Instructor: Nischala Reddy
Office: Friday 272B
Phone: Office: 704-687-5464
Email: nreddy1@uncc.edu
Office Hours: Tues & Thurs: 9.30-11:00am & by appt.

REQUIRED TEXTBOOK:
My Finance lab access code is a required.
Course Code: reddy80986

MYFINANCELAB & MOODLE2
MyFinanceLab is required for this course. Student ID (800-xxx-xxx) must be entered into MyFinanceLab when student registers with MyFinanceLab. Student must register for this course in MyFinanceLab within 1 - 2 weeks after the semester starts. You can either purchase a new text book along with a MYFinanceLab access code or you can purchase a used text book and buy a MyFinanceLab code separately from their website. Directions for setting up your MyFinanceLab account can be found at the end of the syllabus.

In this class we use Moodle2. It is available through your 49erExprss account or login directly on: http://moodle2.uncc.edu. It will contain Power Point slides used for lectures as well as in-class problems, and other materials. Any announcements for the course will be posted on Moodle2, and students are responsible for checking on at least a weekly basis. Students are also responsible for checking their UNC Charlotte student email for other important communication.

CALCULATOR
Much of the course involves quantitative analysis. Consequently, it is necessary for each student to have and be able to use a financial calculator capable of performing time value of money, net present value, and internal rate of return calculations. During exams, sharing calculators and using calculator manuals is strictly prohibited.

COURSE DESCRIPTION & OBJECTIVES:
Financial management represents the process of planning for, acquiring, and allocating funds by a business enterprise. This process involves several decision-making tools, including the time value of money, financial statement analysis and financial forecasting, working capital management, pricing various types of risk facing the firm, asset and project valuation, and determination of the firm’s optimal capital structure. This semester we will investigate how each of these decision-making tools is used to help financial
managers accomplish the task of planning for, acquiring, and allocating funds within the business.

The object of FINN 3120, Financial Management, is to provide students with an introduction to the nature and methods of financial analysis within the context of the business enterprise. To accomplish this objective, we will focus our attention on:

1. Developing an awareness of some major financial problems facing modern, for-profit business organizations as well as individual consumers;
2. Obtaining an understanding of the basic principles and concepts necessary to analyze these financial problems; and
3. Developing the ability to apply these principles and concepts so that students can independently evaluate alternative solutions to basic problems confronting the financial manager.

**PREREQUISITES**

Only College of Business students with at least Junior standing are permitted to enroll in this class. In addition, students must have completed MATH 1120; STAT 1220; INFO 2130 (or the College Microcomputer Proficiency Test), ACCT 2121; ACCT 2122; ECON 1201; and ECON 1202 with a “C” or better in each course.

**GRADING POLICY:**

Attendance/Quizzes: 5%
Assignments 10%
Midterm 1: 30%
Midterm 2: 30%
Final Exam 30%

Letter grades are assigned as follows:

<table>
<thead>
<tr>
<th>Total Points</th>
<th>Course Grade</th>
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<tbody>
<tr>
<td>90-100</td>
<td>A</td>
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<tr>
<td>80-89</td>
<td>B</td>
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<td>70-79</td>
<td>C</td>
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<td>60-69</td>
<td>D</td>
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<tr>
<td>Below 60</td>
<td>F</td>
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</tbody>
</table>

**ASSIGNMENTS:**
The assignments will be posted on MyFinanceLab and are to be completed through the MyFinanceLab program. Assignments will be posted after completion of every 1 or 2 chapter/s in the syllabus. There will be about 8-10 assignments in total. All assignment grades will be averaged to count for 10% of the final grade.

**ATTENDANCE/QUIZ:**
Attendance, quizzes and class participation will account for 5% of the final grade. The 5% for quizzes and attendance is a bonus and is in addition to the 100% total grade. Surprise quizzes may be given, generally at the beginning of the class. These quizzes will
have multiple choice questions and will be definition of short problems based on topics
covered in the previous class/s. Quizzes will typically take 5 – 10 minutes to complete
and hence it is at your best interest to attend classes on time. On days when quizzes are
not assigned, a sign-in sheet will be passed around in each class to mark attendance.
If you miss a class, you are responsible for all announcements and material covered in the
class. Check with your classmates, not the instructor, to get the notes, assignments,
announcements, and other information from the class you missed. Active student
participation is an important component of the learning process and is expected and
couraged.

TEST/EXAM POLICY & REQUIREMENTS
The midterms and final exams will be given in multiple-choice. There will be two
midterms and a final exam. Answers will be recorded on OpScan answer sheets provided
by the instructor. A financial calculator and a #2 pencil with a good eraser should be
brought to class on test days to record answers on the sheet. Questions are based on the
lectures, problem sets, and extra practice questions.

