Texas A&M University-Kingsville
College of Business Administration
Fall 2015 Course Syllabus

Business Finance: FINC 3321.500

COURSE INFORMATION
Credit hours: 3 Hours
Prerequisites: Junior standing in Business Administration
Location/Times: Monday/Wednesday/Friday 08:00AM-8:50AM @ BUSA 228

COURSE INSTRUCTOR
Dongnyoung Kim,
Assistant Professor
Office room: BUSA # 121
Office hours:
  Mon.  10:00am-12:00pm; 2:00pm-4:00pm
  Tue.  2:00pm-4:00pm
  Thu.  2:00pm-4:00pm
  Fri.  10:00am-12:00pm

Office phone #: 361-593-2148
E-mail address: Dongnyoung.kim@tamuk.edu (Preferred contact method)

CBA MISSION STATEMENT
The College of Business Administration is a school of opportunity providing an accessible, quality business education that empowers both working and full-time students of all ages and diverse backgrounds, transforming their lives. To accomplish this mission, we provide a comprehensive business education to emerging leaders of the region, the state of Texas, national, and international communities.

CBA VISION STATEMENT
The Texas A&M University-Kingsville College of Business Administration will be recognized for:
• High quality teaching programs that produce graduates who are valued by employers and citizens who positively impact society.
• Engagement of stakeholders through professional and community service.
• Excellence in business and pedagogical research advancing academics, extending business knowledge, and contributing to practice.

BBA LEARNING GOALS
• Goal 1: CBA Graduates will communicate effectively in a business context.
  Objective 1: Students will write professional business materials.
  Objective 2: Students will deliver professional oral presentations.
  Objective 3: Students will demonstrate interpersonal and communication skills in a team setting.
• Goal 2: CBA Graduates will possess critical thinking and problem solving skills.
  Objective 1: Students will use appropriate analytical techniques to identify a business problem.
  Objective 2: Students will formulate alternative solutions.
  Objective 3: Students will evaluate options and their implications.
• Goal 3: CBA Graduates will demonstrate ethical, sustainable, cultural, and global consciousness.
Objective 1: Students will recognize, analyze and defend a solution to ethical problems.
Objective 2: Students will define key components of sustainable, cultural, and global issues in a business context.

- **Goal 4: CBA Graduates will competently utilize business technologies.**
  - Objective 1: Students will identify appropriate technology to apply in a business context.
  - Objective 2: Students will utilize electronic spreadsheets to analyze and present business data.

- **Goal 5: CBA Graduates will exhibit knowledge of fundamental business concepts.**
  - Objective 1: Students will demonstrate business specific skills and competencies in Accounting, Economics, Management, Quantitative Analysis, Finance, Marketing, Legal and Social Environments, Sustainability, Information Systems and Global Issues.

**COURSE DESCRIPTION**

This course determine and analyze the forms of business enterprise and learn analysis of the techniques, methods and procedures used in the acquisition and proper employment of funds in the business entity. Also this course addresses BBA program goal 1, 2, 4 and 5.

**STUDENT LEARNING OBJECTIVES**

Upon successful completion of this course, students should be able to:

- Demonstrate knowledge of the major functional areas of finance.
  - Learn different types of financial markets such as bond and stock markets

- Apply information technology skills to financial information.
  - Conduct a project related to TMV(Time value of money) concept with Excel

- Effectively integrate finance concepts among discipline.
  - Understand financial statements and analyze them by computing accounting ratios

- Evaluate acceptability of various projects using different techniques.
  - Learn capital budgeting techniques such as NPV, IRR, PB, DPB and MIRR

**GRADING**

Your grade will be determined by a weighted average of grades from two midterm exams, assignments, quizzes, a project, and a final exam.

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two Midterm Exams (each) (Blackboard)</td>
<td>17.5%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>30%</td>
</tr>
<tr>
<td>Assignments(Blackboard)</td>
<td>10%</td>
</tr>
<tr>
<td>Individual Project (Topic: Retirement Project)</td>
<td>10%</td>
</tr>
<tr>
<td>Team Project (Two students per group, Topic: Payday loan)</td>
<td>10%</td>
</tr>
<tr>
<td>Attendance</td>
<td>5%</td>
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<tr>
<td>Bonus Points: Quizzes (Blackboard)</td>
<td>Up to 5% of overall course grade</td>
</tr>
</tbody>
</table>

Letter grades are based on the grading scale below and determined by the course grading criteria.

