Course Description

The methods utilized by corporations in securing and utilizing capital. Major topics of interest include capital budgeting, cost of capital, capital structure, and characteristics of alternative forms of capital.

Prerequisites: ACCT 202 (can be taken concurrently) and ECON 265. It is the responsibility of students to ensure that all course pre-requisite requirements are met prior to enrolling in this course. Students are subject to administrative removal from the course if, at any time, it is determined that course pre-requisites have not been met.

Course Learning Objectives

1. Articulate the (ethical) role of the financial manager and the form of business organization
2. Perform basic financial ratio analysis and State the effects of financial leverage on company performance
3. Apply the time value of money
4. Perform valuation of financial securities (stocks and bonds)
5. Apply basic capital budgeting techniques
6. Apply the Capital Asset Pricing Model
7. Estimate the cost of capital

COB Skill Development

In addition to providing students an introduction to the principles of financial management, this course will help students develop analytical problem solving skills
Communication Guidelines

- **Netiquette**
  All class communications and interactions with other students and the professor should follow common social standards for respect and courtesy. Learn about the [USI Netiquette Guidelines for Online Students](#) so that you can get the most out of your class.

- **Communication Expectation**
  Students are encouraged to communicate with the instructor via email (jyang1@usi.edu). E-mail will be responded within 48 hours during work days. *You must fill in the subject line with the accurate course name (2019sum2fin305).* If you fail to do so, there won’t be any reply or response to your email. *Remember that email is not answered on a 24/7 timeframe and that no underlines are used in the course name.*

Course Requirements

- **Textbooks and/or Course Materials**

    ![Essentials of Corporate Finance](image)

    Publisher: McGraw-Hill Higher Education
    Description: *Essentials of Corporate Finance* by Ross, Westerfield, and Jordan is written to convey the most important concepts and principles of corporate finance at a level that is approachable for a wide audience. - The well-respected author team is known for the clear, accessible presentation of material that makes this text an excellent teaching tool.

  2. **Required Supplement: Connect Access Card**
    Purchase a Connect access card. The details about the Connect access card can be found at [http://www.mheducation.com/highered/product.M1259277216.html](http://www.mheducation.com/highered/product.M1259277216.html).

    The Connect access card gives you access to the media-rich eBook and homework assignments. You don’t have to purchase a hard copy of the textbook since an electronic copy of the textbook is provided when you purchase [Connect](#). There are two ways to purchase the Connect access card. You can purchase it at USI bookstore then register your account at the URL provided below, or you can go to the URL provided below to purchase it.
b. Check the course name, section, the instructor’s name to make sure that you are at the right place/course.
   Course name: FIN 305
   Section: Summer II 2019 FIN 305-NO1
   Instructor: JINSUK YANG

c. Click the button **REGISTER NOW**

d. Enter your email address and then click **SUBMIT**
   *You must use the school (USI) email account.*

Please note that regardless where you purchase your Connect access code, when you register, you will be given an option of purchasing a color loose-leaf printed version of the textbook by paying around $60 more. This loose-leaf version is not required for the course.

3. **Other Supplements: BA II PLUS or BAII PLUS™ PROFESSIONAL**
   Both models are similar. All examples for this class are using BA II PLUS. For further assistance in using BAII PLUS™ PROFESSIONAL, please visit [http://www.atomiclearning.com/ti_ba2](http://www.atomiclearning.com/ti_ba2). If you have already had an HP 10B or a scientific calculator such as TI84, you need to figure out how to use them by yourself. However, here is the website link that may give you some instructions when using calculators different from what I use: [http://www.tvmcalc.com/calculator_index](http://www.tvmcalc.com/calculator_index) [http://www.tvmcalc.com/ti_finance_menu_description](http://www.tvmcalc.com/ti_finance_menu_description)

- **Technical Requirements**
  - **A Reliable Computer:** a dedicated computer with an updated operating system, such as Windows 7 or later, or Mac OSX.
  - **High-Speed Internet Connection:** (e.g. DSL or Cable). All USI online students are required to have a stable high-speed Internet connection. A wired Internet connection is recommended for online meeting, exams, and assignment submission.
  - **Office 365** (USI login needed) & Adobe Acrobat Reader installed.
  - **Supported Web Browser:** Firefox, Google Chrome, or Safari.
  - Updated Flash Player
  - Headset & Webcam
  - This course is delivered entirely via Internet using USI’s Blackboard system. Thus, all materials are accessible online only by logging in https://usi.blackboard.com. Students must have skills in computer and Internet use, as well as familiarity with the Blackboard program.

