

LeMoyne-Owen College
Division of Business and Economic Development
ADCF 300: Introduction to Financial Management, Section AA
Spring 2021

Instructor:	Dr. Michael O. Minor
Office Room:	N/A
Office Phone:	(901) 826-8355
Office Hours:	By Appointment
Email Address:	michael_minor@loc.edu michael@michaelominor.com

Credit Hours: 3
Prerequisites: N/A

Syllabus Version 1

Texts:

- OER Commons (2020). Principles of Finance. <https://www.oercommons.org/courses/principles-of-finance/view>
- J. Van Horne & John M Wachowicz (2009). *Fundamentals of Financial Management, 13/E*. Cambridge, England: Financial Times/ Prentice Hall.
http://wps.pearsoned.co.uk/ema_uk_he_wachowicz_fundfinman_13/106/27149/6950232.cw/index.html
- Michael O. Minor (2020). 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.

College Graduate Competencies:

The college graduate competencies (CGC) that are directly addressed in BUAD 340 are:

1. Think creatively, critically, logically, and analytically using both quantitative and qualitative methods for problem solving;
2. Appreciate, understand, now and pursue the principles, methods and subject matter that underlie the major discipline(s);

Course Objectives:

1. Understand the composition of the American financial system
2. Understand the role of government in financial markets
3. Understand and apply time value of money principles in real world situations
4. Understand and apply the principle of risk and return in investment analysis
5. Apply other principles of finance to real world applications
6. Utilize Microsoft Excel in financial analysis.

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 Teams, PowerPoint, and 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 2020-2021 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 log in on time for 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 having easy access 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, please keep your microphone muted unless sharing in class discussion or asking a question.

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

Assignments and Submission Requirements:

Unless otherwise instructed, students will submit assignments by email or posted on our course Team Page to the instructor.

Assessment and Submission Requirements:

Students will be assessed based upon class participation, graded exercises, unit exams, 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.

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

Student Performance Evaluation:

In-class Exercises and Assignments/	
Finance in the News	20%
Chapter Essay Questions	15%
Team Project	20%
<u>Unit Projects (3)</u>	<u>45%</u>
Total	100%

- In-class Exercises and Assignments include the “one word” end of class exercise and quality of responses to in-class discussion. “Finance in the News” requires a weekly post in the class chat of a relevant news article about some area of finance. See the example that the instructor posted. Students should be prepared to discuss their article during class discussion.
- Students may go to the following link for the essay questions:
http://wps.pearsoned.co.uk/ema_uk_he_wachowicz_fundfinman_13/106/27149/6950232.cw/index.html. See each unit below for which questions are required.
- For the Team Project, the instructor will divide the class into two groups. Each team will conduct a financial statement analysis of one of America’s top Black owned publicly traded companies. The instructor will provide a case analysis outline for each team. Teams will present their team projects during the last class session.
- We will have three Unit Projects. Since there will not be a make up for a missed project, the instructor will re-weight the remaining two projects. Students will only have one excused Unit Project. The instructor will distribute the content and format of each project the week before the project is due.

Note: Unless otherwise instructed, all graded exercises are due by e-mail to michael_minor@loc.edu by 5:59 p.m. the day the assignment is due.

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.

ADCF 300: Introduction to Financial Management, Section AA Weekly Course Schedule
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Note: The instructor reserves the right to alter this schedule of class assignments and meeting dates as circumstances may require. All changes will be announced in class prior to their initiation. Students not logging in to the class session on the day of such announcements are responsible for obtaining this information.

Class Diagnostics:

Prior to or during our first class session, each student must complete the course diagnostic survey. Here is the link: https://michaelominor.com/loc_survey.

Unit 1: Introduction to Finance Concepts and Financial Markets/January 19-28, 2021

January 19, 26

Presentations: Introduction to Finance Concepts [Part 1](#) and [Part 2](#), Introduction to Financial Markets

Readings:

Readings: Van Horne Chapters 1 and 2

- [OER Commons: "Finance: Chapter 1, Section 4: Ethics: An Overview"](#)
- [OER Commons: "Finance: Chapter 1, Section 1: Types of Financial Decisions: Investment and Financing"](#)
- [The Six Principles of Finance](#)

Other Tools: [Finance 101 Webpage](#); [Excel 101 Tutorial](#); [Accounting 101](#)

Introduction to Finance Concepts

- 1.1 What is finance?
- 1.2 Areas of finance
- 1.3 Finance, accounting, and economics
- 1.4 Legal forms of business organizations
- 1.5 Corporations
- 1.6 Ownership vs. control
- 1.7 [Ethics](#) and [agency issues](#)

Introduction to Financial Markets

- 1.8 Structure and Functions of Financial Markets.
- 1.9 Commercial Banks and Other Financial Institutions
- 1.10 Securities Concepts
- 1.11 Securities Markets
- [1.12 The 6 Principles of Finance](#)

- Finance in the News Story Posted in Course Chat due Monday, January 25, Noon**
- Van Horne Chapter 1 Essay Questions 1 and 2 and Chapter 2 Questions 1 and 2 due Monday, January 25, 9:59 p.m.**
- Unit 1 Project due Thursday, January 28, 9:59 p.m. CT.**

Unit 2: Time Value of Money and Valuation of Long-Term Securities /January 29-February 9, 2021

February 2, 9

Presentations: Time Value of Money, Annuities

Readings: Van Horne Chapters 3 and 4; Presentations 3 and 4

Other Tools: [Time Value of Money Basics](#)

- 2.1 Time Value of Money
 - 2.1A Future Value
 - 2.1B Present Value
 - 2.1C Interest Rates Comparison
 - 2.1D Annuities
 - 2.1E Amortization Schedule
- 2.2 Bond Valuation
- 2.3 Stock Valuation

- Finance in the News Story Posted in Course Chat due Monday, February 1, 8, Noon**
- Van Horne Chapter 3 Essay Questions 1, 2, and 3 due Monday, February 1, 9:59 p.m.**
- Finance in the News Story Posted in Course Chat due Monday, February 8, 8, Noon**
- Van Horne Chapter 4 Essay Questions 1, 2, and 3 due Monday, February 8, 9:59 p.m.**
- Unit 2 Project due Thursday, February 11, 9:59 p.m. CT**

Unit 3: Risk and Return and Financial Statement Analysis/February 16-23, 2021

February 16, 23

Readings: Van Horne Chapters 5 and 6; Additional Handouts

[OER Commons: "Finance: Chapter 6, Section 1: The Basics of Interest Rates"](#)

- 3.1 [Interest Rates](#)
- 3.2 Risk and Return
- 3.3 Financial Statements
- 3.4 Financial Statement Analysis

- Finance in the News Story Posted in Course Chat due Monday, February 15, Noon**
- Finance in the News Story Posted in Course Chat due Monday, February 22, Noon**
- Team Projects due Sunday, February 21, 9:59 p.m. CT**
- Van Horne Chapter 5 Essay Questions 1, 2, and 3 and Chapter 6 Essay Questions 2 and 3 due Monday, February 22, 9:59 p.m.**
- Team Projects Presentations during class, Tuesday, February 23**
- Unit 3 Project due Tuesday, February 23, 11:59 p.m. CT**