FINA 3770-008: INTRODUCTION TO FINANCE  
FALL 2022  
In-Person Delivery

Where & When: Mon/Wed/Fri 10-10:50 am, BLB 170

Contact information
Professor: Dr. Zinat Alam  
Office Location: BLB 365G  
Phone Number: (940) 565-3065  
Email: zinat.alam@unt.edu

Teaching Assistant (TA): Mr. Sankeit Sameer Dighe  
Email: SankeitSameerDighe@my.unt.edu  
Office hr: 12:30-1:30 pm, Tuesday starting from Sep 6 at BLB 006 (Finance Tutor Lab)

How Can You Reach Me?
Physical Office Hours: Mon/Wed, 11:00 am – 12:00 pm CST at physical office (BLB 365G) or by appointment if cannot meet during office hours

NOTE: If the class is held via zoom on a Monday then the office hour will also be held via zoom that day  
Office Hours via Zoom: Monday 11:00 am-12:00 pm CST  
Zoom Link: https://unt.zoom.us/j/84427273208?pwd=WGVkLzZDS2IiTc9aTVZzaEtGeGQ2QT09  
Meeting ID: 844 2727 3208, pass code: 3455

Note: There are no zoom recordings of Professor's office hours

Finance Tutor Lab
Finance tutor lab offers free review session and individual appointment.  
Email: FinaLab@unt.edu  
Reservation: https://firellab.as.me/

Course Description
FINA 3770 (3 credit hours) is an introduction to the basic principles of finance and the application of these principles to financial decision-making. This class will provide an overview of the financial markets; time value of money and interest rates; financial information; capital budgeting and financial decision making; security markets; risk and return trade-off.

Course Structure
FINA3770 is an in-person delivery course. Some class meetings (less than 20% of the total classes) will be conducted via Zoom. Please check the schedule on pg. 8 of the syllabus for the dates of the zoom classes. The instructor will answer student questions in office hours. These office hours are optional but students
are encouraged to attend. Other than that, your interaction with the professor and with your fellow students will take place on Canvas. There are 14 weeks of content that you will move through. These lectures cover materials from the textbook. Powerpoint slides and supplementary materials are designed to summarize the basic concepts and applications introduced in the class. Applied problems are utilized to assess student understanding and help prepare students for the exams.

Course Objectives
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 Prerequisites or Other Expectations
Completion of pre-business requirements, including ACCT 2010 and 2020 or equivalent with grades of C or better. FINA 3770 syllabus is designed with the assumptions that the students have a sound understanding of the basic mathematics, algebra, statistics, accounting (especially balance sheet, income statement and the statement of the cash flows) and all other prerequisites. It is your responsibility to read and review through these topics thoroughly so that you are comfortable with these concepts.

What You Must Have (REQUIRED)
2. Online homework system New WileyPlus. See the instructions for student registration for New WileyPlus in Canvas. Or find it in Canvas -> Modules -> Module 1 -> Questions about New WileyPLUS.
3. A Texas Instruments’ (TI) BA II Plus financial calculator. Required for in-class use, homeworks and exams. I will use the TI BA II Plus financial calculator to demonstrate calculation problems in the lecture notes. You can find the online manual at http://bit.ly/14A6Fba. Other recommended ones are HP 12C, or TI-84 Plus. If you use a financial calculator other than TI BAII Plus, you are responsible for learning how to use the calculator.
4. **iClicker Cloud 5.2.1 (Free Account):** This is a free software to collect student responses to in class polling, as long as students specify that they attend the University of North Texas and utilize their UNT emails when registering for an account/logging in. You can install it on your (a) smartphone/tablet (app) and/or, (b) browse it online at [https://student.iclicker.com/#/login](https://student.iclicker.com/#/login) on your laptop.

You can create an account iClicker (unless you already have one), select *University of North Texas* as your institution and enter your EUID (optional) in the student ID box. To add FINA 3770 to your iClicker list, log into Canvas FINA3770 and click the iClicker Sync link posted on the left side menu bar of the course. You will be directed to your iClicker account. For your reference the course name in iClicker is **FINA 3770-Sec8-Alam**, which starts at 10 am. Or you can also use the joincode [https://join.iclicker.com/L1GMR](https://join.iclicker.com/L1GMR) directly.

