



FIN 3100.X06 Syllabus

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

Semester: Spring

Course Prefix: FIN 3100

Course Title: Principles of Finance

Year: 2025

Course and Section #: X06

Credits: 3 credits

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.

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: Chong Meng

Class Meets: Online

Office Hours: Tuesdays from 3:00pm – 4:00pm, or by appointment.

Office: KB 426A

Email address: chong.meng@uvu.edu

Please do not hesitate to contact me with questions or if you need assistance. You may visit my office, email, or send a message through Canvas anytime. When sending an email please include the course number and section in the subject line. I try to respond to all emails within 24 hours. Weekend emails will be answered by Monday at the latest.

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

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 on 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 BAI 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 Assignments

Weekly assignments are given for each chapter and are due by Tuesday noon each week. 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. There will be one homework assignment for each chapter and each assignment is worth 10 points. There will be 11 assignments and the lowest score will be dropped for a total of 100 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 on Canvas.

The exams 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.

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

Chapter Assignments (11 assignments x 10 pts each, drop lowest score)	100 pts
Exams (3 x 100)	<u>300 pts</u>
Total Points	400 pts

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

Please see descriptions in assignments above.

General Description of the Subject Matter of Each Lecture or Discussion

Topic	Description
Chapter 1: An Overview of Financial Management	Introduction to the principles of financial management and its role in business.
Chapter 2: Financial Markets and Institutions	Exploration of financial markets, institutions, and their impact on the economy.
Chapter 3: Financial Statements, Cash Flow, and Taxes	Analysis of financial statements and the interplay of cash flows and taxation.
Chapter 4: Analysis of Financial Statements	Examination of financial ratios and techniques for assessing a firm's performance.
Chapter 5: The Time Value of Money	Understanding present and future value concepts and their application.
Chapter 7: Bonds and Their Valuation	Principles of bond valuation and the factors influencing bond valuation.

Chapter 8: Risk and Rates of Return	Examination of risk, diversification, and the relation with expected returns.
Chapter 9: Stocks and Their Valuation	Discussion on stock valuation methods.
Chapter 11: The Basics of Capital Budgeting	Understanding Net Present Value (NPV), Internal Rate of Return (IRR), and Payback Period (PB).
Chapter 12: Cash Flow Forecasting	Techniques for forecasting cash flows for budgeting and decision-making.
Chapter 10: Weighted Average Cost of Capital	Calculating and interpreting the cost of capital for investment decisions.

Required Course Syllabus Statements

Generative AI

The use of Artificial Intelligence (AI) tools, including but not limited to generalized AI systems, chatbots, language models, or any other AI-based platforms, is strictly prohibited during exams and for any work explicitly requiring independent effort. **Using AI during exams will be regarded as plagiarism and will result in a failing grade for the course.**

However, students are allowed to use AI tools to enhance their writing and refine assignments, provided that the work still reflects their own understanding and capabilities. Students are responsible for ensuring that any AI-generated content is appropriately reviewed and integrated into their own original thought process.

If you have any questions about what constitutes acceptable use of AI or need clarification on this policy, please feel free to ask.

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.

Schedule

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

Module 1	Jan 7 – 14	Chapter 1 An Overview of Financial Management
Module 2	Jan 14 – 21	Chapter 2 Financial Markets and Institutions
Module 3	Jan 21 – 28	Chapter 3 Financial Statements, Cash Flow, and Taxes
Module 4	Jan 28 – Feb 4	Chapter 4 Analysis of Financial Statements
Module 5	Feb 5 – 12	Midterm Exam 1 (Ch 1, 2, 3, & 4)
Module 6	Feb 11 – 18	Chapter 5 The Time Value of Money
Module 7	Feb 18 – 25	Chapter 7 Bonds and Their Valuation
Module 8	Feb 25 – Mar 4	Chapter 8 Risk and Rates of Return
Module 9	Mar 4 – 11	Chapter 9 Stocks and Their Valuation
Break	Mar 10 – 15	Spring Break – Have a great break!
Module 10	Mar 17 – 24	Midterm Exam 2 (Ch 5, 7, 8, & 9)
Module 11	Mar 25 – Apr 1	Chapter 11 The Basics of Capital Budgeting (NPV, IRR, PB)
Module 12	Apr 1 – 8	Chapter 12 Cash Flow Forecasting
Module 13	Apr 8 – 15	Chapter 10 Weighted Average Cost of Capital
Module 14	Apr 14 – 21	Final Exam (Ch 10, 11, & 12)