COURSE SYLLABUS
FINA 3103 Principles of Finance (online)
Summer 2021

Course Sec: FINA 3103-Z01
Class time: Monday - Thursday, 2:00-4:40 pm via Zoom
Class Location: www.pvamu.edu/eCourses
Instructor: M. Moosa Khan
Office: 433 Ag/Business Bldg.
Conference Hour: M-R, 1:00 – 2:00 p.m.
Phone: 936-261-9244/9275
e-mail: mmkhan@pvamu.edu

ADA Statement: Students with disabilities who believe they may need an adjustment in this class are encouraged to contact the Office of Disabilities Services at (936) 261-3583 as early as possible. Once you receive a letter of adjustment from the office, kindly make an appointment with me to discuss appropriate adjustments for this class.

COURSE DESCRIPTION: (3 Credit semester hours)
Fundamental tools and techniques applicable to financial planning of businesses as well as institutions that play major roles in the financial world. Covers valuation of securities, risk-return relationship, capital budgeting, management of current assets and liabilities with extension to international areas.
Prerequisite(s): ACCT 2123 and junior/senior classification.

REQUIRED TEXTBOOK & OTHER MATERIALS

2. A calculator is required (“financial” calculator preferred); cell phone cannot be used as a calculator during test
3. Wall Street Journal, strongly recommended

COURSE OBJECTIVES

The following is a list of important learning objectives to be pursued in the course. The list, by no means, is meant to be exhaustive. After successful completion of the course, students will be able to
1. Understand financial securities, markets and institutions
2. Understand interest rates, their determination and change in interest rates
3. Understand the Federal Reserve System and its role in the economy
4. Understand the role and objectives of financial management
5. Understand financial statement analysis of a corporation
6. Understand the time value of money; solve time value of money problems
7. Compute the value of bonds and stocks
8. Understand the risk and return relationship of securities
9. Understand capital budgeting techniques and their applications
10. Learn foreign exchange rates, understand exchange risk and hedging
10. Understand the mutual funds and hedge funds

COURSE PROCEDURES AND POLICIES

The course is offered online via the Internet; however, unlike a traditional online course where there are no class meetings, classes will meet regularly via Zoom. The learning management system to be used is called eCourses which is based on Canvas operating system. Students are expected to read assigned materials and complete assignments as scheduled. To facilitate learning, various forums will be used such as “assignments”, “discussion”, “chat”, “e-mails”, etc., within eCourses system. Students are encouraged to participate in these forums to get the maximum learning opportunities and earn credit toward course grade. Discussions will be graded in addition to homework, tests, etc. The homework assignments will have to be submitted online, and on time via eCourses system.

Homework:
There will be four (4) homework assignments throughout the course. These must be submitted via the “Assignment” link in eCourses by the deadline. No late submission will be accepted. Also, submission via e-mail is also not accepted.

Quiz:
There will be three quizzes each having 10 questions (multiple choice and/or true/false type) and are timed. You can take the quiz from home or anywhere and will not require proctoring. No makeup quiz is allowed. If you miss a quiz, you forfeit the credit for the quiz.

Test/Examination Policy:
All tests/exams will be conducted in a proctored setting. You have the following options for testing.

1. Use Respondus lockdown browser and monitoring system. (free service to students)

2. Use the online proctoring service from a company called Examity. This service is free to students if you schedule testing more than 24 hours in advance or else you pay a small fee.

   For both options, you can test anytime, from anywhere (including home) as long as you have access to high speed Internet and a webcam. A webcam is required. Additional information on using either service will be provided before the tests.

The tests are closed book/notes, and timed and should be taken as scheduled. These may include a combination of multiple choice as well as problem-solving questions

Test dates will follow the schedule listed in the syllabus as best as possible. Depending on the progress in the course, the dates may be changed and announced in the class. No makeup examination will be allowed unless there is a documented emergency.

The final exam is comprehensive and required and will include selected materials covered during the semester including handouts, discussion topics, etc. If anyone misses the final exam without prior approval, he/she will fail the course.
Grading Policy:
The final grade for the course will be determined by the following factors and their associated weights.

- Two tests (@120 pts each*): 240 points
- Final examination: 200 points
- HW: 100 points
- Quizzes: 60 points
- TOTAL: 600 points

* Best two of three tests

If performance on final exam is better than the worst test taken, the latter will be dropped and replaced with the equivalent score on the final exam.

Course Grade. To earn an ‘A’ grade, one would need a minimum of 90% of the total points (540 points), for a ‘B’ grade a minimum of 80% (480 points), for a ‘C’ grade, 70% (420 points), and a ‘D’ grade 60% (360 points). Any score below 60% (300 points) would earn an ‘F’.

You will have to earn your grade and the grade earned will be the grade received. Grades will be based solely on performance in the above categories and no other factors will be taken into account. No credit for any extra work is allowed.

Communication Expectations:
Students may send e-mails to the instructor via PVAMU or eCourses mail systems anytime. All e-mails will receive a response from the instructor within 48 hours following the time of receipt during the weekdays (Monday- Friday). Those received on Friday will be responded to by the close of business on the following Monday and those received over the weekend (Sat-Sun) will be answered by Tuesday. E-mails sent via PVAMU e-mail (not eCourses) will have a faster response since this e-mail system remains open throughout the day.

Proper e-mail etiquette should be observed. For issues that need immediate attention, please use the instructor’s PVAMU e-mail (mmkhan@pvamu.edu).

Avoid sending messages in all caps (ALL CAPS) and try to be grammatically correct. Students are encouraged to provide feedback about the course in general and how it can be improved. Respect for the instructor and classmates must be given at all times in all electronic communication modes. Avoid negative comments and profanity.