Click on the course and **JOIN** when we are in session. Connecting via wifi in UNT classrooms is highly recommended. For further assistance, please refer to “iClicker Student” at [https://macmillan.force.com/iclicker/s/](https://macmillan.force.com/iclicker/s/). See Canvas -> Modules -> Module 1 -> iClicker Cloud Foundations for Students for more information.

5. **Technology Requirement/Skill:** You must have an access to a computer with a reliable internet connection to complete New WileyPlus HomeWorks. Microsoft office suite and Zoom software for online classes and office hours. You must have an in-class access to a computer, smartphone or tablet for iClicker polling. You are also responsible for acquiring the know-how to navigate New WileyPlus and Canvas sites and ensuring that your grades have been recorded correctly in Canvas.

**Course Site (Canvas)**

PowerPoint slides and other supplementary course materials are available through course website on Canvas at [canvas.unt.edu/](https://canvas.unt.edu/). In a small effort to reduce the carbon footprint, I will not make and/or distribute copies of the lecture notes. You can use Canvas to access New WileyPlus homeworks and quizzes. All grades will be available on Canvas so that you can track your progress. We will also use announcements and discussions boards to communicate about course materials.

**Suggested Reading**

The Wall Street Journal

**Grades**

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

<table>
<thead>
<tr>
<th>Contribution to Grade</th>
<th>Percentage of Final Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homework (10 assignments, lowest one dropped)</td>
<td>15%</td>
</tr>
<tr>
<td>Quiz (10 assignments, lowest one dropped)</td>
<td>15%</td>
</tr>
<tr>
<td>Midterm Exams (3 exams, lowest one dropped)</td>
<td>40%</td>
</tr>
<tr>
<td>Final Exam (mandatory)</td>
<td>30%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td>Extra Credit: Ungraded Practice Quiz (1%), iClicker Participation (2%), SPOT (1%)</td>
<td>4%</td>
</tr>
</tbody>
</table>
Your final grade will be determined based on the percentage points of your assignments accumulated over the semester as follows.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>90-100</td>
</tr>
<tr>
<td>B</td>
<td>80-89.99</td>
</tr>
<tr>
<td>C</td>
<td>70-79.99</td>
</tr>
<tr>
<td>D</td>
<td>60-69.99</td>
</tr>
<tr>
<td>F</td>
<td>below 60</td>
</tr>
</tbody>
</table>

Grade-related Policies

Homework and Late Submission Policy
There will be 10 graded homeworks and best 9 homeworks will be graded. You have one attempt to complete each individual homework, however, you are allowed 3 attempts per question. Your best score will be kept as the question score. You have unlimited time to complete each homework. Each homework assignment is equally graded. Please watch a short video in Canvas -> Modules -> Module 1 -> Questions about New WileyPLUS if you want to know more about how to sit for the homework.

Homeworks are administered via New Wiley Plus. All homework assignments 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 with 48 hours of the missed deadline. There will be a 10% grade deduction if the homework is submitted one day after the due date. Any unsupplied homework one day after the due date will receive a grade of zero. Homework dates are posted in Canvas calendar. You will be able to see your grade in canvas grade book immediately after you complete the homework.

These homeworks 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 on spending at least 3-4 hours per week to work on your assignments. I would suggest everyone to start working on the homework/quiz well before the due date so that you have more time to work on your assignments, more opportunities to get help from me or from my teaching assistant. Thus, a late homework will be accepted only with a 10% grade deduction, even in the case of technical difficulty. YOU CAN ALWAYS SUBMIT THE HOMEWORK EARLY.

Quiz Policy
There will be 10 graded quizzes, one from each chapter, and best 9 quizzes will be graded. Each quiz is timed. You have one attempt to complete each quiz, however, you are allowed 3 attempts per question. There will be a 20% score reduction per question after the second attempt. The best grade for each quiz will be recorded. Each quiz is equally graded. Please watch a short video in Canvas -> Modules -> Module 1 -> Questions about New WileyPLUS if you want to know more about how to take the quiz.

Quizzes 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 with 48 hours of the missed deadline. There is no late submission policy for the quiz. Any unsubmitted quiz after the due date will receive a grade of zero. YOU CAN ALWAYS SUBMIT THE QUIZ EARLY! Quiz dates are posted in Canvas calendar. You will be able to see your grade in canvas grade book immediately after you complete the quiz.
Midterms and Final Exam Policy
FINA3770 has a total of four exams including three mid-term exams and one final exam. I will drop the lowest score midterm exam. Each midterm exam is worth 20% of your course grade for a total of 40%. Final exam is cumulative and worth 30% of your course grade. Final exam is mandatory and cannot be dropped. Any missed exam including the final exam will get a grade of zero.

