

FIN 3310 Business Finance

CRN: 25671

Spring 2024

Class Hours: Tuesday/Thursday 1:30 – 2:50 pm (BUSN 332)

Office Hours: Tuesday/Thursday 3:00 - 4:00 am or by appointment

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Office Location: BUSN 247

Course Information: What this class is about and what we will do

COURSE DESCRIPTION

The objective of this course is to equip students with the essential decision-making tools required for both financial managers and investors. We will discuss the time value of money, bond valuation and bond markets, stock valuation and stock markets, risk and return, financial environment, capital budgeting and project evaluation. Ultimately, the tools developed in this course should help you decide which investments firms (or individuals) should undertake and how they should be financed.

COURSE OBJECTIVES OR EXPECTED LEARNING OUTCOMES

You will learn to understand how and when to apply the basic concepts of financial analysis in a business setting, demonstrated through your ability to:

- Be able to apply time-value-of-money concepts to various valuation problems.
- Be able to describe what drives a firm's cost of capital and how to estimate it.
- Be able to analyze investments in real and financial assets using various methodologies.

REQUIRED MATERIALS



Financial Management: Principles and Applications; Pearson; Thirteenth Edition, by Titman, Keown, and Martin. [with MyLab access code required].

Pearson MyLab: MyLab is an online software that allows students to submit homework assignments and check their work online. Access to Pearson MyLab is required for this course. Explore [Purchase Options](#) here. Once your access is activated, you can access your MyLab homework assignments through Blackboard. Please use only one MyLab account so that your grades can be synced from MyLab to Blackboard properly.

Financial Calculator: You will need a financial calculator in order to do quantitative problems. For your reference, I will use the model Texas Instruments BAII PLUS throughout the course. It is the student's responsibility to learn the functions of these particular calculators. During exams, you will not be allowed to use cellphone calculators, computers, or any other device that can communicate to other devices, so learning how to use the financial calculator is essential for success in the class.

COURSE ASSIGNMENTS AND GRADING

Course grade will be weighted as follows:

Homework Assign/Excel	16%
3 Quizzes	6%
Exam 1	16%
Exam 2	16%
Exam 3	16%
Final Exam (Chap 5, 6, 7, 8, 9, 10, 11, 12, 13, 14):	30%

Every student has to take the Final Exam. If the lowest score on Exams 1, 2 and 3 is less than Final Exam score, then the final exam score will be used in lieu of that low score.

Homework

Practice problems from the end-of-chapter problems sets are assigned as Homework Sets. We will go over some of these in class. The homework assignments aim to help you understand the theories covered in the class and to prepare you for the exams. **Students are required to complete these on the Pearson MyLab system.** You are allowed and encouraged to collaborate on these problems, although every student must submit their own answers. **Late homework is not accepted.** Please complete your assignments well in advance.

Exams

Exams will be held in class. **All exams will be closed book and notes.** The final exam will cover chapters 5, 6, 7, 8, 9, 10, 11, 12, 13 and 14. It is your responsibility to ensure that you can take the exams at the scheduled time. Students who miss an exam without a valid reason will receive a zero on that exam. Make-up exams will be allowed only with

pre-approval of the instructor or with an acceptable, documented reason. Acceptable reasons for makeup exams include severe illness, family emergencies or other unavoidable events including dangerous weather conditions and car accidents. Exam format for makeup exams may be different than the original exam.

You will be provided with a formula sheet for each exam. A sample formula sheet is available on Blackboard. You can know which formulas are going to be included in advance. However, **if a formula is not provided in the formula sheet but we covered in class, then you need to know the formula by memory.** It is best to look at this formula sheet before the exam.

Grade Scale

A	B	C	D	F
90-100	80-89.99	70-79.99	60-69.99	0-59

TECHNOLOGY REQUIREMENTS

Blackboard: I will use Blackboard to post important announcements and upload course materials. I expect you to check Blackboard daily. Make sure you receive Blackboard announcement emails in your inbox.