**Grading Scale:**

- A 90 and above
- B 80 to 89.999
- C 70 to 79.999
- D 60 to 69.999
- F below 60
A student’s final course grade will be available in Blackboard up to one week after the course end date. The official posting of grades, in the Office of the Registrar, will remain in accordance with the date listed on the University Academic Calendar available at http://www.tamuk.edu/events/academic_calendar.pdf.

**Exams:**
The exams will consist of conceptual multiple-choice questions, problem solving questions, and short essay questions. The exam materials will come from lecture notes, homework, quizzes, and class discussions. **The final exam won’t be cumulative.**

- Student(s) missing an exam(s) without prior notification will not be allowed to take make-up exam(s) except for the reasons allowed by the university rules.
- Student(s) missing an exam(s) with prior notification will be allowed to take make-up exam(s) within two class days of the exam(s) missed.
- An automatic grade of zero will appear for any missed exam.

**Assignments/Quizzes:**
In this course, all written assignments must be professional in quality: proof read, free of grammatical and spelling errors, concise and logical. There will be an assignment and a quiz for each week. Some assignments should be completed on Word/Excel and submitted on/before the due date. Most quizzes will be conducted on Blackboard. The due dates for assignments and quizzes can be found on our class schedule.

**Projects:**
You have **TWO projects**: Individual project (Retirement) and team project (Payday loan Project). The purpose of the individual project is to apply some of the concepts covered in the course. Specifically, the project requires you to develop your individual retirement plan based on TVM concept and to complete it on EXCEL. Further information as to the project will be provided later.

**COURSE POLICIES**

**Course delivery**
The course will start on Aug 24h 2015 and end on Dec 2th 2015. You will access the course website in Blackboard located at Blackboard.tamuk.edu. The course website will provide course materials such as syllabus, lecture notes, assignments answers etc. Students should log in and access the course website at least once every day to check for course news and announcements posted online.

You must notify the instructor immediately if technology issues arise and an assignment deadline cannot be met. Remember, missing a deadline due to personal reason is not a valid excuse and any communication regarding that must be supported by university accepted documentation. Likewise, if there are questions about course assignments, deadlines, or anything pertaining to this course, students must contact the instructor first by email.

**Accessing Blackboard**
A username and password is required to access your courses in Blackboard. By default, a student will access Blackboard using their TAMUK User ID (e.g., ku******) as a username and their TAMUK Banner ID (e.g., K00******) as a password. If you do not know your TAMUK User ID or your TAMUK Banner ID, please contact iTech Support at 361-593-HELP(4357).

**Required Text book:**
Student E-mail etiquette:
In business, as with course related correspondence, e-mail is regarded as a professional means of Communication. Proper sentence structure, capitalization, and punctuation are required.

- Proper information must be included within each e-mail:
  - Include FINC 3321 in each subject line
  - Identify your name at the bottom of each email
For all online communication, proper “netiquette” is expected: correct spelling, correct grammar, proper formatting (avoid all caps and overuse of formatting tools).
E-mails will usually be answered within 24 hours on weekdays and within 48 hours on weekends or official holidays, although, in most cases, I will answer you even before. If I am out of town without internet access, I will post a note on Blackboard.

Attendance policy:
Students are expected to attend all class sessions in accordance with university regulations. Successful performance in this course requires that you attend class regularly. Class attendance is mandatory. If for some reason, you are unable to attend class, you are required to notify instructor in advance. Absences with a valid reason will be accepted. A student will be automatically dropped from the class after four (4) unexcused absences. Students dropped due to excessive number of absences will receive the grade reflecting their status in the class as of the drop date. Also, students who wish to drop the class after the automatic drop date will also receive the grade reflecting their status as of the drop date. Students arriving in class after attendance is taken will be considered absent. Good attendance will be rewarded in borderline cases.
The university respects the rights of instructors to teach and of students to learn. Maintenance of these rights requires campus conditions that do not impede their exercise. Campus behavior that interferes with these rights will not be tolerated.

Policy on Late Work:
Assignments may be turned in before the due date. Any assignment turned in after the due date will receive a score of zero.

