

	Course	FIN 3310-008 Business Finance
	Professor	Julian Vogel
	Term	Fall 2019
	Meetings	Tuesday & Thursday 9:00–10:20 a.m. BUSN-302

Professor's Contact Information

Office	BUSN 315
Email Address	jvogel@utep.edu (please use Blackboard email system instead)
Office Hours	10:20-11:00 a.m. Tuesdays and Thursdays or by appointment
Other	Even for visits during office hours, please email in advance

General Course Information

Content Area	Specific Information
Pre-requisites	ACCT 2301 and MATH 1320 or MATH 1409 or MATH 1410 or MATH 1508, each with a grade of "C" or better.
Course Description	This course introduces concepts and analytical techniques to identify and solve financial management problems. It serves as the basis for all other courses in the area of finance as well as providing those basic tools that every business student will need to be successful in her/his chosen career. Those students majoring in business administration and accounting, as well as those going further in the study of finance, will find this material an essential part of their business education. Regardless of the student's chosen career, these tools and techniques will provide the foundation for making personal financial decisions.
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: <ul style="list-style-type: none"> • 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 Calculator	For the exams for this course, you are allowed to use any calculator that you prefer EXCEPT (i) calculators that reside on smart phones, or (ii) calculators with wireless access to the Internet. An exam proctor will check your calculator before (or during) each exam to be sure that it complies with this rule; if the calculator is not in compliance, the proctor has the authority to remove your calculator for further use on that exam. Please do not risk having to incur the consequences. If you plan to use an unfamiliar, obscure type of calculator, you should check with your instructor any time before the exam date to avoid any potential complications during the actual exam.

Content Area	Specific Information
	<p>The time-value-of-money material in this course will be taught to you in two ways: (1) using five fundamental math equations and (2) using financial-function keys on a calculator. If you master either approach, you are perfectly well-equipped to be successful in this course; mastering both approaches makes you even more competent. The course instructor is only required to be fluent in the financial functions for any of the calculators that are made by Texas Instruments and contain financial functions (e.g., TI BA II Plus, TI-83 Plus, TI-84 Plus, TI-86, etc.). If you choose to use the financial functions on any calculator that is not of the Texas Instruments brand, you are required to learn these keys on your own. Any common calculator will have a user's manual, as well as tutorials on YouTube for how to use it.</p> <p>SUGGESTION: If you use a TI BA II Plus (or Plus Professional), you will be wise to change the order of operations on your calculator, so that the keystrokes "2 + 3 x 4" yield 14 (and not 20). Also, you also almost certainly want to re-program your calculator so that it reports results to five or six decimals (as opposed to two).</p>
<p>Required Text</p>	<p>Financial Management: Principles and Applications; Pearson; Thirteenth Edition, by Titman, Keown, and Martin. [with MyLab access code required]. It may be more cost effective to purchase this as a new book packaged with MyLab code. MyLab access may be purchased separately however. 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. You can also purchase an access code for MyLab that includes an e-version of the textbook.</p> <p>Options:</p> <p>Titman/Keown/Martin: Financial Management: Principles and Applications 13th Edition with MyLab Finance: ISBN-13: 9780134417219 [Recommended] Available at bookstore.</p> <p>Titman/Keown/Martin: Financial Management: Principles and Applications 13th Edition MyLab Finance code only: (includes digital text)</p> <p>Titman/Keown/Martin: Financial Management: Principles and Applications 13th Edition. This would require separate purchase of MyLab Finance Code which can be done online from course link. (see below)</p> <p>Titman/Keown/Martin: Financial Management: Principles and Applications 13th Edition MyLab Finance code only: (DOES NOT include digital text)</p> <p>There are also loose-leaf versions and an Alternate Edition of this textbook. The latter has a few extra chapters.</p> <p>You can register for MyLab and/or buy an access code at the web link that is listed on BlackBoard for this class.</p>

