WOLF PACT

Protecting the integrity of a degree from the Richards College of Business at the University of West Georgia is the responsibility of the administration, faculty, staff, and students of the college. Our mission is “To become a globally recognized college of business preparing forward-thinking, responsible leaders.” Responsible leaders are ethical leaders, and this behavior begins in the classroom. One of our Strategic Goals is to demonstrate “…commitment to the principles of honesty and integrity in interactions and undertakings, [and] accountability for personal behavior…”. As such, we have developed the Wolf Pact in an effort to promote and maintain the highest standards of integrity, professional behavior, ethical actions, and personal conduct.

The purpose of this pact is to maintain that a degree from the Richards College of Business at the University of West Georgia is held in high regard by all internal and external constituents, and that a degree from the University of West Georgia is as meaningful in the future as it is today.

I have reviewed the information in this syllabus, and I agree to abide by the policies stated. I will conduct myself in accordance with the RCOB Wolf Pact to protect the integrity of my degree and all those others who receive a degree from the Richards College.

Signature: _______________________________________

917#: _______________________________________

Date: _______________________________________
INSTRUCTOR INFORMATION

NAME:
Dr. Heather R. Bono, PhD

OFFICE LOCATION:
Adamson 209

OFFICE HOURS:
Tuesdays and Thursdays 7:30am-9:30am and 10:45am-1:45pm and by appointment

CONTACT INFORMATION:
Phone: 678-839-5244

Email: hrichard@westga.edu

I will hold office hours as stated above; no appointment is necessary during these times. If you would like to make an appointment outside of regular office hours, please email me at least 48 hours before to schedule an appointment. I will return emails within 24-48 hours. Please send all email to my UWG account, hrichard@westga.edu. The University has provided you with a mywestga.edu email account. Only emails from this account will receive a response. Emails from personal email accounts will not receive a response.

COURSE INFORMATION

CATALOG DESCRIPTION
Financial functions in the modern corporation with emphasis on its managerial aspects.

EXPANDED DESCRIPTION OF THE COURSE
This course provides a framework of financial management at the introductory level. It is taught from the viewpoint of a corporate financial manager trying to maximize stockholder wealth. Topics include financial statement analysis, markets and institutions, risk and rates of return, time value of money, bond and stock valuation, cost of capital, capital budgeting, capital structure and leverage, dividend policy, and international finance. Upon successful completion of this course, you should understand: the structure of financial markets; how financial statements are used to analyze a company’s financial strength; the relationship of risk and return; how financial risk is measured; how to calculate and interpret present and future values; basic bond and stock valuation; how to calculate a firm’s cost of capital; how corporations select projects; the determinants of capital structure choice; and, factors that affect dividend policy.
PREREQUISITES

- Prerequisite: ACCT 2101
- Prerequisite Justification: Knowledge of basic accounting techniques, financial statements, and basic legal concepts is essential for the usage of accounting information to serve the needs of finance.
- General Education (Core) Contribution: The course uses the writing skills developed in English courses, oral skills developed in speech courses, mathematical methods and critical thinking acquired in mathematics courses.

DELIVERY METHODS

- Lecture and Problem Solving: Topics in financial management are discussed in lectures presented by the instructor. Students are expected to complete analytical problems in conjunction with lecture and solution presentations.
- Internet Materials: Various materials are available on the instructor’s home page and the CourseDen course site.
- Outside Assignments: Students are required to complete a basic financial analysis of an individual corporation and a consumer financial decision project. The projects introduce students to various sources of financial data. A substantial portion of the data must be collected using the Internet. CourseDen housed quizzes and exams must be completed.

LEARNING GOALS

A complete list of expected learning goals (LG) for the Richards College of Business can be found here.

LEARNING GOAL 1
Communicate effectively

LEARNING GOAL 2
Apply basic quantitative skills to business problems

LEARNING GOAL 3
Use information technology to solve business problems

LEARNING GOALS 4 AND 6
Develop ability to read financial statements and use financial information, apply time value of money concepts and formulas, appropriately apply capital budgeting techniques, value securities, and make informed financial decisions

LEARNING GOAL 5
Understand how ethical decision-making and globalization affect financial decisions
TEXTBOOKS AND MATERIALS

TEXTBOOK
• FINC 3511 Lecture Supplement, Ron Best, Available in CourseDen (no charge) REQUIRED

OTHER NECESSARY COURSE MATERIALS
• Financial calculator with net present value (NPV) and internal rate of return (IRR) such as the Hewlett Packard 10B, Texas Instruments BA II+, or the Texas Instruments TI-83 or 84. Phone calculator apps are acceptable.
• Access to internet connected computer and library reference resources for term project.

