1. Course Information
   Course Title: Fundamentals of Finance
   Course Number: FINA 5X04
   Course Section: CTA
   Credit Hours: 1.5
   Semester: Spring 2018
   Prerequisites: None
   Room and Time: This is an online course. Therefore, we don’t have physical meeting room
   and time. However, links for online videos for each week will be posted on Blackboard each
   Monday 7:00PM.
   Online Video Available Dates: January 22, 29, February 5, 12, 19, 26
   Online Final Exam will be available on Blackboard on March 5 from 7:00PM to 9:00PM.

2. Instructor Information
   Name: Chih-Huei (Debby) Su, Ph.D.
   Office Location: Welder Hall Room 205
   Office Phone: 713-525-3807
   Office Hours: Monday/ Wednesday 1:00PM- 3:00PM and 6:45PM- 7:45PM;
   Saturday 12:00PM- 1:00PM
   Email: csu@stthom.edu

3. Course Catalog Description
   This course provides an introduction to financial concepts and principles for students required
   to take the proficiency course in Finance. Special attention is given to the role of the financial
   system in the economy, the fundamentals of investment analysis, and the financial decisions
   of business firms as related to capital budgeting, capital structure, and responsibility in the
   conduct of business financial operations.

4. Program Learning Goals and Objectives
   MBA Program
   The Master of Business Administration program has six goals. When students complete the
   MBA degree at the University of St. Thomas:

   Goal 1. They will be effective communicators.
       Objective 1 Graduates will deliver a compelling oral presentation.
       Objective 2 Graduates will write professional quality documents.

   Goal 2. They will be effective team members.
       Objective 1 Graduates will demonstrate appropriate group techniques to participate
       in a team task that results in effective performance.
       Objective 2 Graduates will demonstrate effective leadership skills in a group project.

   Goal 3. They will be ethical decision makers.
       Objective 1 Graduates will recognize the ethical issues implicit in a business situation.
Objective 2 Graduates will describe and use ethical frameworks applicable to business situations.

Objective 3 Graduates will develop a variety of ethical alternatives for resolving or at least addressing, a problem in business.

Goal 4. They will be globally aware.

Objective 1 Graduates will perform a global business situation analysis.
Objective 2 Graduates will formulate global business strategy.
Objective 3 Students will evaluate global business strategy.

Goal 5. They will be able to integrate knowledge across multiple business disciplines.

Objective 1 Graduates will identify business problems and opportunities that result from factors internal and external to the organization.
Objective 2 Graduates will apply quantitative and qualitative techniques from the different business disciplines to address problems and opportunities.

Goal 6. They will be knowledgeable about multiple business disciplines.

MSF Program
The Masters of Science in Finance has five goals. When students complete the MSF degree at the University of St. Thomas:

Goal 1. Core of Finance Knowledge
Graduates will:

Objective 1 Demonstrate competency in the fields by linking core financial knowledge with financial and business environments to draw valid conclusions.

Objective 2 Demonstrate competency in conducting financial research and analyses.

Goal 2. Analytical and Critical Thinking Skills
Graduates will:

Objective 1 Demonstrate skills in analyzing financial reports.
Objective 2 Evaluate data thoroughly.

Goal 3. Ethical Awareness
Graduates will:

Objective 1 Identify ethical standards and accountability as applicable to the financial regulations and financial aspects of business decisions.

Objective 2 Apply ethical standards and accountability to the financial regulations and financial aspects of business decisions.

Goal 4. Global Awareness
Graduates will:

Objective 1 Demonstrate a knowledge of dynamic global financial markets.
Objective 2 Develop portfolio strategies of allocating global financial assets.

Goal 5. Leadership and Communication Skills
Graduates will:

Objective 1 Develop and deliver a compelling oral presentation grounded in relevant information and facts.

Objective 2 Write professional quality documents.
Objective 3 Foster teamwork and clarify roles and responsibilities.
5. Course Learning Objectives

Upon completion of this course, students are expected to:

(a) Familiarize themselves with the nature of the corporation and of the general guiding principles underlying the process of stockholder wealth maximization. (MBA Goal 6 and MSF Goal 1)

(b) Learn the techniques and methods of financial analysis and develop the ability to use them as tools for problem solving. (MBA Goal 6 and MSF Goal 1)

(c) Learn to identify which techniques and methods are applicable to a given problem and how managers can use them individually or in combination as decision-making tools to increase the value of the corporation and thus the net worth of stockholders. (MBA Goal 5 and MSF Goal 2)

(d) Develop the ability to communicate clearly- to describe in words what the techniques of financial management contribute to decision making. (MBA Goal 1 and MSF Goal 6)

