

**UNIVERSITY OF THE INCARNATE WORD**  
**School of Professional Studies**  
**FIN 3321 Business Finance**  
**COURSE OUTLINE**

**See Instructor Area of Blackboard Course for More Information**

**Overview of the Course**

The course will introduce students to theories and practices of financial management, specifically: analyzing financial statements, time value of money, stock and bond valuations, and capital budgeting. The course material will enable them to interpret, evaluate and analyze financial data and use financial theories to solve practical problems relating to financial management. Requirements essential to the course: This course requires textbook readings, lectures, problem assignments and periodic examinations. Research tools essential to the course: This course requires knowledge of Algebra and spreadsheet applications.

**Study Topics:**

- the principle of Time Value of Money
- the concept of Cost of Capital
- basic financial statements, income statements, and balance sheets
- Perform financial ratios
- financial theories to solve practical financial problems
- stock and bond valuations

**Description of the course:**

Basic financial concepts employed by management. Emphasis is on the decision-making processes followed by corporate financial managers. Students will understand and apply the topics including the time value of money, financial planning, capital budgeting, cost of capital. The course is designed to introduce students to theories and practices of financial management, specifically: analyzing financial statements, time value of money, stock and bond valuations, and capital budgeting. **Prerequisite:** ACC 2311, ECN 2301, ECN 2302, MATH 1304. This course may not be repeated for credit.

**This course is part of:** Bachelor of Arts in Administration, Bachelor of Science in Business Administration Major Requirements, Bachelor of Science in Health Sciences with an Administration concentration, Minor in Business Administration.

**This course may be offered in a face-to-face, blended and online format.**

<b>Outcomes</b>	<b>Assessments will be a combination of the following</b>
1. Solve Time Value of Money applications. 2. Analyze financial ratios. 3. Explain the cost of equity and cost of debt.	1. Instructor designed quizzes and examinations 2. Classroom or at-home assignments and projects

4. Calculate a firm's weighted average cost of capital.  5. Perform a financial analysis of a business.	3. Team and/or individual reports and presentations  4. Subjective evaluation of in class and/or on-line discussion and participation
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### Course Outline

Week	Chapter Readings and Discussions	In Class and Homework Assignments
Week #1	Chapter 1: Introduction to the Field and Goals of Financial Management  Chapter 2: Financial Statements, Taxes, and Cash Flow	Problem Set 1: Ch.1, 2 (1) Class Activities, Materials Review, and Discussion (4)
Week #2	Chapter 3: Analyzing Financial Statements  Chapter 4: Forecasting Financial Statements  Chapter 5: The Time Value of Money	Homework/Class Activities (3)  Course Materials Review and Discussion (2)  Paper/Project Development (1)  Submit topic for research paper/project
Week #3	Chapter 6: Bond Valuation  Chapter 7: Stock Valuation	Homework/Class Activities (3)  Course Materials Review and Discussion (2)  Paper/Project Development (1)
Week #4	Chapter 8: Introduction to Risk and Return  Chapter 9: Security Market Efficiency and Returns	Homework/Class Activities (3)  Course Materials Review and Discussion (2)  Paper/Project Development (1)

		<p>Submit outline of research paper/project</p> <p>Midterm Examination (questions from the first half of the course)</p>
Week #5	<p>Chapter 10: Introduction to the Cost of Capital</p> <p>Chapter 11: Capital Budgeting</p>	<p>Homework/Class Activities (3)</p> <p>Course Materials Review and Discussion (2)</p> <p>Paper/Project Development (1)</p>
Week #6	<p>Chapter 12: The Role of Risk in Capital Budgeting</p> <p>Chapter 13: Capital Structure</p> <p>Chapter 14: Obtaining Capital: Methods of Long-Term Financing</p>	<p>Homework/Class Activities (3)</p> <p>Course Materials Review and Discussion (2)</p> <p>Paper/Project Development (1)</p>
Week #7	<p>Chapter 15: Dividends</p> <p>Chapter 16: Options and Corporate Finance</p>	<p>Homework/Class Activities (3)</p> <p>Course Materials Review and Discussion (2)</p> <p>Paper/Project Development (1)</p>
Week #8	<p>Chapter 17: Introduction to Working Capital</p> <p>Chapter 18: Working Capital Management</p>	<p>Homework/Class Activities (3)</p> <p>Course Materials Review and Discussion (2)</p> <p>Paper/Project Development (1)</p>

		Submit completed research paper/project
		Final Examination (questions from the second half of the course)

**Total:** 48 hours

Note: Each week you will notice a number in parenthesis. This is the Alternative Learning Equivalencies for this course. It is an expectation for the minimum amount of time (hours) you will spend on each topic during the week. Its primary purpose is for accreditation.

### Grading Activities Criteria and Guidelines

#### Grading Standards:

Discussion/Participation	20%
Homework/Assignment	15%
Research Paper/Project	15%
Midterm Examination	25%
Final Examination	25%
<b>Total</b>	<b>100%</b>

#### Grading Scale:

A	93 - 100	B-	80 - 82	D+	67 – 69
A-	90 - 92	C+	77 - 79	D	63 – 66
B+	87 - 89	C	70 - 76	D-	60 – 62
B	83 - 86	There is no C- grade at UIW		F	< 60

**A and A-** indicates a superior grasp of the subject matter of the course, initiative and originality in attacking problems, and ability to relate knowledge to new situations.

**B+, B, and B-** indicates better than average grasp of the subject matter of the course and ability to apply principles with intelligence.

