Fall 2020

Financial Management | FINN 3120 | 3 credits

Sections Y01 – Y08
Revised September 9, 2020

Faculty: Mrs. Cynthia P. Bush
Email: cynthia.bush@uncc.edu
Office: Friday 341A
Phone: 708-687-5078 (best to email me instead)
Office Hours: Via Zoom MTWTH: 1:00pm – 2:00pm and by appointment

Official Times:
Section Y01-Y02: MW 2:30 – 3:45pm, Friday 137
Section Y03-Y04: TTH 8:30 – 9:45am, Friday 137
Section Y05-Y06: TTH 10:00 – 11:15pm, Denny 220
Section Y07-Y08: TTH 2:30 – 3:45 pm, Friday 137

This syllabus contains the policies and expectations I have established for this course. Please read the entire syllabus carefully before continuing in this course. These policies and expectations are intended to create a productive learning atmosphere for all students. Be prepared to abide by these policies and expectations, so that you don’t risk losing the opportunity to participate further in the course.

I may modify the standards and requirements set forth in this syllabus at any time. Notice of such changes will be announced and posted on the Canvas website for the course.

“Flipped” Instructional Method

- **This course is “flipped”** meaning that students pace themselves through material outside of the classroom. Class time is reserved primarily for expanding on challenging material and allowing students to explore their understanding of the concepts through active learning group exercises.
- In order to do well in this class, complete all homework on schedule, attend class and participate fully in the group exercises. Do NOT fall behind in terms of completing the work on time.
- Note that electronic video and/or audio recording is **not permitted** during class unless the student first obtains permission from the instructor. If permission is granted, any distribution of the recording is prohibited. Students with specific electronic recording accommodations authorized by the Office of Disability Services do not require instructor permission; however, the instructor must be notified of any such accommodation prior to recording. Any distribution of such recordings is prohibited.
Hybrid Course Format

This flipped course will be delivered in a hybrid format. Part of it will be delivered online, and the other part will be conducted face to face in the classroom, with social distancing guidelines applied.

Since the course is “flipped” it is designed to engage you in a process of pre-class activities (online), in-class activities (face-to-face and online), and post-class activities (online).

- All students are assigned the same pre-class and post-class activities to work on online.
- When we are meeting in person, the class is split into two groups. One group meets face-to-face on M or T and the other group meets face-to-face on W or TH. **There will be graded assignments that must be completed IN CLASS on your assigned in person class day.**
- On the days you are not meeting face to face, you should expect to work on material posted online that will be due.
- **During the first 3 weeks of the semester, when we are meeting solely online, I will instruct you about what days you should plan to log onto zoom to receive synchronous explanations of the more challenging material and participate in group exercises.**
- About every 5-6 weeks, there will be one day when both sections of the course will take an online exam ON THE SAME DAY. So if your class meets T/TH and your assigned face to face day is Tuesday, you may take Exam 1 ONLINE on a Thursday with everyone else in your class.

Required Materials

**Textbook**

- We will be using McGraw Hill’s Connect for this course, which is an interactive learning program by your textbook publisher.
- Connect includes an online textbook and your online homework assignments. The online textbook that is bundled with Connect is *Essentials of Corporate Finance*, 10th Edition, by Stephen A. Ross, Randolph W. Westerfield and Bradford D. Jordan. Publisher: McGraw Hill.
- This course is part of the First Day program; so you **should not purchase the digital textbook as it is included in your course registration**, along with online access to Connect. You will be able to access your materials through Canvas on the first day of class. In the event you drop this course from your schedule on or prior to the last day of DROP/ADD period, your account will be fully refunded automatically.
- If you would like an optional binder-ready, loose-leaf version of the textbook, that option is available via the UNCC bookstore or Canvas/Connect
  - To Purchase OPTIONAL Printed Loose-Leaf Textbook from UNCC Bookstore.
    - Input course info on the UNCC bookstore website
    - Purchase the loose-leaf, which is <$50. This is the option that is circled below on the picture from the bookstore website.
To Purchase Printed Textbook by Buying Directly from the Publisher

- In Canvas, click on the link on the left-hand side of the page entitled “McGraw Hill” that’s shown approximately half-way down the page in the left hand margin. The link will take you to the textbook publisher’s website, where you can complete the Connect registration in a few short steps.

