



Course Snapshot

Finance FINA 3770 003

Term: 2026 Fall

Modality: In Person

Meeting Information: R, 06:35PM-09:25PM, BLB 170

Instructor Information

Name: David Smith

UNT Email Address: David.Smith4@unt.edu

Office Hours and Location

By Appointment

Office or Department Phone Number: (214) 444-3322

Preferred Contact Method: Email

Expected Response Time: 24 Hours

Course Description

3770. Finance. 3 hours. Overview of money and the banking system; interest and present value calculations; financial information; analysis and financial decision making; security markets. Prerequisite(s): completion of pre-business requirements, including ACCT 2010 and 2020 or equivalent with grades of C or better.

Course Structure

This course meets once a week (Thursday, 6:35 - 9:25 PM, BLB 170) for 16 weeks. Each week covers one or more chapters from the textbook, with class time divided between lecture, discussion, and applied problems.

Lectures introduce key concepts and real-world applications. **In-class sessions** focus on worked problems and active discussion to reinforce lecture material. **Chapter quizzes** on Canvas reinforce reading and lecture content and are due by Sunday at 11:59 PM CT following the relevant class sessions.

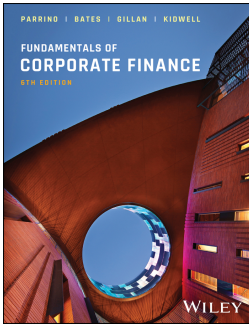
Three exams are held during class time (Exams 1, 2 and 3) and one final exam. The full weekly schedule, including chapter assignments, quiz due dates, and exam dates, is posted in Canvas.

Learning Outcomes and Alignment

Upon successful completion of this course, learners will be able to:

1. Understand the advantages and disadvantages of each type of firm organizations
2. Calculate present value, future value, interest rate, periodic payments, and the number of payment periods of different types of cash flows
3. Understand how the changes in interest rate affect the value of your assets or the return of your investments
4. Calculate the value of different types of financial assets such as stocks and bonds
5. Conceptualize the risk and return trade-off of your investment from both stand-alone and portfolio perspective
6. Choose between business projects using different financial criteria (e.g. NPV, IRR, and payback periods)
7. Calculate the cost of capital.

Course Materials



Fundamentals of Corporate Finance, 6e WileyPLUS Student Package Single Term

ISBN: 9781394243884

Authors: Robert Parrino, Thomas W. Bates, Stuart L. Gillan, David S. Kidwell

Publisher: Wiley

Publication Date: 2025-02-11

Edition: 6

Cost Notes

UNT has negotiated special pricing for you. To receive this special pricing, use promo code UNT13 to purchase ebook + one-semester/ 6-month WileyPlus access for \$55 (purchase instructions in Canvas).

Course-Specific Technology

1. A webcam or a laptop with an integrated camera is required for all remote exams. It is your responsibility to ensure you have a properly functioning camera for remote exams. Your test score will be invalid without a functioning camera. All remote exams will be administered through Canvas using Respondus LockDown Browser with the Camera option. Respondus LockDown Browser can be [downloaded](#) through your Canvas account.

Major Assignments and Assessments

1 – Canvas Chapter Quizzes

- Name: Chapter Quizzes (Canvas)
- Weight/Points: 30%
- Description: 10 quizzes administered via Canvas. Each quiz has 20 questions (5 pts each). 2 attempts allowed; highest score recorded. Open-note, no time limit. No late submissions without a university-excused absence.

2 – Exam 1

- Name: Exam 1
- Weight/Points: 20% (lowest exam score dropped)
- Description: Multiple-choice exam covering Chapters 1, 2, 3, and 5. Respondus LockDown Browser required.

3 – Exam 2

- Name: Exam 2
- Weight/Points: 20% (lowest exam score dropped)
- Description: Multiple-choice exam focusing on Chapters 6 and 7. Finance is cumulative — concepts from earlier chapters may appear. Respondus LockDown Browser required.

