

# FIN 3310 - Introduction to Finance

## Fall 2024 Syllabus, Section 101, CRN 13875

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### Instructor Information

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### Times and Location

MWF 12pm-12:55pm in Bullock Hall 205

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### Course Description

An introduction of the basic concepts and principles of finance. The material to be covered will include: financial markets and institutions, investments, and managerial finance. Prerequisites: ACC 2301 with a grade of "C" or better and ECO 2302  
Intl Banking&Finance Studies Department, Sanchez School of Business

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### Additional Course Information

**REQUIRED ONLINE ASSIGNMENTS:** This class requires the submission of weekly practice quizzes and chapter reports online through Blackboard. In addition, students have a choice of taking exams in person at the classroom or Online through Blackboard during the scheduled times in the syllabus.

The submission of weekly required quizzes and chapter reports through Blackboard **does not** require Respondus Lockdown.

Submission of exams through Blackboard **does** require Respondus Lockdown and Monitor.

**RESPONDUS LOCKDOWN BROWSER AND MONITOR:** This course requires the use of the LockDown Browser and Respondus Monitor (webcam) for those students that select to take and submit exams online through Blackboard. The webcam is built-in on your computer or can be the type that plugs in with a USB cable.

Watch this short video (<http://www.respondus.com/products/lockdown-browser/student-movie.shtml/>) to get a basic understanding of LockDown Browser and Respondus Monitor (the webcam feature). A student Quick Start Guide (PDF) (<http://www.respondus.com/products/monitor/guides.shtml/>) is also available.

#### Download Instructions for the Free LockDown Browser:

Click the **Student Support** top-middle tab located in Blackboard. Scroll down to the *Instructional Technologies* section and click on the *Respondus LockDown Browser* icon.

#### Once Installed

- Open LockDown Browser

- Log into Blackboard Learn
- Navigate to the test and begin

**Note: You will not be able to access tests with a standard web browser. If this is tried, an error message will indicate that the test requires the use of LockDown Browser. Simply start LockDown Browser and navigate back to the exam to continue.**

**Download Instructions for the Respondus Monitor:** There is a **fee** for Respondus Monitor. This is a one-time fee valid for 12 months (365 days) for all courses or exams that use Respondus Monitor. You will need to purchase the Respondus Monitor the first time an exam requires the use of the LockDown Browser's webcam feature. You may pay with PayPal, Visa or Mastercard.

To pay for the Respondus Monitor:

1. Start the Respondus LockDown Browser ([http://www.jsu.edu/online/current-students/resp\\_lock\\_browser\\_students.html](http://www.jsu.edu/online/current-students/resp_lock_browser_students.html)).
2. Navigate to your test.
3. Complete the set-up process, which includes a payment screen for entering credit card information.
4. Payment and entering credit card information is only necessary one-time per course.

### Guidelines

When taking an online exam that requires the LockDown Browser and a webcam, remember the following guidelines:

- Select a location where you won't be interrupted
- Before starting the test, know how much time is available for it, and that you've allotted sufficient time to complete it
- Turn off all other devices (e.g., tablets, phones, second computers)
- Clear your area of all external materials – books, papers, other devices
- Remain at your computer for the duration of the test
- To produce a good webcam video, do the following:
  - Avoid wearing baseball caps or hats with brims
  - Ensure your computer or tablet is on a firm surface (a desk or table) – not on your lap, a bed, or other surface that might move
  - If using a built-in webcam, avoid tilting the screen after the webcam setup is complete
  - Take the exam in a well-lit room and avoid backlighting, such as sitting with your back to a window
- The LockDown Browser will prevent you from accessing other websites or applications; you will be unable to exit the test until all questions are completed and submitted.

### Getting Help

Several resources are available if you encounter problems with the LockDown Browser:

- The Windows and Mac versions of the LockDown Browser have a "Help Center" button located on the toolbar. Use the "System & Network Check" to troubleshoot issues.
- If you have problems downloading, installing, or taking a test with the Respondus LockDown Browser, email the TAMU eLearning Team at [elarning@tamiu.edu](mailto:elarning@tamiu.edu).

### Webcam Checkout for Personal Computer

Students unable to use personal or borrowed computers and equipment may stop by the Instructional Technology and Distance Education Services office to check out webcams (with built-in microphones).

The office is located at **Killam Library 259** (down the hall from the HelpDesk) and is open **Monday through Friday from 8 a.m. to 7 p.m.** Checkout for a webcam is on a first come, first-service basis. Speak with an eLearning staff member to checkout a camera. Students will sign an Equipment Loaner Agreement, making them responsible for the care of the camera. Webcams are due back at the Instructional Technology and Distance Education Services office within five business days of the checkout date.

