



## FIN 3100 Syllabus

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

**Course Prefix:** FIN

**Course Title:** Principles of Finance

**Year:** 2025

**Course and Section #:** 3100 - 003

**Credits:** 3

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### ***Course Description***

Examines financial management in the business environment; time value of money; fundamentals of security valuation; the capital asset pricing model and capital budgeting. Introduces finance terminology and quantitative techniques used in financial analysis. Covers financial ratios and financial statement analysis, cost of capital, working capital policies, dividend policy, and a brief overview of international finance. Lab access fee of \$13 for computers applies. Canvas Course Mats \$85/Cengage applies.

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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:** Mark Cherrington

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### ***Student Learning Outcomes***

1. Apply the basic terminology of finance;
  2. Evaluate financial performance, and compare performance to appropriate benchmarks;
  3. Evaluate financial decisions using time value of money;
  4. Describe characteristics of debt and equity securities;
  5. Analyze debt and equity securities using time value of money principles;
  6. Compute the required return appropriate for an investment using the capital asset pricing model;
  7. Analyze the basics of capital budgeting;
  8. Calculate the weighted average cost of capital for a firm or proposed project.
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### ***Course Materials and Texts***

The text will be *Fundamentals of Financial Management, Concise 11<sup>th</sup> Edition*, by Brigham and Houston, published by Cengage Learning

A printed textbook is not required for this course. The class will use an electronic text and electronic course content that will be accessed through Canvas. This electronic content will be available the first day of class for all enrolled students. A charge (approximately \$85) will be assessed for all students in the course who are still enrolled during the third week of class. This charge will be listed as a “Bookstore Charge” and will be paid through a process similar to that used for tuition/fees.

Although no printed text is required – for those who wish to have a loose leaf copy of the text it will be available through the Bookstore for a cost of about \$45 range. For those who choose to get a hard copy of the text they will have to visit the Bookstore and ask for it specifically because it will not be on the shelves with the regular text.

Microsoft Excel or a financial (TVM) calculator is required for this course.

Texas Instruments BA II Plus is recommended (But if you have another TVM calculator you can use it).

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## ***Course Requirements***

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

The expected learning outcomes will be assessed through: reading assignments, chapter assignments, quizzes, case studies, and exams.

#### Grade Points Breakdown

Chapter Assignments	100
Chapter Quizzes	100
In Class Team Quizzes	45
In Class Team Assignments	40
Case studies	90
Exams (three at 150 points each)	<u>450</u>
Total Points	825 points

Chapter Assignments: There will be 11 homework assignments worth 10 points each. There will be one due each week (except Exam weeks). The lowest score will be dropped.

Chapter Quizzes: There will be 11 quizzes each worth 10 points. The lowest individual quiz score will be dropped. Students must complete these quizzes on their own without the help of textbook, internet, AI or other people. Students can use their written notes.

In Class Team Quizzes: There will be 11 team quizzes taken in class, each worth 5 points. The lowest 2 team quiz scores will be dropped. Teams will complete these quizzes without the help of textbook, internet, or AI. Students can use their written notes.

In Class Team Assignments: There will be 10 in class team assignments, each worth 5 points. The lowest 2 in class team assignment scores will be dropped. Students must complete these team assignments without the use of AI.

Case Studies: Each student is asked to complete three case studies worth 30 points each. The three case studies will cover Financial Ratio Analysis, Time Value of Money, and Capital Budgeting. Must be completed without the use of AI.

Exams: There will be three exams during the course; two midterms and a final. Each will be worth 150 points. The final exam is not cumulative. Students must complete these exams on their own without the help of textbook, internet, AI or other people. Students can use a 3 x 5 card with handwritten notes (front and back).

Final Grades will be determined by the following schedule:

A: 94.0 to 100.0%    B: 84.0 to 86.9%    C: 74.0 to 76.9%    D: 64.0 to 66.9%  
 A-: 90.0 to 93.9%    B-: 80.0 to 83.9%    C-: 70.0 to 73.9%    D-: 60.0 to 63.9%  
 B+: 87.0 to 89.9%    C+: 77.0 to 79.9%    D+: 67.0 to 69.9%    E: below 60.0%

### Required or Recommended Reading Assignments

There is a chapter reading assignment that should be read prior to class periods we discuss the chapter. Please review the course outline below for the class period dates of each chapter.

