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Fall 2015

MGMT 326 – Financial Management



Instructor Information

| | |
|-------------------------------------|--|
| Instructor: | M. Kathleen Towle |
| E-Mail: | ktowle@unm.edu (use only when online systems are not functioning) |
| Phone: | 505-554-3865 |
| Office Hours: | By Appt. (by Phone or in Learn) (Learn meetings will use Web Conference Link in our Learn course) |
| Administrative Assistant: | Vanessa Kline ASM Rm 2165, 2d Floor, East Wing |
| Preferred Method of Contact: | Learn Discussions Board for class and homework questions Learn Course Messages for personal communication |

Instructor Response Time

Communication

I routinely check Learn for postings or messages, Monday (8 am) – Friday (9 pm) and sometimes on the weekend. You can anticipate a 24 to 48 hour response from me, Monday – Friday. I will try and respond to all weekend (Friday afternoon to Sunday) emails and postings by noon on Monday or earlier.

Grading

- **Connect grades** are available in Connect as soon as the student submits the assignment for grading. Connect grades will be transferred to Learn by Wed mornings (for previous week) after the due date expires.
- **Required Discussion Posting** grades will be available in Learn by the Tuesday after the due date expires.
- **Excel Assignments** will be returned to students within seven (7) days after the due date. Any questions about Excel grades should be sent to Prof. Towle's and her GA in Learn's Course Messages.
- **Exam scores** are available as soon as the student submits the exam for grading in Learn. Once the exam is submitted, students cannot see their questions until the exam has closed.

Course Information

Principles and practices of funds management in private and public organizations. Sources and uses of short- and long-term funds, determination of capital requirements, obtaining capital, financial forecasting, lease or buy decisions, application of capital and cash budgeting techniques, choices involving risk.

Pre- and Co-requisites:

MGT 202 (Principles of Financial Accounting), MGT 290 (Introduction to Business Statistics); MATH 180 (Elements of Calculus I); ECON 106; and CS 150 (Computing for Business Students). Although the catalogue does not list MATH 181 (Elements of Calculus II) as a prerequisite, MATH 181 is useful. We will make extensive use of economics principles, accounting principles and skills and statistics principles and skills during this course. I will review but not re-teach some of these principles and skills. You may have to review and relearn others on your own.

Course Description:

This course is a BBA core course. The knowledge acquired in this course is vital for success in advanced non-finance and finance courses.

This is a survey course aimed at acquainting students with the basic financial decision-making vocabulary, fundamental valuation problems and methods, legal/tax/economic environment in which businesses operate, and general sources of business information.

The course is designed to explain the substantive parts of financial management. The student will learn the theory of financial management and how to apply it in the business world. Although most of the descriptive material necessary for the study of financial management will be discussed, more emphasis will be placed on the analytical and quantitative methods developed in recent years. The underlying theme is the valuation of financial assets and business projects, whether they be investment projects or business policies such as extending credit to customers. The course is also intended to stimulate the interest in the field of finance as an area of further study and as an area of practice for a life-long career. It is not an "investment" course, *per se*, although many of the skills taught can be used for financial investment purposes.

The ultimate goal is to develop critical thinking so as to evaluate dispassionately the merits and demerits of different policies and projects and of techniques of financial management. Solving and discussing problems can develop this analytical ability. We will work many problems in class.

I recommend that you regularly read the *Wall Street Journal* or similar publication to increase your understanding of business and finance. Please feel free to ask any questions you have related to this reading.

Specific Learning Objectives:

Understand the financial environment.

Understand interest rates and interest rate yield curves.

Know how to make time-value-of-money calculations.

Know how to use a financial calculator.

Know how to determine and assess the value of financial assets (securities, projects and businesses)

Understand the concept of financial risk and its role in asset valuation and financial decision-making.

Know how to conduct capital budgeting analysis.

Understand how to apply the concepts of finance to various problems.

Course Orientation:

All Orientation information can be found in UNM Learn under the “Start Here” link on the Course Home page.

Web Conferencing:

Web conferencing is used to meet with instructor online.

