

**Course Syllabus**  
**FIN 3320 Business Finance**  
Fall 2024 – Mon 4:00pm-6:45pm  
JSOM 2.801

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**Instructor Contact Information**

Instructor: Tuhin Harit  
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Office Hours: By Appointment  
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**Course Prerequisites:**

Prerequisites: MATH 1326, MATH 2333 (or OPRE 3333), ACCT 2301, ACCT 2302, & MIS 3300.

Co-requisite: STAT 3360 or OPRE 3360

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**Course Description:**

This course is an introduction to corporate finance. It serves as the basis for all other courses in the area of finance and provides the basic financial tool-set every business student will need to be successful in her/his chosen career. Students majoring in business administration and accounting, as well as those going further in the study of finance, will find the material to be an essential part of their business education. Regardless of the student's chosen career, these tools and techniques will provide the foundation for making personal financial decisions. There will be weekly lectures on Monday from 4:00PM-6:45PM. My office, JSOM 14.507, is located on the fourth floor of the new School of Management building. You can reach me by email at [tuhin.harit@utdallas.edu](mailto:tuhin.harit@utdallas.edu). You can download course materials from eLearning throughout the semester.

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**Course Objectives:**

You will learn to understand how and when to apply the basic concepts of financial analysis in a business setting, demonstrated through your ability to:

- Be able to apply time value of money concepts to various valuation problems.
  - Be able to describe what drives a firm's cost of capital and how to estimate it.
  - Be able to analyze strategic investments in real and financial assets using various methodologies.
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**Required Text:**

**Fundamentals of Corporate Finance**, 12th Ed., by Ross, Westerfield and Jordan, McGraw-Hill/Irwin, 2019

It is necessary to combine the textbook materials with lecture notes in order to fully understand the class materials. It is strongly recommended that you read the Wall Street Journal, Financial Times, The Economist or major finance websites (e.g., Yahoo! Finance, CNBC) on a regular basis. UTD library subscribes to some of these news-sources.

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### **Calculator:**

You will need a financial calculator in this course. If you do not already have one, it is recommended that you consider **Texas Instruments BA II Plus Financial Calculator** in the classroom. Regardless of the calculator you select, you will be responsible for knowing how to use it prior to the exam.

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### **Grading Policy:**

Your performance for the class will be based on participation, homeworks, and three exams according to the following scale:

| <b>Graded Item</b>   | <b>Weight</b> |
|----------------------|---------------|
| Homework Assignments | 30%           |
| Midterm Exam 1       | 35%           |
| Midterm Exam 2       | 35%           |
| Total                | 100%          |

Letter grades will only be given at the end of the semester based on the weighted average scores. Request for re-grading must be in written form. I will re-grade the entire exam upon receiving your written re-grading request. I expect that all the work will be done in complete observance of the University's rules and regulations regarding academic integrity.

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### **Accepi**

We will be using Accepi for online homework and midterm exams. You need to register by following this link: ([accepi.com/register?t=qrBUSOWP](https://accepi.com/register?t=qrBUSOWP)). You can then log in on <https://accepi.com> with your email address and chosen password. The first time you do, you'll be asked to pay \$12.95 by credit card. You can then start work on the first assignment. Once you've completed a problem, you can practice the same problem again with new numbers without affecting your overall score. If you have questions, please visit <https://accepi.com/support> or contact [support@accepi.com](mailto:support@accepi.com).

### **Homework**

There will be three homework assignments during the semester and these have to be attempted on Accepi. The homework will be due based on the date assigned in the course schedule. No late homework will be accepted.

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### **Exams Policy:**

For Midterm exams, you will require a SIMPLE (non-programmable) scientific calculator. You are allowed to carry notes/cheat-sheets. I do not allow make-up exams. If you are to miss an exam due to acceptable circumstances, you must notify me prior to your absence, and I will explain your options to you. I reiterate: I do not allow you to make up for a missed exam if you do not notify me of your absence beforehand. On the other hand, if you do proactively approach me, I will provide you with a fair, reasonable option in the event that you have to miss an exam.

