BUS 331 Essentials of Finance  
University of Wisconsin-Oshkosh  
Monday and Wednesday  
Section 001 12:40 PM-1:40 PM  
Fall Semester 2012

COURSE TITLE: BUS 331 Essentials of Finance
ROOM: Sage 2212
INSTRUCTOR: Rosie Mathers, MBA
OFFICE: Sage Hall 1419
PHONE: (920) 424-3484  cell (920) 420-2542
E-MAIL ADDRESS: mather45@uwosh.edu
OFFICE HOURS: 1:50 – 2:50 M W (Additional office hours by appointment.)

TEXT AND REQUIRED CALCULATOR: 

Financial Calculator: Students will need a financial calculator that can compute an internal rate of return (IRR) when the cash flows are uneven. A financial calculator will save time, improve accuracy, and allow “what if” scenarios. The Texas Instrument TI BA II Plus or TI BA II Plus Professional is HIGHLY RECOMMENDED. This is the calculator that my course instruction will be based on.

COURSE DESCRIPTION: BUS 331 is an introductory finance course and a required component of the BBA core curriculum. This finance course is the study of the financial decision-making in business to solve problems and identify business opportunities in a global environment. Examples of topics covered are financial statement analysis, time value of money, cash flow analysis, and risk and return analysis to make capital budgeting and working-capital decisions. Prerequisite is Business 206 and 207.

COURSE OBJECTIVES: Provide the student with a solid foundation in the functional area of finance. This includes understanding the goal of the firm and how to apply financial management to achieve this goal.

Improve the student’s ability to apply basic ethical principles to financial problems of the firm. Apply ratio analysis techniques to evaluate a business and apply time value of money techniques to solve a variety of cash flow problems. Be able analyze the determinants of asset valuation and apply asset valuation models to bonds, preferred stock, and common stock.

Understand the investment decisions (assets) of the firm and apply capital budgeting techniques such as net present value and internal rate of return. Understand the financing decisions (liabilities) of the firm and examine the determinants of the firm’s capital structure.

DROP DATE: Last day to drop without late drop request or withdraw form is October 19, 2012.
WEBSITE: All course related information including homework assignments and exam/quiz dates will be posted regularly on the Desire2Learn website set up for this course. It is extremely important that you become familiar with the use of this website and visit it on a regular basis. The website can be accessed through any computer connected to the Internet. In addition to the posting of all homework information and important dates, the site will include a Grade section in which I will record your graded work.

**Grading Criteria:**

<table>
<thead>
<tr>
<th>REQUIREMENT</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Exam #1 - 1,2,3</td>
<td>21%</td>
</tr>
<tr>
<td>Exam #2 - 5,6,7</td>
<td>21%</td>
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<tr>
<td>Exam #3 - 8,9,10</td>
<td>21%</td>
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<tr>
<td>Exam #4 - 13,14,16</td>
<td>21%</td>
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<tr>
<td>Quizzes</td>
<td>0%</td>
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<tr>
<td>Class Contribution</td>
<td>6%</td>
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<tr>
<td>Presentation</td>
<td>10%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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**Scale:** Grade Percentage of Points

A  = 91+
A-  = 89 – 90.9
B+  = 87-88.9
B   = 81 - 86.9
B-  = 79 – 80.9
C+  = 77 - 78.9
C   = 71 - 76.9
C-  = 69 - 70.9
D+  = 67 - 68.9
D   = 61 - 66.9
D-  = 59 - 60.9
F <  59%

The final grading scale will be no stricter than the above scale and may be lowered based on a curve established after the results from the final exam have been determined. Warning: *Do not depend on a curve to obtain a passing grade in the course.*

**Exams:** Exams will consist of application and theory questions. The exams will consist of multiple choice problems and multiple choice questions. The exams will be based on lectures and assignments. Four equally weighted exams will be given. **MAKEUP EXAMS ARE NOT GIVEN.** Bring to class either a mechanical pencil or a #2 lead pencil, UWO Student ID, and financial calculator on the exam date.
**QUIZZES:** Quizzes are given to help prepare for exams and to master the course objectives but the quizzes will not count toward your grade.

**HOMEWORK:** You are responsible for preparing answers to the assigned questions and problems for each class meeting.

**CLASS CONTRIBUTION AND EXPECTATIONS:**

There are many ways to make a contribution to the class, including participating in class discussions, discovering important errors in class materials, asking instructive questions, attending regularly, etc. Distribution of points is at my discretion. Students are expected to attend all classes and to participate in class discussions. Students are responsible for knowing what occurs in class, which may include syllabus revisions. Since the exams will contain material from class lectures and discussions, it is beneficial to attend class regularly. A percentage of the course grade as mentioned above will be based upon the **student’s contribution to the course.** Punctuality is required. You may contribute by asking relevant questions or volunteering an answer when a question is posed by the instructor. Homework is indicative of exam problems/questions.

**CELL PHONES:** The use of a cell phone in any manner (e.g., talking, texting, playing games, etc.) during class will result in an extremely low class participation grade.

**SCHEDULE:** The topic list on the following page is provided to a guideline for the chapter coverage and exam dates. **ALL DATES LISTED INCLUDING EXAM DATES ARE SUBJECT TO CHANGE.** The D2L website for the course will always provide the most up-to-date information regarding homework/exam details. In addition, all assignments will be posted at the D2L website for the course. Every effort will be made to assign material one full week out to allow students to budget their time as necessary.

**ARTICLE SYNOPSIS & PRESENTATION:** You are responsible for researching a current article relating the field of finance as it relates to ethics, including but not restricted to topics presented in this course. The presentation of the article will include an introduction, synopsis and conclusion to the article presented. In addition to the presentation, a typed brief written synopsis of the article along with the original article will be handed in to the instructor in hard-copy form. Sources include general business publications (e.g., Wall Street Journal, Fortune, Business Week), websites (jsonline, nytimes, msnbc, cnbc, fool) as well as accounting and finance journals (e.g., Journal of Accountancy, Journal of Cost Management, Strategic Finance).

Presentations will be brief — **eight to twelve minutes in length** — and can include the use of visual aides such as PowerPoint or overheads. The presentation itself counts for 1/3 of the total points for this project. The content and brief synopsis accounts for the remaining 2/3. I will provide either a sign-up sheet for article presentation or we will use doodle.com to sign up online.
**CLASS POLICIES:**

*Students with Disabilities.* Appropriate academic support is available for students with a documented disability. Notify the professor and/or contact the Office of Disability Services for further information.

*Academic Integrity:* Students are expected to comply with University rules and regulations on academic integrity and honesty. Violation of these rules and regulations will result in: (i) no credit for the assignment or exam in question, or (ii) a grade of F in the course.

You must adhere to the **COB STUDENT CODE OF CONDUCT.**

If any exam or presentation is missed it will result in automatic failure of this course.