



## Principles of Finance FINA 3311.001

**Term:** Spring/2026

**Instructor:** Mike Henderson - Adjunct

**Email:** [mhenderson@uttyler.edu](mailto:mhenderson@uttyler.edu)

**Student (Office) Hours:** CoB 350.04  
Tuesday /Thursday from 2:00pm to 3:30pm  
(and by appointment)

**Course Dates:** Jan 12, 2026 - May 2, 2026

**Course Times:** Tuesday and Thursday 12:30pm-1:50pm

**Classroom:** Soules CoB 214

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

## Course Overview

This course is a basic 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:

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

## Required Textbooks and Readings

- **Primary Textbook:** *Essentials of Corporate Finance* by Ross, Westerfield, and Jordan, 2025 release. McGraw-Hill; ISBN 978-1-265-92015-9 (bound edition); 978-1-266-24487-2 (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.

## Required and Recommended Resources:

- A business financial calculator is required for this course. We use a TI BAII Plus in class
- Read at least one financial newspaper every day! I will often reference articles from the Wall Street Journal. Digital subscriptions are available to students for \$4 per month if you choose to follow along. A subscription is not required.

## Course Structure

This is an in-person class. The class is structured to benefit those that attend on a regular basis. In class we will allocate approximately 50 minutes to lecture and approximately 30 minutes to application. In-class application is a graded component of the course. Outside of class you will be assigned practice problems as well as homework to be completed individually. In addition you we will work on two case projects that may be completed individually or in groups.

## Tips for Success in this Course

1. **Participate.** I invite you to engage deeply, ask questions, and talk about the course content with your classmates. You can learn a great deal from discussing ideas and perspectives with your peers and professors. Participation can also help you articulate your thoughts and develop critical thinking skills.
2. **Manage your time.** I get it—students usually juggle a lot, and I know you've got commitments beyond this class. Still, doing your best often means carving out enough dedicated time for coursework. Try scheduling specific blocks of time and ensure you have enough room to finish assignments, allowing extra space for any tech issues that might pop up.
3. **Login regularly.** I recommend that you log in to Canvas several times a week to view announcements, discussion posts and replies to your posts.
4. **Do not fall behind.** This class moves at a quick pace, and each week builds on the previous class content. If you feel you are starting to fall behind, check in with me as soon as possible so we can work together to help you succeed.
5. **Ask for help if needed.** If you are struggling with a course concept, reach out to me and/or your classmates for support.

## Graded Course Requirements Information

### Exams (4 per semester)

Exams are an important part of your grade. Refer to the course calendar for exam dates. Questions will be multiple choice only. All exams will be closed book. You will be allowed one 8 ½ x 11, (one side only) page for test notes. I will discuss the contents of the exams in advance in the class. Each exam will cover four chapters.

### Weekly Assignments

Assignments will help you better understand the course, more importantly, give you practice and prepare you for exams. All assignments will be scheduled through Canvas. It is your responsibility to check, access, and complete assignments before the due date. Note that assignments are individual responsibility; no collaboration is permitted, unless they are group assignments or stated explicitly to be group responsibility. If you don't understand any part of your assignment, please get in touch with me immediately. Don't wait until the due date as I might not be available to help you.

### Excel Spreadsheet “Master It” Assignments

Knowledge of Excel spreadsheet functionality is a common demand in the workforce. Our book offers exercises to improve your Excel skill level. There are 12 assignments in this category, and this will be graded based on a completion basis. In each case, there are example pages for the Excel lesson with a final page entitled "Master-It" which must be completed in line with the chapters related to the lesson.

### Excel Practice Problems

The publisher has provided practice problems in Excel format for selected questions at the end of each chapter. The sheets are pre-formatted with the correct calculations to solve the problems. All you have to do is input the given variables. This assignment is graded on a completion basis. The purpose of the assignment is to guide you through questions on set up and solution.

### Grading Structure:

<i>Component</i>	<i>Weight</i>
Exams	40%
Case work	20%
Homework assignments	15%
Excel “Master It” assignments	15%
In-class work	10%

## GRADING SCALE

A standard 10-point scale is utilized to assign grades in class. The following is the scheme used to assign letter grades based on the overall weighted score received by a student from the various activities described above.