Financial Calculator

- Consistent access to a financial calculator is required.

- Given the frequent quantitative manipulation of financial information required in finance and this course in particular, it is necessary for each student to have access to a basic financial calculator to complete this course in a satisfactory manner.
  - A basic financial calculator can accommodate time value of money problems, net present value problems, calculation of the yield to maturity (YTM) associated with corporate bonds, the internal rate of return (IRR) associated with capital investment projects, and basic exponential functions.
  - Students are welcome to select any brand of financial calculator that they prefer.
    - However, I will provide classroom instruction on how to use the Texas Instruments BA II/BAII Plus and the Texas Instruments 83/84.
    - Which calculator you choose is a matter of personal preference. Note there is a significant price difference between the BA II/BAII Plus and the TI 83/84, but price is not indicative of performance.
    - In other words, paying more money for a calculator will not guarantee success in this class.
  - You can also use the HP12C, but be aware that it functions in Reverse Polish Notation and I won’t provide directions on how to use it.
  - Calculator manuals and time value of money tables are not permitted to be used for exams or quizzes.
  - **A cell phone is NOT an appropriate substitute for a financial calculator and won’t be permitted to be used for exams or quizzes.**
Web Enabled Laptop

- Access to web-enabled software using a device such as a smart phone, tablet, laptop, etc. is required and it should have a built in or standalone camera and microphone. Note that a laptop is preferred as it will be easier to use for tests, quizzes, homework, etc.
- You can borrow a laptop from the UNCC library to use to complete course material, check grades, etc. if you don’t own one.

Poll Everywhere

- Poll Everywhere will be used during this course. It is free but you must register for it.
- If you don’t have an account, create one with your UNCC id by going to https://www.polleverywhere.com/
- Upon entering your UNCC NinerNet email address, you will be prompted to sign in via UNCC’s Single-Sign-On. Do NOT use your personal email address (ie gmail, yahoo, etc.)
- The response link for Poll Everywhere will be provided and it will change per assignment
- Follow these instructions to download Poll Everywhere to your phone https://www.polleverywhere.com/support/articles/pollev-mobile/install
- Information on Poll Everywhere is available at: https://teaching.uncc.edu/academic-technologies/student-response-system/pollev-everywhere-faqs

CATME

- This is a grouping/peer review software for our group exercises.
- It cost < $5 via the UNCC bookstore, which seems reasonable given the savings on the textbook.

Canvas and UNCC Email

- Check Canvas and your UNCC email DAILY as materials will be periodically added.
- The syllabus, homework, videos and grades will be available in Canvas, accessible at http://canvas.uncc.edu for registered students. I may also post online quizzes, tests and other material in Canvas during the semester.
- When you email me, ensure you do so from your UNCC email address, as that is the only one to which I will respond. Do NOT email me from Gmail, Yahoo, etc. as I will not respond to those.
- Include your section and course name in the email subject.
- I will make every effort to respond to e-mails within 48 hours or by the next business day (e.g. an e-mail sent on a Friday morning will be replied to by Monday).

