Course Title: Principles of Finance  
Course Number: FINA 3311_001  
Instructor: Hui James  
Class Meeting Time: Tu Th 9:30 AM to 10:50 AM, Business bldg Room 104  
Office, Phone Number & E-mail: BUS 135A, (903) 565-5812, hjames@uttyler.edu  
Office hours: M 3:00 PM to 5:00 PM; Tu &Th 12:20PM to 2:00 PM; or by appointment

Course Objectives:  
The objective of this course is to provide the student with the very basic analytical tools necessary to make value-enhancing financial decisions. Topics covered in the course include the time value of money, risk-return trade-off, valuation of financial assets and real assets, and capital structure decisions.

Course requirements:  
Students are expected to prepare themselves for each class by carefully reading the class materials prior to each class and actively participating in the class activities. After each class session, you should review class notes and PPT. Review the end of chapter questions, in addition to completing your homework, is strongly recommended.

Instructional Methods:  
The course will be taught mainly through lectures, class discussions. I will emphasize theory and analytics, but also teach the course from an applied perspective.

Required Text:  
- Students must have access to MyFinanceLab, which contains easy access to ample exercise, step-by-step tutorials, sample tests, and valuable feedback for you to be successful in this course.  
  - MyFinanceLab comes with a temporary access of 14 days, you will need to upgrade to full access after the trial period. To register, log into your course home page on UT Tyler Canvas, then click on the link “MyLab and Mastering” on the left navigation bar.  
  - Ebook comes with Finance Lab.  
  - Looseleaf book can be purchased through Finance Lab.  
- It is highly recommended that each student have a financial calculator for the course because it can make your life so much easier in this course. Please do not share calculators in the classes or exams. The calculator used to solve class examples is Texas Instruments BA II Plus. You are welcome to use another
type/brand financial calculator; however, it is your responsibility to figure out how to solve problems using it.

**Course Topic outline**

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<th>Week</th>
<th>Topic</th>
<th>Chapters</th>
<th>Notes</th>
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<tr>
<td>1</td>
<td>Syllabus &amp; Chapter 1</td>
<td>Foundation of Financial Management</td>
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<td>2</td>
<td>Chapter 2</td>
<td>Financial Market and Interest Rates</td>
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<td>3</td>
<td>Chapter 3</td>
<td>Understanding Financial Statement and Cash Flows</td>
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<td></td>
<td><strong>11-Sep</strong></td>
<td><strong>Census date</strong></td>
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<td>4</td>
<td>Chapter 4</td>
<td>Evaluating a Firm’s Financial Performance</td>
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<td>5</td>
<td></td>
<td><strong>Review + Study time</strong></td>
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<td>6</td>
<td>Tu, Oct 3</td>
<td><strong>Exam 1 (Chapter 1, 2, 3 &amp;4)</strong></td>
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<td>7</td>
<td>Chapter 5</td>
<td>The Time Value of Money</td>
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<td>8</td>
<td>Chapter 5&amp;6</td>
<td>The Time Value of Money</td>
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<td>The Meaning and Measurement of Risk and Return</td>
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<td>9</td>
<td>Chapter 7&amp;8</td>
<td><strong>Quiz 2 (Chapter 6)</strong></td>
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<td>Chapter 8</td>
<td>Bond Valuation</td>
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<td>Stock valuation</td>
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<td><strong>Quiz 3 (Chapter 8)</strong></td>
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<td>11</td>
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<td><strong>Review</strong></td>
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<td>Th, Nov 9</td>
<td><strong>Exam 2 (Chapter 5, 6, 7 &amp;8)</strong></td>
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<td>13</td>
<td>Chapter 13</td>
<td>Dividend Policy and Internal Financing</td>
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<td>Chapter 12</td>
<td>Thanksgiving</td>
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<td><strong>Quiz 4 (Chapter 12)</strong></td>
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<td></td>
<td><strong>Review + Study time</strong></td>
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<tr>
<td><strong>Dec 11- Dec 15</strong></td>
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<td><strong>Exam 3 (Chapter 12 &amp;13)</strong></td>
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**Exam:**

Three exams will be given throughout the semester and each exam is non-cumulative. The format will be the combination of multiple choices and short essay questions. You are allowed to bring your own formula sheet, which must be no larger than an 8 1/4 by 11 sheet of paper. You are not allowed to write down anything other than formulas on your formula sheet. You are required to bring #2 pencils and a half-sheet scantron form (Form 882-E) for each exam. You may use your calculator to solve the problems. **Smart phones will not be allowed to be used for calculations on tests.**
Homework:
Homework assignments are assigned through Pearson's MyFinanceLab & Mastering. You will have one assignment for each chapter. Around one week time will be given for you to complete each assignment. Late submissions are allowed with penalty of 10% off your homework grade. All homework must be turned in before December 10th to be counted toward your grade. No make-up homework is allowed.

