FINA 3103 – Principles of Finance – Z02  
Summer 2021  

Department: Accounting, Finance & MIS || College of: Business || Accrediting Body: AACSB

Instructor: Sanzid Haq  
Section and CRN: Z02 (CRN: 33227)  
Office Location: Ag & Bus Bldg., Room 456  
Office Phone: (936) 261-9233  
Email Address: sahaq@pvamu.edu  
Office Hours: By appointment (Virtually)  
Course Location: On-line

Class Days & Times: All exams will be conducted on-line but in approved proctored environment. Refer to the “Course Procedures” and “Exam policy” sections for detail. Dates and timings of tests will be announced later.

Mode of Instruction: On-line

Catalog Description: 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.

Prerequisites: ACCT 2123 and junior/senior classification

Co-requisites: None

Required Texts:  

2. Access code for Pearson’s MyFinanceLab (Required). This is an on-line software which students will need to do their homework. The access code can be purchased at https://www.pearson.com/mylab.

The Course ID: haq04317 [Do NOT buy the book that comes with the access code. Just buy the code.] Refer to the end of the syllabus for more details.

Recommended Texts:  

2. Wall Street Journal and other business magazines/journals.

Course Goal: The primary objective of this course is to examine the principles of finance and techniques and to emphasize the use of financial information in the managerial planning and evaluation processes.

The content and dates listed in this syllabus are subject to change depending on circumstances during the semester.
**Student Learning Outcomes:**

<table>
<thead>
<tr>
<th>Program Learning Outcome Alignment</th>
<th>Core Curriculum Outcome Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mastery of Content, Global Perspective and Ethics</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Mastery of Content, Global Perspective and Communication</td>
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</tr>
<tr>
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<tr>
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<tr>
<td>Mastery of Content</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Mastery of Content and Global Perspective</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Upon successful completion of this course, students will be able to:</th>
<th>Program Learning Outcome Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Understand the role and objectives of finance.</td>
<td>Mastery of Content, Global Perspective and Ethics</td>
</tr>
<tr>
<td>2 Understand financial statement analysis of a corporation.</td>
<td>Mastery of Content, Global Perspective and Communication</td>
</tr>
<tr>
<td>3 Understand financial securities and markets.</td>
<td>Mastery of Content, Global Perspective and Ethics</td>
</tr>
<tr>
<td>4 Understand the composition and function of the Federal Reserve System.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>5 Understand the time value of money.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>6 Able to compute the value of bonds and stocks.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>7 Understand the risk and return relationship of securities.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>8 Understand capital budgeting techniques and their application.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>9 Learn the sources of short-term financing available to a corporation.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>10 Understand the sources of long-term financing available to a corporation.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>11 Understand the effect of financial leverage on the risk and return on equity.</td>
<td>Mastery of Content</td>
</tr>
<tr>
<td>12 Learn foreign exchange rates and their determination in the market.</td>
<td>Mastery of Content and Global Perspective</td>
</tr>
</tbody>
</table>

**Major Course Requirements**

**Method of Determining Final Course Grade:**

<table>
<thead>
<tr>
<th>Instrument</th>
<th>Value (points or percentages)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three tests (@100 pts)</td>
<td>44%</td>
<td>300</td>
</tr>
<tr>
<td>Final examination**</td>
<td>14%</td>
<td>100</td>
</tr>
<tr>
<td>Quizzes</td>
<td>14%</td>
<td>100</td>
</tr>
<tr>
<td>Assignments</td>
<td>14%</td>
<td>100</td>
</tr>
<tr>
<td>MyFinanceLab Homework</td>
<td>14%</td>
<td>100</td>
</tr>
<tr>
<td>Total:</td>
<td>100%</td>
<td>700</td>
</tr>
</tbody>
</table>

**Final examination will be cumulative, covering materials covered during the semester including any assigned videos, discussion, and business articles.**

**The Final exam is mandatory. All students who desire to get a grade other than an “F” must take the final exam. If the performance on final exam is better than the worst test score, the latter will be dropped and replaced.**

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by the equivalent score on the final exam. Students will have to earn their grades and the grades earned will be the grades received. Grades will be based solely on performance in the above categories. No credit for any extra work is allowed and the grade will not be curved. An “Incomplete” grade (I) is given only in case of a documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the “Incomplete” grade (I) is not automatic and requires approval of the instructor.