## Program Learning Outcomes

Upon successful completion of this course, each student will:

- **CO1 Understand the fields of study in finance with emphasis on aspects of domestic and global business finance**
- **CO2 Analyze the financial position and condition of a business to identify strengths and weaknesses and to propose actions to maximize the value of the firm**

- CO3 Identify different types of financial markets and financial institutions and understand the role of the financial markets and institutions in facilitating domestic and global financial transactions
- CO4 Identify short-term and long-term debt securities interest rates and understand the determinants of interest rates and changes in interest rates and the role of interest rates in security valuation
- CO5 Understand different series of cash flows and evaluate the time value of lump sums and series of cash flows as well as the implicit returns in cash flows
- CO6 Identify different types of debt securities and evaluate the present value, risk, and return of long-term bonds to investors
- CO7 Identify different types of capital market securities and evaluate the present value, risk, and return of common stock and preferred stock to investors
- CO8 Assess and discern the relationship between risk and return for investors and the firm
- CO9 Understand the components of the cost of capital and evaluate the cost of capital components and the overall cost of capital of the firm using the investors' estimated rates of return on bonds, common stock, and preferred stock
- CO10 Understand different capital budgeting techniques and evaluate the rate of return of investment projects using capital budgeting techniques such as the net present value and internal rate of return
- CO11 Understand different capital structure theories and evaluate the effect of indebtedness on the earnings and value of a firm

## Student Learning Outcomes

After taking this course, students will be able to:

### Week 1/Module 1 - Overview of Finance

- MO1.1: Identify the different areas of study in finance (CO1, CO3)
- MO1.2: Identify basic forms of business (CO1, CO2)
- MO1.3: Identify the primary goal of business (CO1, CO2)
- MO1.4: Identify ethical issues in business. (CO1, CO2, CO3)
- MO1.5: Identify factors for business to go global (CO1, CO2, CO3)

### Week 2/Module 2 - Financial Statements

- MO2.1: Identify different types of business reports (CO2)
- MO2.2: Identify the components of the balance sheet and income statement (CO2)
- MO2.3: Evaluate the financial position and condition of the firm by applying financial data in the construction and interpretation of financial ratios (CO2)

### Week 3/Module 3 - The Financial Environment

- MO3.1: Identify different classifications of financial markets (CO3)
- MO3.2: Identify money and capital market securities (CO3, CO6)
- MO3.3: Identify depository and non-depository financial institutions (CO3)
- MO3.4: Identify differences between domestic and foreign financial markets and institutions (CO3)

### Week 4/Module 4 - The Cost of Money

- MO4.1: Identify the components of interest rates (CO4)
- MO4.2: Identify the determinants of interest rates levels and interest rate changes (CO4)
- MO4.3: Evaluate changes in interest rates using the yield curve (CO4)
- MO4.4: Identify macroeconomic factors that affect interest rates (CO4)

### Weeks 5 & 6/Module 5 The Time Value of Money

- MO5.1: Identify different series of financial cash flows (CO5, CO6, CO7)
- MO5.2: Compute the future value of different cash flow streams (CO5, CO10)
- MO5.3: Compute the present value of different cash flow streams (CO5, CO6, CO7, CO10)
- MO5.4: Compute the nominal rate of return implicit in different cash flow streams (CO6, CO8, CO10)

- MO5.5: Compute the effective rate of return implicit in different cash flow streams (C06, C08, C010)
- MO5.6: Compute the payment of an installment loan (C05, C06)

#### Week 7/Module 6 Bonds

- MO6.1: Identify different types of debt markets and debt securities (C03, C04, C06)
- MO6.2: Identify ratings of bond risk (C06)
- MO6.3: Compute the present value of a bond (C05, C06)
- MO6.4: Compute bond returns (C05, C06, C09)
- MO6.5: Evaluate the effect of interest rate changes on bond values (C06)

#### Week 8/Module 7 Stocks

- MO7.1: Identify characteristics of preferred stock and common stock (C07)
- MO7.2: Compute the present value of stocks using the constant-growth dividend valuation model (C07, C08)
- MO7.3: Identify other common stock valuation models (C07)
- MO7.4: Identify factors that change stock prices (C07)

#### Week 9/Module 8 The Risk and Return of Common Stock

- MO8.1: Compute the risk of investing in common stock (C07, C08)
- MO8.2: Compute the expected return of common stock (C07, C08)
- MO8.3: Identify different types of risk of investing in common stock (C07, C08)
- MO8.4: Evaluate investment return using the capital asset pricing model (C07, C08, C09, C010, C011)
- MO8.5: Determine when a stock market price is fair or in equilibrium (C07, C08)
- MO8.6: Identify relevant or systematic risk of investing in common stock (C07, C08)

#### Weeks 10 & 11/Module 9 The Cost of Capital

- MO9.1: Compute the component cost of debt, preferred stock, retained earnings, and new equity capital (C06, C07, C09)
- MO9.2: Compute the weighted average cost of capital (C06, C07, C09)
- MO9.3: Compute the marginal cost of capital (C06, C07, C09)
- MO9.4: Evaluate the relationship between the weighted average cost of capital and investors' required rates of return (C06, C07, C09)

#### Week 12/Module 10 Capital Budgeting

- MO10.1: Identify capital budgeting techniques (C010)
- MO10.2: Evaluate the net present value and internal rate of return of investment projects (C05, C07, C010)
- MO10.3: Identify the net present value and internal rate of return methods as the appropriate methods to select and rank investment projects (C010)
- MO10.4: Evaluate the modified internal rate of return of an investment project (C05, C010)
- MO10.5: Evaluate the traditional and discounted payback period of an investment project (C05, C010)

#### Weeks 13 & 14/Module 11 Capital Structure

- MO11.1: Identify the components of a business capital structure (C02, C09)
- MO11.2 Evaluate the effect of indebtedness on the earnings per share of the firm (C06, C07, C09, C011)
- MO11.3: Evaluate the degree of operating leverage and the degree of financial leverage (C05, C011)
- MO11.4: Identify different capital structure theories (C02, C011)
- MO11.5: Identify business factors that may lead to different capital structure decisions (C02, C011)

## Important Dates

Visit the Academic Calendar ([tamtu.edu](https://www.tamtu.edu)) (<https://www.tamtu.edu/academiccalendar/>) page to view the term's important dates.