4 — Exam 3

- Name: Exam 3
- Weight/Points: 20% (lowest exam score dropped)
- Description: Multiple-choice exam focusing on Chapters 8, 9, and 10. Finance is cumulative — concepts from all prior chapters may appear. Respondus LockDown Browser required.

5 — Exam 4

- Name: FINAL Exam
- Weight/Points: 30%
- Description: Multiple-choice exam focusing on Chapters 1-10. Finance is cumulative — concepts from all prior chapters may appear. Held during finals week. Respondus LockDown Browser required.

Grading and Feedback

The course grade will be determined as follows. Detailed explanations for each component are below.

Contribution to Grade	Percentage of Final Grade
Homework (10 assignments)	30%
Course Exams (3 exams, lowest one dropped)	40%
Final Exam	30%
Total	100%
Extra Credit Opportunities: 1. Discussion Board 2. Finance in the Real World 3. Company Financial Snapshot	<u>Up to</u> 5 additional points added to final grade.

Your final grade is based on your total percentage, including extra credits earned during the semester.

A = 90-105 B = 80-89.99
C = 70-79.99 D = 60-69.99
F = below 60

Course Schedule

Date	Assignment Name	Type	Points
	EXTRA CREDIT: Introductions	Discussion	1
	Questions and Answers	Discussion	0
8/30/26	Homework Chapter 1	Assignment	3

Course Calendar

Date	Topic/Assigned Reading	Chapter/Exams
8/20/2026	Introduction + Syllabus Review + Extra Credit 1	Chapter 1 Intro
8/27/2026	The Financial Manager and the Firm	Chapter 1
9/3/2026	The Financial System and the Level of Interest Rates	Chapter 2
9/10/2026	Financial Statements, Cash Flow and Taxes	Chapter 3
9/17/2026	Time Value of Money + Extra Credit 2	Chapter 5
9/24/2026	COURSE EXAM 1	Chapter 1, 2, 3, 5
10/1/2026	Discounted Cash Flows and Valuation	Chapter 6
10/8/2026	NO CLASS	
10/15/2026	Risk and Return	Chapter 7
10/22/2026	COURSE EXAM 2	Chapter 6, 7
10/29/2026	Bond Valuation and the Structure of Interest Rates	Chapter 8
11/5/2026	Stock Valuation	Chapter 9
11/12/2026	The Fundamentals of Capital Budgeting + Extra Credit 3	Chapter 10
11/19/2026	COURSE EXAM 3	Chapter 8, 9, 10

11/26/2026	NO CLASS I Thanksgiving	
12/3/2026	NO CLASS I Online Final Exam Prep	
12/10/2026	FINAL EXAM	All Chapters

Authorized Absences Policy

An absence will be excused by the university for: a. religious holy day, including travel for that purpose; b. participation in an official university function; c. required military service, including travel for that purpose; d. pregnancy and parenting under Title IX; and e. when the University is officially closed.

For more details and procedures regarding UNT Authorized Absences, please see [Policy 06.039](#).

Absences that do not fall under Title IX, Required Military Service, and Official University Absences (religious holy days, participation in an official university function, and when the University is officially closed), are deemed a matter between the student and their faculty member. If the absence is due to an illness or extenuating circumstance that exceeds 5 consecutive days, the faculty member may request for the student to provide documentation through the Dean of Students' office.

Course Level Absence Practice

All course exams are administered in class during regular class time. The final exam is in class during the university-administered time. Exam dates are posted in the Canvas calendar and the Course Outline/Schedule included below.

Makeup Exam Policy

Exam dates are fixed, and everyone is required to take exams at these pre-specified time slots. Make sure you arrange other appointments (including work, job interviews, doctor's appointments, etc.) well in advance if they conflict with the exam date and time. Makeup exams are only allowed in cases of extreme circumstances and university-excused absences. In such cases, you must let me know in writing (by email) one week before the exam date, provide appropriate supporting documentation, and obtain my confirmation prior to the exam. If such extreme circumstances are unforeseeable (i.e., an accident), you need to contact me as soon as possible, and I will determine how to proceed.