Grading Criteria and Conversion:

A = 900 – 810 points or 90% of Total points;
B = 809 – 720 points or 80% of Total points;
C = 719 – 630 points or 70% of Total points;
D = 629 – 540 points or 60% of Total points;
F = 539 points or below or 59% or below of Total points

Detailed Description of Major Assignments:

<table>
<thead>
<tr>
<th>Assignment Title or Grade Requirement</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homework</td>
<td>Assessments and assignments designed to supplement and reinforce course material. Homework may be composed of quizzes and Assignments, which is the written portion. It would be prudent to read the chapter before attempting the quizzes because uneducated guessing would hurt your score. The homework windows are open for a limited time (a week) starting the morning of the previous assignment due date and close right at 8 am on the following week. Late submission of homework will not be accepted.</td>
</tr>
<tr>
<td>Exams</td>
<td>Tests designed to measure knowledge of presented course material.</td>
</tr>
<tr>
<td>Term Project</td>
<td>Financial statement analysis of an assigned company.</td>
</tr>
<tr>
<td>Discussion</td>
<td>Opportunities designed to measure ability to apply analytical skills and application of course material.</td>
</tr>
</tbody>
</table>

Course Procedures or Additional Instructor Policies

Course Procedures:
The delivery mode of this course is Internet + asynchronous, which is basically a “traditional” online class with no scheduled day/time to meet and there is no requirement to attend classes. However, if you do need help or want to hold a session with me then feel free to send an email with a specific day and time that best fits your schedule and we’ll come up with the best time that works for both of us. Just to give you an insight into my schedule, the window of time during my virtual office hours work best for me to meet with you. However, if for some reason, the mentioned time window doesn't work for you then let me know what does and we'll work something out. Although you are not required to attend zoom classes for this course, but you are required to login to the course regularly to keep up. Students who do not log in and not active in the course will have their courses removed and financial aid reduced or cancelled. Students are expected to read assigned materials and complete assignments by due dates. Opportunities will be provided to students throughout the semester to ask questions on materials that they do not understand or need further elaboration. Students will be required to participate in on-line exercises and discussions will tend to focus on “how to” aspects of the learning objectives.

Numerous exercises will be required in addition to the required reading. All homework assignments will need to be submitted on time. It is the student’s responsibility to obtain all missed information from an on-line absence. This includes any assigned homework or announced changes in exam dates, etc. Students who

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are interested in earning bonus points may turn in a final project, details of which can be found in the “Bonus opportunity” section of this syllabus. Tests are to be taken on the announced Test dates and will follow the schedule listed in the syllabus. No makeup examination will be allowed. If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time.

Pearson’s MyFinanceLab website will be the primary homework tool for the course. Therefore, it is mandatory for all students to buy the access code to use the website but do not have to buy the book that goes along with the lab. It is not possible to obtain a passing grade in the course without it. All homework assignments will have start and finish dates and time. Students can expect to have their assignments graded within one week of their submissions. There will also be a final project. It is the student’s responsibility to obtain all missed information from an on-line absence. This includes any assigned homework or announced changes in exam dates, etc.

All exams will be conducted on-line but in a proctored environment. Meaning, students cannot take the exams on their own without any supervision. Generally, you have the option of taking the tests on the Main Campus or using the test proctoring service of “Examity” which will proctor the tests over the internet while the student is at a location of his or her choice but due to staffing issues and medically safe test taking environment, these test taking options will be considered on semester-by-semester basis. In the meantime, tests will be proctored by the instructor via Zoom on students' cell phone and Lockdown browser on their laptops. Keep an eye out for related announcements on the eCourses regarding it.

At any rate, for your information, testing through “Examity” is free of charge but students have to pay a fee, only, if he/she registers less than 24 hours before a test. Registrations is required for the tests. To register for the tests via Examity, students should follow the labeled link on the eCourses of this course’s main page. Also be aware that students choosing to test through Examity will be required to obtain an additional elevated WebCam that meets certain specifications. See the “Additional Requirements for Testing through Examity” section below for further detail. It is the student’s responsibility to notify the instructor at the beginning of the semester if other options are preferable and work with him to find a suitable proctored environment that is acceptable by the instructor. Exams will compose of multiple-choice questions and short essays. Obtaining good grades will require understanding of the concepts, tools and techniques learned in the course. Test dates will approximate the schedule listed in this document and will be announced at least one week in advance. Essays are required to be answered in legible and grammatically correct form.

Cheating will not be tolerated in this course. Without exception, those who are suspected of cheating, even if determined retroactively in this course, will be given an “F” for the course and will be prosecuted to the maximum extent. It will result in discipline at the University level that will likely to include suspension or termination from our program.

Communication for this course will take place primarily via through eCourses email, discussion boards and chat rooms. Proper email etiquette should be observed. Please avoid sending messages in all caps (ALL CAPS) and try to be as grammatically correct as possible. 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. Please avoid negative comments. Profanity is prohibited.

When applicable, discussion boards and chat rooms will be created and will be open for general use. Restricted rooms and boards for designated groups may be created as necessary during the course. Please observe the electronic communication standards listed in this document. Times for instructor led live chat and discussion sessions will be posted as necessary during the course.

