

Course Number, Title and Credits

FINU 305 - Business Finance - 3 credits

Course Description

The central focus of this course is on the role of financial management in maximizing the value of the company. The course begins with a discussion of basic concepts and tools, including accounting statements, interest rates, taxes, risk analysis, time value of money, and the basics of security valuation. Thereafter, we will learn how a manager can help maximize his/her firms' value by improving decisions in such areas as working capital management, capital budgeting, and choice of capital structure.

Prerequisites: MATU 203 Introduction to Statistics

Course Learning Outcomes

By the end of the course, students should be able to:

- Describe the goals of a financial manager and analyze how a corporation's organizational framework influences its financial decision-making processes.
- Define the time value of money, illustrate the connection between present value and future value calculations, and demonstrate their role in valuing financial instruments, including stocks and bonds.
- Identify and differentiate the various financial statements, explaining their purposes and applications.
- Describe how the capital asset pricing model (CAPM) is utilized to estimate a company's expected rate of return.
- Compare and contrast debt and equity instruments, highlighting their features, uses, and effects on a company's capital structure, as well as their rates, ownership terms, repayment conditions, risks, and responses to market and economic changes.
- Apply Excel to solve a variety of financial and analytical problems.
- Outline the principles and techniques used in capital budgeting for evaluating and making

financial decisions.

- Analyze the correlation between risk and return in finance and how this principle is applied in financial decision-making.
- Examine the key factors involved in making capital investment decisions.

Required Textbooks

Gitman, L., and Zutter, J., C., Principles of Managerial Finance, 14th ed. Pearson Education.

Letter Grade/Percentage Equivalents

Grades are determined on a straight-scale basis using the following scales.

A	94%-100%	A-	90%-93%	B+	87%-89%
B	84%-86%	B-	80%-83%	C+	77%-79%
C	74%-76%	C-	70%-73%	D+	67%-69%
D	64%-66%	D-	60% - 63%	F	59% and below

Methods of Evaluation for Determining Grades

Assignment Detail for Course:

Assignments	Possible Points
Participation	100
Assignments	400
Excel Projects	100
Exams	400

Week by Week Outline for Course (Tentative):

Week	Topics&Assignments
Week 1	<ul style="list-style-type: none">● Chapter 1: Introduction to the Field and Goals of Financial Management● Chapter 3: Financial Statements, Taxes, Cash Flow and Ratio Analysis
Week 2	<ul style="list-style-type: none">● Chapter 4: Cash Flow and Financial planning● Chapter 5: The Time Value of Money
Week 3	<ul style="list-style-type: none">● Chapter 6: Interest Rates and Bond Valuation● Chapter 7: Stock Valuation Midterm Exam
Week 4	<ul style="list-style-type: none">● Chapter 8: Introduction to Risk and Return● Chapter 9: Introduction to the Cost of Capital
Week 5	<ul style="list-style-type: none">● Chapter 10 Capital Budgeting Techniques● Chapter 11 Capital Budgeting Cash Flows and Risk Refinements Final Exam

Attendance Policy

Requirements for student attendance and participation will be defined by each instructor based on the following policy:

- Monday of the first week of the session is the first day of class.
- Regular attendance/engagement is expected for student success. Online engagement is evident through posting to a discussion board, blog, completing assignments including journal entries, or taking quizzes and exams. If regular attendance/engagement are not evident, the student's grade may be adversely affected. If a student misses more than one week of engagement in an online class, the student may, at the discretion of the instructor, fail the course.
- Students in courses with required synchronous class sessions are expected to remain for the full duration. If a student misses more than one required synchronous online class, the student may, at the discretion of the instructor, fail the course.
- Students must submit an academically-related assignment through the Learning Management System (LMS) before the end of Week 2 (i.e., a quiz, test, course content-related Discussion Board post, or other course content-related assignment). Introduction posts do not count as an academically-related assignment. If a student does not submit an academically-related

assignment, the student will be administratively dropped from the course. Students administratively dropped for non-attendance/participation will not be reinstated in the course. In infrequent cases, students in certain classes may be exempt from the requirement to submit an academically-related assignment before the end of Week 2; students may consult with their instructor for further information.

