



## FIN 3100.601 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:** FIN3100

**Course Title:** Principles of Finance

**Year:** 2025

**Course and Section #:** FIN3100-601

**Credits:** 3

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### ***Course Description***

The course provides insight and practice relating to planning, organizing, and controlling the financial functions performed in corporations. The topics focus on understanding financial statements, financial analysis, the time value of money, capital budgeting, project evaluation, forecasting, required rate of return and measuring and evaluating financial performance.

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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:** Victor Fong

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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, and market value using financial ratio analysis.
  3. Understand and apply the principle of leverage and how it affects the profitability and value of a firm.
  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. Understand and apply weighted average cost of capital (WACC) techniques to determine the cost of debt, cost of equity, and overall cost of capital of a firm.
  7. Develop the ability to effectively understand and communicate complex financial concepts.
  8. Professionally apply problem solving and critical thinking skills.
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## ***Course Materials and Texts***

A financial (TVM) calculator or Microsoft Excel is required for this course. Texas Instruments BA II Plus is recommended (But if you have another TVM calculator you can make it work).

In this course we will focus on using Excel instead of the financial calculator as that is what the work force mostly use.

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 (about \$78) 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.

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

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## ***Course Requirements***

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

#### **In Class Team Assignments:**

There will be eleven in class team assignments. Only one assignment needs to be submitted per team. Each student in the team will be graded individually. Student(s) in the team who do not participate for the team assignment will not receive credit.

The class will be divided into teams and the teams will be fixed for the entire semester. Teams will work together for this in class team assignment and teams are also encouraged to study together outside of class. Experience shows that students involved in a study group that meets regularly are more successful. They learn faster, retain more information, and perform better on homework, quizzes, projects, and tests.

#### **Chapter Reading Assignment:**

There will be 11 homework reading assignments through Cengage.

#### **Chapter quizzes:**

There will be 11 quizzes through Cengage. The lowest 1 will be dropped.

#### **Case Studies:**

Each student is asked to complete 2 case studies. The 2 case studies will cover Financial Ratio Analysis and Time Value of Money.

## Case Study Presentation:

As a team, you will work on the Case Study for Capital Budgeting. You will do the analysis using the tools that we learn and present your analysis to the class in the last week of the class. Your team will be able to pick your own topics and gather your own data for this case study.

During class, we will go over an example of Capital Budgeting Go/No Go decision for Victor to get an Electric Vehicle.

Each team member needs to present the material to get credit and each team will submit one set of work including:

1. The Excel Analysis
2. The PowerPoint presentation

The presentation should last for 10 minutes leaving 2 minutes for questions from teacher and students. The presentation should cover the below questions:

1. Why do your team pick that topic?
2. Where do the data come from?
3. How do your team come up with the decision?
4. How will the data change affect your decision?

## Examinations (Midterms, Final Exam):

Students will have two midterms and one final (non-comprehensive) exam. They will be administered as outlined in the schedule. You will find the tests on Canvas, and the tests are set with Proctorio.

## Missed or late assignments:

Exam dates are indicated on the course outline. If you have a conflict with those pre-determinate dates, let me know as soon as possible. Make-up exams are not permitted for unexcused absences. Students who fail to attend an exam will be given a grade of zero for the exam. Only students in extreme situations will be exempt from this rule.

No late assignments will be accepted.

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## Required or Recommended Reading Assignments

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 (about \$78) 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.

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

Introduction, Syllabus/
Chapter 1 Overview of Financial Management
Chapter 2 Financial Markets and Institutions
Chapter 3 Financial Statements and Taxes
Chapter 4 Financial Statement Analysis
Midterm 1 (Chapter 1, 2, 3, 4) – no class
Chapter 5 Time Value of Money
Chapter 7 Bonds and Their Valuation
Chapter 8 Risks and Rates of Return
Chapter 9 Stocks and Their Valuation
Spring Break
Midterm 2 (chapter 5, 7, 8, 9) – no class
Chapter 11 The Basics of Capital Budgeting
Chapter 12 Cash Flow Estimation
Chapter 10 The Cost of Capital

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## *Required Course Syllabus Statements*

### **Generative AI**

Embrace Tech: You're free to use AI tools across your coursework to enhance and refine your work.

Citation is Crucial: When drawing insights, data, or content from AI, you must cite the tool used, similar to how you would reference a textbook or research paper.

Maintain Originality: Your submissions should contain a balance of original thought and AI-assisted content. Your unique perspective and voice should always be dominant.

Feedback Loop: Engage with your instructors about your use of AI. Their insights can help you utilize these tools in a more enriching way.

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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](#) 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.