1. **Exam Dates.** All exams will be in-class. Please refer to schedule on pg. 8-9 of the syllabus for the dates. Midterm and FINAL exam dates are posted in Canvas calendar as well.

2. **Missed Exams Policy.** I anticipate that you will take the exams in the scheduled time. Make sure you arrange other appointments (including work, job interview, doctor’s appointment, etc.) well in advance if there is a conflict with the exam date and time. Makeup exams will not be offered for a missed midterm since the best two out of three midterm exams will count toward your grade. However, if you must miss a midterm due to university-excused absences (e.g., a religious holiday), in such cases you must let me and the TA know in writing (email) one week before the exam date, provide appropriate supporting documentation, and obtain confirmation from me prior to the exam. If such extreme circumstances are unforeseeable (i.e. accident), you need to contact me as soon as possible and I will determine how to proceed. It is mandatory to take the Final exam at the designated time and date. The final exam score will not be dropped.

3. **Identification Required.** A student card/driver’s license is required when turning in your exam, if asked. Any attempt to receive credit for an exam you did not take will result in zero points for that exam’s grade. The case will be reported to the University officials for academic integrity violation processing. The same standard will apply to the person who took the exam for you.

4. **Exam Format.** Exams will consist of multiple-choice questions – both conceptual and numerical, so you should bring SCANNTRON form 882-E to each exam to mark your answers. Midterm exams are non-comprehensive, i.e., they will test only the relevant material we have covered for each midterm. The midterm exams are timed to last 48 minutes + 2 minutes to wrap up. Final exam is comprehensive. Final exam will follow university scheduled time and will last for 90 minutes.

5. **Exam Content.** Any material discussed in this course (including but not limited to course notes and supplementary materials posted on canvas, assigned text book chapters, problems assigned as homeworks, quizzes and ungraded practice quizzes) are examinable. A list of relevant formulas will be provided.

6. **Exam Formula Sheet.** The exams are closed book and closed notes. I will provide an exam formula sheet ahead of the exam on Canvas so that you can familiarize yourself with it. I will provide printed copies of the formula sheet for your use during the exam.

7. **Allowed Materials in the Exam Hall.** You are allowed to bring ONLY one non-programmable financial calculator from the recommended list in Canvas, scratch paper, pen/pencil, a form of ID (UNT student card or driver’s license or passport) for the in-class exam. You must display the
8. **Exam Grade & Review.** Prior to each exam we will review the material for it in class. Following each exam, we will review the four most relevant exam questions in the next class session. You will be able to see your grade in canvas grade book after all students complete the exam.

9. **Grading Errors.** If you believe that any of your work is graded or recorded incorrectly, you may submit a written appeal (email is okay) for review within one week of the time grades are reported. Any request that is turned in after this time limit will not be considered.

10. **Exam Retention.** I will retain graded exam papers. No online exam solutions are distributed for this course. I will provide selected exam question solutions on Canvas following your exam (typically the answers to the four most difficult questions) except for the Final exam. I invite you to office hours for a review of your exam.

**Extra Credit**

There are three extra credit opportunities in this course.

(1) You must score 80% in the **ungraded syllabus/course information quiz** to receive 1% extra credit. You have unlimited attempts and unlimited time to submit this quiz. This quiz must be submitted by the end of the semester deadline (Dec 5, Monday) or before. No late submission will be accepted. Syllabus/course information quiz is based on Module 1: Introduction and test your knowledge of FINA3770 syllabus.

(2) There is a **SPOT group credit** available for the whole class/section. If 85% of students in this course section complete the SPOT evaluation by the deadline, all students in this class section will receive 1% extra credit for the course.

(3) **iClicker Class Participation (2%).** You can earn up to 20 bonus points (max. 2%) for class participation which will be administered via iClicker Cloud app. **Grading for Participation:** You will receive 1 point for each answer recorded (participation) and an additional 1 point for each correct answer for a total of 2 points. Thus, you may receive credit for participating and **additional credit for answering correctly.** These polling can happen randomly in some classes starting from the second class (i.e., Aug 31). Points earned in those classes will be added together to calculate total class participation points, which is capped at 20. I will ask one or multiple questions that you will answer using iClicker Cloud. I will randomly grade only one question that will determine the participation point (2 points) for that particular class. There is no makeup for missed questions. In other words, no click, no points. The 20 bonus points are equivalent to 2% extra credit. **Alternative Options:** You may submit your responses on paper for only one class period per semester with a deduction of 10% of total points for that day.

