

Finance 304  
Intro to Business Finance  
Fall 2013 Syllabus

**Instructor:** Meredith Rhodes

**Class Time:** Mondays 12pm – 3pm

**Place:** Class Live Pro

**Office Hours:** Tuesdays 9am-12pm, Thursdays 9am-11am, or by appointment

**Phone:** (903) 886-5681

**Email:** [meredith.rhodes@tamuc.edu](mailto:meredith.rhodes@tamuc.edu)

**Required Texts/ Materials:**

Fundamentals of Financial Management, Concise 7<sup>th</sup> edition., by Brigham and Houston, 2011. (ISBN 0-)

Financial Calculator: Texas Instruments BA II or comparable (not alpha programmable). I will only be teaching from and using the BA II.

**Course Description:**

We will start with a review of accounting and basics of time value of money. Next, we analyze financial statements in order to identify a firm's strengths and weaknesses. We then move to financial leverage and financial forecasting concepts, as well as theories for managing current assets and liabilities. The second half of the course will be devoted to advance time value of money concepts and methods that companies use to choose acceptable investment projects.

**Major Topics Covered:**

Upon completion of this course, students should be familiar with and have a working understanding of the following:

1. Major forms of business organizations (Chapter 1)
2. Shareholder wealth maximization (Chapter 1)
3. Calculation of present value (Chapter 5)
4. Calculation of future value (Chapter 5)
5. Basic accounting statements (Chapter 3)
6. Ratio analysis (Chapter 4)
7. Capital allocation process (Chapter 2)
8. Bonds and their valuation (Chapter 7)
9. Stocks and their valuation (Chapter 9)
10. Risk and return (Chapter 8)
11. Cost of preferred stock (Chapter 9 and 10)
12. Cost of capital (Chapter 10)
13. Capital budgeting analysis (Chapter 11)

**Grading summary:**

Assignments/ Homework– 20%

Exam I – 25%

Exam II – 25%

Final – 30%

**Grading scale:**

89.5-100	A
79.5-89.4	B
69.5-79.4	C
59.5-69.4	D
Below 59.4	F

All exams are in multiple-choice format and will be submitted through the eCollege online course. You access the exams online and answer the questions. Remember you must hit “submit” for your selections to be saved. If you don’t hit “submit,” no answers will be evaluated

**Exams:**

There will be two regular exams and a final. You will be responsible for information from class discussion, required readings, and assignments/homework. **No makeup exams will be given** unless for a University allowed excused absence. For an excused absence, the makeup exam will be administered prior to the scheduled exam. If you need to miss an exam for an excused absence let me know in advance so we can make arrangements.

**Assignments/ Homework:**

You will receive assignments/ homework during the semester. Assignments/homework will be posted in eCollege, and a class email will be sent the week the assignment/homework is assigned. The number of assignments/ homework is not set so your total point value will be an average of all assignments/ homework. These assignments/homework will include text questions and/or supplemental activities. There will be no makeup for these; however, I will drop the lowest assignment/ homework grade. This will allow anyone to miss one without penalty. If you don’t miss any, I will drop your lowest score instead.

**Attendance/ Participation:**

Attendance and participation are encouraged, but not required. Keep in mind that anything discussed in class may be included on an exam or assignment.

**Academic Integrity/ Plagiarism:**

All academic work must meet the standards contained in A Culture of Honesty: Policies and Procedures on Academic Honest. Students are responsible for informing themselves about those standards and for observing the University Honor Code. Plagiarism occurs when a student submits work that is not his/her own. This includes copying from printed

materials, websites, or from other people. All students are expected to turn in work that has been completed individually, unless otherwise informed by the instructor. Any assignment containing plagiarized material will automatically be graded as zero. The instructor will use the available technology at hand to determine if you have or appeared to have cheated. You are required to access all data and lectures available to you during the semester.

**Interaction with Instructor Statement:**

I attempt to respond to emails and discussion postings within 24 hours during the weekdays, and within 24-48 hours on the weekends. You may contact me via email at [meredith.rhodes@tamuc.edu](mailto:meredith.rhodes@tamuc.edu).