Content Area	Specific Information
Web Link & Practice Problems	Practice problems from the end-of-chapter problems sets are assigned as Homework Sets. We will go over some of these in class. Students are required to complete these on the Pearson MyLab system.
Pearson MyLab	<p>Student Registration for MyLab through Blackboard</p> <ul style="list-style-type: none"> • Please use your “@miners.utep.edu” email address to register • Sign into the Blackboard system. • Go to your course, then click on Pearson MyLab. • Register (with code or purchase one). You are done. • If problems, Go to the “Tools” menu in eLearning • Click on the “Pearson’s MyLab and Mastering” link. • Click the course link for this course. • Follow the on-screen instructions to register.
Projects	<p>There are four excel-based projects in this class. Each project will incorporate advanced features of excel some real-world data. There are no formal project reports, but some thought questions that are due for each project. Students are encouraged to create a performance portfolio of these projects that can be used in interviews to demonstrate their proficiency in excel applications and finance. Requirements for each project will be posted in Blackboard, along with the thought questions.</p> <p>Students will be guided through the projects by a series of videos showing the step-by-step process in excel. Students are encouraged to assist each other with the technical aspects of the excel projects. The excel portion of the project will be submitted through the Blackboard shell of the class. The submission is timed, and late submissions are not accepted. The due dates are the same for the excel portion and thought questions and are listed on Blackboard. All projects are due on the day stated at 11.59 pm MT. If you do not submit the first five steps of project 1 by the due date, you will receive a five-point reduction on the Excel portion of project 1.</p> <p>In the event of a Blackboard crash on the day of an excel projects submission, students will be given one full day after Blackboard returns operations to submit the project. The Blackboard crash must be significant in the view of the instructor and the extension is as the discretion of the instructor assigned to the class.</p>
Readings	You will be responsible for any reading articles posted on Blackboard.
Class Schedule / Academic Calendar	The material covered in each session is subject to change and may be updated throughout the semester. Students should continually check Blackboard for updates to the Schedule shown below. Updates, if any, will be accompanied by an “Announcement” in Blackboard. Homework and due dates are shown online in “Connect” system and Blackboard.

Tentative Schedule of Classes

Date	Topic	Assignment Due
27-Aug	Intro and start Ch 3	
29-Aug	Ch 3	
2-Sep	Labor Day	
3-Sep	Ch 3	Project 1 steps 1-5 due
5-Sep	Ch 3 & Ch 4	
10-Sep	Ch 4	Hw 1 due chap 3
11-Sep		Project 1 due
12-Sep	Ch 5	
17-Sep	Ch 5 & Ch 6	
19-Sep	Ch 6	Hw 2 due chap 5
24-Sep	Ch 6	
26-Sep	Exam 1	Hw 3 due chap 6
30-Sep		Project 2 due
1-Oct	Ch 10	
3-Oct	Ch 10	
8-Oct	Ch 9	Hw 4 due chap 10
10-Oct	Ch 9	
15-Oct	Ch 9	
14-Oct		Project 3 due
17-Oct	Ch 11	Hw 5 due chap 9
22-Oct	Ch 11	
24-Oct	Ch 11	
28-Oct		Project 4 due
29-Oct	Ch 12	Hw 6 due chap 11
31-Oct	Ch 12	
1-Nov	Drop/Withdrawal Deadline	
5-Nov	Exam 2	
7-Nov	Ch 13	Hw 7 due chap 12
12-Nov	Ch 13	
14-Nov	Ch 8	Hw 8 due chap 13
19-Nov	Ch 8	
21-Nov	Ch 14	
26-Nov	Ch 14	Hw 9 due chap 8
28-Nov	Thanksgiving	
3-Dec	Exam 3	
10-Dec	Final Exam (10-12:45pm)	