**Attendance Policy**

While class attendance is voluntary, I strongly encourage you to come to and participate in all class sessions. Research has shown that students who attend class are more likely to be successful. You should attend every class unless you have a university excused absence such as active military service, a religious holy day, or an official university function as stated in the Student Attendance and Authorized Absences Policy. If you cannot attend a class due to an emergency, please let me know. Your safety and well-being
are important to me. A class lasts fifty minutes; it would take you much longer to understand the material to the same degree on your own. Most importantly, *if you are not in attendance, you certainly cannot participate and earn iClicker bonus participation points.*

**General 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.

**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 grade is 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](#).

**Student Responsibility**
Each student is responsible for the information contained in this syllabus and all announcements made in this course. This includes announcements made on the first day of class. Students are responsible for turning in quizzes, homeworks and exams on time. The students are also responsible for withdrawing from the class should they decide to do so.

**Instructor Responsibility**
As an instructor, my responsibility is to deliver the course knowledge per this syllabus, help you grow and learn, provide clear instructions for the activities and assessments, answer questions about assignments, and identify additional resources as necessary.

**Help and Support**
If you feel that you are struggling to understand the material, please contact me sooner rather than later. To ensure that I can help you, be specific about what you do not understand – that is, section of the notes, text, or a particular problem that you are struggling with (For example, if it is a numerical problem, email
me, or bring to office hours, a copy of the question and your attempt to solve it such as a picture of your handwritten note).

Supporting Your Success and Creating an Inclusive Learning Environment
I value the many perspectives students bring to our campus. Please work with me to create a classroom culture of open communication, mutual respect, and inclusion. All discussions should be respectful and civil. Although disagreements and debates are encouraged, personal attacks are unacceptable. Together, we can ensure a safe and welcoming classroom for all. If you ever feel like this is not the case, please stop by my office and let me know. We are all learning together.

Course Contract
This syllabus represents a binding contract between you (the student) and I (the instructor). Please read it carefully. Your enrollment in this course constitutes agreement to these terms for the length of the course. I look forward to working with you in achieving the goals set forth in this syllabus.