Class E-Mail: Each student is required to have the e-mail account that is associated with the *Blackboard system* up to date. Any class requirements sent in the e-mail messages through the Blackboard are considered delivered. You should check that e-mail account regularly.

Class Notes: Class notes will be available on blackboard. These notes help you not to get lost in class and to facilitate note taking.

Course Communication: How we will stay in contact with each other

There are a number of ways we can keep the communication channels open:

- **Office Hours:**
Tuesday/Thursday 3:00-4:00 p.m. Mountain Time
- **Email:** UTEP e-mail is the best way to contact me. I will make every attempt to respond to your e-mail within 24-48 hours of receipt. When e-mailing me, be sure to email from your UTEP student account and please put the course number in the subject line. In the body of your e-mail, clearly state your question. At the end of your e-mail, be sure to put your first and last name, and your university identification number.
- **Announcements:** Check the Blackboard announcements frequently for any updates, deadlines, or other important messages.

NETIQUETTE

As we know, sometimes communication online can be challenging. It's possible to miscommunicate what we mean or to misunderstand what our classmates mean given the lack of body language and immediate feedback. Therefore, please keep these netiquette (network etiquette) guidelines in mind. Failure to observe them may result in disciplinary action.

- Always consider audience. This is a college-level course; therefore, all communication should reflect polite consideration of other's ideas.
- Respect and courtesy must be provided to classmates and to the instructor at all times. No harassment or inappropriate postings will be tolerated.
- When reacting to someone else's message, address the ideas, not the person. Post only what anyone would comfortably state in a face-to-face situation.
- Blackboard is not a public internet venue; all postings to it should be considered private and confidential. Whatever is posted on in these online spaces is intended for classmates and professor only. Please do not copy documents and paste them to a publicly accessible website, blog, or other space.

Course Policies: What do you need to do to be successful in the course

ATTENDANCE AND PARTICIPATION

Although there is no attendance point for this class, students are strongly encouraged to attend every class and participate in classroom discussions. Students who attend class regularly perform substantially better in the exams than those who do not.

EXCUSED ABSENCES AND/OR COURSE DROP POLICY

A student may officially withdraw from this class with an automatic W at any time BEFORE **April 1**. I will not drop you from the course. However, if you feel that you are unable to complete the course successfully, please let me know and then contact the Registrar's Office to initiate the drop process. If you do not, you are at risk of receiving an "F" for the course.

MAKE-UP WORK

Make-up work will be given *only* in the case of a *documented* emergency. Note that make-up work may be in a different format than the original work, may require more intensive preparation, and may be graded with penalty points. It is therefore important to reach out to me—in advance if at all possible—and explain with proper documentation

why you missed a given course requirement. Once a deadline has been established for make-up work, no further extensions or exceptions will be granted.

ALTERNATIVE MEANS OF SUBMITTING WORK IN CASE OF TECHNICAL ISSUES

I strongly suggest that you submit your work with plenty of time to spare in the event that you have a technical issue with the course website, network, and/or your computer. I also suggest you save all your work (answers to discussion points, quizzes, exams, and essays) in a separate Word document as a back-up. This way, you will have evidence that you completed the work and will not lose credit. If you are experiencing difficulties submitting your work through the course website, please contact the UTEP Help Desk. You can email me your back-up document as a last resort.

INCOMPLETE GRADE POLICY

Incomplete grades may be requested only in exceptional circumstances after you have completed at least half of the course requirements. Talk to me immediately if you believe an incomplete is warranted. If granted, we will establish a contract of work to be completed with deadlines.