Discussion Engagement Policy:
When assigned, students will be required to participate in all course discussion and/or Chat sessions on time in order to get the maximum learning from the course. All Chat and discussions sessions will be graded and excessive absences (excused or un-excused) or tardiness will adversely affect the overall grade in the course. Time for such events will be posted when necessary and all responses are required to be as substantive in nature.

Use of the Study Guide:
Students are encouraged to take advantage of the study guide or other materials provided by the publisher of the book.

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Submission of Assignments:
Pearson’s MyFinanceLab website would be the primary homework tool for the course. Therefore, it is mandatory for all students to buy the access code to use the website. Additional exercises and projects will be distributed and should be submitted through eCourses. Each assignment would have a deadline for submission. Once the deadline for submission is over for a particular assignment, opportunity to submit that particular assignment will be closed. Students can expect to have their assignments graded within one week of their submissions. Students should have a working knowledge of uploading and downloading of files from the eCourses. For directions to access eCourses please contact the Office of Distance Learning at dlearnig@pvamu.edu or (936) 261-3282 or the Helpdesk at (877) 241-1752 or (936) 261-2525.

Formatting Documents:
Microsoft Word® is the standard word processing tool used at PVAMU. If you’re using other word processors, be sure to use the “save as” tool to save the document in either MS Word®, Rich-Text, or plain text format.

Calculator Policy:
Part of the objectives of this course is to prepare students with necessary knowledge and skills to perform well in the business world. Financial calculator is a very helpful tool, accordingly, students will be taught how to use a financial calculator and it is necessary to have one.

Communication Expectations:
Students may send email via eCourses to the instructor anytime that is convenient to them. All emails or discussion postings requiring a response will receive a response from the instructor within 48 hours following the time of receipt during the work-week (Monday through Friday). Emails received on Fridays will be responded to by the close of business on the following Mondays. E-mails received during the work-week by the close of business (5:00 pm CST) will be responded on the day following instructor’s receipt of messages.

Examination Policy:
1. Exams for this course are used as assessment tools and not as learning tools for students. As such, after scores are released, students may contact the instructor for learning gap specific tips but students will not be allowed to see or keep the exams.

2. All exams will be conducted on-line but in a proctored environment, using the “Lockdown” browser. Meaning, students cannot take the exams on their own without any supervision. Tests are to be taken only on the announced Test dates.

Generally, students have the option of taking the tests on the Main Campus or using the test proctoring service of “Examity” which will proctor the tests over the internet while the student is at a location of his or her choice but due to staffing issues and medically safe test taking environment, these test taking options will be considered on semester-by-semester basis. In the meantime, tests will be proctored by the instructor via Zoom on your cell phone and Lockdown browser on your laptop. Keep an eye out for related announcements on the eCourses regarding it. In the event we do go back to the generally test taking environment, the testing options are:

1. The “Testing Center” in the Delco building on the main campus. (free of charge)

2. Examity, an online test proctoring company (fees apply only if you schedule your test less than 24 hours in advance) - Students may take their tests at any place provided students have the required setup and tools. Visit http://examity.com/ for details. Students choosing to test through Examity will be required to obtain an additional elevated WebCam that meets certain specifications. See the “Additional Requirements for Testing through Examity” section below for further detail. Due to the pandemic the service may not be available. In that case, I will be proctoring the tests. I’ll have more information as we get closer to the test dates.

3. Testing center at any community college, university, or business enterprise, (fees apply) may also be available if that best fits a student’s need but the student needs to notify the instructor at least one week prior to a test and work with the instructor to find a suitable proctored environment that is acceptable to the instructor.

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3. **The student must inform the instructor of his/her testing option at the beginning of the semester.**

4. *It is the student’s responsibility to notify the instructor at the beginning of the semester and work with him to find a suitable proctored environment that is acceptable to the instructor.*

5. **If testing through Examity is preferable, then the student needs to notify the instructor** as such and needs to contact the company to register to take the tests. Information on the company and how to contact can be found at [http://examity.com/](http://examity.com/).

6. **The tests will be accessible only through a Lockdown browser** (not regular Internet browser such as Internet Explorer, Firefox, Chrome, etc.).

7. The Lockdown browser only works on windows, apple laptops, desktops, Chromebook, iPad and tabs. *It does not work on phones.* So, if you don't have the proper device to take the test then you'll have to arrange for one for the test. There is not any other alternative.

8. The tests may include a combination of multiple choice as well as and short answer (paragraph) or problem-solving questions. The tests are *closed book, and timed* and should be taken as scheduled. Short answer questions/homework exercises are required to be answered in standard English and in grammatically correct and legible format.

9. Tests are to be taken on the announced Test dates and will follow the schedule listed in the syllabus. **No makeup examination will be allowed.** If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time and the score from the final exam will replace “the zero” score at the end of the semester.