## **Student Conduct & Discipline:**

The University of Texas System and The University of Texas at Dallas have rules and regulations for the orderly and efficient conduct of their business. It is the responsibility of each student and each student organization to be knowledgeable about the rules and regulations which govern student conduct and activities. General information on student conduct and discipline is contained in the UTD publication, A to Z Guide, which is provided to all registered students each academic year.

The University of Texas at Dallas administers student discipline within the procedures of recognized and established due process. Procedures are defined and described in the Rules and Regulations, Board of Regents, The University of Texas System, Part 1, Chapter VI, Section 3, and in Title V, Rules on Student Services and Activities of the university's Handbook of Operating Procedures. Copies of these rules and regulations are available to students in the Office of the Dean of Students, where staff members are available to assist students in interpreting the rules and regulations (SU 1.602, 972/883-6391).

A student at the university neither loses the rights nor escapes the responsibilities of citizenship. He or she is expected to obey federal, state, and local laws as well as the Regents' Rules, university regulations, and administrative rules. Students are subject to discipline for violating the standards of conduct<sup>3</sup> whether such conduct takes place on or off campus, or whether civil or criminal penalties are also imposed for such conduct

## **Academic Integrity:**

The faculty expects a high level of responsibility and academic honesty from its students. Academic responsibility and honesty are important and any departures and/or violations could severely affect your grade and university status. For additional information, please see <http://policy.utdallas.edu/utdsp5003>.

## **Withdrawals:**

The administration of this institution has set deadlines for withdrawal of any college-level courses. These dates and times are published in that semester's course catalog. Administration procedures must be followed. The student is responsible for fulfilling the withdrawal requirements associated with any class. In other words, I cannot drop or withdraw any student. You must do the proper paperwork to ensure that you will not receive a final grade of "F" and receive a "W" instead in a course if you choose not to attend the class once you are enrolled. I will not announce withdrawal deadlines or any other enrollment-related dates.

## **University of Texas at Dallas Policies and Procedures for Students:**

The University of Texas at Dallas provides a number of policies and procedures designed to provide students with a safe and supportive learning environment. Brief summaries of the policies and procedures are provided for you at <http://go.utdallas.edu/syllabus-policies> and include information about technical support, field trip policies, off-campus activities, student conduct and discipline, academic integrity, copyright infringement, email use, withdrawal from class, student grievance procedures, incomplete grades, access to Disability Services (Office of Student AccessAbility – OSA), religious holy days, and avoiding plagiarism. You may also seek further information at these sites: <http://www.utdallas.edu/deanofstudents>, <http://www.utdallas.edu/deanofstudents/policies>, and <http://www.utdallas.edu/studentaccess>.

## **Incomplete Grade Policy:**

As per university policy, incomplete grades will be granted only for work unavoidably missed at the semester's end and only if 70% of the course work has been completed. An incomplete grade must be resolved within eight (8) weeks from the first day of the subsequent long semester. If the required work to complete the course and to remove the incomplete grade is not submitted by the specified deadline, the incomplete grade is changed automatically to a grade of **F**.

## **Student Grievance Procedures:**

Procedures for student grievances are found in Title V, Rules on Student Services and Activities, of the university's *Handbook of Operating Procedures*.

In attempting to resolve any student grievance regarding grades, evaluations, or other fulfillments of academic responsibility, it is the obligation of the student first to make a serious effort to resolve the matter with the instructor, supervisor, administrator, or committee with whom the grievance originates (hereafter called "the respondent"). Individual faculty members retain primary responsibility for assigning grades and evaluations. If the matter cannot be resolved at that level, the grievance must be submitted in writing to the respondent with a copy of the respondent's School Dean. If the matter is not resolved by the written response provided by the respondent, the student may submit a written appeal to the School Dean. If the grievance is not resolved by the School Dean's decision, the student may make a written appeal to the Dean of Graduate or Undergraduate Education, and the dean will appoint and convene an Academic Appeals Panel. The decision of the Academic Appeals Panel is final. The results of the academic appeals process will be distributed to all involved parties.