Netiquette (online [Net] etiquette):
Students are expected to participate in all discussions and/or classroom chats (if any) when directed to do so. Students are to be Respectful and courteous to others in the discussions. Foul or abusive language will not be tolerated. When referring to information from books, websites or articles, please use APA standards to reference sources.
Attendance Policy:
As a synchronous course, attendance will be recorded everyday. All students are expected to attend every class session. There will be 20 “bonus” points for attendance. If you miss classes, you would lose these points.

Incomplete Status:
An incomplete status (IP) 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 in all tests/quizzes/homework taken in order for “IP” to be granted.

Grade Appeal Policy:  
Students have the right to appeal their course grades. As a first step, a student should discuss the issue with the instructor. If the matter is not resolved after the first step, the student should contact the Department which offers the course for a grade appeal form. The form should be filled out in its entirety, detailing the reasons for the appeal and attach all documentations along with it. The form should be turned in to the Department office or mailed to the Department of Accounting, Finance & MIS, Prairie View A&M University P.O. Box 519, Mail Stop 2310, Prairie View, TX 77446 within 30 days of receipt of the grade in question. For details, consult the Undergraduate Catalog, 2019-2020 (online). The appeal must be filed within 30 days of receiving the grade.

Policies of Academic Dishonesty:
All classes in the College of Business follow the official University Policy on Academic Dishonesty presented in full in Undergraduate Catalog, 2019-2020 (online). Course credit, degrees and certificates are to be earned by students and must not be obtained through acts of dishonesty. Disciplinary action will be taken against any student who alone or with others engages in any act of academic fraud or deceit.

My policy on academic dishonesty is one of zero-tolerance. With evidence of academic dishonesty, I reserve the right to give an "F" grade for the course. Any instance of academic dishonesty would be reported to the appropriate University officials.

Offenses include: Acquiring/providing information on test/quiz/HW, plagiarism in writing a paper, dual submission of a HW or paper for credit, conspiracy, fabrication of information, misrepresentations, alterations of documents, forgery, et cetera.

Instructor shall inform the student of the alleged academic dishonesty at the point of discovery and the student shall be given an opportunity to explain the surrounding circumstances. Appeal procedures are provided in the Undergraduate Catalog, 2019-2020.

Technical Considerations

Minimum Recommended Hardware and Software:
- Intel PC or Laptop with Windows 7; Mac with OS X; Smartphone or iPad/Tablet with Wi-Fi
- High speed Internet access
- 8 GB Memory
- Hard drive with 320 GB storage space
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- 15” monitor, 800x600, color or 16 bit
- Sound card w/speakers
- Microphone and recording software
- Keyboard & mouse
- A webcam
- Most current version of Google Chrome, Safari, Internet Explorer or Firefox

Note: Be sure to enable Java & pop-ups in the Web browser preferences

Participants should have a basic proficiency of the following computer skills:
- Sending and receiving email
- A working knowledge of the Internet
- Proficiency in Microsoft Word (or a program convertible to Word)
- Proficiency in the Acrobat PDF Reader
- Basic knowledge of Windows or Mac O.S.

Technical Support:
Students should go to https://mypassword.pvamu.edu/ for password issues. The page will provide instructions for resetting passwords and contact information if login issues persist. For other technical questions regarding eCourses, call the Center for Instructional Innovation and Technological Services (CIITS) (formerly Office of Distance Learning) at 936-261-3283.

Course Calendar - Important Dates

* Instruction Begins: July 7, 2021 (Wednesday)
* Attendance reporting period: July 7 - July 17 (Wed- Saturday)
  (Students will be dropped from courses if no attendance during this period)
* Last date to withdraw from a course w/o record: July 12 (Monday) (census date)
* Drop date for non-payment of fees: July 21 (Wednesday)
* Last date to withdraw from a course with a “W”: August 5 (Thursday)
  (You will receive a grade if not dropped by this date)
* Last day to withdraw from university (ALL courses): August 5 (Thursday)
* Last date to apply for graduation (for degree conferral only) August 6 (Friday)
* Final Exam: August 11 (Wednesday)
* Commencement: August 14, Saturday

COURSE OUTLINE & CALENDAR

Week One (7/7-7/8)
Chapter 1: An Overview of Finance
Chapter 2: Financial Assets (Instruments)
Homework #1

**Week Two (7/12-7/15)**
Chapter 3: Financial Markets and the Investment Banking Process
Chapter 4: Financial Intermediaries and the Banking System
Chapter 5: Cost of Money (Interest Rates)

*Quiz 1*

**Week Three (7/19-7/22)**
Chapter 5 continued
Chapter X1: Foreign Exchange Rates (outside of textbook)
Chapter 9: Time Value of Money

*Homework #2*

**Week Four (7/26-7/29)**
Chapter 9 continued
Chapter 10: Valuation of Bonds and Stocks
Chapter 11: Risk and Return

*Quiz 2*

**Week Five (8/2-8/5)**
Chapter 11 continued
Chapter 13: Capital Budgeting
Chapter 6: Business Organizations and Tax Environment

*Quiz 3*

**Week Six (8/9-8/11)**
Chapter 7: Analysis of Financial Statements

*Final Exam (Selected Chapters)*
*August 11, Wednesday*
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](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.

*THE COURSE SYLLABUS IS SUBJECT TO CHANGE DEPENDING ON COURSE PROGRESS AND/OR OTHER CIRCUMSTANCES. IN CASE OF ANY CHANGE(S), THE SYLLABUS WILL BE REVISED AND STUDENTS WILL BE NOTIFIED OF ANY CHANGE(S)*