

**University of North Texas at Dallas**  
**Fall 2020 (Lecture Format)**  
**Syllabus for FINA 3770D 002: Financial Management - 3 Hours**

<b>Department:</b>	<b>School of Business</b>
<b>Instructor Name:</b>	Sam Anderson IV MBA, CB
<b>Office Location:</b>	
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<b>Office Hours:</b>	
<b>Classroom Location:</b>	
<b>Class Meeting Days &amp; Times:</b>	Tuesday 7:00 pm to 9:50 pm
<b>Course Catalog Description:</b>	An introduction to the Finance function and to problems confronting Financial Managers. Topics include: financial analysis, time value of money, financial decisions, working capital management, and performing a fundamental activity of finance.
<b>Prerequisites:</b>	Completion of pre-business requirements, including ACCT 2010D and ACCT 2020D or equivalent with grades of C or better, or consent of department.
<b>Required Text:</b>	<b>CFIN 6, by Besley and Brigham</b> <b>ISBN-13: 978-1-337-407342 or ISBN-10: 1-337-407348</b>
<b>Access to Learning Resources:</b>	<p><b>UNT Dallas Library:</b>  phone: (972) 780-1616  web: <a href="http://www.untdallas.edu/library">http://www.untdallas.edu/library</a>  email: <a href="mailto:library@untdallas.edu">library@untdallas.edu</a></p> <p><b>UNT Dallas Bookstore:</b>  phone: (972) 780-3652  web: <a href="http://www.untdallas.edu/bookstore">http://www.untdallas.edu/bookstore</a>  e-mail: <a href="mailto:untdallas@bkstr.com">untdallas@bkstr.com</a></p>

<p><b>Supported Browsers:</b>          Chrome 67 &amp; 68          Firefox 60 &amp; 61          Flash 29, 30 (for audio/video)          Internet Explorer 11          Edge 41, 42          Respondus Lockdown Browser          Safari 10, 11</p> <p><b>Supported Devices:</b>          iPhone Android          Chromebook  <i>(Tablet users can use the Canvas app)</i></p> <p><b>Screen Readers:</b>          VoiceOver (Safari)          JAWS (Internet Explorer)          NVDA (Firefox)  <i>Note: There is no screen reader support for Canvas in Chrome</i></p>	<p><b>Getting Help with Canvas:</b></p> <p><b>Canvas 24/7 Phone Support for Students: 1-833-668-8634</b></p> <p><b>Canvas Help Resources:</b>  <b>Web:</b> <a href="#">Canvas Student Guide</a></p> <p><b>For additional assistance, contact Student Assistance (Distance Learning):</b> Founders Hall, Rm 124          phone: (972)338-5580          email: <a href="mailto:distancelearning@untdallas.edu">distancelearning@untdallas.edu</a></p> <p><b><i>If you are working with Canvas 24/7 Support to resolve a technical issue, make sure to keep me updated on the troubleshooting progress.</i></b></p> <p><b><i>If you have a course-related issue (course content, assignment troubles, quiz difficulties) please contact me during office hours or by email.</i></b></p>
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**Course Overview:** How do investors decide which stocks to purchase? How do banks determine whom to loan money, or the interest rate to charge borrowers? How do companies' sort through different investment options to choose the best among them? In order to answer these questions, one needs to understand and apply the concepts of finance. Even if you are not a business major, you will be making investment decisions throughout your entire life. The tools and concepts that you will learn in this course will help you make better financial decisions in the future.

In this course, you will learn the basics of financial management. We will start with understanding financial analysis and statements. Then, we will learn how to value distant and uncertain cashflows and move through understanding risk and applying the tools to make investment decisions for a firm and yourself. We will also survey the fundamental drivers of financing policy in a corporation and you will learn how stocks and bonds are valued and how financial markets interact with businesses.

<b>Learning Objectives/Outcomes:</b> At the end of this course, students will be able to:	
1	Summarize the goals, organization, and management of business organizations
2	Evaluate the financial health of a firm
3	Describe financial markets and how firms use them to raise capital
4	Compute investment returns and interest rates
5	Apply time value of money concepts to the valuation of securities
6	Apply capital budgeting techniques to project selection

**Course Outline**

This schedule is subject to change by me, your instructor. Any changes to this schedule will be communicated via Canvas announcement. There is both a general schedule of topics-by-week (here below) and a detailed Due Dates Summary (also called Inventory of Due Dates) and it has both suggested and firm due dates. (While this Summary/Inventory is separate from this syllabus it remains binding as if it were included in this syllabus.)