- Students should consider withdrawing from a course if they will be unable to participate each week. Instructors may, but are not obligated to, accommodate students under extraordinary circumstances, but the student must request accommodation and provide requested supporting documentation.
- Schools and programs may have different attendance policies. Refer to school and program specific information for additional attendance policies.

Academic Integrity

The University of Massachusetts Global is an academic community based on the principles of honesty, trust, fairness, respect and responsibility. Academic integrity is a core University value, which ensures respect for the academic reputation of the University, its students, faculty and staff, and the degrees it confers. The University expects that students will conduct themselves in an honest and ethical manner and respect the intellectual work of others.

Submitting to faculty work completed by the use of any artificial intelligence tool without permission and/or when prohibited by class policy. When faculty require the use of technology, including artificial intelligence, as a part of an assignment for the course, there is no violation. Students are reminded to consult syllabi, assignment sheets/rubrics, program documents and their faculty. Use of artificial intelligence, when permitted, must be correctly cited in the assignment.

The UMass Global online library provides resources to support research, proper citation styles, and the safe and responsible use of generative artificial intelligence or Gen AI.

- The [Academic Integrity and Plagiarism Avoidance](#) page provides guidance to help students better understand academic integrity and includes tips on how to avoid plagiarism.
- The [Citing Sources](#) page offers guidance on how to properly cite using APA, MLA, and Chicago styles.
- The [Artificial Intelligence Resource Guide for Students](#) provides advice for understanding and appropriately using generative artificial intelligence tools such as ChatGPT and Bard.

UMass Global's Office of Accessible Education

Students who require disability-related services or accommodations to access their educational experience can register with the Office of Accessible Education (OAE). The Office of Accessible Education (OAE) is committed to ensuring equal educational access and opportunity for all members of

our academic community. Students will be provided equitable and reasonable accommodations and services that are in compliance with Section 504 of the Federal Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 (ADA)/Americans with Disabilities Act Amendments Act of 2008 (ADAA). Registration with OAE is on a voluntary, self-identifying basis. Please visit the Office of Accessible Education (OAE) website for more information about how to register for services, eligibility requirements, and information about potential academic accommodations and services.

Our university is committed to ensuring equal access for all students. Let us know about any accessibility barriers you encounter using any of our online systems or websites by submitting a [Feedback or Accessibility Concern Submission Form](#). We'll do our best to improve things and get you the information you need.

UMass Global's CARES Team

The CARES team is a campus-wide team of appointed staff and faculty responsible for identifying, assessing, and responding to concerns and/or disruptive behaviors by students, faculty/staff, and community members who struggle academically, emotionally, or psychologically, or who present a risk to the health or safety of the university or its members.

Individuals may refer themselves or other community members of concern by emailing cares@umassglobal.edu or by filling out a referral form [here](#). The CARES Team provides short term assessment, intervention, support, and recommendations of resources to those referred and engaged in the process.

UMass Global's Title IX Statement

The University of Massachusetts Global strives to maintain and foster a climate that promotes respect and human dignity. Sexual misconduct and relationship violence in any form is antithetical to the university's mission and core values, violates university policies, and may also violate federal and state law. The office of Title IX is primarily concerned for students' safety and well-being and is tasked with investigating all reports of sexual misconduct experienced by our community members. Title IX prohibits sex-based and gender-based discrimination and harassment, which includes discrimination based on pregnancy and/or pregnancy-related complications, parental status, and marital status. Students expecting or experiencing pregnancy-related complications, that may require educational accommodations, should contact the University's Title IX Coordinator and/or the Office of Accessible Education.

The University and Title IX's prohibition of sex discrimination also covers sexual harassment, sexual violence, and any other form of sexual misconduct. We offer options and resources to all students affected by these issues and are committed to providing a fair, thorough, and prompt investigation and adjudication process. If you or someone you know has been impacted by sexual assault, dating, and domestic violence, stalking, or sexual exploitation, please visit the [University's Title IX Resource Page](#) to access additional resources and information.

UMass Global's staff and faculty are tasked with reporting any possible sex or gender-based discrimination or Title IX violations to the University's Title IX Coordinator at civilrightscomplaints@umassglobal.edu.

[Click on this Link to our University Title IX Policy](#)