



**FINA 3103: Principles of Finance
Fall 2018**

Instructor: Hinh Khieu
Section # and CRN: P04; 10342
Office Location: Agriculture and Business Multipurpose (AGBU) Building; Room 439
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Office Hours: M: 3:30 p.m. – 5:00 p.m. – main campus
 F: 10:00 a.m. – 11:30 a.m.; 2:00 p.m. – 5:00 p.m. – main campus
 Or by appointments
Mode of Instruction: Face to face

Course Location: Agriculture and Business Multipurpose Building; Room 122
Class Days & Times: MW 2:00 p.m. – 3:20 p.m.

Catalog Description: Fundamental tools and techniques applicable to financial planning of businesses. Covers valuation of securities, risk-return relationship, capital budgeting, management of current assets and liabilities with extension to international areas

Prerequisites: ACCT 2123 with a minimum grade of C
Co-requisites: none

Required Texts:

1. Besley, Scott and Brigham, Eugene, **Principles of Finance**, 6th edition, South-Western Cengage Learning, 2015. ISBN: 978-1-285-42964-9.
2. TI BA II Plus financial calculator is **required**.

Recommended Texts: Reading of Wall Street Journal is strongly recommended.

Student Learning Outcomes:

	Upon successful completion of this course, students will be able to:	Program Learning Outcome # Alignment
1	Identify and understand financial securities, markets and institutions	BBA #1: Mastery of content
2	Understand and think critically of interest rates and their determination	BBA #1: Mastery of content
3	Understand the Federal Reserve System and its role in the economy	BBA #1: Mastery of content
4	Identify the role and objectives of financial management	BBA #1: Mastery of content

5	Analyze financial statement of a corporation	BBA #1: Mastery of content
6	Understand and evaluate the time value of money	BBA #1: Mastery of content
7	Compute the value of bonds and stocks	BBA #1: Mastery of content
8	Analyze risk and return relationship of securities	BBA #1: Mastery of content
9	Understand capital budgeting techniques and their application	BBA #1: Mastery of content
10	Learn foreign exchange rates, exchange risk, and hedging	BBA #1: Mastery of content

Major Course Requirements

Method of Determining Final Course Grade

Course Grade Requirement	Points
1) Bloomberg Market Concepts	50
2) Stocktrak Trading	50
2) Article portfolio	20
3) Quizzes, homework, chapter summaries	130
4) Exams (3)	350
Total:	600

Grading Criteria and Conversion:

A = 90-100%

B = 80-89.99%

C = 70-79.99%

D = 60-69.99%

F = Below 60%

- Granting of "I" Status

An incomplete status (I) is allowed only in case of a documented medical or other emergencies. It is not automatic and requires approval of the instructor. You must be passing the course in the tests/quizzes/homework taken in order for "I" to be granted.

Detailed Description of Major Assignments:

Grade Requirement	Description
Quizzes and homework	There will be in-class quizzes or homework over what was covered in class within the last three classes or the chapter just finished. It is the student's responsibility to be aware of announcements on quiz or homework dates.
Article portfolio	The requirements for this individual portfolio are posted on eCourses.
Chapter summaries	Before a lecture begins on a chapter, you will submit a hardcopy summary of the chapter in class according to the syllabus schedule. The summary needs to cover all concepts and theory in the chapter. No summary on quantitative problems is needed; however, all formulas will have to be rewritten in your summary sheet. Each chapter summary is worth 3 points. No late submission is accepted once the lecture has started. You may submit your summary any time before, especially when you predict that you may be busy or not be in class that day.

Bloomberg Market Concepts and Stocktrak Trading	Detailed requirements will be given out by the end of September. Attendance in COB information sessions, which will be announced and posted in front of the COB trading room (115), is strongly encouraged.
Exams	There will be 2 non-cumulative exams and 1 comprehensive final exam. Exams 1 and 2 are worth 100 points each. Exam 3 (final exam) is worth 150 points. Please note that no make-up or early quizzes and exams will be administered. Unexcused absences will result in a zero for the quiz or exam. Missed points for graded work due to absences that have valid excuses recognized by the University will be carried over to the next exam or, in case that no other exam is upcoming, to the final comprehensive exam. The final exam will be cumulative and compulsory. If you miss the final exam without prior approval, you fail the course.