Technical Support

- Contact UNCC ITS help desk at help@uncc.edu or 704-687-5500 for everything except Connect.
- If you are having trouble using Connect, contact McGraw-Hill’s Customer Support.
  - When contacting a support agent, you will always receive a case number. If you contact me about Connect issues, I will need this case number, so be sure to save it
  - McGraw Hill Website / Phone for Connect Support: www.mhhe.com/support (800) 331-5094 Hours (EST)
  - Connect Support is available 24 hours on weekdays and at limited times on weekends. Please plan accordingly. Connect Support hours:
    - Monday - Thursday: 24 hours
    - Friday: 12 AM - 9 PM Saturday: 10 AM - 8 PM, Sunday: 12 PM - 12 AM
Academic Prerequisites
To enroll in this course, students must have achieved all of the following:
- Declared a major in the College of Business
- Achieved at least a junior standing with 60 or more semester hours completed
- Completed the following courses
  - MATH 1120 Calculus
  - STAT 1220 Statistics I
  - ACCT 2121 Principles of Accounting I and ACCT 2122 Principles of Accounting II
  - ECON 2101 Macroeconomics and ECON 2102 Microeconomics
  - INFO 2130 Introduction to Business Computing (or successful completion of the Microcomputer Proficiency Test)
- IMPORTANT: This course builds on the prerequisites listed above. Therefore, please review this material thoroughly before the start of the class.
- I DO NOT have the authority to add students to the course or override any prerequisites to registration. Please contact Undergraduate Advising if you have questions about this.

Course Description
Financial management represents the process of planning for, acquiring, and allocating funds by a business enterprise. This process involves several decision-making tools, including time value of money, financial statement analysis and financial forecasting, working capital management, pricing various types of risks facing the firm, and asset and project valuation. This semester we will investigate how each of these decision-making tools is used to help financial managers accomplish the task of planning for, acquiring, and allocating funds within the business. Computer and financial calculator applications will be included where appropriate.

Course Objective
The objective of FINN 3120 Financial Management is to provide students with an introduction to the nature and methods of financial analysis within the context of the business enterprise. To accomplish this objective, we will focus our attention on:
- Developing an awareness of some major financial problems facing modern, for-profit business organizations as well as individual consumers;
- Obtaining an understanding of the basic principles and concepts necessary to analyze these financial problems; and
- Developing the ability to apply these principles and concepts so that students can independently evaluate alternative solutions to basic problems confronting the financial manager.

Important Dates
Sections Y01-Y02
- First Day of Class: September 7, 2020
- Last Day to Add/Drop with No Grade: September 14, 2020
- Exam 1: October 14, 2020
- Last Day to Withdraw (subject to Withdrawal Policy): November 3, 2020
- Exam 2: November 18, 2020
- Last Day of Class: December 14, 2020
- Final Exam: December 21, 2020 2pm
Sections Y03-Y08
- First Day of Class: September 8, 2020
- Last Day to Add/Drop with No Grade: September 14, 2020
- Exam 1: October 15, 2020
- Last Day to Withdraw (subject to Withdrawal Policy): November 3, 2020
- Exam 2: November 19, 2020
- Last Day of Class: December 15, 2020
- Final Exam:
  - Section Y03-Y04: December 22, 8am
  - Section Y05-Y06: December 17, 8am
  - Section Y07-Y08: December 22, 2pm

Grading Criteria

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<thead>
<tr>
<th>Course Element</th>
<th>Points</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Exam 1</td>
<td>100</td>
<td>22%</td>
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<tr>
<td>Exam 2</td>
<td>100</td>
<td>22%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>100</td>
<td>22%</td>
</tr>
<tr>
<td>Reading/Homework</td>
<td>68</td>
<td>15%</td>
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<tr>
<td>Group Exercises/Quizzes/Other</td>
<td>82</td>
<td>18%</td>
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<tr>
<td>Total</td>
<td>450</td>
<td>100%</td>
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Note: I may make some assignments extra credit. You will be notified if that is the case.

Grading Scale
- 405 - 450 points = A
- 360 - 405 points = B
- 315 - 359 points = C
- 270 - 315 points = D
- Below 270 points = F

Exams
- Exams are based on the assigned chapters of the text, lecture material, assigned videos, pop quizzes (if given), case studies, group exercises, homework and class discussions.
- Students are responsible for all assigned material regardless of whether it is discussed in class.
- If a student enters the exam late, either online or in person, the student may still take the exam, but will not receive any additional time to complete it.
- For in person exams, bring a financial calculator, number 2 pencil, and your UNCC ID, which you will be required to show. If you forget your UNCC ID, a government issued driving license or passport is acceptable.
- Students are expected to know how to perform the relevant keystroke sequences necessary to solve financial problems on their financial calculators during each exam. There is not enough time during the exam to review keystroke instructions in your calculator manual and the calculator manual is NOT permitted during an exam.
- Calculators cannot be shared by multiple students during an exam. If you forget your calculator, you may have to perform all calculations manually during an exam.
- Cell phones/smart watches can’t be used during exams, not even as calculators.
• Headphones are not permitted to be worn during class or exams.

