UT Tyler Honor Code
I embrace honor and integrity. Therefore, I choose not to lie, cheat, or steal, nor to accept the actions of those who do.

CLASS MEETING: On-line.

TEACHING METHOD: Lecture

OFFICE & TELEPHONE NUMBER:
Office: BUS-140  Phone: 903-565-5806

EMAIL ADDRESS: hshin@uttyler.edu

FACULTY-STUDENT COMMUNICATIONS (Sample Statement, addressing office hours, email response time, feedback on assignments): I will be holding Virtual Office Hours by staying at the Class Discussion Board from 8:00 pm to 9:00 pm every Wednesday and by opening a Zoom hour from 10:30-11:30 am every Tuesdays and Thursdays. Additional BlackBoard hours are going to be available as needed (i.e, mid-term exams). Also, you may reach me through messenger service provided either by MSN or by Yahoo if you want. Please contact me via e-mail if you want to hold me through messenger. I generally respond to email messages within 24 hours. Response time may be a little longer on weekends and holidays. Email messages should be sent to me at hshin@uttyler.edu rather than through Patriot email. If you’d like to arrange a phone call at another time, just send me an email and we’ll schedule a time that works for both of us. Please note that assignments will be returned within three days of the assignment’s due date. When I cannot meet that deadline, I will notify you with an alternative timeline.

Note: Please call or email (preferred) for phone or office appointment outside of these posted hours. Do not call during non-business hours with the expectations that I will return your call. If I am not available during business hours merely leave a voice mail message and I will attempt to return your call quickly.

COURSE DESCRIPTION:
The study of money and its management. Examines financial institutions and how they function within the economy; studies alternative investments for inclusion in a portfolio; explores the techniques used by financial managers of small or family businesses and corporations in deciding how to acquire and invest funds.

PREREQUISITE: ECON 2301 and ACCT 2301 or ACCT 3300.

COURSE OBJECTIVES:
1. KNOWLEDGE OBJECTIVES OF THIS COURSE INCLUDE:
   • Provide students with a basic foundation in the field of Finance. Students should be able to
     • Describe the role of finance in business;
• **Define and measure** the expected rate of return of an individual investment;
• **Apply** capital budgeting techniques for corporate decision.

2. **COMPETENCIES TO BE DEMONSTRATED IN THIS COURSE INCLUDE:**
   • PROBLEM SOLVING (CRITICAL THINKING)
   • ETHICAL ISSUES IN DECISION MAKING AND BEHAVIORS
   • PERSONAL ACCOUNTABILITY FOR ACHIEVEMENT
   • COMPETENCE IN BASIC BUSINESS PRINCIPLES

3. **OUTCOMES FOR STUDENTS TO SUCCESSFULLY COMPLETE THIS COURSE INCLUDE:**
   • Calculate and use a comprehensive set of measurements to evaluate a company’s performance.
   • Be able to move money through time using time value of money tables and financial calculators.
   • Determine the future or present value of a sum when there are annual/nonannual compounding periods.
   • Compare the relationship between risk and return in the capital markets.
   • Explain the relationship between an investor’s required rate of return on an investment and the riskiness of the investment.
   • Describe the concepts underlying the firm’s cost of capital (technically, its weighted average cost of capital) and the purpose for its calculation.
   • Compute cash flows from capital budgeting investments and know how to make financially sound investment decisions in these assets.

**COURSE STRUCTURE:**

The course begins with a general overview in the financial environment and how the financial system interacts with the economy. Then, the course examines financial institutions and how they function within the economy; explores the techniques used by financial managers in deciding how to acquire and invest funds; studies alternative investments for inclusion in a portfolio. Thus, this course is divided into three segments that correspond with course objectives: the financial system, corporate finance, and investments. To achieve the goal of course, students will be required to:

2. Don’t miss any assignments (tests).
3. Participate in class activities and share insights with classmates through Discussion Board.
4. Use technology tools.

**REQUIRED TEXT:**

• Students also must have Internet access, basic computer, Web camera, and e-mail skills. I strongly recommend you to logon to BlackBoard and McGraw-Hill Connect Plus **EVERY DAY** and check for new announcements.
METHODS OF COURSE INSTRUCTION

- Course is entirely Web based featuring a self-study design with constant interaction (on the Web) with the instructor and other participants. The course is designed to provide timely information and to enable students to post and review course work on the web. Each student works closely with the instructor, communicating via the Communication Center section of Blackboard.
- I encourage you to communicate with each other about anything pertaining to the class through Discussion Board. Please be sure to use proper etiquette, including communicating with proper language!
- You will need to have access to a computer, the Internet, Web camera, and email. If you do not have access to a computer at your home or office, you can use a computer in computer lab on each individual campus (Tyler, Longview, and Palestine).