For the online sessions, you will need:

- *A USB headset with microphone. Quality entry models are widely available at BestBuy, Walmart or online.*
- *A high speed internet connection is highly recommended for these sessions. A wireless internet connection may be used if successfully tested for audio quality prior to web conferencing.*

Textbooks and Supplementary Materials

Required Textbook:

Essentials of Corporate Finance, 8th edition with Connect access code, by Stephen A. Ross, Randolph W. Westerfield, Bradford D. Jordan, published by McGraw Hill, 2014. (You can use the binder version plus Connect Code)

Required Supplementary Materials:

- **Connect Access Code**

Required Software: Microsoft Excel

Recommended

Financial Calculator

The Wall Street Journal

To get student discount go to the following website:

<http://WSJ.com/studentoffer>

Technical Considerations

Required Technology:

In order to access your online course content, students need to log onto [UNM Learn](https://learn.unm.edu). (<https://learn.unm.edu>). In addition, this course requires students to be able to open, use and read Word, Adobe pdf, PowerPoint and Excel files.

Online Course Requires:

- A high speed Internet connection is highly recommended. If you do not have access to high speed internet at home, please consider using computers at UNM's computer labs, public libraries or places like Starbucks, McDonalds, or Flying Star.
- Supported browsers include: Internet Explorer, Firefox, and Safari. Detailed Supported Browsers and Operating Systems: <http://kb.blackboard.com/pages/viewpage.action?pageId=38830689>

Any computer capable of running a recently updated web browser should be sufficient to access your online course. However, bear in mind that processor speed, amount of RAM and Internet connection speed can **greatly** affect performance.

Learn course components perform best on a high speed Internet connection. Those using dial-up connections will experience longer page load times and much slower performance when accessing their online course. Many locations offer free high speed Internet access including Anderson's Computer Lab (ASM 1002), ([UNM's Computer Pods](http://it.unm.edu/pods/locations.html) (<http://it.unm.edu/pods/locations.html>) or one of UNM's many ([Statewide Centers](http://statewide.unm.edu/nm/index.html) <http://statewide.unm.edu/nm/index.html>).

For additional information: see <https://learn.unm.edu>

For UNM Learn Technical Support: (505) 277-5757 (M-F 8am - 5pm) or email learn@unm.edu.

Assessment and Grading

Instructor Expectations:

I will give each of you 100% of my commitment to help you successfully complete my class, however, I expect 100% of your commitment to this class, which includes:

- Reading the textbook
- Reviewing the exercises throughout and at the end of the chapter
- Using the resources available in UNM Learn under the Course Resources Link
 - Watching my Videos on Learn
 - Reading the Chapter Hints **BEFORE** attempting Homework in Connect
 - Reviewing my responses to your classmates' homework questions in Learn's Discussions
 - Posting homework questions in the Discussions not already answered
- Using the Resources in Connect
 - Completing Practice Homework (not required but VERY helpful) to help you to understand how to complete the graded homework
 - Watching the Connect Videos listed on the Chapter Hints (found in Learn under Course Resources)
 - Viewing the Chapter Interactive Tutorial
 - Chapter PowerPoints
- Completing your homework (practice, bonus and graded)
- Preparing for exams by reviewing your homework and posted instructor information in Discussions and Announcements
- Responding to Instructor requests for feedback and information

Grade Weighting:

| | Points |
|--|--------|
| Introduction Posting (15 points) | 15 |
| Prof. Towle Evaluation | 20 |
| Required Postings Current event – 4 @ 10 points each | 40 |
| Required HW discussion/comment postings –8 @ 10 points each | 110 |
| Comprehensive (Comp) Homework on Connect (due on Mondays by 8 am) – 11 @ 30 pts ea. | |
| See Class Schedule for Assignments | 330 |
| Excel/Special Assignments – (3 @ 50 points) – due on Mondays by 8 am | 150 |
| Online Exam 1 (individual – no assistance) – 2 attempts | 400 |
| Online Exam 2 (individual – no assistance) – 1 attempt | 400 |
| Online Exam 3 (individual – no assistance) – 1 attempt | 400 |
| Online Exam 4 (individual – no assistance) – 1 attempt | 400 |
| Final Exam (Comprehensive) | 550 |

Grading Scale:

