FINA 3770-011: INTRODUCTION TO FINANCE
FALL 2019

Where & When: Mon & Wed 2-3:20 pm, MATT 311

Professor: Zinat Alam
Office: BLB 365G
Telephone: 940-565-3065
Email: zinat.alam@unt.edu

How Can You Reach Me?

Office Hours: Mon/Wed, 12:30 – 1:30 pm or by appointment if cannot meet during office hours

Communication: Preferable mode of communication is email (please use zinat.alam@unt.edu while sending emails). If I do not get back to you within a few days, please contact me again. Your email probably has not found a way to reach me. You can also use canvas discussion board for questions that are not discussed in the syllabus and are useful for other students. Besides, you can ask questions that relate to the class contents at the end of the class through iClicker Exit Poll¹. Here is a guideline for Online Communication. If you leave a voice message at my office phone, include your name, course and section number along with the message.

I will communicate with you via canvas about HW assignments/exams deadlines, grades and all class related materials. I will also contact you by e-mail whenever necessary. I will only send e-mail messages to your EagleConnect (e-mail) account. It is your responsibility to check your e-mail account on a regular basis. For information about EagleConnect, including how to activate an account and how to have EagleConnect forwarded to another e-mail address, visit https://eagleconnect.unt.edu/. Note that any information about your grade will only be communicated via Canvas or in person.

¹ I will provide the details in the class.
About FINA 3770

Course Objective
The goal of this course is to provide you with a working knowledge of fundamental concepts in financial management and the ability to apply these concepts to real-world problems. Special emphasis is given on topics such as time value of money; financial information; analysis and financial decision making; security markets; and risk and return trade off.

Course Description
FIN 3770 is an introduction to the basic principles of finance and the application of these principles to financial decision-making. This course is designed for all business students, not just finance majors. Upon successful completion of this course, students will have developed an understanding of firm organization, principal-agent relationships, risk/return relationships, time-value-of-money, valuation, and capital budgeting as they relate to the financial management of the firm.

Prerequisites
The FIREL department requires students to complete all pre-business requirements, including ACCT 2010 and ACCT 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.

Course Site (Canvas)
PowerPoint slides and other course materials are available through course website on Canvas at canvas.unt.edu/. All slides have embedded notes in their note pages placed for your convenience. In a small effort to reduce the carbon footprint, I will not make and/or distribute copies of the lecture notes. You can also use canvas link to access MyFinanceLab HW assignments. The 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.

Credit
3 Credit hours
What You Must Have (REQUIRED)


2. **Access to MyFinanceLab**: A web-based homework/learning management system accompanying the textbook, which you will use to complete and submit your *individual online HomeWorks*. You can purchase it through the “MyLab & Mastering Links” on the Canvas course page. Make sure to add your course ID **alam58285** in MyFinanceLab. **Step by step registration process is posted on Canvas.**

3. **Non-Programmable Financial Calculator**: Required for in-class use, homeworks and exams. I will use TI BAII Plus in the classroom. Other recommended ones are TI BAII Plus, HP 12C, or TI-84. If you use a financial calculator other than TI BAII Plus, **you are responsible** for learning how to use these. I will provide some (not exhaustive) information about external resources on other models of financial calculator on Canvas.

4. **iClicker Cloud 5.0 (Free Account)**: We will use this software to collect student responses in class. You can install it on your

   (a) smartphone/tablet (app) and/or,
   (b) browse it online at [https://app.reef-education.com](https://app.reef-education.com) 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 Clicker Reef list, log into Canvas and click the iClicker link posted on the left side menu of the course. You will be directed to your iClicker Reef account. For your reference the course name in iClicker is **FL19 FINA 3770.011-ALAM**

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 “Student Support” at [http://support.reef-education.com/](http://support.reef-education.com/).
5. **Technology Requirement/Skill**: You must have an access to a computer with a reliable internet connection to complete MyFinanceLab HomeWorks. 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 MyFinanceLab and Canvas sites and ensuring that your grades have been recorded correctly.

