Financial Management, FINN 3120, Sec 021  
Summer II 2019

**Time:** 2:00 pm-4:30 pm, Monday, Tuesday, and Thursday  
**Classroom:** Friday 155  
**Instructor:** Prof. Lingfei “Karen” Kong  
**Office Hours:** Monday and Tuesday 12:50 pm – 1:50pm, or by appointment  
**Office:** Friday 205  
**Email:** lkong2@uncc.edu

**Required Materials**

**1. Textbook**  
* Past editions are okay to use but not recommended.

**2. Access to a financial calculator for classwork, homework and exams is required.**

* A basic financial calculator can accommodate time value of money problems, net present value problems, calculation of the yield to maturity (YTM) associated with corporate bonds, the internal rate of return (IRR) associated with capital investment projects, and basic exponential functions.*

* Students are welcome to select whichever brand of financial calculator that they prefer. However, I will only provide classroom instruction on how to use the Texas Instruments BA II/BAII Plus.*


* A basic scientific calculator can replace some functions of the financial calculator but it is not very efficient. Therefore, it is not recommended for the quizzes and exams.*
* A cell phone is **NOT** an appropriate substitute for a financial calculator and won’t be permitted to be used for exams or quizzes.

3. **Access to web-enabled software using a device such as a smart phone, tablet, laptop, etc.**

* Presentation slides, homework and solutions, and other course materials will be available for download from your password-protected Canvas account at UNCC, accessible at [http://canvas.uncc.edu/](http://canvas.uncc.edu/) for all registered students. Material will be periodically added to the website as we progress through the course. You will also be able to view your grades on homework and exams directly from your Canvas account as well. Students are responsible for checking their UNCC student e-mail and Canvas regularly for important information.

* You can borrow a laptop from the UNCC library to use to obtain course material, check grades, etc. if you don’t own a web-enabled device.

**Academic Prerequisites**

To enroll in the course students must have (1) declared a major in the College of Business with (2) at least a Junior standing (e.g., 60 or more earned semester hours), and (3) have completed the following prerequisite courses:

1. MATH 1120: College Calculus
2. STAT 1220: Statistics I
3. ECON 2101: Macroeconomics
4. ECON 2102: Microeconomics
5. ACCT 2121: Financial Accounting
6. ACCT 2122: Managerial Accounting
7. INFO 2130: Introduction to Business Computing (or successful completion of the Microcomputer Proficiency Test)

**Course Description**

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 international currency considerations. 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. Computer and financial calculator applications will be included where appropriate.
Course Objective
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.

Instructional Methods
This course is lecture-based with in-class exercises. However, class participation and discussion are highly recommended.

Important Deadlines and Due Dates

☐ July 1, 2019: First day of class
☐ July 2, 2019: Last Day to Add/Drop with No Grade
☐ July 15, 2019: Exam 1
☐ July 22, 2019: Last day to withdraw from course (s); grade subject to Withdrawal Policy
☐ August 5, 2019: Last day of classes
☐ August 7, 2019: Final exam from 3:00-5:30 pm
Grading
Exam 1 40 points
Final exam 40 points
Homework 9 points (3 points each *3)
Quizzes 9 points (3 point each *3)
Attendance 3 points
Total 101

Grade
>= 90 points = A; 80 – 89 points = B; 70 – 79 points = C; 60 - 69 points = D; Below 60 points = F

Comments on Examinations
1. Exams will cover homework and lecture notes consistent with the tentative class schedule. The format of the exams will be multiple-choice and will include conceptual (e.g., non-mathematic) issues as well as problem-solving and numeric manipulation.
2. The exams are not cumulative.
3. Always bring a financial calculator.
   A cell phone is NOT an appropriate substitute for a financial calculator and won’t be permitted to be used for exams or quizzes.
4. Students who are unable to attend a scheduled examination must present the instructor with documentation of a valid medical, family, or personal emergency BEFORE the exam to obtain permission for a make-up examination. In this circumstance, all make-up exams will be given at the earliest convenience. Students who fail to make-up a missed examination, or fail to attend the scheduled final exam, will receive a score of zero for all missed work.
5. All Exams will make use of Scantron answer sheets that will be provided in class during exam days. Students are responsible for bringing Number Two pencils and a good eraser to record answers on the Scantron sheets.
6. One page of cheat sheet (front and back, written or typed) is allowed. The cheat sheet has to be prepared by students themselves, no sharing or copy of other student’s cheat sheet is allowed. No copying of any assignment problem allowed on the cheat sheet.
7. If a student arrives late to the classroom on an exam day, the student may still take the exam, but will not receive any additional time to complete it.