## Textbooks

Group	Title	Author	ISBN
Required	CFIN7	Besely & Brigham	978-0-357-51515-0

## Other Course Materials

PowerPoint Presentations, End-of-Chapter Key Terms and Questions, Files with Practice Problems and Questions for Quizzes and Tests, and Chapter videos. All other course materials have been uploaded to this course on Blackboard under Content.

## Grading Criteria

In determining the final course grade, the class uses the following grading scale:

**A = 90 or more Points**

**B = 80 – < 90 Points**

**C = 70 – < 80 Points**

**D = 60 – < 70 Points**

**F = < 60 Points**

## Assignments

**REQUIRED INTEGRATIVE CASES AND PROBLEMS:** This class requires online submission of weekly chapter reports on integrative cases and problems, which open on Fridays at class time, except for two Fridays assigned to the partial-term exams. The chapter reports may be submitted from Friday starting at noon through Sunday midnight each week as many times as needed. You may work on your report online submissions at the classroom during the Friday class and continue after class submitting and resubmitting while the chapter report is open until Sunday midnight. The chapter report is open for multiple submissions, if needed, through Sunday midnight.

The case/problem questions require specific responses based on the conceptual material and applications presented in the corresponding chapter. You may write your submission in the submission box, or you may download the case/problem file to compose your chapter report and attach the file in the submission box.

Although some of the assigned cases and problems require calculations, the responses can be composed in one or two pages. Please make your final submission of your reports no later than Sunday midnight for your case to qualify for full credit. A grade and written feedback will be provided on your reports within 24 hours of your submission.

Please note that every chapter report counts as part of the total grade in this course. Complete submissions of the ten assigned chapter reports account for 20 points of the possible 100 points available from required submissions in this class. Submissions of these reports do not require Respondus LockDown.

**REQUIRED WEEKLY QUIZZES:** This class requires the submission of weekly quizzes. A weekly quiz opens every Friday at class time, except for two Fridays assigned to the partial-term exams. The weekly quiz remains open after class on Friday through the weekend for multiple submissions if needed. You get to keep the highest grade of any submission.

You may work on your online quiz submissions at the classroom during the Friday class and resubmit on your own after class as many times as you wish to maximize your grade on each quiz. The quiz provides feedback after each submission.

Please note that every quiz counts as part of the total grade in this course. The ten assigned quizzes account for 40 points of the possible 100 points available from required submissions in this class. The weekly quiz does not require Respondus LockDown.

**REQUIRED EXAMS:** This class requires two partial-term exams and a final exam. A partial-term exam is given every six weeks. The two partial term exams will start at 12 pm and will end at 12:55 pm at the classroom on the scheduled dates. Alternatively, the two partial term exams will also be available online through Blackboard from 12 pm to 1:30 pm. A final exam will open for two and a half hours during the week of final exams from 12 pm to 2:30 pm. Alternatively, the final exam will also be available online through Blackboard from 12 pm to 2:30 pm. See the class syllabus for the scheduled dates of all exams.

The partial term exams count 10 points each of the possible 100 points available from required submissions in this class. The final exam counts for 20 points of the possible 100 points available from required submissions in this class.

Please note that the exams are available for one take and submission only during the scheduled times. Exams provide feedback after all grades are posted. Exams taken online through Blackboard do require Respondus LockDown and Respondus Monitor.

**TOTAL CLASS REQUIRED SUBMISSIONS:** The required quizzes, chapter reports, and exams count for the possible 100 points available from required submissions in this class. Please manage your time accordingly to submit required quizzes and chapter reports and to take exams as scheduled to maximize your total point score.

**BONUS DISCUSSION QUESTIONS:** Students are encouraged to further participate in this class by submitting online through Blackboard responses to weekly scheduled optional end of chapter discussion questions. The questions open under Discussions (on Blackboard) on Mondays and close at the end of day on Friday each week, except for weeks when partial-term exams are scheduled.

Complete weekly submissions of the optional or bonus discussion questions offer up to 10 extra points beyond the possible 100 points available from required submissions in this class. Bonus points and feedback will be provided by the instructor within 24 hours after each week's submissions. Please note that these submissions are not required but certainly encouraged. Like quizzes and chapter reports, these bonus submissions do not require Respondus Lockdown.

**BONUS QUIZ:** A bonus quiz will be available for extra points on Friday, November 22. Please note the bonus quiz will be open for one day only. It will open on Friday, November 22 at class time and will close at 11:59 pm on the same day. Like all required quizzes, the bonus quiz does not require Respondus Lockdown.

**CLASS BONUS SUBMISSIONS:** Bonus submissions are not required and selecting not to participate in these activities will not affect your possible maximum 100 points available from required submissions. Submission of bonus activities, however, offer up to 14 points beyond the 100 possible points from required submissions. Since the final grades in this class are determined by the achieved number of points, the extra points may make it easier to achieve the minimum points required by each letter grade. See the minimum required total points for each possible letter grade in the class syllabus.

