



BS Finance, Emphasis Banking

BS Finance, Emphasis Banking Curriculum Map

Courses and Activities Mapped to BS Finance, Emphasis Banking Outcomes

| | Program Level Outcomes | | | | | |
|---|--|---|--|--|---|--|
| | Outcome #1 Apply basic financial tools to value financial products. | Outcome #2 Evaluate financial markets, how securities are traded, and investor behavior. | Outcome #3 Use financial statements to appropriately evaluate firm performance and determine value of the firm. | Outcome #4 Project cash flows associated with corporate project evaluation. | Outcome #5 Analyze the impact of financial markets on interest rate determination. | Outcome #6 Analyze the performance of a bank. |
| General Education Requirements: | | | | | | |
| MATH 2143 Business Calculus | | | | | | |
| ANTH 2233 Introduction to Cultural Anthropology OR | | | | | | |
| SOC 2213 Introduction to Sociology | | | | | | |
| ECON 2313 Principles of Macroeconomics | | | | | | |
| COMS 1203 Oral Communications | | | | | | |
| Specific Business Core Courses | | | | | | |
| FIN 3713 Business Finance | I | I | I | I | I | I |
| Major Requirements: | | | | | | |
| ACCT 3003 Intermediate Accounting I | | | E | | | |
| FIN 3763 Financial Institutions and Markets OR | R | R | | | R | E |
| ECON 3323 Money and Banking | | | | | | |
| FIN 4723 Investments | R | R | | R | | |
| FIN 4753 Capital Management | R | | R | E | | |
| Emphasis Area (Banking): | | | | | | |

| | Program Level Outcomes | | | | | |
|--|--|---|--|--|---|--|
| | Outcome #1 Apply basic financial tools to value financial products. | Outcome #2 Evaluate financial markets, how securities are traded, and investor behavior. | Outcome #3 Use financial statements to appropriately evaluate firm performance and determine value of the firm. | Outcome #4 Project cash flows associated with corporate project evaluation. | Outcome #5 Analyze the impact of financial markets on interest rate determination. | Outcome #6 Analyze the performance of a bank. |
| FIN 3773 Financial Risk Management | R | R | | | R | |
| FIN 4743 Managerial Finance | | | R | | R | |
| FIN 4763 Bank Management | | | E | | R | R |
| FIN 4773 Advanced Bank Management | | R | | | R | M |
| Select one of the following: | | | | | | |
| ACCT 3013 Intermediate Accounting II | | | R | | | |
| ECON 3323 Money and Banking | | | | | R | |
| ECON 4343 Managerial Economics | | | R | | | |
| FIN 3813 International Financial Management & Banking | | | | | R | |
| MKTG 3023 Applied Research | | R | | | | |
| REI 4423 Real Estate Finance | | | | R | | |

Legend: I Introduced E Emphasized R Reinforced I/E Introduce/Emphasize E/R Emphasize/Reinforce M Mastered X Contributes

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Business Core Curriculum Map

Courses and Activities Mapped to Business Core Outcomes

| Program Level Outcomes | | | | | |
|--|--|--|---|---|--|
| Outcome #1 Students will communicate effectively and professionally in writing. | Outcome #2 Students will demonstrate effective and professional oral communication. | Outcome #3 Students will be sensitive to ethical issues when making business decisions. | Outcome #4 Students will demonstrate business knowledge. | Outcome #5 Students will use critical thinking skills to make decisions. | Outcome #6 Students will use technology appropriately to communicate, calculate, and present concepts and data. |

College of Business Core Courses:

| | | | | | | |
|--|---|---|---|---|---|---|
| ACCT 2033 Introduction to Financial Accounting | | | | X | X | |
| ACCT 2133 Introduction to Managerial Accounting | X | | | X | X | X |
| BCOM 2563 Business Communication | X | X | X | X | X | X |
| CIT 1503 Microcomputer Applications OR CS 1013 Intro to Computers | X | X | | X | X | X |
| CIT 3013 Management Information Systems | | | X | X | X | X |
| CIT 3523 Operations Management | | | | X | X | X |
| ECON 2113 Business Statistics I | X | | | X | X | X |
| ECON 2313 Principles of Macroeconomics | | | | X | X | |
| ECON 2323 Principles of Microeconomics | X | | | X | X | |
| FIN 3713 Business Finance | | | | X | X | X |
| LAW 2023 Legal Environment of Business | X | | X | X | X | |
| MGMT 3153 Organizational Behavior | X | | X | X | X | X |
| MGMT 4813 Strategic Management | X | X | | X | X | X |
| MKTG 3013 Marketing | X | | X | X | X | X |