10. For those students with a university approved absence for an exam, **it is the student’s responsibility to notify the instructor prior to the exam** in order to be eligible to sit for the missed examination at a later time. Along with written excuse, arrangements to take the missed exam will need to be made by the student within two (2) days of return.

11. **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, the student will have failed the course.

12. **A calculator will be required for exams and cell phone will not be allowed** to be used as a calculator during exams. Students won’t be allowed to share a calculator during an exam.

**Additional Requirement for Testing through Examity:**

Delivering quality course content to ensure optimum learning while maintaining course integrity in an on-line environment is one of the primary objectives of this course. Given the fact that this course is delivered on-line and tests are administered in an on-line proctored environment, protecting students’ rights and ensuring integrity of the course in a virtual environment are ongoing endeavors. To that end, **students taking test through the on-line test proctoring service, Examity, will be required to place an external webcam which is elevated at least 8 inches above the desktop.** The webcam and its appropriate placement will allow on-line proctors to view the examinees’ workspace as well as their surrounding environment.

Students, who wish to test through Examity, will be required to purchase their own external webcam and if the webcam does not come with a “gooseneck” then a tripod will also be required to elevate the webcam at least eight inches to provide the required viewing angle, as explained in the previous paragraph. A detail webcam specification can be found in the “Technical consideration” section of this syllabus. Although, students are free to buy their own webcam of choice as long as the minimum webcam specifications and height requirements are satisfied, in meeting the webcam requirement and making the buying process efficient, feel free to take a look at the webcam available at [https://webcam1000.orderpromos.com](https://webcam1000.orderpromos.com). This webcam meets the technical specification and height requirement for on-line testing of this course. However, this recommendation should not be taken, in anyway, as a promotion of the manufacturer nor its product.

As you may have gathered, testing through Examity, will require prior planning and preparation. **Unless you already have an external webcam, which meets the mentioned specifications, you will need time to prepare, purchase and set up the necessary equipment to test through Examity. So, don’t put it off until...**

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The last moment, if that is your test taking choice. Having said so, if you are not willing to make the necessary purchase to test through Examity, then you always have the choice of taking tests at the on-campus testing center (free of charge) or at the approved institutional test centers (which require a fee every time you test). Just be aware that, the testing fees that institutional test center charge each time might be more than the price of the required external webcam.

Course Calendar – Some Important Dates:
* First Day of Class: Jun. 1st, Tuesday
* Attendance Reporting Period: Jun. 1st – Jun. 12th (Students who do not attend class during this period will have their courses removed and financial aid reduced or cancelled)
* Last date to withdraw from a course without record: Jun. 4th, Friday
* Last date to withdraw with a "W": Jun. 25th, Friday (after this date you will receive a grade)
* Last day to withdraw from the university (from ALL classes for the semester): Jun. 25th, Friday
* Last day of Class: Jul 2nd, Friday
* Final exam: Jul. 6th, Tuesday
* Final grades due for graduating seniors: Jul. 13th, Thursday

Semester Calendar:
This schedule is tentative and will be modified whenever developments indicate that a change is desirable.

Week One
➢ Chapter 1: An Overview of Finance (6th as well as 5th edition: pp. 4-7, 14-17)
➢ eCourses document: Principles of Finance
➢ Quizzes and Assignments due on Sunday, June 6th, 11:59 PM

Week Two
➢ Test 1 (over Ch: 1, 2, and 3), on June 8th, from 7 pm to 9 pm (CST)
➢ Chapter 4: Financial Intermediaries and the Banking System
➢ eCourses document: Money and its functions
➢ eCourses document: Exchange rate
➢ Quizzes and Assignments due on Sunday, June 13th, 11:59 PM

Week Three
➢ Test 2 (over Ch. 4, 5, Money and its functions, and Exchange rate) on June 15th, from 7 pm to 9 pm (CST)
➢ Chapter 9: Time Value of Money
➢ Quizzes and Assignments due on Sunday, June 20th, 11:59 PM

Week Four
➢ Test 3 (over: rest of ch. 9 and 10) on June 22nd, from 7 pm to 9 pm (CST)
➢ Chapter 10: Bond and Stock Valuation
➢ Quizzes and Assignments due on Sunday, June 27th, 11:59 PM

Week Five
➢ Quizzes and Assignments due on Sunday, July 4th, 11:59 PM

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Week Six

➢ **FINAL EXAM on July 6th, from 7 pm to 9 pm (CST)**

**Student Support and Success:**

- **Center for Business Communication** [Location: Room 200, New AG/BUS Building, (936) 261-9267]
  If you need someone to review or critique 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, memoraanda, book reviews and various business correspondences.