**Access and Navigation:**

This course will be facilitated using eCollege, the Learning Management System used by Texas A&M University-Commerce. To get started with the course, go to:

<https://leo.tamuc.edu/login.aspx>.

In the event the myLEO portal is ever inaccessible and you need to login to eCollege, you should also bookmark the direct URL for eCollege: <http://online.tamuc.org/>

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@tamuc.edu](mailto:helpdesk@tamuc.edu).

To participate in the online course environment, login to eCollege and follow the instructions provided for each week of the course. Instructions, project guidelines, and relevant resources will be provided as needed throughout the course. The Virtual Classroom should be monitored and contributed to regularly (3 days per week minimum). Special announcements or instructions may also be placed in the announcements area or sent directly to your leo email, which should be monitored regularly throughout your enrollment at TAMU-C.

**Technology Requirements:**

***General Technology Requirements***

This is an online course; thus, access to a modern computer with a reliable, high-speed, Internet connection is required. You must also have sufficient administrative authority on your computer to download, install, and run the necessary software applications.

Your courses will work with a PC with recent OS versions or Macintosh OS X. Supported browsers include recent releases of Firefox, Aurora, Internet Explorer, Safari, or Chrome.

It is strongly recommended that you perform a “Browser Test” prior to the start of any on-line course. To launch a browser test, login in to eCollege, click on the ”myCourses” tab, and then select the “Browser Test” link under Support Services.

***Course-specific Software***

Students will make use of the following software applications to complete course assignments: MS Office Suite (Word, Excel, & PowerPoint)

***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 24/7.

- 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@onlin.tamuc.org](mailto:helpdesk@onlin.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 (e.g. How to access the exam, how to post discussions...)

**Course and University Policies:**

**Student consideration:**

- Students are required to use leo.tamuc.edu email address for email communication.
- Please email me at [meredith.rhodes@tamuc.edu](mailto:meredith.rhodes@tamuc.edu), if you have questions, comments, or concerns.
- Cheating on exams or plagiarizing assignments will absolutely not be tolerated. You must read the TAMU-Commerce Academic Honesty Policy posted in the first week. Continuing in the class is an implicit agreement to abide by the terms of the Honesty Policy. If you are caught cheating in the class, you and anyone else involved will receive an F as a grade for this course. Depending on the severity of the offense, you may be expelled from the University for Academic Dishonesty.
- The deadline for dropping a course is listed under the academic schedule.
- Refer to the Student’s Guide Book located at:  
[www.tamu-commerce.edu/studentlife/guidebook.htm](http://www.tamu-commerce.edu/studentlife/guidebook.htm)

**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 903-4688148  
[StudentDisabilityServices@tamuc.edu](mailto:StudentDisabilityServices@tamuc.edu)

## **Tentative Schedule of Exams:**

### Week

- 1.) 8/26/13 – 9/01/13
- 2.) 9/02/13 – 9/08/13
- 3.) 9/09/13 – 9/15/13
- 4.) 9/16/13 – 9/22/13
- 5.) 9/23/13 – 9/29/13

- 6.) 09/30/13 – 10/06/13
- 7.) 10/07/13 – 10/13/13
- 8.) 10/14/13 – 10/20/13
- 9.) 10/21/13 – 10/27/13
- 10.) 10/28/13 – 11/03/13

- 11.) 11/04/13 – 11/10/13
- 12.) 11/11/13 – 11/17/13
- 13.) 11/18/13 – 11/24/13
- 14.) 11/25/13 – 12/01/13
- 15.) 12/02/13 – 12/08/13

### Assignment

Text: Chapters 1  
Text: Chapter 5  
Text: Chapter 5  
Text: Chapter 3  
Exam I

Text: Chapter 4  
Text: Chapter 2  
Text: Chapter 7  
Text: Chapter 7  
Exam II

Text: Chapter 8  
Text: Chapter 9  
Text: Chapter 10  
Text: Chapter 11  
Final