Instructor: Dr. Tom Johansen  
Office: BUS 311  
Phone: (405) 744-7267  
Office Hours: Hours by appointment only.  
E-mail: tom.johansen@okstate.edu  
Course Site: Desire2Learn Online Classroom (D2L): http://oc.okstate.edu  
Distance Learning (DL) Support: spearsdistance@okstate.edu, 405-744-4048  
Technical Assistance for Video Lectures: http://ra.okstate.edu/stw_ssb/cepd/VideoHelp  

Prerequisites:  
ACCT 2103 and 2203 (Principles of Accounting), ECON 2103 and 2203 (Principles of Economics), and STAT 2023 (Elementary Statistics for Business and Economics) are prerequisites for this class. You may be concurrently enrolled in ACCT 2203, ECON 2203, and Finance 3113; however, the Finance Department does not recommend this schedule. You must have completed STAT 2023 to be enrolled in Finance 3113.  

Course Objectives and Goals:  

<table>
<thead>
<tr>
<th>Course Objectives</th>
<th>Program Learning Goals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students should be able to describe the goal of the financial manager and the implications for decision-making.</td>
<td>• Business Knowledge &amp; Competency • Ethical Decision-Making</td>
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<tr>
<td>Students should be able to identify the various markets and institutions that a business operates.</td>
<td>• Business Knowledge &amp; Competency</td>
</tr>
<tr>
<td>Students should understand and utilize time value of money concepts and techniques using various methods.</td>
<td>• Business Knowledge &amp; Competency • Critical Thinking • Technological competence</td>
</tr>
<tr>
<td>Students should be able to analyze and value investment opportunities including common stock, preferred stock, and bonds.</td>
<td>• Business Knowledge &amp; Competency • Critical Thinking • Technological competence</td>
</tr>
<tr>
<td>Students should be able to identify, analyze, and implement the various capital budgeting techniques to make long-term investment decisions.</td>
<td>• Business Knowledge &amp; Competency • Critical Thinking • Ethical Decision-Making • Technological competence</td>
</tr>
<tr>
<td>Students should be able to understand, quantify, and utilize the concepts of risk and return in financial decision-making.</td>
<td>• Business Knowledge &amp; Competency • Critical Thinking • Ethical Decision-Making • Technological competence</td>
</tr>
</tbody>
</table>
Students should be able to identify, analyze, and implement the various management techniques of working capital. • Business Knowledge & Competency
• Critical Thinking

Students are expected to be active participants in the learning process from the first day of class until the end of the semester. • Critical Thinking
• Ethical Decision-Making

Textbook and Required Materials:


Connect, an online homework system and an ebook, is also required of all students. Different options for Connect and the textbook are available at various costs.

**At the Bookstore:** This package consists of the required print textbook along with the Connect access code which will allow you to do your online homework and access the ebook. The print textbook is a textbook and is only available at your local bookstore. A special discounted price was negotiated specifically for Oklahoma State University. This is not available used or on Amazon, etc.

**On line:** Connect may be purchased directly from McGraw-Hill. The link for purchase is located on the front page of D2L. You may also purchase the print book from McGraw-Hill for an additional $40.00. A PowerPoint with specific registration instructions is provided on D2L to assist in the purchase process.

Video Lectures: Lecture videos are available on D2L. The videos cover all the material that you would get in the on-campus classroom. A list of videos is also provided with appropriate chapter numbers in parentheses listed for your information. The list is in order by how you should view each episode by chapter. The recording times range from 5 to 24 minutes for the content videos whereas the example problem episodes are longer. Each episode is specific and concentrated on topics so that the viewing times are short. Be sure to take advantage of this important resource.

Financial Calculator:

Students will need to have a Texas Instruments BA II Plus financial calculator and the accompanying instruction booklet. This is the calculator your instructor will use to work problems in class and the calculator to be used on exams. The Texas Instruments BAII Plus Professional calculator contains additional functions that will be helpful for Finance and Accounting majors in advanced courses and their careers. The BA II Plus has been approved for use on the following professional exams: Chartered Financial Analyst® (CFA®), Certified Financial Planner® (CFP®), GARP® Financial Risk Manager (FRM®), and the Certified Management Accountants exam. “Don’t leave home without it!”