• Students are permitted to use (1) 3 x 5 notecard for each exam. The front and back of the notecard can contain handwritten notes, formulas, etc. prepared by that student. No sharing or copying of other students’ note cards is allowed.

• Please email me to make arrangements if you would like to review your exam results. Exams may not be retained or copied by students.

• There are no make-up exams available, except for the Final Exam.
  o Students who are unable to attend a scheduled examination must present me with official, satisfactory documentation of a valid medical or family emergency BEFORE the examination. Those students whose documentation is acceptable will be eligible to have their next exam’s point value increased by the points of the exam they missed.
  o For example, suppose a student presents satisfactory documentation IN ADVANCE that they are having surgery the day of Exam 1 and will not be able to take it at the scheduled date/time. I will exclude Exam 1 from that student’s total points. When that student takes Exam 2 on its scheduled date/time, Exam 2 will be worth 200 points instead of 100 points for that student.
  o If the student provides official, satisfactory documentation BEFORE the Final Exam that they can’t take it at the regularly scheduled time, a make-up Final Exam will be scheduled. Note that the make-up Final Exam is usually an all essay exam.

Homework/Quizzes/Group Exercises
• With the exception of the first week of the semester, chapter readings and videos usually must be completed by every Sunday and homework problems are usually due every Friday. Given the vagaries of weather, the pandemic, etc., I will notify you if this has to be modified.

• Homework should always be completed on time as it helps you learn the material and practice the calculations. Additionally, homework assignments will serve as a reference for the content of some exam questions, though exam questions may be more complex.

• Homework solutions are available in Canvas.

• Unannounced or announced quizzes may be given in class or online. If you miss a quiz, you will receive a 0 for that quiz and will not be able to make it up.

• All group members receive the same number of points for completing group exercises. Group exercises CANNOT be made up if you are absent or late to class, either online or in person.

Attendance
• Students are highly encouraged to attend every in person and online session as any material discussed during class may be on an exam.

• Group exercises must be completed during class and only students considered present will be eligible to receive points for those assignments.

• Unannounced quizzes may be given during class and those cannot be made up if you miss class or arrive late.

• Students are expected to attend every class and remain in class for the duration of the session for which they are registered. Failure to attend class or arriving late may impact your ability to achieve course objectives which could affect your course grade. An absence, excused or unexcused, does not relieve a student of any course requirement. Regular class attendance is a student’s obligation, as is a responsibility for all the work, including tests, group assignments, etc.

• In the unlikely event that I am late in arriving to class, you must wait a full 20 minutes after the start of class before you may leave and you must follow any instructions I may have given you about my anticipated tardiness.

• The United States Department of Education requires UNC Charlotte’s Office of Financial Aid to determine if a student who receives financial aid and fails to earn a passing grade in a course has
actually attended and/or completed the course. Because I do not take regular attendance for this course, the date I will report as your last date of attendance will be the latest of the following:

- The date you last participated in an online discussion or activity; or
- The date you last submitted an assignment/project/test/tutorial/quiz.

- If you earn an F or U grade, your last date of attendance will be reported to the US Department of Education. This may require you to pay back any financial aid funds received for this course. (For additional information, see Last Date of Attendance FAQs on the Registrar's website.)

- To return to class after being absent due to a period of self-quarantine, students should submit a copy of their Niner Health Check clearance email to me. To return to class after being absent due to a COVID-19 diagnosis, students should submit an online request form to Student Assistance and Support Services (“SASS”). Supporting documentation can be attached directly to the request form and should be from a student's health care provider or the Student Health Center, clearly indicating the dates of absences and the date the student is able to return to class. Instructors will be notified of such absences.