Tentative Course Outline/Schedule

<table>
<thead>
<tr>
<th>Date</th>
<th>Week</th>
<th>Topic</th>
<th>Chapters</th>
<th>Assignments/Exams Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 29</td>
<td>1</td>
<td>Module 1: Introduction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aug 31</td>
<td>1</td>
<td>Module 2: The Financial Manager and the Firm</td>
<td>Chapter 1</td>
<td></td>
</tr>
<tr>
<td>Sep 02</td>
<td>1</td>
<td>Module 2: The Financial Manager and the Firm</td>
<td>Chapter 1</td>
<td></td>
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<tr>
<td>Sep 05</td>
<td>2</td>
<td>Labor Day, No class</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sep 07</td>
<td>2</td>
<td>Module 3: The Financial System and the Level of Interest Rates</td>
<td>Chapter 2</td>
<td>Chp 1 HW Due</td>
</tr>
<tr>
<td>Sep 09</td>
<td>2</td>
<td>Module 3: The Financial System and the Level of Interest Rates</td>
<td>Chapter 2</td>
<td>Chp 1 Quiz Due</td>
</tr>
<tr>
<td>Sep 12</td>
<td>3</td>
<td>Module 3: The Financial System and the Level of Interest Rates</td>
<td>Chapter 2</td>
<td></td>
</tr>
<tr>
<td>Sep 14</td>
<td>3</td>
<td>Module 4: Financial Statements, Cash Flow and Taxes</td>
<td>Chapter 3/4</td>
<td>Chp 2 HW Due</td>
</tr>
<tr>
<td>Sep 16</td>
<td>3</td>
<td>Module 4: Financial Statements, Cash Flow and Taxes</td>
<td>Chapter 3/4</td>
<td>Chp 2 Quiz Due</td>
</tr>
<tr>
<td>Sep 19</td>
<td>4</td>
<td>Module 4: Financial Statements, Cash Flow and Taxes</td>
<td>Chapter 3/4</td>
<td></td>
</tr>
<tr>
<td>Sep 21</td>
<td>4</td>
<td>Module 4: Financial Statements, Cash Flow and Taxes</td>
<td>Chapter 3/4</td>
<td>Chp 3/4 HW Due</td>
</tr>
<tr>
<td>Sep 23</td>
<td>4</td>
<td>Module 5: Time Value of Money (Introduction)</td>
<td>Chapter 5</td>
<td>Chp 3/4 Quiz Due</td>
</tr>
<tr>
<td>Sep 26</td>
<td>5</td>
<td>Module 5: Time Value of Money (Introduction)</td>
<td>Chapter 5</td>
<td>Chp 5 HW Due</td>
</tr>
<tr>
<td>Sep 28</td>
<td>5</td>
<td>Review before Midterm</td>
<td></td>
<td>Chp 5 Quiz Due</td>
</tr>
<tr>
<td>Sep 30</td>
<td>5</td>
<td>(Friday) Midterm 1 (In class) at 10 am, 48 min</td>
<td></td>
<td>MIDTERM 1</td>
</tr>
<tr>
<td>Oct 3</td>
<td>6</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
<td></td>
</tr>
<tr>
<td>Oct 5</td>
<td>6</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
<td></td>
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<tr>
<td>Oct 7</td>
<td>6</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
<td></td>
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<tr>
<td>Date</td>
<td>Week</td>
<td>Topic</td>
<td>Chapters</td>
<td>Assignments/Exams Due</td>
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<tr>
<td>Oct 10</td>
<td>7</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
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<tr>
<td>(zoom)</td>
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<tr>
<td>Oct 12</td>
<td>7</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
<td></td>
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<tr>
<td>Oct 14</td>
<td>7</td>
<td>Module 6: Discounted Cash Flows and Valuation</td>
<td>Chapter 6</td>
<td></td>
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<tr>
<td>Oct 17</td>
<td>8</td>
<td>Module 7: Bond Valuation</td>
<td>Chapter 8</td>
<td></td>
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<tr>
<td>Oct 19</td>
<td>8</td>
<td>Module 7: Bond Valuation</td>
<td>Chapter 8</td>
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<tr>
<td>Oct 21</td>
<td>8</td>
<td>Module 7: Bond Valuation</td>
<td>Chapter 8</td>
<td></td>
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<tr>
<td>Oct 24</td>
<td>9</td>
<td>Module 8: Stock Valuation</td>
<td>Chapter 9</td>
<td></td>
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<tr>
<td>(zoom)</td>
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<td></td>
<td></td>
<td>Chp 8 HW Due</td>
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<tr>
<td>Oct 26</td>
<td>9</td>
<td>Module 8: Stock Valuation</td>
<td>Chapter 9</td>
<td></td>
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<tr>
<td>Oct 28</td>
<td>9</td>
<td>Module 8: Stock Valuation</td>
<td>Chapter 9</td>
<td></td>
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<tr>
<td>Oct 31</td>
<td>10</td>
<td>Module 8: Stock Valuation</td>
<td>Chapter 9</td>
<td></td>
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<tr>
<td>Nov 2</td>
<td>10</td>
<td>Review before Midterm</td>
<td></td>
<td>Chp 9 Quiz Due</td>
</tr>
<tr>
<td>Nov 4</td>
<td>10</td>
<td>(Friday) Midterm 2 (In class) at 10 am, 48 Min</td>
<td>MIDTERM 2</td>
<td></td>
</tr>
<tr>
<td>Nov 7</td>
<td>11</td>
<td>Module 9: Risk and Return</td>
<td></td>
<td>Chapter 7</td>
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<tr>
<td>(zoom)</td>
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<tr>
<td>Nov 9</td>
<td>11</td>
<td>Module 9: Risk and Return</td>
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<td>Chapter 7</td>
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<tr>
<td>Nov 11</td>
<td>11</td>
<td>Module 9: Risk and Return</td>
<td></td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Nov 14</td>
<td>12</td>
<td>Module 9: Risk and Return</td>
<td></td>
<td>Chp 7 HW Due</td>
</tr>
<tr>
<td>Nov 16</td>
<td>12</td>
<td>Module 10: The Fundamentals of Capital Budgeting</td>
<td></td>
<td>Chp 7 Quiz Due</td>
</tr>
<tr>
<td>Nov 18</td>
<td>12</td>
<td>Module 10: The Fundamentals of Capital Budgeting</td>
<td></td>
<td></td>
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<tr>
<td>Nov 21</td>
<td>13</td>
<td>Module 10: The Fundamentals of Capital Budgeting</td>
<td></td>
<td>Chp 10 HW Due</td>
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<td>(zoom)</td>
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<tr>
<td>Nov 23-26</td>
<td></td>
<td>Thanksgiving Break, No class</td>
<td></td>
<td></td>
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<tr>
<td>Nov 28</td>
<td>13</td>
<td>Review before Midterm</td>
<td></td>
<td>Chp 10 Quiz Due</td>
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<tr>
<td>Nov 30</td>
<td>13</td>
<td>(Wednesday) Midterm 3 (In class) at 10 am, 48 Min</td>
<td>MIDTERM 3</td>
<td></td>
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<tr>
<td>Dec 2</td>
<td>14</td>
<td>Module 11: The Cost of Capital</td>
<td></td>
<td>Chapter 13</td>
</tr>
<tr>
<td>Dec 5</td>
<td>14</td>
<td>Module 11: The Cost of Capital</td>
<td></td>
<td>Chp 13 HW Due</td>
</tr>
<tr>
<td>(Zoom)</td>
<td></td>
<td></td>
<td></td>
<td>Extra Credit Syllabus Quiz Due</td>
</tr>
<tr>
<td>Dec 6</td>
<td></td>
<td>NOT A CLASS DAY</td>
<td></td>
<td>Chp 13 Quiz Due</td>
</tr>
<tr>
<td>Dec 7</td>
<td>14</td>
<td>Review before Final Exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec 10</td>
<td>14</td>
<td>(Saturday) Final Exam 8-9:30 am (In class) 90 Min</td>
<td>FINAL EXAM</td>
<td></td>
</tr>
</tbody>
</table>
General Course Policies

