Soules College of Business

FINA 3311 – PRINCIPLES OF FINANCE – SECTION 061 (Online)

Term: Fall/2025

Professor: Dr. Vishal Sharma

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Student (Office) Hours: Location 350.14 Soules CoB; Tuesday/Thursday 12:30pm to 2:00pm, or by appointment. (In person or on Zoom)

Course Dates: Aug 25, 2025 – Dec 12, 2025

Course Times: Online (Asynchronous)

Classroom: Online

Prerequisite courses: ACCT 2301, and ECON 2301 or ECON 2302

Course Overview and Objective

This course is a basic level introduction to fundamental concepts of finance covering diverse topics, outlining the structure, and functioning of the financial industry. While it assumes no prior knowledge of finance, students should know basic accounting and economic concepts. Students from any business discipline who wish to pursue advanced coursework in finance will benefit from this course. The course includes not only a general overview of the various sub-disciplines of finance, but also a deep understanding of certain basic concepts such as time value of money, risk and return, valuation of equity and debt, and their applications into the real-world decisions including capital budgeting. By the end of this course, students should have a good understanding of the basic techniques needed for making sound financial decisions.

Student Learning Outcomes

Upon completion of the course, students should be able to:

- Interpret financial statements and learn to apply them in financial decisions.
- Understand the time value of money and its applications.
- Understand risk and return, their relationship, and applications.
- Value simple equity and debt securities.

What do I expect from you?

- Follow the weekly schedule and complete the assigned tasks in a timely manner.
- Ask questions whenever you don't understand any concept or idea.
- Participate in discussions whenever I ask your opinion or would like to test your understanding.
- Treat your fellow students with respect and integrity.

- **Use of gadgets**: No cell phones or other devices are allowed during an exam. I reserve the right to discipline any student (including reduction of grades) that violates this policy.

What can you expect from me?

- Respond to your questions or doubts on a timely basis.
- Make reasonable accommodation in case you face any difficulties in understanding concepts.
- Be fair in the grading process.

Required Textbooks and Readings

- **Primary Textbook**: *Essentials of Corporate Finance* by Ross, Westerfield, and Jordan, 11th edition. McGraw-Hill; ISBN 978-1-264-10157-3 (bound edition); 978-1-265-41496-2 (loose-leaf edition)
- A softcopy of the textbook is provided under our library's eTextbook offering. See Canvas for more details regarding accessing or downloading the textbook.
- Additional readings as assigned during the course.

Calculator Policy

I advise you to invest in a good financial calculator; I personally own a Texas Instrument BA II Plus. I discourage using smart phone calculators during class. ***Smart phone calculators are strictly prohibited during tests and exams***. I have provided video tutorials on Canvas to help you learn the functions and how to operate BA II Plus. It is your responsibility to go through the videos and become proficient in using the calculator to solve problems in class. During exams, you must completely erase any contents in the memory of your financial calculator *before* you start the exam.

Recommended Resources

- Read at least one financial newspaper every day!

Course Structure

This is an online class, delivered asynchronously. What that implies is that you must be disciplined to go through the materials and finish your assignments in the stated time. The learning schedule comprises weekly assignments and periodical exams that you must follow if you do not want to risk falling behind. You are welcome to meet me in person in my office or schedule a Zoom call, outside my office hours, to clear your doubts or reinforce your understanding of the subject matter. Most students reach out for help in solving assignment problems, which I am very happy to explain.

Canvas

I use Canvas extensively to communicate with students. All your weekly learning content and deliverables are uploaded on Canvas. Your exams will also be conducted on Canvas. In addition to emails as an external tool for communication, you may reach out to me using the inbuilt messaging system in Canvas or pose a question to me under weekly discussions. I highly recommend keeping Canvas application updated, and allowing notifications, if you have not already switched them on, so that you don't miss any communications from me.

Tips for succeeding in this Course

1. **Participate.** I encourage interaction among students; you will have opportunities to interact using the discussion board that I will activate from time to time. Interaction brings clarity of thought and ideas. It also exposes you to other perspectives and ideas which you might not have thought about. Participation allows you to clearly communicate your ideas and develop critical thinking, an extremely important skill for your career.
2. **Manage your time.** This is an extremely important attribute in this online delivery format. I understand you have commitments beyond this class. Try working in blocks of time and ensure you have enough room to finish assignments, allowing extra space for any challenges including tech issues that might pop up.
3. **Canvas.** I cannot stress enough about using Canvas to stay on top of class activities. Switch notifications on to ensure that you don't miss any communication from me. Be sure to enable notifications to be sent instantly or daily. (Canvas Notification Guide)
4. **Do not fall behind.** If you feel you are starting to fall behind, check in with me as soon as possible so I can help in a timely manner. I strongly discourage last-minute requests.
5. **Ask for help if needed.** If you are struggling with a course concept, reach out to me and/or your classmates for support.
6. **Success on exams or tests:** Majority of my tests and exams comprise questions from assignments. Therefore, I advise you to religiously complete your assignments and understand the concepts and techniques used in solving problems.