**Homework**

To earn the full 3 points for each homework, you need to show the calculation steps. If you only write the final answers without any calculation step, you will earn less than 1.5 points for the homework.

**Attendance and bonus quizzes**

1. Students are expected to attend every class and remain in class for the duration of the session for which they are registered. Failure to attend class or arriving late may impact your ability to achieve course objectives which could affect your course grade.

2. I will give unannounced quizzes during the classes. If you attend the class and submit your quiz with your name you will earn 1.5 points automatically. If you can answer more than 60% of the questions correctly you will earn 3 points.

3. Attendance will be taken randomly during the semester. The point for each attendance is 3 divided by the time of attendance checks.

4. If you provide me with a valid document before the absence of class, you will earn the points of the attendance check and 1.5 points of the bonus quiz automatically. If you would like to have a chance to earn the full points of the bonus quiz, you need to make an appointment with me to do the make-up quiz.

5. In the unlikely event that I am late in arriving to class, you must wait a full 20 minutes after the start of class before you may leave and you must follow any instructions I may have given you about my anticipated tardiness.

**Important University and/or College Policies**

1. ACADEMIC INTEGRITY. All UNCC students have the responsibility to be familiar with and to observe the requirements of The UNCC Code of Student Academic Integrity (see the Catalog). This code forbids cheating, fabrication or falsification of information, multiple submission of academic work, plagiarism, abuse of academic materials (such as Library books on reserve), and complicity in academic dishonesty (helping others to violate the code). Any further specific requirements or permission regarding academic integrity in this course will be stated by the instructor, and are also binding on the students in this course. Students who violate the code can be punished to the extent of being permanently expelled from UNCC and having this fact recorded on their official transcripts. The normal penalty 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. If you do not have a copy of the code, you can obtain one 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 they become aware of to the course instructor who is responsible for dealing with them.

2. ATTENDANCE. Students are expected to attend punctually all scheduled sessions in the courses for which they are registered and are responsible for completing the work from all of the class meetings. Absences from class may be excused by the instructor for such reasons as personal illness, religious holidays, participating as an authorized University representative in an out-of-town event, or unavoidable professional responsibilities that require missing a class. Whenever possible, students are expected to seek the permission of the instructor prior to absences.

3. DISENROLLMENT. At the discretion of the department offering a course, a student may be disenrolled from a course section if he or she does not attend the first scheduled meeting of the section. The department chair has the responsibility for providing timely notification to the student who is disenrolled.

4. COURSE WITHDRAWAL. Under the UNCC Course Withdrawal Policy, students may withdraw from a course until the withdrawal deadline and the mark of W will be assigned. No withdrawals will be permitted after the course withdrawal deadline. It is the student's responsibility to determine by the withdrawal deadline whether to withdraw from the course or stay in for a grade.

5. 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.

6. Disability. UNC Charlotte is committed to access to education. Students in this course seeking accommodations for disabilities should first consult with the Office of Disability Services and follow the instructions of that office for obtaining accommodations. For more information on accommodations, contact the Office of Disability Services at 704-687-0040 or visit their office in Fretwell 230.

7. Adverse Weather Policies. The University’s Adverse Weather Policy (University Policy 701; http://legal.uncc.edu/policies/up-701) states that, without exceptions, the University is open unless the Chancellor (or Chancellor’s delegate) announces that the University is closed. The University’s inclement weather number is 704-687-1900.
# Tentative schedules and are subject to change

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<th>Month</th>
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<td>2</td>
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<td>Week2</td>
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<td>9</td>
<td>11</td>
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<td>Week3</td>
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**Final Exam: Wed. 8/7 3:00-5:30 pm**