(e) Obtain an understanding of the functioning of financial markets and their role in financial decision-making. (MBA Goal 5 and MSF Goal 2 and 3)

(f) Broaden their knowledge beyond the excessively clear-cut concepts and problems of the textbook by approaching managerial decisions using the messier and less complete data typically encountered in practice by engaging in empirical studies of actual firms or engaging in case studies as assigned in the course. Whichever of these is assigned, it will involve written analysis and oral discussion. (MBA Goal 1, 5, 6 and MSF Goal 1, 2, 5)

6. Texts, Readings, Materials


**Financial Calculator:** Texas Instruments BA II Plus (This is the suggested brand/model.)

**Supplementary Readings:** The Wall Street Journal, The Economist, Business Week, and Fortune magazines. I would like to encourage you to read business press outside the class. It will help you to relate topics covered in class to the real business world and enhance your class performance.

7. Instructional Methods

This is an online course. Therefore, I will upload online videos on each Monday at 7:00PM and assign corresponding assignments and quizzes related to the weekly online videos.

To have access to online videos, you need use your school email (Username + @stthom.edu) to register a free Microsoft account ([https://stream.microsoft.com/en-us/](https://stream.microsoft.com/en-us/)). Once you log in to your Microsoft (work or school) account, you can go back to Blackboard and click on the video links I provided in each week’s folder.

You can go over online videos for the corresponding week any time you want and repeat the videos unlimitedly. If you have problems or questions, you may contact me through email or stop by my office during my office hours.

---

1I will be using BA II Plus for classroom demonstrations. If you use a different calculator, please make sure you have the manual, so that you may learn how to use it on your own or you can “google” instructions on how to use it.
8. Technology

Students are expected to be able to perform the following:

(a) Online data retrieval and/or research
(b) Online communication or collaboration
(c) Use of general productivity software (e.g. Microsoft Office) to complete assignments
(d) Use of a financial calculator to perform the analyses
(e) Use of BlackBoard learning platform
(f) IT itself is the subject matter of assignment

9. Course Tentative Schedule

The weekly coverage might change as it depends on the progress of the class. However, you must keep up with the reading assignments.

<table>
<thead>
<tr>
<th>Week</th>
<th>Content</th>
</tr>
</thead>
</table>
| Week 1- January 22 | • Introduction to the class  
                            • Topic 1: Types of Business  
                            • Topic 2: Corporate Structure and Corporation Governance  
                            • Week 1 Assignment |
| Week 2- January 29   | • Week 1 Assignment due  
                            • Topic 1: Financial Statements  
                            • Topic 2: Reading numbers on Yahoo Finance  
                            • Quiz 1 and Week 2 Assignment |
| Week 3- February 5    | • Quiz 1 and Week 2 Assignment due  
                            • Topic 1: Introduction to the Financial Market- Security Market  
                            • Topic 2: Introduction to the Financial Market- Financial Intermediaries  
                            • Week 3 Assignment |
| Week 4- February 12   | • Week 3 Assignment due  
                            • Topic 1: Time Value of Money- Single Cash Flow  
                            • Topic 2: Basic Operations of Financial Calculators  
                            • Topic 3: Making Interest Rates Comparable: APR v.s. EAR  
                            • Quiz 2 and Week 4 Assignment |
| Week 5- February 19   | • Quiz 2 and Week 4 Assignment due  
                            • Topic 1: Time Value of Money- Annuity and Annuity Due  
                            • Topic 2: Annuity Application: Amortization Table  
                            • Topic 3: Time Value of Money- Perpetuity (Level and Growing)  
                            • Quiz 3 and Week 5 Assignment |
| Week 6- February 26   | • Quiz 3 and Week 5 Assignment due  
                            • Topic 1: Calculating Return for one security  
                            • Topic 2: Calculating Risk for one security  
                            • Quiz 4 and Week 6 Assignment |
| Week 7- March 5       | • Quiz 4 and Week 6 Assignment due  
                            • Online Final Exam starts at 7:00 PM and ends at 9:00 PM for students.  
                            • Contact me in advance if you have problems accessing online Final Exam at the scheduled time. |

The above schedule and procedures in this course are tentative and subject to change.
10. Course Policies

- Readings
  Students should prepare for ALL regular scheduled classes prior to each online videos and are responsible for all of the material discussed in videos, assigned in the readings, and problems assigned for homework regardless of your attendance status.

- Assignments
  Homework will be assigned on Blackboard on a weekly basis. Each student has unlimited attempts on assignments before the assignments are due. If the student misses the due date, the student will receive zero point on that assignment with no exception. Please plan ahead. One assignment with lowest grade will be dropped. Only five assignments will account for final 15% of assignment grade.

