



FIN 3100 X07 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

Course Title: Principles of Finance

Year: 2025

Course and Section #: 3100 X07

Credits: 3.0

Course Description

This course will introduce students to concepts associated with corporate financial management, including an understanding of the key financial statements, analysis of financial statements, working capital management, short-term financing concepts, capital budgeting and how apply this knowledge to managing an organization. While grades are important, it is more important to me as your teacher that you understand the subject matter we are covering in this class and can apply it in a real-world situation.

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: Professor Tairsa Mathews

Student Learning Outcomes

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.

Lab access fee of \$13 for computers applies.

Canvas Course Mats \$85/Cengage applies.

Course Materials and Texts

Access to a computer with Microsoft Excel is required. Some students find that a financial calculator is helpful for this course. The *Texas Instruments BAIL Plus* is a great option if you choose to take the

Chartered Financial Analyst exam (CFA). However, in the 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.

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 or the Internet. 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 will be available through the Bookstore for an additional charge (about \$45). For those who choose to get a loose leaf 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 texts.

The textbook is *Fundamentals of Financial Management*, Concise 9th or 11th Edition, by Brigham and Houston, published by Cengage Learning

Course Requirements

Course Assignments, Assessments, and Grading Policy

Course Communication

The nature of online courses is that there is less communication between students and the instructor than with face-to-face classes. While we are not meeting 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, by phone, through Canvas, or by email. Please do not hesitate to contact me if you need assistance with the class.

Late Assignment Policy

I expect all work to be submitted on time. **Assignments submitted late will not be accepted** without prior approval. If you have special circumstances for a late turn in please contact me. Feel free to turn assignments in early.

Course Assessment and Grades:

<u>Grade Determination Breakdown:</u>	
Homework/Chapter Assignments (11 x 10) (drop the lowest)	100
Exams (3 x 100)	<u>300</u>
Total Points	400 points

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%

Homework Assignments:

There will be a homework assignment for each chapter. The eleven assignments will be worth 10 points each. The lowest score will be dropped. Please check Canvas for the details and due dates.

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 through Canvas. Please check Canvas for the dates of the exams.

Class Policies

1. Be *engaged* by completing each module on time, prepared, ready, and excited to participate.
2. All assignments must be submitted on time unless special arrangements have been made. Make sure that assignments include your name, the course number and section number, and have the proper title and date. **Late assignments will not be accepted** unless arrangements have been made with the instructor. Feel free to turn in assignments early.
3. Exams will be given as scheduled. If you are unable to attend class during an exam period please make arrangements with the instructor before the scheduled exam.
4. Academic Integrity: Students are expected to support an environment of academic integrity and should avoid all aspects of cheating and academic dishonesty. Cheating and academic dishonesty may be defined as: Submission of work that is not the student's own for papers, assignments or exams; Submission or use of falsified data; Theft of or unauthorized access to an exam; Use of an alternate, stand-in or proxy during an examination; Use of unauthorized material including textbooks, notes or computer programs in the preparation of an assignment or during an examination; Supplying or communicating in any way unauthorized information to another student for the preparation of an assignment or during an examination; Collaboration in the preparation of an assignment. Unless specifically permitted or required by the instructor. Each student is responsible for understanding the policies of the course as they refer to the amount of help and collaboration permitted in preparation of assignments; and Submission of the same work for credit in two courses without obtaining the permission of the instructors beforehand. **Cheating will result in a failing grade for the assignment and for the course.**
5. Plagiarism: Plagiarism occurs when a student submits work that is not his or her own. This includes copying printed materials, websites, graphics, or any idea derived from the work of another person. Any assignment containing plagiarized material will automatically be graded as zero. Plagiarism may also result in failing the entire course. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor.
6. Students who need accommodations because of a disability may contact the UVU Accessibility Services Department (ASD), located on the Orem Campus in LC 312. To schedule an appointment or to speak with a counselor, call the ASD office at 801-863-8747. Deaf/Hard of Hearing individuals, email nicole.hemmingsen@uvu.edu or text 385-208-2677. A qualified student will receive an "Accommodation Letter" from an ASD counselor. Accommodations are only required to be put in place by the instructor upon the receipt of this letter. Students are required to provide instructors advance notice to initiate any accommodation needs provided by faculty.
7. Writing quality is important. All assignments are expected to be completed with professional quality writing. Poor writing will result in poor grades.
8. 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.

Required or Recommended Reading Assignments

The textbook is *Fundamentals of Financial Management*, Concise 9th or 11th Edition, by Brigham and Houston, published by Cengage Learning

General Description of the Subject Matter of Each Lecture or Discussion

Module 1: An Overview of Financial Management

Module 2: Financial Markets and Institutions

Module 3: Financial Statements, Cash Flow, and Taxes

Module 4: Analysis of Financial Statements

Module 5: Exam 1

Module 6: Time Value of Money

Module 7: Bonds and Their Valuation

Module 8: Risk and Rates of Return

Module 9: Stocks and Their Valuation

Module 10: Exam 2

Module 11: The Basics of Capital Budgeting (NPV, IRR, PB)

Module 12: Cash Flow Forecasting

Module 13: Weighted Average Cost of Capital

Module 14: Final Exam

Required Course Syllabus Statements

Generative AI

AI programs are not a replacement for your human creativity, originality, and critical thinking. Writing, thinking, and researching are crafts that you must develop over time to develop your own individual voice. At the same time, you should learn how to use AI and in what instances AI can be helpful to you.

The use of generative AI tools (e.g. ChatGPT, Google Bard, etc.) is permitted in this course for the following activities:

- Brainstorming and refining your ideas;
- Finding information on your topic; and
- Checking grammar and style.

The use of generative AI tools is ***not permitted*** in this course for the following activities:

- Impersonating you in classroom contexts, such as by using the tool to compose discussion board prompts/responses assigned to you or content that you put into a Teams/Canvas chat.
- Writing a draft of a writing assignment.
- Writing entire sentences, paragraphs or papers to complete class assignments.

You are responsible for the information you submit based on an AI query (for instance, that it does not violate intellectual property laws, or contain misinformation or unethical content). Your use of AI tools must be properly documented and cited in order to stay within university policies on academic honesty. Any student work submitted using AI tools should clearly indicate what work is the student's work and what part is generated by the AI. In such cases, no more than 25% of the student work should be generated by AI. If any part of this is confusing or uncertain, please reach out to me for a conversation before submitting your work.

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.