Course Procedures or Additional Instructor Policies

Calculator Policy

During an exam or quiz, no sharing of calculator is allowed; you are required to bring your own. Cell phones, smart watches, or any electronic devices must not be used during tests or closed-book, closed note quizzes as a calculator or for any other reasons. Only TI BA II Plus calculators are allowed.

Other Course Policies

- It is the student's responsibility to solve and understand the Questions and Problems at the end of each chapter to solidify your understanding of the concepts and master the techniques to solve financial problems. You are strongly encouraged to stop by the instructor's office during office hours or make appointments to check the solutions to these questions and problems. I can always help guide you through the problems. Please note that I will not give out solutions until you show that you have attempted to solve them on your own first.
- To help make the class work for everyone: please turn off cell phones during class, keep talk to fellow students to a minimum and to current class-related issues during class, speak loud enough for all to hear when asking questions, and treat everyone in the classroom with respect.
- Communication, if any, sent via e-mail from the instructor will be sent to your PVAMU e-mail address only. You are cautioned not to use the email address other than that provided by PVAMU since I reserve the right to trash without reading email messages with user names and addresses I deem illegitimate. You are required to frequently (i.e., at least 3 times a week and the day before class) check your PVAMU electronic mailbox for messages sent by the instructor for class purposes. Quizzes, lecture materials, and other class work deadlines may be announced via messages sent to your PVAMU email addresses.

Course Attendance Policy

Attendance will be taken at random at the beginning of the class. Excessive absence (defined as one third of the scheduled meetings or one half of the attendance taken) will result in an F grade for the course irrespective of the current grade standing.

Academic Dishonesty Policy

Please note that academic cheating is not tolerated in this course. A definition of what constitutes cheating can be found toward the end of this syllabus or in the University's Student Handbook. If you are not sure whether what you are doing is considered cheating, please talk to me and I will be happy to clarify that with you. ***A student caught cheating in any course work in this course will receive an F grade for the whole course, even though the cheating incident occurs just once.***

University Calendar - Important Dates

- Instruction Begins: August 27, Monday.
- Labor Day holiday: September 3, Monday.
- Last date to withdraw from a course without academic record: September 12, Wednesday
- Final date to apply for Fall 2018 graduation: October 31, Wednesday
- Last date to withdraw from a course with a “W”: September 13 – November 2 (You will receive a grade if the course is not officially dropped by this date)
- Last class day: December 4, Tuesday for the University, but December 3, Monday for this course
- Last day to withdraw from the university (ALL classes): December 4, Tuesday
- Final Exam: TBA
- Commencement: December 15, Saturday.

COB Tutorial and Student Support

- **Center for Business Communication and Tutorial Center** [Room 200, AGBU Building, (936) 261-9267]

If you need someone who reviews or critiques your writing assignment, you are encouraged to visit the Center for Business Communication during the posted hours. Tutorial assistance is provided for COB students with class and professional assignments such as resume writing, essays, reports, articles, biographical sketches, research papers, outlines, memoranda, book reviews and various business correspondences. Tutors are available for certain COB classes (namely, accounting, finance, economics, statistics, management systems, productions management, MIS) during the posted hours. Some tutors are also available in the John B. Coleman Library. Take advantage of this valuable resource made available by the College of Business.

- **Virtual Tutors**

If you are not able to attend a tutorial session but still need help, you may e-mail a COB faculty member for help in the subject matter and a faculty member will respond. A list of e-mail contact information is listed below.