**How Will You be Evaluated?**

**Course Requirement and Grading**

<table>
<thead>
<tr>
<th>Individual Evaluation Item</th>
<th>Points (%)</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>MyFinanceLab HWs (8 x 25pt each)</td>
<td>200 (20%)</td>
<td>( A = 900-1,000 )</td>
</tr>
<tr>
<td>Midterms (2 x 250pt each)</td>
<td>500 (50%)</td>
<td>( B = 800 - 899 )</td>
</tr>
<tr>
<td>FINAL Exam</td>
<td>300 (30%)</td>
<td>( C = 700 - 799 )</td>
</tr>
<tr>
<td>IClicker Participation (Extra/Bonus)</td>
<td>50 (5%)</td>
<td>( D = 600 – 699 )</td>
</tr>
<tr>
<td><strong>Total with Bonus</strong></td>
<td><strong>1,050</strong> (105%)</td>
<td>( F = 599 or below )</td>
</tr>
</tbody>
</table>

Your grade will be determined from your score out of a **maximum total of 1,050 points** which are broken down as follows: (1) two out of three midterms (**the lowest midterm score will be dropped**) for a total of 500 points, (2) one partially comprehensive final exam for a total of 300 points; (3) eight out of nine MyFinanceLab HWs for a total of 200 points (**the lowest HW score will be dropped**) and (4) **Bonus** iClicker Participation for a total of 50 points. As you can see from the chart above, you could potentially earn a **5% extra credit** in this course.

To the best of my ability, your grade will reflect your demonstrated performance in the course. Grades are not negotiable and will only be changed in the event of a math or grading error. In such case of grade disputes, I will re-grade all your course work to make sure that errors do not affect your grade.
About HWS and Exams (Must Read)

Course Policies

A. MyFinanceLab HomeWorks

HomeWorks (HWs) are to be completed via MyFinanceLab by 11pm on the due date (see schedule on pg. 8). You will have nine problem sets. I will drop the lowest score HW and keep the scores of the best eight. Each HW will be scored as follows:

- 80% or better = 25 points (full credit);
- Less than 80% = Actual score;
- Incomplete = 0 points (incomplete if you have not answered all the questions)

You are allowed to work on each HW twice. The best grade will be recorded. Only work submitted via MyFinanceLab will be accepted.

I have also assigned additional ungraded practice questions to each problem set. It is highly recommended to solve these practice problems before approaching the HWs in order to do well.

There are no “extra credit” HWs. The HWs are online. You can attend to your HWs from anywhere in the world. If you think you may be late, then SUBMIT EARLY.

Late HW Policy: You may turn in a HW one day after the due date and receive 25% penalty. HWs are NOT accepted after the late due date under any circumstances (including technical difficulties).

B. Midterms and Final Exam

1. Exam Dates. All exams will be in-class. Please refer to schedule on pg. 8 of the syllabus for the dates.

2. Missed Exams. I anticipate that you will take the exams in the scheduled times. 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 approved excuse
(e.g., a religious holiday), you can make arrangements with me to take it prior to the regular midterm time. 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, so you should bring **SCANTRON 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 70 minutes + 2 minutes to wrap up. Final exam is partially comprehensive. Final exam will follow university scheduled time.

5. **Exam Content.** Exam questions will be based on the material from the current course section as well as questions that are from the relevant problem sets. A list of relevant formulas will be provided.

6. **Exam Formula Sheet.** The exams are closed book & 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. **Exam 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.

8. **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.

9. **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.

C. iClicker Class Participation (Max 50 Bonus Points)

You can earn up to 50 bonus points for class participation which will be administered via Reef-Polling app by iClicker.

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 per class starting with the second class (i.e., Aug 28). Thus, you may receive credit for participating and additional credit for answering correctly. Points earned in each class will be added together to calculate total class participation points, which is capped at 50. I will ask multiple questions in every class that you will answer using iClicker. 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.