* More information on the system requirements for taking online courses can be found at [USI Online Learning System Requirements](http://www.usi.edu/learning/online_learning/)

**Minimum Technical Skills**
Students must be able to

- Navigate Blackboard and post comments on Blackboard.
- Use Microsoft Excel
  - [https://www.gcflearnfree.org/excel2016/](https://www.gcflearnfree.org/excel2016/)
  - [https://blog.hubspot.com/marketing/microsoft-excel#microsoft-excel-basics](https://blog.hubspot.com/marketing/microsoft-excel#microsoft-excel-basics)
- Use Microsoft Word
  - [https://www.gcflearnfree.org/word2016/](https://www.gcflearnfree.org/word2016/)
- Use Microsoft PowerPoint
  - [https://www.gcflearnfree.org/powerpoint2016/](https://www.gcflearnfree.org/powerpoint2016/)
  - [https://support.office.com/en-us/article/basic-tasks-for-creating-a-powerpoint-presentation-ef bbc1cd-c5f1-4264-b48e-c8a7b0334e36](https://support.office.com/en-us/article/basic-tasks-for-creating-a-powerpoint-presentation-efbbc1cd-c5f1-4264-b48e-c8a7b0334e36)

Assessments

- **Learn Smart**
  Learn Smart assignment for each chapter will be given via Connect site. It will help you understand and master topics dealt in each chapter. Each Learn Smart covers items dealt in each chapter, and the number of items can be different depending on Chapter. To complete each Learn Smart, you must answer the questions correctly.
  - Grading
    - Once you complete each Learn Smart assignment, 15 points will be given upon successful completion of each Learn Smart.
    - If you fail to complete before due date, you will earn no points.
    - Grade will be posted in your BlackBoard automatically upon the completion of each Learn Smart.
  - **Please read the late assignment policy.**
  - A wired Internet connection is recommended for online meeting, exams, and assignment submission.
  - Learn Smart Quick Tips:
    - [http://highered.mheducation.com/olc2/dl/866234/LearnSmart_Connect_Student_Best_Practices.pdf](http://highered.mheducation.com/olc2/dl/866234/LearnSmart_Connect_Student_Best_Practices.pdf)

- **Quiz**
  To ensure you have a clear understanding of course materials, a quiz is given at the end of each class session. It also help you prepare for each exam. All questions are multiple choice questions.
  - Grading
    - There are 8 quizzes and each quiz has the different number of questions.
    - Each question will carry 1 point.
    - Grade will be posted in your BlackBoard automatically upon the completion of each quiz.
  - You are allowed to have three attempts to complete the quiz.
On each new attempt, you are allowed to revise the previous answers if necessary.
Each attempt has 100 minutes time limit.
After the due date, the link will not be available.
Please read the late assignment policy.
A wired Internet connection is recommended for online meeting, exams, and assignment submission.

Project
To apply knowledge and skills you acquired in real-world settings, you are required to complete a project.

Project Report
- Each student requires to complete two reports: 1st and 2nd report.
  - 1st report is due by 11:00 PM (CST) on June 26, 2019
  - 2nd report is due by 11:00 PM (CST) on July 12, 2019
- Grading
  - Each submission will be graded based on the rubric posted on BlackBoard.
  - Possible total points allocated to each submission are different.
  - Comments and grade on each submission will be available within three to four days right after the each due date of submission.
- Instruction for each draft and submission is posted on BlackBoard.
  Please read the late assignment policy.
  A wired Internet connection is recommended for online meeting, exams, and assignment submission.

Case Study
Case study is given to help you complete more practical course works. To successfully complete the case studies, you are required to use knowledge acquired from the class sessions.

Grading
- Each case study will be graded based on the rubric posted on BlackBoard.
  - Possible points allocated to each case study are different.
  - Comments and grade on each submission will be available within three to four days right after the each due date of submission.
- Regarding “due date”, please read the course calendar.
  Please read the late assignment policy.
  A wired Internet connection is recommended for online meeting, exams, and assignment submission.

Two Exams
To reinforce and evaluate your understanding of the course content and main ideas, two exams are given to you.

- Exam 1
It will be available from 6:00 AM (CST), June 24, 2019.
It is due by 11:00 PM (CST), June 25, 2019.
There are total 50 questions. Each question will carry 2 points.
You have three attempts and 180 minutes per attempt
Grade will be posted in your BlackBoard automatically upon the completion of exam.

Exam 2

It will be available from 6:00 AM (CST), July 10, 2019.
It is due by 11:00 PM (CST), July 11, 2019.
There are total 50 questions. Each question will carry 2 points.
You have three attempts and 180 minutes per attempt
Grade will be posted in your BlackBoard automatically upon the completion of exam.

On each new attempt, you are allowed to revise the previous answers if necessary.
Please read the late assignment policy.
A wired Internet connection is recommended for online meeting, exams, and assignment submission.