Optional Materials:

*The Wall Street Journal* (WSJ) is our recommended publication for current events. Reading the WSJ will enrich class discussion, and it is very possible that your instructor will have class project(s) that rely on *The WSJ*. Free subscriptions to the WSJ are available for OSU students.
Purpose:
To provide the student with knowledge of the basic concepts, problem-solving techniques, and applications of financial management. These fundamentals of finance are used in personal money management and in decision-making by business firms. The topics studied in Finance 3113 are applicable to the decision-making and problem-solving of not only businesses but individuals, families, government and non-profit organizations. Operational and strategic financial topics include allocation of funds, asset management and valuation, cash flow analysis, financial information systems, financial structure, policy determination and analysis of the financial environment.

Student Commitment:
You should budget adequate time each week for reading the textbook and completing all assignments. You will be responsible for keeping up to date with all lessons and assignments. Online courses take as much time, if not more, to complete successfully as traditional courses. Video lectures will be available on D2L. Be sure to take advantage of these videos, as well as the other resources available on D2L and Connect Finance. DO NOT GET BEHIND! Put all the due dates and deadlines on your calendar and budget your time wisely.

“The chains of habit are too light to be felt until they are too heavy to be broken.”

D2L Discussion Board:
To assist students in their study of FIN 3113, a Discussion Board is available in the Combo section on D2L. This board will be monitored weekly by graduate assistants and your instructor. Please feel free to post questions about the class material, homework problems, calculator solutions, etc. Your questions will be answered as soon as possible. This board provides the opportunity for all students to have access to additional assistance virtually.

GRADED ASSIGNMENTS

EXAMINATIONS
There will be two common exams and a final common examination. A formula sheet will be provided with each exam. The exams will be multiple choice with a combination of conceptual and questions requiring calculations. Each exam will consist of slightly less than 50% conceptual questions and slightly more than 50% calculation questions. The final exam will cover material from the last third of the course and will have a comprehensive component, that is, the final exam is partially comprehensive. The common exam schedule is available from the registrar and is published in the Class Schedule Book for the Spring 2016 semester.

Students must bring their OSU Student ID and/or driver’s license (you may be required to show your ID), an orange Scantron sheet, #2 pencils, and a TI BA II Plus financial calculator to each exam and know your CWID number. If you do not have your Student ID, then a photo will be taken of you and you will then be expected to produce your ID within one class period of the test date. Prior to arrival at an exam you must fill out (bubble in) the identification section of the orange Scantron with your name, CWID, course number, and section number. (An example of a Scantron that has been correctly filled out can be found in D2L.)

SPECIAL NOTE: Examinations are the property of the Finance Department. If you leave a classroom with an exam, take pictures of the exam on an electronic device, or any
other method of copying you will receive a grade of zero on the exam. This is a violation of the university academic integrity policy and will be strictly enforced.

You may NOT use cell phones, pagers, PDAs, or other multifunction devices as calculators during the exams or quizzes. Cell phones are strictly forbidden when taking exams. If a cell phone is seen by the instructor or proctors before an exam begins or during an exam or after an exam is finished, then the test will be collected and a grade of zero will be recorded for that student. Calculators that can communicate with other calculators, have alphanumeric capabilities or are programmable may NOT be used on exams or quizzes. For example, a TI-83 may not be used on an exam or a quiz. In addition, you may not share calculators for exams or quizzes. No exceptions. Violation of any of these policies will be considered a violation of the university academic integrity policy.

Make-Up Exams:
Students excused by their instructor from the regularly scheduled exam may take a make-up exam. A make-up exam must be approved and coordinated with the instructor and the Distance Learning office.

Final Exam:
The final exam is partially comprehensive. The final exam will include material from the chapters covered after the second exam (60%) and material from previously covered chapters (40%). Your instructor will provide information on the material covered on the final exam prior to the end of the semester.