Final semester grades will be assigned based on the following points:

| Points | | Grade | |
|--------|------|-------|------|
| From | To | | |
| 2815 | 2616 | A | 100% |
| 2616 | 2532 | A- | 93% |
| 2532 | 2448 | B+ | 90% |
| 2448 | 2334 | B | 87% |
| 2334 | 2250 | B- | 83% |
| 2250 | 2167 | C+ | 80% |
| 2167 | 2364 | C | 77% |
| 2364 | 1689 | D | 84% |
| 1689 | 0 | F | 60% |

Practice Homework: Since finance takes lots of practice to master, there are additional exercises and problems available for each chapter in Connect at the end of the Assignment page (**NOT for a grade**). **Solutions for these exercises and problems are available after the first attempt and students have five attempts.** Points associated with completing the practice homework allows students to know whether they successfully completed an exercise or problem but it does NOT count toward your class grade. **Students who work several of these exercises BEFORE attempting the COMP homework take significantly less time to complete the COMP homework and do better on Exams.**

Comp (Graded) Homework: Students must complete the Comp homework for each chapter in Conenect. Comp homework is due **on Mondays by 8 am in Connect** per the class schedule. Students are given three (3) attempts on each exercise. If you submit homework after the due date/time, **you will only receive credit for the points saved and earned prior to the due date/time expired.** So make sure you **SAVE every 30 minutes** and **Submit BEFORE 8 am** on the due date. **Solutions for Comp Hmwk is available after the 3rd attempt or the due date, whichever comes first. Comp homework is submitted through Connect, and LATE COMP homework is Not accepted.**

Special and/or Excel Graded Assignments: Students must complete the three (3) assigned Excel or Special Assignments throughout the semester. Excel Assignments are available under the weekly folder in Course Resources in UNM Learn. They are due on Wed by 8 pm and should be submitted via Learn's upload assignment tool. Multiple submissions of the Excel Assignment are allowed and will be accepted, if submitted by the due date. The last submission will be graded. LATE Excel Assignments are Not accepted. If you would like feedback regarding your Excel grades, send the Graduate Assistant for your class a Course Message and cc Prof. Towle.

Discussion Board Posting Guidelines

One goal of the MGMT 326 course is to establish and promote an online learning environment where students assist each other and encourage overall understanding of the material. To further this goal, the discussion board has been designed to provide a virtual area where students can ask questions and get clarification on concepts they don't understand.

As a result, each week (except during exams), students will be required to create a discussion board posting (unless they fall under the criteria for an exception.)

Exception: If you complete your Comp homework and receive a 27/30 (90% or better) by 11 pm on Friday (the day before the posting deadline), you will automatically receive a 10/10 for your Chapter posting for the week.

- The criteria for this exception must be met weekly. (i.e., if you finish Chapter 1 Comp before Friday, you will receive a 10/10 for your Chapter 1 post. However, you still must complete your Chapter 2 Comp before the next Friday in order to receive an automatic 10/10 for your Chapter 2 posting.)
- If you complete your Comp homework after 11pm on Friday, (even if you receive a 27/30 or better), you will still need to complete the required posting for the week. (See the guidelines below).

In order to receive credit for the weekly homework discussion board posting assignment:

- The posting must be a question, a reply to another student's question, or an answer to a Class Reflection Question (see below).
- The posting must be created before the deadline given in the syllabus. (Students are responsible for verifying that their posting was successfully submitted to the Discussion Board.)
- The posting must contain new, insightful information that does not simply repeat information from a previous posting.
- The posting must not be something explicitly stated on the formula sheet or Chapter Hints documents. (It is imperative that students consult their available resources before asking a question.)

Class Reflection Questions

- Class Reflection Questions are provided for each chapter and are available to students via the discussion board.
- These questions are intended for students who have finished 100% of their Comp homework and who did not have any questions about the material. As a result, students will not receive credit for answering a Class Reflection question unless they have completely finished their Comp homework first.
- More than one student may answer a Class Reflection Question. However, in order to receive credit, students must add new information to the discussion and not repeat information contained in a previous post.
- If a Class Reflection Question involves a calculation, students must show all their work to receive full credit.
- Class Reflection Question posts are due at the same time as normal discussion postings.

Examples of Posts that Will Receive Zero Credit

Post #1: "Thank you! This post was so helpful!"