- **Textbook and Copy machine** [Room 200, New AG/BUS Building, Monday - Friday 9:00 a.m. - 5:00 p.m.] The CBC also has a copy machine for student use and a large reference library with some textbooks available for student checkout. Appointments are preferred. Please stop by, call (936) 261-9267, or send an e-mail to Ms. Edwina Garcia at ecgarcia@pvamu.edu.

- **Academic Enhancement, Progress Monitoring & Achievement Planning** [Location: Room 453]
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.

- **Course Tutorial Assistance**
  Tutors are available in room 200 in 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 if 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.

<table>
<thead>
<tr>
<th>Discipline</th>
<th>E-mail Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td><a href="mailto:ACCTtutor@pvamu.edu">ACCTtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Business Law</td>
<td><a href="mailto:BLAWtutor@pvamu.edu">BLAWtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Finance</td>
<td><a href="mailto:FINtutor@pvamu.edu">FINtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Economics</td>
<td><a href="mailto:ECONtutor@pvamu.edu">ECONtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Management</td>
<td><a href="mailto:MGMTtutor@pvamu.edu">MGMTtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Management Information Systems</td>
<td><a href="mailto:MISYtutor@pvamu.edu">MISYtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Marketing</td>
<td><a href="mailto:MRKTtutor@pvamu.edu">MRKTtutor@pvamu.edu</a></td>
</tr>
</tbody>
</table>

- **Homework Lab** [Location: Room 332]
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 Lounge** [Location: Room 219]
The COB Student Lounge is located on the second floor of the new AG/BUS building in room 219. Food and beverages are allowed in this area. Copies of The Panther, flyers for student organization activities, business

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magazines and scholarship information are available in this room. Hours are 8:00 am until 5:00 p.m. Monday through Friday.

- **Student Organizations**
  Several student organizations such as National Association of Black Accountants (NABA), Finance Students Association (PVFA), Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Beta Alpha Psi (BAP), Phi Beta Lambda, Toastmasters Club are operational at the COB. Join these clubs to sharpen your teamwork and leadership skills as well as boost up your résumé.

**Technical Support**
Students should call the University Helpdesk at (936) 261-2525 or (877) 241-1752 for technical issues with accessing the eCourses. The helpdesk is available 24 hours a day/7 days a week. For other technical questions regarding your online course, contact the Office of Distance Learning at dlearning@pvamue.edu or (936) 261-3290 or (936) 261-3282.

**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. Website: [https://www.pvamu.edu/library/](https://www.pvamu.edu/library/). Phone: (936) 261-1500.

**Academic Advising Services**
Academic Advising Services offers students a variety of services that contributes to student success and leads towards graduation. We assist students with understanding university policies and procedures that affect academic progress. We support the early alert program to help students get connected to success early in the semester. We help refer students to the appropriate academic support services when the student is unsure of the best resource for their needs. Some students are supported by faculty advisors in their respective colleges. Your faculty advisor can be identified in PantherTracks. Advisors with Academic Advising Services are available to all students. We are located across campus. You can find your advisor's location by academic major at the [http://www.pvamu.edu/advising](http://www.pvamu.edu/advising), Phone: 936-261-5911.

**The University Tutoring Center**
The University Tutoring Center (UTC) offers free tutoring and academic support to all registered PVAMU students. The mission of the UTC is to help provide a solid academic foundation that enables students to become confident, capable, independent learners. Competent and caring staff and peer tutors guide students in identifying, acquiring, and enhancing the knowledge, skills, and attitudes needed to reach their desired goals. Tutoring and academic support is offered face-to-face in the [https://www.pvamu.edu/student-success/sass/university-tutoring-center/](https://www.pvamu.edu/student-success/sass/university-tutoring-center/), and through [https://www.pvamu.edu/pvplace/](https://www.pvamu.edu/pvplace/). Other support services available for students include Supplemental Instruction, Study Break, Academic Success Workshops, and Algebra Study Jam. Location: J. B. Coleman Library, Rm. 307; Phone: 936-261-1561; Email: pvtutoring@pvamu.edu; Website: [https://www.pvamu.edu/student-success/sass/university-tutoring-center/](https://www.pvamu.edu/student-success/sass/university-tutoring-center/).

**The Writing Center**
The Writing Center provides well-trained peer tutors that assist students with writing assignments at any stage of the writing process. Tutors help students with various writing tasks from understanding assignments, brainstorming, drafting, revising, editing, researching, and integrating sources. Students have free access to Grammarly online writing assistance. Grammarly is an automated proofreading and plagiarism detection tool. Student must register for Grammarly by using their student email address. In addition, students have access to face-to-face as well as virtual tutoring services either asynchronously via email or synchronously via Zoom. Location: J. B. Coleman Library, Rm. 209; Phone: 936-261-3724; Website: [https://www.pvamu.edu/student-success/writing-center/](https://www.pvamu.edu/student-success/writing-center/); Grammarly Registration at [https://www.grammarly.com/enterprise/signup](https://www.grammarly.com/enterprise/signup).

