



## FIN 3100.001 Principles of Finance

For additional course information, including prerequisites, corequisites, and course fees, please refer to the Catalog: <https://catalog.uvu.edu/>

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**Semester:** Spring

**Year:** 2025

**Course Prefix:** Finance

**Course and Section #:** 001

**Course Title:** Principles of Finance

**Credits:** 3

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### *Course Description*

Modules are set up as the main page for the class in Canvas. All students are expected to be engaged in class, come, communicate, and know what is going on. The existing calendar generally assesses what we intend to cover and when. The calendar will likely change many times throughout the semester. Any calendar changes will be understood if you read the announcements and regularly attend class.

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### *Course Attributes*

This course has the following attributes:

- General Education Requirements
- Global/Intercultural Graduation Requirements
- Writing Enriched Graduation Requirements
- Discipline Core Requirements in Program
- Elective Core Requirements in Program
- Open Elective

Other: *Click here to enter text.*

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### *Instructor Information*

**Instructor Name:** Cary D. Wasden

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### *Student Learning Outcomes*

By the end of the course, you should be able to:

1. Read and understand financial statements, including the balance sheet, income statement, and cash flow statement.
2. Conduct financial analysis to determine a firm's liquidity, efficiency, leverage, profitability, dividend policy, and market value using financial ratio analysis.
3. Understand and apply the principle of leverage (both operating and financial) and how it affects a firm's profitability, risk, and value.
4. Understand and apply time value of money (TVM) principles to complete single payment, annuity, and multiple cash flow analysis.

5. Professionally analyze and complete a capital budgeting analysis.
6. Develop the ability to understand and communicate complex financial concepts effectively.
7. Professionally apply problem-solving and critical thinking skills.

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## ***Course Materials and Texts***

This This course examines the basic principles of finance. In practical terms, it is designed to provide non-finance majors with a working knowledge of financial principles. The first section of the course provides a review of basic principles learned in previous classes. From there, the material focuses on the financial principles of valuation. A detailed calendar for the semester can be found at the back of this syllabus.

All course materials and texts are available on Canvas without additional cost. Course materials vary for each module. Modules are uploaded approximately three weeks before they are discussed in class.

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## ***Course Requirements***

### **Course Assignments, Assessments, and Grading Policy**

Grades will be assigned based on mid-terms, finals, homework assignments, and cases. Final letter grades will be based on the following scale:

- A 95% & above
- A- 94.9%-90%
- B+ 89.9%-86%
- B 85.9%-83%
- B- 82.9%-80%
- C+ 79.9%-76%
- C 75.9%-73%
- C- 72.9%-70%
- D+ 69.9%-66%
- D 65.9%-63%
- D- 62.9%-60%
- E 59.9%

Announcements are used extensively, so please set your Canvas with the option “receive every day.” Announcements are used to announce the work for the week, the main points in a chapter, for general feedback, when I add new material in Modules (Canvas), or to remind you of particular deadlines, such as your midterm or final exam.

Please feel free to text my mobile phone for direct communication. If we cannot solve our issues by text, we can set up a time to chat.

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## **Required or Recommended Reading Assignments**

All material listed in Canvas for the course is considered required.

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## **General Description of the Subject Matter of Each Lecture or Discussion**

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## ***Required Course Syllabus Statements***

### **Generative AI**

All submitted work should be your own, without AI tools' input or assistance. Sophisticated tools can detect AI-generated content. Integrity in submissions is essential. Consequences: Any detected use of AI tools against this policy may lead to grade deductions or further academic repercussions. Stay genuine and stay safe.

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### **Using Remote Testing Software**

This course does not use remote testing software.

This course uses remote testing software. Remote test-takers may choose their remote testing locations. Please note, however, that the testing software used for this may conduct a brief scan of remote test-takers immediate surroundings, may require the use of a webcam while taking an exam, may require the microphone to be on while taking an exam, or may require other practices to confirm academic honesty. Therefore, test-takers shall have no expectation of privacy in their test-taking location during or immediately preceding remote testing. If a student strongly objects to using test-taking software, the student should contact the instructor at the beginning of the semester to determine whether alternative testing arrangements are feasible. Alternatives are not guaranteed.

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## ***Required University Syllabus Statements***

### **Accommodations/Students with Disabilities**

Students needing accommodations due to a permanent or temporary disability, pregnancy, or pregnancy-related conditions may contact UVU [Accessibility Services](#) at [accessibilityservices@uvu.edu](mailto:accessibilityservices@uvu.edu) or 801-863-8747.

Accessibility Services is located on the Orem Campus in BA 110.

Deaf/Hard of Hearing students requesting ASL interpreters or transcribers can contact Accessibility Services to set up accommodations. Deaf/Hard of Hearing services can be contacted at [DHHservices@uvu.edu](mailto:DHHservices@uvu.edu)

DHH is located on the Orem Campus in BA 112.

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### **Academic Integrity**

At Utah Valley University, faculty and students operate in mutual trust. Maintaining an atmosphere of academic integrity allows for the free exchange of ideas and enables all community members to achieve their highest potential. We aim to foster an intellectual atmosphere that produces integrity and imaginative thought scholars. In all academic work, the ideas and contributions of others must be appropriately acknowledged, and UVU students are expected to grow their original scholarly work.