Students are allowed to bring to the exam one 8.5”x11” paper containing notes and
formulas for each of the midterms and the final (One side only, other side blank).
Therefore, when preparing for the exam, there is no need to memorize the formulas, and
students should focus on the concepts and methods used to analyze problems, and you
should understand how to apply the formulas. Students are also allowed to use financial
calculator for the exam. A scientific calculator in addition to the financial calculator is
also permitted if student prefers to bring both the calculators.

Students who arrive late for tests and/or the final examination will be permitted to take
the test or exam provided that no student has turned in their exam prior to the student’s
arrival. Once an exam has been turned in, late arriving students will not be permitted to
begin the test or exam. A student who begins a test or exam late will not be given extra
time at the end of the regular test or examination period.

PROJECT
In addition to tests and exams, there will also be a small project to choose various stocks
and build a portfolio. The details of the project will be mentioned in class when we cover
the appropriate syllabus. This project is 2 points and will serve as a bonus for the final
exam grade.

TEST MAKE-UP POLICY:
All students are expected to take all tests/exams when scheduled. For acceptable
excused absences make-up exam may be provided. Written proof of the reason for
absence must be provided before the exam. Examples of acceptable reasons are; medical
(minor illnesses not included, i.e. a cold), death of or serious illness to immediate family
members, major traffic accident, and athletes and others who represent the university on a
regular basis. Remember excused absences must provide a written reason from the
appropriate official(s) indicating the exact dates for which test/exam will be missed.
**DEVICES:**
The use of cell phones, beepers, or other communication devices is disruptive, and is therefore prohibited during class. Except in emergencies, those using such devices must leave the classroom to attend it. Students are permitted to use computers during class for note-taking and other class-related work only.

**DISABILITY SERVICES:** Students in this course seeking accommodations to disabilities must first consult with the Office of Disability Services and follow the instructions of that office for obtaining accommodations.

**ACADEMIC INTEGRITY:**
Students have the responsibility to know and observe the requirements of The UNC Charlotte Code of Student Academic Integrity. This code forbids cheating, fabrication or falsification of information, multiple submissions of academic work, plagiarism, abuse of academic materials, and complicity in academic dishonesty. Any special requirements or permission regarding academic integrity in this course will be stated by the instructor and are binding on the students. Academic evaluations in this course include a judgment that the student’s work is free from academic dishonesty of any type; and grades in this course therefore should be and will be adversely affected by academic dishonesty. Students who violate the code can be expelled from UNC Charlotte. The normal penalty for a first offense is zero credit on the work involving dishonesty and further substantial reduction of the course grade. In almost all cases, the course grade is reduced to F. Copies of the code can be obtained from the Dean of Students Office. Standards of academic integrity will be enforced in this course. Students are expected to report cases of academic dishonesty to the course instructor.

**STATEMENT ON DIVERSITY:** The Belk College of Business strives to create an inclusive academic climate in which the dignity of all individuals is respected and maintained. Therefore, we celebrate diversity that includes, but is not limited to ability/disability, age, culture, ethnicity, gender, language, race, religion, sexual orientation, and socio-economic status.
## TENTATIVE SCHEDULE