<b>Schedule for FINA 3770 Finance - Lecture Format Once per Fall Semester) CFIN 6</b>			
<b>Timeline</b>	<b>Chapter(s)</b>	<b>Topics</b>	<b>Day of Class</b>
Week 1		Intro: Syllabus, Textbook, Canvas LMS	Tuesday, August 25, 2020
Week 2	1	An Overview of Managerial Finance	Tuesday, September 1, 2020
Week 3	2	Financial Management Analysis of Financial Statements (& Ratios)	Tuesday, September 8, 2020

Week 4	3	The Financial Environment: Markets, Institutions, & Investment Banking	Tuesday, September 15, 2020
Week 5	4	Time Value of Money: Applications	Tuesday, September 22, 2020
Week 6	1, 2, 3, 4	<b>Exam 1</b>	Tuesday, September 29, 2020
Week 7	5	The Cost of Money (Interest Rates)	Tuesday, October 6, 2020
Week 8	6	Bonds (Debt) Characteristics & Valuation	Tuesday, October 13, 2020
Week 9	7	Stocks (Equity) Characteristics & Valuation	Tuesday, October 20, 2020
Week 10	9	Capital Budgeting Techniques	Tuesday, October 27, 2020
Week 11*	5, 6, 7, 9	<b>Exam 2</b>	Tuesday, November 3, 2020
Week 12		Project – Income Statement Analysis	Tuesday, November 10, 2020
Week 13		Project – Balance Sheet Analysis	Tuesday, November 17, 2020
Week 14		<b>Thanksgiving Break</b>	
Week 15		Project - Using Financial Statements to Make Decisions	Tuesday, December 1, 2020
Week 16		<b>End of Course Project/Presentation</b>	Tuesday, December 8, 2020
		<i>*Withdrawal Deadline:</i>	<i>Friday, November 6, 2020</i>

### Course Evaluation Methods

This course will utilize the following instruments to determine student grades and proficiency of the learning outcomes for the course.

**Exams** – Two exams will be administered. Exams are designed to measure knowledge of course materials (text and presentations).

Exam policy: Exams should be taken as scheduled. No makeup examinations will be allowed except for documented emergencies (See Student Handbook).

**Class Participation & Assignments** – Consistent attendance and participation in class discussions are critical to the overall student learning experience and will be included as a component of the student's final grade.

In lecture/hybrid courses, class participation includes daily attendance and participation in class activities/group-work.

**End-of-Course Project -** Students apply the basic concepts of accounting and finance by creating and running a real estate development business. Students play a modified version of the game Monopoly and record their evolving financial positions on various financial statements, analyze their data, and prepare a presentation for their peers.

## FINA 3770 Course Grade Cut-Points 2020- Fall (Lecture Format)

GRADING MATRIX	Value (points)	Total
Exams 1 and 2	160 points each (2 Exams)	320 points
Class Participation	65 points	65 points
Class Assignments	40 points (13 assignments)	520 points
End of Class Project/Presentation	160 points	160 points
Total Points		1065 points

### GRADE DETERMINATION:

**A = 1065 – 949 pts.; i.e. 90% or better**

**B = 948 – 843 pts.; i.e. 80-89%**

**C = 842 – 736 pts.; i.e. 70-79%**

**D = 735 – 639 pts.; i.e. 60-69%**

**F = 638 pts. Or below; i.e. less than 60%**

## Professor Policies

### Canvas Learning Management System (LMS) Policy and Suggestions:

Important Note: You are responsible to set preferences that allow you to be notified promptly of key course messages and announcements. Unlike the prior system, I cannot automatically send you an email message from within Canvas. You **MUST** set notification preferences that work for you so you can receive course announcements/message notifications in Canvas in a timely manner.

For all courses (online, hybrid, and regular lecture), ALL materials and downloadable homework files are provided in Canvas.

For a lecture or hybrid course, if weather interrupts classes, additional work or video lecture may be provided via Canvas (as long as it remains uninterrupted by the weather). Be sure to check the system before each class and over the weekend. You must use <https://untdallas.instructure.com/> to access it.

You may also install iOS and Android versions of the Canvas student mobile application (“app”) to view content. Note that not all content may be fully accessible using the mobile app and quizzes and exams should not be attempted on the mobile app. Quizzes and exams should only be accessed on a desktop/portable computer (not a tablet).

### Assignment Policy:

Please be sure to follow ALL the instructions provided for given class work. Be sure to submit your work per the Due Dates Summary/Inventory of Due Dates in the Course Info area of Canvas for ALL assignments (and quizzes and exams too). Also watch for Canvas announcements for any changes in due dates.

### Exam Policy:

Exams are to be taken as scheduled and will be in class, open response and short answer questions.