Faculty and students are responsible for ensuring the honesty and fairness of the intellectual environment at UVU. Students are responsible for promoting academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As academic community members, students must become familiar with their [rights and responsibilities](#). In each course, they are responsible for knowing the requirements and restrictions regarding research and writing, assessments, collaborative work, using study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to clearly state expectations and model best practices.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](#).

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### **Equity and Title IX**

Utah Valley University does not discriminate based on race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, age (40 and over), disability, veteran status, pregnancy, childbirth, or pregnancy-related conditions, citizenship, genetic information, or other basis protected by applicable law, including Title IX and 34 C.F.R. Part 106, in employment, treatment, admission, access to educational programs and activities, or other University benefits or services. Inquiries about nondiscrimination at UVU may be directed to the U.S. Department of Education's Office for Civil Rights or UVU's Title IX Coordinator at 801-863-7999 – [TitleIX@uvu.edu](mailto:TitleIX@uvu.edu) – 800 W University Pkwy, Orem, 84058, Suite BA 203.

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### **Religious Accommodation**

UVU values and acknowledges the array of worldviews, faiths, and religions represented in our student body and, as such, provides supportive accommodations for students. Religious belief or conscience broadly includes religious, non-religious, theistic, or non-theistic moral or ethical beliefs and participation in religious holidays, observances, or activities. Accommodations may include scheduling, due-date modifications, or make-up assignments for missed class work.

To seek a religious accommodation, a student must provide written notice to the instructor and the Director of Accessibility Services at [accessibilityservices@uvu.edu](mailto:accessibilityservices@uvu.edu). If the accommodation relates to a scheduling conflict, the notice should include the date, time, and brief description of the difficulty posed by the conflict. When the student knows about the prospective scheduling conflict, such requests should be made.

While religious expression is welcome throughout campus, UVU also has a [specially dedicated space](#) for meditation, prayer, reflection, or other forms of religious expression.

# Finance 3100 (Principles of Finance)

**Professor Cary D. Wasden**

*Spring 2025*

Course Outline

Month	Date	Week	Topics and Content	Assignment Due
January	6	1	Class introduction and syllabus discussion. Differences between accounting and finance. How the economy works. Global financial system.	
	8	1	Discussion on financial statements. Hostess Palate Cleanser. Discuss Disney Case 1.	Twinkie Extra Credit (20) Content Quiz (10)
	13	2	Discussion on financial statement ratios. Blackjack Palate Cleanser.	Disney Case 1 (10)
	15	2	<b>No Class Due to Silicon Slopes</b>	
	20	3	<b>Civil Rights Holiday (No Class)</b>	
	22	3	Discussion on estimating cash flows. Discuss puzzle company case. Millionaire Next Door Palate Cleanser.	Disney Case 2 (30) Assignment (10)
	27	4	Discuss Puzzle Company Case answers. Discuss interest rates. Common Sense Palate Cleanser	Puzzle Company Case (20)
	28	4	Video Lecture on Canvas. No Class	Homework (30)
February	3	5	Discuss Time Value of Money. Marshmallow Man Palate Cleanser.	Content Quiz (10) Homework (30)
	5	5	Discuss Bonds. Introduce Disney Case 3. In the Arena Palate Cleanser.	Content Quiz (10) Homework (30)
	10	6	Discuss Equity. Introduce Disney Case 4. Smaller in It Palate Cleanser.	Content Quiz (10) Disney Case 3 (20) Homework (30)
	12	6	Discuss Value. Introduce Disney Case 5. River of Fire Palate Cleanser.	Content Quiz (10) Disney Case 4 (20)
	17	7	<b>Presidents Holiday (No Class)</b>	
	19	7	Discuss WACC. Introduce Disney Case 6. Process Thinking palate cleanser.	Content Quiz (10) Disney Case 5 (20)
	24	8	Puzzle Problem Version 1. Exam Review.	Practice Exam
	26	8	Puzzle Problem Version 2. Exam Review.	Practice Exam
March	3	9	Exam Week No Class	Mid-Term Exam (150)
	5	9	Exam Week No Class	
	10		<b>Spring Break (No Class)</b>	
	12		<b>Spring Break (No Class)</b>	
	17	10	Discuss Principles of Investing. Introduce Disney Case 6. Ginsburg and Scalia Palate Cleanser.	Content Quiz (10)
	19	10	Discuss the Investment Case for Disney. Introduce Disney Case 7. One Life Palate Cleanser.	Content Quiz (10) Disney Case 6 (20)
	24	11	Discuss the Investment Case for Disney. I Love Everyone Palate Cleanser.	
	26	11	Discuss the Investment Case for Disney. Power of Failure Palate Cleanser.	
April	31	12	Discuss Technical Financial Writing. Gramp Palate Cleanser.	Disney Case 7 (40) Content Quiz (10) Homework (20)
	2	12	Discuss Company Analysis 1. Piano Man Palate Cleanser.	Homework (30)
	7	13	Discuss Company Analysis 2. The Incredible Lightness of University Palate Cleanser.	Homework (30)
	9	13	Discuss Company Analysis 3. Artificial Intelligence Palate Cleanser.	Homework (30)
	14	14	Discuss Company Analysis 4. Artificial Intelligence Palate Cleanser.	Homework (30)
	16	14	Course Review.	Practice Exam
	21	15	Course Review.	Practice Exam
	23	15	Final Exam (On Canvas)	Final Exam (250) Company Report (40)

*Note. All Assignments are due on Saturday, 11:59 p.m. in the week they are assigned.*