UNT Academic Integrity Policy

According to [UNT Policy 06.003](#), Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University.

AI Use Practice

In this course, the use of GenAI tools is generally welcomed and even encouraged (or required) when cited appropriately, provided the final product reflects the student's creative input and decision-making.

Course Level Practices

Homework and Late Submission Policy

There will be 10 graded homework assignments. Each assignment consists of multiple-choice, true/false, and essay questions. You have two attempts to complete each assignment. The highest score will be recorded. Each homework assignment is worth 3% of your total course grade for a total of 30%. Please watch a short video in Canvas under Module 1- "Questions about WileyPLUS" if you want to know more about how to take the quiz.

Homework assignments are administered via New Wiley Plus. All quizzes are to be completed by 11:59 pm (Central time) of the due date unless the student has a university-excused absence and provides documentation within 48 hours of the missed deadline. Any unsubmitted homework after the due date will receive a grade of zero. Homework dates are posted in the Canvas calendar. You would be able to see your grade immediately after you complete your homework.

The homework assignments are designed to give you an opportunity to apply the financial concepts you learn in this course in making business and personal finance decisions, as well as to prepare you for the exams. You should plan to spend at least 3-4 hours per week on your assignments. I would suggest that everyone start working on the homework well before the due date, so you have more time to complete your assignments and more opportunities to get help from me.

Course and Final Exam Policy

FINA3770 has four exams: three course exams and a final exam. I will drop the lowest course exam. Each course exam is worth 20% of your course grade for a total of 40%. The final exam is cumulative and worth 30% of your course grade. The final exam is mandatory and cannot be dropped. Any missed exams, including the final exam, will get a grade of zero.

All exams have similar formats and are closed-book and closed-notes. Exams will consist of multiple-choice questions – both conceptual and numerical. Any material discussed in this course (including but not limited to course notes and supplementary materials posted on canvas, assigned textbook chapters, problems assigned as homework, quizzes, and ungraded practice quizzes) is potentially test material. I will provide an exam formula sheet ahead of each exam.

All course exams are administered in class during regular class time. The final exam is in-class during the university-administered time. Exam dates are posted in the Canvas calendar and the Course Outline/Schedule included below.

Grade Disputes

Grade appeal will be accepted only in writing within two days after grades become available to students. You are required to specify why the grade needs to be re-evaluated in your writing. Please note that grade re-evaluation may result in a lower grade.

Extra Credit

There are **three** extra credit opportunities for this course. They will be discussed in class, and details will be posted on Canvas ahead of the due date.

Attendance and Participation

Students are expected to attend class meetings regularly and to abide by the attendance policy established for this course. It is important that you communicate with the professor prior to you being absent so you and the professor can discuss and mitigate the impact of the absence on your attainment of course learning goals. Please inform the professor if you are unable to attend class meetings due to illness, mindful of the health and safety of everyone in our community.

Change of Recorded Grades

Components of your grades will be posted on Canvas throughout the semester. You need to check your grade book carefully to make sure that all items of your grade are recorded correctly. If, however, any item is incorrectly recorded, I need to be informed in writing (email with evidence to support your case) within one week from when it is posted on Canvas, or on the last day of class, whichever is sooner. If no request to adjust grades are made within that time frame, all graded items are finalized, and no further correction will be made.

Incomplete Grade

A grade of incomplete can only be assigned if you follow the University policy regarding incomplete grades. You must check with me to arrange an incomplete before the final exam is administered. Not performing well in class, not being able to complete an assignment in time or being out of town during a test are inadequate reasons for requesting or granting an "I".

Add/Drop Deadlines

If you are currently not enrolled in this course, you need to add it by the appropriate deadline. If you want to drop the course without penalty, you may do so by the appropriate date. For these and other deadlines, including receipt of an automated grade of "W", please consult UNT's [Office of the Registrar](#).