In lecture courses, I do reserve the right to also include an in-class exam portion and if I do, it will be mainly calculations covered in lecture and will provide the opportunity to show your work (and earn partial credit).

If I do have an in-class exam portion (not a 100% online exam), you should bring a financial calculator, but you may not bring a programmable/scientific calculator, nor may you use a cellphone/tablet with a financial calculator application. You may create a formula sheet. It must be one-sided and your own (no copies of others’) and it must be turned in with your exam. You must not have a cell phone on your desk or a Bluetooth earpiece in your ear.

Given the online portion of each exam, makeup examinations for the in-class portion (if used) are not given. If you are given permission to miss the in-class portion, at my discretion, the online portion grade will be substituted. Note: It has been my experience that the in-class portion boosts your grade by at least ten points on average over just the online portion.

If a documented emergency keeps you from completing an exam, I may consider substituting the final exam grade for the respective missing exam grade (once is the maximum). Such accommodation will only be permitted given suitable documented emergencies (See Student Handbook).

### **Group Work Grade & Group Assignments Policy:**

In a lecture course, you will either be instructor-assigned groups or allowed to self-assign yourself to groups for the group semester stock evaluation project. I will usually take a class census and make the decision for the semester from that census. In online courses, I have found that instructor-assigned groups work best and will do that.

If allowed to self-assign, as instructor, I do not want the group to be all finance or accounting majors—your team must have a mix of majors (see the separate major listing sheet that will be posted one or two days after the add/drop deadline if self-assignment is allowed.) A group shall not have more than four members nor less than three members without my advance permission.

If you are in instructor-assigned groups, I will use a quasi-random approach to building groups. I will put in one strong student, one weaker student, and then two other from the random pool. I will not identify who is the “weaker,” “stronger,” or purely random-assigned members.

Your group will nominate a team leader and notify the instructor (often via special discussion area post instead of email).

The team leader will be awarded five extra points for the coordinator and submission function—the team leader is to be the only person submitting the project for grade and posting the findings to the designated discussion board (if so directed by the project directions). If more than one person in a given team (that has not splintered) submits the group’s work, there will be a point deduction applied to all group members (usually 10 to 20 points). [Multiple submissions add administrative complexity and is why I apply a penalty.]

Absent explicit, special-case instructor approval up to one week before the group project deadline, If your group splinters (and cannot work together where two separate “factions” submit work separately), ALL team members will get a 10% (or one letter-grade) deduction for not working as a cohesive group as a business manager would expect,

Note on Group Cooperation Grade: This is measured by a separate peer evaluation that you provide on your two or three other peers in your group (for the stock report). You also explain your contribution to your group. Full cooperation reported by consensus means 20-points. Less than full cooperation reported by all the other group members will yield 8-points and no cooperation by all others yields 0-points. Note: If you do not report on your peers, you will earn 0-points also even if they report you provided full cooperation.

**Caution:** If you do NOT submit a completed peer evaluation form that also includes your own description of your participation, I reserve the right to award a zero grade for the group project grade for the person with the missing or incomplete peer evaluation (in addition to the zero for the peer evaluation grade too).

### **Extra Credit Work Policy:**

I will generally offer extra credit items that have the effect of boosting one of your exam grades by ½ to 2/3 of an exam letter grade (or in some cases, with enough points, to boost an exam grade up to one full letter grade in effect).

I may also include an extra credit discussion and an opportunity to write a course reflection paper (CRP)—you must confirm that I am offering the CRP during your semester.

### **Late Work Policy (Assignments & Discussions ONLY):**

Late work is subject to a penalty equal to 10% of the points (which is the points equal to one letter-grade for that assignment) for each ONE or TWO day period late (at my discretion but applied consistently to everyone for the whole semester) for all regular (not extra credit) assignments.

Note that as I often use the Student Information Sheet (SIS) assignment for course audit purposes and some students add later in the first week of class so I often allow it to be submitted up to one week late with only a 10% or 20% penalty.

No work can be submitted more than TWO week late as measured by the official due date on the Due Dates Summary subject to any possible (and unlikely) extension in a course announcement in the Canvas learning management system (LMS).

At end of semester, no regular work can be submitted late after the final extra credit deadline in the Due Dates Summary. Caution: The final extra credit deadline might be sooner than the ONE-week deadline in the preceding paragraph. Said another way, which ever period is shorter governs—either the one-week deadline or the extra credit deadline.

