



FIN 3100.X05 – Principles of Finance

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

Semester: Spring

Course Prefix: FIN

Course Title: Principles of Finance

Year: 2025

Course and Section #: 3100.X05

Credits: 3

Course Description

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

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: Adam Welker

Student Learning Outcomes

Upon successful completion, students should be able to . . .

- 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

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 will be assessed for all students in the course. 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, a loose-leaf copy of the text can be ordered for an additional charge (about \$45). To order a loose-leaf copy:

1. Login to myUVU.
2. Select a semester.
3. Scroll to the bottom of your schedule and click on the BOOKMATCH link.

The textbook is *Fundamentals of Financial Management*, Concise 9th Edition, by Brigham and Houston, published by Cengage Learning

Access to a computer with Microsoft Excel is required. Some students find that a financial calculator is helpful for this course. The *Texas Instruments BAII Plus* is a great option if you choose to go this route. However, I tend to favor Excel over a handheld calculator and in industry you will use Excel almost exclusively, so I recommend doing all calculations in this class using Excel. Most importantly, you should understand how the calculations in this class are done and be able to apply them in real world settings.

Course Requirements

Course Assignments, Assessments, and Grading Policy

The course will be arranged into weekly modules that open on Monday mornings and close the following Monday night (although some modules run two weeks instead of just one week). Since we will not be meeting face-to-face regularly in class, I encourage you to contact me when you have a question or issue that I can help with. I am available during office hours and through Canvas or email. Please do not hesitate to contact me if you need assistance with the class.

Assignments:

A variety of assignments are given each week. Weekly assignments will usually include (though some weeks may not include every type): reading review assignments, discussions, and homework assignments. More information on each category of assignment are given below. Links to all assignments will be provided in weekly modules in Canvas. During exam weeks, no assignments will be given other than the exam itself. Please check Canvas for details and due dates for 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.

Reading Review Assignments:

Reading Review assignments are open-book assessments of chapter readings and are completed in MindTap. There will be one Reading Review assignment for each chapter and each assignment is worth 5 points. There are a total of 50 points possible in this area (10 chapters, 5 points each).

Discussion Questions:

One discussion question will be posted each week (except exam weeks) for you to respond to in Canvas. It is expected that each student will respond to the question with a thoughtful response. You will also need to comment on at least two other posts for full credit. Four points are possible (2 for your original post and 1 each for responses to other posts) for each of the 9 questions (not every week will have a discussion question) which means there are 36 total points possible in this area. **It may be necessary to post your original comment and then revisit the discussion later in the week to allow time for others to post so that you can respond.**

Chapter Assignments:

There will be a homework assignment for each chapter completed in MindTap. These assignments are similar to the reading reviews but are slightly more difficult and usually more quantitative in nature. 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. There will be one homework assignment for each chapter and each assignment is worth 10 points. There will be 10 assignments and the lowest score will be dropped for a total of 90 possible points in this area.

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 use Proctorio software, which records video and audio during the test to ensure students complete exams independently without 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.

Late Assignment Policy

All work is expected to be submitted on time. **Assignments submitted late will not be accepted** without prior approval. If you have special circumstances that justify a late turn-in please contact me ahead of time. Feel free to turn assignments in early.

Course Assessment and Grades:

Grade Determination Breakdown:	Points possible:
Discussion Questions (9 discussions x 4 pts each)	36 pts
Chapter Reading Reviews (10 RR's x 5 pts each)	50 pts
Chapter Assignments (10 assignments x 10 pts each, drop lowest score)	90 pts
Exams (3 x 100)	<u>300</u>

Total Points	499 points
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Final Grades will be determined by the following scale:			
A: 93.0 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 92.9%	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

n/a

General Description of the Subject Matter of Each Lecture or Discussion

Each module is due on the last day of the date ranges given below. Please check the modules in Canvas for additional details.

Module 1	Jan 6 – 13	Chapter 1 An Overview of Financial Management
Module 2	Jan 13 – 20	Chapter 2 Financial Markets and Institutions
Module 3	Jan 20 – 27	Chapter 3 Financial Statements, Cash Flow, and Taxes
Module 4	Jan 27 – Feb 10	Chapter 4 Analysis of Financial Statements
Module 5	Feb 10 – 17	Midterm Exam 1 (Ch 1, 2, 3, & 4)
Module 6	Feb 17 – Mar 3	Chapter 5 The Time Value of Money
Module 7	Mar 3 – 10	Chapter 7 Bonds and Their Valuation
Break	Mar 10 – 17	Spring Break – Have a great break!
Module 8	Mar 17 – 24	Chapter 8 Risk and Rates of Return
Module 9	Mar 24 – Mar 31	Chapter 9 Stocks and Their Valuation
Module 10	Mar 31 – Apr 7	Midterm Exam 2 (Ch 5, 7, 8, & 9)
Module 11	Apr 7 – 14	Chapter 11 The Basics of Capital Budgeting (NPV, IRR, PB)
Module 12	Apr 14 – 21	Chapter 10 Weighted Average Cost of Capital
Module 13	Apr 21 – 30	Final Exam (Ch 10 & 11)

Required Course Syllabus Statements

Generative AI

Generative AI tools are encouraged in this course as a means of enhancing creativity, efficiency, and problem-solving. Students are expected to use these tools responsibly, document their usage, and critically evaluate AI-generated content. While AI can assist in your work, the quality and originality of your submissions remain your responsibility.

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.