TIPS FOR ON-LINE LEARNING:

- Please, do not procrastinate! Remember that I’m scheduled to cover full-semester load of materials. The number one cause of failure for students in a self-paced course such as Internet courses is putting off your work until later in the term.
- Do not be surprised if you run into problems. Online courses are still relatively new, and we will have to work things out as we go along.
- Be patient. If you have trouble accessing class materials, notify me immediately and then wait and try again a little later.
- Ask for help. Stay in regular contact with your classmates and me by using the Discussion board. Talk to and work cooperatively with your fellow students to extend and enhance your learning.

TOPICS COVERED:

<table>
<thead>
<tr>
<th>Date</th>
<th>Assignments Due date (tentative)</th>
<th>Ch.</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Jan 17</td>
<td>1</td>
<td>Syllabus, Introduction to Financial Management</td>
</tr>
<tr>
<td>Module 1</td>
<td>Week 2</td>
<td>2</td>
<td>Financial Statements, Taxes, and Cash Flow</td>
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</table>

*Students must complete registration for Connect™ by Jan 25*

<table>
<thead>
<tr>
<th>Date</th>
<th>Assignments Due date (tentative)</th>
<th>Ch.</th>
<th>Topic</th>
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</thead>
<tbody>
<tr>
<td>Jan 30</td>
<td></td>
<td></td>
<td>Deadline for all registrations, schedule changes, and section changes</td>
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<tr>
<td>Week 3</td>
<td>HW1 (2/3)</td>
<td>3</td>
<td>Working with Financial Statements</td>
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<td>Jan 31</td>
<td></td>
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<tr>
<td>Feb 7</td>
<td>HW2 (2/13)</td>
<td>18</td>
<td>International Aspects of Financial Management</td>
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<tr>
<td>Feb 14</td>
<td></td>
<td></td>
<td>Exam #1</td>
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<tr>
<td>Module 2</td>
<td>Feb 21</td>
<td>4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
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<tr>
<td></td>
<td>HW3 (2/27)</td>
<td>5</td>
<td>Discounted Cash Flow Valuation</td>
</tr>
<tr>
<td>Date</td>
<td>Event</td>
<td>Description</td>
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<tr>
<td>Mar 7</td>
<td>HW4 (3/6)</td>
<td>6 Interest Rates and Bond Valuation</td>
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<td></td>
<td>Week 9</td>
<td>Spring Break March 13-17</td>
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<tr>
<td>Mar 14</td>
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<td>_exam #2</td>
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<tr>
<td>Mar 21</td>
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<tr>
<td>Module 3</td>
<td>Mar 27</td>
<td>Last day to withdraw from one or more courses</td>
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<tr>
<td>Mar 28</td>
<td>7</td>
<td>Equity Markets and Stock Valuation</td>
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<tr>
<td>Apr 4</td>
<td>11</td>
<td>Risk and Return</td>
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<tr>
<td>Apr 11</td>
<td>HW5 (4/10)</td>
<td>Cost of Capital</td>
<td></td>
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<tr>
<td>Apr 18</td>
<td>8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>Apr 25</td>
<td>HW6 (4/24)</td>
<td>Leverage and Capital Structure</td>
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<tr>
<td>May 2</td>
<td></td>
<td>Final (For on-campus, May 3rd)</td>
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Note: This class schedule is subject to revisions by the instructor if it is deemed necessary as a responsive action to class progress and time constraints.

POP-UP QUIZZES

Staying current with on-going market issue is required to be a good financial manager. Every week except the week of exam I will produce quizzes questions on the basis of current market event. The quizzes will be designed to encourage the student to keep up with the financial market/issues on an on-going basis and to motivate good class attendance. Some of quizzes questions are quite easy.

INDIVIDUAL HOMEWORK ASSIGNMENTS

To ease the digestion of heavy load of materials at one time in examination I give homework assignments at frequent and regular. The homework assignments will be designed to encourage the students to keep up with the materials on an on-going basis. Some of assignments are quite easy. All homework assignments are given through Connect Plus™ homework system. Assignment due dates will be visible when you log into your Connect Plus™ account. The homework assignments include the end of chapter problems, spreadsheet, and news discussion/cases on McGraw-Hill Connect Plus.

INSTRUCTION TO SIGN IN CONNECT PLUS™

To get started in Connect PLUS™, you will need the following:

1. Go to the Connect Web Address below.
   http://connect.mheducation.com/class/h-shin-fina-3311-060-shin
2. Click on “Register Now.” You may either use connect access code on your book if your book has one or buy access online using your credit card.
3. Enter your email address (this will become your Connect username). As a best practice, you may want to register with your UT Tyler email address.
4. Enter a registration code or choose “Buy Online” to purchase access online.
5. Follow the on-screen directions.
6. When registration is complete, click on “Go to Connect Now.”