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Academic Early Alert

Academic Early Alert is a proactive system of communication and collaboration between faculty, academic advisors, and PVAMU students that is designed to support student success by promptly identifying issues and allowing for intervention. Academic Early Alert helps students by providing a central location to schedule advising appointments, view advisor contact information, and request assistance. Students who recognize that they have a problem that is negatively affecting their academic performance or ability to continue school may self-refer an Academic Early Alert. To do so, students will log in to PVPlace and click on Academic Early Alert on the left sidebar. Phone: 936-261-5902; Website: https://www.pvamu.edu/student-success/early-alert/.

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: Hobart Taylor, 2nd floor; Phone: 936-261-3564; Website: https://www.pvamu.edu/healthservices/student-counseling-services/.

Office of Testing Services

Testing Services serves to create opportunities by offering suite of exams that aid in the students’ academic and professional success. Currently we administer entrance (HESI A2), college readiness (TSI assessment), Prior Learning (CLEP, DSST), and proctored exams. Location: Wilhelmina Delco, 3rd Floor, Rm. 305; Phone: 936-261-3627; Email: aetesting@pvamu.edu; or Testing Services at http://www.pvamu.edu/testing.

Office of Diagnostic Testing and Disability Services

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, contact the Office of 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 hardware and software, adapted furniture, proctoring of non-standardized test administrations, ASL interpreters, ALDs, digital recorders, livescribe, and a comprehensive referral network across campus and the broader community. Location: Hobart Taylor, Rm. 1D128; Phone: 936-261-3583; Website: Disability Services at https://www.pvamu.edu/disabilityservices/.

Center for Instructional Innovation and Technology Services (CIITS)

Distance Learning, also referred to as Distance Education, is the employment of alternative instructional delivery methods to extend programs and services to persons unable to attend college in the traditional manner. The Center for Instructional Innovation and Technology Services (CIITS) supports student learning through online, hybrid, web-assisted and 2-way video course delivery. For more details and contact information, visit: https://www.pvamu.edu/dlearning/distance-learning-2-2/students-2/; Phone: 936-261-3283.

Veteran Affairs

Veteran 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. 102; Phone: 936-261-3563; Website: https://www.pvamu.edu/sa/departments/veteranaffairs/.

Office for Student Engagement

The Office for Student Engagement delivers comprehensive programs and services designed to meet the 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: https://www.pvamu.edu/sa/departments/studentengagement/.

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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: Anderson Hall, 2nd floor; Phone: 936-261-3570; Website: Career Services at https://www.pvamu.edu/careerservices/.

University Rules and Procedures

Disability Statement (Also See Student Planner):
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 Planner):
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 Planner, especially the section on academic misconduct (see University Administrative Guidelines on Academic Integrity). Students who engage in academic misconduct are subject to university disciplinary procedures. As listed in the PVAMU Undergraduate Catalog, Graduate Catalog, and the Student Planner, the following are examples of prohibited conduct. This list is not designed to be all-inclusive or exhaustive. In addition to academic sanctions, any student found to have committed or to have attempted to commit the following academic misconduct may also be subject to disciplinary review and action as outlined in the PVAMU Student Planner.

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 learned, giving or receiving aid unauthorized by the instructor on assignments or examinations. Examples: unauthorized use of notes for a test; using a "cheat sheet" on a quiz or exam; any alteration made on a graded test or exam which is then resubmitted to the teacher.
2. **Plagiarism**: Careless or deliberate use of the work or the ideas of another; representation of another’s work, words, ideas, or data as your own without permission or appropriate acknowledgment. Examples: copying another’s paper or answers, failure to identify information or essays from the Internet and submitting or representing it as your own; submitting an assignment which has been partially or wholly done by another and claiming it as yours; not properly acknowledging a source which has been summarized or paraphrased in your work; failure to acknowledge the use of another’s words with quotation marks.
3. **Multiple Submission**: Submission of work from one course to satisfy a requirement in another course without explicit permission. Example: using a paper prepared and graded for credit in one course to fulfill a requirement and receive credit in a different course.
4. **Conspiracy**: Agreeing with one or more persons to commit an act of academic/scholastic dishonesty.
5. **Fabrication of Information/Forgery**: Use or submission of contrived, invented, forged, or altered information in any assignment, laboratory exercise, or test; tampering with or production of a counterfeit document, particularly documents which make up the student's academic record. Examples: making up a source or citing nonexistent publication or article; representing made up data as real for an experiment in a science laboratory class; forging a change of grade or student withdrawal record; falsifying any document related to a student academic exercise.

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Nonacademic Misconduct (See Student Planner):
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, or (2) the ability of students to benefit from the instructional program, or (3) 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 Office for Student Conduct under nonacademic procedures.