### **Letter Grade Round-Up Policy:**

I also call this my “one-point-short-to-next-highest-course-letter-grade” policy. If your grade is one point (or, at my discretion, two points) from the next highest course letter grade at the end of semester, I will round your letter grade upward if you have completed all work in the course (assuming that a small amount of random variation kept you from the higher grade that you otherwise would have earned). If you have done extra credit work and are three (or perhaps four) points short of the next higher letter grade, I will round upward with certainty.

Note: I find that for every forty to fifty students, one of you will be affected (boosted or not). It is always wise to do some extra credit work as “insurance” and make sure to not miss any regular-credit assignments.

### **Class Participation Policy:**

In lecture courses, CP/DQ grades are primarily from in-class work and full attendance/participation.

### **Attendance and Participation Policy:**

I offer additional policy beyond that of the university-standard policy shown in the University Policies area below.

Students are responsible to notify the professor if they are missing class and for what reason. Students are also responsible to make up any work covered in class. It is recommended that each student coordinate with a student colleague to obtain a copy of the class notes, if they are absent.

For lecture courses, the official record for attendance is your signature on the sign-in sheet for that day. No one else is permitted to sign in for you as that is academic dishonesty. If you are late and I have already picked the sheet up, it is your responsibility to ask to sign-in on break or after class—if you do not, you will be recorded as absent (and get no credit).

Each class during the week has one unit of attendance and being late or leaving-early deducts 50% of that. A once-a-week class has TWO attendance units—so leaving early or being late means you earn 1.5 attendance units in a once-a-week class.

At the end of class or near the end of class, you may be required to initial next to your name on the attendance sign-in sheet either. The initialing assures that those staying the whole class and anyone leaving early are not treated equally point-wise for class participation.

Note: If you send me an email or give me a telephone notification (and a voicemail if I cannot answer the phone call), I will usually award 25% of the otherwise-missed class participation grade. This notification, inclusive of the reason, MUST be no less than TWO hours before class time in order to be eligible for credit. You can earn partial credit for missed classes up to THREE times during the semester.

### **Portable Computer/Tablet Use in Classroom:**

Portable information technology appliances (tablet or laptop computers) may not be used in a manner that distracts other students in their learning experience. Generally, this means that these devices should be used for note-taking or group work. Other use tends to attract the eyes of other learners as the screen changes (which periodically causes complaints to me, e.g. “Bob keeps looking at Facebook”).

Computers, programmable calculators, and the like are prohibited on in-class exam days. All other days, I encourage you to bring these devices to integrate them into the current events portion of our learning experience together and to do group assignments in class.

### **Cell Phones/Other Devices:**

Cell phones must be set on vibrate or off so to not create a distraction. On in-class exam days (if used during your semester), you must not use your cell phone or have it on your desk and you may not have a Bluetooth earpiece in your ear.

After the first interruption, a student interrupting class again with a cell phone or other device will lose the class participation points that come from good attendance that day.

### **Incomplete Grade:**

Documented extraordinary circumstances (like pregnancy, surgery, etc.) may warrant assigning an incomplete (an "I") grade. This is done per university policy.

### **University Official Email Account (Eagle Connect):**

All students should activate and regularly check their EagleConnect (email) account—or arrange for it to be forwarded to an email address that is actively used.

EagleConnect is used for official communication from the University to students. Many important announcements for the University and College are sent to students via EagleConnect. For information about EagleConnect, including how to activate an account and how to have EagleConnect forwarded to another e-mail address, visit <https://eagleconnect.unt.edu>

## **University Policies and Procedures**

### **Students with Disabilities (ADA Compliance):**

#### **Chapter 7(7.004) Disability Accommodations for Students:**

The University of North Texas at Dallas makes reasonable academic accommodation for students with disabilities. Students seeking accommodations must first register with the Disability Services Office (DSO) to verify their eligibility. If a disability is verified, the DSO will provide you with an accommodation letter to be delivered to faculty to begin a private discussion regarding your specific needs in a course. You may request accommodations at any time, however, DSO notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet/communicate with each faculty member prior to implementation in each class. Students are strongly encouraged to deliver letters of accommodation during faculty office hours or by appointment. Faculty members have the authority to ask students to discuss such letters during their designated office hours to protect the privacy of the student. For additional information see [Disability Services Office](#). You may also contact them by phone at 972-338-1777; by email at [UNTDisability@untdallas.edu](mailto:UNTDisability@untdallas.edu) or at Building 2, room 204.

#### **Canvas Instructure Accessibility Statement:**

University of North Texas at Dallas is committed to ensuring its online and hybrid courses are usable by all students and faculty including those with disabilities. If you encounter any difficulties with technologies, please contact our ITSS Department. To better assist them, you would want to have the operating system, web browser and information on any assistive technology being used. [Canvas Instructure Accessibility Statement is also provided.](#)

**NOTE:** Additional instructional technology tools, such as Turnitin, Respondus, Panopto, and publisher cartridge content (i.e. MyLab, Pearson, etc.) may NOT be fully ADA compliant. Please contact our Disability Office should you require additional assistance utilizing any of these tools.

