



FIN 3100 - X04– Principles of Finance

Prerequisites: Prerequisite(s): (MGMT 2340 or STAT 2040 or STAT 2050) and (ACC 2110 or ACC 3000) and University Advanced Standing.

Lab access fee of \$13 for computers applies.

Canvas Course Mats \$85/Cengage applies.

Semester: Spring

Course Prefix: FIN

Course Title: Principles of Finance

Location: Online

Year: 2025

Course and Section #: 3100 X04

Credits: 3 Credits

Course Description

The goal of this course is to help students develop an informative framework of finance. This course is designed to give an introduction to financial discipline first, then discuss basic and crucial financial concepts and instruments specifically and evaluate and apply techniques in financial decision making from the perspective of corporate financial manager. Emphasis is on financial decisions using managerial information systems as an integrating force to deliver planned results.

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: Xu Sun

Office: KB 425A

Office Phone: 801- 863 -5656

Email: xsun@uvu.edu

Office Hour: Tuesday, 10:00 – 11:00 am (In person at my office) & 1:00 – 3:00 pm (In person & On Teams. Please join Teams through this [meeting link](#)). If you need any assistance, please also feel free to email me, send me an instant message via canvas, contact me through Microsoft Teams, or [book a Teams meeting](#) with me.

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 statement of cash flow.
2. Conduct financial analysis to determine a firm's liquidity, efficiency, leverage, profitability, dividend policy, and market value using financial ratio analysis.
3. Understand the principle of leverage (both operating and financial) and how it affects the profitability, risk, and value of a firm.
4. Understand and apply time value of money (TVM) principles to complete single and multiple cash flow analysis.
5. Professionally analyze and complete capital budgeting analysis for corporations.
6. Develop the ability to effectively understand complex financial concepts and analyze corporate situation.

Course Materials and Texts

- Required textbook: *Fundamentals of Financial Management, Concise Edition, 11th Edition*, by Brigham and Houston. 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. You should have paid in your tuition for inclusive access to the e-book and assignments. In the first week of class, please follow the instruction on Canvas to get the access. If you choose to get a hard copy of the text, please visit the Bookstore and ask for it, or get it online.
- ***A Financial Calculator is recommended for this course.***
 - **Recommended financial calculator:** Texas Instruments BA II Plus (or BA II Plus Professional). If you have another one, like Hewlett Packard 10BII (including 10BII+) or TI 83/84/85, you can make it work with a little extra effort too.
 - All financial functions covered in this course are also available in **Excel**. You can also do the financial calculations in Excel. Office 365 is available and free for actively enrolled students.

Course Requirements

Course Assignments, Assessments, and Grading Policy

The expected learning outcomes will be assessed through: assignments, quizzes, and exams.

Assessment	Description	Points
"Getting to Know You" (Optional)	I'd love the chance to meet and connect with you individually in this online course. This is an extra point assignment, and it is simple—just a short 5-10 minute chat with me before the middle of February. I look forward to learning about you—your interests, goals for this course, and anything else you'd like to share. Assignment instructions are posted on Canvas.	
Assignments (Mandatory)	Individual homework assignments are available on Cengage MindTap, which can be linked via Canvas. Please follow the instruction on Canvas to access to MindTap.	