ASSIGNMENTS	VALUE
Integrative Cases and Problems (10 Total at 2 points each)	20 points
Practice Quizzes (10 Total at 4 points each)	40 points
Partial Term Exams (2 Total at 10 points each)	20 points
Final Exam (1 Total at 20 points)	20 points
REQUIRED ASSIGNMENTS	100 Points
BONUS ASSIGNMENTS	14 points

## Schedule of Topics and Assignments

Day	Date	Agenda/Topic	Reading(s)	Due
Mon	8/26	Welcome Message Overview of Finance	Announcement Posted on Blackboard Chapter 1 and Chapter 1 Instructional Materials Uploaded to Blackboard	8/26 8/30
Wed	8/28	Managerial Finance	Chapter 1 and Chapter 1 Instructional Materials Uploaded to Blackboard	8/30
Fri	8/30	Chapter 1 Optional Discussion Questions Required Chapter 1 Quiz Required Chapter 1 Report	Chapter 1 Instructional Materials Uploaded to Blackboard Chapter 1 Integrative Case Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 8/30 Required Quiz Online Submission due By 11:59 pm on 9/1 Required Case Online Submission due By 11:59 pm on 9/1
Mon	9/2	Summary of Week 1 and Guide for Week 2 Financial Statements	Announcement Posted on Blackboard Chapter 2 and Chapter 2 Instructional Materials Uploaded to Blackboard	9/2 9/6
Wed	9/4	Financial Analysis and Ratios	Chapter 2 and Chapter 2 Instructional Materials Uploaded to Blackboard	9/6



Fri	9/6	Chapter 2 Optional Discussion Questions Required Chapter 2 Quiz Required Chapter 2 Report	Chapter 2 Instructional Materials Uploaded to Blackboard Chapter 2 Spreadsheet Problem Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 9/6 Required Quiz Online Submission due By 11:59 pm on 9/8 Required Problem Online Submission due By 11:59 pm on 9/8
Mon	9/9	Summary of Week 2 and Guide for Week 3 The Financial Environment	Announcement Posted on Blackboard Chapter 3 and Chapter 3 Instructional Materials Uploaded to Blackboard	9/9 9/13
Wed	9/11	Financial Markets and Institutions	Chapter 3 and Chapter 3 Instructional Materials Uploaded to Blackboard	9/13
Fri	9/13	Chapter 3 Optional Discussion Questions Required Chapter 3 Quiz Required Chapter Report	Chapter 3 Instructional Materials Uploaded to Blackboard Chapter 3 Spreadsheet Problem Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 9/13 Required Quiz Online Submission due By 11:59 on 9/15 Required Problem Online Submission due By 11:59 pm on 9/15
Mon	9/16	Summary of Week 3 and Guide for Week 4 The Cost of Money	Announcement Posted on Blackboard Chapter 5 and Chapter 5 Instructional Materials Uploaded to Blackboard	9/16 9/20
Wed	9/18	The Term Structure of Interest Rates	Chapter 5 and Chapter 5 Instructional Materials Uploaded to Blackboard	9/20
Fri	9/20	Chapter 5 Optional Discussion Questions Required Chapter 5 Quiz Required Chapter Report	Chapter 5 Instructional Materials Uploaded to Blackboard Chapter 5 Spreadsheet Problem Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 9/22 Required Quiz Online Submission due By 11:59 on 9/22 Required Problem Online Submission due By 11:59 on 9/22
Mon	9/23	Summary of Week 4 and Guide for Week 5 The Time Value of Money	Announcement Posted on Blackboard Chapter 4 and Chapter 4 Instructional Materials Posted on Blackboard	9/23 9/25
Wed	9/25	The Future and Present Value of Money	Chapter 4 and Chapter 4 Instructional Materials Posted on Blackboard	9/25
Fri	9/27	Exam 1	Chapters 1-3 and 5	Available Hard Copy In the Classroom from 12 pm to 12:55 pm Available On Blackboard (requires Respondus Lockdown and Monitor) from 12 pm to 1:30 pm
Mon	9/30	Summary of Week 5 and Guide for Week 6 The Future and Present Value of Annuities	Announcement Posted on Blackboard Chapter 4 and Chapter 4 Instructional Materials Posted on Blackboard	9/30 10/4
Wed	10/2	Effective Interest Rates and Loan Amortization	Chapter 4 and Chapter 4 Instructional Materials Posted on Blackboard	10/4
Fri	10/4	Chapter 4 Optional Discussion Questions Required Chapter 4 Quiz Required Chapter Report	Chapter 4 Instructional Materials Posted on Blackboard Chapter 4 Integrative Case Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 10/6 Required Quiz Online Submission due By 11:59 pm on 10/6 Required Case Online Submission due By 11:59 pm on 10/6
Mon	10/7	Summary of Week 6 and Guide for Week 7 Bonds	Announcement Posted on Blackboard Chapter 6 and Chapter 6 Instructional Materials Posted on Blackboard	10/7 10/11
Wed	10/9	Bond Pricing and the Risk and Return of Investing in Bonds	Chapter 6 and Chapter 6 Instructional Materials Posted on Blackboard	10/11