Discipline	E-mail Contact
Accounting	ACCTtutor@pvamu.edu
Business Law	BLAWtutor@pvamu.edu
Finance	FINtutor@pvamu.edu
Economics	ECONtutor@pvamu.edu
Management	MGMTtutor@pvamu.edu
Management Information Systems	MISYtutor@pvamu.edu
Marketing	MRKTtutor@pvamu.edu

- **Academic Enhancement, Progress Monitoring & Achievement Planning** [Room 453, AGBU Building]

The College of Business has full-time dedicated personnel to help student succeed academically. Any student who is falling behind on his/her studies or having trouble coping academically is encouraged to seek the office’s help. Students can stop by at any time during the working hours and should not wait until the end of the semester or the point of no return to seek help. The office can help in establishing study schedule, time management, goal setting, mentoring among many things. For questions or further detail please contact Mrs. Carolyn S. Davis at (936) 261-9237 or via email at csdavis@pvamu.edu.

- **Homework Lab** [Room 332, AGBU Building]
The College of Business has a homework lab with computers available for student use during the posted hours. Students with technical problems may contact the on-site [lab technician](#) for immediate assistance. Hours of Operation (Lab Technician present): Monday - Thursday 8:00 a.m. - 7:00 p.m., Friday 8:00 a.m. - 5:00 p.m., Saturday 10:00 a.m. - 2:00 p.m.
- **Student Organizations**
Several student organizations such National Association of Black Accountants (NABA), Finance Students Association, Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Phi Beta lambda, Toastmasters Club are operational at the COB. Join these clubs and sharpen your teamwork and leadership skills.

College of Business

Vision

The Prairie View A&M University College of Business strives to be among the best regional business schools in the nation by empowering students from diverse backgrounds to reach their full potential.

Mission

The Prairie View A&M University College of Business provides students from diverse academic and socioeconomic backgrounds with education that helps them become business professionals and leaders who are ethical, entrepreneurial, productive, and prepared to succeed in the global economy. The College achieves excellence through quality teaching, research, service, and engagement with the business community.

University-wide Student Support and Success

John B. Coleman Library

The library and its partners have as their mission to provide resources and instructional material in support of the evolving curriculum, as a partner in Prairie View A&M University's mission of teaching, research, and service and to support the University's core values of access and quality, diversity, leadership, relevance, and social responsibility through emphasis on ten key areas of service. It maintains library collections and access both on campus, online, and through local agreements to further the educational goals of students and faculty. <https://www.pvamu.edu/library/> Phone: 936-261-1500

The Learning Curve (Center for Academic Support)

The Learning Curve offers Tutoring via peer tutoring. The services include workshops (i.e., Save My Semester, Recalculate Your Route), seminars (i.e., Tools You Can Use: TI-84), group review sessions (i.e., College Algebra Topic Reviews, GRE Preparation), group study opportunities (i.e., TSIA, HESI, Study Break, Exam Cram), and test-taking strategies (How to take Notes, Study Buddy, 5 Day Study Guide). The Learning Curve is a nationally certified tutoring program through the National Tutoring Association. The peer tutors are trained and certified by the coordinator each semester. Location: J.B. Coleman Library Rm. 207F. Phone: 936-261-1561

The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS)

The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS) is designed to help Prairie View students in their second year and beyond navigate towards graduation by providing the following services: Academic Advisement, Targeted Tutorials for Personalized Learning,

Campus-Wide Referrals, and Academic & Social Workshops. Location: J.B. Coleman Library Rm. 306. Phone: 936-261-1040

Writing Center

The Writing Center provides student consultants on all aspects of the writing process and a variety of writing assignments. Writing Center consultations assist students in such areas as prewriting, brainstorming, audience awareness, organization, research, and citation. Students taking on-line courses or courses at the Northwest Houston Center or College of Nursing may consult remotely or by email. Location: Hilliard Hall Rm. 121. Phone: 936-261-3724.

