

Course Number: BA 4120

Course Title: Financial Services Valuation & Strategy

Course Description:

This course provides a variety of concepts for the business professional. Topics include product pricing, inventory valuation, depreciation methods, payroll, investments, cost of borrowing money, and accounting basics, the basics needed for initial analysis of financial situations in business to make sound decisions. Students will explore loan amortization, financial statements of different business organizations, insurance, bank reconciliation, and the use of graphs and tables.

Prerequisites: BA 3120.

Credit hours: 3

Learning Outcomes:

Upon the successful completion of this course, students will be able to:

1. Identify and apply various product pricing, depreciation methods, and inventory valuation techniques.
2. Understand the cost of borrowing funds from various sources.
3. Recognize and understand the practical use and application of various financial statements.
4. Understand simple bank reconciliation practices and the utilization of visuals to enhance the understanding of the whole financial picture in an organization.
5. Understand the impact of investor bias and behavioral finance on investment decision making.



College of Professional Studies

BA 4120: Financial Services Valuation and Strategy Online Course Syllabus

Instructor Information

Please see Professor Profile at the Blackboard instructional site.

Course Schedule

Please see Course Schedule in the Course Syllabus area of the Blackboard instructional site.

Online Course Policies

All of the online courses taken by students are required to follow the policies posted online at <http://online.indianatech.edu/tech-policies/policies/>. Please review the posted policies carefully. If you are unable to abide by the policies listed, please contact the Warrior Information Network (WIN) at 888.832.4742 and request to withdraw from this course.

Textbook

Cornett, M., Adair, T., & Nofsinger, J. (2016). *Finance* (3rd ed.). McGraw-Hill. ISBN 9781259328770.

Grading Events & Grading Criteria

Unless otherwise specified, all assignments must be submitted via Blackboard.

Course Preparation Quiz	15 points
Discussion Board Post & 2 Replies	<ul style="list-style-type: none">• Initial Post: 5 Points.• Two required response posts: 5 Points each• Total of 15 pts. per discussion board (4 @ 15 = 60 pts.).
Weekly Quiz	50 Points (3 @ 50 = 150 Points)
Final Paper and Presentation	150 Points: Please see specific assignment for instructions in module 5.
Behavioral Finance Paper	75 Points: Please see specific assignment for instructions in module 2.
Midterm	100 Points: Consists of Multiple Choice Questions and Calculations
Weekly Financial Calculations	Calculations: Each Calculation/Question is worth 2 Points. <ul style="list-style-type: none">• # 1 – 40 Points• # 2 – 50 Points• # 3 – 40 Points• # 4 – 16 Points
	Total: 696 Points

Grading Scale

The following grading scale will be used to assign a grade at the end of the course:

Percentage Achieved	Grade	Percentage Achieved	Grade	Percentage Achieved	Grade
93% or above	A	80% or above	B-	70% or above	C-
90% or above	A-	77% or above	C+	60% or above	D
87% or above	B+	73% or above	C	Below 60%	F
83% or above	B				

Late Assignments

All assignments and required online activities are due according to the deadline listed in the course schedule. Granting deadline extension is the course instructor's autonomy.

Incompletes

If you are unable to complete the requirements for this course due to extenuating circumstances, an Incomplete grade (I) may be granted if you meet the general guidelines stated below.

General Guidelines for submitting a course incomplete request:

- More than 50% of the course session has elapsed.
- The student has encountered an unexpected situation that is beyond his or her control.
- The student is
 - in good academic standing -- up-to-date on all of the course assignments and has at least an overall passing grade,
 - able to complete all of the remaining coursework within a session (5 weeks for a undergraduate course and 6 weeks for a graduate course) that immediately follows the session the student is currently enrolled, and
 - able to provide support documentations to substantiate the need for extra time should a session is not enough to complete the course requirements.

If an Incomplete is granted, the instructor will set a deadline for all work to be completed. **The deadline cannot go past one (1) session.** All incomplete grades and deadlines are subject to approval by the designated university authority.

Course Related Communication

Online courses are conducted in an accelerated format. Timely communication is very important. When receiving emails from your classmates or instructor, please respond as soon as you can.

