FINANCIAL MANAGEMENT
FINN 3120-090, FALL 2013

Class Time: 6:30 p.m. – 9:15 p.m., Thursdays
Instructor: Xianzhe Chen
Office: FRIDY 393
Phone: 704-687-7451

Class Location: FRIDY 142
Email: xchen30@uncc.edu
Office Hours: 3:00 p.m. – 6:00 p.m., Mondays

Course Objectives:

Financial management involves the process of planning, acquiring, and allocating funds by a business agent. We will introduce the general market environment, popular financial instruments, and basic principles upon which businesses make financial decisions. By the end of this semester, the student should obtain an understanding of the basic principles and concepts to analyze financial problems and be able to apply these principles and concepts to evaluate alternative solutions to basic problems confronting the financial manager.

Textbook:


MyFinanceLab Student Access Code is required.

MyFinanceLab is required for this course, which is an integrated online homework management system that provides hands-on practice for each chapter in the textbook.

Other Materials:

1) Slides are available on Moodle2 before the class. Any announcement for this course will be posted on Moodle2, and students are responsible for checking their UNC-Charlotte student email and Moodle2 for important announcements.
2) It is strongly recommended to read the Wall Street Journal, which can help you understand how the concepts covered in class are applied in the real world. I will also present and discuss some relevant real examples in class.

3) Much of the course involves quantitative analysis. It is necessary for each student to have and be able to calculate time value of money, net present value and internal rate of return. A BA-II Plus calculator is recommended as I will use BA-II Plus calculator to present examples in class, but you can also choose whichever brand of financial calculator you prefer to solve the quantitative problems. **During exams, sharing calculators are strictly prohibited.**

**Prerequisites:**

To enroll this course students should have a declared major in the College of Business with at least Junior standing and have completed MATH 1120; STAT 1220; INFO 2130 (or the College Microcomputer Proficiency Test); ACCT 2121; ACCT 2122; ECON 1201; and ECON 1202 with a “C” or better in each course. **Students who have not met these requirements will be dropped from this course.**

**Grading Policy:**

Midterm Exam 1: 30%
Midterm Exam 2: 30%
Final Exam: 30%
Assignments: 10%
Bonus Points for Class Attendance: 5%

A: 90% and above; B: 80% and above; C: 70% and above; D: 60% and above and F: otherwise.

All exams will be in a multiple choice format. Students are allowed to bring to the exam ONE 8 1/2” -by- 11” letter size formula sheet containing notes and formulas. Answers will be recorded on OpScan answer sheets provided by the instructor. A financial calculator and a #2 pencil with a good eraser should be brought to class on test days to record answers on the sheet.

In addition to the points earned on exams and assignments, you can qualify for up to FIVE extra points added to the weighted total points. Over the course of the semester, I’ll call your name to answer class questions and exercises. One point will be deducted for each class you miss.
Assignments:

Homework will be assigned for every chapter. Homework assignments will be completed through MyFinanceLab program. **Late submission of homework will get penalty of 10% cut Per Day on the grades.** Students are encouraged to work in groups to discuss and understand assignments, but need to finish them independently. Difficult problems will be analyzed and discussed in class. The due date for each assignment will be announced in class.

Test Makeup Policy:

All students are expected to take all exams as scheduled. Make-up exams will not be given barring extreme circumstances. **Written** proof of the reason for absence must be provided **before** the exam. Examples of acceptable reasons are: medical (minor illness not included, i.e. cold), death or serious illness to immediate family members, major traffic accident, and athletes and others who represent the university on a regular basis. Remember excused absences must provide a **written** reason from the appropriate official(s) indicating the exact dates for which test/exam will be missed.

Additional Important Information:

**Disability Services:** Students in this course seeking accommodations to disabilities must first consult with the Office of Disability Services and follow the instructions of that office for obtaining accommodations.