Policy on Calculator:
It is unavoidable to use calculator in this class. You can use any calculators including financial calculator, scientific calculator and other. However, calculator app on your cellular phone is prohibited.

Professional Conduct:
Everyone in class is expected to follow all rules of common courtesy during classroom lectures and discussions. You are expected to turn off your cell phones, beepers or any other gadgets that can make noise or create distraction in class. You may not engage in any activity disruptive to the class (e.g. talking, texting, sleeping etc.) while the class is in session. Anyone violating these policies may be subject to disciplinary actions. You are expected to be in class on time and to remain until the end of the class. If you find it necessary to leave the classroom during a class, please do not re-enter while the class is in progress.

Course Participation:
The course is intensive and challenging and you are expected to master the materials presented in class. The structure of the class makes your individual study and preparation outside of class extremely important. Reading the assigned chapter(s) and having some familiarity with them before class will be very useful for understanding lectures. This course covers a lot of material and most students find at least some parts of it difficult. Your
participation is highly encouraged in the class as it makes class more interesting and enhances the learning experience. I encourage you to ask questions, participate in class discussions and problem solving.

**COURSE SCHEDULE & AGENDA**

*Schedule subject to change*

<table>
<thead>
<tr>
<th>Week</th>
<th>Dates</th>
<th>Ch</th>
<th>Contents</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wk1</td>
<td>8/24</td>
<td>8/28</td>
<td>1</td>
<td>SYLLABUS and Overview of Finance</td>
</tr>
<tr>
<td>Wk2</td>
<td>8/31</td>
<td>9/4</td>
<td>2</td>
<td>Analysis of Financial statement</td>
</tr>
<tr>
<td>Wk3</td>
<td>9/7</td>
<td>9/11</td>
<td>2</td>
<td>Analysis of Financial statement (Con’t)</td>
</tr>
<tr>
<td>Wk4</td>
<td>9/14</td>
<td>9/18</td>
<td>4</td>
<td>Time value of money</td>
</tr>
<tr>
<td>Wk5</td>
<td>9/21</td>
<td>9/25</td>
<td>4</td>
<td>Time value of money (Con’t)</td>
</tr>
<tr>
<td>Wk6</td>
<td>9/28</td>
<td>10/2</td>
<td>5</td>
<td>Cost of Money</td>
</tr>
<tr>
<td>Wk7</td>
<td>10/5</td>
<td>10/9</td>
<td>6</td>
<td>Bonds characteristics and valuation</td>
</tr>
<tr>
<td>Wk8</td>
<td>10/12</td>
<td>10/16</td>
<td>6</td>
<td>Bonds characteristics and valuation (Con’t)</td>
</tr>
<tr>
<td>Wk9</td>
<td>10/19</td>
<td>10/23</td>
<td>7</td>
<td>Stock characteristics and valuation</td>
</tr>
<tr>
<td>Wk10</td>
<td>10/26</td>
<td>10/30</td>
<td>7</td>
<td>Stock characteristics and valuation (Con’t)</td>
</tr>
<tr>
<td>Wk11</td>
<td>11/2</td>
<td>11/6</td>
<td>8</td>
<td>Risk and rates of return</td>
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<tr>
<td>Wk12</td>
<td>11/9</td>
<td>11/13</td>
<td>9</td>
<td>Capital budgeting</td>
</tr>
<tr>
<td>Wk13</td>
<td>11/16</td>
<td>11/20</td>
<td>9</td>
<td>Capital budgeting (Con’t)</td>
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<tr>
<td>Wk14</td>
<td>11/23</td>
<td>11/27</td>
<td>11</td>
<td>Cost of Capital Online</td>
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<tr>
<td>Wk15</td>
<td>11/30</td>
<td>12/4</td>
<td>11</td>
<td>Cost of Capital Online (Con’t)</td>
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<tr>
<td>Wk16</td>
<td>Dec 8</td>
<td>Final Exam(8:00AM to 10:30AM) IN CLASS (Ch. 8,9,11)</td>
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**ONLINE SESSION SCHEDULE**