Copies of these rules and regulations are available to students in the Office of the Dean of Students, where staff members are available to assist students in interpreting the rules and regulations.

## **AccessAbility Services:**

It is the policy and practice of The University of Texas at Dallas to make reasonable disability-related accommodations and/or services for students with documented disabilities. However, written notification from the [Office of Student AccessAbility \(OSA\)](#) is required. If you are eligible to receive disability-related accommodations and/or services and to ensure accommodations will be in place when the academic semester begins, students are encouraged to submit documentation four to six weeks in advance. Students who have questions about receiving accommodations, or those who have, or think they may have, a disability (mobility, sensory, health, psychological, learning, etc.) are invited to contact the Office of Student AccessAbility for a confidential discussion.

## **Religious Holy Days:**

The University of Texas at Dallas will excuse a student from class or other required activities for the travel to and observance of a religious holy day for a religion whose places of worship are exempt from property tax under Section 11.20, Tax Code, Texas Code Annotated.

The student is encouraged to notify the instructor or activity sponsor as soon as possible regarding the absence, preferably in advance of the assignment. The student, so excused, will be allowed to take the exam or complete the assignment within a reasonable time after the absence: a period equal to the length of the absence, up to a maximum of one week. A student who notifies the instructor and completes any missed exam or assignment may not be penalized for the absence. A student who fails to complete the exam or assignment within the prescribed period may receive a failing grade for that exam or assignment.

If a student or an instructor disagrees about the nature of the absence [i.e., for the purpose of observing a religious holy day] or if there is similar disagreement about whether the student has been given a reasonable time to complete any missed assignments or examinations, either the student or the instructor may request a ruling from the chief executive officer of the institution, or his or her designee. The chief executive officer or designee must take into account the legislative intent of TEC 51.911(b), and the student and instructor will abide by the decision of the chief executive officer or designee.

**These descriptions and timelines are subject to change at my discretion.**

**COURSE SCHEDULE:**

| <b>Date</b> | <b>Topic</b>  | <b>Readings</b> | <b>Comments</b>          |
|-------------|---|-----------------|--------------------------|
| Aug 19      | Introduction/Syllabus and Financial Statements/ratios | Ch. 2           |                          |
| Aug 26      | Financial Statements/ratios                           | Ch. 2, 3        |                          |
| Sep 2       | No class - Labor Day                                  |                 |                          |
| Sep 9       | Intro to Valuation - Time Value of Money (TVM)        | Ch. 5           | Get Financial Calculator |
| Sep 16      | Discounted Cash Flow Valuation                        | Ch. 6           |                          |
| Sep 23      | Project Analysis and Evaluation                       | Ch. 11          | <b>PS 1 Due</b>          |
| Sep 30      | Review and Interest Rates and Bond Valuation          | Ch. 7           |                          |
| Oct 7       | <b>Midterm I</b>                                      |                 |                          |
| Oct 14      | Stock Valuation                                       | Ch. 8           |                          |
| Oct 21      | NPV and Other Investment Criteria                     | Ch. 9           |                          |
| Oct 28      | Capital Investment Decisions                          | Ch. 10          | <b>PS 2 Due</b>          |
| Nov 4       | Review and Risk and Return                            | Ch. 13          |                          |
| Nov 11      | Cost of Capital                                       | Ch. 12, 14      |                          |
| Nov 18      | Review for Midterm II                                 |                 |                          |
| Nov 25      | No class - Fall break                                 |                 | <b>PS 3 Due</b>          |
| Dec 2       | <b>Midterm II</b>                                     |                 |                          |
|             |   |                 |                          |

I reserve the right to make few changes to the schedule as the semester progresses