

**The University of Texas at Tyler**  
**Soules College of Business**  
**SP 2023**

**Course Title: Principles of Finance**

**Course Number: FINA 3311\_060**

**Instructor: Hui James**

**Class Meeting Time: online**

**Office Number & E-mail: SCOB 350.17, [hjames@uttyler.edu](mailto:hjames@uttyler.edu)**

Emails sent out on weekdays will be responded within 24 hours. Emails sent out on the weekend will be responded on the following Monday.

**Office hours: Tu and Th 11:00- 1:00. Other times by appointment.**

**Course Objectives:**

The objective of this course is to provide the student with the very basic analytical tools necessary to make value-enhancing financial decisions. Topics covered in the course include functions and types of financial markets, interest rates determination, basic financial statements and accounting ratio analysis, time value of money, risk-return trade-off, valuation of stocks bonds, capital budgeting, and payout policies.

**Course requirements:**

Students are expected to prepare for each class by carefully reading the class materials posted on Canvas. Reviewing the end-of-chapter questions, in addition to completing your home, is strongly recommended.

**Required Text:**

- The required textbook is Foundations of Finance, **Author: Arthur J. Keown; John D. Martin; J. William Petty, 10th edition**. Students may purchase MyFinanceLab access card with Ebook or a hardcopy book with the access card.
- **Students must have access to MyFinanceLab**, which contains easy access to ample exercise, step-by-step tutorials, sample tests, and valuable feedback for you to be successful in this course.
  - MyFinanceLab comes with **temporary access of 14 days**, and you will need to upgrade to full access **BEFORE the trial period ends**. To register, log into UT Tyler Canvas, then click on the link "MyLab and Mastering" on the left navigation bar.
    - The course code is **not required to register through Canvas** but is **required to register directly through Pearson (not recommended)**. If you see an error message during the registration, **trying different browsers and/or clearing out all the cookies** typically solve the issue. If the problem persists, contact Pearson customer support as soon as possible.
  - **It is at your discretion whether to purchase the Ebook during the registration.**

- It is recommended that each student have a financial calculator for the course. It will be beneficial for security valuation and capital budgeting. The calculator introduced in the course is **Texas Instruments BA II Plus**. You are welcome to use another type/brand financial calculator; however, it is your responsibility to figure out how to solve problems using it.

### Course Topic outline

*This schedule is subject to changes by the instructor. Course materials may be rescheduled, added, or removed to achieve overall learning efficiency.*

<b>Week 1</b> BEG: 1/09/2022	Syllabus Chapter 1	Foundation of Financial Management
<b>Week 2</b> BEG:1/16/2022	<b>1/16/2022</b> Chapter 2	<b>Martin Luther King, Jr. Holiday</b> Financial Market and Interest Rates <b>Quiz 1 (Chapter 2)</b>
<b>Week 3</b> BEG:1/23/2022	<b>1/23/2022</b> Chapter 3	<b>Census date</b> Understanding Financial Statement and Cash Flows
<b>Week 4</b> BEG: 01/30/2022	Chapter 4	Evaluating a Firm's Financial Performance
<b>Week 5</b> BEG: 02/06/2022		<b>Review 1 + Exam 1 (Chapters 1, 2, 3 &amp;4)</b>
<b>Week 6</b> BEG:02/13/2022	Chapter 5	The Time Value of Money
<b>Week 7</b> BEG:02/20/2022	Chapter 7	Bond Valuation
<b>Week 8</b> BEG:02/27/2022	Chapter 7	Bond Valuation
<b>Week 9</b> BEG:03/06/2022	Chapter 8	Stock valuation <b>Quiz 2 (Chapter 8)</b>
<b>Week 10</b> BEG:03/13/2022		<b>Spring break</b>
<b>Week 11</b> BEG: 03/20/2022		<b>Review 2 + Exam 2 (Chapters 5, 7 &amp;8)</b>
<b>Week 12</b> BEG:3/27/2022	Chapter 10	Capital budgeting techniques and practice
<b>Week 13</b> BEG:04/03/2022	Chapter 10 Chapter 13	Capital budgeting techniques and practice <b>Quiz 3 (Chapter 10)</b> Dividend Policy and Internal Financing
<b>Week 14</b> BEG: 04/10/2022	Chapter 13	Dividend Policy and Internal Financing
<b>Week 15</b> BEG: 04/17/2022		<b>Review 3+Exam 3 (Chapters 10 &amp;13)+Project Due</b>
<b>Week 16</b> BEG:04/24/2022		<b>Optional comprehensive exam</b>

### Exams:

Three exams will be given throughout the semester, and each exam is non-cumulative. **The final comprehensive exam is optional. If you take all four exams,**

**the lowest grade will be dropped.** You are allowed to make your own formula sheet and take it to the exams. You are not allowed to write down anything other than formulas on your formula sheet.