Graded Course Requirements Information

Assignments/Quizzes

Assignments/Quizzes will help you better understand the course, more importantly, give you practice and prepare you for exams. You are assigned a graded quiz each week based on the contents of the material for that week. It is your responsibility to check, access, and complete assignments/quizzes before the due date. Note that assignments/quizzes are individual responsibility; no collaboration is permitted, unless they are stated explicitly to be a group responsibility. If you don't understand any part of your assignment/quiz, please get in touch with me immediately. Don't wait until the due date as I might not be available to help you. *Late submissions will not be awarded full grade.*

Exams

Exams are an important part of your grade. You will have three exams, including one Final exam. Refer to the course calendar for exam dates. Questions will include multiple choice and/or short answers. All exams will be closed book, closed notes or any other resources. You will take your exam online proctored by ProctorU, a tool that ensures that you take exam under appropriate test-taking environment. Please go through tutorials explaining the use of ProctorU *before* the exam. You will typically have a window of a few days in which you will choose the time to take the exam. Every exam is timed (the time will be mentioned in the instructions, typically 80min to 120min). Your time starts once you begin the exam and will end at the designated time interval. If you have any significant reason for rescheduling an exam, please contact me as soon as you learn that you might have to miss the exam.

Late Work and Make-Up Exams

Late work will not be awarded full grade. I will first grade your submission on your effort (not considering late submission), then apply the following deductions depending on the actual submission time: deduct 20% for submissions up to the first 24 hours after the due date and time, and incrementally 10% for every 24 hours thereafter.

Example: If you submitted your assignment within 24 hours after the due date and time, and let's say you earned 90 points (out of 100) not considering the late submission, your final grade will be 90 – (20% of 90) = 90 – 18 = 72 points.

If you submitted your assignment after 24 hours but before 48 hours of the due date and time, then your final grade in the above example will be 90 – (30% of 90) = 90 – 27 = 63 points.

I will accommodate make-up exams on a case-by-case basis, depending on the reason. My decision will be final in this regard.

Grading Structure

Activity	Percentage (%)	Grading Scale
Assignments	45%	**A** - (90% or higher)
Mid Term Exam – 1	15%	**B** - (80 - 89%)
Mid Term Exam – 2	15%	**C** - (70 - 79%)
Final Exam	20%	**D** - (60 - 69%)
End of Semester course evaluation	5%	
		F - (Below 60%)
Total	**100%**	

Caution: As FINA 3311 is a core requirement, all finance majors need a grade of C or better to take finance courses subsequently. I reserve the right to alter the grading structure to comply with the level of difficulty of the exams or assignments.

I will share an excel template that estimates the grade you earned; you must keep the sheet updated as you finish each activity to get an estimate of what grade you are likely to earn.

Use of Artificial Intelligence (AI) in this course

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools' ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler's Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course (see below) is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy.

You can use AI programs (ChatGPT, Copilot, etc.) in this course. These programs can be powerful tools for learning and other productive pursuits, including completing assignments in less time, helping you generate new ideas, or serving as a personalized learning tool. However, your ethical responsibilities as a student remain the same. You must follow UT Tyler's Honor Code and uphold the highest standards of academic honesty. This applies to all uncited or improperly cited content, whether created by a human or in collaboration with an AI tool. If you use an AI tool to develop content for an assignment, you must cite the tool's contribution to your work. I encourage you to use AI tools to revise and edit your work (e.g., identify flaws in reasoning, spot confusing or underdeveloped paragraphs, or correct citations).

University Policies & Student Resources:

University policies and student resources are available on the University website and in Canvas under "Syllabus". These include policies on withdrawal from a class, use of artificial intelligence (AI) in the class, assignments and exams, students with special needs, military affiliated students, academic honesty and misconduct, and special absences. *You are required to keep yourself updated and comply with ALL policies.*

University policies may be found here: University Policy

Student resources may be found here: Student Resources

Calendar of Topics, Readings, and Due Dates

Note: ***This is a tentative schedule, and subject to change as necessary – monitor the course page for current topics and deadlines.*** In the unlikely event of a prolonged university closing, or an extended absence from the university, adjustments to the course schedule, deadlines, and assignments will be made based on the duration of the closing and the specific dates missed.

Week	Topic
Week 1	Introduction to Financial Management
Week 2	Financial Statements and Cash Flows
Week 3	Working with FS and CF
Week 4	*Midterm Exam 1*
Week 5	Time Value of Money (TVM) / Discounted Cash Flow (DCF) Valuation - Introduction
Week 6	TVM/DCF - Advanced concepts including multi-stage DCF
Week 7	NPV and Other Investment Criteria
Week 8	NPV and Other Investment Criteria
Week 9	*Midterm Exam 2*
Week 10	Risk and Return
Week 11	Valuing Equity
Week 12	Dividends and Dividend Policy
Week 13	Valuing Bonds
Week 14	*ThanksGiving Week*
Week 15	Revision Week for finals
Week 16	*Final Exam Week*