**Communication and Feedback**: The best way to contact me is via email. Students must use their official UNT email address to communicate with either the TA or the Professor. I batch process emails and will do my best to reply to you within a 24-hour period (usually sooner). My response may be delayed over the weekend. Moreover, some questions do not lend themselves to an easy answer via email, in which I may ask you to arrange an appointment time for a meeting. Also, sometimes emails go missing – if it seems that I have not responded to you, please feel free to follow up with me. You may also want to find someone in class to be a "buddy" with. This will give you at least one other person who you can email with questions.

Students are expected to use appropriate and professional etiquette when communicating via email. As business students, you should exhibit a high level of care as to whether your message is communicated clearly and in an appropriate manner, so the recipient can understand. You want your email to reflect well on you and your intelligence. Check for spelling, punctuation, and grammatical errors. Despite the fact that most of us compose emails on our cell phones, emails are not text messages. Be mindful of your “tone” and language. Use appropriate greetings, full sentences, and a closure statement. Do not use text message shortcuts or acronyms. Here is a guideline for online communication.

I will post announcements or may contact you by e-mail whenever necessary and will send e-mail messages to your EagleConnect (e-mail) account. It is your responsibility to check your e-mail account on a regular basis. Note that any information about your quiz/homework/exam grades will only be communicated via Canvas grade book. I will not post or discuss FINAL grade via email or in person/zoom. You have to wait until the registrar’ office publishes the FINAL grade.

**Student Success**: FINA 3770 has frequent deliverables and challenging goals. My experience is that students who keep up with the material from the beginning of class typically do very well. Do not procrastinate! Make sure that you can relate the relevant points in the text back to the learning objectives. Based on your review of the class power points, your reading of the text, and your attempt at solving the quizzes and homeworks, come to the office hour with a list of questions (areas of confusion, etc.). If you follow this approach, you will turn a passive activity of reading the lecture into an active task of seeking specific knowledge or skills that are consistent with the learning objectives.

**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 referred 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. The Code of Student Conduct can be found at Student Conduct and Community Standards | Division of Student Affairs.

**Academic Integrity**: The G. Brint Ryan College of Business takes academic honesty seriously. Ethics and integrity are important business values, essential to building trust and adhering to both professional and legal standards. Academic dishonesty destroys trust, damages the reputation and the value of the degree and is unacceptable.

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 from admonition (a warning) to expulsion from the University.