**Student Conduct:** Regular attendance, promptness and appropriate classroom decorum is expected. Frequent tardiness or disruptive classroom behavior may result in a substantial grade penalty at the discretion of the instructor. Students should not use cell phones during an exam. Academic dishonesty is not tolerated by the Belk College of Business Administration. Students are expected to be familiar with the university’s academic integrity policy. Violations will be dealt with in the manner specified by the most recent edition of the UNC-Charlotte Code of Student Academic Integrity.

**Statement on Diversity:** The Belk College of Business strives to create an inclusive academic climate with which the dignity of all individuals is respected and maintained. Therefore, we celebrate diversity that includes, but is not limited to ability/disability, age, culture, ethnicity, gender, language, race, religion, sexual orientation, and socioeconomic status.
# Tentative Class Schedule

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<th>Date</th>
<th>Chapters</th>
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<td><strong>Part I. The Scope and Environment of Financial Management</strong></td>
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<tr>
<td>08/22/2013</td>
<td>Syllabus and Chapter 1: Introduction to Financial Management</td>
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<tr>
<td>08/29/2013</td>
<td>Chapter 2: Financial Markets and Interest Rates</td>
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<td>09/05/2013</td>
<td>Chapter 3: Financial Statements and Cash Flows</td>
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<td><strong>09/12/2013</strong></td>
<td><strong>Midterm Exam I (Chapters 1, 2 and 3)</strong></td>
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<td>09/19/2013</td>
<td>Chapter 4: Evaluating a Firm’s Financial Performance</td>
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<td><strong>Part II. The Valuation of Financial Assets</strong></td>
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<td>09/26/2013</td>
<td>Chapter 5: Time Value of Money</td>
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<td>10/03/2013</td>
<td>Chapter 6: Risk and Return</td>
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<td>10/10/2013</td>
<td>Chapter 7: Valuation and Characteristics of Bonds</td>
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<td><strong>10/17/2013</strong></td>
<td><strong>Midterm Exam II (Chapters 4, 5, 6 and 7)</strong></td>
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<td>10/24/2013</td>
<td>Chapter 8: Valuation and Characteristics of Stock</td>
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<td>10/31/2013</td>
<td>Chapter 9: Cost of Capital</td>
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<td><strong>Part III. Investment in Long-Term Assets</strong></td>
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<td>11/07/2013</td>
<td>Chapter 10: Capital-Budgeting Techniques and Practice</td>
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<td><strong>Part V. Working-Capital Management and International Business Finance</strong></td>
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<td>11/14/2013</td>
<td>Chapter 14: Short-Term Financial Planning</td>
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<td>11/21/2013</td>
<td>Chapter 16: International Business Finance</td>
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<td>11/28/2013</td>
<td>Thanksgiving Day</td>
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<tr>
<td><strong>12/12/2013</strong></td>
<td><strong>Final Exam (Chapters 8, 9, 10, 14 and 16) (08:00 pm – 10:30 pm)</strong></td>
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To register for Financial Management - 2013 Fall:

2. Under Register, click Student.
3. Enter your instructor’s course ID: chen87641, and click Continue.
4. Sign in with an existing Pearson account or create an account:
   - If you have used a Pearson website (for example, MyITLab, Mastering, MyMathLab, or MyPsychLab), enter your Pearson username and password. Click Sign in.
   - If you do not have a Pearson account, click Create. Write down your new Pearson username and password to help you remember them.
5. Select an option to access your instructor’s online course:
   - Use the access code that came with your textbook or that you purchased separately from the bookstore.
   - Buy access using a credit card or PayPal.
   - If available, get 14 days of temporary access. (Look for a link near the bottom of the page.)
6. Click Go To Your Course on the Confirmation page. Under MyLab & Mastering New Design on the left, click Financial Management - 2013 Fall to start your work.

Retaking or continuing a course?

If you are retaking this course or enrolling in another course with the same book, be sure to use your existing Pearson username and password. You will not need to pay again.

To sign in later:

2. Click Sign in.
3. Enter your Pearson account username and password. Click Sign in.
4. Under MyLab & Mastering New Design on the left, click Financial Management - 2013 Fall to start your work.

Additional Information

See Students > Get Started on the website for detailed instructions on registering with an access code, credit card, PayPal, or temporary access.