HOMEWORK
The Finance Department believes that doing homework will improve your understanding of the concepts taught in Finance 3113. There are 3 components to the homework that are graded: The Math and Statistics Review, LearnSmart, and Graded Homework.

Math and Statistics Review: 25 points
The Math and Statistics Review is a graded homework assignment that helps students review important concepts including fractions, decimals, percents, solving equations, and basic statistics. Your review score will be the average of the five assignments. For example, if the average of your five assignments is 78.3% (based on the percent of correct answers), you will receive 79% of the 25 points possible or 20 out of 25 points. The policies for the math and statistics review are the same as the other graded homework assignments as discussed below.

LearnSmart: 120 points
LearnSmart is an adaptive learning system that evaluates a student’s strengths and weaknesses based on answers to questions drawn from each chapter in the textbook. The LearnSmart program develops an individualized plan of study to help a student prepare for the graded homework and exams. Each student will have a unique plan of study identifying the student’s area(s) of weaknesses to be used to master the material covered in the course. Problems and questions in the graded homework are based on concepts from the LearnSmart homework. Students benefit from working the LearnSmart homework prior to attending lectures, therefore there is an assignment for most of the chapters in the textbook. In general, the deadline date for the LearnSmart homework will be the Sunday preceding the week where the chapter will be covered in class (see the Homework Schedule on page 10 of this syllabus for information on the deadline dates.).
There are thirteen (13) LearnSmart homework assignments of which the lowest (one) participation rate will be dropped. The score you receive for the LearnSmart homework is based on your average participation or completion rate on the twelve (12) highest LearnSmart assignments. That is, if the average participation rate on the twelve highest LearnSmart assignments completed on time is 72%, then you receive 72% of the 120 LearnSmart points (partial points are rounded up - 72% of 120 is 86.4 - you would receive 87 points). Your participation rate will be determined at the deadline date. After the deadline date you may continue to use LearnSmart for your study, but your participation rate will not be affected. There are many features available in LearnSmart to assist you in your study of finance, such as student generated quizzes. Be sure to check the available reports that LearnSmart produces to determine those features that you can utilize.

Note: You will have access to Connect Finance for 180 days from the time that you pay for the service. If you are repeating this class and desire to continue to use your account, you must contact Connect Support and have the LearnSmart assignments reset. You will most likely need to pay again either at the beginning of the semester or toward the end when your access expires.

Graded Homework: 100 points
Graded homework problems will consist of at most ten end-of-chapter questions and problems. Some chapters have less than ten required problems. All graded homework are algorithmic problems, therefore each student will get different numbers for the same problems each time a problem is accessed. On the graded homework assignments you will be allowed one attempt on each question with unlimited check your works within the designated time frame. If you submit your attempt prior to the due date, you will receive only your score on the problems as feedback. After the due date, you will receive detailed feedback on all the problems in the assignment. There are twelve graded homework assignments assigned for completion during the semester. Your final score will be the average of the highest ten (10) assignments. For example, if the average of your highest ten assignments is 78.3% (based on the percent of correct answers), you will receive 79 out of 100 points toward your final grade. As in the other homework grading, scores are rounded up.

All assignments have an ending time of 11:00 pm. If you have any questions concerning the technology of Connect Finance, please consult the Connect Finance support line at 1-800-331-5094. The hours of operation for the support line are: Sunday 6 pm – 11 pm, Monday through Thursday 8 am – 11 pm, and Friday 8 am – 6 pm. All times are central time.

The Finance Department encourages you to ask questions about homework during the instructor’s office hours after you have made a sincere effort to do the assignment.

Practice Homework: Not Graded
Also available on Connect Finance are practice homework problems for each chapter. The practice homework consists of a selection of end-of-chapter questions and problems. The practice homework consists of both static and algorithmic problems. Static problems are the same each time that a problem is accessed therefore you may get the same problem more than once. Algorithmic problems consist of a different set of numbers each time they are accessed. There will be an unlimited amount of attempts available on the practice homework in order for you to study for the graded problems and tests. There are at most ten practice problems for each chapter. The practice homework does not count toward your final grade. They are completely optional. If you feel that you need additional study on particular topics, the practice problems are there for you to study. Detailed feedback will be
available after each problem. The practice homework is available until the day of the final exam, May 6.