Grading Methods

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Due Dates</th>
<th>Point Value</th>
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<tbody>
<tr>
<td>10 Learn Smart HWs</td>
<td>Please see Course Calendar</td>
<td>150 points</td>
</tr>
<tr>
<td>8 Quizzes</td>
<td>Please see Course Calendar</td>
<td>200 points</td>
</tr>
<tr>
<td>Case Study 1</td>
<td>Please see Course Calendar</td>
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<td>Case Study 2</td>
<td>Please see Course Calendar</td>
<td>25 points</td>
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<tr>
<td>Case Study 3</td>
<td>Please see Course Calendar</td>
<td>20 points</td>
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<tr>
<td>Project Report 1</td>
<td>11:00 p.m. (CST), 6/26/2019</td>
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<tr>
<td>Project Report 2</td>
<td>11:00 p.m. (CST), 7/12/2019</td>
<td>70 points</td>
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<tr>
<td>Exam 1</td>
<td>11:00 p.m. (CST), 6/25/2019</td>
<td>100 points</td>
</tr>
<tr>
<td>Exam 2</td>
<td>11:00 p.m. (CST), 7/11/2019</td>
<td>100 points</td>
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<tr>
<td><strong>Total:</strong></td>
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<td><strong>730 points</strong></td>
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<table>
<thead>
<tr>
<th>Grade</th>
<th>%</th>
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<tbody>
<tr>
<td>A</td>
<td>100 – 90</td>
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<tr>
<td>B+</td>
<td>89 – 85</td>
</tr>
<tr>
<td>B</td>
<td>84 – 80</td>
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<tr>
<td>C+</td>
<td>79 – 75</td>
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<tr>
<td>C</td>
<td>74 – 70</td>
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<td>D+</td>
<td>69 – 65</td>
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<td>D</td>
<td>64 – 60</td>
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<tr>
<td>F</td>
<td>59 – 0</td>
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Course & University Policies

**Participation**
In an online course, attendance is monitored through Blackboard and includes logging into the course site, reading the assigned material, watching the videos, completing the assignments, etc. Class attendance is strongly encouraged and will be monitored. It is expected that assigned materials will be read and students will be prepared to
thoughtfully discuss the material each week. Class absences and/or lack of participation will negatively impact your grade; the professor reserves the right to lower your grade by half a letter grade for lack of participation.

The value of this course is found in your active participation in class experiences, thus regular attendance is required. You should login to class each day to complete the quiz assigned.

- **Late Assignment Policy**
  
  *No late assignments will be accepted* in the course without prior approval. If you must be away from class, early submissions are required. There are **NO EXCEPTIONS** to this policy. Students are responsible for submitting correct and complete files for assignments. *No “second submissions” are allowed*, including any situations which involve students submitting incorrect or incomplete files.

- **Academic Integrity**
  
  Students are expected to maintain complete honesty and integrity in the academic experiences both in and out of the classroom. Any student found guilty of dishonesty including, but not limited to, plagiarism and/or cheating on an examination will be subject to disciplinary action. For more information, please visit [Academic Integrity Policies and Procedures](http://www.usi.edu/policies/handbook/civil-rights-sexual-misconduct).

- **Civility Statement**
  
  The University of Southern Indiana embraces and celebrates the many differences that exist among the members of a dynamic, intellectual, and inclusive community, and strives to maintain an environment that respects differences and provides a sense of belonging and inclusion for everyone. Any form of discrimination or harassment, including sexual harassment and sexual misconduct, will not be tolerated. All members of the University community are expected to conduct themselves in a manner that does not infringe upon the rights of others, and should be aware that the University is prepared to take prompt action to prevent and correct such inappropriate behavior and to remedy its effects.

  For more information, please visit [http://www.usi.edu/policies/handbook/civil-rights-sexual-misconduct](http://www.usi.edu/policies/handbook/civil-rights-sexual-misconduct).

- **Disability Statement**
  
  If you have a disability for which you may require academic accommodations for this class, please contact Disability Resources at 812-464-1961 or email Ronda Stone at [rsstone@usi.edu](mailto:rsstone@usi.edu) as soon as possible. Students who are approved for accommodations by Disability Resources should request their accommodation letter be sent to their online instructors. Due to the nature of online courses some accommodations approved for on campus courses may not apply. Please discuss this with Disability Resources to clarify as needed.

  Students who receive an accommodation letter from Disability Resources are encouraged to discuss the provisions of those accommodations with their professors before or during
the first week of the semester. If you will be in an internship, field, clinical, student teaching, or other off-campus setting this semester please note that approved academic accommodations may not apply. Please contact Disability Resources as soon as possible to discuss accommodations needed for access while in this setting. For more information, please visit the Disability Resources website.

- **Class Withdrawal & Incomplete Policy**
  It is the student’s responsibility to officially drop/withdraw from any courses before the deadline. The university does not withdraw students from any classes. Please refer to the USI Academic Calendar (https://www.usi.edu/registrar/academic-calendar) for specific dates. For more information, please visit Registrar’s Office Schedule Changes.