Student Counseling Services

The Student Counseling Services unit offers a range of services and programs to assist students in maximizing their potential for success: short-term individual, couples, and group counseling, as well as crisis intervention, outreach, consultation, and referral services. The staff is licensed by the State of Texas and provides assistance to students who are dealing with academic skills concerns, situational crises, adjustment problems, and emotional difficulties. Information shared with the staff is treated confidentially and in accordance with Texas State Law. Location: Owens-Franklin Health Center Rm. 226. Phone: 936-261-3564

Testing

The Department of Testing administers College Board CLEP examinations, the HESI A2 for pre-nursing majors, LSAT for law school applicants and MPRE for second-year law students, the Experiential Learning Portfolio option, the Texas Success Initiative (TSI) Assessment, which determines college readiness in the state, and exam proctoring, among other service such as SAT and ACT for high school students. Location: Delco Rm. 141. Phone: 936-261-4286

Office of Diagnostic Testing and Disability Services

As a federally-mandated educational support unit, the Office of Disability Services serves as the repository for confidential disability files for faculty, staff, and students. For persons with a disability, the Office develops individualized ADA letters of request for accommodations. Other services include: learning style inventories, awareness workshops, accessibility pathways, webinars, computer laboratory with adapted hard and software, adapted furniture, proctoring of non-standardized test administrations, ASL interpreters, ALDs, digital recorders, livescribe, Kurtzweil, and a comprehensive referral network across campus and the broader community. Location: Evans Hall Rm. 317. Phone: 936-261-3585

Veteran Affairs

Veterans Services works with student veterans, current military and military dependents to support their transition to the college environment and continued persistence to graduation. The Office coordinates and certifies benefits for both the G.I. Bill and the Texas Hazlewood Act. Location: Evans Hall Rm. 323. Phone: 936-261-3563

Office for Student Engagement

The Office for Student Engagement delivers comprehensive programs and services designed to meet the co-curricular needs of students. The Office implements inclusive and accessible programs and services that enhance student development through exposure to and participation in diverse and relevant social, cultural, intellectual, recreational, community service, leadership development and campus governance. Location: Memorial Student Center Rm. 221. Phone: 936-261-1340

Career Services

Career Services supports students through professional development, career readiness, and placement and employment assistance. The Office provides one-on-one career coaching, interview preparation, resume and letter writing, and career exploration workshops and seminars. Services are provided for students at the Northwest Houston Center and College of Nursing in the Medical Center twice a month or on a requested basis. Distance Learning students are encouraged to visit the Career Services website for information regarding services provided. Location: Evans Hall Rm. 217. Phone: 936-261-3570

University Rules and Procedures

Disability Statement (Also See Student Handbook):

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 disabilities. If you believe you have a disability requiring an accommodation, please contact Disability Services, in Evans Hall, Room 317, or call 936-261-3585/3.

Academic Misconduct (See Student Handbook):

You are expected to practice academic honesty in every aspect of this course and all other courses. Make sure you are familiar with your Student Handbook, especially the section on academic misconduct. Students who engage in academic misconduct are subject to university disciplinary procedures.

Forms of Academic Dishonesty:

1. Cheating: 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.
2. Academic misconduct: tampering with grades or taking part in obtaining or distributing any part of a scheduled test.
3. Fabrication: use of invented information or falsified research.
4. Plagiarism: 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.

Nonacademic Misconduct (See Student Handbook)

The university respects the rights of instructors to teach and students to learn. Maintenance of these rights requires campus conditions that do not impede their exercise. Campus behavior that interferes with either (1) the instructor's ability to conduct the class, (2) the inability of other students to profit from the instructional program, or (3) campus behavior that interferes with the rights of others will not be tolerated. An individual engaging in such disruptive behavior may be subject to disciplinary action. Such incidents will be adjudicated by the Dean of Students under nonacademic procedures.

Sexual Misconduct (See Student Handbook):

Sexual harassment of students and employers at Prairie View A&M University is unacceptable and will not be tolerated. Any member of the university community violating this policy will be subject to disciplinary action.