EXAMINATIONS
There will be three tests, including the final, through the semester. All exams, including the final, will be taken on-line using Blackboard and will be open-book open-note. You should allow 90 minutes to take the exams (120 minutes for the final). Each test and the final are going to be administered on the announced date on the syllabus. You must start talking your tests and final examination before 11:00 pm on the due date. Total points for each examination and the final will be able to be viewed on-line through BlackBoard. The format can be combination of multiple choices, short essays, and quantitative problems, but most likely to be multiple choices since other types of questions can be asked through Connect Plus™ homework system. Every student is expected to take exams during the announced times. Exceptions are made only under very special circumstances (e.g., serious illness) and with the instructor's prior permission. Written evidence of special circumstances is expected. There are no make-up exams or assignments.

**How To Take A Test**

To take an exam, in BB, students should access the “LEARNING MODULES” button on the course site and click “Test#” and then click on “WARNING – Enter Only If Ready to take an exam”, then click “Exam #”. You have to remember that you will have one-time access to an exam — the system will not allow exam re-takes. If you get closed out of the exam while taking it, you should contact me via an email right away. Failure to notify the instructor regarding network problem could result in “zero” for quiz or final.

**Caution!!!!**

You should take all exams at secure network places such as computer lab on campus. If you get closed out of an exam due to network failure while taking it, you may have only one chance of requesting reset for your exam. Thus, for example, if you are kicked out from exam #1 and you ask me to reset your on-line exam, then when you get kicked out from exam with any reason for exam#2 and all other following exams (including final) you should take it on campus. On-campus exams will be administered between 3:00 – 4:30 p.m Tuesday following the week of exam given (or by appointment). Unlike on-line exams, on-campus exam will be close-book close notes. This is unfortunate but necessary action since, in the past, some ill-minded students take advantage of network problem as a way of re-taking tests (final). I’m going to record all requests of reset to take the exam, and I’ll not allow you to retake your exam on-line from the second request. So, please make sure to take the exams at the place with stable network (I strongly recommend you take the exam at computer lab on campus).

**EVALUATION:**

The primary method of instruction in this course is lecture. Your class grade will be determined by a weighted average of three mid-term examinations, the final examination, and assignments. It is possible that a student who sustains “A” up to the third exam may end up with “B” or “C” in final letter grade after the final and the project graded. You must allocate extra study hours for the final to achieve the letter grade of your goal. I’ll not take any blame for downgraded letter grade if the poor performance is caused by the spoiled final and (or) quizzes.

<table>
<thead>
<tr>
<th>Exam 1</th>
<th>100</th>
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</thead>
<tbody>
<tr>
<td>Exam 2</td>
<td>100</td>
</tr>
<tr>
<td>Final</td>
<td>180</td>
</tr>
<tr>
<td>Pop-up quiz</td>
<td>40</td>
</tr>
<tr>
<td>Homework Assignments</td>
<td>180</td>
</tr>
</tbody>
</table>
Total  600

The approximate grading scale is:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>90% or above</td>
</tr>
<tr>
<td>B</td>
<td>80% or above</td>
</tr>
<tr>
<td>C</td>
<td>70% or above</td>
</tr>
<tr>
<td>D</td>
<td>60% or above</td>
</tr>
<tr>
<td>F</td>
<td>Below 60%</td>
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</table>

All grades beginning Spring 2007 must be a "C" or better for the University Lower Division Core, Business Field of Study, Upper Division Business Core, and Major Area. The only "D" allowed will be in General and Business Electives. Thus, if you are taking this class as your fulfillment of upper division core for degree in business, you should achieve a “C” or better grade.

COLLEGE OF BUSINESS STATEMENT OF ETHICS:

The ethical problems facing local, national and global business communities are an ever-increasing challenge. It is essential the College of Business and Technology help students prepare for lives of personal integrity, responsible citizenship, and public service. In order to accomplish these goals, both students and faculty of the College of Business and Technology at The University of Texas at Tyler will:

- Ensure honesty in all behavior, never cheating or knowingly giving false information.
- Create an atmosphere of mutual respect for all students and faculty regardless of race, creed, gender, age or religion.
- Develop an environment conducive to learning.
- Encourage and support student organizations and activities.
- Protect property and personal information from theft, damage and misuse.
- Conduct yourself in a professional manner both on and off campus.

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://www2.uttlyer.edu/wellness/rightsresponsibilities.php

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. Grade Replacement Contracts are available in the Enrollment Services Center or at http://www.uttlyer.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 is the deadline for many forms and enrollment actions that students need to be aware of. 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 SERVICES**

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA) the University offers accommodations to students with learning, physical and/or psychiatric disabilities. If you have a disability, including non-visible disabilities such as chronic diseases, learning disabilities, head injury, PTSD or ADHD, or you have a history of modifications or accommodations in a previous educational environment you are encouraged to contact the Student Accessibility and Resources office and schedule an interview with the Accessibility Case Manager/ADA Coordinator, Cynthia Lowery Staples. If you are unsure if the above criteria applies to you, but have questions or concerns please contact the SAR office. For more information or to set up an appointment please visit the SAR office located in the University Center, Room 3150 or call 903.566.7079. You may also send an email to cstaples@uttyler.edu

**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.