



FIN 3100.X03

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

Semester: Spring

Year: 2025

Course Prefix: FIN

Course and Section #: 3100.X03

Course Title: Principles of Finance

Credits: 3

Course Description

Examines financial aspects of firm decisions. Presents theoretical concepts for corporate financial management, together with quantitative techniques used to analyze financial questions. Covers financial analysis and planning, valuation methods, determination of required rate of return, effective capital structure decisions, funding alternatives, and corporate risk management. Requires analysis of a capital budgeting problem, including a written paper, quantitative analysis, and presentation.

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.*

Instructor Information

Instructor Name: Prof. John Pilkinton

Student Learning Outcomes

Understand and apply financial analysis in the context of business management.

Course Materials and Texts

- Besides your brain and a computer, the class will use an electronic text
 - Brigham Fundamentals of Financial Management Concise 9e v3
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Course Requirements

Course Assignments, Assessments, and Grading Policy

Weekly Assignments

Weekly assignments are given for each module. Links to all assignments will be provided in weekly modules in Canvas. During exam weeks, no assignments will be given. Please check Canvas for details and due dates of all assignments. Many of the assignments are completed on a platform called MindTap

which is the site where you will access the electronic text as well as complete many of the assignments. However, all such assignments will be accessed right in Canvas and will link you to MindTap.

You are given two attempts, and your best score is recorded. Additionally, there is a “Check My Work” feature in MindTap that will allow you to check your work before saving your responses.

Exams

Three exams will be given during the course: two midterms and a final. Each will be worth 100 points. The final is not cumulative. The exams will be taken online in Canvas.

The exams may or may not use Proctorio software, which records video and audio during the test to ensure students complete exams independently and not with the help of Google, cell phones, or other people. To successfully take exams in this class, you must have access to a computer equipped with Google Chrome, a camera, and a microphone. The testing center has computers fitting these criteria if you do not have personal access to one.

Chapter Assignments (about 45):	546
Exams (3 x 100)	300
Total	846

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

All required readings use chapters from the course text that align with the lectures below

General Description of the Subject Matter of Each Lecture or Discussion

1	1/6/2025	1/12/2025	Chapter 1 An Overview of Financial Management
2	1/13/2025	1/19/2025	Chapter 2 Financial Markets and Institutions
3	1/20/2025	1/26/2025	Chapter 3 Financial Statements, Cash Flow, and Taxes
4	1/27/2025	2/2/2025	Chapter 4 Analysis of Financial Statements
5	2/3/2025	2/9/2025	Midterm Exam 1 (Ch 1, 2, 3, & 4)
6	2/10/2025	2/16/2025	Chapter 5 The Time Value of Money
7	2/17/2025	2/23/2025	Chapter 7 Bonds and Their Valuation
8	2/24/2025	3/2/2025	Chapter 8 Risk and Rates of Return
9	3/3/2025	3/9/2025	Chapter 9 Stocks and Their Valuation
10	3/10/2025	3/16/2025	BREAK
11	3/17/2025	3/23/2025	Midterm Exam 2 (Ch 5, 7, 8, & 9)
12	3/24/2025	3/30/2025	Chapter 11 The Basics of Capital Budgeting (NPV, IRR, PB)
13	3/31/2025	4/6/2025	Chapter 12 Cash Flow Forecasting
14	4/7/2025	4/13/2025	Chapter 10 Weighted Average Cost of Capital
15	4/14/2025	4/20/2025	Final Exam (Ch 10, 11, & 12)
16	4/21/2025	4/27/2025	Oh \$#!t, I forgot to do the work and I'm so cramming RN.

Required Course Syllabus Statements

Generative AI

We all know that artificial intelligence is going to make humans redundant and the first step on that path is Generative AI, mathematical models capable of generating new content, be it text, images, music, or other forms of data. By learning patterns from existing large amounts of data, these models can produce novel outputs that were not part of their training set, mimicking the style and structure of the learned data. Before we reach the Singularity, much like my comment about Excel above, get to know your tools:

Data Protection – You should not enter confidential data into publicly-accessible generative AI platforms. Information relayed to generative AI platforms under standard configurations lacks confidentiality and may reveal crucial or protected information to unintended recipients.

AI Limitation – Content produced by AI can be imprecise, deceptive, or wholly fabricated (often termed "illusions") or might encompass copyrighted elements. You hold accountability for any content you disseminate that incorporates material generated by AI.

Transparency & Disclosure – If you use AI-generated content in your work, proper citation is required. Review your syllabus carefully, if not clear, communicate with your instructor on how much AI-generated work is allowed to use in each assignment.

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.

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.

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 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

DHH is located on the Orem Campus in BA 112.

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](#).

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 – 800 W University Pkwy, Orem, 84058, Suite BA 203.

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. 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.