ADDITIONAL SUPPORT FOR COURSES

CourseDen D2L Home Page
D2L UWG Online Help (8 AM – 5 PM)
Call: 678-839-6248 or 1-855-933-8946
or email: online@westga.edu

24/7/365 D2L Help Center
Call 1-855-772-0423

University Bookstore
Student Services

Center for Academic Success
678-839-6280

Distance Learning Library Services
Ingram Library Services
Accessibility Services
678-839-6428
counseling@westga.edu

COURSE POLICIES

ASSIGNMENT POLICIES
• Requests for quiz, exam, and assignment score adjustments must be made in writing (email is fine) within ONE WEEK of grade assignment.
• No makeup quizzes will be given unless offered to the entire class. If you miss a quiz you will receive a grade of zero on that quiz.
• If you miss an exam, you will receive a zero unless your reason for missing the exam is deemed valid by the instructor. You must contact your instructor regarding your excuse.
for missing an exam within one week of the closing time of the exam or you will receive a zero on the exam.

- There are no makeups for the financial projects. If you miss a project, you will receive a grade of zero. It is your responsibility to ensure that you have submitted the file you wish to have graded. Resubmissions after the deadline will not be accepted. Any issues, technical or otherwise, concerning the financial projects must be addressed no later than the day before the deadline for completion. You should keep in mind the communication policy for this course. Once the deadline has passed, any unattempted assignment will result in a grade of zero. You will not receive an extension and the assignment will not be reopened.

- You are responsible for knowledge of administrative announcements (test information, schedule changes, etc.) that are posted in CourseDen or sent to your official UWG email address.

**Administrative Information**

- Information regarding course grades will not be given over the telephone. Grades will be posted in CourseDen.

- Code of Conduct: Honesty and integrity are necessary to the academic and professional functions of business. Dishonesty undermines the foundation for the academic environment. Improper academic conduct shall be interpreted to mean the obtaining and using of information during an examination by means other than those permitted by the instructor, including supplying such information to other students. All forms of academic dishonesty, including cheating, plagiarism, and falsification of academic records are subject to disciplinary action. Please read and adhere to the UWG Honor Code which is found here.

- Student Rights and Responsibilities: Common language for course syllabi review here. Documents at this link contain important information pertaining to your rights and responsibilities in this class. Because these statements are updated as federal, state, university, and accreditation standards change, you should review this information each semester.

- Campus Carry at UWG: Information concerning Georgia House Bill 280 may be found here.

- Credit Hour Policy (3 credit hours): Students in this class will spend around 150 minutes per week with faculty instruction (either face-to-face or online). Generally, students can expect to spend at least an additional 300 minutes per week beyond instruction. This additional work may include, but is not limited to readings, assignments, projects, group work, research, and test preparation.

- Learning Domains
  - Cognitive: Knowledge, Comprehension, Analysis, Synthesis, and Evaluation
  - Affective: Receiving, Responding, Valuing, Organization, and Characterization
ASSIGNMENTS

SELF-TEST INTRODUCTION QUIZ
One self-test introduction quiz will be available in CourseDen. The self-test introduction quiz may be taken an unlimited number of times until its due date. However, you must score 100 on the quiz before proceeding with the course. The quiz only covers material from the syllabus and course introduction materials. You will be dropped from the class if you do not score 100 on the Self-Test Introduction Quiz by its deadline.

EXAMS
Four exams will be available in CourseDen. All exams are taken online. Exam 1 covers material from the beginning of the course until the Exam 1 date. Exam 2 covers material starting after Exam 1 until the Exam 2 date. Exam 3 covers the material starting after Exam 2 until the Exam 3 date. The Final Exam is comprehensive covering all material in the course, but it is weighted more toward the last half of the course. There are corresponding sample exams in CourseDen for both exams. Sample exams are provided as study aides. Sample exams can increase your exam scores, but cannot lower your scores. If your highest sample exam score is lower than your actual exam score, you keep your actual exam score. If your highest sample exam score is greater than your actual exam score, your adjusted exam score will be calculated as: Adjusted Exam score = (0.25*sample exam score) + (0.75*actual exam score).

QUIZZES
Eleven quizzes will be available in CourseDen. The lowest of the eleven quiz scores is dropped. Each of the quizzes may be taken up to four times. The highest score for each quiz is retained for grading purposes. The quizzes change each time they are opened. Time limits are set at twice the time you are expected to need to complete the quizzes. The quizzes cover the basic material from each section. They do not cover all the material. The exams will cover all class material.

PROJECTS
Two projects will be available in CourseDen. Students are required to complete a basic financial analysis of an individual corporation and a consumer financial decision project. These assignments must be submitted by the deadline to the appropriate assignment folder in CourseDen.