Students are REQUIRED to use their Indiana Tech email account for all course related communication. The most direct, and effective, way to email your course instructor and classmates, is by using the Send Email function within the Blackboard course site. When you use the Send Email function, you automatically receive a carbon copy of the email you sent. In the event when you need to substantiate your claim that you did email your classmates or instructor, you can show that carbon copy to the person(s) who requested it.

Please note that Blackboard only permits you to send email, it does not provide you with the check email function. All of the emails your classmates and instructor send to you will be delivered to your Indiana Tech email account. You are strongly encouraged to check your

Indiana Tech email account regularly, preferably several times a week, to minimize the likelihood of miscommunication.

The University policy requires each online course instructor to respond to a student's email within 24 hours. Unless there is an extraneous situation that prevents the instructor from following this rule, you can expect to hear from the instructor within 24 hours. If you don't receive a reply within 24 hours, please do not hesitate to follow up with another email or forward the carbon copy of the email you sent to OnlineSupport@IndianaTech.edu with a note "Please help. It's been 24 hours and I have not heard from my instructor" and the University support staff will act on your behalf to contact your course instructor.

Learning Objective-Driven Web Links

Additional Resources for this Course:

- <http://www.myaccountingcourse.com/financial-ratios/> (Financial Ratios)
- StockTrak: <http://www.stocktrak.com/money.msn.com/how-to-invest> (a reference for portfolio building)
- www.cfainstitute.org (a reference for a career in financial advice)
- www.cfp.net (another reference for a career in financial advice)
- Risk Tolerance Quizzes:
 - www.fool.com
 - www.individual.ml.com
 - money.msn.com
- www.sipc.org (a reference to learn all about the SIPC)
- www.finra.org (a reference for dispute resolution)
- www.brightscope.com (a reference to compare 401(k) plans)
- www.bearmarketcentral.com (a reference devoted to short selling)
- www.AAll.net.com (a reference for investing as an individual)
- www.reit.com (a reference to learn more about REITs)
- jmdinvestments.blogspot.com (reference for recent financial information)

Recommended Reading:

George Akerlof and Robert Shiller (2009). *Animal Spirits: How Human Psychology Drives the Economy, and Why It Matters for Global Capitalism*. Princeton University Press.

John Bogle (2008). *Enough: True Measures of Money, Business, and Life*. John Wiley & Sons.

Bryan Burrough and John Helyar (1989). *Barbarians at the Gate: The Fall of RJR Nabisco*. HarperCollins.

Elroy Dimson, Paul Marsh and Mike Staunton (2002). *Triumph of the Optimists: 101 Years of Global Investment Returns*. Princeton University Press.

Don Ezra, Bob Collie and Matthew X. Smith (2009). *The Retirement Plan Solution: The Reinvention of Defined Contribution*. John Wiley & Sons.

Henry Hazlitt (1946). *Economics in One Lesson*. Three Rivers Press (Later Reprint Edition; 1988).

Daniel Kahneman (2013). *Thinking, Fast and Slow*. Farrar, Straus and Giroux.

Charles MacKay (1841). *Extraordinary Popular Delusions and The Madness of Crowds*.

Burton G. Malkiel (1973). *A Random Walk Down Wall Street*. W.W. Norton.

Benoit Mandelbrot and Richard L. Hudson (2004). *The Misbehavior of Markets: A Fractal View of Financial Turbulence*. Basic Books.

Arun Muralidhar (2011). *A SMART Approach to Portfolio Management: A New Paradigm for Managing Risk*. Royal Fern Publishing.

Scott Plous (1993). *The Psychology of Judgment and Decision Making*. McGraw-Hill.

George F. Russell Jr. and Michael Sheldon (2009). *Success by Ten*. John Wiley & Sons.

Nate Silver (2012). *The Signal and the Noise: Why So Many Predictions Fail – but Some Don't*. Penguin Press.

Richard H. Thaler and Cass R. Sunstein (2008). *Nudge: Improving Decisions about Health, Wealth and Happiness*. Yale University Press.