### **Course Evaluation Policy:**

Student's evaluations of teaching effectiveness is a requirement for all organized classes at UNT Dallas. This short survey will be made available to you at the end of the semester, providing you a chance to comment on how this class is taught. I am very interested in the feedback I get from students, as I work to continually improve my teaching. I consider students' evaluations to be an important part of your participation in this class.

**Assignment Policy:** See Professor Policy area for all details.

### **Exam Policy:**

Exams should be taken as scheduled. No makeup examinations will be allowed except for documented emergencies. (See Student Handbook). [More in Professor Policy area.]



## **Academic Integrity:**

Academic integrity is a hallmark of higher education. You are expected to abide by the University's code of Academic Integrity policy. Any person suspected of academic dishonesty (i.e., cheating or plagiarism) will be handled in accordance with the University's policies and procedures. Refer to [UNT Dallas' Student Code of Academic Integrity](#) for complete provisions of this code.

Academic dishonesty includes, but is not limited to, cheating, plagiarizing, fabrication of information or citations, facilitating acts of dishonesty by others, having unauthorized possession of examinations, submitting work of another person or work previously used without informing the instructor, or tampering with the academic work of other students.

Web-based Plagiarism Detection: Please be aware in some online or hybrid courses, students may be required to submit written assignments to Turnitin, a web-based plagiarism detection service, or another method. If submitting to Turnitin, please remove your title page and other personal information.

## **Classroom Policies (from University)**

### **Online Attendance and Participation:**

The University attendance policy is in effect for this course. Class attendance in the Canvas classroom and participation is expected because the class is designed as a shared learning experience, and because essential information not in the textbook will be discussed in the discussion board. Online presence and participation in all class discussions is essential to the integration of course material and your ability to demonstrate proficiency.

Attendance for this online or hybrid course is considered when you are logged in and active in Canvas, i.e., posting assignments, taking quizzes, or completing Discussion Boards. To maintain financial aid award eligibility, activity must occur before the census date of the session or term of the course. Refer to [UNT Dallas' Registrar](#) for specific dates. If you are absent/not active in the course shell, it is YOUR responsibility to let the instructor know immediately, upon your return, the reason for your absence if it is to be excused. All instructors must follow university policy 7.005 covering excused absences; however, it is the instructor's discretion, as outlined in the course syllabus, of how unexcused absences may or may not count against successful completion of the course.

### **Inclement Weather and Online Classes:**

Online classes may or may not be affected by campus closures due to inclement weather. Unless otherwise notified by your instructor via e-mail, online messaging, or online announcement, students should assume that assignments are due as scheduled.

### **Online "Netiquette":**

In any social interaction, certain rules of etiquette are expected and contribute to more enjoyable and productive communication. Emails, Discussion Board messages and/or any other forms of written communication in the online environment should use proper "netiquette" (i.e., no writing in all caps (usually denotes yelling), no curse words, and no "flaming" messages (angry, personal attacks).

Racial, ethnic, or gender slurs will not be tolerated, nor will pornography of any kind.

Any violation of online netiquette may result in a loss of points or removal from the course and referral to the Dean of Students, including warnings and other sanctions in accordance with the University's policies and procedures. Refer to [UNT Dallas Student Code of Conduct](#). Respect is a given principle in all online communication. Therefore, please be sure to proofread all of your written communication prior to submission.

### **Diversity/Tolerance Policy:**

Students are encouraged to contribute their perspectives and insights to class discussions in the online environment. However, offensive & inappropriate language (swearing) and remarks offensive to others of particular nationalities, ethnic groups, sexual preferences, religious groups, genders, or other ascribed statuses will not be tolerated. Disruptions which violate the Code of Student Conduct will be referred to the Dean of Students as the instructor deems appropriate.



## **Technology Assistance:**

In order to successfully access the materials in an online or hybrid course, UNT Dallas advises that your computer be equipped with the minimum system requirements listed on the first page of the syllabus.

If you experience difficulty accessing or using components of the course, try using Google Chrome browser. If you still experience technical difficulties, first, notify your instructor.

If the problem is still not resolved, call Student Assistance (Distance Learning) at the phone number listed on the first page of the syllabus. Also, no matter what browser you use, always enable pop-ups. For more information see:

- [UNT Dallas Canvas Technical Requirements](#)
- [Canvas Instructure Supported & Unsupported Operating Systems](#)