Course Policies

Policy	Policy Outline												
Course Grade	<p>Course grade will be weighted as follows:</p> <table border="0" data-bbox="393 323 893 541"> <tr> <td>Exam 1</td> <td>15%</td> </tr> <tr> <td>Exam 2</td> <td>15%</td> </tr> <tr> <td>Exam 3</td> <td>15%</td> </tr> <tr> <td>Homework Assign/Excel</td> <td>15%</td> </tr> <tr> <td>Digital Projects</td> <td>20%</td> </tr> <tr> <td>Final Exam</td> <td>20%</td> </tr> </table> <p>If 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.</p>	Exam 1	15%	Exam 2	15%	Exam 3	15%	Homework Assign/Excel	15%	Digital Projects	20%	Final Exam	20%
Exam 1	15%												
Exam 2	15%												
Exam 3	15%												
Homework Assign/Excel	15%												
Digital Projects	20%												
Final Exam	20%												
Grading	<p>Course grades are: A, B, C, D and F. Corresponding grade ranges and grade points are shown below.</p> <table border="0" data-bbox="393 764 610 940"> <tr> <td>A :</td> <td>90-100%</td> </tr> <tr> <td>B :</td> <td>80-90%</td> </tr> <tr> <td>C:</td> <td>70-79%</td> </tr> <tr> <td>D:</td> <td>60-69%</td> </tr> <tr> <td>F:</td> <td>Below 60%</td> </tr> </table>	A :	90-100%	B :	80-90%	C:	70-79%	D:	60-69%	F:	Below 60%		
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D:	60-69%												
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Class Procedure	<p>Students should review assigned chapter material <u>prior</u> to the class session and are expected to participate in class.</p>												
EXAMS	<p>No make-up exams allowed. Laptops are NOT allowed during exams. Financial calculators are required. If Scantron forms are used, they supersede handwritten responses on the exam. All students are REQUIRED to take final exam.</p>												
Missed Exams	<p>Should you miss any of the first three exams, your final exam will be re-weighted to account for the missed exam.</p>												
Academic Integrity	<p>The University of Texas at El Paso prides itself on its standards of academic excellence. In all matters of intellectual pursuit, UTEP faculty and students must strive to achieve excellence based on the quality of work produced by the individual. In the classroom and in all other academic activities, students are expected to uphold the highest standards of academic integrity. Any form of scholastic dishonesty is an affront to the 2 pursuit of knowledge and jeopardizes the quality of the degree awarded to all graduates of UTEP. It is imperative, therefore, that the members of this academic community understand the regulations pertaining to academic integrity and that all faculty members insist on adherence to these standards. Any student who commits an act of scholastic dishonesty is subject to discipline. Scholastic dishonesty includes, but is not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts. Proven violations of the detailed regulations, as printed in the Handbook of Operating Procedures (HOP), and available in the Office of the Dean of Students, and the homepage of The Dean of Students (DOS) at www.utep.edu, may result in sanctions ranging from disciplinary probation, to failing grade on the work in question, to a failing grade in the course, to suspension or dismissal, among others.</p>												

Policy	Policy Outline
Department Email Policy	It is the policy of the finance department that all e-mails sent to professors or teaching assistants be of a professional nature and format. A formal greeting and salutation are required. Proper grammar, spelling, and format are required. You must clearly state the problem or question that will be addressed. You must identify the class, section, time, and location where the class meets. We reserve the right to not reply to any e-mail that does not meet these requirements and is not of a professional nature.
Withdrawal from Class	The administration of this institution has set deadlines for withdrawal of any college-level courses. These dates and times are published in that semester's course catalog. Administration procedures must be followed. <u>It is the student's responsibility</u> to handle withdrawal requirements from any class. In other words, I cannot drop or withdraw any student. You must do the proper paperwork to ensure that you will not receive a final grade of "F" in a course if you choose not to attend the class once you are enrolled. I will NOT announce withdrawal deadlines or any other enrollment related dates.
Accommodation and Support Services	<p>If you have or believe you have a disability that may impact your ability to succeed in a class, whether it be online or face-to-face, you may wish to contact the Center for Accommodations and Support Services (CASS) to show documentation of a disability or to register for testing and services. Students who have been designated as disabled must reactivate their standing with the CASS yearly.</p> <p>If you feel that you may have a disability requiring accommodations and/or modifications, contact CASS at 915-747-5148. You also can visit the CASS website at http://sa.utep.edu/cass/ or the CASS office in Room 106 East Union Building.</p> <p>An alternative to CASS is the Assistive Technology Lab (ATL). It is located in the library in room 328. When the ATL is closed, further workstations are available outside room 218 in the library. You can also visit https://www.utep.edu/technologysupport/TSCenter/TechnologySupportCenter.html#S07 for hours and more information. ATL provides assistive services for students, but unlike CASS, students do not need to register in order to make use of these services.</p>
Discussion Board Tips	<p>We use an online discussion forum in our class. It is expected for you to discuss, demonstrate, and connect your understanding of the assigned readings and media. Questions will be provided to focus your attention on the important elements of each module. Discussion board postings are NOT a summary of course materials, debates, or your opinion. They are critical analysis and academic discussions among students. Your professor may participate with replies to some, but not all, of your postings because it is their job to facilitate the conversation as for the whole class, not just individuals. Keep your messages concise and clearly written. Most ideas can be stated in a couple of paragraphs, although sometimes a longer message may be needed to develop your thoughts adequately. Keep in mind that people are more apt to read and digest shorter messages than long ones.</p> <ul style="list-style-type: none"> • Be respectful of other's ideas, opinions, and beliefs. It's fine to disagree with someone, but please respect their right to think differently. • Avoid posting simple two or three word statements such as "I agree" or Good point." If you think someone has made an especially strong point and you want to say so, and then explain why by adding a few sentences describing your response or adding to the original point.