Fri	10/11	Chapter 6 Optional Discussion Questions Required Chapter 6 Quiz Required Chapter Report	Chapter 6 Instructional Materials Posted on Blackboard Chapter 6 Spreadsheet Problem Posated on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 10/11 Required Quiz Online Submission due By 11:59 pm on 10/13 Required Problem Online Submission due By 11:59 pm on 10/13
Mon	10/14	Summary of Week 7 and Guide for Week 8 Preferred and Common Stock	Announcement Posted on Blackboard Chapter 7 and Chapter 7 Instructional Materials Posted on Blackboard	10/14 10/18
Wed	10/16	The Pricing, Risk, and Return of Preferred and Common Stock	Chapter 7 and Chapter 7 Instructional Materials Posted on Blackboard	10/18
Fri	10/18	Chapter 7 Optional Discussion Questions Required Chapter 7 Quiz Required Chapter Report	Chapter 7 Instructional Materials Posted on Blackboard Chapter 7 Spreadsheet Problem Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 10/18 Required Quiz Online Submission due By 11:59 pm on 10/20 Required Problem Online Submission due By 11:59 pm on 10/20
Mon	10/21	Summary of Week 8 a Guide for Week 9 Investment Risk and Return	Announcement Posted on Blackboard Chapter 8 and Chapter 8 Instructional Materials	10/21 10/25
Wed	10/23	The Capital Asset Pricing Model	Chapter 8 and Chapter 8 Instructional Materials Posted on Blackboard	10/25
Fri	10/25	Chapter 8 Optional Discussion Questions Required Chapter 8 Quiz Required Chapter Report	Chapter 8 Instructional Materials Posted on Blackboard Chapter 8 Spreadsheet Problem Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 10/27 Required Quiz Online Submission due By 11:59 pm on 10/27 Required Problem Online Submission due By 11:59 pm on 10/27
Mon	10/28	Summary of Week 9 and Guide for Week 10 The Cost of Capital	Announcement Posted on Blackboard Chapter 11 and Chapter 11 Instructional Materials Posted on Blackboard	10/28 10/30
Wed	10/30	The Cost of Debt and Preferred Stock Capital	Chapter 11 and Chapter 11 Instructional Materials Poste on Blackboard	10/30
Fri	11/1	Exam 2	Chapters 4 and 6-8	Available Hard Copy in the Classroom from 12 pm to 12:55 pm Available on Blackboard (requires Respondus Lockdown and Monitor) from 12 pm to 1:30 pm
Mon	11/4	Summary of Week 10 and Guide for Week 11 The Cost of Equity Capital	Announcement Posted on Blackboard Chapter 11 and Chapter 11 Instructional Materials Posted on Blackboard	11/4 11/8
Wed	11/6	The Weighted Average Cost of Capital	Chapter 11 and Chapter 11 Instructional Materials Posted on Blackboard	11/8
Fri	11/8	Chapter 11 Optional Discussion Questions Required Chapter 11 Quiz Required Chapter Report	Chapter 11 Instructional Materials Posted on Blackboard Chapter 11 Integrative Case Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 11/8 Required Quiz Online Submission due By 11:59 pm on 11/13 Required Case Online Submission due By 11:59 pm on 11/13
Mon	11/11	Summary of Week 11 and Guide for Week 12 Capital Budgeting	Announcement Posted on Blackboard Chapter 9 and Chapter 9 Instructional Materials Posted on Blackboard	11/11 11/15
Wed	11/13	Capital Budgeting Techniques	Chapter 9 and Chapter 9 Instructional Materials Posted on Blackboard	11/15





Fri	11/15	Chapter 9 Optional Discussion Questions Required Chapter 9 Quiz Required Chapter Report	Chapter 9 Instructional Materials Posted on Blackboard Chapter 9 Integrative Case Posted on Blackboard	Optional Discussion Questions Online Report due By 11:59 pm on 11/15 Required Quiz Online Submission due By 11:59 pm on 11/20 Required Case Online Submission due By 11:59 pm on 11/20
Mon	11/18	Summary of Week 12 and Guide for Week 13	Announcement Posted on Blackboard	11/18
		Capital Structure	Chapter 12 and Chapter 12 Instructional Materials Posted on Blackboard	11/22
Wed	11/20	Leverage and Firm Returns	Chapter 12 and Chapter 12 Instructional Materials Posted on Blackboard	11/22
Fri	11/22	Chapter 12 Optional Bonus Quiz	Chapter 12 Instructional Materials Posted on Blackboard	Optional Bonus Quiz Online Submission due By 11:59 pm on 11/22
Mon	11/25	Summary of Week 13 and Guide for Week 14	Announcement Posted on Blackboard	11/25
Wed	11/27	No Class		
Fri	11/29	No Class		
Mon	12/2	Final Exam Review	Chapters 1-9, 11 and 12	12/2
Mon	12/9	Final Exam	Chapters 1-9, 11 and 12	Available Hard Copy in the Classroom from 12 pm to 2:30 pm Available on Blackboard (requires Respondus Lockdown and Monitor) from 12 pm to 2:30 pm

## University/College Policies

Please see the University Policies below.

### COVID-19 Related Policies

If you have tested positive for COVID-19, please refer to the Student Handbook, Appendix A (Attendance Rule) for instructions.

### Required Class Attendance

Students are expected to attend every class in person (or virtually, if the class is online) and to complete all assignments. If you cannot attend class, it is your responsibility to communicate absences with your professors. The faculty member will decide if your excuse is valid and thus may provide lecture materials of the class. According to University policy, acceptable reasons for an absence, which cannot affect a student's grade, include:

- Participation in an authorized University activity.
- Death or major illness in a student's immediate family.
- Illness of a dependent family member.
- Participation in legal proceedings or administrative procedures that require a student's presence.
- Religious holy day.
- Illness that is too severe or contagious for the student to attend class.
- Required participation in military duties.
- Mandatory admission interviews for professional or graduate school which cannot be rescheduled.

