

**LeMoyne-Owen College**  
**Division of Business and Economic Development**  
**ADCF 300: Introduction to Financial Management, Sections G/H**  
**Fall 2018**

**Instructor:** Dr. Michael O. Minor  
**Office Room:** Renaissance Center  
**Office Phone:** (901) 826-8355  
**Office Hours:** By Appointment  
**Email Address:** [michael\\_minor@loc.edu](mailto:michael_minor@loc.edu) [michael@michaelominor.com](mailto:michael@michaelominor.com)  
**ASAP 225 Webpage:** [www.michaelominor.com/finance\\_101](http://www.michaelominor.com/finance_101)

**Credit Hours:** 3  
**Prerequisites:** N/A

### Syllabus

**Texts:** None Required

**Supplemental Material:**

- [http://wps.pearsoned.co.uk/ema\\_uk\\_he\\_wachowicz\\_fundfinman\\_13/106/27149/6950232.cw/index.html](http://wps.pearsoned.co.uk/ema_uk_he_wachowicz_fundfinman_13/106/27149/6950232.cw/index.html)
- [http://michaelominor.com/finance\\_101](http://michaelominor.com/finance_101)

**Course Description:** This is an introductory course in finance. The course considers markets in which funds are traded, the institutions that participate and facilitate the flow of funds, and the principles and concepts of financial management needed for making sound decisions. Prerequisites: Permission of the division chair or ADCF coordinator.

**College Graduate Competencies:**

The college graduate competencies (CGC) that are directly addressed in ADCF 300 are:

1. Think creatively, critically, logically, and analytically using both quantitative and qualitative methods for problem solving;
2. Attain critical skills, frame of reference, and understanding needed to appreciate and discriminate between artistic achievements.

**Course Objectives:**

1. Learn and apply the multiple scenarios related to personal finance
2. Identify value and a methodology for approaching issues – as a discipline means exactly and apply, argue, and possibly defend from a layperson’s perspective - investment decisions based on standards, return goals and objectives
3. Use software to aid in making financial decisions

**Attendance Policy:**

In accordance with college policy, classroom attendance is required. The following standard will be applied:

1. If unexcused absences total 15% of the regularly scheduled class meetings, the instructor has the authority to lower the final grade by one letter.
2. If unexcused absences total 20% of the regularly scheduled class meetings, the instructor has the authority to give a failing grade.

3. Five tardies—arrival to class five minutes after class has begun—will equal one unexcused absence.

**Technology Use:**

LeMoyne-Owen College is committed to enhancing student learning using a variety of applicable technology. In this course, students will use or be exposed to Microsoft Excel and online finance resources.

**Demeanor:**

Suitable demeanor, posture and attire are required. For guidelines and the dress code, please refer to the appropriate pages of the 2018-2019 Student Handbook.

**Classroom Policies and Procedures:**

The classroom learning experience provides opportunities for faculty and students to engage in interactive exchanges of course content. To facilitate this exchange, the following guidelines are provided:

1. Because each class session covers vital material and information, it is important that students arrive on time to each class session.
2. To enhance students' performance and confidence in acquiring the material, it is critical that students come to each class session prepared. This includes bringing to class required texts, supplemental materials, and assigned work, which is provided on the course outline.
3. To limit unnecessary distractions which would deter learning, cell phones, multi-media devices, and laptops are required to be turned off or on vibrate when class is in session, except by permission of the faculty.

Faculty reserve the right to apply penalties for noncompliance to either or all the above guidelines.

**Assignments and Submission Requirements:**

Because of the accelerated nature of this class, students in this cohort will be expected to complete 20-25 contact hours outside of class on group assignments and/or projects. **Unless otherwise instructed, students will submit assignments by email to the instructor.**

**Assessment and Submission Requirements:**

Students will be assessed based upon class participation, graded exercises, quizzes, individual and/or group projects, and a final exam.

**Policies Related to Students with Disabilities:**

If you need course adaptations or accommodations because of a disability, if you have emergency medical information to share, or if you need special arrangements in case the building must be evacuated, please make an appointment with Jean Saulsberry, Director of Student Development, as soon as possible at (901) 435-1727. The Student Development Office is located in the Counseling Center adjacent to the Saxon Dorm.

**Grade Scale:** 90-100 A; 80-89 B; 70-79 C; 60-69 D; 59 & Below F

**Student Performance Evaluation:**

Class participation (CP)	16%
Finance in the News	8%
Online Multiple Choice Quizzes	24%
Other Graded Exercises (GE)	12%
Time Value of Money Project	20%
Final Exam	20%
<b>Total</b>	<b>100%</b>

Note: Unless otherwise instructed, all graded exercises (GE) are due by e-mail to [michael@michaelominor.com](mailto:michael@michaelominor.com) by 5:29 p.m. of the scheduled class period.

## LeMoyne-Owen College Graduate Competencies (CGC)

**LeMoyne-Owen College graduates should be able to:**

1. Think creatively, critically, logically, and analytically using both quantitative and qualitative methods for problem solving;
2. Communicate effectively (listen, speak, read, and write) on formal and informal levels;
3. Distinguish, clarify, and refine personal values for the attainment of richer self-perception and relate those values to the value system of others;
4. Appreciate, understand, and know the foundations of the Afrocentric perspective;
5. Appreciate, understand, and know the foundations of diverse cultures in the context of a global community;
6. Appreciate, understand, now and pursue the principles, methods and subject matter that underlie the major discipline(s);
7. Accept social responsibility and provide service to humankind;
8. Maintain levels of literacy that allow them to understand the impact of science and technology on individuals, society, and the environment;
9. Attain motivational, personal management, interpersonal skills, professional development and research experience, as well as resourcefulness that will form the basis for a career and/or further educational experiences;
10. Attain critical skills, frame of reference, and understanding needed to appreciate and discriminate between artistic achievements.