Policy	Policy Outline
Statement for (N)etiquette	<p>When communicating electronically, many of the feelings or impressions that are transmitted via body language in face-to-face communications are lost. Consequently, interpreting emotions and innuendos is much more difficult. Only what is written, or drawn, carries the message. Often, excitement can be misinterpreted as anger or insult. It is important that we all keep this in mind as we communicate. Words in print may seem harmless, but they could emotionally injure us when working at a distance. Hence, it is vitally important that we are conscious of how we communicate while working at a distance.</p> <p>For example, avoid the use of caps in your electronic messages, as wording in caps comes across as shouting. The standard practice ("Netiquette") for participation in networked discussion requires that all participation be focused on the topic at hand, not become personalized, and be substantive in nature. (Translation: you may certainly disagree with others, but you must do so respectfully; you may express strong beliefs or emotions, but you may not get so carried away that you lose all perspective on the course itself.)</p> <p>Please observe the following:</p> <ul style="list-style-type: none"> • You are required to check the Blackboard course shell daily for messages, updates and assignments. • Respect and courtesy must be provided to fellow classmates and the instructor at all times, in all contexts. No harassment or inappropriate postings will be tolerated. • Be professional and careful in what you say about others. • When reacting to someone else's message, address and focus on the ideas, not the person who posted them. • Be careful when using sarcasm and humor. Without face-to-face communications your joke may be viewed as criticism.
Permission for Recording	<p>If you want to record me or any of the students in the class, you need to obtain written permission first. There is not implicit consent to being recorded in the class, during office hours, or anywhere at UTEP. By default, you do not have my permission to record me, the lectures, potential videos or any part thereof.</p>
Communication Statement	<p>I will be checking in on Blackboard every Monday and Wednesday, as well as most Fridays. Please allow me 48 hours to respond to discussion board postings and/or e-mail. If you send me a message an hour before an exam, or before an assignment is due, I will not be able to respond or help you!</p>

Fin 3310
Exam X – Fall 2019

Name: _____ Signature: _____

Section number: _____

Instructor's name: _____

Student's major: _____

Please Read all instructions carefully

1. No electronics, other than a calculator are permitted.
2. Print your name clearly on test and indicate your class section number. Sign test where indicated.
3. **Print your name clearly on scantron and indicate your class section number in the subject box and your exam version.**
4. Do not use outside paper or materials, instead use the test for scratch paper.
5. Instructors and proctors will not answer questions during test.
6. Answer all xx questions (some questions might have multiple parts)
7. Choose the one best answer for each question.
8. Ignore income taxes unless specifically mentioned.
9. Completely fill in the box on your scantron with your choice using a #2 pencil. Be sure to completely erase any changes or stray marks from the scantron.
10. When done, turn in exam and answer sheet (scantron)
11. No sharing of calculators or information during the exam.
12. You will be given 1 hours and 20 minutes to complete the exam.
13. When time is up, turn in your exam promptly.