Alternative Options: You may submit your responses on paper for one class period per semester with a deduction of 10% of total points for that day.

Academic Integrity: Please note that the misuse of iClicker Reef will be considered a violation of proper student conduct and will be treated as cheating. For this class, iClicker Reef is to be used as a learning tool by you in the classroom. Misuse would include submitting answers for a friend who is not in attendance in class, submitting answers when you are absent, having someone else submit answers for you when you are absent, or any other use of iClicker Reef by which you are not submitting your own work in class.

iClicker Exit Poll: In an attempt to encourage you to ask questions in-class, I would recommend that you ask questions that relate to the class contents for that day at the end of the class through iClicker Exit Poll. I would respond to your questions weekly, sometimes to the entire class. Those answers will be posted for your perusal on Canvas website. Having said that, you have the opportunity to ask me questions face to face any time during the class time.
## Preliminary Course Schedule (subject to change when notified by instructor)

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Date</th>
<th>Topic</th>
<th>Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>26-Aug, M</td>
<td>Syllabus and Introduction</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>28-Aug, W</td>
<td>Introduction</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30-Aug, F</td>
<td>Last Day to add a course</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>04-Sep, W</td>
<td>Financial Markets</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>09-Sep, M</td>
<td>Financial Statements</td>
<td>Problem Set 1 due by 11pm</td>
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<td></td>
<td></td>
<td>Last Day to Drop a course online</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>11-Sep, W</td>
<td>Financial Statements</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>16-Sep, M</td>
<td>Time Value of Money</td>
<td></td>
</tr>
<tr>
<td>-</td>
<td>18-Sep, W</td>
<td>Exam 1 Review</td>
<td>Problem Set 2 due by 11pm</td>
</tr>
<tr>
<td>-</td>
<td>23-Sep, M</td>
<td>Exam 1 in Class</td>
<td></td>
</tr>
<tr>
<td>3, 4</td>
<td>25-Sep, W</td>
<td>Time Value of Money</td>
<td>Problem Set 3 due by 11pm</td>
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<tr>
<td>3, 4</td>
<td>30-Sep, M</td>
<td>Time Value of Money</td>
<td></td>
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<tr>
<td>5</td>
<td>02-Oct, W</td>
<td>Interest Rates</td>
<td></td>
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<tr>
<td>6</td>
<td>07-Oct, M</td>
<td>Bonds</td>
<td>Problem Set 4 due by 11pm</td>
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<tr>
<td>6</td>
<td>09-Oct, W</td>
<td>Bonds</td>
<td></td>
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<tr>
<td>6</td>
<td>14-Oct, M</td>
<td>Bonds</td>
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<td>-</td>
<td>16-Oct, W</td>
<td>Exam 2 Review</td>
<td>Problem Set 5 due by 11pm</td>
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<td>-</td>
<td>21-Oct, M</td>
<td>Exam 2 in Class</td>
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<td>7</td>
<td>23-Oct, W</td>
<td>Stocks</td>
<td></td>
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<tr>
<td>7</td>
<td>28-Oct, M</td>
<td>Stocks</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>30-Oct, W</td>
<td>Stocks</td>
<td></td>
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<tr>
<td>11</td>
<td>04-Nov, M</td>
<td>Risk and Return</td>
<td>Problem Set 6 due by 11pm</td>
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<td></td>
<td></td>
<td>Last Day to drop a course</td>
<td></td>
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<tr>
<td>11</td>
<td>06-Nov, W</td>
<td>Risk and Return</td>
<td></td>
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<tr>
<td>12</td>
<td>11-Nov, M</td>
<td>Systematic Risk and Equity Risk Premium</td>
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<tr>
<td>12</td>
<td>13-Nov, W</td>
<td>Systematic Risk and Equity Risk Premium</td>
<td>Problem Set 7 due by 11pm</td>
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<tr>
<td>-</td>
<td>18-Nov, M</td>
<td>Exam 3 Review</td>
<td></td>
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<tr>
<td>-</td>
<td>20-Nov, W</td>
<td>Exam 3 in Class</td>
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<td></td>
<td>22-Nov, F</td>
<td>Last Day to Withdraw</td>
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<tr>
<td>8</td>
<td>25-Nov, M</td>
<td>Investment Decision Rules</td>
<td>Problem Set 8 due by 11pm</td>
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<tr>
<td>8</td>
<td>27-Nov, W</td>
<td>Investment Decision Rules</td>
<td></td>
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<td></td>
<td>28-Nov-1 Dec</td>
<td>Thanks Giving Break</td>
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<tr>
<td>13</td>
<td>02-Dec, M</td>
<td>Cost of Capital</td>
<td>Problem Set 9 due by 11pm</td>
</tr>
<tr>
<td>13</td>
<td>04-Dec, W</td>
<td>Cost of Capital and Final Exam Review</td>
<td></td>
</tr>
<tr>
<td>12-Dec, Thursdays</td>
<td>Departmental Final: 4-6 pm</td>
<td>Room: TBD</td>
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</tbody>
</table>
Consult as Needed