Title IX Statement

Prairie View A&M University (PVAMU) is committed to supporting students and complying with the Texas A&M University System non-discrimination policy. It seeks to establish an environment that is free of bias, discrimination, and harassment. If you experience an incident of sex- or gender-based discrimination, including sexual harassment, sexual assault or attempted sexual assault, we encourage you to report it. While you may talk to a faculty member about an incident of misconduct, the faculty member must report the basic facts of your experience to Ms. Alexia Taylor, PVAMU's Title IX Coordinator. If you would like to speak with someone who may be able to afford you privacy or confidentiality, there are individuals who can meet with you. The Title IX Coordinator is designated to handle inquiries regarding non-discrimination policies and can assist you with understanding your options and connect you with on- and off-campus resources. The Title IX Coordinator can be reached by phone at 936-261-2123 or in Suite 013 in the A.I. Thomas Administration Building.

Class Attendance Policy (See Catalog for Full Attendance Policy)

Prairie View A&M University requires regular class attendance. Attending all classes supports full academic development of each learner whether classes are taught with the instructor physically present or via distance learning technologies such as interactive video and/or internet.

Excessive absenteeism, whether excused or unexcused, may result in a student's course grade being reduced or in assignment of a grade of "F". Absences are accumulated beginning with the first day of class during regular semesters and summer terms. Each faculty member will include the University's attendance policy in each course syllabus.

Student Academic Appeals Process

Authority and responsibility for assigning grades to students rests with the faculty. However, in those instances where students believe that miscommunication, errors, or unfairness of any kind may have adversely affected the instructor's assessment of their academic performance, the student has a right to appeal by the procedure listed in the Undergraduate Catalog and by doing so within thirty days of receiving the grade or experiencing any other problematic academic event that prompted the complaint.

Tentative Class Schedule

See next page

TENTATIVE CLASS SCHEDULE			
DATE	WEEK	DAY	CHAPTER/TOPIC
	1		
	READING		Chapters 1 and 6: Overview of Finance
8/27		Mon	Introduction to course / Overview of Finance
8/29		Wed	CH 1 and 6 (cont'd)
	2		
9/3		Mon	Labor Day holiday - no class
	READING		Chapter 2: Financial Assets (Instruments)
9/5		Wed	CH 2
	3		
	READING		Chapter 2: Financial Assets (Instruments) Chapter 3: Financial Markets and the Investment Banking Process
9/10		Mon	CH 2
9/12		Wed	CH 3
	4		
	READING		Chapter 3: Financial Markets and the Investment Banking Process Chapter 4: Financial Intermediaries and the Banking System
9/17		Mon	CH 3
9/19		Wed	CH 4
	5		
	READING		Chapter 4: Financial Intermediaries and the Banking System
9/24		Mon	CH 4
9/26		Wed	Exam #1: Chapters 1, 2, 3, 4, and 6
	6		
	READING		Chapter 5: Cost of Money (Interest Rates) Supplemental material: Foreign Exchange Rates
10/01		Mon	CH 5
10/03		Wed	CH5 + Supplemental material
	7		
	READING		Supplemental material: Foreign Exchange Rates Chapter 9: Time Value of Money
10/8		Mon	Supplemental material + CH 9
10/10		Wed	CH 9
	8		
	READING		Chapter 9 (cont'd) & Chapter 10: Valuation Concepts
10/15		Mon	CH 9
10/17		Wed	CH 10
	9		
	READING		Chapter 10 (cont'd)

10/22		Mon	CH 10
10/24		Wed	Exam #2: Chapters 5, 9, 10, and supplemental material
	10		
	READING		
			Chapter 11: Risk and Rates of Return
10/29		Mon	CH 11
10/31		Wed	CH 11
	11		
	READING		Chapter 11: Risk and Rates of Return Chapter 12: Cost of Capital
11/5		Mon	CH 11
11/7		Wed	CH 12
	12		
	READING		Chapter 12: Cost of Capital
11/12		Mon	CH 12
11/14		Wed	CH 12
	13		
	READING		Chapter 13: Capital Budgeting
11/19		Mon	CH 13
11/21		Wed	CH 13
	14		
	READING		Supplemental material: Foreign Exchange Rates
11/26		Mon	Supplemental material: Foreign Exchange Rates
11/28		Wed	Supplemental material: Foreign Exchange Rates
	15		
	READING		
12/3		Mon	Review
TBA			Final Exam - Comprehensive