COURSE INFORMATION
- Section 81E (course code: 80122 / Financial Management
- Fall / 2012
- 3 Credit Hours
- Class meeting – Wednesdays, UCD 6:15pm to 8:55 pm. (verify room when arriving on campus)

Professor / Instructor Contact Information
- David J. Nowacki, Adjunct Professor
- Office location: Off campus
- Office phone: 972-385-1769
- Office hours – face to face (by appointment only; or before/after class) and by telephone 8 a.m. to 9:15 p.m.
- David.Nowacki@tamu-commerce.edu
- David.n.Dallas@gmail.com

Materials – Text, Readings, Supplementary Readings

Official Textbook is:

R. Charles Moyer, James R. McGuigan,
Ramesh R. Rao and William J. Kretlow
No Additional support needed (such as online or ‘student package).

- Required materials: Financial Calculator; handheld is fine, however, Excel is recommended!
- Required readings: Additional files, if any, will be provided in an online ‘shell’ for convenience.

Course Description
Three semester hours. A study of business finance within the economic environment including financial reporting, analysis, markets and regulations, with emphasis on global and ethical issues. Risk, valuation, planning and analysis including working capital management and capital budgeting, and other decision rules helps maximize the value of the firm. Focus on total quality management and financial considerations in the production of goods and services.

Prerequisite: Fin 304 or Fin 501 or consent of the department and/or instructor. investment projects.
- Goals / Rationale of the course:
  • This course targets business issues facing managers, consumers and owners for both internal and external operating activities.
  • Students should learn financial management tools which can be applied to both their daily lives (personal financial management issues) and their professional lives (business and non-business endeavors).
  • The course utilizes two independent paths which are brought together at the end of the course. Path one targets finance/accounting topics such as balance sheets, income statements and statement of cash flow so that the student can understand the ‘language of finance’ and utilize analytical methods used in this section. The second path incorporates mathematics as a tool for evaluating opportunities, namely, time value of money. At the end of the course these two paths merge in an assignment combining the financial statements and the math tools as decision-making tool.

Course Objectives and Learning Outcomes Assessment:

All of the topics covered in the course are covered with a specific course objective in mind. The course objectives for this course are given below which will be created into a learning outcomes assessment rubric (given below the objectives) to measure student performance in the class. The objectives for this course are:
1. Demonstrate an understanding of the advanced concepts of contemporary financial management and the application of its methods.
2. Demonstrate an ability to analyze and apply asset valuation techniques.
3. Demonstrate an understanding and the ability to measure strategic financial decisions in a risk/return context as it relates to today’s dynamic world.

<table>
<thead>
<tr>
<th>Criteria (Course Objectives)</th>
<th>1 (Unsatisfactory)</th>
<th>2 (Emerging)</th>
<th>3 (Proficient)</th>
<th>4 (Exemplary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrate an understanding of the advanced concepts of Contemporary financial management and the application of its methods.</td>
<td>Student shows limited ability to understand or apply even the more basic concepts and methods of financial management.</td>
<td>Student shows understanding and the ability to apply only the more basic concepts and methods of financial management.</td>
<td>Student shows understanding and the ability to apply the basic but not advanced concepts and methods of Financial management.</td>
<td>Student shows understanding and the ability to apply the advanced as well as basic concepts and methods of financial management.</td>
</tr>
<tr>
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<td>Student shows limited ability to analyze or apply even the more basic techniques of asset valuation.</td>
<td>Student shows the ability to analyze and apply only the more basic techniques of asset valuation.</td>
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<td>Student shows the ability to analyze and apply the advanced as well as basic techniques of asset valuation.</td>
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<tr>
<td>Demonstrate an understanding and ability to measure strategic financial decisions in a risk/return context as it relates to today’s dynamic world.</td>
<td>Student shows limited ability to understand or measure even the more basic financial decisions involved in business management.</td>
<td>Student shows understanding and the ability to measure only the more basic financial decisions involved in business management.</td>
<td>Student shows understanding and the ability to measure the basic but not advanced decisions of financial management.</td>
<td>Student shows understanding and the ability to measure the advanced as well as basic decisions of financial management.</td>
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COURSE REQUIREMENTS