<table>
<thead>
<tr>
<th>Week</th>
<th>Dates of online session</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>8/26/2015</td>
<td>Assignment 1 and quiz 1 due</td>
</tr>
<tr>
<td>3</td>
<td>9/2/2015</td>
<td>Assignment 2 and quiz 2 due</td>
</tr>
<tr>
<td>4</td>
<td>9/9/2015</td>
<td>Assignment 3 and quiz 3 due</td>
</tr>
<tr>
<td>5</td>
<td>9/16/2015</td>
<td>Assignment 4 and quiz 4 due</td>
</tr>
<tr>
<td>6</td>
<td>9/23/2015</td>
<td>Exam 1</td>
</tr>
<tr>
<td>7</td>
<td>9/30/2015</td>
<td>Assignment 5 and quiz 5 due</td>
</tr>
<tr>
<td>8</td>
<td>10/7/2015</td>
<td>Assignment 6 and quiz 6 due</td>
</tr>
<tr>
<td>9</td>
<td>10/16/2015(Friday)</td>
<td>Assignment 7 and quiz 7 due</td>
</tr>
<tr>
<td>10</td>
<td>10/21/2015</td>
<td>Assignment 8 and quiz 8 due</td>
</tr>
<tr>
<td>11</td>
<td>10/28/2015</td>
<td>Exam 2</td>
</tr>
<tr>
<td>12</td>
<td>11/4/2015</td>
<td>Assignment 9 and quiz 9 due</td>
</tr>
</tbody>
</table>
UNIVERSITY POLICIES
All students are expected to adhere to the highest academic standards of behavior and personal conduct in this course and all other courses. Students who engage in any form of academic misconduct are subject to university disciplinary procedures. The TAMUK student handbook, which can be found at: http://www.tamuk.edu/dean/dean_files/studenthandbook.pdf

Disability statement:
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 disability. If you believe you have a disability requiring an accommodation please contact the Disability Resource Center (DRC) as early as possible in the term at (361) 593-2904. DRC is located in the Life Service and Wellness building at 1210 Retama Drive.

Six-drop policy:
The following provision does not apply to students with Texas public college or university credits prior to Fall 2007. The Texas Senate Bill 1231 specifies the number of course drops allowed to a student without penalty. After a student has dropped six courses, a grade of QF will normally be recorded for each subsequent drop. Additional information on Senate Bill 1231 is available at the Registrar’s Office at (361) 593-2811 and at http://www.tamuk.edu/registrar/drop_policy.html.

Forms of academic dishonesty:
Cheating: Using unauthorized notes or study aids, allowing another party to do one’s work/exam and turning in that work/exam as one’s own; submitting the same or similar work in more than one course without permission from the course instructors; deception in which a student misrepresents that he/she has mastered information on an academic exercise that he/she has not mastered; giving or receiving aid unauthorized by the instructor on assignments or examinations. Please be aware that the University subscribes to the Turnitin plagiarism detection service. Your paper may be submitted to this service at the discretion of the instructor.

Aid of academic dishonesty: Intentionally facilitating any act of academic dishonesty. Tampering with grades or taking part in obtaining or distributing any part of a scheduled test.

Fabrication: Falsification or creation of data, research or resources, or altering a graded work without the prior consent of the course instructor.

Plagiarism: Portrayal of another’s work or ideas as one’s own. Examples include unacknowledged quotation and/or paraphrase of someone else’s words, ideas, or data as one’s own in work submitted for credit. Failure to identify information or essays from the Internet and submitting them as one’s own work also constitutes plagiarism.

Lying: Deliberate falsification with the intent to deceive in written or verbal form as it applies to an academic submission.

Bribery: Providing, offering or taking rewards in exchange for a grade, an assignment, or the aid of academic dishonesty.

Threats: An attempt to intimidate a student, staff or faculty member for the purpose of receiving an unearned grade or in an effort to prevent reporting of an Honor Code violation.
**Other Forms of Academic Misconduct:**

- Failure to follow published departmental guidelines, professor's syllabi, and other posted academic policies in place for the orderly and efficient instruction of classes, including laboratories, and use of academic resources or equipment.
- Unauthorized possession of examinations, reserved library materials, laboratory materials or other course related materials.
- Failure to follow the instructor or proctor's test-taking instructions, including but not limited to not setting aside notes, books or study guides while the test is in progress, failing to sit in designated locations and/or leaving the classroom/test site without permission during a test.
- Prevention of the convening, continuation or orderly conduct of any class, lab or class activity.
- Engaging in conduct that interferes with or disrupts university teaching, research or class activities such as making loud and distracting noises, repeatedly answering cell phones/text messaging or allowing pagers to beep, exhibiting erratic or irrational behavior, persisting in speaking without being recognized, repeatedly leaving and entering the classroom or test site without authorization, and making physical threats or verbal insults to the faculty member, or other students and staff.
- Falsification of student transcript or other academic records; or unauthorized access to academic computer records.
  - Nondisclosure or misrepresentation in filling out applications or other university records.
  - Any action which may be deemed as unprofessional or inappropriate in the professional community of the discipline being studied.