OTHER ASSIGNMENTS

Virtual Stock Exchange: 30 points
Each student will manage a stock portfolio using Virtual Stock Exchange (VSE). The VSE is a free online simulation sponsored by Marketwatch. The beginning balance for each portfolio is $500,000. Trading will begin on January 29, 2016 and end on April 29, 2016. The game will be closed after it begins on January 29, 2016, therefore you must join the game prior to the beginning date. If you do not register by January 29th, you will not be able to earn the 30 points. There are no late registrations. Transactions are real-time and made on the VSE website. Trades (transactions) are filled when the market is open, that is, Monday through Friday, 8:30-3:00 pm CST except holidays. Trading will be limited to stocks, bonds, mutual funds, and ETFs. A video about the fundamentals of investing is available on D2L. The Game Name is Oklahoma State FIN 3113 Spring 2016 Johansen 503 and the password is osu3113sp16503tj. To earn the 30 points available, you must register by January 29th in the correct section of the VSE and complete at least 25 transactions (trades). To register for the correct game follow the instructions below.

1. Register with Marketwatch.com with your actual name and a unique personal password. Go to My Profile and in the First Name box enter your section number followed by your first name, for example 007 Tom. In the last name box enter your last name. In the game it will show you as 007 Tom Johansen.
2. Login to marketwatch by using your username and password.
3. Click on the following link to go to the initial game registration site.
4. Enter the game password, osu3113sp16503tj, to join the game. Once you have entered the password and joined the game it will not be necessary to use the above link and game password again.
5. To enter the game site, login to marketwatch.com, then click on Games. This will take you to a direct link to your account. To logout of your account, click on My Profile, then click on Sign Out.

Written Communication D2L Module Completion (D2L under Quizzes): 5 points
GRADING PROCEDURE

Point Distribution:

In-Class Exams (40 questions each):
- Exam #1 (Chapters 1, 2, 5, 6) 200
- Exam #2 (Chapters 7-11) 200
- Final Exam (Comprehensive, 50 questions) 300

Homework:
- Math Review (Fractions, Decimals, Solving Equations, Percents, Statistics) 25
- LearnSmart Homework 120
- Graded Homework 100

Other Assignments: (Virtual Stock Exchange and Written Communications Quiz) 35

Other points
- Enrolling in Connect Finance by January 22, 2016 (in correct section) 5
- Correctly filling in the Scantron identification section on Exam 1 5
- Correctly filling in the Scantron identification section on Exam 2 5
- Correctly filling in the Scantron identification section on Final Exam 5

Total Points 1000

Grade Distribution:

A = 900 points and above
B = 800 – 899 points
C = 700 – 799 points
D = 600 – 699 points
F = 599 points and below

Individual instructors are not permitted to curve grades. It is the Finance Department that determines the appropriate curve for Finance 3113. Extra credit work is not permitted by the department. It is possible that the instructor may invite the entire class to receive points for documented attendance at some selected event, but these points will be part of the 35 points for Other Assignments.

Grade Reporting:

Grades will be available during the semester on either D2L or Connect. Test scores will be uploaded to the Combo section on D2L within one week after all sections have completed the test. LearnSmart and Graded Homework scores will be available only on Connect and are not transferred to D2L. In general, any assignment completed on Connect will be reported on Connect and those assignments completed on D2L will be reported on D2L. Grades will not be discussed over the phone. Grades may be discussed over email, but only using your official OSU email account.
CHAPTER COVERAGE

1 Introduction to Corporate Finance
2 Financial Statements, Taxes, and Cash Flow
5 Introduction to Valuation: The Time Value of Money
6 Discounted Cash Flow Valuation
7 Interest Rates and Bond Valuation
8 Stock Valuation
9 Net Present Value and Other Investment Criteria
10 Making Capital Investment Decisions
11 Project Analysis and Evaluation (pages 350-358, 372-373)
12 Some Lessons from Capital Market History
13 Return, Risk, and the Security Market Line
18 Short-term Finance and Planning (exclude pp. 621-623 and 627-628)
19 Cash and Liquidity Management
20 Credit and Inventory Management (exclude pp. 679-686)

ADDITIONAL POLICIES

Drop Policy: The official university drop policy will be followed.