Academic Support and Student Services

Technology Support

Part of working in the online environment involves managing the inconveniences and frustrations that can arise when technology breaks down or does not perform as expected. Here at UNT, we have a [Student Help Desk](#) that you can contact for help with Canvas or other technology issues:

- Phone: 940-565-2324
- Email: helpdesk@unt.edu
- Current list of [Student Help Desk hours](#)

Academic Support Services

- The [UNT Academic Resource Center](#) provides links to the bookstore, registration and advising information, tuition information, financial aid, and more.
- The [UNT Academic Success Center](#) offers academic support services and free individual tutoring.
- [UNT Writing Lab](#)
- [UNT Libraries](#)

Student Services

- [Counseling and Testing Services](#)
- [Student Affairs Care Team](#)
- [Student Health and Wellness Center](#)
- [Student Legal Services](#)
- [UNT Food Pantry](#)

Civil Discourse

As a leading public university, the University of North Texas has a fundamental responsibility to create enduring value for the public good. The fulfillment of our mission as a university depends upon the free exchange of ideas in the pursuit of knowledge. We bring these commitments into action by centering civil discourse in our culture and curriculum. We define civil discourse as the practice of constructive dialogue to broaden understanding, grounded in our shared values and deep respect for each other's potential. By committing to this

practice, we seek to equip every student with skills and mindsets to engage, contribute, and lead—at UNT and throughout your lives.

My role as an instructor is to introduce you to different ideas and scholarship and facilitate discussions that are credible, open, respectful, and relevant to this course. Our class brings together individuals with different backgrounds, experiences, and viewpoints. You may disagree with the views presented, and others may disagree with your views. But, you should expect to be listened to with respect and evaluated fairly based on the learning objectives of this course. Even when you disagree, engaging with other points of view can help you better understand both the issue at hand and your own perspective. While we may engage in vigorous debate about competing ideas, speech that violates the Student Code of Conduct, including speech that harasses a specific individual or disrupts the course is not acceptable and works against our educational mission.

University Policies

ADA Accommodation Statement: UNT makes reasonable academic accommodation for students with disabilities. Students seeking accommodation must first register with the Office of Disability Accommodation (ODA) to verify their eligibility. If a disability is verified, the ODA will provide a student with an accommodation letter to be delivered to faculty to begin a private discussion regarding one's specific course needs. Students may request accommodations at any time, however, ODA notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet with each faculty member prior to implementation in each class. For additional information see the ODA website at disability.unt.edu.

Emergency Notification & Procedures: UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to the UNT Learning Management System (LMS) for contingency plans for covering course materials.

Retention of Student Records: Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via the Blackboard online system, including grading information and comments, is also stored in a safe electronic environment for one year. Students have the right to view their individual record; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the University's policy. See UNT Policy 10.10, Records Management and Retention for additional information.

Acceptable Student Behavior: Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. The Code of Student Conduct can be found at deanofstudents.unt.edu/conduct.

Access to Information – Eagle Connect: Students' access point for business and academic services at UNT is located at: my.unt.edu. All official communication from the University will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mail: eagleconnect.unt.edu/.

Student Evaluation Administration Dates: Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the

survey has been submitted. For additional information, please visit the SPOT website at spot.unt.edu or email spot@unt.edu.

Survivor Advocacy: UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex, and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at SurvivorAdvocate@unt.edu or by calling the Dean of Students Office at 940-565-2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at oeo@unt.edu or at (940) 565 2759.

Pregnancy Modifications Under Title IX and Parenting Resources: UNT is committed to supporting students who may need pregnancy and parenting modifications in compliance with Title IX. If you are a pregnant student or have a pregnancy related condition, please visit report.unt.edu and complete the 'Request Pregnancy/Parenting Modifications' form. Parenting students who may need resources can seek support and guidance from the Dean of Students and the Eagle Engagement Center. [Pregnant and Parenting Students Policy number 16.008](#).

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Web Accessibility & Privacy: Please find the web accessibility and privacy statements for UNT and Canvas.

UNT

- [Web Accessibility Policy](#)
- [Privacy Statement](#)

Canvas/Instructor

- [Accessibility Statement](#)
[Privacy Policy](#)