ADDITIONAL INFORMATION
Work submitted for credit in other courses will not be accepted for credit in this course. There is no extra credit in this course beyond that explicitly stated in the course syllabus or announced in class by the instructor. I reserve the right to “curve” grades.
GRADING

GRADING WEIGHTS
Self-Test Introduction Quiz, 2%
Quizzes 1-11 (10 highest), 18%
Project 1, 5%
Project 2, 5%
Exam 1, 15%
Exam 2, 15%
Exam 3, 15%
Final Exam, 25%

GRADING SCALE
90 and above, Letter Grade A
80 up to 90, Letter Grade B
70 up to 80 points, Letter Grade C
60 up to 70, Letter Grade D
Below 60, Letter Grade F

COURSE CALENDAR

BASIC INFORMATION
• All quizzes and exams open when the class starts. Quizzes, exams, and assignments close at 11:59pm on the due dates listed below.
• Do not attempt quizzes and exams during the period from 10:00pm on Fridays until 7:00am on Saturdays due to CourseDen maintenance during this period.
• The schedule may require modification as the semester progresses. Any changes will be noted in CourseDen.

IMPORTANT DUE DATES
• January 16: Self-Test Introduction Quiz; You will be dropped from the class if you do not score 100 on the Self-Test Introduction Quiz by its deadline.
• February 4: Quizzes 1 and 2; AND Exam 1
• February 20: Project 1
• February 27: Quizzes 3, 4, and 5; AND Exam 2
• February 27: Last day to withdraw with a grade of W.
• March 13: Project 2
• April 8: Quizzes 6, 7, 8, and 9; AND Exam 3
• May 6: Quizzes 10 and 11; AND Final Exam

WEEK OF 01/07
• Introduction/Orientation and Chapter 1 and Chapters 2 and 6
WEEK OF 01/14
- Chapter 3
- **Self-Test Introduction Quiz** (closes 01/16)
  - You will be dropped from the class if you do not score 100 on the Self-Introduction Quiz by its due date
- **Quiz 1** – Covers Chapters 1, 2 and 6, and 3 (closes 02/04)

WEEK OF 01/21
- MLK Day Holiday – Monday, January 21
- Chapter 4

WEEK OF 01/28
- Chapter 4 (continued)
- Chapter 16
- **Quiz 2** – Covers Chapters 4 and 16 (closes 02/04)

WEEK OF 02/04
- **Exam 1** due by 11:59pm on Monday, 02/04 – Covers Chapters 1, 2, 3, 4, 6, and 16
- Chapter 8
- No in-class meeting – 02/07 – Review online lectures/materials and complete online assignments

WEEK OF 02/11
- Chapter 8 continued
- Chapter 5
- **Quiz 3** - Covers Chapter 8 (closes 02/27)

WEEK OF 02/18
- Chapter 5 continued
- **Project 1** due by 11:59pm on Wednesday, 02/20
- **Quiz 4** – Covers Chapter 5 concepts, lump sum problems, and EAR (closes 02/27)

WEEK OF 02/25
- Chapter 5 continued
- **Quiz 5** – Covers Chapter 5 (closes 02/27)
- **Exam 2** due by 11:59pm on Wednesday, 02/27 – Covers Chapters 5 and 8
- **Last day to withdraw with a grade of W** is Wednesday, February 27

WEEK OF 03/04
- Chapter 7
• Quiz 6 – Covers Chapter 7 (closes 04/08)

WEEK OF 03/11
• Chapter 9
• Project 2 due by 11:59pm on Wednesday, March 13
• Quiz 7 – Covers Chapter 9 (closes 04/08)

WEEK OF 03/18
• Spring Break

WEEK OF 03/25
• Chapter 10
• Quiz 8 – Covers chapter 10 through Component Costs of Capital (closes 04/08)

WEEK OF 04/01
• No in-class meeting – 04/02 – Review online lectures/materials and complete online assignments
• Chapter 10 (continued)
• Quiz 9 – Covers Chapter 10 (closes 04/08)

WEEK OF 04/08
• Exam 3 due by 11:59pm on Monday, 04/08 – Covers Chapters 7, 9, and 10
• Chapter 11

WEEK OF 04/15
• Chapter 11 (continued)
• Quiz 10 – Covers Chapter 11 (closes 05/06)

WEEK OF 04/22
• Chapter 12 and Chapters 13 & 14
• Quiz 11 – Covers anything from course (closes 05/06)
• Self-Test Chapter 12 (For study only. Does not impact class grade.)
• Self-Test Chapters 13 & 14 (For study only. Does not impact class grade.)

WEEK OF 04/29
• Reading Day – No Class April 30
• Final Exam due by 11:59pm on Tuesday, 05/06 – Covers All Chapters