Activities / Assessments

1. Traditional classroom lectures will be supplemented by PowerPoint Slides from the course’s text along with additional files. Most of these files will be made available to students (some will be released only after the lecture itself.)
2. Students are encouraged to attend lectures; virtually all topics on exams will be covered to some extent in class.
3. The class will consist of 3 exams; each exam will have two parts.
   a. Part I of each exam will be an in-class exam targeting theory and less math oriented problems; you may consider this an open note, open book, open computer file exam (however, Internet access is not allowed).
   b. Part II of each exam is math intensive; students will complete these assignments external to class and may consider these problems open note and open book.
4. A course schedule outlining lecture dates, topics, chapter coverage and test dates will be made available to all students. Students are encouraged to plan their activities with the schedule in mind.
5. A financial calculator is required. You may use a hand-held calculator. Course documents and files will be delivered using Excel as the calculator of choice. Your instructor suggests you learn Excel as soon as possible as no professional in business uses hand-held calculators on a regular basis (all spreadsheets which can be shared).

Course Extras

The world has experienced some tremendous turmoil in financial markets. Lecture topics will attempt to focus on current and real world events as much as possible. Furthermore, students are encouraged to discuss any and all topics which involve finance or that affects any topic we cover in this course. NOTE: your instructor considers very few topics which do not affect financial markets!

COURSE ASSESSMENTS

Three Exams will comprise the course grading system. There will be a ‘focus’ on each exam for the chapters previously covered; however many topics build throughout the course so there may be a ‘cumulative’ effect as we enter the last exam.

Summary:
Academic Honest Form = 1%
Exam 1
   Problem portion 10%
   In-Class 20%
Exam 2
   Problem portion 15%
   In-Class 20%
Exam 3  
Problem portion  14%  
In-Class  20%  
TOTAL  100%

Grading

Grades will be determined on the following scale:

<table>
<thead>
<tr>
<th>Grading Scale</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-100</td>
<td>A</td>
</tr>
<tr>
<td>80-89</td>
<td>B</td>
</tr>
<tr>
<td>70-79</td>
<td>C</td>
</tr>
<tr>
<td>60-69</td>
<td>D</td>
</tr>
<tr>
<td>Below 60</td>
<td>F</td>
</tr>
</tbody>
</table>

ACCESS AND NAVIGATION

Access and Log in Information

This course will utilize a course shell in eCollege, the Learning Management System used by Texas A&M University-Commerce. To get started with the course, go to: https://leo.tamu-commerce.edu/login.aspx.

You will need your CWID and password to log in to the course. If you do not know your CWID or have forgotten your password, contact Technology Services at 903.468.6000 or helpdesk@tamu-commerce.

COMMUNICATION AND SUPPORT

- * Email is to be used for any private communication needed with the instructor*

Interaction with Instructor Statement

*I attempt to respond to emails within a 24 to 48 hour. I am active on weekends but not at consistent times from weekend to weekend. You may also contact me via e-mail (My Leo account) or my personal email (David.n.Dallas@gmail.com). In the recent past, my habit is to check my personal account a few times per day but my Leo e-mail account about once per day. I may have other sections being delivered at the same time so please be kind and reference this course number in your communications.*

Student Support
Texas A&M University-Commerce provides students technical support in the use of eCollege. The student help desk may be reached by the following means 24 hours a day, seven days a week.

- **Chat Support:** Click on 'Live Support' on the tool bar within your course to chat with an eCollege Representative.
- **Phone:** 1-866-656-5511 (Toll Free) to speak with eCollege Technical Support Representative.
- **Email:** helpdesk@online.tamuc.org to initiate a support request with eCollege Technical Support Representative.
- **Help:** Click on the 'Help' button on the toolbar for information regarding working with eCollege (i.e. How to submit to dropbox, How to post to discussions etc...)