Why it receives zero credit: It is a great idea to thank fellow students, but students must add some type of accounting information to the discussion.

Post #2: "Just like Joe said earlier, you need to use the following formula _____."

Why it receives zero credit: This posting simply repeats the information from a previous post and is not new or insightful. Students cannot copy other posts and expect to receive credit.

Post #3: "What is the formula for the break-even point in units?"

Why it receives zero credit: This is explicitly given on the Formula sheet.

Post #4: "I don't know what I'm doing wrong. I haven't been able to start this problem."

Why it receives zero credit: It is probable that the student did not use his or her available resources (i.e. the Chapter Hints and Formula Sheet) before creating the posting. If you are really stuck on a problem, please give enough detail and show your thought process so someone will be able to help you.

Required Current Events Posting: Understanding what is going on in markets and the world around you is critical to be able to participate in the business world. Therefore, you have to develop the habit of reading the newspaper and being informed. Current event postings will have a three-week cycle. One third of the class has to post each week. Postings should be related to company financial news, markets, global events that affect the economy, etc.. Once 1/3 of the class has posted, you will no longer be able to post on that week's current event discussion board. You will have to wait until the following week to post. If you have not posted within the 3 week-period, you will lose the corresponding points. Each post is worth 10 points. Postings are due by WEDNESDAYS at 11pm. LATE Postings are Not accepted.

Class mates are encouraged to continue the discussion and will only be given credit for original material added to the post (same as above)

Postings Grades

- The Professor and graduate assistants usually enter discussion board grades throughout the week. As result, if student posts early in the week (before Saturday at 8am), they are much more likely to see their posting grades and receive feedback prior to the due date.
- Remember, creating a quality post that contains helpful information is the key to receiving credit for these assignments.
- **If you have a question about your posting grade, please send Prof. Towle and the GA a Course Message via Learn. (Do NOT send an email.)**

Exams:

Students are required to complete four (4) online exams, worth 400 points each and a comprehensive final on line exam worth 550 points. The exams are between one and two-hours and will include multiple-choice/short answer questions in UNM Learn. Exams will be available under a folder in Course Resources per the Class Schedule. **Exams are timed and once a student begins the exam, the student must complete the exam within two hours.**

Note 1: ALL exams must be completed without outside assistance (current or prior classmates, professionals, etc.).

Note 2: It is unethical for students to "Google" or use the Internet to search for answers to test questions.

Additional Note for Exam #1: Students will be given two (2) attempts for Exam 1 and the highest attempt will

count towards their exam grade. (Exams #2, #3, #4 and final will only have 1 attempt each.)

Assignments and Participation

Weekly Routine:

1. **Read the Textbook and/or review the WileyPlus Interactive Tutorial.**
2. Watch **Professor Towle's Chapter Videos** (found under Course Resources on the Course Home link in Blackboard). Remember to print the Video Notes BEFORE watching the videos so that you can easily follow along.
3. Read the **Chapter Lecture Notes** (found under Course Resources on the Course Home link in Blackboard)
4. Read the **Chapter Hints** found under Course Resources on the Course Home link in Blackboard)
5. Use the **Course Resource Guide** when completing homework and exams
6. Complete the **Excel /Special Assignment (if assigned)**. The Excel Assignments count towards your grade. **Excel is due on Mondays at 8 am.**
7. Attempt some of the **practice homework** in WileyPlus Assignments. Solutions can be seen **AFTER** the 1st attempt. Practice hmwk is **not required** but is very useful in seeing if you understand the chapter concepts BEFORE attempting graded homework.
8. Try your 1st attempt of your **Comp homework**. If you do not get 100% correct, review your work and post a question in Discussions under the appropriate Chapter and Exercise.
9. **All students are REQUIRED to Post a question** in Discussions for each chapter. The posting is due on Fridays before the Comp Hmwk is due. If a student gets 100% on their homework, they can earn the posting credit by posting helpful hints, responding to a student's question or responding to a chapter reflection question.
10. Complete the **Comp homework** in Connect Assignments. This is the homework that is **due each Monday by 8 am** per the class schedule. Students have **three (3) attempts** on each exercise.
11. **Late homework is Not Accepted**. If you submit homework after the due date/time, **you will only receive credit for the points saved and earned before the due date/time expired**. So make sure you **SAVE every 30 minutes** and **Submit BEFORE 8 am** on the due date.

