Instructor: Alexandra K. Theodossiou, Ph.D  
Phone: Office: (361) 825-2769        Cell: (361)774-9339  
Email: atheodossiou@tamucc.edu  
Office: O’Connor Building (OCNR) 348  
Office Hours: MTWR 11:00 a.m. -12:00 p.m. and by appointment  
Class: OCNR 133, MTWR 12:00 p.m. – 1:55 p.m.  
Class Website: http://bb9.tamucc.edu

Required Materials:  
Study Guide is OPTIONAL

Additional requirements  
Financial Calculator  (Texas Instrument’s BA II Plus only or any other financial calculator-no scientific calculators will be allowed)

Prerequisites:  
Econ 2301 & 2302 and junior standing or above

Course Description:  
FINA 3312, Financial Management, is an introductory course to financial markets and institutions. Course coverage includes an analysis of financial markets & institutions; regulation, money market operations, global impact of central banking principles and monetary policy, and determinates of interest rates with financial asset pricing.

Learning Objectives:  
By the end of this course, the students will be able to:  
• Understand the role of the financial institutions and markets and their fundamentals  
• Describe the central banking system and how the latter conducts its monetary policy  
• Discuss the similarities, differences, advantages, and disadvantages of various types of financial organizations  
• Calculate interest rate changes and the impact on financial asset pricing

Instructional Methodology:  
Lectures may be supplemented by class discussion, handouts, questions and answer sessions, computer presentations and videos.

Performance Evaluation and Grading:  
Four tests and a final exam will be given.   All exams will be open book and notes.  Test materials will come from lecture notes, the text, assigned readings, and in-class assignments.  Test questions will emphasize the understanding and application of concepts and topics covered.
Grades will be assigned based on the following:

| Nine Exams (each exam will be on 2-3 chapters and it will be worth 900 points) | 900 |
| In-class assignments | 100 |

**TOTAL POINTS** | **1000 points**

**Letter Grades Assignments (tentative)**

If your points are:
- at least 900: A
- 800 to 899: B
- 700 to 799: C
- 600 to 699: D
- below 600: F

Exam dates will be announced in class. **No make-up exams will be administered.** If you must miss an exam, notify me in advance and provide written documentation that the absence was an excused University activity, a severe illness, or a dire emergency. Otherwise, I will assign you a zero for the exam.

Exams are open books. To protect the integrity of the test banks employed, exams will not be returned. However, exams are available for review in my office during scheduled office hours for two weeks after the exam.

Students are responsible for all material in the assigned readings.

**Cell Phone / Pager and Laptop Policy:**
I expect everyone to follow all rules of common courtesy during classroom lecture and discussion. The presence of cell phones and pagers as well as other disruptive items or actions are prohibited in the classroom. Laptops used for any purpose other than class work is prohibited.

**Oral and Written Communication Requirements:**
Students are required to prepare a formal written project for the semester. Effective written communication is also necessary for exams and homework.

**Attendance Policy**
Experience has shown that regular attendance is essential to successful completion of any course. Attendance will be taken at every class meeting.

**Global Perspectives:**
The roles of the international financial systems and foreign exchanges will be explored.

**Political, Social, Legal, Regulatory, and Environmental Perspectives:**
The course will consider the structure, regulation, influence, and role of financial institutions in society.

**Time**
Success in this class depends on your ability to correctly work the exam problems. The best way to accomplish this is to practice the sample problems and work the problems at the end of the chapter. A
general rule of thumb is that the student should spend at least 3 hours of personal study time for each hour of class instruction. **Exams are hard and some students may not be able to finish the exam if they are not prepared.**

**ACADEMIC HONESTY:**
University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, forgery, or plagiarism (the presentation of the work of another as one’s own work). The University policy of scholastic dishonesty will be strictly followed with no exceptions. Understand that the University definition of scholastic dishonesty will be strictly adhered to and any student caught providing or receiving assistance on an exam will immediately be given a grade of “F” for the course.

This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

**Americans with Disabilities Act Compliance:**
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please contact the Disability Services Office at (361) 825-5816 or visit the office in Corpus Christi Hall 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

**Grade Appeals**
As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at [http://www.tamucc.edu/provost/university_rules/index.html](http://www.tamucc.edu/provost/university_rules/index.html). For assistance and/or guidance in the grade appeal process, students may contact the Office of Student Affairs.

**Dropping a Class**
I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the
Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. Friday, **July 26, 2013**, is the last day to drop a class with an automatic grade of “W” this term.

**Summary of Topical Coverage:**

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<thead>
<tr>
<th>Chapter</th>
<th>Hours</th>
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<tbody>
<tr>
<td>Chapter 1: Why Study Financial Markets</td>
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<td>Chapter 2: Overview of the Financial System</td>
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<td>Chapter 3: What Do Interest rates Mean and What is Their Role in Valuation</td>
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<tr>
<td>Chapter 4: Why Do Interest Rates Change?</td>
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<tr>
<td>Chapter 5: How Do Risk and Term Structure Affect Interest Rates?</td>
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<tr>
<td>Chapter 7: Why do Financial Markets Exist?</td>
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<tr>
<td>Chapter 8: Why Do Financial Crises Occur and Why Are They So damaging to the Economy?</td>
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<td>Chapter 9: Central Banks and the Federal Reserve System</td>
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<td>Chapter 10: Conduct of Monetary Policy: Tools, Goals, Strategy and Tactics</td>
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<td>Chapter 11: The Money Markets</td>
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<td>Chapter 12: The Bond Market</td>
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<td>Chapter 13: The Stock Market</td>
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<td>Chapter 14: The Mortgage Markets</td>
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<td>Chapter 15: The Foreign Exchange Market</td>
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<td>Chapter 16: The International Financial System</td>
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<td>Chapter 17: Banking and the Management of Financial Institutions</td>
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<td>Chapter 18: Financial regulation</td>
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<td>Chapter 19: Banking Industry: Structure and Competition</td>
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<td>Chapter 20: The Mutual Fund Industry</td>
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<td>Chapter 21: Insurance Companies and Pension Funds</td>
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<tr>
<td>Chapter 22: Investment Banks, Security Brokers and dealers, and Venture Capital Firms</td>
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**Total** 45.0

**Important Dates for Summer II, 2013**

- July 8, Monday: Classes begin
- July 9, Tuesday: Last day to register or add a class
- July 26, Friday: Last day to drop a class
- August 6, Tuesday: Last day to withdraw from the University
- August 8, Thursday: Last day of classes, Summer Session II final examinations, Last day to apply for December 2013 graduation
- August 10, Saturday: Summer Commencement

**Preliminary schedule**

- July 8-11: Chapters 1 through 4
- July 15-18: Chapters 5 through 10 (Chapter 6 is excluded)
- July 22-25: Chapters 11 through 15
- July 29-August 1: Chapters 16 through 20
- August 5-August 8: Chapters 21 and 22