Under special circumstances, students may petition for an incomplete grade. However, it is up to the course instructor to decide if an incomplete will be granted. Students receiving an incomplete grade will need to complete all course requirements by the agreed deadline to avoid an “F” grade.

- **Title IX, Sexual Assault and Gender Violence Policy**
  USI does not tolerate acts of sexual misconduct, including sexual harassment and all forms of sexual violence. If you have experienced sexual misconduct, or know someone who has, the University can help. It is important to know that federal regulations and University policy require faculty to promptly report incidences of potential sexual misconduct known to them to the Title IX Coordinator to ensure that appropriate measures are taken and resources are made available. The University will work with you to protect your privacy by sharing information with only those who need to know to ensure we can respond and assist. If you are seeking help and would like to speak to someone confidentially, you can make an appointment with a counselor in the University Counseling Center. Find more information about sexual violence, including campus and community resources at www.usi.edu/stopsexualassault.

**Technical Support**

- **Help Desk Support**
  Since your professors are not trained as technology experts, they will not be able to assist you with your technical needs. Please contact the Help Desk at (812) 465-1080 or send an email to it@usi.edu for technical support. To learn more about the USI helpdesk, please visit [USI IT Help Desk](#).

  - **Blackboard Support**
    If you would like to speak to a support technician, you can call (812) 465-1080 during normal USI business hours (8am-4:30pm, Monday-Friday). Click on the following link for more [FAQ about Blackboard](#).

  - **Panopto Support Documentation**
    [https://support.panopto.com/documentation](https://support.panopto.com/documentation)

- **Online Learning Office Support**
- **VoiceThread Support**
  For issues involving VoiceThread, please contact Online Learning at (812) 228-5124 or send an email to online.support@usi.edu. The following link will direct you to tutorials on how to use VoiceThread https://voicethread.com/howto/

- **Web Meeting Support** (e.g. Zoom, Blackboard Collaborate, etc.)
  For issues involving web meeting setup/host/participation, please contact Online Learning at (812) 228-5124 or send an email to online.support@usi.edu

- **Privacy Policies & Accessibility Statements**
  For detailed information about the privacy policies and accessibility statements of the course technologies, please visit [USI Online Learning Support Services](https://usi.libguides.com/onlinelearning).

### Academic Support Services

- **The Writing Lab**
  The Writers' Room serves as a resource for undergraduate writers by providing assistance from peer writing consultants, a comfortable writing environment, and reference materials. [http://www.usi.edu/university-division/academic-skills/tutoring/writers-room](http://www.usi.edu/university-division/academic-skills/tutoring/writers-room)

- **Math Tutoring**
  Skilled math tutors, recommended by the math department faculty, are available to assist students with their math classes on a drop-in basis [http://www.usi.edu/university-division/academic-skills/tutoring/math-tutoring](http://www.usi.edu/university-division/academic-skills/tutoring/math-tutoring)

- **How to Cite Sources (APA, MLA, Chicago, Turabian, etc.)**
  [http://usi.libguides.com/citingsources](http://usi.libguides.com/citingsources)

- **Online Learning Library Services**

- **Research Guides**
  Research assistance, subject guides, and useful resources compiled by your friendly librarians.

- **Counseling Center**
  The Counseling Center is open every Monday through Friday from 8:00 am to 4:30 pm. You'll find the Counseling Center in the Orr Center, Room 1051; their phone number is 812/464-1867 [http://www.usi.edu/counselingcenter/](http://www.usi.edu/counselingcenter/)

- **Disability, and ADA Support**
http://www.usi.edu/university-division/disabilities

- **Student Grievances**
  https://www.usi.edu/media/3402299/Grievance-and-Complaints-Procedures.pdf

- **Exam Proctoring**
  The USI Online Learning Office offers various exam-proctoring services for online learning students. For more information, call (812) 228-5124 or visit https://www.usi.edu/onlinelearning/students/examproctoring/.

- **Additional Student Resources**
  The university provides a comprehensive range of support services and activities for students. Please refer to http://www.usi.edu/students/ for detailed information regarding academic advising, registration, financial aid, student affairs, counseling, career services, etc.
    - **University Health Center** - The University Health Center is a full-service clinic offering medical services and health-related information to students, faculty, and staff. It located in the lower level of the Health Professions Center and is open Monday through Friday, 8 am to 4:30 pm. Click on this link to learn more about the Health Services offered at USI, or to make an appointment, please call 812/465-1250.
    - **Financial Aid Office** - Information about current or future financial aid (including the implications of withdrawal from courses) can be obtained from the University Financial Aid Office. The office open is every Monday through Friday from 8:00 am to 4:30 pm; phone 812/464-1767, or email them at finaid@usi.edu