Sexual Misconduct:
Sexual harassment of students and employees at Prairie View A&M University is unacceptable and will not be tolerated. Any member of the university community violating the university’s sexual harassment policy will be subject to disciplinary action. In accordance with the Texas A&M University System guidelines, your instructor is obligated to report to the Office of Title IX Compliance (titleixteam@pvamu.edu) any instance of sexual misconduct involving a student, which includes sexual assault, stalking, dating violence, domestic violence, and sexual harassment, about which the instructor becomes aware during this course through writing, discussion, or personal disclosure. The faculty and staff of PVAMU actively strive to provide a learning, working, and living environment that promotes respect that is free from sexual misconduct, discrimination, and all forms of violence. If students, faculty, or staff would like assistance, or have questions, they may contact the Title IX Coordinator at 936-261-2144 or titleixteam@pvamu.edu. More information can be found at the Title IX webpage at http://www.pvamu.edu/titleix, including confidential resources available on campus.

Pregnancy, Pregnancy-related, and Parenting Accommodations:
Title IX of the Education Amendments of 1972 prohibits sex discrimination, which includes discrimination based on pregnancy, marital status, or parental status. Students seeking accommodations related to pregnancy, pregnancy-related condition, or parenting (reasonably immediate postpartum period) are encouraged to contact Student Disability Services or the Dean of Students’ Office for additional information and to request accommodations. More information can be found at https://www.pvamu.edu/titleix/pregnant-and-parenting-students/.

Non-Discrimination Statement:
Prairie View A&M University does not discriminate on the basis of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity in its programs and activities. The University 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 discrimination or harassment, we encourage you to report it. 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 Director of Equal Opportunity & Diversity has been designated to handle inquiries regarding the non-discrimination policies, and can be reached at Harrington Science Building, Suite 109 or by phone 936-261-1744 or 1792.

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. 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.

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 University Catalog and by doing so within thirty days of receiving the grade or experiencing any other

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problematic academic event that prompted the complaint. Students can file Academic Complaints and/or Grade Appeals at https://www.pvamu.edu/student-complaint/.

TECHNICAL CONSIDERATIONS

Minimum Recommended Hardware and Software:
- Intel PC or Laptop with Windows 10 or later version; Mac with OS High Sierra*
- Smartphone or iPad/Tablet with Wi-Fi*
- High speed Internet access
- 8 GB Memory
- Hard drive with 320 GB storage space
- 15” monitor, 800x600, color or 16 bit
- Sound card w/speakers
- Microphone and recording software
- Keyboard & mouse
- Most current version of Google Chrome, Safari or Firefox

*Smartphone, Google Chrome books and Android tablets may not be supported. iPads are the only tablets supported.

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

Webcam Specifications:
- Sensor: CMOS
- Minimum Resolution: 1280 X 720
- Viewing Angle: 70 degree or higher
- Interface: USB 2.0
- Focus: Automatic or Manual
- Microphone: Integrated microphone
- Imaging Distance: 5 cm to infinity
- Video Format: Color
- Minimum Height of Camera: 8 inches (using gooseneck or tripod)

Participants should have a basic proficiency of the following computer skills:
- Sending and receiving emails
- A working knowledge of the Internet
- Microsoft Word (or a program convertible to Word)
- Acrobat PDF Reader
- Windows or Mac OS
- Video conferencing software

Netiquette (online etiquette):
Students are expected to participate in all discussions and virtual classroom chats as directed. Students are to be respectful and courteous to others on discussions boards. Foul or abusive language will not be tolerated. Do not use ALL CAPS for communicating to others AS IT CAN BE INTERPRETED AS YELLING. Avoid slang terms such as “wassup?” and texting abbreviations such as “u” instead of “you.” Limit and possibly avoid the use of emoticons. Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post and the message might be taken seriously or sound offensive.

Video Conferencing Etiquette
When using Zoom, WebEx or other video conferencing tools, confirm the visible area is tidy, clear of background clutter, inappropriate or offensive posters, and other distractions. Ensure you dress appropriately and avoid using high traffic or noisy areas. Stay muted when you are not speaking and avoid eating/drinking during session. Before class session begins, test audio, video and lighting to alleviate technology issues.

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Technical Support:
Students should go to https://mypassword.pvamu.edu/ if they have 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 Office of Distance Learning at (936) 261-3283 or email ciits@pvamu.edu.

Communication Expectations and Standards:
Emails or discussion postings will receive a response from the instructor, usually in less than 48 hours. Urgent emails should be marked as such. Check regularly for responses.

Discussion Requirement:
Online courses often require minimal to no face-to-face meetings. However, conversations about the readings, lectures, materials, and other aspects of the course can take place in a seminar fashion. This will be accomplished by the use of the discussion board. The exact use of discussion will be determined by the instructor.