ACCOMMODATIONS POLICY

The University is committed to providing reasonable accommodations and auxiliary services to students, staff, faculty, job applicants, applicants for admissions, and other beneficiaries of University programs, services and activities with documented disabilities in order to provide them with equal opportunities to participate in programs, services, and activities in compliance with sections 503 and 504 of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act (ADA) of 1990 and the Americans with Disabilities Act Amendments Act (ADAAA) of 2008. Reasonable accommodations will be made unless it is determined that doing so would cause undue hardship on the University. Students requesting an accommodation based on a disability must register with the [UTEP Center for Accommodations and Support Services](#) (CASS). Contact the Center for Accommodations and Support Services at 915-747-5148, or email them at cass@utep.edu, or apply for accommodations online via the [CASS portal](#).

SCHOLASTIC INTEGRITY

Academic dishonesty is prohibited and is considered a violation of the UTEP Handbook of Operating Procedures. It includes, but is not limited to, cheating, plagiarism, and collusion. Cheating may involve copying from or providing information to another student, possessing unauthorized materials during a test, or falsifying research data on laboratory reports. Plagiarism occurs when someone intentionally or knowingly represents the words or ideas of another as ones' own. Collusion involves collaborating with another person to commit any academically

dishonest act. Any act of academic dishonesty attempted by a UTEP student is unacceptable and will not be tolerated. All suspected violations of academic integrity at The University of Texas at El Paso must be reported to the [Office of Student Conduct and Conflict Resolution \(OSCCR\)](#) for possible disciplinary action. To learn more, please visit [HOOP: Student Conduct and Discipline](#).

COPYRIGHT STATEMENT FOR COURSE MATERIALS

All materials used in this course are protected by copyright law. The course materials are only for the use of students currently enrolled in this course and only for the purpose of this course. They may not be further disseminated.

Course Resources: Where you can go for assistance

UTEP provides a variety of student services and support:

Technology Resources

- [Help Desk](#): Students experiencing technological challenges (email, Blackboard, software, etc.) can submit a ticket to the UTEP Helpdesk for assistance. Contact the Helpdesk via phone, email, chat, website, or in person if on campus.

Academic Resources

- [UTEP Library](#): Access a wide range of resources including online, full-text access to thousands of journals and eBooks plus reference service and librarian assistance for enrolled students.
- [University Writing Center \(UWC\)](#): Submit papers here for assistance with writing style and formatting, ask a tutor for help and explore other writing resources.
- [Math Tutoring Center \(MaRCS\)](#): Ask a tutor for help and explore other available math resources.
- [History Tutoring Center \(HTC\)](#): Receive assistance with writing history papers, get help from a tutor and explore other history resources.
- [RefWorks](#): A bibliographic citation tool; check out the RefWorks tutorial and Fact Sheet and Quick-Start Guide.

Individual Resources

- [Military Student Success Center](#): Assists personnel in any branch of service to reach their educational goals.
- [Center for Accommodations and Support Services](#): Assists students with ADA-related accommodations for coursework, housing, and internships.
- [Counseling and Psychological Services](#): Provides a variety of counseling services including individual, couples, and group sessions as well as career and disability assessments.

- **Tentative Schedule and Outline**
- (I reserve the right to revise it)

Week	Date	Topic
1	16-Jan	Intro and start Ch 3
2	23-Jan	Ch 4 & 5
3	30-Jan	Ch 5 & 6
4	6-Feb	Ch 6
5	13-Feb	Review1
	15-Feb	Exam 1 (15-Feb)
6	20-Feb	Ch 7 & 8
7	27-Feb	Ch 8 & 10
8	5-Mar	Ch 10 & 9
9	12-Mar	Spring Break
10	19-Mar	Ch 9
	21-Mar	Review 2
11	26-Mar	Exam 2 (March 26), Ch 11
	28-Mar	Ch 11
12	2-Apr	Ch 12
13	9-Apr	Ch 13
14	16-Apr	Ch 14
15	23-Apr	Ch 14
	25-Apr	Review 3
16	30-Apr	Exam 3
	2-May	Final Review
Final	9-May	1:00 pm – 3:45 pm Chapter 5,6,7,8,9,10,11,12, 13,14