- Quizzes:
  Four Quizzes will be assigned on Blackboard based on the class schedule. Each student only has ONE attempt for each quiz. Students can choose to take the quizzes based on their schedule but before each quiz due date. Students need to finish each quiz within 30 minutes. If the student misses the due date, the student will receive zero point on that quiz with no exception. Please plan ahead. One assignment with lowest grade will be dropped. Only three quizzes will account for final 30% of quizzes grade.

- Final Exam
  Make-up exams will not be permitted unless I am notified of your absence on an exam before the exam date. Make-up exams from excused absences will be scheduled at a time mutually agreeable to the instructor and the student.

- Attendance Policy
  Attendance is mandatory and expected. Students are expected to go over all the posted videos with full video length. Video watching progress (including the time spent in each video) will account for your class participation grade of 5%. If you failed to watch online videos for two weeks (watching less than 10% of video length for each week) by March 5, your course grade, at the instructor’s discretion, will be reduced by one letter grade. If you failed to watch online videos for three weeks by March 5, at the instructor’s discretion, the grade will automatically become an F.

- Class Communication
  Major class announcements will be made through Blackboard with email notifications. Online discussions can also be established on Blackboard. So please check the email on your Blackboard account is correct.

11. Grading

- Grade Distribution:
  Online Assignments  15%
  Online Class Participation  5%
  Online Quizzes  30%
  Online Final Exam  50%
Letter Grade Distribution:

- A for >= 93.00
- A- for 90.00 - 92.99
- B+ for 87.00 - 89.99
- B for 84.00 - 86.99
- F for <= 83.99

Important Note: A grade of “B” or better is required in each proficiency course in order to enroll in higher level core courses.

12. Available Support Services

- **Tutorial Services Center (TSC)**
  The tutorial Services Center offers assistance to all current UST students in a variety of content area, including academic subjects, general concepts, and writing skills. Tutors are available anytime the center is open. The TSC offers on-site tutoring, online tutoring, and tutorial workshops. Office hours and schedules can be found at [http://www.stthom.edu/public/index.asp?page_ID=100289](http://www.stthom.edu/public/index.asp?page_ID=100289). Please contact the center at 713-525-3878 or tutoring@stthom.edu

- **CSB Tutorials**
  The Cameron School of Business offers tutoring in business subjects. Please visit [http://libguides.stthom.edu/cameron](http://libguides.stthom.edu/cameron) (under the “CSB Tutorial Services” tab) for the most current tutorial schedule and available subjects.

- **Information Technology Services**
  The UST IT Solution Center offers assistance with technical issues related to general computer issues, software, email, passwords, MyStThom, and blackboard. Manuals, contact information, and discounted software and hardware purchase information may be found at [http://www.stthom.edu/Offices_and_Services/Information_Technology/IT_Index.aqf](http://www.stthom.edu/Offices_and_Services/Information_Technology/IT_Index.aqf).
The Cameron School of Business at the
University of St. Thomas

Mission Statement

Inspired by the Basilian Father’s motto of Goodness, Discipline and Knowledge, the Cameron School of Business provides a comprehensive, high quality, ethically oriented business education to a diverse student body enabling graduates to serve as leaders of faith and character in a global economy.

Academic Honesty

Ethical conduct is essential to a community of scholars and students searching for truth. Anything less than total commitment to honesty and honorable conduct undermines the efforts of the entire community. Academic integrity lies at the very heart of any institution of higher learning. In the Cameron School of Business, students and faculty are expected to commit to a code that exemplifies each individual’s honor and integrity. Any conduct that violates this standard and betrays the respect of others is a matter of grave concern and, accordingly, is deemed unacceptable.

The tests/exams will be individual efforts. Student may work together on homework assignments, but must submit their own assignments.

The penalty for an incident of academic dishonesty is, at the discretion of the professor, either a mark of zero for the work in question or the grade of F for the course.

Accommodations

The University of St. Thomas abides by the Americans with Disabilities Act and Section 504 of the Rehabilitation Act of 1973, which stipulates that no student shall be denied the benefits of an education “solely by reason of a handicap.” If you have a documented disability that may impact your performance in this class and for which you may require accommodations, you must be registered with and provide documentation of your disability to Counselling and Disability Services which is located on the second floor of Crooker Center. Contact Debby Jones or Rose Signorello at 713-525-6953 or 713-525-3162.

Any student with a documented disability needing academic adjustments or accommodations is requested to speak with me during the first two weeks of class. All discussions will remain confidential.