It is strongly suggested that students type their discussion postings in a word processing application such as Word and save it to their PC or a removable drive before posting to the discussion board. This is important for two reasons: 1) If for some reason your discussion responses are lost in your online course, you will have another copy; 2) Grammatical errors can be greatly minimized by the use of the spell-and-grammar check functions in word processing applications. Once the post(s) have been typed and corrected in the word processing application, copy and paste to the discussion board.

COVID-19 Campus Safety Measures
To promote public safety and protect students, faculty, and staff during the coronavirus pandemic, PVAMU has adopted policies and practices to limit virus transmission.

- **Self-monitoring** - Students should follow CDC recommendations for self-monitoring. Students who have a fever or exhibit symptoms of COVID-19 should participate in class remotely and should not participate in face-to-face instruction.

- **Face Coverings** - Face coverings (cloth face covering, surgical mask, etc.) are recommended in classrooms, teaching laboratories, common spaces such as lobbies and hallways, public study spaces, libraries, academic resource and support offices, and outdoor spaces where 6 feet of physical distancing is difficult to reliably maintain.

- **Physical Distancing** - Physical distancing should be maintained between students, instructors, and others in course and course-related activities where possible.

- **Personal Illness and Quarantine** - Students required to quarantine are to participate in courses and course-related activities remotely and must not attend face-to-face course activities. Students should notify their instructors of the quarantine requirement. Students under quarantine are expected to participate in courses and complete graded work unless they have symptoms that are too severe to participate in course activities. Students experiencing personal injury or illness that is too severe for the student to attend class qualify for an excused absence. To receive an excused absence, students must provide appropriate documentation to the Office for Student Conduct, studentconduct@pvamu.edu.

The Vision, Mission and Core Values of the College of Business

**Vision**
The Prairie View A&M University COB envisions becoming a nationally recognized business program known for its transformative impact on students through an education that empowers them to reach their full potential.

**Mission**
The Prairie View A&M University College of Business transforms students from diverse academic and socioeconomic backgrounds into ethical business professionals and leaders who are entrepreneurial, productive, and prepared to

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succeed in the global economy. We achieve this through our strong commitment to high-quality teaching, relevant and impactful research, and outreach to the community.

Core Values

1. **Academic Excellence**: We support the pursuit of academic excellence by students, faculty and staff, by creating an environment that inspires and fosters learning, scholarship, and service.

2. **Diversity**: We believe that diversity in experience, ideas, beliefs, races, cultures, national heritages, lifestyles, and perspectives is a source of strength.

3. **Integrity**: We believe that honesty is the best strategy for building trust. We expect everyone in the COB community to act with integrity and be accountable for his or her actions.

4. **Collegiality**: We believe in the importance of building a culture of openness and civility where each member of the team feels valued and respected for their contributions to the College’s success.

5. **Partnership**: We believe that there is power in building partnerships across the campus and with institutions and people with whom we have a mission overlap.

6. **Social Responsibility**: We believe in corporate social responsibility - businesses must serve the society. As an educational institution, we are committed to the greater good of the society through teaching, research, and outreach to the community.

7. **Growth-mindset**: We believe in the growth-mindset, the idea that we all can enhance our knowledge and competencies through hard work with a positive attitude towards learning.

8. **What we do**: As a faculty, we believe in the importance of high-quality teaching, research, and service. The weights assigned to these three areas are, 50%, 30%, and 20% respectively. This guides decisions in faculty evaluation, merit raise, and strategic planning.

Tests are primarily based on the Textbook, but materials discussed in the lectures or assignments may also be included.
To register for FINA 3103-Z02 Principles of Finance (Summer 2021):

2. Under Register, select Student.
3. Confirm you have the information needed, then select OK! Register now.
4. Enter your instructor’s course ID: haq04317, and Continue.
5. Enter your existing Pearson account username and password to Sign In.
   You have an account if you have ever used a MyLab or Mastering product.
   » If you don't have an account, select Create and complete the required fields.
6. Select an access option.
   » Enter the access code that came with your textbook or that you purchased separately from the bookstore.
   » If available for your course,
     • Buy access using a credit card or PayPal.
     • Get temporary access.
   If you're taking another semester of a course, you skip this step.
7. From the You're Done! page, select Go To My Courses.
8. On the My Courses page, select the course name FINA 3103-Z02 Principles of Finance (Summer 2021) to start your work.

To sign in later:

2. Select Sign In.
3. Enter your Pearson account username and password, and Sign In.
4. Select the course name FINA 3103-Z02 Principles of Finance (Summer 2021) to start your work.

To upgrade temporary access to full access:

2. Select Sign In.
3. Enter your Pearson account username and password, and Sign In.
4. Select Upgrade access for FINA 3103-Z02 Principles of Finance (Summer 2021).
5. Enter an access code or buy access with a credit card or PayPal.