### **Homework:**

Homework assignments are assigned through **Pearson's MyFinanceLab & Mastering**. Homework assignments all have **unlimited time and attempts**. You will have one assignment for each chapter. **Late submissions are allowed with a penalty of 20% off your homework grade. All missing homework must be turned in before April 16<sup>th</sup> to be counted toward your final grade.**

### **Quizzes:**

Three quizzes will be assigned through Pearson's MyFinanceLab & Mastering. Each quiz has 90 minutes time limit and two attempts. **No late submission is allowed. No make-up quiz is allowed.**

### **Project:**

One term project of simple applications will be given during the semester. You will need to complete the project individually.

### **Make-Up Policy:**

**If you must miss an exam, you must contact me BEFORE the exam. Evidence for the unavoidable absence is required.** Failure to do so may result in a zero for that exam.

### **Evaluation**

A student's grade for the class will be based on performance in exams, assignments, and class participation. Below is the grading scale with the corresponding weights for each component:

1. Exam 1	100 pts.
2. Exam 2	100 pts.
3. Exam 3	100 pts.
4. Comprehensive exam (Optional)	100 pts.
5. Assignments	116 pts.
6. Quizzes	30 pts.
7. Project	30 pts.
TOTAL	476 pts.

The grade scale is as following:

>=90%	:	A
<=80%<90%	:	B
<=70%<80%	:	C
<=60%<70%	:	D
<60%	:	F

**To find your final letter grade, use the total points earned (3 exams + assignments+ quizzes +project)/total points (476) to get the percentage, then match it with the above scale.**

**The percentage of the grade on Canvas may not be accurate if you have missed any assignments during the semester because the percentage is calculated based only on the completed assignments.**

### **UT Tyler Honor Code**

Every member of the UT Tyler community joins together to embrace: Honor and integrity that will not allow me to lie, cheat, or steal, nor to accept the actions of those who do.

### **Grade Replacement/Forgiveness and Census Date Policies**

Students repeating a course for grade forgiveness (grade replacement) must file a Grade Replacement Contract with the Enrollment Services Center (ADM 230) on or before the Census Date of the semester in which the course will be repeated. Grade Replacement Contracts are available in the Enrollment Services Center or at <http://www.uttyler.edu/registrar>. Each semester's Census Date can be found on the Contract itself, on the Academic Calendar, or in the information pamphlets published each semester by the Office of the Registrar.

Failure to file a Grade Replacement Contract will result in both the original and repeated grade being used to calculate your overall grade point average. Undergraduates are eligible to exercise grade replacement for only three course repeats during their career at UT Tyler; graduates are eligible for two grade replacements. Full policy details are printed on each Grade Replacement Contract.

The Census Date is the deadline for many forms and enrollment actions of which students need to be aware. These include:

- Submitting Grade Replacement Contracts, Transient Forms, requests to withhold directory information, approvals for taking courses as Audit, Pass/Fail or Credit/No Credit.
- Receiving 100% refunds for partial withdrawals. (There is no refund for these after the Census Date)
- Schedule adjustments (section changes, adding a new class, dropping without a "W" grade)
- Being reinstated or re-enrolled in classes after being dropped for non-payment
- Completing the process for tuition exemptions or waivers through Financial Aid

### **State-Mandated Course Drop Policy**

Texas law prohibits a student who began college for the first time in Fall 2007 or thereafter from dropping more than six courses during their entire undergraduate career. This includes courses dropped at another 2-year or 4-year Texas public college or university. For purposes of this rule, a dropped course is any course that is dropped after the census date (See Academic Calendar for the specific date).

Exceptions to the 6-drop rule may be found in the catalog. Petitions for exemptions must be submitted to the Enrollment Services Center and must be accompanied by documentation of the extenuating circumstance. Please contact the Enrollment Services Center if you have any questions.

### **Disability/Accessibility Services**

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA) the University of Texas at Tyler offers accommodations to students with learning, physical and/or psychological disabilities. If you have a disability, including a non-visible diagnosis such as a learning disorder, chronic illness, TBI, PTSD, ADHD, or you have a history of modifications or accommodations in a previous educational environment, you are encouraged to visit <https://hood.accessiblelearning.com/UTTyler> and fill out the New Student application. The Student Accessibility and Resources (SAR) office will contact you when your application has been submitted and an appointment with Cynthia Lowery, Assistant Director of Student Services/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at <http://www.uttyler.edu/disabilityservices>, the SAR office located in the University Center, # 3150 or call 903.566.7079.

### **Student Absence due to Religious Observance**

Students who anticipate being absent from class due to a religious observance are requested to inform the instructor of such absences by the second class meeting of the semester.

### **Student Absence for University-Sponsored Events and Activities**

If you intend to be absent for a university-sponsored event or activity, you (or the event sponsor) must notify the instructor at least two weeks prior to the date of the planned absence. At that time the instructor will set a date and time when make-up assignments will be completed.

### **UT Tyler Resources for Students**

- UT Tyler Writing Center (903.565.5995), [writingcenter@uttyler.edu](mailto:writingcenter@uttyler.edu)
- UT Tyler Tutoring Center (903.565.5964), [tutoring@uttyler.edu](mailto:tutoring@uttyler.edu)
- The Mathematics Learning Center, RBN 4021, this is the open access computer lab for math students, with tutors on duty to assist students who are enrolled in early-career courses.
- UT Tyler Counseling Center (903.566.7254)