Academic Integrity Policy:
Oklahoma State University is committed to the maintenance of the highest standards of integrity and ethical conduct of its members. This level of ethical behavior and integrity will be maintained in this course. Participating in a behavior that violates academic integrity (e.g., unauthorized collaboration on homework or assignments, plagiarism, multiple submissions of the same assignment, cheating on examinations, fabricating information, helping another person cheat, having unauthorized advance access to examinations, altering or destroying the work of others, and fraudulently altering academic records) will result in your being sanctioned. Violations may subject you to disciplinary action including the following: receiving a failing grade on an assignment, examination or course, receiving a notation of a violation of academic integrity on your transcript, and being suspended from the University. You have the right to appeal the charge. Contact the Office of Academic Affairs, 101 Whitehurst, 405-744-5627, http://academicintegrity.okstate.edu/

“In looking for people to hire, you look for three qualities: integrity, intelligence, and energy. And if they don't have the first, the other two will kill you.” Warren Buffett

Students with Disabilities:
If any member of the class believes that s/he has a physical, emotional or psychological disability and needs accommodations of any nature, the instructor will work with you and the university Office of Student Disability Services (Stillwater: SU 315, 405-744-7116 v/t; Tulsa: 103 North Hall, 918-594-8354) to provide reasonable accommodations to ensure that you have a fair opportunity to perform in this class. Please advise the instructor of such disability and the accommodations as soon as possible. You will need to also contact the Student Disability Services office in order to receive accommodations. No accommodations will be made without prior notification.
Student Responsibility:
You are responsible for all material presented in class, the book, and material covered in Connect Plus. Many handouts, example problems, PowerPoint presentations, etc. will be available on D2L. Students are also responsible for coordinating their test times and locations with the Distance Learning office in the Spears School of Business.

Internet Netiquette Guidelines:
A melding of the words "network" and "etiquette", netiquette refers to the manner in which communication is conveyed in an electronic environment.

Here are some guidelines for communication within this course:
- REFRAIN FROM USING ALL CAPS. It is considered SHOUTING when communicating online.
- Do not post or forward offensive or racially insensitive jokes or comments.
- Be careful with humor and sarcasm.
- Don’t respond to personal attacks: Contact the instructor for action and referral.
- Always add in the subject line a concise statement describing the email or discussion post.
- Respect others’ opinions. If you disagree with what another has said, post your thoughts in an objective, respectful manner. Do not make remarks that can be taken personally.
- Reflect upon the text you have entered before posting.
- Keep the discussion within the scope of the course material.
- Communication should be grammatically correct. Adhere to correct sentence structure, grammar, and spelling conventions. Proofread for errors before posting a message.
- Before you respond to a threaded message, read all the messages related to that message that have been previously posted.
- Send out an email to a group using the blind carbon copy field – BCC does not allow your recipients to view who was sent the email.

Professionalism in Email:
Please be professional when corresponding with your instructor via email. Use a proper opening (i.e., Dear Dr. XYZ or Dear Instructor XYZ), grammar, punctuation, and closing. Informal digital texting is ok when you are corresponding among friends but is not acceptable when communicating with your instructor or other OSU staff. Also, this policy will help you establish professionalism in digital communications when looking for a job and working in a professional position.

Office Hours:
Office hours are specifically for the purpose of addressing questions and problems related to class and are reserved for students. **Office hours during the summer are by appointment only.** Please email the instructor if you would like to set up an appointment. Because I will not be in my office regularly, using the phone to contact me may result in delayed responses. The best way to contact me is through email.