Legend: **I** Introduced **E** Emphasized **R** Reinforced **I/E** Introduce/Emphasize **E/R** Emphasize/Reinforce **M** Mastered **X** Contributes

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CRN 62097/60502/60503/64373 FIN 3713
BUSINESS FINANCE

Course Information

Instructor: Jim Washam

Meeting day/time/place: MWF/9:00 – 10:15/DCED 103

Office: BU 101

Office Hours: **By appointment.** I am typically on campus 8:00 to 5:00 Monday – Friday. You are welcome to drop by the office any time. I do spend quite a bit of time in meetings of some sort, so making an appointment is the best strategy if you want to make sure that I'm available at a specific time.

Office phone: 870-680-8078 (desk)

870-972-3960 (office)

870-926-0109 (cell)

Email: jwasham@astate.edu

Facebook: [AStateBusiness](#)

Twitter: @AStateCOB

Instagram: @astatecob

College of Business Honor Code

As a student of Arkansas State University, I pledge that I will conduct myself with honor and integrity at all times. I will not lie, cheat or steal, nor will I accept the actions of those who do.

Textbook(s) and Materials

Required texts: Cornett, M.M., Adair, T.A., & Nofsinger, J. (2014). M: Finance with Connect Plus. 3rd edition. New York, NY: McGraw-Hill/Irwin.

Bloomberg Businessweek, Wall Street Journal, and other readings as assigned

Additional: A financial calculator (TI BAII+, etc.) is recommended but not required. If you have a TI-83 or TI-84, those have all of the necessary financial functions built-in. You may also bring a tablet or laptop with Excel or a similar spreadsheet for use in class, but you will not be allowed to use a tablet, phone, or laptop for exams.

Purpose and Goals/Learning Outcomes

Course Description:

FIN 3713. Business Finance Legal forms of American business organization, policies, methods, and institutions involved in financing business. The principles of financial management will be studied with emphasis on the corporation, including cash flows, securities, financial structures, expansion, and acquisitions. Prerequisite, ACCT 2133 or 2023.

Program Outcomes:

The following learning goals guide program and course outcomes for all B.S. degrees in the A-State College of Business.

- Students will communicate effectively and professionally in writing
- Students will demonstrate effective and professional oral communication
- Students will be sensitive to ethical issues when making business decisions
- Students will use critical thinking skills to make decisions
- Students will use technology appropriately to communicate, calculate, and present concepts and data
- Students will demonstrate business knowledge

This course contributes to the following program outcomes for all B.S. degrees in the A-State College of Business.

- Students will use critical thinking skills to make decisions
- Students will use technology appropriately to communicate, calculate, and present concepts and data
- Students will demonstrate business knowledge

Additionally, the following learning goals guide program and course outcomes for the B.S. Finance with Financial Management Emphasis and B.S. Finance with Banking Emphasis:

- Apply basic financial tools to value financial products
- Evaluate financial markets, how securities are traded, and investor behavior
- Use financial statements to appropriately evaluate firm performance and determine value of the firm
- Project cash flows associated with corporate project evaluation
- Analyze the impact of financial markets on interest rate determination
- Analyze the performance of a bank (Banking Emphasis only)

Course Level Student Learning Outcomes:

The following learning goals are specific to this course, FIN 3713 Business Finance.

- Students will demonstrate the ability to solve time value of money problems.
- Students will calculate the value of equity and debt instruments using discounted cash flow analysis.
- Students will complete an analysis of a capital budgeting project using NPV and IRR.
- Students will demonstrate an understanding of the risk/return tradeoff present in investment decisions.
- Students will calculate a firm's cost of capital and describe the factors that may lead to changes in the cost of capital.