### COURSE AND UNIVERSITY POLICIES

#### Course Policies

1. **Course Coverage:** This course utilizes the textbook as well as various files which may be uploaded (or will be throughout the course) and placed in the “Doc Sharing” area in the course shell.

2. **Course Dates:** Located within the course under “Doc Share” is a spreadsheet listing all exams and lectures.

3. **Course TIME FRAME:** You may want to go at a steady pace or a few focused time frames. **TIME MANAGEMENT IS CRUCIAL IF YOU WANT TO BE SUCCESSFUL IN THIS COURSE**.

#### Academic Honesty Policy

4. **Academic Misconduct:** Cheating will not be tolerated in this class. Giving someone answers helps neither you nor then. Do not give the appearance that you are cheating. You are required to perform your own work and I **will use all the available technology** at hand to determine if you have or appeared to have cheated. If I catch someone cheating, I will do my best to get that person suspended or expelled from the university. Each student is required to access chapter information, PowerPoint slides, background data, semester project and other support materials FROM THEIR COMPUTERS AND THEIR COURSE ID’S. Anyone who submits answers to quizzes without accessing site information for that particular quiz will have a reduction in grades and/or a grade of “0” for that particular event/quiz.

Texas A&M University-Commerce does not tolerate **plagiarism** and other forms of academic dishonesty. Conduct that violates generally accepted standards of academic honesty is defined as academic dishonesty. "Academic dishonesty" includes, but is not limited to, plagiarism (the appropriation or stealing of the ideas or words of another and passing them off as one's own), cheating on exams or other course assignments, collusion (the unauthorized collaboration with
others in preparing course assignments), and abuse (destruction, defacing, or removal) of resource material.


5. **Student Responsibilities:**
   - Monitor the e-mail assigned to you from this course. Changes, updates and class communication will come in this manner.
   - Each student should have a text book.
   - The student should read each chapter and other material.
   - The student is required to complete exams in a timely manner. **There are not make-ups, no extra credit.**

*Late Work*
- **There are not make-ups, no extra credit.**

*Drop a Course*
   - You may choose to include the following, “A student may drop a course by logging into their myLEO account and clicking on the hyperlink labeled 'Drop a class' from among the choices found under the myLEO section of the Web page.”

*Incompletes*
   - *Incompletes are a rare event in this course and require extreme circumstances for them to be granted.*
Graduate/Undergraduate Online Course Attendance Policy

You have no grade associated with attendance. However, assignments are frequent enough that major grade loss will occur if you miss even a week in the course. Students should additionally note the online system can measure how often and for what length a student may log-on.

University Policies

ADA Statement

Students with Disabilities:

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 have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services
Texas A&M University-Commerce
Gee Library 132
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
studentdisability@tamc.edu
Student Disability Resources & Services

BIBLIOGRAPHY

PROFESSOR CONTACT

Professor: David J. Nowacki

- Office Phone: 972-385-1769
- E-mail: David_Nowacki@tamu-commerce.edu
  David.n.Dallas@gmail.com

I have been lecturing graduate and undergraduate finance courses for 12 years on an adjunct basis (face to face and online delivery). My professional background includes being Merrill Lynch’s first derivatives specialist in Texas, trading fixed income securities for a major bank in Dallas, Tx, creator of a mutual fund family and M&A consulting to local and regional private and publicly traded companies. I have also served as an expert witness in financial valuation cases.

Additional information

Additional Topics:
Financial calculator

- For the course, a computer spreadsheet or software (MS Excel, Lotus, Quatro, or equivalent) **should be utilized**. Expertise in using such spreadsheet programs is essential in the corporate world and attaining expertise in this type of software is recommended. Your instructor will use Excel exclusively and the answers will be based on this software.

- Handheld; any handheld calculator that has financial functions may be used. Financial functions means that **specific buttons** like “n”, “i”, “PV”, “Pmt”, “FV” or similar are on the calculator’s face. It is the student’s responsibility to understand their own technology as different manufacturers may require different data inputs (for example: 10% is inputted as “0.10” on some calculators while others require “10” as the keying sequence.).