Quiz:
Four quizzes will be assigned through Pearson’s MyFinanceLab & Mastering. Around four days will be given to you to complete each quiz. No late submission is allowed. No make-up quiz is allowed.

Participation
Class participation, including attending class, asking and discussing questions in class, is strongly encouraged. Students will be responsible for all work missed during an absence. Coming to class late, leaving class early, leaving classroom in the middle of the class without legitimate reasons are considered disruptive behavior, and your participation points for that particular class section will be deducted by 50%.

Make-Up Policy:
If you must miss an exam, you must contact me in person before the exam. Evidence for the unavoidable absence is required. Failure to do so may result in a zero for that exam. Make-up exams, if allowed, may be taken before the absence and no later than the next scheduled class period.

Evaluation
A student’s grade for the class will be based on performance in exams, assignments, and class participation. Below is the grading scale with the corresponding weights for each component:

1. Exam 1 100 pts.
2. Exam 2 100 pts.
3. Exam 3 100 pts.
4. Assignments 150 pts.
5. Quizzes 40 pts.
6. Projects 40 pts.
5. Participation 40 pts.
TOTAL 570 pts.

The grade scale is as following:

≥90% : A
≤80%<90% : B
UT Tyler Honor Code
Every member of the UT Tyler community joins together to embrace: Honor and integrity that will not allow me to lie, cheat, or steal, nor to accept the actions of those who do.

Students Rights and Responsibilities
To know and understand the policies that affect your rights and responsibilities as a student at UT Tyler, please follow this link:
http://www.uttyler.edu/wellness/rightsresponsibilities.php

Campus Carry
We respect the right and privacy of students 21 and over who are duly licensed to carry concealed weapons in this class. License holders are expected to behave responsibly and keep a handgun secure and concealed. More information is available at http://www.uttyler.edu/about/campus-carry/index.php

UT Tyler a Tobacco-Free University
All forms of tobacco will not be permitted on the UT Tyler main campus, branch campuses, and any property owned by UT Tyler. This applies to all members of the University community, including students, faculty, staff, University affiliates, contractors, and visitors. Forms of tobacco not permitted include cigarettes, cigars, pipes, water pipes (hookah), bidis, kreteks, electronic cigarettes, smokeless tobacco, snuff, chewing tobacco, and all other tobacco products. There are several cessation programs available to students looking to quit smoking, including counseling, quitlines, and group support. For more information on cessation programs please visit www.uttyler.edu/tobacco-free.

Grade Replacement/Forgiveness and Census Date Policies
Students repeating a course for grade forgiveness (grade replacement) must file a Grade Replacement Contract with the Enrollment Services Center (ADM 230) on or before the Census Date of the semester in which the course will be repeated. (For Fall, the Census Date is Sept. 12.) Grade Replacement Contracts are available in the Enrollment Services Center or at http://www.uttyler.edu/registrar. Each semester’s Census Date can be found on the Contract itself, on the Academic Calendar, or in the information pamphlets published each semester by the Office of the Registrar.

Failure to file a Grade Replacement Contract will result in both the original and repeated grade being used to calculate your overall grade point average. Undergraduates are eligible to exercise grade replacement for only three course repeats during their career at UT Tyler; graduates are eligible for two grade replacements. Full policy details are printed on each Grade Replacement Contract.
The Census Date (Sept. 11th) is the deadline for many forms and enrollment actions of which students need to be aware. These include:

- Submitting Grade Replacement Contracts, Transient Forms, requests to withhold directory information, approvals for taking courses as Audit, Pass/Fail or Credit/No Credit.
- Receiving 100% refunds for partial withdrawals. (There is no refund for these after the Census Date)
- Schedule adjustments (section changes, adding a new class, dropping without a “W” grade)
- Being reinstated or re-enrolled in classes after being dropped for non-payment
- Completing the process for tuition exemptions or waivers through Financial Aid

**State-Mandated Course Drop Policy**

Texas law prohibits a student who began college for the first time in Fall 2007 or thereafter from dropping more than six courses during their entire undergraduate career. This includes courses dropped at another 2-year or 4-year Texas public college or university. For purposes of this rule, a dropped course is any course that is dropped after the census date (See Academic Calendar for the specific date).