Some of the most common examples of academic integrity violations include plagiarism or cheating, such as unauthorized assistance on examinations, homework, research papers or case analyses. Your work must be entirely your own. When working on assignments, you should not discuss your work with others unless approved by the course instructor. Group assignments should only be discussed with members assigned to your group, and all group members may be held accountable in some way for known academic integrity violations in a group assignment.

Another example of academic dishonesty relates to improper attribution. When preparing your assignments, you must cite all outside sources in the manner requested by your instructor. Copying or using material from any source prepared by or previously submitted by others, at UNT or other institutions, or downloaded from the Internet, is plagiarism. Unless directed otherwise in an assignment, large scale “cutting and pasting” from other sources, even if properly footnoted, is not appropriate. You should synthesize this material in your own words and provide a footnote.

Your instructor will specify what materials, if any, may be used on the tests and exams.

Using materials other than those permitted, talking with other individuals during the exam, individuals exchanging information about an exam when one has taken the exam and the other has not, or copying or using material from another individual’s exam is academic dishonesty and will result in a meeting to discuss academic integrity violations and potentially issue sanctions mentioned above, and may result in ineligibility for academic scholarships. The use of online assistance, such as sites commonly used for finding homework solutions, group chat, cell phones, smart watches, and similar tools during exams is not allowed for any reason unless specifically permitted. No portion of an exam may be copied or photographed without permission.

Students are expected to conduct themselves in a manner consistent with the University’s status as an institution of higher education. A student is responsible for responding to a request to discuss suspected academic dishonesty when issued by an instructor or other University official. If a student fails to respond after a proper attempt at notification has been made, the University may take appropriate academic actions in the absence of the student’s participation.

**Accommodations for Disability:** Please inform me during the first week of class if you have any conditions that may limit or affect your ability to participate in this course so that we can make necessary arrangements. You may also contact the Office of Disability Access for more information. You may also contact ODA by phone at (940) 565-4323.

**Religious Accommodations:** It is University policy to excuse absences of students that result from religious observances and to provide, without penalty, for rescheduling of examinations and additional required class work that may fall on religious holidays. Students who plan to observe such a holiday are requested to notify the instructor as soon as possible in order to make appropriate arrangements for class work or rescheduling of examinations. Please consult UNT list of major religious Holidays.

**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 Eagle Connect.

**Emergency Plan:** Every campus building has emergency shelter and evacuation plans. Please familiarize yourself with the plans of each building in which you take classes or attend meetings. Make sure to note the routes to the lowest level of the buildings for shelter during inclement weather, as well as exits from the buildings in the event of fire or other emergencies. For more information see Emergency Floor Plans | Emergency Management & Safety Services.

**Syllabus Change Policy:** The Instructor reserves the right to change this syllabus, if needed. Announcements will be made in Canvas.

**Students Perceptions of Teaching (SPOT):** Student feedback is important and essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available late in the semester to provide you with an opportunity to evaluate how this course is taught. You will receive an email from “UNT SPOT Course Evaluations via IASystem Notification” (no-reply@iasystem.org) with the survey link. Once you complete the survey you will receive a confirmation email that the survey has been submitted. For additional information, please visit the SPOT website or email spot@unt.edu.

**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, assignments submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via Canvas, 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.

**Sexual Assault Prevention:** 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.
Important Notice for F-1 Students taking Distance Education Courses

Federal Regulation

To read detailed Immigration and Customs Enforcement regulations for F-1 students taking online courses, please go to the Electronic Code of Federal Regulations website (http://www.ecfr.gov/). The specific portion concerning distance education courses is located at Title 8 CFR 214.2 Paragraph (f)(6)(i)(G).

The paragraph reads:

(G) For F-1 students enrolled in classes for credit or classroom hours, no more than the equivalent of one class or three credits per session, term, semester, trimester, or quarter may be counted toward the full course of study requirement if the class is taken on-line or through distance education and does not require the student's physical attendance for classes, examination or other purposes integral to completion of the class. An on-line or distance education course is a course that is offered principally through the use of television, audio, or computer transmission including open broadcast, closed circuit, cable, microwave, or satellite, audio conferencing, or computer conferencing. If the F-1 student's course of study is in a language study program, no on-line or distance education classes may be considered to count toward a student's full course of study requirement.