General Policies

Class Format: In general, I will lecture using PowerPoint presentations and solve numerical problems in class. You can download the presentations from Canvas. Please note that I may not use all the slides in these files and I will cover some additional information. You are still responsible for taking notes. Studying only the slides is not sufficient. I also strongly recommend reading the chapter prior to class. This is required in order to complete MyFinanceLab HWs.

Attendance: While class attendance is voluntary, I strongly encourage you to come to and participate in all class sessions. A class lasts one hour and twenty 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 participation points.

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

Extra Credit: There is an opportunity to earn a maximum of 50 points of bonus/extra credit through iClicker administered class participation. There is no other extra credit.

Syllabus Change Policy: I do not intend to deviate from what is stated in the syllabus. However, I may change course content or deadline of an assignment to enhance the learning or to correct any error on my part. All of these changes will be announced in class and on Canvas.

Student Responsibility: Each student is responsible for the information contained in this syllabus and all announcements made in class, regardless of whether the student is in attendance. This includes announcements made on the first day of class. In the event a student misses a class, he or she should go over that day’s subject and any announcements with a classmate. Students are
responsible for turning in HWs on time. The students are also responsible for withdrawing from the class should they decide to do so.

**Laptop & Cell Phone Policy:** Use of laptops & cell phones during class is allowed only for the purposes of the class. You will be expected to access only material directly related to class (e.g., iClicker polling, class PowerPoint slides). You should not access material that will distract you or other students from class discussions.

**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 Success:** FINA 3770 has frequent deliverables and challenging goals. Students should spend around 8-10 hours per week outside of scheduled class time preparing for this class, beginning with the first week. My experience is that students who keep up with the material from the beginning of class typically do very well. Do not procrastinate! Prior to each class, review the lecture notes for that day. Make sure that you can relate the relevant points in the text back to the learning objectives. Based on your review of the class notes, your reading of the text, and your attempt at solving the text problems, come to class with a list of questions (areas of confusion, etc). If you follow this approach, you will turn a passive activity of listening to the lecture into an active task of seeking specific knowledge or skills that are consistent with the learning objectives.

**Instructor Responsibility and Feedback:** As an instructor, my responsibility is to deliver the course knowledge per this syllabus, help students grow and learn, provide clear instructions for projects and assessments, answer questions about assignments, and identify additional resources as necessary. You are expected to receive a feedback about the exams and HWs within a week after submission.

**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.
Getting Help

Take care of yourself
Do your best to maintain a healthy lifestyle this semester by eating well, exercising, avoiding drugs and alcohol, getting enough sleep and taking some time to relax. This will help you achieve your goals and cope with stress.