Asking questions is a very important part of learning. I encourage you to ask questions. Please feel free to email any questions to me (tom.johansen@okstate.edu). I will do my best to respond to your questions as soon as possible. Many students in past classes have emailed questions to me regularly. These students have performed well in the class. If you do not feel like I have answered your question sufficiently, it is because I want you to take my
comments and think about the problem. You can continue to ask me questions at any time. During the weekends I may not be as prompt as during the week. Grades will only be discussed in the instructor’s office and not over the phone. Grades may be discussed over email, but only using your official OSU email account. Exam, homework and quiz grades will be available to you on Connect Finance and/or D2L.

OSU Syllabus Attachment:
Other important academic information and university policy can be found on the syllabus attachments that can be downloaded from D2L or the OSU Registrar’s site.
### CLASS SCHEDULE, DEADLINES, AND IMPORTANT DATES

<table>
<thead>
<tr>
<th>Week</th>
<th>Week Beginning - Monday</th>
<th>Course Materials</th>
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</table>
| 1    | January 11             | Course introduction, syllabus, Connect Finance, Finance PowerPoint.  
Chapter 1: Introduction to Corporate Finance  
Chapter 2: Financial Statements, Taxes, and Cash Flow |
| 2    | January 18             | January 18 – University holiday – No class  
Chapter 2: Financial Statements, Taxes, and Cash Flow  
Chapter 5: Introduction to Valuation: Time Value of Money  
January 19 – 100% refund, nonrestrictive drop/add deadline.  
January 22 – Partial refund, restrictive drop/add deadline  
January 22 – Deadline to enroll in Connect Finance correctly |
| 3    | January 25             | Chapter 5: Introduction to Valuation: Time Value of Money  
Chapter 6: Discounted Cash Flow Valuation  
January 29 – Deadline to register for the VSE |
| 4    | February 1             | Chapter 5: Introduction to Valuation: Time Value of Money  
Chapter 6: Discounted Cash Flow Valuation |
| 5    | February 8             | Chapter 5: Introduction to Valuation: Time Value of Money  
Chapter 6: Discounted Cash Flow Valuation |
| 6    | February 15            | Chapter 7: Interest Rates and Bond Valuation  
February 16 & 17 – Exam #1 Review  
February 18 – Exam #1 (Chapters 1, 2, 5, 6) |
| 7    | February 22            | Chapter 7: Interest Rates and Bond Valuation  
Chapter 8: Stock Valuation |
| 8    | February 29            | Chapter 8: Stock Valuation |
| 9    | March 7                | Chapter 9: Net Present Value & Other Investment Criteria |
| 10   | March 14               | Spring Break – No Class |
| 11   | March 21               | Chapter 10: Making Capital Investment Decisions  
Chapter 11: Project Analysis and Evaluation |
| 12   | March 28               | Chapter 12: Some Lessons from Capital Market History  
March 29 & 30 – Exam #2 Review  
March 31 – Exam #2 (Chapters 7-11) |
| 13   | April 4                | Chapter 12: Some Lessons from Capital Market History  
Chapter 13: Return, Risk, and the Security Market Line  
April 8 - W drop/withdraw deadline |
| 14   | April 11               | Chapter 13: Return, Risk, and the Security Market Line |
| 15   | April 18               | *Chapter 18: Short-term Finance and Planning  
*Chapter 19: Cash and Liquidity Management  
*Chapter 20: Credit and Inventory Management  
April 22 - W/F withdraw deadline |
| 16   | April 25               | Pre-Finals Week |
| 17   | May 2                  | **Final Exam: Tuesday, May 3, 12:00-1:50 pm** |
HOMEWORK SCHEDULE

All assignments are due at 11 pm on the deadline date.

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<tr>
<th>Chapters</th>
<th>Homework</th>
<th>Deadline Dates</th>
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<tr>
<td>Math and Statistics Review</td>
<td>Graded</td>
<td>January 29</td>
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<td>(Fractions, Decimals,</td>
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<td>Solving Equations, Percents,</td>
<td>LearnSmart</td>
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<td>Statistics)</td>
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<td>Chapter 2</td>
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<td>Chapter 5</td>
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<td>February 10</td>
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<td>Chapter 6</td>
<td>LearnSmart</td>
<td>January 31</td>
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<td>Graded</td>
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