Class Participation:

General Participation Statement:

I want all of my students to succeed! Just because the class is a distance learning class does not mean we are disconnected. The posting of homework questions creates a learning community where students are supported and frustrations are reduced while also reinforcing knowledge.

Required Posting HW/Class Reflection Information:

You must post ONE question per chapter about the Comp Homework after your 1st attempt in Learn's Discussions. Your posting must be posted by Saturday by 11 pm prior to the due date for each chapter's comprehensive (Comp) homework. The purpose of the posting is to ensure that you have time to review your mistakes and learn from your fellow classmates or Prof. Towle prior to the close of the final attempts and in preparation of the exams and final. **Students MUST complete their first attempt of the**

Comp homework before posting your question. Posting after your 1st attempt allows the instructor to see your actual numbers used in your respective problem (each student has slightly different numbers) and for the student to see what they understand about the concepts.

NOTE 1: Instructor's cannot see "Saved" homework only "Submitted" homework.

NOTE 2: Students who have no questions because they successfully completed their homework can earn posting credit by responding to a fellow classmates posted question or posting a helpful hint to help your classmates not make the mistakes you made or answering a reflective question.

Late postings will not be accepted. You will have 11 posting at 10 points each.

The other form of class participation will be through the current event posts make sure that you include your posts in the 3 week cycle.

UNM Learn Tracking:

UNM Learn automatically records all students' activities including: your first and last access to the course, the pages you have accessed, the number of discussion messages you have read and sent, chat room discussion text, and posted discussion topics. This data can be accessed by the instructor to evaluate class participation and to identify students having difficulty.

Inclement Weather, Course Interruptions and Scheduled Maintenance

In the event of an unexpected course interruption

If Learn or Connect are down on the day a homework, exam or final are due (for more than 3 hours on the due date, email the instructor at ktowle@unm.edu and let her know the problem you are encountering. **If we confirm that the system was down, the due date will automatically be extended for 24 hours.**

Scheduled Maintenance

UNM Learn has a daily scheduled maintenance window from 4:30 am – 5:30 am when UNM Learn is not available. There is also a routine maintenance window every Saturday from 6:00 am – 12 noon which may be used for system maintenance. In addition, UNM IT may conduct general system maintenance that affects multiple systems on campus, including UNM Learn. The general system maintenance window is on Sundays from 6:00 am – 12 noon. Announcements for the Saturday and Sunday maintenance windows are normally posted in UNM Learn two weeks ahead of time to notify users of planned outages.

Course Expectations & Ground Rules

Course Expectations:

- Students are expected to learn how to navigate in UNM Learn
- It is expected that students will need to work on the class between 10-15 hrs per week
- Students are expected to keep informed of course announcements

- Students are expected to use the UNM Learn Course Messages to contact instructor for personal matters as opposed to emailing the instructor at their UNM email address (exception is when Blackboard is down)
- Students are expected to keep the instructor informed of class related problems or problems that may prevent the student from full participation (send a message when you encounter problems so that the instructor knows you still have intentions of completing the course).
- Students are expected to address technical problems immediately and to have a backup computer and internet access
- Students are expected to follow UNM's Respectful Campus Policy 2240
<http://policy.unm.edu/university-policies/2000/2240.html>
- *Students are expected to observe course netiquette at all times*

Example of Netiquette Ground Rules:

- In following with the UNM Student Handbook, all students will show respect to their fellow students and instructor when interacting in this course. Take Netiquette suggestions seriously. Flaming (personal insults or attacks) is considered a serious violation and will be dealt with promptly. Postings that do not reflect respect will be taken down immediately.
- Respect Others' Copyrights
- Don't type in ALL CAPS
- Use proper grammar and spelling (type your postings in WORD first in order to use spell check then copy and paste into UNM Learn)

Instructor Drop Policy:

The instructor may drop a student, if the student does not complete the **Questionnaire Survey or Welcome Posting by the Monday of the second week of the semester**. The instructor may also drop a student during the semester, **if a student misses a homework assignments or an exam and does not contact the instructor within one week of the failed or missed assignment or exam**.

