FINANCIAL MANAGEMENT CONCEPTS

Course Description:
An intensive study for students with limited or no academic experience in finance. Helps to provide an understanding of the concepts of present value, funds flow analysis, cost of capital, capital budgeting, and valuation theories used in corporate finance. (This is a core course)

Prerequisites: ACCT 5312, ECON 5311 and ORMS 5310, or equivalents.

Required Materials:
- Textbook: Fundamentals of Corporate Finance, 12th edition, by Stephen Ross; Randolph Westerfield; Bradford Jordan (there is an e-textbook option available), professor’s notes
- Internet Access for Connect Finance, Blackboard 9.1
- ConnectTM Finance (for homework assignments and quizzes)
- Financial Calculator (Texas Instrument’s BA II Plus - no EXCEL, scientific or online calculators will be allowed).
- Desktop or laptop computers.

Important Message: This course requires the use of exam-proctoring involving third party charges. Exam-proctoring charges up to $50.00 per exam. Students are required to schedule exams at least 24 hours in advance or incur late scheduling charges. All costs for exams are the responsibility of the student. Students may also be responsible for providing webcams to be used in test proctoring.

Learning Objectives:
By the end of this course, students should be able to:
- Construct/understand a company’s financial statements and financial ratios.
- Understand the concept of time value of money
- Differentiate the characteristics of stocks and bonds and estimate the prices of bonds and stocks
- Understand and employ the CAPM and SML
- Estimate risk and understand its relationship to returns
- Understand working capital management
Major Course Requirements:

One midterm tests and a final exam will be given. The final exam will be cumulative. Test materials will come from lecture notes and recordings, the text, assigned readings, homework, and class discussion. Test format is primarily multiple choice; questions will emphasize the understanding and application of concepts and topics covered. To facilitate student mastery of financial concepts, homework problems and quizzes will be assigned following the discussion of each major topic area. All homework assignments, quizzes and exams will be taken online.

Grades will be assigned based on the following weights/points:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Points</th>
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<tbody>
<tr>
<td>One Midterm exam</td>
<td>300</td>
</tr>
<tr>
<td>Final Exam (Comprehensive)</td>
<td>400</td>
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<tr>
<td>Homework</td>
<td>100</td>
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<tr>
<td>Quizzes</td>
<td>100</td>
</tr>
<tr>
<td>Project</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total Points</strong></td>
<td><strong>1,000</strong></td>
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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

Exams are closed books. Only a formula and notes “cheat” sheet is allowed. Collaboration is strictly prohibited. The use of any electronic device to search the internet during an exam is considered cheating and it will result in an automatic “F” for the course. Exams will take place using Examity, a proctoring mechanism.

The parts of the project assignment are to be turned in online (not through email), no later than the time posted on Blackboard/Connect prior to their deadline date unless otherwise instructed. Late assignments will not be graded and will result in a zero grade. All assignments must be completed independently. All work submitted (including spread sheets, forms and written work) must be your own work. Anything other than this constitutes academic dishonesty and will be treated as such.

You will need a subscription to Connect. Each chapter will have a homework assignment and a quiz assigned to it. Homework assignments will have a due date but there will be no time limit other than the deadline. With regards to the homework assignments you will be allowed two attempts for each question. Quizzes will be timed and students will be allowed only one attempt.

Course Policies

**Attendance**

Experience has shown that regular webex attendance and communication with the professor is essential to the successful completion of this course.

**Late Work and Make-Up Exams**

No make-up exams will be administered. If students must miss an exam, they should notify the instructor in advance and provide written documentation that the absence was an excused University activity, a
severe illness, or a dire emergency. Otherwise a zero will be assigned for the exam. All assignments are
to be turned in at their due date unless otherwise instructed.

**Academic Integrity/Plagiarism**
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, falsification, forgery,
complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In
this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test
will result in a disciplinary action.

**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 the instructor 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. (TBA) is the last day to drop a course with an automatic
grade of “W”.

**Grade Appeals**
As stated in University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures, 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 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. For assistance and/or guidance in the grade
appeal process, students may contact the Dean’s office in the college in which the course is taught or the
Office of the Provost.

**Disabilities Accommodations**
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 call or visit Disability Services at (361) 825-5816 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.

**Statement of Academic Continuity**
In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held
on the campus of Texas A&M University–Corpus Christi; this course would continue through the use
of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow
continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will
be operational within two days of the closing of the physical campus. However, students need to make
certain that the course instructor has a primary and a secondary means of contacting each student.
<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>Wednesday, March 18</td>
<td>Semester starts</td>
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<tr>
<td>Wednesday, March 25</td>
<td>Chapters 2 and 3 assignments, due date</td>
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<tr>
<td>Sunday, April 5</td>
<td>Chapters 5 and 6 assignments, due date</td>
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<tr>
<td>Sunday, April 12</td>
<td>Chapters 7 and 8 assignments, due date</td>
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<tr>
<td>Tuesday, April 14</td>
<td>Midterm (chapters 2-8)</td>
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<tr>
<td>Wednesday, April 22</td>
<td>Chapters 9 and 10 assignments, due date</td>
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<tr>
<td>Sunday, April 26</td>
<td>Project-Due date</td>
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<tr>
<td>Friday, May 1</td>
<td>Chapters 12 and 13 assignments, due date</td>
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<tr>
<td>Monday, May 4</td>
<td>Chapter 14 assignments, due date</td>
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<tr>
<td>Wednesday, May 6</td>
<td>Final Exam (comprehensive, chapters 2-14)</td>
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