Course Requirements

- Exams:** Students will complete 4 exams (including the final)
- Connect Homework:** With the exception of chapter 1, online homework will be assigned for each chapter covered in class. Multiple attempts are allowed for each assignment and the highest grade will be recorded.
- Quizzes:** Quizzes will be required on a regular basis to check on student understanding before exams.
- Excel Assignments:** Students will be required to complete several Excel assignments related to financial statement analysis, time value of money, bond and stock valuation, risk and return, and capital budgeting.

Grading

Anticipated percentages for grading are as follows:

| Activity | Percentage of Final Grade |
|-------------------|---------------------------|
| Exams | 60% |
| Connect Homework | 25% |
| Excel Assignments | 10% |
| Quizzes | 5% |

Grading Scale

| Grade Range | Course Grade |
|-----------------|--------------|
| 89.5% and above | A |
| 79.5% - 89.4% | B |
| 69.5% - 79.4% | C |
| 59.5% - 69.4% | D |
| 59.4% and below | F |

Course Outline

| Chapter | Topic |
|---|--|
| Chapter 1 | Introduction to Financial Management |
| Chapter 2 | Reviewing Financial Statements |
| Chapter 3 | Analyzing Financial Information |
| Chapter 4 | Time Value of Money 1: Analyzing Single Cash Flows |
| Chapter 5 | Time Value of Money 2: Analyzing Annuity Cash Flows |
| Exam 1: Background and Tools | |
| Chapter 6 | Understanding Financial Markets & Institutions |
| Chapter 7 | Valuing Bonds |
| Chapter 8 | Valuing Stocks |
| Exam 2: Securities Valuation | |
| Chapter 9 | Characterizing Risk and Return |
| Chapter 10 | Estimating Risk and Return |
| Chapter 11 | Calculating the Cost of Capital |
| Exam 3: Cost of Capital | |
| Chapter 12 | Estimating Capital Budgeting Cash Flows |
| Chapter 13 | Net Present Value and Other Capital Budgeting Criteria |
| Final Exam – Friday, December 9th, 8:00am – 10:00am | |

Policies

Makeup Work:

If you miss an exam, you must contact the instructor within 12 hours of the exam start time to arrange a make up exam. There are no drop grades for exams.

There are no makeup opportunities for guest speakers and quizzes.

Writing Center and College of Business Writing Tutor:

The Writing Center is available to all students and our College of Business Writing Tutor, as an extension of the Writing Center, is available to business students. The Writing Center is available approximately 38 hours per week in the Learning Commons area of the Dean B. Ellis Library. The CoB Writing Tutor is available in the Business Building approximately 20 hours per week. Announcements will be made each semester for the specific hours for both and the specific location for the CoB Writing Tutor. Skype tutoring is offered by the Writing Center for those students not on campus.

Students can utilize the center by walking in, setting up an appointment in person or via phone at (870) 972-3451, scheduling weekly appointments with the same tutor, attending one of the Discipline Drop-In Hours in the Writing Center and across campus, attending one of the workshops, and joining one of the writing groups.

The Writing Tutors will:

- help students to understand and plan the writing project;
- talk with students about the content, organization, style, and/or mechanics of student's work;
- work with students on integration of sources and documentation (APA, Chicago, MLA, Turabian, etc.);
- ensure that students are not engaging in academically dishonest writing and research practices;
- walk students through how to utilize the campus research databases;
- not only help students create better writing, but help students to become better writers;
- treat students and student work with respect.

The Writing Tutors will not:

- review student work without student present;
- write or edit student paper;
- tell student what to write;
- assign a grade to student work, even informally;
- discuss student or student work with anyone outside of the Writing Center without student permission.

For questions, comments, or suggestions, students can contact the Writing Program and Writing Center Director and W.A.C./W.I.D. Co-Coordinator, Dr. Kristi Murray Costello @ kcostello@astate.edu or the Writing Center Assistant Director and W.A.C./ W.I.D. Co-Coordinator, Airek Beauchamp, at abeauchamp@astate.edu.

Like and follow www.facebook.com/astatewritingcenter and Twitter @AstateWriting to keep up with services, promotions, and events. <http://www.astate.edu/college/humanities-and-social-sciences/departments/english-and-philosophy/writing-guide/writing-lab/>.