<b>ADCF 300: Personal Finance, Sections G/H Weekly Course Schedule</b>
--

<b>Week 1/August 14/16, 2018</b>	<b>Financial Management Basics</b>
During Class: Review Designated Pearson Chapters 1, 2, 6, 3 Objectives, PowerPoint Slide, and Flash Cards	<ul style="list-style-type: none"> <li>• Pearson Chapter 1: The Role of Financial Management</li> <li>• Pearson Chapter 2: The Business, Tax, and Financial Environments</li> <li>• Pearson Chapter 6: Financial Statement Analysis</li> <li>• Pearson Chapter 3: The Time Value of Money</li> </ul>
In Class	<ul style="list-style-type: none"> <li>• Review Syllabus</li> <li>• Review Course Webpages/Set up Profile</li> <li>• Lecture/Discussion Pearson Chapters 1, 2</li> <li>• Discuss Finance in the News Stories</li> <li>• Microsoft Excel Tutorial</li> <li>• Review Accounting Fundamentals</li> <li>• Lecture/Discussion Pearson Chapters 6</li> <li>• Review Financial Statement in Excel</li> <li>• Lecture/Discussion Pearson Chapter 3</li> </ul>
Collateral Material	<ul style="list-style-type: none"> <li>• Course Syllabus, 8 Principles of Finance, Accounting Overview, <i>USA Today Money</i> Section</li> </ul>
<b>Week 2/ August 21/23, 2018, 2017</b>	<b>Time Value of Money</b>
Before Class: Review Designated Pearson Chapters 3,4 Objectives, PowerPoint Slide, and Flash Cards	<ul style="list-style-type: none"> <li>• Complete Online Multiple Choice Quizzes Pearson Chapters 1, 2, 6</li> <li>• Research Finance in the News Stories</li> <li>• Pearson Chapter 3: The Time Value of Money</li> <li>• Pearson Chapter 4: The Valuation of Long-Term Securities</li> </ul>
In Class	<ul style="list-style-type: none"> <li>• Week 1 Review</li> <li>• Lecture/Discussion Pearson Chapter 3</li> <li>• Discuss Finance in the News Stories</li> <li>• Microsoft Excel Time Value of Money Example Problems</li> <li>• Lecture/Discussion Pearson Chapter 4</li> <li>• Discussion: Stocks vs. Bonds</li> <li>• Personal Financial Management</li> <li>• Other Topics</li> </ul>
Collateral Material	Course Syllabus, 8 Principles of Finance, Accounting Overview, <i>USA Today Money</i> Section, Review Packet 1 of 2
<b>Week 3/ August 28/30, 2018</b>	<b>Asset Valuation</b>
Before Class: Review Designated Pearson Chapters 4, 5 Objectives, PowerPoint Slide, and Flash Cards	<ul style="list-style-type: none"> <li>• Complete Online Multiple Choice Quizzes Pearson Chapters 3, 4</li> <li>• Research Finance in the News Stories</li> <li>• Pearson Chapter 4: The Valuation of Long-Term Securities</li> <li>• Pearson Chapter 5: Risk and Return</li> <li>• Complete Time Value of Money Assigned Problems</li> <li>• Other Topics</li> </ul>
In Class	<ul style="list-style-type: none"> <li>• Week 2 Review</li> <li>• Lecture/Discussion Pearson Chapter 4</li> <li>• Microsoft Excel Time Value of Money Assigned Problems Review</li> <li>• Discuss Finance in the News Stories</li> <li>• Lecture/Discussion Pearson Chapter 5</li> <li>• Other Topics</li> <li>• Final Review</li> </ul>
Collateral Material	Course Syllabus, 8 Principles of Finance, Accounting Overview, <i>USA Today Money</i> Section, Review Packet 2 of 2

<b>Week 4/September 4/6, 2018 (Virtual Class)</b>	<b>Final Exam</b>
Before Class: Review Pearson Chapters 1-6 PowerPoint Slides and Flash Cards	<ul style="list-style-type: none"> <li>• Complete Online Multiple Choice Quizzes Pearson Chapter 5</li> <li>• Research Finance in the News Stories</li> <li>• Review Pearson Chapters 1-6</li> <li>• Other Topics</li> </ul>
In (Virtual) Class	<ul style="list-style-type: none"> <li>• Complete Final Exam</li> <li>• E-mail completed work by 10:30 p.m. September 4/6 (G/H)</li> <li>• E-mail quick overview of this week's Finance in the News Stories</li> </ul>
Collateral Material	Course Syllabus, 8 Principles of Finance, Accounting Overview, <i>USA Today</i> Money Section
<b>Course Evaluation</b>	At the end of the course, you will receive an evaluation. Your feedback is critically important to Lemoyne Owen College to maintain a quality program.

**Instructor reserves the right to add or subtract assignments or assessments.**