<table>
<thead>
<tr>
<th>Date</th>
<th>Textbook Chapters</th>
<th>Additional Information</th>
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<tbody>
<tr>
<td>Jan 9th</td>
<td>Syllabus, My Finance Lab, Ch 1: Introduction to Financial Management</td>
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<tr>
<td>Jan 14th</td>
<td>Ch 1: Introduction to Financial Management, Ch 2: Financial Markets and Interest rates</td>
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<tr>
<td>Jan 16th</td>
<td>Ch 2: Financial Markets and Interest rates</td>
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<tr>
<td>Jan 21st</td>
<td>Ch 3: Understanding financial management &amp; cash flow</td>
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<tr>
<td>Jan 23rd</td>
<td>Ch 3: Understanding financial management &amp; cash flow</td>
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<td>Jan 28th</td>
<td>Ch 4: Evaluating a firm’s financial performance</td>
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<tr>
<td>Jan 30th</td>
<td>Ch 4: Evaluating a firm’s financial performance</td>
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<tr>
<td>Feb 4th</td>
<td>Ch 4: Evaluating a firm’s financial performance, Ch 14: Short-Term Financial Planning</td>
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<td>Feb 6th</td>
<td>Ch 14: Short-Term Financial Planning, Review</td>
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<td>Feb 11th</td>
<td>Ch 5: The Time Value of Money</td>
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<td>Feb 13th</td>
<td>Midterm 1</td>
<td>Chapters 1,2,3,4 and 14</td>
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<td>Feb 18th</td>
<td>Ch 5: The Time Value of Money</td>
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<tr>
<td>Feb 20th</td>
<td>Ch 5: The Time Value of Money</td>
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<tr>
<td>Feb 25th</td>
<td>Ch 6: The Meaning and Measurement of Risk and Return</td>
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<tr>
<td>Feb 27th</td>
<td>Ch 6: The Meaning and Measurement of Risk and Return</td>
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<tr>
<td>Mar 11th</td>
<td>Ch 7: The Valuation and Characteristics of Bonds</td>
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<tr>
<td>Mar 13th</td>
<td>Ch 7: The Valuation and Characteristics of Bonds</td>
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<tr>
<td>Mar 18th</td>
<td>Ch 8: The Valuation and Characteristics of Stocks, Review</td>
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<tr>
<td>Mar 20th</td>
<td>Ch 8: The Valuation and Characteristics of Stocks</td>
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<tr>
<td>Mar 25th</td>
<td>Midterm 2</td>
<td>Chapters 5,6,7,8</td>
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<tr>
<td>Mar 27th</td>
<td>Ch 9: The Cost of Capital</td>
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<td>Apr 8th</td>
<td>Ch 9: The Cost of Capital</td>
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<td>Apr 10th</td>
<td>Ch 10: Capital budgeting techniques and practice</td>
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<td>Apr 15th</td>
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<tr>
<td>Apr 17th</td>
<td>Ch 11: Cash flows and other topics in capital budgeting</td>
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<td>Apr 22nd</td>
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<tr>
<td>Apr 24th</td>
<td>Ch 16: International Business Finance</td>
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<td>Apr 29th</td>
<td>Ch 16: International Business Finance, Review</td>
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<tr>
<td>May 1st – 3rd or 5th – 8th</td>
<td>Tentative Final Exam date</td>
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**Welcome to MyFinanceLab for FINN 3120**
MyFinanceLab is a dynamic, interactive Learning program offered by your textbook publisher.

To access your MyFinanceLab online course for the first time, you need to register and log in. Whenever you want to use MyFinanceLab after that, you just need to log in. You can do both from the same starting point, at www.myfinancelab.com.

I. To register for MyFinanceLab

To register, you will need a student access code and the Course ID Number. If you purchased a new textbook, it should have come with a Student Access Kit that contains a code you can use to register. If you do not have a Student Access Kit, you can purchase access online with a major credit card.

**COURSE ID Number:** To Be Added

**COURSE NAME:** FINN 3120 Spring 2014

**Registration Instructions:**
1. Go to www.myfinancelab.com and click the Student button, in the Register section.
2. Enter the Course ID Number shown above.
3. Choose to register an access code (came with your new book) or purchase access if you don’t have an access kit/code.
4. Click the button to proceed to registration.
5. Follow the instructions to create your account (*school zip code required to complete*).
6. Click the link to login. You’ll be directed to www.myfinancelab.com, where you can enter the user name and password you just created. Click the login button.
7. The first time you enter the site, you will need to choose how you will work in MyFinanceLab. Select the "I am taking a course that is using MyFinanceLab, and need to enroll in my instructor’s course." option.
8. You’ll be asked to enter a course ID. Re-enter your course ID.
9. Be sure to click on the Browser Check link on the Announcements page or in the upper right of the screen the first time you login and anytime you use a new computer. This wizard will walk you through the installation of the software you will need to use the MyFinanceLab resources (such as Flash).

II. To log into MyFinanceLab

1. Go to http://www.myfinancelab.com
2. Enter your personal user name and password you just created, and click Log In (or hit the enter key).

III. Need More Help?

Additional help can be found on www.myfinancelab.com on the Support tab, under Student Support.
To request temporary access

If a student is waiting for financial aid, 17 days of temporary course access without payment may be available.

1. Go to the MyLab and Mastering website and click Student in the Register area.
2. Enter the Course ID provided by your instructor and click Continue.
3. After verifying your course information, enter your username and password, and click Sign In.
4. If you don't have a Pearson account, click Create an account.
5. Complete the Create an Account page. Helpful hints appear to guide you.
6. Read and accept the license agreement.
7. Optionally, you can select the check box to help us make our products better and learn about new offers.
8. Click Create Account.
9. To get temporary access to your course, click the link at the bottom of the page.
10. When a confirmation message appears, click Yes to complete your registration.
11. You will receive a confirmation email with payment instructions. Click Go to Your Course to access your course.

For more help with registration, go to the Get Started for Students area of the MyLab and Mastering website. For instructions on registration, watch the Register for your course videos.