Students are responsible for providing satisfactory evidence to faculty members within seven calendar days of their absence and return to class. They must substantiate the reason for the absence. If the absence is excused, faculty members must either provide students with the opportunity to make up the exam or other work missed, or provide a satisfactory alternative to complete the exam or other work missed within 30 calendar days from the date of absence. Students who miss class due to a University-sponsored activity are responsible for identifying their absences to their instructors with as much advance notice as possible.

### Classroom Behavior (applies to online or Face-to-Face Classes)

TAMU encourages classroom discussion and academic debate as an essential intellectual activity. It is essential that students learn to express and defend their beliefs, but it is also essential that they learn to listen and respond respectfully to others whose beliefs they may not share. The University will always tolerate different, unorthodox, and unpopular points of view, but it will not tolerate condescending or insulting remarks. When students

verbally abuse or ridicule and intimidate others whose views they do not agree with, they subvert the free exchange of ideas that should characterize a university classroom. If their actions are deemed by the professor to be disruptive, they will be subject to appropriate disciplinary action (please refer to Student Handbook Article 4).

## TAMU Honor Code: Plagiarism and Cheating

As a TAMU student, you are bound by the TAMU Honor Code to conduct yourself ethically in all your activities as a TAMU student and to report violations of the Honor Code. Please read carefully the Student Handbook Article 7 and Article 10 available at <https://www.tamui.edu/scce/studenthandbook.shtml> (<https://www.tamui.edu/scce/studenthandbook.shtml/>).

We are committed to strict enforcement of the Honor Code. Violations of the Honor Code tend to involve claiming work that is not one's own, most commonly plagiarism in written assignments and any form of cheating on exams and other types of assignments.

Plagiarism is the presentation of someone else's work as your own. It occurs when you:

1. Borrow someone else's facts, ideas, or opinions and put them entirely in your own words. You must acknowledge that these thoughts are not your own by immediately citing the source in your paper. Failure to do this is plagiarism.
2. Borrow someone else's words (short phrases, clauses, or sentences), you must enclose the copied words in quotation marks as well as citing the source. Failure to do this is plagiarism.
3. Present someone else's paper or exam (stolen, borrowed, or bought) as your own. You have committed a clearly intentional form of intellectual theft and have put your academic future in jeopardy. This is the worst form of plagiarism.

Here is another explanation from the 2020, seventh edition of the Manual of The American Psychological Association (APA):

"Plagiarism is the act of presenting the words, idea, or images of another as your own; it denies authors or creators of content the credit they are due. Whether deliberate or unintentional, plagiarism violates ethical standards in scholarship" (p. 254). This same principle applies to the illicit use of AI.

**Plagiarism:** Researchers do not claim the words and ideas of another as their own; they give credit where credit is due. Quotations marks should be used to indicate the exact words of another. Each time you paraphrase another author (i.e., summarize a passage or rearrange the order of a sentence and change some of the words), you need to credit the source in the text. The key element of this principle is that authors do not present the work of another as if it were their own words. This can extend to ideas as well as written words. If authors model a study after one done by someone else, the originating author should be given credit. If the rationale for a study was suggested in the discussion section of someone else's article, the person should be given credit. Given the free exchange of ideas, which is very important for the health of intellectual discourse, authors may not know where an idea for a study originated. If authors do know, however, they should acknowledge the source; this includes personal communications (p. 11). For guidance on proper documentation, consult the Academic Success Center or a recommended guide to documentation and research such as the Manual of the APA or the MLA Handbook for Writers of Research Papers. If you still have doubts concerning proper documentation, seek advice from your instructor prior to submitting a final draft.

TAMU has penalties for plagiarism and cheating.

- **Penalties for Plagiarism:** Should a faculty member discover that a student has committed plagiarism, the student should receive a grade of 'F' in that course and the matter will be referred to the Honor Council for possible disciplinary action. The faculty member, however, may elect to give freshmen and sophomore students a "zero" for the assignment and to allow them to revise the assignment up to a grade of "F" (50%) if they believe that the student plagiarized out of ignorance or carelessness and not out of an attempt to deceive in order to earn an unmerited grade; the instructor must still report the offense to the Honor Council. This option should not be available to juniors, seniors, or graduate students, who cannot reasonably claim ignorance of documentation rules as an excuse. For repeat offenders in undergraduate courses or for an offender in any graduate course, the penalty for plagiarism is likely to include suspension or expulsion from the university.
  - *Caution:* Be very careful what you upload to Turnitin or send to your professor for evaluation. Whatever you upload for evaluation will be considered your final, approved draft. If it is plagiarized, you will be held responsible. The excuse that "it was only a draft" will not be accepted.
  - *Caution:* Also, do not share your electronic files with others. If you do, you are responsible for the possible consequences. If another student takes your file of a paper and changes the name to his or her name and submits it and you also submit the paper, we will hold both of you responsible for plagiarism. It is impossible for us to know with certainty who wrote the paper and who stole it. And, of course, we cannot know if there was collusion between you and the other student in the matter.
- **Penalties for Cheating:** Should a faculty member discover a student cheating on an exam or quiz or other class project, the student should receive a "zero" for the assignment and not be allowed to make the assignment up. The incident should be reported to the chair of the department and to the Honor Council. If the cheating is extensive, however, or if the assignment constitutes a major grade for the course (e.g., a final exam), or if the student has cheated in the past, the student should receive an "F" in the course, and the matter should be referred to the Honor Council. Additional penalties, including suspension or expulsion from the university may be imposed. Under no circumstances should a student who deserves an "F" in the course be allowed to withdraw from the course with a "W."
  - *Caution:* Chat groups that start off as "study groups" can easily devolve into "cheating groups." Be very careful not to join or remain any chat group if it begins to discuss specific information about exams or assignments that are meant to require individual work. If you are a member