	<p>For every chapter, there are two assignments:</p> <ul style="list-style-type: none"> • Reading Assignment: <ul style="list-style-type: none"> ○ It consists of conceptual problems that are designed to help you build your knowledge of key financial concepts, formula, and the rationale of application. Answer them after you finish reading the chapter. ○ You only have one attempt. No time limits. • Chapter Assignment: <ul style="list-style-type: none"> ○ The questions are more on the application side. Answer them after you finish studying the chapter. ○ You have a maximum of 3 attempts and the <u>highest</u> of all attempts will be used as your grade. No time limits. <p>Due dates of assignments are available on both Cengage and Canvas.</p> <p><i>Late chapter assignments will NOT be accepted.</i> Students will be able to drop the lowest assignment grade in each type at the end of the course.</p>	<p>10 points for each reading assignment; 20 points for each chapter assignment.</p>
<p>Chapter Quizzes (Mandatory)</p>	<p>Chapter quiz will be posted for each chapter on Canvas. Quiz rules can be found on Canvas.</p> <p>Each quiz has an optional essay question in the end, which will be used to assess your course participation.</p> <p>The lowest quiz grade will be dropped.</p>	<p>8 points each.</p>
<p>Exams (Mandatory)</p>	<p>There will be one midterm exam and one final exam with remote proctoring. They are available on Canvas. Have your UVID ready to take exams. The final exam is not cumulative.</p> <p><i>No make-up exams will be given.</i> Should you expect to miss an exam contact the instructor immediately.</p>	<p>200 points each.</p>
	<p>Total (after dropping the lowest)</p>	<p>780 points</p>

Letter grades will be determined as:

A: [93, 100]	A-: [90, 93)	B+: [87, 90)	B: [83, 87)
B-: [80, 83)	C+: [77, 80)	C: [73, 77)	C-: [70, 73)
D+: [67, 70)	D: [63, 67)	D-: [60, 63)	E: [0, 60)

I do not curve grades and I do not give “free” points or extra credit for border-line cases; you must earn the points during the semester.

Class Policies

1. Read and understand course syllabus.

2. Check Canvas for this course on a regular basis. Read assigned materials & complete and submit homework assignments on time.
3. Each student should understand that your attendance and enrollment in this class is a very important “job” that is no less important than any other job.
4. Rules on using artificial intelligence (AI) tools.
 - Responsible uses of AI tools are allowed in course assignments only if they help enhance your understanding and learnings in this course.
 - If you use AI tools in course assignments, you must cite the tool used, mention the specific purpose, and state this clearly in your submission.
 - Your submissions should contain a balance of original thought and AI-assisted content. Your unique perspective and voice should always be dominant. Direct generation or substantial content from AI is prohibited.
 - Failing to declare the use of AI tools will have academic repercussions.
5. Academic honesty - Cheating of any kind is unacceptable and will not be tolerated.
 - Do your own work.
 - Do not use published and/or unpublished material without acknowledging the source.
 - Do not use materials or resources during the exams that are not expressly permitted by the instructor.

Required or Recommended Reading Assignments

The assigned readings for each lesson are posted on Canvas. Please check the lesson modules on Canvas to get the information.

General Description of the Subject Matter of Each Lecture or Discussion

This syllabus and schedule are subject to changes in the event of extenuating circumstances.

Week	Date	Topic
Week 1	Jan 06 - 12	Chapter 1 An Overview of Financial Management
Week 2	Jan 13 - 19	Chapter 2 Financial Markets and Institutions
Week 3	Jan 20 - 26	Chapter 3 Financial Statements, Cash Flow, and Taxes
Week 4 & 5	Jan 27 - Feb 9	Chapter 4 Analysis of Financial Statements
Week 6 - 7	Feb 10 - 23	Chapter 5 The Time Value of Money
Week 8	Feb 24 - Mar 2	Chapter 7 Bonds and Their Valuation
Week 9	Mar 3 - 9	Midterm Exam (Ch 1, 2, 3, 4, 5, & 7)
Week 10	Mar 10 - 15	Spring Break. No class.
Week 11	Mar 17 - 23	Chapter 8 Risk and Rates of Return
Week 12	Mar 24 - 30	Chapter 9 Stocks and Their Valuation
Week 13	Mar 31 - Apr 6	Chapter 10 Weighted Average Cost of Capital
Week 14	Apr 7 - 13	Chapter 11 The Basics of Capital Budgeting (NPV, IRR, PB)
Week 15	Apr 14 - 20	Chapter 12 Cash Flow Forecasting
Week 16	Apr 21 - 23	Final Exam Preparation
	Apr 24 - 27	Final Exam (Ch 8, 9, 10, 11, & 12)

Required Course Syllabus Statements

Generative AI

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- Failing to declare the use of AI tools will have academic repercussions.

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.