NOTE 1: Students who miss exam 1 and do not contact the instructor via UNM Learn Course Messages within one week of the close of exam 1 will be dropped from the course.

NOTE 2: Students who have not dropped the course and do not take the third (3rd) exam will receive a "W" for the course.

This course falls under all UNM policies for the last day to drop courses, etc. Please see <http://www.unm.edu/studentinfo.html> or the [UNM Course Catalog](#) for information on UNM services and policies. Please see the [UNM academic calendar](#) for course dates, the last day to drop courses without penalty, and for financial disenrollment dates.

Online UNM Resources

- **Libraries:** <http://www.unm.edu/libraries>
- **CAPS** <http://caps.unm.edu/> - CAPS is a free-of-charge educational assistance program available to UNM students enrolled in classes.

- **Online Writing Lab (OWL)** - <http://caps.unm.edu/writing/owl> - students may submit academic papers required for UNM course or degree fulfillment or application submissions online for proofreading.
- **Smarthinking** - <http://caps.unm.edu/online/smarthinking/cas> Smarthinking™ is a Washington, D.C. based organization that provides online tutoring and academic support for university students 24 hours a day, 7 days a week in various common courses.

Students with Disabilities

Qualified students with disabilities will be provided reasonable and necessary academic accommodations if determined eligible by the Accessibility Resource Center (<http://as2.unm.edu/>). Please refer to UNM's Disability Policy for further information, <http://pathfinder.unm.edu/common/policies/academic-adjustments.html>

The American with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodations of their disabilities. If you have a disability requiring accommodation, please contact me immediately to make arrangements as well as Accessibility Services Office in 2021 Mesa Vista Hall at 277-3506 or <http://as2.unm.edu/index.html>. Information about your disability is confidential.

If you are a qualified person with disabilities who might need reasonable accommodations in academic settings, please communicate with me as soon as possible so that we may make appropriate arrangements to meet your needs. Frequently, we will need to coordinate accommodating activities with other offices on campus, so that course materials can be made available in alternative formats.

Technical Support

Students are responsible for meeting course deadlines. If you experience technical problems, please exercise one or all of the following options:

- *Online Student Support w/contact info at <http://statewide.unm.edu/online/support/>*
- *NMEL Help Desk at learn@unm.edu or 505-277-0857*
- *UNM's Knowledge Base - http://fastinfo.unm.edu/prod/index_student.php*
- *WileyPlus Technical Support - If you are having technical problems with WileyPlus, you can contact their technical support at www.wileyplus.com/support. (hint: use the Live Chat tab) or Wiley Customer Care at 877-762-2974. **The Live Chat tab online is usually the most responsive method.***

Copyrighted Materials

All materials in this course fall under copyright laws and should not be downloaded, distributed, or used by students for any purpose outside this course.

<http://pathfinder.unm.edu/common/policies/copyright-policy-and-law.html>

Academic Integrity

Each student is expected to maintain the highest standards of honesty and integrity in academic and professional matters. Dishonesty is defined as a lack of truth, honesty or trustworthiness. Cheating is defined as influencing or leading by deceit. Deceit is defined as intending to mislead and commonly suggests a false appearance.

Students should be familiar with UNM's [Policy on Academic Dishonesty](#) and the [Student Code of Conduct](#) which outline academic misconduct defined as plagiarism, cheating, fabrication, or facilitating any such act.

Examples (not exhaustive) of dishonest behavior include:

- Uses or attempts to use unauthorized aids in examinations or other academic assignments to be submitted for evaluation
- Misrepresentation of data, results or sources for papers or reports
- Copying another student's work

Anderson School of Management faculty, staff and students commit to values of trust, honesty, integrity, and accountability. We will not tolerate academic dishonesty. **By enrolling in any course at Anderson, the student accepts the Anderson Academic Honesty Code and affirms the following pledge: I will not lie, cheat, fabricate, plagiarize or use any other dishonest means to gain unfair academic advantage.**

Any violation of the code of conduct will be taken very seriously and appropriate sanctions will be applied. For full text of Anderson's Academic Honesty Code, please visit <http://www.mgt.unm.edu/honesty>

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