Exceptions to the 6-drop rule may be found in the catalog. Petitions for exemptions must be submitted to the Enrollment Services Center and must be accompanied by documentation of the extenuating circumstance. Please contact the Enrollment Services Center if you have any questions.

**Disability/Accessibility Services**

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA) the University of Texas at Tyler offers accommodations to students with learning, physical and/or psychological disabilities. If you have a disability, including a non-visible diagnosis such as a learning disorder, chronic illness, TBI, PTSD, ADHD, or you have a history of modifications or accommodations in a previous educational environment, you are encouraged to visit https://hood.accessiblelearning.com/UTTyler and fill out the New Student application. The Student Accessibility and Resources (SAR) office will contact you when your application has been submitted and an appointment with Cynthia Lowery, Assistant Director of Student Services/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at http://www.uttler.edu/disabilityservices, the SAR office located in the University Center, # 3150 or call 903.566.7079.

**Student Absence due to Religious Observance**

Students who anticipate being absent from class due to a religious observance are requested to inform the instructor of such absences by the second class meeting of the semester.

**Student Absence for University-Sponsored Events and Activities**
If you intend to be absent for a university-sponsored event or activity, you (or the event sponsor) must notify the instructor at least two weeks prior to the date of the planned absence. At that time the instructor will set a date and time when make-up assignments will be completed.

Social Security and FERPA Statement
It is the policy of The University of Texas at Tyler to protect the confidential nature of social security numbers. The University has changed its computer programming so that all students have an identification number. The electronic transmission of grades (e.g., via e-mail) risks violation of the Family Educational Rights and Privacy Act; grades will not be transmitted electronically.

Emergency Exits and Evacuation
Everyone is required to exit the building when a fire alarm goes off. Follow your instructor’s directions regarding the appropriate exit. If you require assistance during an evacuation, inform your instructor in the first week of class. Do not re-enter the building unless given permission by University Police, Fire department, or Fire Prevention Services.

Student Standards of Academic Conduct
Disciplinary proceedings may be initiated against any student who engages in scholastic dishonesty, including, but not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts.

i. “Cheating” includes, but is not limited to:
- copying from another student’s test paper;
- using, during a test, materials not authorized by the person giving the test;
- failure to comply with instructions given by the person administering the test;
- possession during a test of materials which are not authorized by the person giving the test, such as class notes or specifically designed “crib notes”. The presence of textbooks constitutes a violation if they have been specifically prohibited by the person administering the test;
- using, buying, stealing, transporting, or soliciting in whole or part the contents of an unadministered test, test key, homework solution, or computer program;
- collaborating with or seeking aid from another student during a test or other assignment without authority;
- discussing the contents of an examination with another student who will take the examination;
- divulging the contents of an examination, for the purpose of preserving questions for use by another, when the instructors has designated that the examination is not to be removed from the examination room or not to be returned or to be kept by the student;
- substituting for another person, or permitting another person to substitute for oneself to take a course, a test, or any course-related assignment;
• paying or offering money or other valuable thing to, or coercing another person to obtain an unadministered test, test key, homework solution, or computer program or information about an unadministered test, test key, home solution or computer program;
• falsifying research data, laboratory reports, and/or other academic work offered for credit;
• taking, keeping, misplacing, or damaging the property of The University of Texas at Tyler, or of another, if the student knows or reasonably should know that an unfair academic advantage would be gained by such conduct; and
• misrepresenting facts, including providing false grades or resumes, for the purpose of obtaining an academic or financial benefit or injuring another student academically or financially.

ii. “Plagiarism” includes, but is not limited to, the appropriation, buying, receiving as a gift, or obtaining by any means another’s work and the submission of it as one’s own academic work offered for credit.

iii. “Collusion” includes, but is not limited to, the unauthorized collaboration with another person in preparing academic assignments offered for credit or collaboration with another person to commit a violation of any section of the rules on scholastic dishonesty.

iv. All written work that is submitted will be subject to review by plagiarism software.

**UT Tyler Resources for Students**

- UT Tyler Writing Center (903.565.5995), writingcenter@uttyler.edu
- UT Tyler Tutoring Center (903.565.5964), tutoring@uttyler.edu
- The Mathematics Learning Center, RBN 4021, this is the open access computer lab for math students, with tutors on duty to assist students who are enrolled in early-career courses.
- UT Tyler Counseling Center (903.566.7254)