<b>Weighted Total Score</b>	<b>Grade</b>
Greater than 89.49%	A
79.50% to less than 89.50%	B
69.50% to less than 79.50%	C
59.50% to less than 69.50%	D
Less than 59.50%	F

## Late Work and Make-Up Exams

You may complete assignments late for a 20% deduction in credit. Make-up exams can be granted as necessary.

## 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 Chapters and Related Submission Dates

Date	Day	Class Topic	Readings	Homework and “Master It” Assignments Due – 11:59PM In-Class work due at end of class period
13-Jan-26	Tu	Intro to Finance	Syllabus/Chapter1 Chapter 1 Notes	Syllabus quiz, Self-Introduction
15-Jan-26	Thu	Financial Statements Taxes and Cashflow	Chapter 2 Chapter 2 Notes	In-Class Work
20-Jan-26	Tu	Financial Statements Taxes and Cashflow	Chapter 2	In-Class Work Chapter Homework & Excel “Master It”
22-Jan-26	Th	Working with Financial Statements	Chapter 3 Chapter 3 Notes	In-Class Work <b>Case 1 Assigned</b>
27-Jan-26	Tu	Working with Financial Statements	Chapter 3	In-Class Work Chapter Homework & Excel “Master It”
29-Jan-26	Th	Introduction to Valuation	Chapter 4 Chapter 4 Notes	In-Class Work
3-Feb-26	Tu	Introduction to Valuation	Chapter 4	In-Class Work Chapter Homework & Excel “Master It”
5-Feb-26	Th	<b>Test</b>	Review	
10-Feb-26	Tu	Discounted Cash Flow Valuation	Chapter 5 Chapter 5 Notes	In-Class Work
12-Feb-26	Th	Discounted Cash Flow Valuation	Chapter 5	In-Class Work Chapter Homework & Excel “Master It”
17-Feb-26	Tu	Interest Rates and Bond Valuation	Chapter 6 Chapter 6 Notes	In-Class Work
19-Feb-26	Th	Interest Rates and Bond Valuation	Chapter 6	In-Class Work Chapter Homework & Excel “Master It”
24-Feb-26	Tu	Equity Markets and Stock Valuation	Chapter 7 Chapter 7 Notes	In-Class Work <b>Case 1 Due</b>
26-Feb-26	Th	Net Present Value and Other Investment Criteria	Chapter 8 Chapter 8 Notes	In-Class Work
3-Mar-26	Tu	Net Present Value and Other Investment Criteria	Chapter 8	In-Class Work Chapter Homework & Excel “Master It”
5-Mar-26	Th	<b>Test</b>		
10-Mar-26	Tu	<b>Spring Break!</b>		
12-Mar-26	Th	<b>Spring Break!</b>		
17-Mar-26	Tu	Making Capital Investment Decisions	Chapter 9 Chapter 9 Notes	In-Class Work Chapter Homework & Excel “Master It” <b>Case 2 Assigned</b>
19-Mar-26	Th	Lessons from Capital Market History	Chapter 10 Chapter 10 Notes	In-Class Work Chapter Homework & Excel “Master It”
24-Mar-26	Tu	Risk and Return	Chapter 11 Chapter 11 Notes	In-Class Work
26-Mar-26	Th	Risk and Return	Chapter 11 Chapter 11 Notes	In-Class Work Chapter Homework and Excel “Master it”
31-Mar-26	Tu	Cost of Capital	Chapter 12 Chapter 12 Notes	In-Class Work
2-Apr-26	Th	Cost of Capital	Chapter 12	In-Class Work Chapter Homework & Excel “Master It”
7-Apr-26	Tu	<b>Test</b>		
9-Apr-26	Th	Leverage and Capital Structure	Chapter 13 Chapter 13 Notes	In-Class Work
14-Apr-26	Tu	Dividends and Dividend Policy	Chapter 14 Chapter 14 Notes	In-Class Work
16-Apr-26	Th	Raising Capital	Chapter 15 Chapter 15 Notes	In-Class Work <b>Case 2 Due</b>
21-Apr-26	Tu	Short Term Financial Planning	Chapter 16 Chapter 16 Notes	In-Class Work
23-Apr-26	Th	Short Term Financial Planning	Chapter 16	In-Class Work Chapter Homework & Excel “Master It”
28-Apr-26	Tu	<b>Finals Week</b>		
30-Apr-26	Thu	<b>Finals Week</b>		

Note: This is a tentative schedule, and subject to change as necessary – monitor the course page for current 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 closing and the specific dates missed.