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

<u>Class</u>		<u>Assignments Due</u>
1/7/2025	Introduction & Chapter 1	1/11/2025 Ch 1 Assignment & Quiz
1/9/2025	Chapter 1 Overview of Financial Management	
1/14/2025	Chapter 2 Financial Markets and Institutions	1/18/2025 Ch 2 Assignment & Quiz
1/16/2025	Chapter 2 Financial Markets and Institutions	
1/21/2025	Chapter 3 Financial Statements	1/25/2025 Ch 3 Assignment & Quiz
1/23/2025	Chapter 3 Financial Statements and Taxes	
1/28/2025	Chapter 4 Financial Statement Analysis	
1/30/2025	Chapter 4 Financial Statement Analysis	
2/4/2025	No class	2/6/2025 Case Study 1 2/8/2025 Ch 4 Assignment & Quiz
2/6/2025	Case Study & Exam Review	
2/11/2025	No class - Exam 1 (Chapters 1, 2, 3, & 4)	2/15/2025 Exam 1 in Proctorio 2/6 - 2/12
2/13/2025	Chapter 5 Time Value of Money	
2/18/2025	Chapter 5 Time Value of Money	2/22/2025 Ch 5 Assignment & Quiz
2/20/2025	Chapter 5 Time Value of Money	
2/25/2025	Chapter 7 Bonds and Their Valuation	3/1/2025 Ch 7 Assignment & Quiz
2/27/2025	Chapter 7 Bonds and Their Valuation	
3/4/2025	Chapter 8 Risks and Rates of Return	3/8/2025 Ch 8 Assignment & Quiz
3/6/2025	Chapter 8 Risks and Rates of Return	
3/11/2025	No class - Spring Break	
3/13/2025	No class - Spring Break	
3/18/2025	Chapter 9 Stocks and Their Valuation	3/22/2025 Ch 9 Assignment & Quiz
3/20/2025	Chapter 9 Stocks and Their Valuation	
3/25/2025	Case Study & Exam Review	3/25/2025 Case Study 2 3/31/2025 Exam 2 in Proctorio 3/26 - 3/31
3/27/2025	No class - Exam 2 (Chapters 5, 7, 8, & 9)	

4/1/2025	Chapter 11 The Basics of Capital Budgeting		
4/3/2025	Chapter 11 The Basics of Capital Budgeting	4/5/2025	Ch 11 Assignment & Quiz
4/8/2025	Chapter 12 Cash Flow Estimation		
4/10/2025	Chapter 12 Cash Flow Estimation	4/12/2025	Ch 12 Assignment & Quiz
4/15/2025	Chapter 10 The Cost of Capital		
4/17/2025	Chapter 10 The Cost of Capital	4/19/2025	Ch 10 Assignment & Quiz
4/22/2025	Case Study & Exam Review	4/22/2025	Case Study 3
		4/29/2025	Final Exam in Proctorio 4/24 - 4/29

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

### **Generative AI**

The use of **generative artificial intelligence** (GAI) tools such as ChatGPT will not be allowed in this course except for the chapter homework assignments on Cengage. Even with the chapter homework assignments I would only use GAI tools to help you understand the material. It is each student's responsibility to assess the validity of any GAI output used to help you on your homework. Violations of this policy will be considered cheating.

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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 use of a webcam while taking an exam, may require the microphone be on while taking an exam, or may require other practices to confirm academic honesty. Test-takers therefore 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](https://www.uvu.edu/accessibility) 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 an atmosphere of mutual trust. Maintaining an atmosphere of academic integrity allows for free exchange of ideas and enables all members of the community to achieve their highest potential. Our goal is to foster an intellectual atmosphere that produces scholars of integrity and imaginative thought. In all academic work, the ideas and contributions of others must be appropriately acknowledged and UVU students are expected to produce their own original academic work.

Faculty and students share the responsibility of ensuring the honesty and fairness of the intellectual environment at UVU. Students have a responsibility to promote academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As members of the academic community, 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, the use of 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 on the basis of 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 as well as participation in religious holidays, observances, or activities. Accommodations may include scheduling or 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. Such requests should be made as soon as the student is aware of the prospective scheduling conflict.

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