Students with Disabilities:

Students who require academic adjustments in the classroom or by way of the web due to a disability must first register with Arkansas State Disability Services. Following registration and within the first two weeks of class, please contact me to discuss appropriate academic accommodations, technology requirements, software and hardware specifics and requirements. Appropriate arrangements can be made to ensure equal access to this course.

Based on A-State Disability Services guide: <http://www.astate.edu/a/disability/faculty-resources/>.

Inclement Weather Policy:

All official announcements regarding inclement weather will be made only through official university communications. The official university website, AState.edu, is supplemented by the verified university social media accounts -- on Facebook (Facebook.com/ArkansasState) and Twitter (@ArkansasState). Email communication for emergency and weather alerts is provided to the official AState.edu issued faculty and staff or student accounts. Individuals who have signed up for text alerts will also receive notices of opening and closures.

During times of university closure or inclement weather, instruction may be continued through Arkansas State's online capabilities including Blackboard and/or email to maintain academic continuity of the course. When such changes are made, it is incumbent upon both the faculty to communicate the change and for students to monitor their official Arkansas State student email account so that they can receive notifications.

Commuter students are encouraged to use good judgment in deciding whether to drive to campus during inclement weather. When the decision is made to not travel to campus under this policy, it is the responsibility of the student to immediately contact the professor to explain the circumstances and to determine the need to complete any missed assignments.

Students are responsible for all missed assignments during inclement weather within a time frame to be determined by the professor.

Based on Provost's statement 2.13.2015: <http://www.astate.edu/news/get-prepared-for-inclement-winter-weather>.

Attendance:

CLASS ATTENDANCE POLICY Students should attend every lecture, recitation and laboratory session of every course in which they are enrolled. Students who miss a class session should expect to make up missed work or receive a failing grade on missed work. It is the practice of Arkansas State University to allow students to participate in university sponsored academic or athletic events, even when those events cause them to be absent from class. Students participating in university sponsored academic or athletic events will not have those days counted against their available absences and will be given reasonable opportunities to make up missed assignments and exams. Students enrolled in freshman or sophomore level courses numbered 1000 or 2000 may during the spring and fall semester miss no more than twice the number of lectures, recitations, laboratory sessions, or other regularly scheduled class activities that would normally be scheduled during a week. Students who miss more than the maximum number of freshman or sophomore level classes may be assigned a grade of "F" for the course. Students who may be assigned a grade of "F" in a course because of excessive absences may withdraw from the course without penalty before the deadline for dropping an individual course. In determining whether excessive absences should result in a failing grade, consideration shall be given to the maturity and class standing of the student, the quality of academic work being accomplished by the student, and extenuating circumstances related to such absences. Students enrolled in junior or senior upper-level courses numbered 3000 or 4000 will not be assigned a grade of "F" solely for failing to attend classes. However, instructors shall set forth in their syllabi at the beginning of the semester their attendance

requirements and expectations with regard to make-up policy for work missed, class participation and other factors that may influence course grades. In determining whether excessive absences should adversely affect a grade in an upper-level course, consideration shall be given to the maturity and class standing of the student, the quality of academic work being accomplished by the student, and extenuating circumstances related to such absences. Students must utilize their available absences for any cause which requires them to miss class including, but not being limited to, vacation, illness, emergency, or religious observances. Students who are aware that they will have absences during a term should ensure that they do not exceed the absences available.

EXCUSED ABSENCE FOR UNIVERSITY-SPONSORED EVENTS It is the practice of Arkansas State University to allow students to participate in university-sponsored events, even when those events cause them to be absent from class. Students participating in university sponsored events will be given reasonable opportunities to make up missed assignments and exams.

(2016-17 bulletin, pg. 38) <http://www.astate.edu/a/registrar/files/bulletins/16-17-Bulletin-Final-1-Page.pdf>

Academic Misconduct Policy:

Arkansas State University and the A-State College of Business enthusiastically promotes academic integrity and professional ethics among all members of the A-State academic community. Violations of this policy are considered as serious misconduct and may result in severe penalties.

A. PLAGIARISM

Plagiarism is the act of taking and/or using the ideas, work, and/or writings of another person as one's own.