- If you are absent from class as a result of a COVID-19 diagnosis or quarantine, you are still responsible for completing all assignments. Please reach out to me if you have any questions.

### Late Work

- All work is expected to be submitted to me by the specified due date and in the correct format.
- Late work WILL NOT be accepted.

### Investment Recommendations

- I utilize many real-world examples and case studies in class to illustrate the business concepts you are learning.
- Do not misconstrue these comments, examples, class discussions, group exercises, or case studies to be investment recommendations.
- I NEVER provide investment recommendations to students.

### Professionalism

Business is conducted more effectively when professional behavior is employed, so professional behavior is always expected and appreciated in class and online. Use polite language, provide constructive commentary and refrain from demeaning others in the class. Students exhibiting behavior I deem disruptive or inappropriate will be asked to leave the classroom or online session.

### COVID-19 Protection:

- It is the policy of UNC Charlotte for the Fall 2020 semester that as a condition of on-campus enrollment, all students are required to engage in safe behaviors to avoid the spread of COVID-19 in the 49er community. Such behaviors specifically include the requirement that all students properly wear [CDC-compliant face coverings](https://www.cdc.gov/coronavirus/2019-ncov/face-masks/index.html) while in buildings, including in classrooms and labs.

- Students are permitted to remove face coverings in classroom or lab settings only when I explicitly grant permission to do so (such as while asking a question, participating in class discussion, or giving a presentation) and while at an appropriate physical distance from others. Failure to comply with this policy in the classroom or lab may result in dismissal from the current class session.
• If the student refuses to leave the classroom or lab after being dismissed, the student may be referred to the Office of Student Conduct and Academic Integrity for charges under the Code of Student Responsibility.

Copyright and Recording Information

Copyright
• My lectures and course materials, including presentations, tests, exams, outlines, and similar materials, are protected by copyright. I am the exclusive owner of copyright in those materials I create. I encourage you to take notes and make copies of course materials for your own educational use.
• You may not, nor may you knowingly allow others to reproduce or distribute lecture notes and course materials publicly without my express written consent. This includes providing materials to commercial course material suppliers such as CourseHero and other similar services.
• Students who publicly distribute or display or help others publicly distribute or display copies or modified copies of an instructor's course materials may be in violation of University Policy 406, The Code of Student Responsibility. Similarly, you own copyright in your original papers and exam essays. If I am interested in posting your answers or papers on the course web site, I will request your written permission.

Recording the Class
• Electronic video, image capture, and/or audio recording is not permitted during class, whether conducted in person or online, unless the student obtains permission from the instructor. If permission is granted, any distribution of the recording is prohibited.
• Students with specific electronic recording accommodations authorized by the Office of Disability Services do not require instructor permission; however, the instructor must be notified of any such accommodation prior to recording. Any distribution of such recordings is prohibited.

Other Valuable Information
• You may drink in the classroom, when we are in person, but food is not permitted. Kindly take any trash with you and dispose of it in the appropriate receptacle.
• This course is an analytical (which means quantitative) course. Lectures are based on the material in the text and current events drawn from real case studies and business periodicals including the Wall Street Journal, Bloomberg and New York Times.
• The use of internet enabled electronic devices like cell phones, tablets, laptops, etc. are not permitted in class unless used solely for note-taking and other class related work where I expressly instruct you to use them. You should leave the classroom when you want to use electronic devices for non-class related activities, including phone calls, texting, web surfing, etc.

Academic Integrity
All UNCC students have the responsibility to be familiar with and to observe the requirements of The UNCC Code of Student Academic Integrity (see the Catalog). This code forbids cheating, fabrication or falsification of information, multiple submission of academic work, plagiarism, abuse of academic materials (such as Library books on reserve), and complicity in academic dishonesty (helping others to violate the code). Any further specific requirements or permission regarding academic integrity in this course will be stated by the instructor, and are also binding on the students in this course. Students who violate the code can be punished to the extent of being permanently expelled from UNCC and having this fact recorded on their official transcripts. The normal penalty is zero credit on the work involving dishonesty and further substantial reduction of the course grade. In almost all cases, the course grade is
reduced to F. If you do not have a copy of the code, you can obtain one from the Dean of Students Office. Standards of academic integrity will be enforced in this course. Students are expected to report cases of academic dishonesty they become aware of to the course instructor who is responsible for dealing with them.