**Non-academic misconduct:**

The university respects the rights of instructors to teach and of students to learn. Maintenance of these rights requires campus conditions that do not impede their exercise. Campus behavior that interferes with these rights will not be tolerated; examples include

- Interfering with the instructor's ability to conduct the class,
- Causing inability of other students to profit from the instructional program, or
- Interference with the rights of others.

An individual engaging in such disruptive behavior may be subject to disciplinary action. Such incidents will be adjudicated by the Dean of Students under non-academic procedures.

Ongoing behaviors or single behaviors considered distracting (e.g., coming late to class, performing a repetitive act that is annoying, sleeping or reading a newspaper in class, etc.) will be addressed by the faculty member initially either generally or individually. Cases in which such annoying behavior becomes excessive and the student refuses to respond to the faculty member's efforts can be referred to the Dean of Students. In the case of serious disruptive behavior in a classroom the instructor may first request compliance from the student and if it is not received, an instructor has the authority to ask the student to leave the classroom. If the student fails to leave after being directed to do so, assistance may be obtained from other university personnel, including University Police Department. An individual engaging in such disruptive behavior is subject to disciplinary action. Such incidents will be adjudicated by the Dean of Students under non-academic procedures to determine if the student should be allowed to return to the classroom.

**Title 9 / Discrimination and Harassment**

Texas A&M University-Kingsville does not tolerate discrimination on the basis of race, color, religion, national origin, age, disability, genetic information, gender, gender identity or sexual orientation (or any other illegal basis) and will investigate all complaints that indicate sexual harassment, harassment, or discrimination may have occurred. Sexual harassment and sexual assault are types of sex discrimination. Such sexual misconduct is unacceptable and will not be tolerated. Any member of the university community violating this policy will be subject to disciplinary action. A person who believes he/she has been the victim of sexual misconduct
harassment, harassment, or discrimination may pursue either the informal or the formal complaint resolution procedure. A complaint may be initially made to the Office of Compliance at (361) 593-4758, complainant’s immediate supervisor, a department head, a supervisory employee, or the Dean of Students at (361)-593-3606 or the Office of Compliance at (361) 593-4758. Regardless of who the complaint is filed with, the Compliance Office will be notified of the complaint so it can be investigated.

Any pregnant students, or students planning to become pregnant, should consult their health care provider to determine what, if any, additional precautions are needed, based on their individual situation. It is the responsibility of the student to communicate their needs to the faculty member or Office of Compliance as soon as possible in order for risk-reduction to begin when it can be most effective, and to determine if additional modifications are necessary. While the university cannot mandate that the student notify it that she is pregnant or is planning to become pregnant, the university strongly recommends that students do provide notification, so appropriate steps can be taken to ensure the health of both parent and child. To communicate health circumstances or to request additional information, please contact Karen Royal, Director of Compliance at (361) 593-4758 or karen.royal@tamuk.edu.

**JAVELINA HONOR CODE**

By entering my name below, I pledge:

I have reviewed, understand, and adhere to the Javelina Honor Code and student code of conduct at Texas A&M University Kingsville (page 33-35 of Texas A&M University- Kingsville Student Handbook) ([http://www.tamuk.edu/dean/dean_files/studenthandbook.pdf](http://www.tamuk.edu/dean/dean_files/studenthandbook.pdf)).

Every individual assignment I complete for this course - paper, examination, report, project, discussion posting, etc. - will be my own work that I specifically create for this course and this section.

Any research or material I use will be appropriately acknowledged within the assignment in accordance with the academic standards for complete and accurate citation of sources.

STUDENT NAME: ________________________________________________________

SIGNED: __________________________________________________________________

DATE: ___________________________________________________________________