of such a group and it begins to cheat, you will be held responsible along with all the other members of the group. The TAMIU Honor Code requires that you report any such instances of cheating.

- **Student Right of Appeal:** Faculty will notify students immediately via the student's TAMIU e-mail account that they have submitted plagiarized work. Students have the right to appeal a faculty member's charge of academic dishonesty by notifying the TAMIU Honor Council of their intent to appeal as long as the notification of appeal comes within 10 business days of the faculty member's e-mail message to the student and/or the Office of Student Conduct and Community Engagement. The Student Handbook provides more details.

## Use of Work in Two or More Courses

You may not submit work completed in one course for a grade in a second course unless you receive explicit permission to do so by the instructor of the second course. In general, you should get credit for a work product only once.

## AI Policies

Your instructor will provide you with their personal policy on the use of AI in the classroom setting and associated coursework.

## TAMIU E-Mail and SafeZone

Personal Announcements sent to students through TAMIU E-mail (tamiu.edu or dusty email) are the official means of communicating course and university business with students and faculty –not the U.S. Mail and no other e-mail addresses. Students and faculty must check their TAMIU e-mail accounts regularly, if not daily. Not having seen an important TAMIU e-mail or message from a faculty member, chair, or dean is not accepted as an excuse for failure to take important action.

Students, faculty, and staff are encouraged to download the SafeZone app, which is a free mobile app for all University faculty, staff, and students. SafeZone allows you to: report safety concerns (24/7), get connected with mental health professionals, activate location sharing with authorities, and anonymously report incidents. Go to <https://www.tamiu.edu/adminis/police/safezone/index.shtml> for more information.

## Copyright Restrictions

The Copyright Act of 1976 grants to copyright owners the exclusive right to reproduce their works and distribute copies of their work. Works that receive copyright protection include published works such as a textbook. Copying a textbook without permission from the owner of the copyright may constitute copyright infringement. Civil and criminal penalties may be assessed for copyright infringement. Civil penalties include damages up to \$100,000; criminal penalties include a fine up to \$250,000 and imprisonment. Copyright laws do not allow students and professors to make photocopies of copyrighted materials, but you may copy a limited portion of a work, such as article from a journal or a chapter from a book for your own personal academic use or, in the case of a professor, for personal, limited classroom use. In general, the extent of your copying should not suggest that the purpose or the effect of your copying is to avoid paying for the materials. And, of course, you may not sell these copies for a profit. Thus, students who copy textbooks to avoid buying them or professors who provide photocopies of textbooks to enable students to save money are violating the law.

## Students with Disabilities

Texas A&M International University seeks to provide reasonable accommodations for all qualified persons with disabilities. This University will adhere to all applicable federal, state, and local laws, regulations and guidelines with respect to providing reasonable accommodations as required to afford equal education opportunity. It is the student's responsibility to register with the Office of Student Counseling and Disability Services located in Student Center 126. This office will contact the faculty member to recommend specific, reasonable accommodations. Faculty are prohibited from making accommodations based solely on communications from students. They may make accommodations only when provided documentation by the Student Counseling and Disability Services office.

## Student Attendance and Leave of Absence (LOA) Policy

As part of our efforts to assist and encourage all students towards graduation, TAMIU provides LOA's for students, including pregnant/parenting students, in accordance with the Attendance Rule (Section 3.07) and the Student LOA Rule (Section 3.08), which includes the "Leave of Absence Request" form. Both rules can be found in the TAMIU Student Handbook (URL: <http://www.tamiu.edu/studentaffairs/StudentHandbook1.shtml>) (<http://www.tamiu.edu/studentaffairs/StudentHandbook1.shtml/>).

## Pregnant and Parenting Students

Under Title IX of the Education Amendments of 1972, harassment based on sex, including harassment because of pregnancy or related conditions, is prohibited. A pregnant/parenting student must be granted an absence for as long as the student's physician deems the absence medically necessary. It is a violation of Title IX to ask for documentation relative to the pregnant/parenting student's status beyond what would be required for other medical conditions. If a student would like to file a complaint for discrimination due to his or her pregnant/parenting status, please contact the TAMIU Title IX Coordinator (Lorissa M. Cortez, 5201 University Boulevard, KLM 159B, Laredo, TX 78041, [TitleIX@tamiu.edu](mailto:TitleIX@tamiu.edu), 956.326.2857) and/or the Office of Civil Rights (Dallas Office, U.S. Department of Education, 1999 Bryan Street, Suite 1620, Dallas, TX 75201-6810, 214.661.9600). You can also report it on TAMIU's anonymous electronic reporting site: <https://www.tamiu.edu/reportit> (<https://www.tamiu.edu/reportit/>).