**Dis-enrollment**

At the discretion of the department offering a course, a student may be disenrolled from a course section if he or she does not attend the first scheduled meeting of the section. The department chair has the responsibility for providing timely notification to the student who is disenrolled.

**Course Withdrawal**

- Under the UNCC Course Withdrawal Policy, students may withdraw from a course until the withdrawal deadline, and a mark of “W” will be assigned.
- No withdrawals are permitted after the course withdrawal deadline.
- It is the student’s responsibility to determine by the withdrawal deadline whether to withdraw from the course or stay in the course for a grade and to initiate the process.

**Diversity**

The Belk College of Business strives to create an inclusive academic climate in 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.

**Disability**

UNC Charlotte is committed to access to education. If you have a disability and need academic accommodations, please provide a letter of accommodation from Disability Services early in the semester. For more information on accommodations, contact the Office of Disability Services at 704-687-0040 or visit their office in Fretwell 230.

**Adverse Weather Policies**

The University’s Adverse Weather Policy (University Policy 701; http://legal.uncc.edu/policies/up-701) states that, without exceptions, the University is open unless the Chancellor (or Chancellor’s delegate) announces that the University is closed. The University’s inclement weather number is 704-687-1900.
<table>
<thead>
<tr>
<th>Week</th>
<th>Dates</th>
<th>Topic</th>
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<tbody>
<tr>
<td>Week 1:</td>
<td></td>
<td>Introduction to the Course</td>
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<td>Chapter 1: Introduction to Financial Management</td>
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<td><strong>Module 1</strong></td>
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<tr>
<td>Week 2</td>
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<td>Chapter 1: Introduction to Financial Management</td>
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<td></td>
<td>September 13</td>
<td>Syllabus Quiz due</td>
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<td>Intro Padlet due</td>
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<td>Chapter 1 SB Reading due</td>
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<td>Chapter 1 Videos due</td>
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<td>September 14</td>
<td>Last Day to Add/Drop w/no Grade</td>
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<td>September 15</td>
<td>Team Formation Survey opens (you will receive an e-mail from CATME.org)</td>
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<td>September 18</td>
<td>Chapter 1 Homework Assignment due</td>
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<td>Week 3</td>
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<td>Chapter 15: Raising Capital</td>
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<td>September 20</td>
<td>Chapter 15 SB Reading due</td>
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<td>Chapter 15 Videos due</td>
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<td>Team Formation CATME survey due</td>
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<td>September 25</td>
<td>Chapter 15 Homework Assignment due</td>
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<td>Week 4</td>
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<td>Chapter 4: Time Value of Money Part I</td>
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<td>September 27</td>
<td>Chapter 4 SB Reading due</td>
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<td>Chapter 4 Videos due</td>
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<td>September 28-29</td>
<td>No Class</td>
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<td>October 2</td>
<td>Chapter 4 Homework Assignment due</td>
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<td>Week 5</td>
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<td>Time Value of Money Part II</td>
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<td>October 4</td>
<td>Chapter 5 SB Reading due</td>
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<td>Peer Evaluation 1 opens</td>
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<td>October 9</td>
<td>Chapter 5 Homework Assignment due</td>
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<td>Week 6</td>
<td>Exam I Week</td>
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| October 11 | Exam 1 Review Assignment due  
Peer Evaluation 1 due |
| October 12 and 13 | Exam 1 Review online |
| **October 14** | **Sections Y01-Y02: Exam 1 covering Chapters 1, 15, 4, 5** |
| **October 15** | **Sections Y03-Y08: Exam 1 covering Chapters 1, 15, 4, 5** |