All of us benefit from support during times of struggle. You are not alone. There are many helpful resources available on campus and an important part of the college experience is learning how to ask for help. Asking for support sooner rather than later is often helpful. And I am available any time you need me.

Finance Tutor Lab Homework Assistance
The Finance Academic Assistance Lab is a great place to go to learn finance. Please drop by the Finance Tutor Lab to do your homework in a place where you can ask fellow students some questions. The lab (BLB 006) is located on the ground floor in the Business Leadership Building. More information is available at https://cob.unt.edu/students/tutor-labs.

Technical Requirement/Assistance
The following information has been provided to assist you in preparation for the technological aspect of the course.
- UIT Help Desk: http://www.unt.edu/helpdesk/index.htm
- Canvas Help: Canvas Technical Help
- iClicker Reef: Student Support
- MyFinanceLab: Registration Guidance

Student Academic Support Services
- Academic Resource Center: One stop guide for online student resources
- Academic Success Center: Information regarding how to be a successful student at UNT
- UNT Libraries
- UNT Writing Center: Offers free writing tutoring to all UNT students
- UNT Learning Center: Provides a variety of services, including tutoring
- MathLab: Serves students enrolled in various math courses
- Counseling and Testing Services: Provides counseling as well as various testing services to the UNT community
- Student Health and Wellness Center
- Food Pantry: Offers on-campus food source for students in need

A complete list of Student and Academic Affair resources guide is uploaded on Canvas.
UNT Policies

The university requires me to pass along to you a whole litany of contractual information, some of which you may find important, some of which you may not. I have placed the information here and on Canvas. I suggest you refer to these policies as necessary.

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 Blackboard for contingency plans for covering course materials.

Emergency Evacuation Procedures for Business Leadership Building
Severe Weather: In the event of severe weather, all building occupants should immediately seek shelter in the designated shelter-in-place area in the building. If unable to safely move to the designated shelter-in-place area, seek shelter in a windowless interior room or hallway on the lowest floor of the building. All building occupants should take shelter in rooms 055, 077, 090, and the restrooms on the basement level. In rooms 170, 155, and the restrooms on the first floor.
Bomb Threat/Fire: In the event of a bomb threat or fire in the building, all building occupants should immediately evacuate the building using the nearest exit. Once outside, proceed to the designated assembly area. If unable to safely move to the designated assembly area, contact one or more members of your department or unit to let them know you are safe and inform them of your whereabouts. Persons with mobility impairments who are unable to safely exit the building should move to a designated area of refuge and await assistance from emergency responders. All building occupants should immediately evacuate the building and proceed to the south side of Crumley Hall in the grassy area, west of parking lot 24.

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. In my class, students caught cheating or plagiarizing will receive a "0" for that particular assignment or exam. Additionally, the incident will be reported to the Dean of Students, who may impose further penalty.
Accommodations for Disability
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.

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.

Acceptable Student Behavior
I will expect you to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have an opportunity to gain from time spent in class, unless otherwise approved by the instructor, students are prohibited from making offensive remarks, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in, minimally, a request to leave the class. The instructor may also 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. Please review the Code of Student Conduct.

Student Evaluation (SPOT) 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. The survey will be made available during weeks 13, 14 and 15 of the long semesters to provide students with an opportunity to evaluate how this course is taught. 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 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, 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 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.

Use of Student Work
A student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) he or she creates 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.
About Me

Instructor
Zinat Alam is an Assistant Professor of Finance at the University of North Texas’s G. Brint Ryan College of Business. Professor Alam received her PhD from Georgia State University, an MBA from Monash University, Australia and a Bachelor of Business Administration from the University of Dhaka, Bangladesh. Prior to joining the Ryan College of Business, Dr. Alam worked at the University of Oklahoma, University of Central Florida, Florida Atlantic University and Louisiana State University. Dr. Alam’s teaching interests are in the area of corporate finance, financial modeling, investments, fixed income analysis and financial markets and institutions. Her research interests are in the areas of corporate governance, capital structure and market microstructure.