University of North Texas Compliance

To comply with immigration regulations, an F-1 visa holder within the United States may need to engage in an on-campus experiential component for this course. This component (which must be approved in advance by the instructor) can include activities such as taking an on-campus exam, participating in an on-campus lecture or lab activity, or other on-campus experience integral to the completion of this course.

If such an on-campus activity is required, it is the student’s responsibility to do the following:

(1) Submit a written request to the instructor for an on-campus experiential component within one week of the start of the course.

(2) Ensure that the activity on campus takes place and the instructor documents it in writing with a notice sent to the International Student and Scholar Services Office. ISSS has a form available that you may use for this purpose.

Because the decision may have serious immigration consequences, if an F-1 student is unsure about his or her need to participate in an on-campus experiential component for this course, s/he should contact the UNT International Student and Scholar Services Office (telephone 940-565-2195 or email internationaladvising@unt.edu) to get clarification before the one-week deadline.

Student Verification

UNT takes measures to protect the integrity of educational credentials awarded to students enrolled in distance education courses by verifying student identity, protecting student privacy, and notifying students of any special meeting times/locations or additional charges associated with student identity verification in distance education courses.
See [UNT Policy 07-002 Student Identity Verification, Privacy, and Notification and Distance Education Courses](https://policy.unt.edu/policy/07-002).

**Use of Student Work:** Student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) they create within a class and the University is not entitled to use any student work without the student’s permission unless all of the following criteria are met:

- The work is used only once.
- The work is not used in its entirety.
- Use of the work does not affect any potential profits from the work.
- The student is not identified.
- The work is identified as student work.

If the use of the work does not meet all of the above criteria, then the University office or department using the work must obtain the student’s written permission.

**Technical Assistance:** Part of working in the online environment involves dealing with the inconveniences and frustration 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.

**UNT Help Desk:** [UNT Student Help Desk site](https://policy.unt.edu/policy/07-002)

**Email:** helpdesk@unt.edu

**Phone:** 940-565-2324

**In Person:** Sage Hall, Room 130

**Walk-In Availability:** 8am-9pm

**Telephone Availability:**
- Sunday: noon-midnight
- Monday-Thursday: 8am-midnight
- Friday: 8am-8pm
- Saturday: 9am-5pm

**Laptop Checkout:** 8am-7pm

For additional support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328)

**Academic Support Services:**
- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources)
- [Academic Success Center](https://success.unt.edu/asc)
- [UNT Libraries](https://library.unt.edu/)
- [Writing Lab](http://writingcenter.unt.edu/)

**Student Support Services:**

Mental Health Services
UNT provides mental health resources to students to help ensure there are numerous outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:
• **Student Health and Wellness Center** ([https://studentaffairs.unt.edu/student-health-and-wellness-center](https://studentaffairs.unt.edu/student-health-and-wellness-center))
• **Counseling and Testing Services** ([https://studentaffairs.unt.edu/counseling-and-testing-services](https://studentaffairs.unt.edu/counseling-and-testing-services))
• **UNT Care Team** ([https://studentaffairs.unt.edu/care](https://studentaffairs.unt.edu/care))
• **UNT Psychiatric Services** ([https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry))
• **Individual Counseling** ([https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling))

Additional Student Support Services

• **Registrar** ([https://registrar.unt.edu/registration](https://registrar.unt.edu/registration))
• **Financial Aid** ([https://financialaid.unt.edu/](https://financialaid.unt.edu/))
• **Student Legal Services** ([https://studentaffairs.unt.edu/student-legal-services](https://studentaffairs.unt.edu/student-legal-services))
• **Career Center** ([https://studentaffairs.unt.edu/career-center](https://studentaffairs.unt.edu/career-center))
• **Multicultural Center** ([https://edo.unt.edu/multicultural-center](https://edo.unt.edu/multicultural-center))
• **Counseling and Testing Services** ([https://studentaffairs.unt.edu/counseling-and-testing-services](https://studentaffairs.unt.edu/counseling-and-testing-services))
• **Pride Alliance** ([https://edo.unt.edu/pridealliance](https://edo.unt.edu/pridealliance))
• **UNT Food Pantry** ([https://studentaffairs.unt.edu/food-pantry](https://studentaffairs.unt.edu/food-pantry))

I have read this syllabus and agree to the schedule and procedures stated therein.

Print name:________________________ (Signed) ______________________

Student ID:________________________ Date:________________________