TAMIU advises a pregnant/parenting student to notify their professor once the student is aware that accommodations for such will be necessary. It is recommended that the student and professor develop a reasonable plan for the student's completion of missed coursework or assignments. The Office of Equal Opportunity and Diversity (Lorissa M. Cortez, [lorissam.cortez@tamiu.edu](mailto:lorissam.cortez@tamiu.edu)) can assist the student and professor in working out the reasonable accommodations. For other questions or concerns regarding Title IX compliance related to pregnant/parenting students at the University, contact the Title IX Coordinator. In the event that a student will need a leave of absence for a substantial period of time, TAMIU urges the student to consider a Leave of Absence (LOA) as outlined in the TAMIU Student Handbook. As part of our efforts to assist and encourage all students towards graduation, TAMIU provides LOA's for students, including pregnant/parenting students, in accordance with the Attendance Rule and the Student LOA Rule. Both rules can be found in the TAMIU Student Handbook (<https://www.tamiu.edu/scce/studenthandbook.shtml>)).

## Anti-Discrimination/Title IX

TAMIU does not discriminate or permit harassment against any individual on the basis of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity in admissions, educational programs, or employment. If you would like to file a complaint relative to Title IX or any civil rights violation, please contact the TAMIU Director of Equal Opportunity and Diversity/Title IX Coordinator, Lorissa M. Cortez, 5201 University Boulevard, Killam Library 159B, Laredo, TX 78041, [TitleIX@tamiu.edu](mailto:TitleIX@tamiu.edu), 956.326.2857, via the anonymous electronic reporting website, ReportIt, at <https://www.tamiu.edu/reportit> (<https://www.tamiu.edu/reportit/>), and/or the Office of Civil Rights (Dallas Office), U.S. Department of Education, 1999 Bryan Street, Suite 1620, Dallas, TX 75201-6810, 214.661.9600.

## Incompletes

Students who are unable to complete a course should withdraw from the course before the final date for withdrawal and receive a "W." To qualify for an "incomplete" and thus have the opportunity to complete the course at a later date, a student must meet the following criteria:

1. The student must have completed 90% of the course work assigned before the final date for withdrawing from a course with a "W", and the student must be passing the course;
2. The student cannot complete the course because an accident, an illness, or a traumatic personal or family event occurred after the final date for withdrawal from a course;
3. The student must sign an "Incomplete Grade Contract" and secure signatures of approval from the professor and the college dean.
4. The student must agree to complete the missing course work before the end of the next long semester; failure to meet this deadline will cause the "I" to automatically be converted to an "F"; extensions to this deadline may be granted by the dean of the college. This is the general policy regarding the circumstances under which an "incomplete" may be granted, but under exceptional circumstances, a student may receive an incomplete who does not meet all of the criteria above if the faculty member, department chair, and dean recommend it.

## WIN Contracts

The Department of Biology and Chemistry does not permit WIN contracts. For other departments within the college, WIN Contracts are offered only under exceptional circumstances and are limited to graduating seniors. Only courses offered by full-time TAMIU faculty or TAMIU instructors are eligible to be contracted for the WIN requirement. However, a WIN contract for a course taught by an adjunct may be approved, with special permission from the department chair and dean. Students must seek approval before beginning any work for the WIN Contract. No student will contract more than one course per semester. Summer WIN Contracts must continue through both summer sessions.

## Student Responsibility for Dropping a Course

It is the responsibility of the student to drop the course before the final date for withdrawal from a course. Faculty members, in fact, may not drop a student from a course without getting the approval of their department chair and dean.

## Independent Study Course

Independent Study (IS) courses are offered only under exceptional circumstances. Required courses intended to build academic skills may not be taken as IS (e.g., clinical supervision and internships). No student will take more than one IS course per semester. Moreover, IS courses are limited to seniors and graduate students. Summer IS course must continue through both summer sessions.

## Grade Changes & Appeals

Faculty are authorized to change final grades only when they have committed a computational error or an error in recording a grade, and they must receive the approval of their department chairs and the dean to change the grade. As part of that approval, they must attach a detailed explanation of the reason for the mistake. Only in rare cases would another reason be entertained as legitimate for a grade change. A student who is unhappy with his or her grade on an assignment must discuss the situation with the faculty member teaching the course. If students believe that they have been graded unfairly, they have the right to appeal the grade using a grade appeal process in the Student Handbook and in the Faculty Handbook.

## Final Examination

All courses in all colleges must include a comprehensive exam or performance and be given on the date and time specified by the Academic Calendar and the Final Exam schedule published by the Registrar's Office. In the College of Arts & Sciences all final exams must contain a written component.



The written component should comprise at least 20% of the final exam grade. Exceptions to this policy must receive the approval of the department chair and the dean at the beginning of the semester.

## **Mental Health and Well-Being**

The university aims to provide students with essential knowledge and tools to understand and support mental health. As part of our commitment to your well-being, we offer access to Telus Health, a service available 24/7/365 via chat, phone, or webinar. Scan the QR code to download the app and explore the resources available to you for guidance and support whenever you need it. The Telus app is available to download directly from TELUS (tamiu.edu) (<https://www.tamiu.edu/counseling/telus/>) or from the Apple App Store and Google Play.