**C+ and C** indicates an acceptable grasp of the essentials of the course.

**D+, D, and D-** indicates less than average performance in the course.

**F** indicates failure to master the minimum essentials of the course. The course must be repeated.

#### Discussion:

Students are encouraged to use outside materials and examples in class discussions, whether online (in online version of the class) or on-ground. Constructive class contribution includes being present, engaged, and professional. We will try to spend time each class discussing content in addition to

lectures. Students will be expected to participate in discussion by asking questions, sharing examples, presenting arguments, and sharing real-world applications.

**Participation, Punctuality and Attendance: Requirements and Expectations for In-person Classes**

- Attendance: Abide by the UIW Attendance Policy as stated in the Catalog: <https://uiw.smartcatalogiq.com/2020-2021/Catalog/VII-Institutional-Academic-Policies/Attendance-and-Religious-Observance-Policies>
- Eating and Smoking: NOT ALLOWED in class
- Talking and Messaging using mobile devices: NOT ALLOWED in class
- Copies of homework, tests, exams, and e-mail communication: Save for your records
- Assignments and homework with due dates: Expected to be turned-in on time

**Homework Rubric:**

Use APA style writing as the standard format. Homework will be graded using the rubric below:

<b>Homework Rubric</b>				
<b>Criteria</b>	<b>90 - 100% Excellent</b>	<b>80 – 89% Good</b>	<b>70 – 79% Fair</b>	<b>Below 70% Poor</b>
<b>Completeness</b>	Complete in all respects; reflects all requirements	Complete in most respects; reflects most requirements	Incomplete in many respects; reflects few requirements	Incomplete in most respects; does not reflect requirements
<b>Analysis, evaluation, and recommendations</b>	Presents detailed, realistic, and appropriate recommendations clearly supported by the information presented and concepts from the reading	Presents specific, realistic, and appropriate recommendations supported by the information presented and concepts from the reading	Presents realistic or appropriate recommendations supported by the information presented and concepts from the reading	Presents an incomplete analysis of the issues identified
<b>Research</b>	Supplements case study with relevant and extensive research into the present situation of the company; clearly and thoroughly documents all sources of information	Supplements case study with relevant research into the present situation of the company; documents all sources of information	Supplements case study with limited research into the present situation of the company; provides limited documentation of sources consulted	Supplements case study, if at all, with incomplete research and documentation
<b>Writing mechanics</b>	Writing demonstrates a sophisticated clarity, conciseness, and correctness; includes	Writing is accomplished in terms of clarity and conciseness and	Writing lacks clarity or conciseness and contains numerous errors; gives	Writing is unfocused, rambling, or contains serious

	thorough details and relevant data and information; extremely well-organized	contains only a few errors; includes sufficient details and relevant data and information; well-organized	insufficient detail and relevant data and information; lacks organization	errors; lacks detail and relevant data and information; poorly organized
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**Discussion Rubric:**

	<70%	70%-79%	80%-89%	90%-100%
<b>Business Acumen</b>	Does not demonstrate competence in course concepts, either by lack of connection to concepts in contributions, or by misrepresenting concepts when used.	Demonstrates limited competence in course concepts. There is significant room for improvement in terms of the scope and the depth of content coverage.	Demonstrates competence and accuracy in using course concepts OR makes frequent effort to use course concepts, but with room for improvement in terms of consistency, and level of detail.	Frequently uses a wide range of concepts from the class materials, demonstrating competence and accuracy in the use of concepts.
<b>Critical Thinking</b>	Does not demonstrate critical thinking. Does not work with peers to devise ways to cover course content. Student does not critically examine arguments, alternatives, and analysis.	Rarely demonstrates critical thinking, appearing to be willing to accept all written and spoken statements as fact rather than exploring or challenging ideas. Rarely works with peers to outline approaches to covering course content. Room for improvement in terms of critically examining course content.	Occasionally engages in activities designed to cause depth of thinking, including occasional questions, or efforts to address the unknown or challenge assumptions. Occasionally works with peers to structure learning processes. Occasionally critically examines arguments, alternatives, and analyses.	Frequently asks and makes an effort to explore relevant, thought-provoking questions to advance the conversation and encourage deeper exploration of concepts. Facilitates content coverage. Critically examines arguments, alternatives, and analyses.

<b>Personal Effectiveness</b>	Student does not demonstrate personal effectiveness. Lack of engagement results in little or no impact on learning, OR contribution effort has a negative impact on self and others.	Infrequent contribution effort leading to limited influence on the group. Infrequently engages peers using a wide variety of participatory behaviors. Contribution effort occasionally has a negative impact.	Occasional contribution effort, however, positive impact and influence on class discussions when contributions are made. There is room for improvement in terms of engaging peers using a variety of contribution guidelines.	Consistently uses a wide range of contribution approaches, leading to clearly positive influence and impact on the class discussions and the learning of self and others.
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### 1) **Attendance**

Abide by the UIW Attendance Policy as stated in the [Catalog](#)

<https://uiw.smartcatalogiq.com/2020-2021/Catalog/VII-Institutional-Academic-Policies/Attendance-and-Religious-Observance-Policies>

<https://my.uiw.edu/registrar/catalogs.html>

### 2) **Course Drop Procedure**

**The decision to drop a course can greatly impact a student's success in meeting their educational goals.**

**Reaching out to an academic advisor will assist students in making the best decision for their enrollment.**

**Students must communicate with their advisor to begin the drop process.** Advisors are available to meet with you at an [SPS Learning Center](#), by phone or through email. If you are unsure of your assigned advisor, please login to your Degree Works audit tool in Cardinal Apps and click on the 'Advisor Name' listed within the 'Student View' section. Or contact an advisor through our general student email at [eapadvising@uiwtx.edu](mailto:eapadvising@uiwtx.edu) or by calling 210-702-2402 to be directed to your advisor.

<http://sps.uiw.edu/registration/course-drop/>

<https://sps.uiw.edu/locations/>

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