**Module 2**

<table>
<thead>
<tr>
<th>Week 7</th>
<th>Interest Rates and Bond Valuation</th>
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| October 18 | Chapter 6 SB Reading due  
Chapter 6 videos due |
| October 23 | Chapter 6 Homework Assignment due |
| Week 8 | Stock Valuation |
| October 25 | Chapter 7 SB Reading due |
| October 30 | Chapter 7 Homework Assignment due |

<table>
<thead>
<tr>
<th>Week 9</th>
<th>Weighted Average Cost of Capital</th>
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| November 1 | Chapter 12 SB Reading due  
Chapter 12 videos due |
| November 3 | Last Day to Withdraw, see UNCC Withdrawal Policy |
| November 6 | Chapter 12 Homework Assignment due  
Peer Evaluation 2 opens |

<table>
<thead>
<tr>
<th>Week 10</th>
<th>Evaluating Projects</th>
</tr>
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| November 8 | Chapter 8 SB Reading due  
Chapter 8 videos due |
| November 13 | Chapter 8 Homework Assignment due |

<table>
<thead>
<tr>
<th>Week 11</th>
<th>Exam 2 Week</th>
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</table>
| November 15 | Exam 2 Review Assignment due  
Peer Evaluation 2 due |
<p>| November 16-17 | Exam Review online |</p>
<table>
<thead>
<tr>
<th>Date</th>
<th>Section/Assignment Details</th>
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<tbody>
<tr>
<td>November 18</td>
<td>Sections Y01-Y02: Exam 2 covering Chapters 6, 7, 12, 8</td>
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<tr>
<td>November 19</td>
<td>Sections Y03-Y08: Exam 2 covering Chapters 6, 7, 12, 8</td>
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<tr>
<td><strong>Module 3</strong></td>
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</tr>
<tr>
<td>Week 12</td>
<td>Capital Market History</td>
</tr>
<tr>
<td>November 22</td>
<td>Chapter 10 SB Reading due</td>
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<tr>
<td></td>
<td>Chapter 10 Homework Assignment due: Capital Market History</td>
</tr>
<tr>
<td>November 25</td>
<td>No class this week. Instead, Chapter 11 SB Reading &amp; Homework Assignment due</td>
</tr>
<tr>
<td>November 26-27</td>
<td>No class, Thanksgiving Break</td>
</tr>
<tr>
<td><strong>Week 13</strong></td>
<td>Accounting Part I: Financial Statements</td>
</tr>
<tr>
<td>November 29</td>
<td>Chapter 2 SB Reading due</td>
</tr>
<tr>
<td>November 30-December 3</td>
<td>All classes online only</td>
</tr>
<tr>
<td>December 4</td>
<td>Chapter 2 Homework Assignment due</td>
</tr>
<tr>
<td><strong>Week 14</strong></td>
<td>Accounting Part II: Financial Statement Analysis</td>
</tr>
<tr>
<td>December 6</td>
<td>Chapter 3 SB Reading due</td>
</tr>
<tr>
<td></td>
<td>Peer Evaluation 3 opens</td>
</tr>
<tr>
<td>December 7-10</td>
<td>All classes online only</td>
</tr>
<tr>
<td>December 11</td>
<td>Chapter 3 Homework Assignment due</td>
</tr>
<tr>
<td><strong>Week 15</strong></td>
<td>Final Exam Review</td>
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<tr>
<td>December 13</td>
<td>Final Exam Review Assignment due</td>
</tr>
<tr>
<td></td>
<td>Group Exercise Peer Evaluation 3 due</td>
</tr>
<tr>
<td>December 14-15</td>
<td>All Classes online only</td>
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<tr>
<td></td>
<td>Final Exam Review</td>
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<tr>
<td><strong>Final Exam covering Chapters 10, 11, 2, 3</strong></td>
<td>Sections Y01-Y02: December 21, 2pm</td>
</tr>
<tr>
<td><strong>Final Exam covering Chapters 10, 11, 2, 3</strong></td>
<td>Section Y03-Y04: December 22, 8am</td>
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<td>Section Y05-Y06: December 17, 8am</td>
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<tr>
<td></td>
<td>SectionY07-Y08: December 22, 2pm</td>
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</tbody>
</table>