69%

F = 59% or below

### **ASSESSMENTS**

#### **Course Evaluation:**

Mid-term Exam 1	25%
Mid-term Exam 2	25%
Final Exam	25%
Homework Quizzes	20%
Case Study	5%

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## Exams

There will be three exams in this course. **There will be NO automatic makeup exams.** Missing exams will receive a grade of zero. If you have a valid excuse for missing either of the tests, you must contact me with a written justification and request for a makeup 10 days **beforehand**. In most cases, I will require students to provide me with additional documentation to justify their inability to take the exam. Please note that a simple note indicating that you were seen at the health center the day of the exam **does not** provide sufficient documentation. Excuses will be granted if the student is unable to take the exam because of serious illness or injury, or a significant personal or professional commitment. Excuses will not be granted for trips to sporting events (unless you are representing the university) or for any other reason. In all instances, the instructor reserves the right to deny any request for a makeup exam if she considers the reasons provided by the student to be insufficient.

## Homework Quizzes

There will be five homework quizzes. Each homework quiz will typically cover two chapters. Each of them contributes to 4% of the course grade.

## Case Study

A case study will be administered during class as part of the course requirements. The details, instructions, and evaluation criteria for the case study will be shared during the semester.

## **COURSE OUTLINE AND SCHEDULE**

<b>Week</b>	<b>Content</b>	<b>Deadlines</b>
Week 1	Syllabus, 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 6: Interest Rates <b>Exam 1 (Chapters 1-5)</b>	
Week 7	Chapter 7: Bonds and Their Valuation	
Week 8	Chapter 8: Risk and Rates of Return	
Week 9	Spring Break	
Week 10	Chapter 9: Stocks and Their Valuation	
Week 11	Chapter 10: The Cost of Capital	

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	<b>Exam 2 (Chapters 6, 7, 8, 9)</b>	
Week 12	Chapter 11: The Basics of Capital Budgeting	
Week 13	Chapter 15: Working Capital Management	
Week 14	Chapter 16: Financial Planning and Forecasting	
Week 15	<b>Case Study Due</b>	
Week 16	<b>Final Exam (Comprehensive)</b>	

Some of the above chapters will be covered in more detail than others.

**Exam Dates:**

**Mid-Term I: February 20, 21, and 22, 2026**

**Mid-Term II: March 27, 28, and 29, 2026**

**Final Exam: May 01, 02, and 03, 2026**

**Important Dates & Events:**

January 19, 2026: MLK, Jr. Day- Campus Closed

January 28, 2026: Spring Census Day

March 9-13, 2026: Spring Break

May 01, 2026: Last Class Day

**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.

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# 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

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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, Firefox	Latest of all browsers, and Firefox ESR.

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- 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

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know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or [helpdesk@tamuc.edu](mailto:helpdesk@tamuc.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, a TAMUC 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** or click on the words “[click here](#)” to submit an issue via email.



#### 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.

## COURSE AND UNIVERSITY PROCEDURES/POLICIES

### 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

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## **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](#).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

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>

## **University's Pandemic Response**

For more information about the university's pandemic response, please visit the following link.

<https://new.tamuc.edu/wp-content/uploads/2020/07/20092-Fall-2020-Return-Plan-for-Students-Faculty-and-Staff-RTV.pdf>

## **TAMUC Attendance**

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

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf>

## **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**

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## **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

Waters Library- Room 162

Phone (903) 886-5930

Fax (903) 468-8148

Email: [studentdisabilityservices@tamuc.edu](mailto:studentdisabilityservices@tamuc.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 A&M campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

## **Important Information about Counseling Center**

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**The Counseling Center at East Texas 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)**

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