1. To avoid plagiarism give written credit and acknowledgment to the source of thoughts, ideas, and/or words, whether you have used direct quotation, paraphrasing, or just a reference to a general idea.
2. If you directly quote works written by someone else, enclose the quotation with quotation marks and provide an appropriate citation (e.g., footnote, endnote, bibliographical reference).
3. Research, as well as the complete written paper, must be the work of the person seeking academic credit for the course. (Papers, book reports, projects, and/or other class assignments)
4. Discipline: Faculty members may respond to cases of plagiarism in any of the following ways:
 - a. Return the paper or other item for rewriting; the grade may be lowered.
 - b. Give a failing grade on the paper or other item—"F" if a letter grade is used or zero if a numerical grade is used.
 - c. Give the student who plagiarized a failing grade in the course.
 - d. Recommend sanctions, including disciplinary expulsion from the university.

B. CHEATING

Cheating is an act of dishonesty with the intention of obtaining and/or using information in a fraudulent manner.

1. Observing and/or copying from another student's test paper, reports, computer files and/or other class assignments.
2. Giving or receiving assistance during an examination period. (This includes providing specific answers to subsequent examinees and/or dispensing or receiving information that would allow the student to have an unfair advantage in the examination over students who did not possess such information.)
3. Using class notes, outlines, and other unauthorized information during an examination.
4. Using, buying, selling, stealing, transporting, or soliciting, in part or in whole the contents of an examination or other assignment not authorized by the professor of the class.
5. Using for credit in one class a term paper, book report, project, or class assignment written for credit in another class without the knowledge and permission of the professor of the class.
6. Exchanging places with another person for the purpose of taking an examination or completing other assignments.
7. Discipline: Faculty members may respond to cases of cheating in any of the following ways:
 - a. Allow the testing to progress without interruption, informing the offending student about the offense—and award a failing grade on the test—"F" if a letter grade is used or zero if a numerical grade is used.
 - b. Seize the test of the offending student and give a failing grade on the paper.
 - c. Give the offending student a failing grade in the course.
 - d. Recommend sanctions, including disciplinary expulsion from the university.

Sanctions for Academic Misconduct

Sanctions for Academic Misconduct may be imposed by the faculty member or instructor discovering the Academic Misconduct except in the case of dismissal from a particular program which shall be made by the department chair or program director, or suspension or expulsion from the university, which shall be made by the dean. The following sanctions may be imposed for Academic Misconduct:

- A failing grade on the paper or project;
- Rewriting or repeat performance of course work;
- A failing grade for the class;
- Dismissal from the class;
- Dismissal from a particular program;
- Suspension or Expulsion from the university;
- Other appropriate sanctions as warranted by the specific acts of the student.

A student may not avoid academic sanctions by withdrawing from a class, a program, or the university.

Academic Integrity Policy in the Student Handbook at <http://www.astate.edu/a/student-conduct/files/Student+Handbook+1415+22415.pdf>.



COLLEGE OF BUSINESS

Office of the Dean | P.O. Box 970, State University, AR 72467 | o: 870-972-3035 | f: 870-972-3744 | business.a.state.edu

Hello Students,

After discussions with many faculty, students, and business leaders in recent months, I am very pleased to share our Arkansas State University College of Business Honor Code. It is an essential part of the educational experience that we provide that each of our students understand their credibility, work ethic, and behavior reflect on their classmates, Arkansas State University, and their future. Each student enrolled in an Arkansas State University College of Business course accepts personal responsibility to uphold and defend academic integrity and to promote an atmosphere in which all individuals may flourish.

The Arkansas State University College of Business Honor Code is below:

As a student of Arkansas State University, I pledge that I will conduct myself with honor and integrity at all times. I will not lie, cheat or steal, nor will I accept the actions of those who do.

Integrity is a fundamental part of our culture and permeates what we do as a leading business school in this state and throughout the world. As we prepare our students for the professional rigors of decision-making and leadership and as you, our students, engage in these endeavors we will invest in one another to build trusted relationships and a shared reputation for integrity.

I am excited about our collective role in educating and preparing talented, thoughtful, and ethical business leaders in the years ahead.

Thank you,

Dr. Shane Hunt
Dean, A-State College of Business

Your Commitment

As a student of Arkansas State University, I pledge that I will conduct myself with honor and integrity at all times. I will not lie, cheat or steal, nor will I accept the actions of those who do.

Signature

Name (Print)

Date